



National Slovak Society

Where "Family Matters"

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**THE 125TH ANNIVERSARY
PERPETUAL SCHOLARSHIP CAMPAIGN**





National Slovak Society

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351 VALLEY BROOK ROAD, MCMURRAY, PA 15317-3337

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

Linda M. Strom, *Secretary/Treasurer*

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Keith S. Godor
Abigail Gross
Robert Katricak
Susan Ondrejco
Drew Wesnak

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PBU HONORARY OFFICERS

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ROCWMAS HONORARY OFFICER

Olga Kasnot, *President*

FSWFE and PBU merged with NSS in 1997

ROCWMAS merged with the NSS in 1998

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Activities at a Glance...

| | |
|---|---|
| REGION 2 | Assemblies L075, 0146, 0617 |
| May 16 August 8 August 13 | Assembly 0617, John Hands Day, McAuley House, Plymouth, PA Region 2, Meeting, Pierce Street Deli, Kingston, PA at 12:30 pm Assembly 0617, Family Fraternal, Knoebels Amusement Park |
| REGION 5 | Assemblies P38A, 0039, 0100, L105, 0108, 0123, L161, 0283, 0377, 0434, 0441, 0588, 0700, 0737, 0774, 0809 |
| April 10 April 12 May 9 May 16 May 19 May 23 June 14 June 14 July 12 | Assembly L161, Meeting, Ondrejco residence, Pittsburgh, PA, at 7:00 pm Assembly 0123, Phipps Conservatory, Pittsburgh, PA at 1:30 pm Assembly 0039, Helping to Feed America, Uniontown Main Post Office at 10:00 am Assembly 0737, Meeting, Godor residence, North Huntingdon, PA at 1:00 pm Assembly 0039, Stuffers Club, IHOP Restaurant, WalMart Plaza, Uniontown, PA at 6:00 pm Assembly 0123, Bobcat Players Play, Ed Shaughnessy Theater, Beaver, PA Assembly 0039, Meeting, Knights of Columbus Picnic Pavilion at 1:00 pm Assembly 0123, Old Economy Village Tour, Ambridge, PA at 2:00 pm Assembly 0039, Tony Bartock Golf Outing, Springdale Golf Club, Uniontown, PA at 7:00 am |
| REGION 7 | Assemblies P09A, 0008, 0731 |
| | No activities at this time |
| REGION 8 | Assemblies 0004, 0070, 0160, 0432, 0595 |
| April 15 April 21 | Region 8, Semi-Annual Meeting, Dr. Martin Luther Church, Brooklyn, OH at 7:30 pm Assembly 0432, Meeting, Fetterman's Residence at 7:30 pm |
| REGION 10 | Assemblies 0586 |
| June 7 | Assembly 0586, Get Together, Hog Wild, Midlothian, IL at 3:00 pm |
| REGION 14 | Assemblies R059, L102 |
| May 9 May 17 | Region 14, Join Hands Day, Butztown Post Office Assembly L102, Matching Funds Project, Hanover Township Fire Company |
| REGION 15 | Assemblies L002, 0028, L145 |
| | No activities at this time |
| AT LARGE | Assemblies R019, L040, 0110, 0236, 0299, 0381, 0554, 0568, 0705, 0800, 0813 |
| April 10/11 April 11 April 12 April 19 June 13 June 14 August 23 October 17 October 18 December 24 | Assembly 0813, Matching Funds Project, Tri-State Barbecue Festival, Houston County Fairgrounds Assembly 0110, Meeting, Bohemian Hall, Astoria, NY at 4:00 pm Assembly 0813, Miniature Golf Outing, Adventure Golf at 2:00 pm Assembly 0705, Meeting, Buck residence, Seelyville, IN at 1:00 pm Assembly 0110, Meeting, Bohemian Hall, Astoria, NY at 4:00 pm Assembly 0705, Meeting, Buck residence, Seelyville, IN at 1:00 pm Assembly 0705, Meeting, Buck residence, Seelyville, IN at 1:00 pm Assembly 0705, Meeting, Buck residence, Seelyville, IN at 1:00 pm Assembly 0110, Meeting, Bohemian Hall, Astoria, NY at 4:00 pm Assembly 0705, Meeting, Buck residence, Seelyville, IN at 1:00 pm Assembly 0705, Butwin Christmas Eve Party at 6:00 pm |

From The President's Desk...



David G. Blazek, FIC
National President

Congratulations! We have made it through another nasty winter in the Northeast and many other areas of the country. Spring is here, the clocks have been turned forward for Daylight Savings Time, and we are ready for warmer weather for the next three seasons. Spring is my favorite season, the time when the plants and grass come back to life after the cold wintery months.

This year Easter falls early in April. Please make note that the Home Office will be closed on April 3rd for Good Friday and on Easter Monday, April 6th. May each of you have a very special Easter.

Later in April, Secretary/Treasurer Strom and I will be attending the 2015 Presidents and Fraternal Operations Executive Summit. During this meeting we will be making Capitol Hill visits to our Senators and Representatives to deliver our message of what fraternal do for the country and the need for us to keep our tax exempt status going forward. In conjunction with the previous statement, I need to ask each of you no matter where you live to help us with a Grassroots Campaign to help provide information to your U.S. Senator and U.S. House of representative.

On Monday March 9th, our umbrella organization called the American Fraternal Alliance kicked off a campaign entitled Fraternal GIVE back. This is the biggest grassroots political advocacy initiative we've ever attempted. This web-based campaign is designed to make it easy for the members of our society to send a clear and consistent message about the value of the fraternal business model to their Representative

and Senators. With just a few clicks you will be able to send a personal message to your legislators and provide them with information about the benefit of fraternal in your home state and nationally.

The Fraternal GIVE Back grassroots campaign will be a fantastic lead-in for the Alliance Day on the Hill during the 2015 Executive Summit in April, when Linda Strom and I will be meeting with our congressional representatives about protecting the fraternal tax exemption.

The Alliance launched a website entitled, FraternalGIVEBack.org that allows you with just the click of a mouse, to fill in your name, address, and society information and instantly send a message to your Congressional Representatives that is on its way within seconds.

The NSS needs your help in getting the message out to our Congressional Representatives! Can we count on your help? Please go to the website mentioned in the previous paragraph and help us protect our tax exempt status. Thank you in advance for participating.

