



National Slovak Society

Where "Family Matters"

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THE 125TH ANNIVERSARY PERPETUAL SCHOLARSHIP CAMPAIGN



NSS Life.

125th

Anniversary





National Slovak Society

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351 VALLEY BROOK ROAD, MCMURRAY, PA 15317-3337

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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 February 7 February 21	Assemblies L075, 0146, 0617 Region 2, Meeting/Luncheon, Grotto Pizza, Edwardsville, PA at 12:30 pm Assembly 0617, Meeting/Luncheon, Grotto Pizza, Edwardsville, PA at 12 Noon
REGION 5 February 7 February 15 February 22 March 3	Assemblies P38A, 0039, 0100, L105, 0108, 0123, L161, 0283, 0377, 0434, 0441, 0588, 0700, 0737, 0774, 0809 Assembly 0737, Meeting, Godor's residence, N Huntingdon, PA at 1:00 pm Assembly 0123, Legacy Theater (Tamburitzans) at 2:00 pm Assembly 0377, Meeting, Grand China Buffet, Washington, PA at 3:00 pm Assembly 0039, Meeting, I-HOP Restaurant, Uniontown, PA at 6:00 pm
REGION 7 February 15 February 15	Assemblies P09A, 0008, 0731 Region 7, Meeting, Poland Christian Church, Lowellville, OH at 1:30 pm Assembly 731, Meeting, Poland Christian Church, Lowellville, OH at 2:30 pm
REGION 8 February 24 February 28 March 15	Assemblies 0004, 0070, 0160, 0432, 0595 Assembly 0432, Meeting, Beno's residence, Lakewood, OH at 7:30 pm Assembly 0432, Annual Dinner Dance/Reverse Raffle Assembly 0070, Meeting, Dr. Martin Luther Church, Brooklyn, OH at 12:15 pm
REGION 10 March 1	Assemblies 0586 Assembly 0586, Meeting (Time and Location TBD)
REGION 14	Assemblies R059, L102 No activities at this time
REGION 15 March 28 March 28	Assemblies L002, 0028, L145 Assembly 0028, Meeting, Holy Name of Jesus School Meeting Room at 10:00 am Region 15, Annual Meeting, Holy Name of Jesus School Meeting Room at 9:00 am
AT LARGE March 22	Assemblies R019, L040, 0110, 0236, 0299, 0381, 0554, 0568, 0705, 0800, 0813 Assembly 0381, Welcome Spring Lunch/Meeting, Hungarian Rhapsody, South Gate, MI at 2:00 pm

Happy Valentine's Day

From The President's Desk...



David G. Blazek, FIC
National President

Greetings as we begin the shortest month of the year. Ground Hog Day is on Monday, the 2nd, Presidents Day is on Monday the 16th which by the way is the day we also celebrate the founding of the National Slovak Society which is 125 years old this month. As most of you have already read, we will be holding a Gala Banquet on Saturday, March 7th to commemorate this most prestigious accomplishment of the society. Details can be found on page 19.

Wednesday, March 18th kicks off the Lenten season with Ash Wednesday, and don't forget the candy and flowers for your sweetheart on Saturday, February 14th; Valentines Day.

In looking at the NSS calendar I see a few Region or Assembly meetings and Assembly 432 will be holding their annual Reverse Raffle on February 28th in Lakewood Ohio; always a fun evening.

News of Narodniars

Special anniversary wishes go out to Veronica (aka Valerie) and Cliff Moeller who will be celebrating their 55th wedding anniversary on February 2nd and also to Helen and Dominick Sokolovic who will be celebrating their 65th Wedding Anniversary on February 4th.

Happy birthday wishes go out to the Chojnicki's, Tony, Philip and Mary Lou, Linda Beno, Charlie Lloyd, Maureen and Bob O'Neill, daughter Danielle Lavin and grandson Cooper Lavin. Congratulations to all others celebrating a birthday or wedding anniversary in February.

My deepest sympathy to our National Sales Director, Greg Felton, and his family on the passing of Greg's dad, Kenneth Felton, Sr.



Estate Planning...either by you or by the Government

The estate tax structure can effectively reduce your estate by up to 60%. By following some basic steps of estate planning, you can significantly reduce this tax impact on your beneficiaries.

1. **Prepare a will.** Be sure it keeps pace with changes in tax laws and your individual circumstances. Unfortunately, seven out of ten Americans die without a will and consequently, the laws of their states decide the disposition of their assets.
2. **Federal Unified Estate and Gift Tax Exclusion.** The IRS allows each of us to pass a certain dollar amount of assets to beneficiaries free of federal estate and gift taxes. Using the applicable exclusion amount during your lifetime can effectively reduce your estate by the value of the gifted property as well as any income earned or subsequent appreciation on the property. Consult your tax advisor for the correct amount you can pass on annually.
3. **Monitor retirement plan assets.** Determining the correct strategy for dealing with the estate and income taxation of these accounts depends on your individual objectives. Once again, consult your attorney or tax advisor on this.
4. **Keep enough assets liquid to take care of estate taxes.** Generally the IRS demands that any estate tax liability be satisfied within nine months of the date of death. Be sure your heirs are not forced to sell investments at a loss because of a shortage of funds to satisfy the IRS.
5. **Gift what you don't need.** Lifetime gifts can not only reduce your estate and subsequent estate tax liability, but also shelter asset appreciation from taxation. You may transfer up to \$14,000 per person each year (2014 numbers) without incurring any gift tax.
6. **Start soon.** Discuss your estate planning objectives with your attorney and your CPA so that you can develop a plan for effectively transferring wealth to your heirs.

