



National Slovak Society

Where "Family Matters"

JANUARY 2015 | NUMBER 3477 VOLUME 107

Happy
New
Year



NSS Life.

125th
Anniversary



◆ B E S T W I S H E S ◆

THE 125TH ANNIVERSARY
PERPETUAL SCHOLARSHIP CAMPAIGN



National Slovak Society

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351 VALLEY BROOK ROAD, MCMURRAY, PA 15317-3337

NSS NATIONAL OFFICERS

David G. Blazek, *FIC, National President & Elder*
Linda Strom, *Secretary/Treasurer*

NSS NATIONAL DIRECTORS

Alan Burns
Michael Czarney
Andrea Garbon
Keith S. Godor
Abigail Gross
Robert Katricak
Susan Ondrejco
Joseph Stefka, Jr.
Drew Wesnak

NSS HONORARY OFFICERS

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

FSWFE HONORARY OFFICERS

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

PBU HONORARY OFFICERS

Henri O. Albert, *President*
Reverend George Virchick

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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Correction

In the November issue, under
Departed Members, **Margaret Heid's**
name was misspelled. My apology
to the family.

Editor

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 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 0039, Meeting, I-HOP Restaurant, Uniontown, PA at 6:00 pm
REGION 7 December 4 December 6	Assemblies P09A, 0008, 0731 Assembly P09A, Christmas Party, Yankee Kitchen, Boardman, OH at 5:45 pm Region 7, Christmas Party, Holy Family Parish Hall, Poland, OH at 1:00 pm
REGION 8 January 11 January 18 January 20 February 28	Assemblies 0004, 0070, 0160, 0432, 0595 Assembly 0432, Toboggan Night, The Chalet, Strongsville, OH at 6:00 pm Assembly 0004, Meeting, Havir's residence, Westlake, OH at 2:00 pm Assembly 0160, Annual Dinner/Meeting at 6:00 pm Assembly 0432, Annual Dinner Dance/Reverse Raffle
REGION 10 March 1	Assemblies 0586 Assembly 0586, Meeting (Time and Location TBD)
REGION 14 January 11 January 25	Assemblies R059, L102 Region 14, Holiday Party, Wesnak's residence, Whitehall, PA at 2:00 pm Assembly R059, Meeting, Lahutsky's residence at 1:30 pm
REGION 15	Assemblies L002, 0028, L145 No activities at this time
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

From The President's Desk...



David G. Blazek, FIC
National President

A very Happy New Year to each of our members and their families, from the Officers, Board members and entire staff at the Home Office. As we begin a new year of growth for the National Slovak Society, we need to look back at where we started and where we are at this time, our 125th year of providing protection to our members throughout the country. At the first convention of the National Slovak Society held in February of 1890, there were only 6 delegates in attendance, charged with ratifying a Constitution and By-Laws; setting goals for the future, and pledging to promote Slovak culture in America. At that meeting a total of \$200.00 was contributed to start the organization that would provide death benefits and a sick benefit to our brothers and sisters that were in need. By the end of 1890, membership had grown to over 1,000 members, the NSS had property holdings valued at \$1,748.64 and back-up money stood at \$600.00. Today, our property and assets are around \$800 million. We have come a long way from our beginnings 125 years ago and this is why we will celebrate our anniversary on March 7, 2015. Please mark your calendar to save the date and plan on being with us in Pittsburgh for our 125th Anniversary Banquet.

News of Narodniars

Happy Birthday to Honorary Directors Paul Godor and Edward Havir, former Home Office employees Karen Orban and Cathy Lydic. Also to Else Resosky, Susan Payerchin, Tod Wilcock, and to daughter Shannon Woods. Happy Birthday to all others celebrating in January.

Best wishes to Ed Havir for a speedy recovery from his most recent health set back. Also congratulations to National Director Abigail and Michael Gross on the birth of their second son. As of this writing I don't know the name of our potential newest member for the society, but I understand mother and son are doing well.

My deepest sympathy to the family of Susan Hrusik, Assembly 0065, Chicago, Illinois. Sue attended numerous NSS conventions and was active in the church, Ladies Guild, and also an officer for Assembly 586 for many years. She will be missed.

On a sad note, my mother Jean Blazek passed away on December 3,

2014 at the age of 89. Mom passed on very peacefully with family by her side. We were blessed to have her as a mother, grandmother, and great grandmother for many years and will dearly miss her smiling face. May her soul rest in peace. We love you mom.

New Year's Resolutions

Each year I think we all have great intentions to change something in our life by making a New Year Resolution that maybe we hold to for a week or a month or two and then it falls by the wayside. I have an idea for you, that if you follow it, you will benefit from this for the entire year and even longer. Make a promise to yourself that when you meet with your tax preparer to file your tax return for 2014, ask them how much you can contribute to your IRA and then make that contribution. You will benefit from paying less taxes and will help to insure a bigger nest egg at retirement time. This resolution is one you can keep and will benefit you for many years to come.