News of Narodniars

Congratulations to Ashley and Brett Bernardo on the recent birth of their third child Adalyn Bernardo who was born on February 16th. Mother, daughter and dad are all doing well. Adalyn is also the third grandchild of NSS Chair of the Board Joe Stefka and Annette, his wife. Also congratulations to Barb and Tod Wilcock on the birth of twin grandchildren to their son and daughter-in-law. Celebrating birthdays this month are National Director Drew Wesnak, Home Office staff members Lisa Shriver and Kristen Boehm, Bill Knoll, Ashley Bernardo, Dan Tanzone, Rebecca Beatty, Rudy Ondrejco, son-in-

law Jeff Lavin, and granddaughters Chloe and Alexa Woods. A belated Happy Birthday to Milton Saniga who turned 92 in March. Congratulations to anyone else celebrating a special day in April whether it be a birthday or anniversary.

Art Contest/Scholarships

Time is fast approaching if you plan on entering the May Art Contest this year, and time is running out if you are interested in applying for a scholarship grant. All Scholarship applications must be received in the Home office by May 1, 2015; **NO EXCEPTIONS**. If you haven't obtained an application please call Pam Blum today! Don't miss out on this fraternal benefit.

Art Contest entries must be received by May 1st, but why wait. Send that award winning piece of art in as soon as you finish it. You will receive a T-shirt just for entering.

Last Call

You have until April 15th to make a contribution to your Individual Retirement Account (IRA) for the 2014 tax year. Now is the time to make that contribution and also to consider making your 2015 contribution. Contributing early is one of the best ways to take advantage of the compounding of interest you will receive to enhance your IRA accumulation potential.

Adult Truth For The Month:

I'm always slightly terrified when I exit out of Word Perfect and it asks me if I want to save any changes to my 10 page report that I swear I did not make any changes to.

125th Anniversary Gala

The Anniversary Dinner celebration is now a part of the NSS history and by all the comments I have received from those that were in attendance, it was a rousing success. The hotel provided a delicious meal that was enjoyed by all. Chair of the NSS Board Joe Stefka did a great job as the Master of Ceremonies for the program which included greetings from many local politicians, greetings from Peter Zelenak, from the Slovak Embassy, Joe Senko, Honorary Slovak Consul for Pennsylvania, and capped by the keynote address from Joe Annotti, President/CEO of the American Fraternal Alliance, our umbrella trade organization. Entertainment was provided by the Pittsburgh Slovakian Dance Group under the direction of Sue and Rudy Ondrejco, and by George Batyi and his Gypsy String Orchestra. Special kudos go out to Sec/Treas. Linda Strom and Pam Blum for all their planning and efforts and to Joe Stefka and Sue Ondrejco who also served on the Gala Committee. Great Job!

A Page From My Notebook.....

By Linda M. Strom, National Secretary/Treasurer
Email: lstrom@nsslife.org



125 Years Ago.....

....the National Slovak Society was born. Taking baby steps and experiencing many growing pains it survived and grew in to the strong fraternal organization that it is today.

On Saturday, March 7, 2015, 288 directors, executive officers, office employees, members, honored guests, sister and brother fraternal, dignitaries and vendors gathered to celebrate this milestone in the history of the NSS. Preparation for the gala was both fun and intense. The "fun-est" part was driving around between Pat Catans and Michaels (both of which are arts and crafts stores) looking for the baskets for our table centerpieces which were an original design and put together by myself and Fraternal Activities Coordinator Pam Blum. Our thanks to Larry Kozlowski from Assembly L161 who sketched a rough design on a piece of paper and pushed it under my office door only to have me step on it the next day as I entered my office. I guess the centerpieces were meant to be.

Congratulations to those that won the centerpieces to take home. We hope they bring back fond memories of the 125th celebration.

The evening reception before dinner looked like a Red Carpet event. It was truly glitz and glamour. There were tuxedos, long gowns and sequins galore. Everyone in attendance looked absolutely fabulous.

Thank you to all who attended to make this a "happy anniversary". It is because of you that the NSS is still strong after 125 years.

On a personal note I'd like to extend my gratitude to President Blazek, Chairman of the Board Joseph Stefka Jr and the entire Board of Directors for honoring me with announcing my selection as the Pennsylvania Fraternal Alliance 2014 John Jordan Upchurch Award winner. I was very surprised and somewhat speechless to have been so honored. I know there are those of you that just snickered when I said I was speechless. I know who your are!

Now Back To Work

This month I will be filing the IRS 990-N for all Regions and Assemblies. If you receive any notices regarding this filing, please forward the notice on to me at the Home Office.

2014 Annual Statement

The Financial page, showing the remarkable year we have had, is on the next page. We have achieved \$801.9 million in Assets, Surplus of \$28.1 million, a Solvency Ratio of 104.8% and an RBC of 455. Strong, steady growth on our way to our strategic goal of \$1 billion in assets.

Fraternal Tracking

I continue to work on recapping the fraternal tracking information submitted by our assemblies and regions. The annual Fraternal Allowance, in addition to any Diamond and Platinum Awards, will be presented to the Board for approval at its May meeting.

Guess What

I looked out the window and what do I see..THE SUN! This is flip-flop weather. Have a bright, sunny and blessed Easter Season.

Happy Easter to all of our members!

2014 ANNUAL FINANCIAL REPORT - NATIONAL SLOVAK SOCIETY

Net Admitted Assets:

| | December 2014 | December 2013 |
|---------------------------|----------------------|----------------------|
| Bonds | \$763,035,867 | \$696,070,146 |
| Preferred Stocks | 500,000 | 587,999 |
| Common Stocks | 617,669 | 925,776 |
| Mortgage Loans on | | |
| Real Estate | 9,192,464 | 8,821,721 |
| Certificate Loans | 559,368 | 432,546 |
| Real Estate Occupied | | |
| By Society | 766,384 | 787,739 |
| Cash On Deposit | 17,498,596 | 11,018,128 |
| Electronic Data Equipment | 0 | 0 |
| Uncollected Premiums | 96,042 | 120,965 |
| Investment Income Due | <u>9,659,931</u> | <u>8,858,510</u> |
| TOTALS | \$801,926,321 | \$727,623,530 |

Liabilities and Unassigned Funds:

| | December 2014 | December 2013 |
|-------------------------|----------------------|----------------------|
| Aggregate Reserve | \$722,215,500 | \$658,141,000 |
| Deposit-type | | |
| Contracts | 37,906,018 | 37,906,018 |
| Certificate Claims | 250,000 | 300,000 |
| Commissions Due | 361,200 | 290,000 |
| Refunds Due and Unpaid | 360,000 | 325,000 |
| General Expenses Due | 1,259,200 | 1,429,500 |
| Retained By The Society | | |
| As Trustee | 104,229 | 243,509 |
| Asset Valuation | | |
| Reserve (AVR) | 3,552,000 | 3,038,000 |
| Interest Maintenance | | |
| Reserve (IMR) | 5,217,079 | 4,754,665 |
| Contingency Reserve | 150,000 | 150,000 |
| Unassigned Funds | <u>28,068,630</u> | <u>21,045,838</u> |
| TOTALS | \$801,926,321 | \$727,623,530 |