Happy 125th Birthday to NSS on February 16th

A Page From My Notebook.....

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



In Case You Forgot..

I know you read about the big event in Dave's article but just in case you forgot I'll say it again...HAPPY 125th BIRTHDAY NSS! Boy how time flies. I can remember attending the 100th Anniversary celebration in 1990 and now its 25 years later and we celebrate our 125th. March 7th is the date, the Crowne Plaza in Southpointe is the place and 5:30 p.m. cocktails begin the celebration. Join us for a great evening of food, friendship and fun. See the Ad on the inside back cover for more information. PS - I just realized that I'm 25 years older too, UGH!

Fraternal Tracking

Assembly and Region activity forms for 2014 continue to come in. The final report will be mailed to each Assembly in March. I will also present my fraternal tracking report to the Board in May for their approval of the 2014 Fraternal Allowance and the Diamond and Platinum awards.

Annual Assembly and Region Reports

Just a reminder to send in your four (4) Annual Assembly and Region Reports by March 1st. I will use this information for reporting our activities to the American Fraternal Alliance and also as supporting documentation for inquiries which may be received from the PA Insurance Department or the IRS.

My deepest sympathy goes out to Sales Director Greg Felton on the passing of his father Kenneth. Also, to our CPA Joe Dickert, on the loss of his father Walter.

2014 Annual Statement

The 2014 Annual Statement reflecting the year ending 12/31/2014 is due for submission to the NAIC and all states where we are licensed to sell by March 1st. We are once again optimistic that our 2014 results will again show a year of controlled and steady growth.

125th Anniversary Scholarship

I'd like to take this time to thank each Assembly, Region, Member and Friend of the NSS for your support in helping us to reach our goal to create a new 125th Anniversary Perpetual Scholarship for our youth. Through your generosity, we are half way home. Our final report will be presented at the 125th Anniversary Banquet on March 7th.

Annuity Statements

The 2014 Annuity Statements have been printed and mailed. If you have not received your statement(s) please contact Lisa Shriver at the Home Office.

A February To Do

Did you remember to maximize your savings by increasing your contributions to the highest level you can handle; at least up to the company match. If you are self employed look into special tax-savings vehicles.

Visit our website at
www.nsslife.org

Winter Board Meeting

In compliance with Article 6, items F & H, of the By-Laws, the National Assembly shall meet on:

Saturday, March 7, 2015
9:00 a.m.
NSS Home Office
351 Valley Brook Rd
McMurray PA 15317

All members of the National Assembly including David Blazek, President, Linda Strom, Secretary/Treasurer, Joseph Stefka, Jr., Chairman of the Board, and Directors: Alan Burns, Michael Czarney, Andrea Garbon, Keith Godor, Abigail Gross, Robert Katricak, Susan Ondrejco, and Andrew Wesnak as well as Legal Advisor Ronald Cooper, shall attend this meeting.

At this meeting, all matters relevant to the welfare and best interest of the Society that fall into the Scope of the By-Laws as they appear to the National Assembly shall be acted upon.

PVR Scholarship Fund Donations December, 2014

In Memory of John McCandless:	
From Assembly 123	20.00
In Memory of Lucy Santucci:	
From Assembly 123	20.00
In Memory of Janet Sumner:	
From Assembly 123	20.00
In Memory of Craig Trax:	
From Assembly 123	20.00
In Memory of Nancy Noofita:	
From Assembly 123	20.00
Matching Funds:	
From Assembly 160	400.00
Donations:	
Joseph Charney	25.00
Assembly 160	400.00
Debbie Bradley	50.00

PVR 125th Anniversary Perpetual Scholarship December, 2014

Donations:	
Assembly 123	250.00
Assembly 737	300.00
George R Vircik	300.00
Bernadine F Brown	25.00
Assembly 075	125.00
Assembly 441	250.00
Assembly 039	250.00
Assembly 588	125.00
Matching Funds - A-0588	125.00
Assembly 070	200.00
Linda Strom	250.00
Assembly 108	250.00
Assembly 105	500.00
Assembly 110	250.00
Richard & Virginia McMurdy	25.00
Matching Funds from	
Assembly 070 Fund Raiser	200.00
Assembly 800	250.00
Edward & Carole Koches	100.00
Region 8	125.00
Region 8 Matching Funds	125.00
Assembly 586	50.00
Michael Racko	60.00
Gertrude Mellett	250.00

MEMORIAL TREE ACORN DONATIONS December, 2014

In Memory of Jean Blazek:	
Assembly 774	100.00
Assembly 441	50.00
Assembly 123	50.00
Assembly 070	10.00
M/M Kevin Crowley & Family	50.00
M/M Rudy Ondrejco	50.00
M/M Wil Glaser	20.00
Edward & Nick DePersis	100.00
M/M Joseph Stefka, Jr.	50.00
M/M John Seich	20.00
Linda Strom	100.00
M/M Paul J Godor	300.00
Home Office Staff	100.00

MEMORIAL TREE LEAF DONATIONS December, 2014

In Memory of Assembly 039 Deceased Members in 2014 :	
From Assembly 039	250.00
In Memory of Martha Ferianc:	
From William Ferianc	250.00

Louis Leo Assembly 586

Louis Leo, long time active member of Assembly 586 passed away peacefully in his sleep on December 31st, 2015 at the age of 95.