Friends of Slovakia Awards Dinner

On November 14th, I had the distinct pleasure of representing our society at the Fifth Slovak-American Awards Dinner sponsored by the Friends of Slovakia and held at the Embassy of the Slovak Republic in Washington, DC. This dinner also celebrated the tenth anniversary of Slovakia's membership in NATO and the EU, the twenty-fifth anniversary of the Velvet Revolution and the seventieth anniversary of the Slovak National Uprising. The Diplomacy Award was presented to The Honorable Theodore E. Russell, Ambassador of the United States to Slovakia. The Cultural Award was presented to Peter Breiner, Concert Pianist and Composer. The Educational Award was presented to The Fund for American Studies and the Slovak-American of the Year Award



L-R: The Honorable Peter Burian, Ministry of Foreign and European Affairs of the Slovak Republic, NSS President David G. Blazek, and H.E. Peter Kmec, Slovak Ambassador to the U.S.

was presented to Professor Jan Vilcek, Department of Microbiology, New York University School of Medicine and President, Vilcek Foundation. Congratulations to all the awardees for their contributions to society.

A Page From My Notebook.....

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



December 2014 Condolences

My condolences go out to President Blazek and his family on the passing of his mother Jean Blazek and to the Hrusik family on the passing of long time member Susan Hrusik from Assembly 0065 in Chicago, IL.

Happy 2015!

This year will seem rather calm as compared to last years activities. However, plans are in full swing for our upcoming 125th Anniversary Banquet March 7, 2015. There is much work to be done. Stay tuned for more info...

NSS Bylaws

The 2014 Bylaws of the National Slovak Society were adopted and approved at the 36th Quadrennial Convention, June 22-25, 2014 at The Hershey Lodge, Hershey, PA. Each Assembly and Region has received a copy of the printed Bylaws. If you wish to see or discuss the Bylaws please contact your Assembly and/or Region officers. You can also contact me at the Home Office and I will get a copy out to you.

Fall Reorganizational Board Meeting Minutes

The 2014 Fall Board Meeting was opened and called to order on November 8, 2014 by National President David G Blazek with all Board members present.

An **Executive Session** was called by the Board of Directors for the purpose of organization and appointment of the Executive Officers. At the conclusion of the executive session the Board of Directors reported the appointment of David G Blazek as President and Linda

M Strom as Secretary/Treasurer of the NSS for a four (4) year term (11/1/14 - 10/31/18). The Board also announced the election of Joseph Stefka Jr. as Chairman of the Board for a two (2) year term (11/1/14 - 10/31/16).

Following the Executive Session President Blazek presented a brief Board Orientation to all Directors.

All **Bond Sales, Exchanges and Purchases** through September 30, 2014 were ratified and all Mortgages reviewed. Minutes of the May 2014 Spring Board and the August 2014 Executive Committee Meetings were approved.

Sales Director Greg Felton presented the **Sales Directors Report** highlighting: 2014 Third Quarter Sales; Member, Policy and Sales Comparisons; Membership; Agent Growth; Old and New Business and an NSS Growth Chart since 2001.

CPA Donald Reddinger presented an **Overview of the 3rd Quarter of 2014** which showed an increase in Total Assets (\$783mm), Surplus (\$26mm) and Net Income (\$5.1mm). Solvency also increased to 103.4%. CPA Reddinger presented an overview of IMR and AVR reserves, what their purpose is and how/where they are reported.

The **Fraternal Activities Coordinator** Report, presented by Fraternal Activities Coordinator Pam Blum, recapped the events of 2014 and those that are upcoming in 2015.

NSS Asset Manager **Larry White**, AQS, presented his report, touching upon: NSS Yield/Duration since '09; Portfolio Metrics; Trailing Reinvestments; NAIC, Sector and Municipal Distribution; Projected Forward Cash Flow; Portfolio vs Crediting Rates;

Gross Annuity Margin; Buys & Sells and closing comments. At the end of the presentation revisions to the **NSS Investment Policy Guidelines** were reviewed and approved.

Annuity **Interest Rates** were reviewed and a motion was made to keep the rates the same for the 1st Quarter of 2015.

The **Assembly Growth Committee** reviewed the Assembly Tracking Program and discussed activities for Fraternal Tracking Points.

The **Fraternal Growth Committee** acted upon all petitions received for consideration and reviewed plans for an NSS Fitness Matters program.

The **Membership Growth Committee** reviewed current interest rates; the 125th Anniversary Family Matters Campaign; recommended to move forward with the 2015 Sales Campaign and revisit Long Term Care.

The **Audit Committee Report**, presented by National Director Robert Katricak, stated that the Bond Audit was completed and all was found in order. The CPA firm of Reddinger, Will, Gallagher & Dickert, LLC were again retained to audit for year ending 12/31/2014.

The **Museum Committee Report**, presented by Museum Curator Sue Ondrejco, provided an overview of a very successful year for Museum events and marketing. President of the Museum Keith Godor reported on the overall operations of the Museum.

The **PVR Fund Board Report**, presented by Secretary/Treasurer Linda Strom reported that 2014 donations to the PVR Scholarship Tree of Life totaled \$33,218.14. Currently the PVR Scholarship Fund Annuity totals \$869,937.75.

Old Business provided updates on our computer conversion, the Home Office Staff, and revisions to the NSS Nepotism and Travel Policies and the Resolution to Transfer Funds.

New Business provided a wrap-up of Convention 2014, the 125th Anniversary Banquet and appointment of the NSS Legal Advisor, Actuary and Medical Advisor. The 2015 Budget was reviewed and approved and a new "sustainability" committee was formed to focus on our youth.

