



National Slovak Society

Where "Family Matters"

MARCH 2015 | NUMBER 3479 VOLUME 107

Happy
St. Patrick's
Day



NSS Life
125th
Anniversary



THE 125TH ANNIVERSARY
PERPETUAL SCHOLARSHIP CAMPAIGN



National Slovak Society

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351 VALLEY BROOK ROAD, MCMURRAY, PA 15317-3337

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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	<p>Assemblies L075, 0146, 0617</p> <p>No activities at this time</p>
<p>REGION 5</p> <p>March 3 March 15 March 16 March 25 April 10 May 16</p>	<p>Assemblies P38A, 0039, 0100, L105, 0108, 0123, L161, 0283, 0377, 0434, 0441, 0588, 0700, 0737, 0774, 0809</p> <p>Assembly 0039, Meeting, I-HOP Restaurant, Uniontown, PA at 6:00 pm Region 5, Spring Meeting, Home Office, McMurray, PA at 1:00 pm Assembly 0588, Meeting, Stefka residence, Slovan, PA at 6:00 pm Assembly 0123, Volunteering, World Vision Warehouse, 9:30am -11:30 am Assembly L161, Meeting, Ondrejco residence, Pittsburgh, PA, 7:00 pm Assembly 0737, Meeting, Godor residence, North Huntingdon, PA at 1:00 pm</p>
REGION 7	<p>Assemblies P09A, 0008, 0731</p> <p>No activities at this time</p>
<p>REGION 8</p> <p>March 15 March 15 March 29</p>	<p>Assemblies 0004, 0070, 0160, 0432, 0595</p> <p>Assembly 0070, Meeting, Dr. Martin Luther Church, Brooklyn, OH at 12:15 pm Assembly 0004, Meeting, Havir residence, Westlake, OH at 2:00 pm Assembly 0004, 5th Annual Scotch Doubles Tournament, Yorktown Lanes at 3:30 pm</p>
<p>REGION 10</p> <p>March 1</p>	<p>Assemblies 0586</p> <p>Assembly 0586, Meeting (Time and Location TBD)</p>
<p>REGION 14</p> <p>May 9 May 17</p>	<p>Assemblies R059, L102</p> <p>Region 14, Join Hands Day, Butztown Post Office Assembly L102, Matching Funds Project, Hanover Township Fire Company</p>
<p>REGION 15</p> <p>March 28 March 28</p>	<p>Assemblies L002, 0028, L145</p> <p>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</p>
<p>AT LARGE</p> <p>March 22 April 11 April 19 June 13 June 14 August 23 October 17 October 18 December 24</p>	<p>Assemblies R019, L040, 0110, 0236, 0299, 0381, 0554, 0568, 0705, 0800, 0813</p> <p>Assembly 0381, Welcome Spring Lunch/Meeting, Hungarian Rhapsody, South Gate, MI at 2:00 pm Assembly 0110, Meeting, Bohemian Hall, Astoria, NY at 4:00 pm Assembly 0705, Meeting, Buck residence, Seelyville, IN at 1:00 pm Assembly 0110, Meeting, Bohemian Hall, Astoria, NY at 4:00 pm Assembly 0705, Meeting, Buck residence, Seelyville, IN at 1:00 pm Assembly 0705, Meeting, Buck residence, Seelyville, IN at 1:00 pm Assembly 0110, Meeting, Bohemian Hall, Astoria, NY at 4:00 pm Assembly 0705, Meeting, Buck residence, Seelyville, IN at 1:00 pm Assembly 0705, Butwin Christmas Eve Party at 6:00 pm</p>

Happy St. Patrick's Day



From The President's Desk...



David G. Blazek, FIC
President

Greetings from my warm office in McMurray, PA., where outside the temperatures are dropping each hour and will be into the single digits by this evening. We escaped any major snow-fall accumulation over the past weekend but today, being Ground Hog Day, didn't bring any good news as far as how long winter will last. The pesky ground hog tells us that there will be 6 more weeks of winter. But like one of my co-workers tells me each day, we are one day closer to spring, which is something to look forward to.

In looking over the NSS Calendar, I see many Assembly and Region meetings in the month of March. In addition, the NSS Board will meet the weekend of the 125th Gala Anniversary Dinner as mandated by the By-laws. With Easter falling in early April, Palm Sunday will be celebrated on March 29th. Also this month, is a favorite day for most: St. Patrick's Day.