He will be missed by many of us. Details of Louie's life will be in the next issue.

Assembly 813

Assembly 813 celebrated the spirit of the Christmas season by participating in the Turkeys from Heaven project. Some members set up, some prepared the food for cooking, some cooked and some delivered the meals to the less fortunate. More than 2,100 turkeys, with accompanying side dishes, cranberry sauce, rolls and dessert were prepared and delivered on a cold rainy day, but the spirit of Christmas was warm. The assembly also presented a check earlier in the month to the Marine Corps Toys for Tots campaign.

The Assembly members completed their National Fraternal Project which benefitted the Brown Bag Program of the Wiregrass. A check, which will monthly provide two grocery bags of food for a senior recipient for a full year, was presented to Shirley Almond, Program Director of the Brown Bag Program.

A Christmas party was held on December 22nd as a culmination of the holiday festivities. Carols were sung, stories exchanged and music and laughter filled the air. Good food and beverages and good friends made for a fun night enjoyed by all. Merry Christmas to all and a Happy New Year!

Mary Jo Holker
Secretary

Memories



Bill Knoll, President of Assembly 123 standing at the corner of Chestnut and Spring Garden Avenue on the Northside of Pittsburgh where 125 years ago the NSS was founded. A Pittsburgh Fire Station has replaced the building where the initial meeting took place.

Happy Birthday

A meeting was called at Walther's Hall in Allegheny township (today the North Side of Pittsburgh) on Sunday, February 15, 1890 by our founder Peter V. Rovnianek which marked the formal beginning of the National Slovak Society of the USA.

As a result of this charter meeting its Constitution and By-Laws were ratified, goals for the future were set forth and cultural and economic matters were discussed as the society pledged to promote Slovak culture in America. With this emphasis on the economic and social plight of Slovak immigrants in the United States, private voluntary funding was established to provide relief for Slovak workers who became sick or disabled and to help shoulder the burial expenses. An initial death benefit of \$200.00 was set through the \$50.00 donations from four visiting delegates. It was further agreed to pay members a weekly sick benefit.

Finally, by-laws were established for administration and a symbolic seal was adopted.

This first meeting created a safe haven for Slovak immigrants coming to the United States and for those that were yet to come. Little did they know that 125 years later the National Slovak Society would be the oldest, and one of the strongest, Slovak Fraternal Benefit Societies in the United States.

God grant that the spirit of the "Founding Fathers" shall continue to live. In that spirit, the members of our National Slovak Society, as Americans, as Christians, as humanitarians, at all times proud of our Slovak origins, proud of our Slovak ancestry, shall carry on for God, for country, for mankind. We shall go forward to new times, new ways and new successes, ever guiding the footsteps of thousands of Americans of Slovak ancestry along the paths of "fatherhood of God" and "brotherhood of man." With these thoughts in mind,

*Happy 125th Birthday
National Slovak Society*

OUR DEPARTED MEMBERS December, 2014

Name	City and State	Date of Death	Assembly
Ackerman, Mary Ann M	Bethlehem, PA	07/14/2014	L102
Allen, Loretta B	Pittsburgh, PA	10/10/2014	0434
Angst, Croon A	Bristol, PA	01/01/2014	R059
Baytos, Margaret R	Canfield, OH	11/03/2014	0008
Bevelacqua, Sam	Cleveland, OH	11/11/2014	0004
Bohacek, Magdeline E	Pewaukee, WI	11/08/2014	0774
Bordo, Sylvia M	Carnegie, PA	09/25/2014	0434
Bujnovski, Rita	Ansonia, CT	09/26/2014	L002
Byers, Virginia	Follansbee, WV	11/03/2014	0809
Carvalho, Mary K	Sun City Center, FL	11/20/2014	0813
Deross, Marlene J	Elizabeth, PA	11/05/2014	0434
Ellison, Wanda J	Wheeling, WV	12/01/2014	0774
Estes, Robert W	Herndon, WV	11/11/2014	0774
Garwell, Richard A	Wisc Dells, WI	11/13/2014	0586
Georgette, Barbara	Stratford, CT	11/17/2014	0028
Halbur, Ronald W	Wisconsin Rapids, WI	10/28/2014	0774
Halkovic, Gloria J	Bridgeport, CT	10/24/2014	L002
Hicks, Druzilla	Culloden, WV	10/20/2014	0809
Hohrun, Helen	Mentor, OH	05/28/2014	0568
Huckestein, Joseph C	Sun City Center, FL	11/13/2014	0813
Huda, Regina M	Ashley, PA	10/17/2014	0617
Humbert, Frances L	Venetia, PA	03/05/2014	0434
Hunka, Anna	Newville, PA	10/02/2014	P31M
Kempe, Philip	Boca Raton, FL	11/19/2014	0800
Kleman, Raymond J	Chillicothe, OH	03/14/2014	0595
Kochuliak, Evelyn R	Cambridge, MA	04/25/2013	R059
Majeski, Steve C	Warren, MI	11/20/2014	0381
Mapleton, Jo Ann	Pittsburgh, PA	08/08/2014	0100
Masar, Anthony J	Muskego, WI	11/18/2014	0774
Milam, Ruth	Dunbar, WV	09/20/2014	0595
Prince, Dorothy A	Staten Island, NY	11/21/2014	P31M
Rideout, Vina L	Sewickley, PA	03/05/2014	0283
Riffle II, Richard G	Greensburg, PA	09/26/2014	0737
Romano, Agnes	Carnegie, PA	11/08/2014	0434
Rueth Jr., John E	West Allis, WI	07/23/2014	0774
Schroer, Carol K	Bay City, MI	11/05/2014	0381
Smith, Edith E	Saxonburg, PA	12/05/2014	0774
Sova, Carmeen	Worland, WY	09/18/2014	0381
Stephenson, Martha A	Pittsburgh, PA	11/04/2014	0434
Swasy, Clark O	Indiana, PA	12/06/2014	0038
Trautvetter, Janet	Darlington, PA	07/15/2014	0283
Trautvetter, Ray S	Darlington, PA	07/15/2014	0283
Treylinek, Albert G	St. Marys, PA	10/07/2014	0100
Turkiewicz, Walter	Linden, NJ	09/17/2014	P31M
Ursini, Gustie	Ottawa, IL	12/09/2006	0586
Valkosky, Ruth E	Wintersville, OH	11/13/2014	P38A
Vallo, Mark	Kulpmont, PA	12/03/2014	0774
Workman, Ann	Croydon, PA	05/20/2014	R059