3RD QUARTER 2014 FINANCIAL REPORT - NATIONAL SLOVAK SOCIETY

Net Admitted Assets:

	September 2014	December 2013
Bonds	\$746,308,107	\$696,070,146
Preferred Stocks	499,999	587,999
Common Stocks	784,918	925,776
Mortgage Loans on Real Estate	9,770,122	8,821,721
Certificate Loans	564,655	432,546
Real Estate Occupied By Society	771,723	787,739
Cash On Deposit	13,973,237	11,018,128
Electronic Data Equipment	0	0
Uncollected Premiums	129,495	120,965
Investment Income Due	10,220,310	8,858,510
TOTALS	\$783,022,566	\$727,623,530

Liabilities and Unassigned Funds:

	September 2014	December 2013
Aggregate Reserve Deposit-type	\$706,424,000	\$658,141,000
Contracts	40,383,226	37,906,018
Certificate Claims	315,000	300,000
Commissions Due	307,000	290,000
Refunds Due and Unpaid	325,000	325,000
General Expenses Due	961,000	1,429,500
Retained By The Society As Trustee	57,014	243,509
Asset Valuation Reserve (AVR)	3,345,900	3,038,000
Interest Maintenance Reserve (IMR)	4,896,420	4,754,665
Contingency Reserve	150,000	150,000
Unassigned Funds	25,858,006	21,045,838
TOTALS	\$783,022,566	\$727,623,530

Surplus Account:

	September 2014	December 2013
Beginning Surplus	\$21,195,838	\$17,530,350
Net Income	5,074,780	4,213,271
Change in Net Unrealized Capital Gains or (Losses)	45,288	22,029
Chge in Nonadmitted Assets	0	184,188
Change in Valuation Reserve	(307,900)	(754,000)
Aggregate Write-ins for Gains and Losses in Surplus	0	0
Net Change In Surplus	4,812,168	3,665,488
Surplus At Statement Date	\$26,008,006	\$21,195,838

Summary Of Operations:

	September 2014	December 2013
INCOME:		
Premiums & Annuity Considerations	\$85,654,634	\$103,185,441
Net Invest. Income	27,778,917	33,995,892
Amortization Of Interest Maintenance Reserve	161,534	(237,101)
Income Sub-Total	\$113,595,085	\$136,944,232
	September 2014	December 2013
EXPENSES:		
Death Benefits	\$849,024	\$1,460,334
Matured Endowments	26,273	71,677
Annuity Benefits	51,720,181	61,849,026
Disability, Accident, Health Benefits	0	3,437
Surrender Benefits	2,235,988	2,668,062
Interest On Deposit Type Contracts	7,554	85,417
Increase In Aggregate Reserve For Life Contracts	48,283,000	59,099,740
Commissions On Direct Business	2,239,839	3,099,628
General & Fraternal Expenses	2,481,249	3,876,685
Insurance, Taxes, Licenses, Fees	306,463	119,343
Expense Sub-Total	\$108,149,571	\$132,333,349

	September 2014	December 2013
SUMMARY:		
Net Gain From Operations Before Refunds		
To Members	\$5,445,514	\$4,610,883
Refund To Members	(230,857)	(346,212)
Net Gain From Operations After Refunds		
To Members	5,214,657	4,264,671
Net Realized Capital Gains	(139,877)	(51,400)
Total Net Income	\$5,074,780	\$4,213,271

Linda M Strom
National Secretary/Treasurer

PVR Scholarship Fund Donations November, 2014

In Memory of **Calvin Kanyuck:**
 From Region 2 100.00
 Assembly 617 25.00
 Assembly L075 25.00

In Memory of **our Dad/Grandpa Tony:**
 Love You - From Dave, Marti,
 Chris, Shawn & Matt Pytel 125.00

Donations:
 Marinette Ferrera 25.00
 Wesnak's Christmas House
 Tour 500.00
 Matching Funds:
 Assembly L102 fundraiser 400.00
 John Kurovsky 50.00

PVR 125th Anniversary Perpetual Scholarship November, 2014

Donations:
 Donald & Maureen Reddinger 125.00
 Assembly 434 250.00
 Blazek & Riepole Children 125.00
 Assembly 554 500.00
 Bob Katricak 125.00