Every year on March 17th, the Irish and the Irish-at-heart across the globe observe St. Patrick's Day. What began as a religious feast day for the patron saint of Ireland has become an international festival celebrating Irish culture with parades, dancing, special foods and a whole lot of green. Who was St. Patrick? St. Patrick, the patron saint of Ireland, is one of Christianity's most

widely known figures. But for all his celebrity, his life remains a mystery. Many of the stories traditionally associated with St. Patrick, including the famous account of his banishing all the snakes from Ireland are false, the product of hundreds of years of exaggerated storytelling.

It is known that St. Patrick was born in Britain to wealthy parents near the end of the fourth century. He is believed to have died on March 17th, around 460 A.D. Although his father was a Christian deacon, it has been suggested that he probably took on the role because of tax incentives since there is no evidence that Patrick came from a particularly religious family. At the age of 16, Patrick was taken prisoner by a group of Irish raiders who were attacking his family's estate. They transported him to Ireland where he spent six years in captivity. During this time, he worked as a shepherd, outdoors and away from people. Lonely and afraid, he turned to his religion for comfort, becoming a devout Christian.

After more than six years as a prisoner, Patrick escaped to Britain. Patrick reported that he experienced a revelation. An angel in a dream tells him to return to Ireland as a missionary. Soon after, Patrick began religious training, a course of study that lasted more than 15 years. After his ordination as a priest, he was sent to Ireland with a dual mission; to minister to Christians already living in Ireland and to begin to convert the Irish. Familiar with the Irish language and culture, Patrick chose to incorporate traditional ritual

into his lessons of Christianity. For instance, he used bonfires to celebrate Easter since the Irish superimposed a sun, a powerful Irish symbol, onto the Christian cross to create what is now called a Celtic cross. Although there were a small number of Christians on the island when Patrick arrived, most Irish practiced a nature-based pagan religion. The Irish culture centered on a rich tradition of oral legend and myth. Spinning exciting tales to remember history has always been a part of the Irish way of life. When this is considered, it is not surprising that the story of Patrick's life became exaggerated over the centuries.

News of Narodniars

Happy Birthday to Home Office staff member Lori Korte, Carole Koches, Kelsey Marshall and Peter Longstreth, father of Sales Assistant Jill Grover. Congratulations to all others celebrating birthdays or anniversaries this month.

Adult Truth For The Month:

Can we all just agree to ignore whatever comes after Blu-ray? I don't want to have to restart my collection.....again.

Tax Deadline

We are only a little over one month from the tax filing deadline which is also the deadline for making contributions to an IRA for 2014. If you haven't already made your maximum contribution for 2014, now is the time. Also, you have the option to make a contribution for 2015 as well. Contributing early is one of the best ways to maximize the power of compounding and help enhance your IRAs accumulation potential.

A Page From My Notebook.....

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



Oops, Again.....

Get your red correction pencils out! It is finally clear to me why I never became a writer as facts are important to validate a story and proof reading what you write is even more important. In my last months' article I wrote a small paragraph about our 125th Anniversary Banquet stating the date and venue for the event. I did get the date right, 3/7/2015, however I 'oopsed' on the venue for the event. The Banquet will be held at the Hilton Garden Inn, Southpointe Business Complex, Canonsburg, PA. Hopefully, I won't be the only one there!

Congratulations NSS

President Blazek, Controller Donna Tenney, and I met with the PA State Auditors on January 21st to go over their findings from our 4 year state examination. I am proud to say that we achieved a very successful audit result. Your NSS is well on its way to achieving its strategic goals while providing fraternal benefits to our members and their communities.

Six Financial Goals for Our Youth

The following information was taken from an article published on LinkedIn and written by *Robert Krumroy, CLU, ChFC, CEO, National Speaker and Author*. I hope it is of value to our youth as they plan their future.

1. **Save Like You Mean It.** There are few times in life that give no second chances; saving money at a young age is one. You will never have the perfect employment income to begin saving. Our parents told us to save 10% (not 3%) and to pay ourselves first. Do it now.

2. **Contribute to Your Company's 401k.** Even if you are 20 years old, not

taking advantage of the max employer match on your 401k contribution may be the most foolish financial decision you can make. It's time to think about more than today's desires.