PVR Recipient Sings His Heart Out



Joe Moeller, a member of the National Slovak Society, and son of Edward & Janice Moeller of Pittsburgh and grandson of Cliff & Veronica Moeller, has been sailing the seas with Royal Caribbean Cruise Line since November 2010. Joe is a lead singer of the review shows performed on the ships. In his travels, he has visited Alaska, Australia, New Zealand, Hawaii, the Mediterranean countries of Greece, Italy, and Turkey, and the Baltic countries of Norway, Sweden, Denmark, and Germany while performing on the *Rhapsody and Splendour of the Seas*.

Joe works on the ships for six months at a time. In March, 2015, he will begin his fifth contract with Royal Caribbean, entertaining guests of "Splendour of the Seas" traveling to Brazil, Spain, the Canary Islands and back to the Eastern Mediterranean through October. When Joe is not "at sea" he works for ARC Human Services of Washington County, which is a group home for young adults with special needs.

Joe is a 2003 graduate of Baldwin High School in Pittsburgh, PA, where he played the lead of Tony in *West Side Story* his senior year. With the assistance of the PVR Scholarship he received from the National Slovak Society, he received a Bachelor's of Fine Arts degree in Music from Indiana University of Pennsylvania with a minor in theater. There he also performed in many operas and musicals, including the lead of Sky Masterson in *Guys and Dolls* in 2007. He is very grateful to the NSS for all of their help and support over the years as he pursued his career in music and performance.

My Slovakia Tour - Part 5

(Continued from last month)

This part of our tour took us to the Eastern section of Slovakia. We visited the cities of Levoca and its sister city Spisska Novaves. At Spisska we were invited to a State dinner and reception by the mayor. This was impressive! At a formal reception the mayor provided entertainment and other formalities, such as our receiving keys to the city, and T.V. news coverage. My wife and I were interviewed, which was seen by Slovak T.V. all over the country. After returning home, we received an email showing us what was televised. Entertainment was provided during and after the fantastic formal dinner. I actually had the honor of sitting next to the Mayor and the Director of Interior. Our tour included a visit to Spissky Hrad, which was the largest fortified castle in Central Europe. It was located on top of a mountain, and it was enormous. The Turks continually assaulted this castle, but they were never successful in taking it over. Levoca is a beautiful medieval city where our tour, once again experienced a great dinner with entertainment. We danced with and observed our entertainers and had an amazing time. The Village of Litmanova, in the Levoca area, had a shrine where several apparitions of the Blessed Virgin Mary, under the title of the Immaculate Purity on Zvir Mountain, occurred. We said a rosary at the shrine and observed many people applying Holy Water to their ailments, as well as, filling bottles with this water to take home. The spring was at the shrine, and Pope John had mass on the Zvir Mountain by the church. We were told that over 100,000 people came to celebrate the Mass, and to see the Pope. In our travels we observed an enormous whirlpool manufacturing complex, and numerous Auto Manufacturing Facilities. Slovakia manufactures more vehicles than any other country in Europe, which includes, Hyundai, Volkswagen, Kia, and Peugeot. Upon arriving in Kosice we observed an enormous U.S. Steel Manufacturing complex. Kosice is the second largest city in Slovakia and is very close to the Ukrainian Border. We had free time, so we shopped and took in the sites. The next installment will be the final part of our tour.

Donald J Kolecky

Congratulations!!

An early Christmas present was delivered to NSS Director Abigail Gross and her husband Michael on December 3, 2014, the birth of Oliver John Gross. His older brother Elliot is so happy to be a BIG brother!



Region 7 Group Photo

Members attending our annual Christmas Party with Mr. & Mrs. Santa.

Fraternal Matters...

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



All you need is love, but a little chocolate now and then doesn't hurt.

.... Charles M Schulz

125th Anniversary Banquet

For the past few months, mention has been made to the upcoming Banquet celebrating our founding 125 years ago. If you would like to join us to celebrate this milestone please see the inside back cover of this issue for all the details!!

125th Anniversary PVR Scholarship

To date \$8,060 has been donated to the 125th Anniversary Scholarship. We are well on our way to reaching our goal of \$12,500. If you would like to make an investment in our youth and donate to the cause please send your check payable to:

125th PVR Scholarship Fund
351 Valley Brook Rd
McMurray, PA 15317

2015 Fraternalist of the Year

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 NSS that have gone that "extra mile" in volunteer fraternal services (i.e. meals on wheels, hospital work, visiting shut-ins, etc.). We are encouraging **all assemblies** and for the NSS membership to nominate a fellow member who is deserving of consideration for this award. Please contact the Home Office or visit our web site at www.nsslife.org under "Forms" click on "Fraternal".