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 November, 2014

Name	City and State	Date of Death	Assembly
Atkinson, Eunice	Chicago, IL	09/18/2014	0065
Beno, John	Cleveland, OH	06/09/2014	0432
Brown, Helen E	Mayfield Heights, OH	09/22/2014	0432
Brundage, Robert E	Jefferson Twp, PA	08/23/2014	L075
Burns, Michael O	Washington, PA	11/05/2014	0123
Campbell, Willie R	Wheeling, WV	11/09/2014	0774
Cataldo, Juanita	Palm Harbor, FL	09/04/2014	0813
Cauwenberghs, Albert J	Sunrise, FL	09/19/2014	0800
Dvorscak, Margaret	MC Adoo, PA	10/23/2014	L102
Ferris, Hazel V	East Palestine, OH	10/24/2014	0731
Geist, Roger	Englewood, OH	09/09/2014	0595
Glowacki, Gregory G	Virginia Beach, VA	10/14/2014	0813
Goepfert, Dorothy C	Butler, PA	01/29/2013	0700
Hiduk, John E	Paxton, IL	09/29/2014	0586
Horvath, Brian D	Houston, PA	02/18/2013	0441
Hura, Veronica	Youngstown, OH	10/18/2014	0008
Kacmar, Mildred J	Warren, OH	07/15/2014	0039
Kindberg, Hazel	Caledonia, IL	08/11/2014	0065
Kokai, Alice	Bellaire, OH	11/16/2014	0774
Kompan, Robert A	Avon, OH	10/28/2014	0432
Kotun, Edward	Hopewell, PA	09/10/2013	0123
Kozak, Anna C	Linden, NJ	10/06/2014	P31M
Krohmal, Arnold	Pittsburgh, PA	09/03/2014	L161
Krystio, Chester	Dickson City, PA	11/21/2013	L102
Lendacky, Evelyn	Stratford, CT	08/29/2014	L145
Leone, Robert	St. Augustine, FL	11/01/2014	0377
Lindey, J Richard	Slippery Rock, PA	02/08/2013	0731
Litchard, Madeline	Northumberland, PA	10/19/2014	0774
Lowe, Laverne M	Charleroi, PA	10/23/2014	0377
Monbarren, Agnes M	Doylestown, OH	10/31/2014	P09A
Mudrak Jr., John	Bridgman, MI	07/21/2014	0586
Neton, Joseph J	Appleton, WI	09/16/2014	0774
Petrick, Nedra E	Carlsbad, CA	10/28/2014	L105
Rellick, Mary M	Boca Raton, FL	10/29/2014	0813
Richardson, Sharon L	Punta Gorda, FL	03/30/2014	0586
Rogars, Betty Jane	Pasadena, TX	08/02/2000	0774
Romero, Marie	Midland Park, NJ	10/25/2014	0299
Runnion, Murl	St Marys, WV	09/01/2014	0809
Ryan, Dorothy M	Pottsville, PA	10/25/2014	0774
Scrip, Joseph	Rices Landing, PA	11/19/2014	0039
Shields, Elizabeth	Wakefield, RI	10/16/2014	0774
Shuchter, Julian	State College, PA	09/02/2014	L040
Simko, Stephen J	Richfield, OH	11/15/2014	0004
Simmons, John M	MC Adoo, PA	06/24/2013	L102
Solomon, Judith	Palm Bch Gardens, FL	09/14/2014	0434
Steen, James B	Pittsburgh, PA	10/08/2014	0434
Stellaccio, Alice H	Williamstown, NJ	10/10/2014	P31M
Stuchlak, Mary	Kalamazoo, MI	10/16/2014	0774
Tomasik Jr., Joseph	Ovid, MI	11/15/2013	0381
Trax, Craig D	Oakdale, PA	07/21/2014	0123
Vello, Raymond A	Library, PA	10/14/2014	0434
Yurmanovich, Mary M	Melvindale, MI	10/14/2014	0381

News from Assembly 731

Three members from Assembly 731 (Laurie Fox, Ruth Burns, and Ida Lewis) were fortunate to secure tickets to the Ellen DeGeneres Show on October 30th. During their visit to the Los



Angeles area for the Ellen Show, they also had

the opportunity to be in the audience for an episode of the "Bing Bang Theory", the



"Let's Make a Deal" show, and the "Price Is Right" show.

Ruth Burns was chosen by Drew Carey as one of the contestants to "come on down" to participate in the Price is Right game and this show will air on CBS on January 30, 2015. In addition to the excitement of Ruth's appearance on the Price is Right show, all three members were given tickets to return to the Ellen Show for her 12 Days of Christmas Giveaways which aired on December 10th.

Thought for the Month

I've missed more than 9,000 shots in my career. I've lost almost 300 games. Twenty-six times, I've been trusted to take the game-winning shot and missed. I've failed over and over and over again in my life. And that is why I succeed." -- **Michael Jordan**

My Slovakia Tour - Part 4

(Continued from last month)

This part of the tour had everything: breathtaking scenery, white water rafting, Ice Cave visiting, and much more. Unknown to us, Slovakia has several areas with many mountain ranges i.e., High Tatra's, lower Tatra's, carpathean, etc. The High Tatra's rival our Rockies reaching a height of 8711 feet. Quality ski slopes abound for beginners, Olympic competition skiers, and snow boarders. We were able to take a Cable Cog Railway up a mountain to observe the scenery. The view was little misty, but the Ski Chalet was just like out of the movies. We were able to observe waterfalls and cabins only reachable by foot, and forests comprised of all types of coniferous trees. afterward we traveled through small villages with log homes painted with various decorations reminiscent of Swiss Chalets. Unbeknown to most of us, Slovakia has all types of caves throughout the country, including beautiful ice caves. Some members of our tour visited one of the prominent ice caves in the area. Rugged terrain requiring difficult hiking prevented many of our tour members from visiting some of these natural wonders. Our bus stopped at a building named "Slovak Bethlehem". It contained wood scene carvings by Josef Pechar. The scenes comprised an area approximately 25 ft by 50 ft. it took Josef over 15 years to complete, and all the scenes had movable action figures. His work and results were unbelievable.