3. **Stop Credit Card Balances.** If you can't afford to pay off your credit card charges at the end of the month, don't buy it. If necessary, remove the credit card from your wallet. Deferring payments today will ruin your tomorrows. It's a losing strategy. (and this doesn't just pertain to the young).

4. **Stop Overspending.** For a simple way to control overspending, mark 4 monthly envelopes for clothing, food, eating out, and entertainment. Put cash in each envelope and budget for each, except the clothing, to last 4 weeks. Left over funds are savings. DO NOT overspend.

5. **OWN LIFE INSURANCE.** There are no age restrictions on ambulances and cemeteries. If you are married, buy it. If you have children, buy more. You no longer have an option. It will never be less expensive and there is no substitute.

6. **Embrace a Local Charity or Civic Club.** Life is bigger than just you and your personal financial needs. Get actively involved in a worthy cause. Volunteer for a committee. Make a difference. What you will get back will be far more valuable than anything that you give.

Chocolate

It should be apparent by now that my mind is wandering all over the place as I write this month's article. Right now I'm thinking of Chocolate so

it's appropriate to tell a chocolate story. It is called "Babe Ruth vs Baby Ruth" and is made available by Publisher Jim Kraus, in the February 2014 edition of "Have a Good Day".

Nearly a century ago, a candy bar was introduced that caused quite a sensation. In fact, you could say that the sales figures for Baby Ruth were very sweet for the Curtiss Candy Company in Chicago. In 1921 owner Otto Schnering adapted the recipe for his original Kandy Kake confection to create Baby Ruth. The combination of timing and the name was a marketer's dream. The legendary Babe Ruth had just finished a record-setting season, hitting the leather off the ball with 54 home runs. The candy company's bottom line soared too - from just under \$100,000 to more than a million dollars a year.

The Yankee slugger was convinced that Schnering was using his name to generate sales. Not true, claims the company. The peanut-nougat-chocolate bar was named after "Baby" Ruth Cleveland, daughter of President Grover Cleveland. It seemed a bit farfetched. The former president had been out of office for more than two decades and been dead for nearly thirteen years. And his twelve-year-old daughter had died of diphtheria in 1904. When Babe Ruth tried to seek revenge in 1930 with Ruth's Home Run Bar and Babe Ruth's Own Candy the US Patent Office rejected the request, citing that the names were too similar to Baby Ruth.

Ironically, in 1995 Nestle (who had bought the Curtiss products five years earlier from Nabisco) began including an image of Babe Ruth in advertisements for the candy bar, with the Ruth family's permission. And in 2007 Baby Ruth became the official candy bar of Major League Baseball.

and Finally, a Moment of Zen

"Investing should be more like watching paint dry or watching grass grow. If you want excitement, take \$800 and go to Las Vegas." - **Paul Samuelson, Economist, Nobel Laureate.**

A Second Opinion

By Dean Burns, FIC
Honorary Vice-President



Happy Birthday

Last month, NSS celebrated its 125th birthday. In the fraternal business, many societies are merging with larger or stronger societies because of the increased competition from other financial institutions. NSS has done just the opposite. We are the ones that have grown and become stronger over the last 20 years. Other societies ask for us to consider bringing them on board as merger partners.

We did effect three mergers by bringing the FSWFE, the PBU, and ROCWMAS as partners with NSS. Each brought members, assets and other considerations to the partnership. But as we began the rapid growth of the last two decades, NSS decided to forego any other mergers.

Instead we put our efforts into sales and advertising and the addition of more agents. It was a better way to go and the NSS became much stronger and the members' money became better protected. That is a short summary of what has been going on and makes our 125th Anniversary even more important. Much of the growth was brought on by the decisions of the Board of Directors and the Executive Officers. Some other organizations grew less or not at all. In

short, we did good. (I know it should be "well" but I like the use of "good" in that instance.)

A Little History

A few months ago I wrote here that I had not had a good day for quite a while. I was referring to the death of my wife Nancy in 2011 although I did not specifically say that. I heard from some members who criticized my saying it and reminding me that I needed to find other things to make the days better. As often happens, the members knew the right thing to say to straighten out my thought process.