2015 United Slovak Fraternal Bowling Tournament

This year's tournament will be held May 1-3, 2015 at Eastway Lanes in Erie, PA. Hotel accommodations will be provided by the Hilton Garden Inn Hotel, Erie, PA. Details & Registration form will be in the March issue.

2015 NSS Youth Achievement Award

In 1998 The National Assembly 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 under the age of 21. The award is directed at youth who do outstanding fraternal work in one of the following areas; school/work, community, church and their local assembly. If you know of a youth member who is deserving of consideration for this award please contact the Home Office or visit our web site at www.nsslife.org under "Forms" click on "Fraternal".

2015 National Golf Tournament

The 2015 National Golf Tournament will be held July 10-12, 2015 at Tam O'Shanter Golf Course located in Hermitage, PA with accommodations at Park Inn by Radisson. Would you like to get on my mailing list for updates? Email me at pblum@nsslife.org and get your name added!

2015 Dates to Remember

Youth Achievement Award
Nomination forms due April 1, 2015

May Art Contest
Deadline May 31, 2015

Fraternalist of the Year
Nomination forms due April 1, 2015

NSS National Golf Tournament
Friday – Sunday, July 10-12, 2015
Tam O'Shanter Golf Course, Hermitage, PA

United Slovak Fraternal Bowling
Tournament
Friday & Saturday, May 1-3, 2015
Eastway Lanes, Erie PA

PVR Scholarship Program
Renewal Transcripts due July 15, 2015

PVR Scholarship Program
First Year Applications due
May 1, 2015

Youth Poetry Contest
Deadline August 15, 2015

AFA Join Hands Day
Saturday, May 2, 2015

Photo Contest
Deadline October 1, 2015

Christmas Ornament Contest
Deadline December 1, 2015

“Looking for Something you can count on?”

Advantages of an NSS Annuity/IRA

- Competitive interest rates
- Guaranteed minimum interest rate
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- Liquidity/Withdrawal features
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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.*

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From the Sales Department...

By Greg Felton, CLU, ChFC
National Sales Director

One Tool - Does It All

You may have a Swiss Army knife in your pocket or maybe you have seen those late night infomercials expounding the many uses of some multi-use tool that performs multiple tasks. These gadgets can be useful and sometimes having it all in one is really convenient.

But what if we were talking about life insurance? Is there really one product that does it all – the answer is a resounding - yes. And that one product is any permanent plan of insurance. A permanent plan could be whole life, twenty pay life or single premium life. You see when you buy life insurance only three possible things can happen to you going forward. The first is you could die. The second is you could live too long and the third is you could quit making payments on your policy.

If you own a permanent plan and you die – we pay your beneficiary the face amount of the policy. If you live too long and want to use the cash in the policy it can be converted to a monthly retirement income. And if you stop making payments along the way we will give you a pro-rate amount of paid-up insurance, extended insurance options or cash. So you see a permanent plan protects you whether you live, die or quit. It really is the one insurance plan you need no matter what happens.

No term, universal or variable product provides for all these scenarios and none of them has the strong guarantees of a whole life insurance plan. In fact the key features of permanent insurance are:

- Lifetime protection
- Level, guaranteed payments
- Increasing cash/loan values



- Other options if payments are discontinued
- Dividends (not guaranteed)

Is whole life insurance expensive? Let's look at the payments. Here are the costs for \$25,000 of whole life insurance for a female, non-nicotine user at some selected ages:

Age	Annual pay	20 yrs. total payments	Cash in 20 yrs. (includes dividends)
25	\$157 / year	\$3,140	\$4,037
35	\$251 / year	\$5,020	\$5,989
45	\$393 / year	\$8,253	\$8,490
55	\$599 / year	\$11,980	\$11,990

Notice the payments over a twenty year period and the cash value of the policy. In every case it exceeds the premiums paid. So at the very least you can get back all your money after twenty years – how can you go wrong? This is why life insurance is the greatest financial instrument ever devised. For more information or a free quote please contact your local NSS representative or Joe Elliott in the Home Office.

125th Anniversary Offer

To celebrate our rich history and 125th anniversary; NSS will offer an almost guaranteed issue plan of insurance to our members and friends. The plan being offered is a twenty pay life. The amounts vary based on your age nearest birthday. From ages 0 to 50 you may apply for \$10,000 of insurance. From ages, 51 to 65 you may apply for \$7,500 of insurance and from ages 66 to 80 you can apply for \$5,000. This exciting new program is scheduled to run through March 2015. The program overview can be found on page 16 in this month's magazine. Page 17 has the rates listed for the twenty pay life and page 18 has the application.

Payments may be made on any mode such as monthly or quarterly if needed. This is an excellent time to add some needed life insurance to your program. LIMRA/LIFE statistics tell us that most people are underinsured. They also say that most people would like to have more insurance but are unsure of the cost and type to buy. Some people are worried that they may not qualify for more life insurance. Most of these concerns have been addressed with this program.