We visited another small village with homes constructed of logs to take photos and to sample garlic soup. While in this area, we visited the historic Medieval City of Kezmarok which was having a festival. It was like stepping back in time. People were dressed in costumes reminiscent of feudal times, complete with hunting hawks, and all kinds of ethnic foods. Supper was in a Sheppard's cottage and we had a ball. The festivities included a special tradition which really livened things up. We danced, drank, ate, and had a great time. I will not elaborate on the tradition, so as not to ruin the fun for future tour members. For excitement in the mountains, our tour went white water rafting on the Dunajec River, which separates Poland and Slovakia. We were able to visit Poland via an extension bridge to do some shopping. The raft trip ended at a log chalet where we ate lunch from an inexpensive eclectic menu. lunch for four with beverages was 13 Euro's (\$16.25 American). After lunch we took a horse driven carriage back to the bus. Before leaving the mountains our guide Viera, directed us to a Museum of Natural History, which surprisingly was very modern. Most of the wildlife indigenous to Slovakia was for the most part the same or similar to wildlife in the U.S. Part 5 will cover our descending the mountains to the levoca and Kosice areas.

Donald J Kolečky

Jean (Darroch) Blazek Passes On

Our deepest sympathy to President Blazek and the Blazek family on the loss of their mother. Jean, age 89 of Bethel Park, passed away on Wednesday, December 3, 2014 with her family by her side. She had been an active member of Assembly #434 for many, many years. Jean was born in Kilbirnie, Scotland in 1925 and came to the United States at the age of 3. She was active in volunteering, scouting, Ladies Guild, a sewing group, Meals on Wheels, Blood Bank and also served as the President of the Baldwin Chapter of AARP.

Beloved wife of the late Dusan "Duke" Blazek, loving mother of David (Fran) Blazek, Dale (Debi) Blazek, Diann (Jim) Marshall, 10 grandchildren and 7 great-grandchildren.



Fraternal Matters...

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



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 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 and to request an application. Deadline for Applications is May 1, 2015

125th Anniversary Perpetual Scholarship

Now is the time to raise money to commemorate our 125th Anniversary with a Perpetual Scholarship. We are asking our members, assemblies and regions to contribute to this special initiative to honor our 125 years of fraternalism. If we all work together our lofty goal of \$12,500 is well within our reach. If you would like to make a contribution to this special scholarship, please make your check payable to the:

PVR Scholarship Fund
and send it to:
Fraternal Activities Coordinator
125th Anniversary Scholarship
351 Valley Brook Rd
McMurray, PA 15317

Please make sure and designate
“**125th Anniversary Scholarship**” on the
memo line of the check.



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.

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

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.

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.*



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

From the Sales Department...

By Greg Felton, CLU, ChFC
National Sales Director

PLEASE READ if you are Between the Ages of 18 to 34

If you are between the ages of 18 to 34 you are part of a great generation known as Generation Y or Millennials. You number almost 80 million people and surpass the Baby Boomers by 3 million people. You have a keen awareness of money and wealth. You have a strong connection with friends and tend to network with them. You also are one of a very large group that is least likely to own life insurance. Sure you might have group life insurance at work but what about personal life insurance protection?

Life insurance is the greatest financial product ever devised. With the stroke of a pen and a check you can be insured for thousands of dollars for pennies on a dollar.

You might ask, "Why do I need life insurance?" The answer is simple. You may or may not need much right now but you will in the future. Young people that need life insurance right now would include: anyone with debts, car loans, student loans, a mortgage, or if you are married. Young millennium's right out of school need to think about two things: One, if something happens to me and I die; should my family have to pay for all my stuff? And secondly, someday, I may get married, have children and a home – will life insurance be less expensive now or should I wait until later?

The upper age Millennials may already be married. They may also have a house and families to protect. They need life insurance to cover their responsibilities. You see life insurance is really just money – you pick how much you want us to give to your family and



then you pay for that amount in installments. So how much money do you want your family to have? How many dollars do you want to buy for future delivery?

Here are a couple of key points to keep in mind.

- The younger you are – the lower the cost for life insurance.
- Buying now can protect your future insurability. (Someday you may not be insurable)
- Starting a plan now may allow for some cash or loan values to build up for later. For cost savings you can start with a term plan. At age 33, a \$100,000 of ten year term only runs about \$10 a month. It would cost less if you are younger or a female. A \$100,000 of whole life insurance would cost around \$80 a month. The difference between the two plans is whole life insurance uses part of every payment for the cash or loan fund. So in ten years, the total annual premiums amount to \$8,900 but the total cash value is \$9,100. In a sense the whole life plan helped you save money plus you were insured.

Your future looks bright so be smart about it and take steps to protect it! Call a local NSS representative or Joe Elliott in the Home Office for more information. Let us help you because family matters.

What happened 125 years ago – in 1890 and what's new today?

In 1890 there were only 42 stars on the U.S. flag. By the end of that year two more stars or states were added to the Union – Idaho and Wyoming. The first Army – Navy football game is played. Yosemite and Sequoia National Parks are created. The corrugated cardboard box is invented. The UMW is founded. The Wounded Knee Massacre occurs in South Dakota. Dwight D. Eisenhower is born and later becomes President of the United States (1953 to 1961). And finally, Peter V. Rovnianek organized and started the National Slovak Society (now branded NSS Life) on Feb. 15th with \$200 in seed money.