Surplus Account:

| | December 2014 | December 2013 |
|----------------------------------|---------------------|---------------------|
| Beginning Surplus | \$21,195,838 | \$17,530,350 |
| Net Income | 7,532,478 | 4,213,271 |
| Change in Net Unrealized | | |
| Capital Gains or (Losses) | (92,971) | 22,029 |
| Chge in Nonadmitted Assets | 97,285 | 184,188 |
| Change in Valuation | | |
| Reserve | (514,000) | (754,000) |
| Aggregate Write-ins for Gains | | |
| and Losses in Surplus | <u>0</u> | <u>0</u> |
| Net Change In Surplus | <u>7,022,792</u> | <u>3,665,488</u> |
| Surplus At Statement Date | \$28,218,630 | \$21,195,838 |

Summary Of Operations:

| | December 2014 | December 2013 |
|--------------------------|----------------------|----------------------|
| INCOME: | | |
| Premiums & Annuity | | |
| Considerations | \$111,728,468 | \$103,185,441 |
| Net Invest. Income | 38,060,741 | 33,995,892 |
| Amortization Of Interest | | |
| Maintenance Reserve | <u>170,477</u> | <u>(237,101)</u> |
| Income Sub-Total | \$149,959,686 | \$136,944,232 |

| | December 2014 | December 2013 |
|--------------------------|----------------------|----------------------|
| EXPENSES: | | |
| Death Benefits | \$3,617,970 | \$1,460,334 |
| Matured Endowments | 35,231 | 71,677 |
| Annuity Benefits | 66,547,314 | 61,849,026 |
| Disability, Accident, | | |
| Health Benefits | 102 | 3,437 |
| Surrender Benefits | 660,498 | 2,668,062 |
| Interest On Deposit | | |
| Type Contracts | 7,554 | 85,417 |
| Increase In Aggregate | | |
| Reserve For Life | | |
| Contracts | 64,074,500 | 59,099,740 |
| Commissions On | | |
| Direct Business | 2,969,614 | 3,099,628 |
| General & | | |
| Fraternal Expenses | 3,657,034 | 3,876,685 |
| Insurance, Taxes, | | |
| Licenses, Fees | <u>374,121</u> | <u>119,343</u> |
| Expense Sub-Total | \$141,948,301 | \$132,333,349 |

| | December 2014 | December 2013 |
|--------------------------|--------------------|--------------------|
| SUMMARY: | | |
| Net Gain From Operations | | |
| Before Refunds | | |
| To Members | \$8,011,385 | \$4,610,883 |
| Refund To Members | (356,263) | (346,212) |
| Net Gain From Operations | | |
| After Refunds | | |
| To Members | 7,655,122 | 4,264,671 |
| Net Realized | | |
| Capital Gains | (122,644) | (51,400) |
| Total Net Income | \$7,532,478 | \$4,213,271 |

Linda M Strom
National Secretary/Treasurer

PVR Scholarship Fund Donations February, 2015

Donations:

| | |
|----------------|--------|
| Cathy Maiorano | 15.00 |
| Assembly R059 | 125.00 |
| Bill Beno | 100.00 |



PVR 125th Anniversary Perpetual Scholarship February, 2015

In Memory of **Rose and Martin Medved:**
From Assembly 0381 250.00

In Memory of **Maureen A Walko:**
From Assembly 0617 100.00

Donations:

| | |
|-------------------------------------|--------|
| Assembly 0004 | 125.00 |
| Assembly 0160 | 125.00 |
| Assembly 0617/C617 | 125.00 |
| Region 2 | 125.00 |
| Assembly 0813 | 25.00 |
| Matching Funds - From Assembly 0813 | 25.00 |
| Assembly R019 | 150.00 |
| Croatian Fraternal Union | 100.00 |



DONATE TO THE PVR SCHOLARSHIP FUND

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

Name: _____
 Assembly: _____
 Address: _____
 City: _____
 State: _____
 Zip: _____