To apply for coverage: calculate your age - we use age nearest birthday so if you are within six months of your next birthday you are already that age. For example: you were born 5/5/79. Your actual age is 35 but your next birthday is only five months away so for insurance purposes you are age 36. Then look at the rates on Page 5000 and you can see that \$10,000 of twenty pay life insurance will cost \$208.00 per year. Please complete and sign the application then return it to our office. If you would like to pay on any other mode please multiple the annual premium by .52 for semi-annual (\$108.16), .265 quarterly (\$55.12) and .09 for monthly (\$18.72). The rates for nicotine users is slightly higher.

An important point about this program - whether you participate or not you can always recommend membership in NSS to your family and friends. Should they join then we will reward you with a \$25 recommender fee.

Act now and take advantage of guaranteed life insurance at great rates from a great organization. For more information or questions, please call your local NSS Life representative or Joe Elliott in the Home Office at 724-731-0094.

Thought for the Month

Don't let what you can't do interfere with what you can do.

John Wooden (1910-2010)

ASSEMBLY 028

Stratford, CT

A meeting will be held on Saturday, March 28th at 10:00 a.m. at the Holy Name of Jesus School Meeting Room, Stratford, CT following the annual meeting of Region 15, CT. Our meeting will include but not limited to Election of Officers and Any and All Matters for the Good and Better of the Order.

Our participation in the 2015 You Can Make A Difference Day and a report on the 2014 You can Make A Difference Day. Any questions relative to our Organization for input to our home office and National Officers. We look forward to a good turnout.

Eileen Wilson
President

ASSEMBLY 039

Uniontown, PA

Happy Birthday NSS

Happy 125th birthday to the NSS! We have reservations for a table at the 125th NSS Anniversary Celebration to be held on Saturday, March 7th at the Hilton Garden Inn in the Southpointe business complex in Canonsburg. Members are reminded that anyone can attend the 125th Anniversary Banquet. Tickets are \$40.00 per person. Please call me at 724-366-4100 if you are interested in attending. Deadline is February 15th.

For the 125th Anniversary the NSS Sales Department is offering up to \$10,000 (depending on age) of permanent life insurance GUARANTEED (no medical questions asked). Information on the program, along with rates and applications can be found in this issue. This is a great opportunity to increase your coverage or get a family member coverage! Contact Greg Felton in the NSS home office: gfelton@nsslife.org with your questions.

Seniors in high school are reminded that now is the time to get your appli-

cation for an NSS Scholarship. If you are planning to attend an accredited college or university; a business or trade school you might be eligible to receive a \$2,000.00 scholarship. Contact Pam Blum in the home office: pblum@nsslife.org for more information on eligibility.

Youth members are reminded to get ready for the 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.

The first 2015 quarterly meeting of the assembly will be held on Tuesday, March 3rd at the I-HOP Restaurant Community Room, in the WalMart Plaza, on West Main Street starting at 6:00 p.m. Come for a free dinner.

John Payerchin
President

ASSEMBLY 070

Brooklyn, OH

A meeting will be held on Sunday, March 15th at the Dr Martin Luther Church, 4470 Ridge Road, Brooklyn Ohio at 12:15 p.m. At that time plans for the upcoming year 2015 will be discussed. Refreshments will be served.

John Karkosiak
Secretary

ASSEMBLY 123

Coraopolis, PA

As a little Valentine treat, we arranged to see the world famous Tamburitzans at the Legacy Theater, on Sunday, February 15th (the birthday of NSS). The performance is at 2:00 p.m. The theater is located at 700 Cumberland Woods Drive, McCandless Twp. near the UPMC Passavant Hospital. We only have a limited number of tickets available so it is imperative that you quickly notify Mary Maniecki at 412-264-3546 to secure your ticket.

We will subsidize the cost of the tickets for our members.

Next month we will be volunteering at the World Vision Warehouse. Look for the time and date in next month's issue. I hope each of you have a special valentine and be sure to tell them you love them. It cost so little but it is the best gift you can give.

We were able to collect \$120 at our various events last year which we gave to the Greater Pittsburgh Community Food Bank. This was a matching fund activity, so the home office will match this amount to the food bank.

Bill Knoll
President

ASSEMBLY 377

Bentleyville, PA

Assembly #377 will have a meeting on February 22nd at the Grand China Buffet, 301 Oak Spring Road, Washington, Pa at 3:00 p.m. We will elect officers and discuss upcoming plans for future events and the anniversary celebration. Please RSVP to me at 724-207-0410. I hope to see you there and all members are most welcome to attend!

Suzanne Skrypak
President

ASSEMBLY 381

Grosse Ile, MI

A meeting will be held on Sunday, March 22, 2015 for a lunch honoring members of Assembly 381. A "Welcome Spring" will be served at 2 p.m. at the Hungarian Rhapsody, 14315 Northline Road, South Gate, Michigan. Non-members attending will be billed separately.

Please call Joanne Medved at 734-676-2199 no later than March 17, 2015 to reserve your seating. We must have an accurate count to reserve the banquet room. Looking forward to seeing you on March 22!

Joanne Medved
Treasurer

ASSEMBLY 432

Fairview Park, OH

Our Annual Christmas Party at the Gemini Center in Fairview Park was another successful outing! Everyone who attended enjoyed food, friends and a special visit from Santa! Hope to see everyone and even more of our members next year!

A meeting will be held at the home of Tony and Linda Beno on February 24, 2015 at 7:30 p.m.