Ordinarily, I responded to letters from members and let them know how touched I was that they found something useful in the monthly articles. We never really know what effect our writing might have and those notes from members meant a lot because it showed that the Second Opinion made a difference to some people.

Anyway, I took the advice and tried to develop a more positive attitude. As luck would have it, my community service led me to a monthly luncheon attended by people who went to school with me a long time ago. One of the attendees was a friend from the 1950's who went into the Navy with me. He had a companion who also came to the luncheons. In March last year, he passed away and his companion continued to attend monthly because she liked the members who came each month.

To make a long story shorter, I asked her out and we had a good time and one thing led to another and we were married in October. We both figured that we did not have all that much time left, so we might as well spend it together. Ironically, her name is Nancy, the same as my first wife. My kids refer to her as Nancy 2.0. And the boys were most welcoming which made it all the nicer. So I am having a lot of good days now as I was advised to by a member or two.

Future

We are in the process of selling a couple of houses and plan to move to Orlando in the Spring. All of that story is to show that even I can have some good days and plan to do just that.

Those of you who have followed my writing know that I hate winter and love Spring. Florida will probably give me more Spring than Ohio did. I do not miss the icy drive to the office each week. But I do follow the progress of NSS. Your money is still safe. Add a little of it to either through life insurance or an annuity.

NSS members would like to take this opportunity to Congratulate Dean and Nancy on their marriage. May your lives be filled with good health and happiness for years to come in sunny Florida.

Joseph Fabiny celebrates 100th Birthday



Joseph Fabiny of Assembly 595 was honored as friends and family members gathered in celebration of his 100th Birthday. A party in his honor was held at the Moxahala United Methodist Church on January 11, 2015. Joe received many cards from those in attendance and was presented with a birthday cake tribute. May Joe be blessed with good health throughout the years.

Requests - Please circle choice times			
Event	Date	1 st Choice	2 nd Choice
TEAM			
DOUBLES & SINGLES			

2015
 May 1 - 3, 2015
 Entries Close
 March 13, 2015

BOWLING ENTRY BLANK

Please Read Carefully

The 4th Annual United Slovak Fraternals Men's and Women's

Tenpin Handicap Bowling Tournament

Hosted by First Catholic Slovak Union,
 National Slovak Society and First Catholic Slovak Ladies Association
 A/k/a the United Slovak Fraternals

Eastway Lanes
 Buffalo Road, Erie, PA

Hotel Information: Your must request **United Slovak Fraternals Block of Rooms \$119**
 Hilton Garden Inn – 814-866-1390 or
 Courtyard by Marriott – 814-860-8300

Team Name: _____
 League: _____
 City: _____

Captain Name: _____
 Address: _____
 Phone: _____

<i>Entry Fees</i>	
Prize Fee	\$7.00
Bowling Fee (3games)	\$8.00
Tournament Fee	\$3.00
Total Each Event	\$18.00
<i>Optional Events</i>	
All Events	\$3.00
Senior Singles Event (60+)	\$5.00
<i>Banquet Fees</i>	
Member	FREE
Non Member	\$25.00
Total Included	\$ _____

Mail Entry Fee Payable to:
NSS Life
 Mail to: NSS Life
 Pam Blum
 351 Valley Brook Rd
 McMurray PA 15317

All Events (X)	Attend Bang (X)	CORRECT TEAM LINEUP (Print or Type)	HIGHEST AVERAGE	USBC NO.	ADDRESS	CERT. POLICY NO. MUST BE FILLED IN	BRANCH/ ASSM NO.
		1.					
		2.					
		3.					
		4.					
Singles (X)	Attend Bang (X)	TWO-MAN EVENT (Print or Type Full Names)	HIGHEST AVERAGE	Seniors (X)			

Friday, May 1
 Registration 5:00 PM
 Bowlers: 6:00 PM
 8:30 PM

Saturday, May 2
 Bowlers: 8:30 AM
 12:30 PM

Sunday, May 3
 Events 10:00 AM

1st Team Events
 2nd Team Events
 1st Doubles/Singles
 2nd Doubles/Singles
 Doubles/Singles (if needed)

ALL BOWLING ENTRY FEES MUST ACCOMPANY THIS FORM
 FORMS MUST BE SUBMITTED WITH COMPLETE INFORMATION
 INCOMPLETE FORMS WILL BE RETURNED TO TEAM CAPTAIN AND MUST BE RESUBMITTED

Substitutes *must* bowl in the position vacated by the original entrant as per USBC.