Please issue your check to:
NSS PVR Scholarship Fund

And send to:
 National Slovak Society
 351 Valley Brook Road
 McMurray, PA 15317

OUR DEPARTED MEMBERS February, 2015

| Name | City and State | Date of Death | Assembly |
|--------------------------|---------------------|---------------|----------|
| Ambrose, Bernadette | Butler, PA | 01/19/2015 | 0283 |
| Ambrose, Dorothy | West Mifflin, PA | 01/24/2015 | 0100 |
| Baird, Fred E | McKees Rocks, PA | 10/13/2014 | 0283 |
| Boyd, Rose | Pittsburgh, PA | 12/09/2014 | 0100 |
| Brach, James A | Washington, PA | 02/14/2015 | 0588 |
| Buliano, Marie I | Hazle Township, PA | 01/21/2015 | L102 |
| Campbell, Archibald A | Wheeling, WV | 12/30/2014 | 0774 |
| Cicmanec, Daniel J | Chicago, IL | 01/23/2015 | 0586 |
| Ciripompa, Eleanor | Wheeling, WV | 11/27/2014 | 0774 |
| Dorsey, Constance K | Gibsonia, PA | 12/31/2014 | 0377 |
| Fetter, Dorothy L | Bedford, PA | 01/15/2015 | 0038 |
| Florek, Nicholas R | Las Vegas, NV | 12/04/2014 | 0737 |
| Frollo, Andrew | North Royalton, OH | 12/14/2014 | 0004 |
| Gregory, Joseph C | McKeesport, PA | 02/03/2015 | 0108 |
| Grimmett, Erma | Forrest Hill, WV | 12/07/2014 | 0774 |
| Gutjahr, Robert | Civolo, TX | 12/20/2014 | P31M |
| Haas, Richard C | Fairview Park, OH | 01/21/2015 | 0070 |
| Harrison, Golda Mae | Webster Springs, WV | 12/10/2014 | 0809 |
| Huzicka, Helen | Campbell, OH | 01/28/2015 | 0008 |
| Impiccini, Roman A | Washington, PA | 01/12/2015 | 0588 |
| Jance, Dolores | Henderson, NV | 01/29/2015 | 0065 |
| Johnson, Debra C | Northampton, MA | 10/30/2014 | 0774 |
| Jones, Kathryn | Derry, PA | 12/31/2014 | 0737 |
| Kitsko, Martin | Murrysville, PA | 08/24/2014 | 0737 |
| Koenig, John J | Baldwin, PA | 01/17/2015 | 0100 |
| Koprowski, Kenneth E | Auburn Township, OH | 01/10/2015 | 0070 |
| Kosley, Douglas M | Traverse City, MI | 01/25/2015 | 0381 |
| Kucerik, Dennis | Calhan, CO | 01/22/2015 | 0236 |
| Lawley, John W | Pittsburgh, PA | 12/03/2014 | 0123 |
| Logan, Rosario | Pittsburgh, PA | 02/07/2015 | 0123 |
| Mannsmann, V Laverne | Pittsburgh, PA | 12/19/2014 | 0434 |
| McCall, Pauline | St Louis, MO | 11/14/2014 | 0004 |
| McKnight, Josephine H | Las Vegas, NV | 01/14/2015 | 0774 |
| Meyer, Sarah A | Verona, PA | 04/27/2014 | L105 |
| Mogg, Ruth | Youngstown, OH | 04/23/2005 | 0008 |
| Montante, Marie T | Wilkes Barre, PA | 05/24/2014 | 0617 |
| Neff, Dana R | Colliers, WV | 01/02/2015 | 0774 |
| Nosker, Kevin H | Polk, PA | 04/25/2014 | 0731 |
| Olkowski, Eleanor | Stamford, CT | 12/27/2014 | 0774 |
| Oswald, Gary E | Maumee, OH | 10/04/2014 | 0160 |
| Pankiewicz, Marguerite L | Charleroi, PA | 12/15/2014 | 0777 |
| Penz, Leo E | McKees Rocks, PA | 01/17/2015 | 0283 |
| Perry, Lena M | Largo, FL | 09/06/2014 | 0813 |
| Phillips, Robert J | Lauderdale, FL | 01/06/2015 | 0737 |
| Pirollo, Paulette | Hudson, MI | 02/04/2015 | 0381 |
| Reeher, James W | Sharon, PA | 06/19/2012 | 0008 |
| Roush, Russell R | Spring Church, PA | 06/19/2014 | L105 |
| Savisky, Mary L | Scranton, PA | 02/03/2015 | L075 |
| Shemancik, Steven | Sharon, PA | 12/08/2014 | 0123 |
| Shevets, Helen G | Hubbard, OH | 01/09/2015 | 0008 |
| Spiller, Henry D | Hickory, PA | 01/02/1997 | 0588 |
| Stenman, Robert A | Plumville, PA | 01/28/2015 | 0774 |
| Thompson, Jean A | Seymour, IN | 01/26/2015 | 0705 |
| Ubinger, Evelyn G | Butler, PA | 02/03/2015 | 0434 |
| Vandevere, Robert G | Easton, PA | 01/16/2015 | 0737 |
| Yakunik, Andrew | Cambridge, OH | 01/18/2015 | 0008 |

Assembly 588 Members Assist with Toys for Tots and Food Drive



Margie and George Leasure, Assembly 588, preparing to distribute donated groceries to needy families.

Members George and Margie Leasure assisted with the Toys for Tots Campaign for Washington County prior to the Christmas Holiday. For the second year, the campaign was hosted by the Alliance Church of Washington. Toys were collected, packaged, and distributed to children by the volunteers on December 13, 2014. The children also received hot chocolate and cookies.

In addition, the Church collected food donations for the needy families in the area. George and Margie assisted with the packing and distribution of 700 bags of groceries and the toys. They volunteered their time in the true fraternal spirit to make the Christmas Holiday a more special time for the less fortunate families of Washington County.

Honorary National Director meets Pgh Pirate Manager



Members of Assembly 813 attended the Pittsburgh Pirates Black and Gold spring training game at McKechnie Field in Bradenton, FL where Honorary National Director had a chance to talk baseball with Pirate manager Clint Hurdle.

Family Celebration

As Christmas Eve arrived in 2014, family and Assembly 705 members from near & far descended upon the home of Mary Ann Froderman in Brazil, IN. We had several in town from Florida, Michigan and Ohio as well as those from our home state of Indiana. The annual Butwin Family Christmas Eve Party was the reason for the celebration. This family tradition has been going strong for over 75 years. It began in the home of John & Anna Butwin in Seelyville, IN and has continued in different family homes over the years since their passing. Over 60 family and assembly members came together to enjoy each others company and celebrate the Christmas season as they shared a meal. Lunch meats were provided by the Assembly and side dishes and delicious desserts were brought in for the occasion. The time passed quickly as the kids played and sang songs. Santa Claus must have heard the singing because he came down the stairs at 8:00 p.m. with presents for the little ones. After Santa left to continue his journey, everyone helped with the cleanup and said their goodnights. It was another successful gathering.



Assembly 705 members Mary Ellen Buck, John Butwin and Frank Butwin enjoy the Christmas party.

Dorothy Buck
Secretary



Tyler Anne Christensen Assembly 586



A member of Assembly 586 since birth, Tyler Christensen has been one of our assembly's grand-prize-winning poets and artists, her name and works printed in the NSS news regularly. Last year Tyler was awarded a PVR scholarship as a freshman to the University of Iowa and she has proven herself to be worthy of the honor.

At the end of the 2014 fall semester Tyler was named to the University of Iowa's Dean's List, exceeding the 3.5 grade point average required for inclusion in the list; her GPA that semester was 4.0. Additionally, Tyler was recently chosen by her film production professor to be the director of her class' film project, stating that he had picked her for the position because he can always count on her to offer innovative approaches, suggestions and techniques. And for some extra icing on Tyler's cake, she was also selected to be a member of the University of Iowa Choir.

Tyler is the sister of Alisa and Rhianna Christensen, who also hold NSS titles in the art and poetry departments.

We're all very proud of you, Tyler, and wish you magna and summa luck in your college career!

Fraternal Matters...

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



I would like to take a moment to thank each and every one who helped us reach our goal for the 125th Anniversary Perpetual Scholarship. With your help we were able to exceed our goal and now are able to offer our 9th Perpetual Scholarship. Thank you to everyone who came out to help us celebrate at the 125th Gala Banquet. The evening was a great success. We had a photographer capture the evening and will be sharing pictures just as soon as we get them. Follow us on Facebook and be the first to see them.

NSS Fitness Matters in '15.....

Now that spring is officially here (thank heavens) it time to join the new and improved "NSS Fitness Matters..." walking club. The purpose of this program is to help promote physical fitness and your good health. The following are a few of the many benefits to the program:

- No age restrictions
- It's a year round activity (Some people walk in their local malls during inclement weather)
- You can start the program anytime during the year and do it at your own pace
- You can walk, jog, ride a bike (stationary as well) or use a treadmill
- Reporting your progress is easy
- You will be eligible for Milestone Achievement Awards after the first 300 miles or if you're over 55 after the first 150 miles

Did you know that just one 30-minute walk a day is all it takes to lower your blood pressure? Don't have a solid half hour to exercise? Here's

the good news: three 10-minute walks work just as well. Here are some ideas on how to work in a walk throughout your day: Head outside during lunch, instead of feeling like you want a nap, you'll have a second wind; after dinner, go for a quick walk around the block, see if your spouse or kids will join you; when you have to make a phone call, do it on your cell and talk as you walk.