Our Annual Dinner Dance/Reverse Raffle will be held on February 28, 2015 at St. Elias – 8023 Memphis Avenue, Cleveland, OH 44144. The evening will begin at 6:30 p.m. with beverages and hors d'oeuvres, dinner at 7:00 p.m. and the Reverse Raffle will start shortly after our meal. There will be plenty of other games to play throughout the night, and the dance floor will open as soon as the raffle is over. Please call Dave Pytel at (440) 777-4054, Bill Shuttleworth at (440) 331-6997 or Tony Beno at (216) 226-7005 to reserve your ticket(s) for this night of fun! We can't wait to spend this evening with you, and Good Luck at the Raffle!

Shawn Pytel
Publicist

ASSEMBLY 586

Chicago, IL

A meeting will be held on Sunday, March 1, 2015. Time and place will be announced in the next issue.

Janet Tomaskovic
Secretary

**Have You Signed
Up A
New Member??**

ASSEMBLY 617

Ashley, PA

A luncheon/meeting will be held on February 21, 2015 at the Grotto Pizza, Edwardsville, PA at 12 Noon. We will vote on the upcoming fraternal events and do our annual reports for the year 2014. After the meeting we will share in a luncheon and fraternalism. All members are invited to attend. Reservations are required by calling Rose Mary Strish at 570-825-3681 by February 16. Hope to see you there.

Rose Mary Strish
President

ASSEMBLY 737

Westmoreland County, PA

Our first meeting for 2015 will be held on February 7, 2015 at the home of Paul J. Godor, 9280 Clubview Dr., North Huntingdon, PA. at 1:00 p.m.

All assembly business will be discussed at this time including the upcoming 125th Anniversary Celebration. All members are urged to attend.

Paul J Godor
Treasurer

REGION 2

Hazleton, PA

Our first meeting of the year will be held on February 7, 2015 at the Grotto Pizza, Route 11, Edwardsville, PA at 12:30 p.m. After our meeting we will do the annual reports for the year 2014 and then enjoy a light lunch and fellowship. Reservations are a must. Please call Rose Mary Strish at 570-825-3681 by February 4th.

Rose Mary Strish
Secretary

REGION 15

Stratford, CT

Our annual meeting will be held on March 28, 2015 at the Holy Name of Jesus School Meeting Room, Stratford, Ct. at 9:00 a.m. A Continental Breakfast will be available for participants. Our meeting will include but not limited to Any and All Matters for the Good and Better of our Region and National Headquarters; our participation in the 2015 You Can Make A Difference Day, a report on our 2014 participation, and any questions relative to our organization for input to our Headquarters and National Officers.

We look forward to a good turnout from Assemblies L002, L0145, and 28. RSVP to President, Joseph Goda at 203-378-0593 by March 21, 2015. Zdar Boh !

Eileen Wilson
Secretary

REGION 15

Stratford, CT

PVR Scholarships: Assemblies L002, 0028, L145 within Region 15, if interested in our PVR scholarships, you can contact Pam Blum at pblum@nsslife.org or call the office at 724-731-0094, ext. 1010 for information or an application. It is up to the student to submit their transcripts to the Home Office no later than July 15th in order maintain eligibility.

Senior Scholarships: For an application or additional information on the NSS Scholarship for Seniors Fraternal Program, contact Pam Blum at the above number or email address. The National Officers are the sole authority in any decisions regarding this scholarship program. Their decision is final in all cases.

Eileen Wilson
Secretary

NSS YOUTH ACHIEVEMENT AWARD 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 under the age of 21.

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 either until they reach their twenty-first (21st) 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/Fraternal."

DEADLINE: Deadline for nominations to be in the Home Office is April 1st.

AWARD: The winning youth will receive a \$500.00 check 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".

JUDGING: An independent judge, appointed by the NSS Life 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 winner of the NSS "Youth Achievement Award" will be notified by the Home Office of their selection. DEADLINE: April 1st of Each Year**

For more information, contact Pam Blum at pblum@nsslife.org or call the office at 724-731-0094, ext. 1010.



PVR Scholarships

Attention 2015 Graduating Seniors. NSS is accepting requests for applications for the PVR Scholarships. The scholarship is for \$500 per year for a total grant of \$2,000. Below are the guidelines that you must meet to in order to be eligible.

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

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

Please contact me, Pam Blum, at 724-731-0094 or email me at pblum@nsslife.org to see if you qualify.

Deadline for Applications is May 1, 2015

SCHOLARSHIP FOR SENIOR MEMBERS A Fraternal Program

PURPOSE ~

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

MEMBER ELIGIBILITY ~

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

COURSE ELIGIBILITY ~

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

PROCEDURE ~

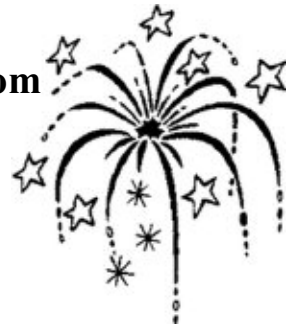
Members should enroll and pay for the course of their choice. Once member has finished the class, they must submit an application, along with verification that the class was successfully completed, to the Home Office for approval by a National Officer. If the scholarship application is approved, the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