The Men's and Women's 4th Annual United Slovak Fraternals Tenpin Handicap Bowling Tournament

This event is being sponsored by the First Catholic Slovak Union, the National Slovak Society, and the First Catholic Slovak Ladies Association, for the purpose of promoting fraternalism and good sportsmanship, and to generate nationwide interest in the Slovak fraternal organizations. The National Officers of the First Catholic Slovak Ladies Association, the First Catholic Slovak Union, and the National Slovak Society, wish to extend to all members a cordial invitation to the host city, Erie, PA, in this rapidly growing tournament.

The 4th Annual United Slovak Fraternals Handicap Tenpin Bowling Tournament will be held at Eastway Lanes, 4110 Buffalo Rd., Erie, Pennsylvania. The tournament will be held the weekend of May 1-3, 2015. Opening Ceremonies will be held on Friday, May 1, at 5:45 PM.

ENTRIES WILL CLOSE MIDNIGHT MARCH 13, 2015. PLEASE NOTE: ALL FORMS MUST BE FILLED IN COMPLETELY. ENTRY FEES, AS STATED ON THE FRONT OF THIS ENTRY BLANK, MUST ACCOMPANY THIS ENTRY. ALL INCOMPLETE FORMS WILL BE RETURNED TO TEAM CAPTAIN FOR RESUBMISSION.

In submitting this entry, the captain and the team members agree to forfeit all rights to prize money as well as the total entry fees in the event that any information listed herein should be found to be false. We are not responsible for errors in averages made in filling out this entry form. No refunds of tournament entry fee.

USBC Bowling Rules shall govern in all matters concerning the actual play on the lanes in this Tournament.

ELIGIBILITY: This Tournament is open to all First Catholic Slovak Union, the National Slovak Society, and the First Catholic Slovak Ladies Association, male and female bonafide MEMBERS IN GOOD STANDING. All winners will be checked before any prize money is awarded.

Only members with USBC Membership Cards will be eligible for the USBC special awards in this USBC Certified Tournament. Bowlers without USBC Membership Cards may purchase some from the Tournament Committee at current local fees prior to actual participation in this Tournament.

CONSENT RULES: Any unmarried grade or high school student who has not attained the age of eighteen (18) must have written consent of his/her parents or guardian in order to participate in USBC Certified Tournament where cash or merchandise prizes are offered. Said written consent must be on a form approved by United States Bowling Congress and must be on file with Tournament Committee at least one week before the bowler is eligible for tournament competition unless the student is accompanied by his/her parents, in which case the parental consent form may be filed up to the time the student starts to bowl. USBC Rule No. 13

AVERAGES: All entrants will use their highest average of any USBC league of at least 21 games from the 2013-2014 season. Bowlers with no such average from the 2013-2014 season and with at least 21 games in the 2014-2015 season will use their current league average. This must be designated as such on entry form by his name and a league year-to-date statistics sheet must be presented to the Tournament Committee at the Tournament. Non-certified bowlers, with no certified league average, that have bowled in previous FCSU, NSS, or FCSLA tournaments will have their averages calculated from their three most recent tournaments. All male bowlers with no established USBC average will bowl a 175 scratch. All female bowlers with no established USBC will bowl a 150 scratch. Summer league averages will be accepted.

Any contestant whose current average of at least 21 games as of January 1, 2015, is TEN (10) PINS or more above his or her average from previous season, must use his or her current average and will indicate this on the entry form at time of entry.

AVERAGE CHANGES: The original averages submitted on the Entry Blank cannot be changed prior to participation by anyone except the Team Captain, who must submit written proof thereof to the Tournament Committee.

It shall be each bowler's responsibility to verify the accuracy of his average in handicap or classified tournaments, whether originally submitted by the bowler, his team captain, or others.

Failure to use the proper average shall disqualify score of submitted average if lower than actual average, thereby resulting in a lower classification or more handicap. Prize winnings shall be based on the submitted average if it is higher than the actual average.

Corrections in averages can be made up to the completion of the first game of a series, or within 48 hours after completion of a series if the tournament manager prior to the completion of the first game of the series has given written consent to the bowler authorizing such extension of time to correct his average.