Sign up for NSS Life's Fitness Matters Walking Club by sending your name, mailing address and Assembly number to Pam Blum, Fraternal Activities Coordinator at pblum@nsslife.org or by calling me at 724-731-0094.

You will receive a free NSS Life pedometer and a mileage chart to help you track your progress. You are responsible for keeping track of your own mileage. You'll be on the honor system, so don't let me down!!

2015 May Art Contest

This year's Art Contest Greeting Card Category is "**Happy Mother's Day**". The Poster Category is "**Peace, Love & Understanding**". The deadline for the contest was changed this year to May 1st so that I can return the Mother's Day cards in time for you to give them to Mom.

2015 United Slovak Fraternal Bowling Tournament:

Just a reminder that this year's tournament will be held May 1-3, 2015 at Eastway Lanes in Erie, PA.

NSS Nite at PNC Park

Back by popular demand... NSS has reserved a block of tickets on **Friday, June 26th** in the "**All You Can Eat**" section at PNC Park for the **Pittsburgh Pirates vs. Atlanta Braves**. This is a Free Shirt Friday. Tickets are regularly \$45 but are being subsidized in part by Region 5 and Assembly 774 so the



final cost to our members will be \$25. There are a very limited number of tickets available and they will be on a first come bases. Requests for tickets must be accompanied by your payment. Please make check payable to NSS Life and send to: Pirate Night, 351 Valley Brook Rd, McMurray, PA 15317.

2015 National Golf Tournament

The National Golf Tournament will be held on July 10-12, 2015 at Tam O'Shanter Golf Course in Hermitage, PA. The registration form & rules will be mailed to past participants and will be published in the May issue of the National Newspaper. If you have an interest in joining us for this most enjoyable weekend please contact me & I will make sure you're on the mailing list.

Attention High School Seniors

Don't forget to apply for this year's PVR Scholarship!! Deadline for applications is May 1, 2015. Please contact me ASAP to see if you are eligible and to request an application. A reminder for those students already receiving the PVR Scholarship, don't forget to request a copy of your transcripts be sent to the Home Office at the end of this semester to make sure you are still eligible to receive your next installment of your grant. Deadline for transcripts is JULY 15, 2015.

NSS Needs Your Help

In talking to our members recently, I have been hearing more and more about how much you miss the recipes being published in the National News. So with that being said, I need your help!! Would you please send in your favorite recipes (the more Slovak or ethnic the better)? We will start publishing them in upcoming editions of the monthly National News. Remember the more I get the more I can share. Send them to NSS Life, Attn: Pam Blum, 351 Valley Brook Rd, McMurray PA 15317.

“Looking for Something you can count on?”

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

Current Interest Rates

Effective January 1, 2013

| | |
|-------------------------|--------------|
| Preferred Choice | 1.00% |
| Optimum 3 | 2.00% |
| Preferred 5 | 3.00% |
| Preferred 8 | 3.50% |

*Preferred 7 and Flex earning 4%, these plans are no longer available.

Please contact your NSS Life financial service representative or
Joe Elliott in the Home Office at 1-800-488-1890.

Did you know....

You could make an additional deposit to almost any Annuity with NSS-just send us a check. Any additional funds will not increase the time period on early withdrawal penalties.



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

From the Sales Department...

By Greg Felton, CLU, ChFC
National Sales Director

Facts about NSS Annuities

Here are a few facts about our annuity program that you may not be aware of:

First, consistency is the key to making money with NSS. Here is a chart showing the rate we paid going back a dozen years and you can see the high point was 5% in 2007 and the low point was 3.25% in 2011. For more than three years now we have been 3.50% interest on the Preferred 8 contract.

Preferred 8

| Date | Rate |
|----------|-------|
| 12/01/03 | 4.00% |
| 03/01/04 | 4.50% |
| 10/01/06 | 4.75% |
| 01/01/07 | 5.00% |
| 05/01/08 | 4.80% |
| 04/01/09 | 4.70% |
| 01/01/10 | 4.55% |
| 07/01/10 | 4.45% |
| 08/01/10 | 3.50% |
| 06/01/11 | 3.25% |
| 01/01/12 | 3.50% |

Next, you can add money to your contract at any time and that does not affect the early withdrawal penalty. In other words, if you opened a Preferred 8 annuity in 2010 and added some money to that account in 2015 – your entire account is penalty free in 2018. If you have the old Flex or Preferred 7 accounts paying 4.0% interest you can add to these too. The only exception would be IRA accounts which do have limitations.

Another point is the probate free aspect of annuities. Because this is a contract with a named beneficiary the money passes outside of your will. The



transaction is completely private – no one needs to know.

Strong minimum guarantees are the cornerstone of our annuity program. Some people are still earning 4% on the old Flex and Preferred 7 annuities. Others have a 3.0% guarantee and new issues today have a 2.0% minimum guarantee. The unique aspect of the minimum rate is that it is a lifetime guarantee. We don't know where rates will be in the future but you do know right now what is the least amount we will credit your account.

Finally, you must realize that tax free (Roth IRAs) and tax-deferred (non-qualified and IRAs) beats paying the taxes now and losing that money forever. Any time you can delay or eliminate taxation is good for you.

Now look at your CD – certificate of disappointment and let me know how much longer you would like to earn a half or maybe 1% interest? Call your local NSS representative or the Home Office and ask for Joe Elliott and let us help you make more money!

Getting More Out Of Your Social Security

Social Security is an integral part of every American's retirement plan. Sure it has changed or evolved since its inception in 1939 but it is still an important piece of the pension puzzle. At retirement many people depend on what I call the three legged stool: each leg is represented by a segment of your potential retirement income. One leg is social security, another is your company pension plan or 401k and the third leg is your personal savings.

All should be aligned and reviewed to give you the best possible benefits in the future. Today we are going to focus on just one leg of the stool – Social Security. If there were a handful of suggestions that you could implement to increase your social security benefits would you be interested? Here are a few items to consider:

- ❑ Work more years – you have to work 10 years to be eligible for SS but 35 years is the number used to calculate benefits. If you work more than 35 years the lower earning years are replaced.

- ❑ Try to not claim benefits at age 62 – retiring early reduces your monthly check by a third. This is easier said than done since employment, health and other factors may have to be considered.

- ❑ Work till at least full retirement age (about age 67) to get 100% of your benefits.

- ❑ Consider working to age 70 and your benefits will be increased by as much as 32%.