INFORMATION & APPLICATION ~

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



Historický Február v Americko Slovenskom



V tomto mesiaci ako Národný Slovenský Spolok (NSS) slávime 125 rokov od nášho začiatku (1890) ako organizácia vzájomnej pomoci svojim bratom a sestram združený jednou organizáciou nezáležiac na vierovyznaní. V tom čase 1890 náš národ bol ako manority pod vládou Rakúsko Uhorska a veru v rodnej zemi pod Tatrami bolo zakázané učiť a publikovať v Slovenskej reči. Novo prisťahovaný Slováci sa ocitli v novej zemi—Slobody – kde sloboda slova, písma, a publikácie je realitou “Tu nám maďari nemohli zakázať po Slovensky.” Tento pocit že sme slováci, môžeme slobodne sa združovať, písať knihy,

noviny atď – vábil národ k spolupatričnosti. Keď Peter Rovnianek zvolal prvú konvenciu 16 Februára 1890—tu začala prvá kapitula našej organizácie pod heslom **“Bratsvo-Rovnosť-Sloboda.”** O histórii a pokroku NSS sa dá veľa opísať práve tak ako život človeka. Sú dni a roky výborne a plodne, časom je to trochu opačné. Je však pravdou a dôkazom že naše roky boli a sú plodné vidieť to z počtu našich členov, a z financií ktoré sú rekordné.

Predpoklad zakladateľov je veľkou realitou, a aj splnenie túžob že spolupatričnosťou v slobodnej krajine dokážeme že raz aj naša otčina, - rodná zem aj tam zavíta sloboda, čo je tiež realitou už vyše 20 rokov. Dnes naša organizácia má focus viac menej na svojich členov- ponúkame životnú poisťku, šparenie pre dôchodok rôznych-typov, študentom ponúkame príspevky na štúdiá, finančné úspory ktoré si uložíte u nás vám platíme pekné úroky, robíme i matching funds, pre akcie našich členov, pre športovcov organizujeme golf a bowling turnament, atď.

To čo nám podali naši otcovia je našou čťou dokazujeme to krásnym múzeom pri hlavnom úrade kde máme i peknú knižnicu.

Sme hrdý odkiaľ sme a čo všetko robíme pre členov NSS- pod značkou **“Family Matters.”** Sme veľka rodina NSS ktorá tohto času napomáha rodinnému životu našim členom a občanom Ameriky.

Nech žije Národný Slovenský Spolok—Vďaka ti Pane za všetko. Boh Žehnaj našu organizáciu NSS.

Veselé fašiangy

Začínajú sa po sviatku Troch Kráľov a končia pred popolcovou stredou. Tento čas bol využitý na spoločné



schádzanie sa cez dlhé zimné večere kde sa priadlo, vyšivalo, hačkovalo, štrykovalo atd. Takéto práce brali hodne času a v spoločnosti iných to išlo oveľa rýchlešie a bez únavy.

Počas takýchto stretávaní medzi ženy a dievčence zavýkali aj

chlapci a mládenci aby aj oni sa pridali prácou ale i humorom a žartami a ešte k tomu ak niekto ulial z dobrej slivovice—a k tomu zanôtil a zahral na husle či harmoniku veru bolo veselo.

Fašiangy sa končili utorkovou zábavou na posledné fašiangy—a na záver sa zvyčajne pochovávala basa—aby rytmus melodii nevábil kresťana k tancu počas veľkého pôstu.

14. Február

V tento deň si pripomíname 1152. výročie príchodu sv. Cyrila a Metoda na Veľkú Moravu, ktorí vzdelávali ľud v kresťanstve, založili prvú abecedu, ktorá je známa ako cyrilika, prekladali Sväté Písmo z latinčiny a nemčiny do slovenského jazyka a už vtedy slávili Bohoslužby v reči ľudu.

V ten deň slávime i sv. Valentína.

*„Láska sa nerodí vzbľadom,
Láska sa rodí našim srdcom.
Láska ťa pri srdci breje,
Láska je to, čo ťa správnym
smerom vedie.“*



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

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



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: _____



NATIONAL SLOVAK SOCIETY OF THE UNITED STATES OF AMERICA

A Fraternal Benefit Society

Application for Life Insurance

125th
Anniversary Offer

Assembly/Circle #: _____

Certificate #: _____

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

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

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

3. Health Questions:

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

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

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

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

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

Proposed Insured (Age 18 or older)

Owner, if other than Proposed insured

Witness (Licensed Agent and Number where required)

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

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



NSS Life.

125th
Anniversary

THE NATIONAL SLOVAK SOCIETY
OF THE U.S.A.

“THE OLDEST SLOVAK FRATERNAL”

125TH ANNIVERSARY
GALA BANQUET

SATURDAY, MARCH 7TH, 2015

5:00 PM – RECEPTION

6:00 PM – DINNER

AT HILTON GARDEN INN
SOUTHPOINTE BUSINESS COMPLEX

1000 CORPORATE DRIVE
CANONSBURG, PA 15317

PRICE PER PERSON: \$40.00

IF YOU WOULD LIKE TO ATTEND, PLEASE CALL:
PAM BLUM, FRATERNAL ACTIVITIES COORDINATOR • (724) 731-0094

2014 ORNAMENT WINNERS



Carson Bernardo - C588
Ages 5, 6 & 7



Adam Lazar - C075
Ages 8, 9 & 10



Angelina Ferary - C774
Ages 11, 12 & 13



Charles Boone - C161
Ages 14, 15 & 16



Ginny McMurdy
Assembly 0774
Adult 1st Place



Sandra Howard
Assembly 0774
Adult 2nd Place



Maggie Semego
Assembly 0108
Adult 3rd Place

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

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Send form to Joe Elliott at the Home Office.

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Please use this form to register your change of address for the National News and mail to the Home Office. Upon receipt of this form completed in its entirety, the staff will immediately implement the change. *Thank you.*

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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.