TEAMS: Mixed teams comprising of 2 men and 2 women are allowed. Mixed teams will be grouped with men's teams for prize distribution (see PRIZES), unless at least 21 mixed teams participate. If 21 or more mixed teams enter, a separate mixed prize fund will be established and one prize will be paid for every seven (7) entries.

DOUBLES: Mixed doubles are allowed. Mixed doubles will be grouped with men's teams for prize distribution (see PRIZES), unless at least 21 mixed doubles participate. If 21 or more mixed doubles enter, a separate mixed prize fund will be established and one prize will be paid for every seven (7) entries.

HANDICAPS: The handicap allowed will be 90% of the difference between 210 and the submitted average. The maximum handicap awarded to any bowler will be 65 pins.

Under no circumstances will handicap be increased after participant has bowled.

PRIZES: MEN and WOMEN - One prize will be paid for every seven (7) entries in each event, with the exception of All Events, which will pay one prize for every fifteen (15) entries. No duplicate prizes will be awarded and prize fees will be returned 100 percent.

All prizes will be subject to the approval of the Tournament Committee.

Any entrant who has qualified for a prize of \$300 or more in any event of a tournament in the 12-month period prior to entry, must report actual score, position, and amount won to tournament management at time of entry for possible rerating.

LINE-UP CHANGES: All participants must bowl according to where they are listed on the submitted entry form. Any replacement of participants originally scheduled to bowl on team or doubles will take same position on team and doubles event.

ABSENTEES: To alleviate absentee problems, the Tournament Committee will provide a replacement bowler when notified of the absentee.

TARDY BOWLERS: Tardy Bowler will receive zero for each frame missed. USBC Rule 322

SCORING: Errors in scoring or calculations must be presented to the Tournament Committee within 48 hours after completion of play. Captains of Teams or Doubles Partners have the option to pick up duplicate score sheets upon completion of play.

Fraternal Matters...

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



Happy St. Patrick's Day

Irish Blessing 2015

**May your pockets be heavy and
your heart be light.
May good luck pursue you each
morning and night.**



Thank You

My uncle, John Baksi, a Board member of the NSS enrolled me in the Life Insurance program many years ago. In thanksgiving of my 81st birthday I am honored to contribute the enclosed check to be placed in the 125th Scholarship Fund. My parents Anna & John Machusak living in the Anthracite Coal Region were not able to afford college for me. Hopefully, this will help some needy Slovak student get an education towards a successful future life.

Monica Marcella Stanitski

2015 May Art Contest

This year's Art Contest Greeting Card Category is "Happy Mother's Day". Make your Mom a card and I will make sure it gets returned in time for Mother's Day. The Poster Category is "Peace, Love & Understanding". The deadline for the contest is May 1st.

2015 United Slovak Fraternal Bowling Tournament

This year's tournament will be held May 1-3, 2015 at Eastway Lanes in Erie, PA. The registration form and rules are on page 7. The deadline to register for bowling is March 13th and the deadline for hotel reservations is April 1st. This is a really great weekend with lots of bowling, food & friends. Whether you're a serious bowler or not (I'm the not) come join us for a fun weekend!! If you have any questions please feel free to call Pam 724-731-0094.

2015 National Golf Tournament

The National Golf Tournament will be held on July 10-12, 2015 at Tam O'Shanter Golf Course in Hermitage, PA. More information will be forthcoming but make sure to mark your calendars now so you "save the date".

25th Annual celebration of the Slovak Easter Mass & Easter Customs Breakfast

Saturday, March 21, 2015

St. Adalbert Church
160 So.15th Street, South Side
9:45 a.m. - Recitation of Rosary
(in Slovak)
10:00 a.m. - Slovak Mass

Prince of Peace Parish Center 81 South 13th Street South Side

11:00 a.m.

*SAMPLE SLOVAK EASTER
FOODS*

paska (sweet bread), sunka (ham),
sirek (egg cheese), kolbasy
(sausage), pysanki (dyed eggs),
and kolach (sweet cakes).