- ❑ Married couples can take advantage of spousal benefits especially if they are close in age.

- ❑ File and suspend is another tool that may be used by couples when one spouse wants to retire and the other wants to keep working.

- ❑ Think about how taxes will affect your situation. A couple earning more than \$44,000 in income besides their social security will owe taxes on up to 85% of their social security payments.

The goal here is to get you more money from the Social Security system. You are paying into this, your employer matches what you pay so you deserve the best advice. The average retirement check in 2015 is \$1,328 and the maximum check is \$2,685. Wouldn't it be great if more of us were near the maximum check?

Thought for the Month

Life is 10% of what happens to us and 90% how we react to it.

Charles Swindoll, pastor (1934 to present)

ASSEMBLY 039

Uniontown, PA

Parents and grandparents, if you have a child or grandchild that is a senior in high school and has been accepted or is applying to an accredited university, college, business or trade school now is the time to get their application for the NSS PVR Scholarship. To see if they are eligible to receive a \$2,000 scholarship paid over 4 years contact Pam Blum in the home office for more information. The deadline is May 1st.

Youth members are reminded to get ready for the NSS May Art Contest. Now is the time to get your thoughts together. We have had a number of our youth members win and we hope to keep the streak going! Deadline is May 1st.

We are looking for volunteers to come out on Saturday, May 9th to help with our National NSS Project of *"Helping to Feed America"*. We will be assisting the Uniontown Postal Letter Carriers collect food items for the Fayette County Food Bank. Please meet us behind the main post office, in downtown Uniontown, at 10:00 a.m. Our *"Join Hands Day"* event will be held in conjunction with the local Knights of Columbus Council, Fayette County Special Olympics, Easter Seal Society, Battered Women's Shelter, and Homeless Shelter and Ford of Uniontown. The event will be the annual *Tony Bartock Golf Outing* at the Springdale Golf Club in Uniontown. The outing is scheduled for Sunday, July 12th. We need volunteers to come out and help at 7:00 a.m.

Our *"Summer Bar-B-Q"* meeting will be held on Sunday, June 14th at 1:00 p.m. at the Knights of Columbus picnic pavilion. Free hamburgers, hot-dogs, baked beans, potato salad with dessert and beverages. A free gift to all that attend!

Our *"Stuffers Club"* will meet on Tuesday, May 19th at the IHOP restaurant, in the Walmart Plaza at 6:00 p.m. to prepare the mailing for the *"Summer Bar-B-Q"*. Free dinner to all that attend.

For those of you that like to plan ahead, our annual Christmas Party will be held on Sunday, December 6th at the Knights of Columbus Social Hall starting at 2:00 p.m.

We wish all NSS members a blessed Easter and may the good news of the Resurrection of our Lord richly fill your lives with all peace and joy.

John Payerchin
President

ASSEMBLY L102

Schnecksville, PA

Assembly L102 will be doing a Matching Funds Project on May 17th, 2015. Take charge for Joey Fundraiser. Joey has CHARGE syndrome, which comes with many health complications. Come on out to The Hanover Township Fire Company in Hanover Township to enjoy bands and baskets to win, food and drink. Joey needs our support.

On May 9, 2015 **Region 14** will be doing Join Hands Day with the United States Post Office at the Butztown Post Office.

Pam Schiaffo
Secretary

ASSEMBLY 110

New York, NY

A meeting will be held on April 11th at the Bohemian Hall, Astoria New York at 4:00 p.m. Looking forward to seeing many of our members.

Rich De Sanctis
Secretary

ASSEMBLY 123

Coraopolis, PA

Easter blessings to all of our members! We have a number of activities coming up and I hope many of you can join us. These activities are one of the many benefits you get by being a member of NSS.

Our first scheduled activity is coming right up Sunday April 12th we are going to Phipps Conservatory in the Oakland section of Pittsburgh to see the beautiful Spring Flower Show. Meet at the entrance at 1:30 pm. Admission fee will be paid by the Assembly. Afterwards, dinner will be on your own. We are still trying to arrange a restaurant that can accommodate our group. Call Mary Maniecki at 412-264-3546 to let her know you are coming. She may have the details on the restaurant by the time this article is published.

Also, our assembly is planning to see the Bobcat Players on the evening of Saturday May 23rd. They will be performing the play: *"Don't Dress for Dinner"*, a fast-paced farce, very funny. This is being held at the Ed Shaughnessy Theater in the Beaver High School, Beaver PA. Before the play, if there is interest, we can meet for dinner at a restaurant in or near Beaver.

On Sunday, June 14th at 2:00 p.m. we have scheduled a tour of Old Economy Village in Ambridge, PA.

Please call Mary at 412-264-3546 and let her know if you plan to attend any of these activities because tickets are often limited. We don't want to let anyone out who is interested, nor do we want to pay for tickets for those who don't show.

Bill Knoll
President

ASSEMBLY 161

Pittsburgh, PA

A meeting will be held on Friday, April 10, 2015 at 7:00 p.m. at the Ondrejco residence, 234 Ilion St, Pittsburgh, PA. We will be discussing future activities for our members as well as other community projects. Please RSVP to 412-421-1204 if you plan on attending.

Sue Ondrejco
Secretary

ASSEMBLY 617

Ashley, PA

Mark your calendars for our Join Hands Day on May 16, 2015 at the McAuley House, Plymouth, PA. More information to follow.

We have also changed the date of our Family Fraternal at Knoebels Amusement Park to August 13, 2015.

Rose Mary Strish
President

ASSEMBLY 737

Westmoreland County, PA

Our next meeting will be held on Saturday, May 16, 2015 at the home of Paul J Godor, 9280 Clubview Drive, North Huntingdon, PA at 1:00 p.m.

All assembly business will be discussed at this time. All members are urged to attend.

Paul J Godor
Treasurer

ASSEMBLY 813/C813

Englewood, FL

Assembly 813 has once again chosen the Tri-State Barbecue Festival for its Matching Funds project. This event will support the Catholic Heart Workcamp, a mission program to share the love of Christ while serving the neglected and needy. The Tri-State BBQ Festival will be held April 10th and 11th at the Houston County Fairgrounds with Kerry Farrell as chairperson.

A Miniature Golf Outing will be held on April 12th at 2:00 p.m. at Adventure Golf. There will be refreshments following. Any person wishing to participate should call Mary Jo Holker at 941-473-0559 before April 5th.

Future activities on the calendar will include a swim party, picnic, mini golf outing, and a thank you dinner for all

the volunteers who have helped throughout the year. We will also be doing a project for the Food Bank's Brown Bag Program, and a Toys for Tots project in conjunction with our Christmas celebration. Members are asked to call Mary Jo Holker (941-473-0559) for more information on any of these events, or to volunteer or your favorite project.