In recognition of its rich history and 125th anniversary; NSS celebrates with a special offer to individuals. Beginning with this issue of the magazine we will offer a special enrollment program for all members ages 0 to 80. The Society has approved a program to purchase up to \$10,000 of life insurance on a guaranteed issue basis depending upon your age.

The full color information flyer about this program can be found on the inside back cover of this magazine. The rates on page 18 and the application (page 19) should be sent in with your first payment.

This is an excellent time to add some needed life insurance to your 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 18 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, 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 if you have any questions, please call your local NSS Life representative or Joe Elliott in the Home Office at 724-731-0094.

ASSEMBLY 004

Parma, OH

A meeting will be held Sunday, January 18, 2015 at 2:00 p.m. at the residence of Edward and Mildred Havir, 1744 Westhill Blvd., Westlake, OH.

This is our Annual Audit Meeting and all reports are due at this time. We will also hold the election of officers at this meeting. Assembly 004 would like to wish everyone a Happy New Year at this time.

Sonia Vorell
Secretary

The following officers were elected to serve in 2015:

President, John G. Payerchin;
Vice-president, Timothy P. Schwer;
Secretary, Paul M. Payerchin;
Treasurer, Nancy J. Schwer;
Trustees: Rita E. Leonard, Anthony E. Bartock, Danielle J. Hanzely and Mackenzie H. Payerchin.

Members were reminded that anyone can attend the 125th NSS Anniversary Celebration to be held on Saturday, March 7th at the Hilton Garden Inn in the Southpointe business complex in Canonsburg. More information regarding the banquet will be in upcoming issues of the "National News".

Senior assembly members (55 and older) are reminded that winter is the perfect time to enroll in a class at the area YMCA or local community college or technical school for opportunities to increase your educational knowledge and enhance your life. The NSS will cover \$100 of the tuition costs upon completion of the course. For more information contact Pam Blum in the home office at: pblum@nsslife.org.

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

John Payerchin
President

ASSEMBLY 160

Lorain, OH

Our Annual Dinner will be held on January 20, 2015, starting with a brief meeting at 6:00 p.m. The meeting will be followed by hors d'oeuvres and cocktails, and then a sit down dinner. We hope to see many familiar faces (and some new ones!) at this event.

John P Katricak
Vice-President

ASSEMBLY 039

Uniontown, PA

Happy New Year

Happy New Year greetings to all of our members!

Over forty members and non-members attended our annual Christmas party at the Knights of Columbus hall in Uniontown. A delicious free catered dinner was enjoyed by all. The highlight of the party was the raffling off of a 32" HD color TV and Robert and Joan Christner of Connellsville were the lucky winners! Other members also went home with gifts cards, poinsettia plants and door prizes donated by the NSS home office.

During the party a memorial service was held to remember the seventeen assembly members and also, Jean Blazek, the mother of our national president, David G. Blazek who passed away recently. A Chinese/Slovak raffle was held to raise funds for the PVR Scholarship Program. The assembly of officers donated the baskets for the raffle. \$500.00 was donated to the PVR fund, with \$250 going to the 125th NSS Anniversary Perpetual Scholarship and \$250 for a leaf on the home office "Memorial Tree" in loving remembrance of the assembly members who died in 2014.

ASSEMBLY 123

Coraopolis, PA

This year starts the 125th year of NSS. The newest Assembly 123 salutes and joins in celebrating this great event. We are proud to be part of this fine organization.

As our memories of 2014 fade, let us look forward to a very productive and enjoyable year. There will be some fun activities for our assembly and I hope many of our members can participate.

If you read this and are not sure what assembly you belong to just call the home office to check. You can still join in our activities even if you are not a member of 123. We just won't be able to subsidize any fees that may be involved.

If you know of anyone who wants to become a member of NSS it is easy. They must buy either a life insurance policy or start an annuity. They then have all the privileges of membership. Have them call either myself at 742-242-5085 or our special agent Bill Del Monaco at 412-264-7268.

We will be getting the year started with a planning meeting of the officers in January. Then check the February issue for dates and upcoming events.

Have a great 2015!

Bill Knoll
President

ASSEMBLY R059

Whitehall, PA

Assembly R059 will have a meeting on Sunday, January 25, 2015 at 1:30 p.m. at the Lahutsky's house. The snow date will be Sunday, February 8, 2015. If in need of directions, please call (610) 868-3593.

Nancy A Sabol
Secretary

ASSEMBLY 381

Grosse Ile, MI

The assembly officers for 2015 were elected at the Sept. 14, 2014 meeting and are as follows:

Martin Medved, President
Rosemarie Merten, Vice-President
Joanne Medved, Treasurer
Brian Medved, Secretary
Rosemary Hanlon, Elder

Please mark your calendars for 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 Toboggan Night at The Chalet, 16200 Valley Parkway, Strongsville, Ohio 44136 will be held on January 11, 2015. We can begin tobogganing at 6:00 p.m. Assembly 432 will be providing snacks, beverages, and hot dogs. You are welcome to bring as many people with you as possible. Make sure that everyone expecting to ride the toboggans is wearing gloves, as you will not be able to ride without them. Contact Dave Pytel at (440) 777-4054, Bill Shuttleworth at (440) 331-6997 or Tony Beno at (216) 226-7005 to RSVP. Hope to see you all there!

Mark your calendars for our Annual Dinner Dance/Reverse Raffle on February 28, 2015. Details to follow!