- * Slovak Bake Shop
- * Craft Demonstrations
- * Cultural Displays
- * Imported Slovak gifts
- * Slovak Auction/Raffle

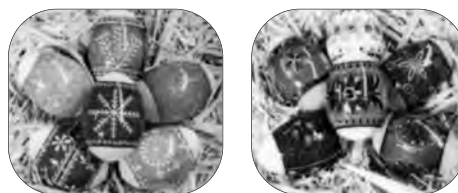
ADMISSION FREE

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

Available from the NSS Heritage Museum

Egg In Wrap

Choose from



Slavic Pin Art or Old World Designs
Sleeve of 6: \$1.50
Sleeve of 12: \$3.00

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

To Purchase items shown, make checks payable to: NSSHM, 351 Valley Brook Road, McMurray, PA 15317. Purchase up to \$5, add \$1.50 shipping and handling. Purchase \$10, add \$3.00 shipping and handling

Cookbook



Choose a CD or Workbook format. The CD contains the workbook in electronic format. All full sized patterns can be printed.

“Looking for Something you can count on?”

Advantages of an NSS Annuity/IRA

- Competitive interest rates
- Guaranteed minimum interest rate
- Tax-deferred earnings
- Avoids Probate
- Liquidity/Withdrawal features
- Flexible retirement income options
- No sales charges or fees

Current Interest Rates

Effective January 1, 2013

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

*Preferred 7 and Flex earning 4%, these plans are no longer available.
Please contact your NSS Life financial service representative or
Joe Elliott in the Home Office at 1-800-488-1890.

Did you know....

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



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

From the Sales Department.

By Greg Felton, CLU, ChFC
National Sales Director

Long Term Care and You

NSS cares about our members – the slogan “Family Matters” is more than words but more like a deep rooted commitment to helping our fellow members. With that thought in mind we recently partnered with Life Secure to offer our members long term care insurance with a discount.

Why Long term care? Because these days people are living longer. Our families are more spread out across this country and statistics tell us that two out of three people will need some assistance over their lifetime. Life Secure has programs that pay for in-your-home care plus assisted living and nursing homes. The average cost for long term care is \$19 per hour for a home health aide to \$108.00 a day for assisted living and \$213.00 per day in a nursing home.

Just like life insurance – the younger you are the less expensive LTC insurance is but no matter what your age it is more affordable now than ever before. For more information or a free consultation please contact Greg Felton at 724-731-0094 ext. 1003 or email him at gfelton@nsslife.org. The information is free. Remember knowledge is power so you should be aware of your options for the future.

125th Anniversary Offer

The exciting new program has been generating quite a buzz for the past two months. Already sales and our expectations have surpassed any similar program such as “Family Matters.” More than 100 people have already enrolled in this program. This is an excellent method for a person that has a few life bumps and bruises to pick up additional insurance at standard rates. Please check out the flyer near the end of this month's magazine. The application and rates are there for your convenience.



Beneficiaries

We don't put enough emphasis on this designation but the beneficiary of a life insurance policy or an annuity is very important. There are all kinds of horror stories where a divorced spouse has collected the proceeds from a policy because the other spouse forgot to change the beneficiary. Don't let this happen to your heirs. Double check your beneficiaries – people get divorced, married, die and change their names. All of these situations require a review to make sure the company has the right information.

In years past people use to put “all children” as their beneficiary designation. This is not acceptable today because we don't know if that includes step-children, adopted children and finally how would we know how many children you have? Today when you are naming a beneficiary(s) we need to know their name, address, date of birth and social security number. All of this information is helpful because we have tools that can track people even when they move across the country. Also, it is not a good idea to list minors as beneficiaries since we cannot pay them the money until they reach legal age or age 18. One other caution is too many beneficiaries. Recently we've had a few cases where there were too many people and this complicates the claim process. If you have many beneficiaries try using the executor as the main person – he or she will distribute the proceeds as you have directed.

Member Portal

Member Portal

If you have access to the World Wide Web then you can access your account information with NSS 24/7. You can see when your policy was issued, death benefit and cash value on life insurance, account value, surrender charges (if

any), and interest rate on annuities, beneficiaries and more. Visit our website at www.nsslife.org and in the upper right hand corner of the page; click on member log in. If you already have a username and password then you are already enjoying immediate access to your accounts. If this is your first time then click on “Don't have an account” and a screen with some fields to be completed will appear. You will need to know your SS#, date of birth and certificate number. Upon completion of the registration page an email will be sent to you with your temporary password – then you can log in.