Mary Jo Holker
Secretary

Region 2

Hazleton/Wilkes-Barre, PA

Mark your calendars. Our next meeting will be on August 8, 2015 at the Pierce Street Deli, Kingston, PA at 12:30 p.m. Please try to attend.

Rose Mary Strish
Secretary

Region #7

Region 7 members met in February for their annual organizational meeting. The following officers were re-elected to serve the region in 2015: Michael Fox, President; Betty DeArcangelis, Vice-President; Lauren Fox, Recording Secretary/Treasure; Dean Burns, Financial Secretary; Kathy Cessna, Eldress; and Beth Mason, Fraternal Director. All NSS Home Office fraternal activities and deadlines were reviewed and participation was encouraged. We also discussed plans for region activities during 2015 and will be announced when final plans are completed. Following the meeting, refreshments were served and we enjoyed social time together.

Laurie Fox
Secretary-Region 7



Some of the Region officers and members gathered for a photo. Sitting L-R: Lauren Fox, Dean Burns, Nancy Burns. Standing L-R: James Cessna Jr., Jessica Cessna, Ruth Burns, Nancy Johngrass, Beth Mason, Linda Estes holding Valerie Cessna, Kathy Cessna and Mike Fox Jr.

REGION 8

Cleveland, OH

Region 8 (Assemblies 4, 70, 160 & 432) will be holding their semi-annual meeting hosted by Assembly 070 on:

DATE: April 15, 2015

TIME: 7:30 p.m.

LOCATION: Dr. Martin Luther Church
4470 Ridge Road
Brooklyn, Ohio 44144

We will be making plans for upcoming events, so hope to see everyone there.

Carole Koches
Recording Secretary

Visit our website at
www.nsslife.org



NSS Celebrating 125 years celebrated with birthday cake.

Bill DelMonaco



"Bill and his family are with the lions in South Africa. He is looking to start a new assembly. Many prospects."

Tours to Slovakia

11th Consular Tour to Slovakia - Tour Slovakia with Slovak Honorary Consul Joseph Senko and his wife Albina from August 23, 2015 to September 2, 2015. For a detailed itinerary, contact Joe Senko at **412-956-6000** or **jtsenko@aol.com**.

Youngstown/Spisska Nova Ves 18th Annual Tour - Visit Slovakia from July 13 to 27, 2015. Contact Jim and Kay Bench at **jmbench@yahoo.com** or phone 724-858-5843 or 724-771-7900 for further information.

2015 Slovakia Heritage Tour - Experience Slovakia's culture and history, September 11-20, 2015. For details: visit **www.slovakiaheritage.com** or contact Judith Northup-Bennett at 978-544-5144 or **connectionswork4u@hotmail.com**



Bill Knoll, President of Assembly 123 with Emily Knihnicky of the Duquesne University

Tamburitzans, prior to her performance at the Legacy Theatre.

Assembly 586

Our group braved a morning snowfall and met on a freezing but sunny winter afternoon, March 1, at Hackney's in Palos Park for a meeting with sides of cheeseburgers and corned beef. Our first activity of the year was held in honor of Louie Leo and we all shared good memories of his life and times spent with us.

Assembly 586 sent Louie's daughter, Nancy Jurinek, a check she will send to Honor Flight, whose organization flies World War II veterans to Washington, DC, for a day's trip to the National World War II Memorial. Honor Flight operates solely on donations and at no cost to veterans, without any government help at all. Louie enjoyed his own Honor Flight trip to Washington immensely.

Our next get-together is planned to happen on June 7 at 3:00 p.m., tentatively at Hog Wild in Midlothian, Illinois.

Janet Tomaskovic
Secretary

Assembly #0617/Circle #C617

Our Assembly #617 luncheon/meeting was held at the Grotto Pizza in Edwardsville, PA on February 21, 2015 and began with the Pledge of Allegiance and a prayer. Our officers for 2015 will remain the same. Our Annual Reports were completed.

We voted on two officers, George & Rose Mary Strish, to represent our assembly at the 125th Anniversary Gala Banquet at the Hilton Garden Inn, Canonsburg, PA on March 7, 2015. We also voted to donate \$125 to the 125th Anniversary PVR Scholarship, since we just gave \$500 to the PVR at the convention.

On January 22, 2015 we had 3 members of our assembly who went to Washington DC to support the Pro Life March For Life. We are very proud of Maggie Ostrowski, Maria Strish and George Strish for their time and stamina to march in the cold weather for their support Pro-Life.

Rose Mary Strish
President

News from Assembly 731

Following the Region 7 meeting in February, Assembly 731 members met to reorganize and plan activities for 2015. Re-elected officers include:

Lauren Fox, President
Linda Estes, Vice-President
Ruth Burns, Recording Secretary
Michael Fox Jr., Financial Secretary
Michael Fox, Sr., Treasurer
Kathy Cessna, Eldress; and
Beth & Matthew Mason, Co-Fraternal Directors.

Announcement of planned fraternal activities will be announced as soon as final arrangements are completed. In addition to the NSS monthly newsletter, assembly news can be found on their Facebook page:

<https://www.facebook.com/pages/NSS-Life-Assembly-731/114648691911498>

Region #2

A Fraternal luncheon meeting was held on February 7, 2015 at the Grotto Pizza, Route 11, Edwardsville, PA. There were representatives from Assembly #617 and L075. The Annual Reports were completed. Our new Fraternal Director will be Stephanie Kurilla, the remaining officers will continue to work in their same capacity.

There will be 16 members from L075 and 2 members from Assembly #617 attending the 125 Anniversary Gala Banquet at The Hilton Garden Inn on March 7, 2015.

After the meeting and lunch, we stayed for fraternalism and exchanged stories.

Rose Mary Strish
Secretary



Blažené a Radostné Veľkonočné sviatky

Hlavný Úrad



Nech zmŕtvychvstalý Kristus žehná vám a nech naplní vaše srdcia tým opravdivým pokojom, akého môže nám dať len Kristus, Kráľ pokoja samého.

Nech vo vašich ťažkostiach náš Spasiteľ a Vykupiteľ je stále na veľkej pomoci a nech vám vo všetkom žehná.