Shawn Pytel
Publicist

ASSEMBLY 586

Chicago, IL

Merry Christmas and Happy New Year from Chicago and New Assembly 586. We spent a happy time at our annual Christmas party on Sunday, November 30, with a fundraising activity followed by a family style Bohemian meal.

Instead of trading grab bag gifts we raised \$120 for donation to Samaritan's Purse, a Christian organization headed by Franklin Graham, which helps all over the world by sending volunteers for disaster relief and various types of aid. We decided to use our funds towards getting warm winter clothing to Christians and Yazidis in Iraq and Syria who have been displaced and put into refugee camps. The winters there are very cold, too, and many of these families had to leave their comfortable homes, cars, clothing and entered the camps with virtually nothing. Thanks to our fundraising and the NSS matching it, \$240 will provide a few families with warm clothing to wear this winter.

We determined the amount of the check we would give to the scholarship fund commemorating the 125th anniversary of the NSS.

The date of our next meeting was more-than-tentatively set for March 1 next year.

Best Wishes for a good 2015!

Janet Tomaskovic
Secretary

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.

Rosemary 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 14

Allentown, PA

Our annual Holiday party will be held on January 11, 2015 at the home of Drew and Sharon Wesnak, 1727 Elmhurst Drive, Whitehall, PA.

A short meeting will begin at 2:00 p.m. and will be followed by food and drinks. For questions, call Sharon at (610-769-7006).

Sharon Wesnak
Secretary

Assembly 617 Matching Fund for Food Pantry

Assembly 617/C617 held a matching funds project for the Ashley Food Pantry, 33 Manhattan St. Ashley, Pa which is a branch of the CEO Northeast Pa Regional Food Bank of Wilkesbarre, Pa. We are proud to announce we made \$625.00 this year. The food pantry distributes donated groceries to needy families weekly.

This fundraiser was held on Tuesday, November 25, 2014, at 7 pm. at the St. Leo Holy Rosary Church, Ashley, Pa during an ecumenical service. The members of our local churches of Ashley, Hanover Twp, and Sugar-Notch gathered together in thanksgiving of all our blessings throughout the year. Everyone brought bags of groceries to donate to the food pantry and members of Assembly 617 took up a monetary collection at the service for the pantry. Afterwards we gathered in the church hall for light refreshments and fellowship.

Rose Mary Strish
President

Assembly 813

On December 3rd, Assembly 813 celebrated another successful year with a dinner of appreciation for the members' efforts during the past year. Assembly 813 takes pride in its involvement with various charities that benefit the communities we serve including Habitat for Humanity, Catholic Heart Workcamp, Food Banks, Brown Bag Program and Toys for Tots. A donation to Toys for Tots was made prior to the dinner which was held at the Out-back restaurant. Members brought in the spare change they had been collecting for the Brown Bag Program and a donation will be made that will provide two bags of groceries each month for a year to a senior citizen.

Mary Jo Holker
Secretary

*Visit our website at www.nsslife.org
Have you Signed Up A New Member Recently?*

Region 7

Region 7 Christmas Party was a great success. Families attending donated non-perishable food items that will go to the local Food Pantry of the Mahoning Valley. We also raised \$50 in a 50-50 raffle and Santa donated the \$50 we paid him back to us and asked that we purchase gifts for a needy family and deliver them "from Santa." We will use the total \$100 to purchase gifts for a family in need. Children enjoyed Santa and Mrs. Claus visit which included gifts, story time and photo shoots. Refreshments were served and everyone left with a little extra Christmas happiness.

Assembly 123



Members of Assembly 123 who volunteered at the World Vision Warehouse.



A group photo with most of the attendees posing with Santa.



The girls lead the way to singing Christmas carols



Mrs. Claus sneaks a little kiss to Santa.

Vítaj nám, Nový Rok 2015



Január

VYZVÁŇAJTE ZVONY K NOVÉMU ROKU

Pri novom začiatku venujeme pozornosť novým alebo obnoveným predsavzatiam. Často sa pri tom zastavíme a kladieme si otázku: Prečo sa stáva, že sa veľmi často novoročné sľuby oduševnene sľubujú ale o krátky čas sa ľahko zanedbávajú a zabúdajú? A to aj pri dobrej nálade a napriek dobrému úmyslu a hotovej odvahe dodržať si slovo.

Dajme si veci poradiť. Nerobme si nepotrebné ťažkosti. Na prvom mieste, hľadme, až sme sa zaviazali k pokroku v tom čo sa týka najviac nášho každodenného života, našej obvyklej činnosti. Dajme si tiež záležať na tom, aby sme si určili pokrok a posilnenie pozitívnej stránky života.

Usilujme sa pravidelne navštevovať všetky schôdze svojho čísla. Všímať si čo sa deje v americko-slovenskom živote na našom okolí. Budeme mať z toho mnohé pekné, blahodarné a bohaté zážitky napríklad, vymeňme si kuchárske recepty s inými sestrami pohovorme si o rodinnom živote vypočujme si čo iných zaujíma a ako zmýšľajú, potešme sa so šťastnými a podáme trocha útechy smútiacim. Miestny úrad a členstvo vás očakáva. Veď sme všetci jednotný.