Veľkonočné svätenie jedál

V sobotu po vigílii alebo v nedeľu ráno sa svätia jedlá. Svätenie vykonáva kňaz za asistencie miništrantov a kostolníka. Ľudia sa zoradia pred kostol a položia na zem prútené košíky rôznych tvarov, v ktorých sú poukladané všetky druhy obradných veľkonočných jedál ako páska, hlávka, šunka, syrek (hrudka), klobasa, vajíčka... Jedlá sú prikryté vyšivným obrúskom. Kňaz vykonáva obrad svätenia s veľkou dôstojnosťou, okiada tymianom nielen košíky, ale aj prítomných. Celý zástup obchádza tri krát, skláňa sa nad košmi, z ktorých medzi tým sňali obrúsky a kropí ich obsah. Po tretej obchádzke zastane pred hlavným vchodom, kde pri improvizovanom oltári dokončí službu. "Poblahoslavi" sa veriaci rýchlo rozchádzajú, pretože ešte stále platí povera, ten, kto s jedlom prvý dobehne domov, najskôr zoberie z poľa úrodu.



Veľkonočné vinše

Sladké koláče, ohybne korbáče, vodu studenú, šunku údenú, veľa radosti a málo starosti.

April

*Jar je jedno z ročných období
v miernom teplotnom pásme
nasledujúce po zime a
predchádzajúce letu.*

Tradicia

V Slovenských rodinách je zvyk, že pred Veľkou Nocou maľujeme vajíčka ktoré voláme „kráslice“. Azda tento zvyk sa pestuje lebo z vajíčka vychádza nový život. A život je ozaj krásny —pestujme ho.



Koho ja milujem, tomu tu krásličku venujem.
To vajíčko rysované, kvietočkami cifrované, tomu ja ho darujem, koho verne milujem.

Toto vajíčko, moje srdiečko, koho ja milujem, tomu ho darujem. Teba ja Janiček, teba milujem, tebe toto vajíčko, tebe darujem.

Pranostiky *April zimný, daždivý, úroda nás navštíví.*

- Juraj (24.4) Juro žabám hubu otvára, budí jašterice i hadov.
 Čo do Dzura narastie, to po Dzure skape.
 Ďuro všetkých z izby von do poľa vyzenie.
 Od Dzure už tráva bude rásť, čo by si ju hámrikom pral do zeme.
- Marek (25.4) Koľko tepla pred Markom, toľko zimy po ňom.
 Na Marka daždivo, sedem týždňov blativo.



Youth Circle Page

Youth Circle of National Slovak Society • 351 Valley Brook Road, McMurray, PA 15317

A New Leader for Assembly 0588/C588



Adalyn Bernardo

Congratulations to Ashley and Brett Bernardo on the birth of their third child, Adalyn. The Bernardo's are now a family of five: Brett, Ashley, Carson, Bella and Adalyn. The proud grandparents are our NSS Chair of the Board, Joseph Stefka and his wife Annette.

Congratulations and the best of health to the entire Bernardo Family.

New Member for Assembly 0123/C123



Hadley O'Donnell

Hadley O'Donnell is the newest member of Assembly 0123 and also the grandniece of Bill & Susan Knoll.

Congratulations to the O'Donnell Family.

May Art Contest

The rules are as follows:

1. Contest is open to all members of the National Slovak Society between the ages of 5 and 16.
2. Only one entry is permitted **per member, per category**.
3. Contestants may create their artwork using: (Paint by numbers, stencils or tracing will not be accepted)
 - a. Paint (pastels, watercolor, oil, tempera, and cesium)
 - b. Crayons (wax or liquid)
 - c. Ink/Pencil
 - d. Charcoal
 - e. Glue, construction paper, glitter
4. The Artistic and Posters categories may be ANY size up to 11x14 inches and must be mounted on a mat board or poster board for display purposes.
5. The Greeting Card category must be 5 ½ x 8 ½ folded. Please protect when shipping.
6. Each year a theme will be announced in the April Issue of the National Newsletter for the Poster and Greeting Card categories.
7. All entries must include; name, address, phone number, age, policy number, assembly/circle number, along with your t-shirt size and should be clearly printed on the back of each entry. For your convenience, there will be a form printed in the April Issue of the National Newsletter that you may cut out and place on the back of your entry.
8. Please indicate t-shirt size by the following size chart available:
 - a. Youth sizes - YS and YM
 - b. Adult sizes - AS, AM, AL and AXL
9. Winners in each category will have their artwork displayed in the Youth Circle Publication. A listing of the winners will appear in the National News and will be published on the NSS website. First place winners will be highlighted on the cover of the Youth Circle Publication.
10. Contest shall be judged under the following levels and ages for all 3 categories:
 - a. Picasso Level - Ages 5, 6 & 7
 - b. Rembrandt Level - Ages 8, 9 & 10
 - c. Michelangelo Level - Ages 11, 12 & 13
 - d. Van Gogh Level - Ages 14, 15 & 16*
11. Prizes awarded in each level of every category shall be as follows:

| | |
|-----------------|---------|
| a. First Place | \$50.00 |
| b. Second Place | \$25.00 |
| c. Third Place | \$15.00 |
12. All entrants will receive a NSS Life T-shirt.

BE SURE TO FOLLOW THE RULES CAREFULLY SO YOU DO NOT LOSE POINTS IN THE JUDGING PROCESS

Deadline for entries to the Home Office is May 1st. Either mail or deliver artwork to: NSS Life, c/o Fraternal Department, 351 Valley Brook Road, McMurray PA 15317. Decisions of the judges shall be final in all cases.

***In the event the First place winner in the Artistic Category - Van Gogh Level either enters an accredited Art School or pursues Art as a career in college, he/she will be awarded a one-time \$250.00 Art Scholarship provided that the student meets all the NSS PVR Scholarship rules and regulations.**The National Elder of the National Slovak Society reserves the right to keep all displays or winning entries. Artwork will only be returned by request.**

Twenty Year Life Insurance Policy Rates

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

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

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

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

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

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

Offer Extended

◀ Valid until April 30th, 2015 ▶

125TH ANNIVERSARY OFFER PROGRAM



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

This guaranteed issue NSS Life 125th 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 |
| 66-80 | \$5,000 |

*See previous 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. Rates are based on age nearest birthday.

GUARANTEED LIFE INSURANCE WITH NO HEALTH QUESTIONS ASKED!

During the NSS Life 125th Anniversary you can choose any permanent plan we offer. This includes single premium, whole life and twenty-pay life. The advantages of a permanent plan include cash/loan values, reduced paid-up insurance options, dividends and more.



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.

No, I am not interested in purchasing life insurance, but 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
(USES 0371-140)
351 Valley Brook Road
McMurray, PA 15317-3337

Address Service Requested

Non-Profit Org.
U.S. Postage
PAID
Pittsburgh, PA
Permit No. 1166

Could you use a little extra “green?”

Recommender

As a proud member of NS Life, there is no better time than now to share your experience with friends and family. Best of all, you will receive a cash reward for recommending someone that we end up issuing a policy to. You will receive a \$25 recommender fee (\$10 on youth term) 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.