Dobre si pamätajte: že bez vás, a bez jednotlivého členstva, nemali by sme ten naš Národný Slovenský Spolok.

V tomto duchu, vyzvámajme široko-d'aleko veľkú radosť k Novému Roku a mimoriadnym nadšením každej našej sestry a bratovi prajeme hojné Božie požehnanie v Novom Roku 2015!



6. január Troch Kráľov

*V novom roku moji milí, lásky, blaha, zdravia, sily
úspechov a šťastia veľa*

Želáme všetkým úradníkom, členom a čitateľom.

Redakcia NSS

V tomto roku Pana 2015 slávime

zvláštne jubileum 125 rokov našej organizácie NSS

Kalendár 2015

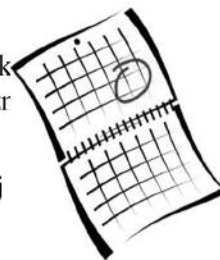
1. január - Deň vzniku Slovenskej republiky. Oslavujeme ho od roku 1993, na počesť vzniku samostatnej Slovenskej republiky.

16. február slávime 125 výročie vzniku našej Národného Slovenského Spolku v Amerike.

7. marec bude banket k 125 výročiu, na Hilton Garden Inn Southpointe, PA

1. maj kolkový turnaj, Erie, PA

18. júl golfovy turnaj



Chodenie s Betlehemom

Jednou zo Slovenských tradícií počas Vianočných sviatkov je chodenie s betlehemom, zvestovanie narodenia Ježiška. Betlehenci—jasličkári chodili z domu do domu od Vianoc do Troch kráľov s krásnou a zábovnou hrou. Za odmenu čo dostali tú darovali chudobným a telesne postihnutým deťom. Tu v Amerike v meste Pgh. Zabávajú takou hrou skupina Pittsburgh Slovaks už vyše 36 rokov.

2014 Poetry Third Place Winners

**KEATS GROUP
AGES 5, 6 & 7**

Swimming
by: Allie Lazar
Age 7 - Circle 075

I love to go swimming – it keeps me cool
Especially in my nana’s pool.
I love that it’s beautiful underwater
I hide there when the weather is hotter.
I have so much fun with my family and friends
Makes me wish summer never ends.
Swimming in the rain is especially nice
You get wet twice.
In the pool, my Uncle calls me Miss Allie Gator
And that’s all I have till later.

**ANGELOU GROUP
AGES 8, 9 & 10**

Blue
by: Valentina Gulino
Age 9 - Circle 039

Blue is the color of the sky on a beautiful summer day.
Blue is the sound of the ocean as I rest upon the sand.
Blue is the smell of cotton candy that is freshly spun.
Blue is the taste of a freshly baked blueberry pie.
Blue is the feeling of a cold splash of water diving into a pool.
Blue is the color of the sapphire in my grandma’s ring.
Blue is the sound of the bluebirds chirping on a spring morning.
Blue is the smell of hot blueberry pancakes with warm butter.
Blue is the taste of an icy snow cone at the amusement park.
Blue is the feeling of comfort when I put on my favorite dress.
Blue is the color of hair that my favorite singer, Katy Perry, had once.
Blue is the sound of a dolphin playing in her habitat.
Blue is the smell of a beautiful bouquet of flowers.
Blue is the taste of toothpaste when brushing my teeth.
Blue is the feeling I never want anyone to have, because I want
Everyone to be happy all the time!

**FROST GROUP
AGES 11, 12 & 13**

Grandma Mary
by: Giavanna Gulino
Age 12 - Circle 039

G is for my grandma,
she is the best grandma in the world
R is for respect that she gives me when
she listens to my stories
A is for the awesome bread and cookies
that she bakes
N is for nice because she is the nicest person
I have ever met
D is for Dairy Queen because she
loves eating ice cream
M is for Mimi and this is what my sister
and I call her
A is for active because she is always
cleaning or shopping

M is for Mary DeRose as this is what
her name is
A is for being an amazing wife, Mom,
and grandmother
R is for reading and all my fond memories of
her reading to me
Y is for how youthful she acts even though
she is 87 years old

**SHAKESPEARE GROUP
AGES 14, 15 & 16**

Am I doing it again?
by: Charles Boone
Age 15 - Circle 161

I am in 8th grade, the oldest in
the middle school
Man – am I cool.
We have the table near the windows at lunch,
We even get to pick our own lunch-bunch.
We are the top of the school.

I feel like I did this before
But that time, the cool kids sat near the door,
And we were the oldest on the floor
I was in fifth grade of elementary school

I feel like I did this before
But the cool kids didn’t sit on the floor
I stood in back because I was tall
I was the oldest of all
I was in second grade of primary school
And I thought I was cool

I feel like I did this before
As a webelos in cub scouts,
I had no doubt
That I was at the top of the pack
And then I joined boy scouts,
And I had to start all over again
To work my way up the ranks.

I guess I will be at the bottom again when
I am in 9th grade.
Is this of what life is made?

I have done it before
So it shouldn’t be a chore
I know what’s in store
Because I will have to start all over again.

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: _____

125TH ANNIVERSARY OFFER PROGRAM



NSS Life
Family Matters...

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

This 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 new policy per person. Anyone that was previously declined since January 1, 2012 is not eligible for this program. Coverage is not available for terminally ill, and permanently disabled 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: _____

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.