Death Claim

Life insurance is a great product, in fact it may be the greatest financial product ever devised. With the stroke of a pen and the payment of a premium you can be insured for thousands or even millions of dollars. Yet the moment of truth happens when someone dies. Every company has their little nuances about filling a claim. Let me give you an example. Recently my father passed away and he had several policies with different organizations. Most companies wanted a death certificate, the original policy (or a lost policy statement), a W-9 for tax payer identification and a claim form. I filed forms with NSS and was paid within the week. I filed forms with CSA (a sister fraternal) and was paid within a week. I filed a claim with Transamerica and it has been more than three weeks and no word. I filed a claim with the railroad retirement board and it has been three weeks and no word. The point of this story is to not highlight the great rates and service that NSS provides. But to focus the spotlight on their moment of truth – when they had the paperwork they didn't sit on a claim or make a person wait – they paid the claim. That my friends is what a life insurance company does. Think about that before you buy your next policy.

Thought for the Month

In any situation the best thing you can do is the right thing. The next best thing you can do is the wrong thing. The worst thing you can do is nothing. So don't just sit there – do something.

Teddy Roosevelt - 26th President of the U.S. (1858 - 1919)

ASSEMBLY 004

Parma, OH

A meeting will be held on Sunday, March 15, 2015 at 2:00 p.m. at the residence of Edward and Mildred Havir, 1744 Westhill Blvd., Westlake, OH.

We look forward to seeing you there.

Sonia Vorell
Secretary

Bowling

Our 5th Annual Scotch Doubles Tournament will be held on March 29th at Yorktown Lanes at 3:30 p.m. Practice will be allowed prior to the start of competition. We will bowl 3 games, alternating partners, and handicaps will be added to scores for final results. After bowling, pizza, pop and coffee will be served and the winners announced. Cost will be \$12.00 per bowler. Final results will be printed in the newsletter. Contact Bob or Bud Sir Louis at (440) 845-2616, if you would like to bowl. Deadline for entries will be March 22nd.

Bob Sir Louis
Fraternal Director

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. 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

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 are announced in this issue. This is a great opportunity to increase your coverage or get a family member coverage! Any questions, contact Greg Felton in the Home Office: gfelton@nsslife.org.

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

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.

If you love to bowl, the 2015 United Slovak Fraternal Bowling Tournament will be held May 1-2 at the Eastway Lanes in Erie, PA. Details of the tournament are elsewhere in this issue.

Golfers, the 2015 NSS National Golf Tournament will be held at the Tam O'Shanter Golf Course in Hermitage, PA. (Near Sharon, PA) Contact Pam Blum at the Home Office.

We are looking for volunteers to come out on Saturday, May 9th to help with our National NSS Project of "Helping to Feed America". We will be assisting the Uniontown Postal Letter Carriers collect food items for the Fayette County Food Bank. Please meet us behind the main post office, in downtown Uniontown, at 10:00 am.

Our assembly has donated \$250.00 to the 125th Anniversary Perpetual

Scholarship Campaign in memory of all of our deceased members.

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 pm. 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 L102

Schnecksville, PA

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

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

Pam Schiaffo
Secretary

ASSEMBLY 110

New York, NY

Mark your calendars for the following meetings scheduled in 2015: April 11th, June 13th, and October 17th at Bohemian Hall, Astoria New York at 4:00 p.m. The Annual Christmas Luncheon and Year-end meeting is scheduled for December 6th at 1:00 p.m. with location to be announced.

Rich De Sanctis
Secretary

ASSEMBLY 123

Coraopolis, PA

Our assembly is scheduled for our semiannual volunteering at the World Vision warehouse in Sewickley on Wednesday, March 25th from 9:30 a.m. to 11:30 a.m. Afterwards, we will gather for lunch and have a business meeting. It would be nice to have a good turnout. Please call Mary Maniecki at 412-264-3546, and let her know you are coming. All are welcome!

There are a couple of future activities we are planning that if you are interested please call Mary so we can gauge interest and number of potential participants. One event is a Pirate baseball game this summer and the other is a cooking class at La Tavola Italian restaurant on Mt. Washington. The partial cost of this class would be covered by the NSS Senior Scholarship if you are over 55. Additional events are also being considered.

If you know of someone in our assembly who does extra ordinary fraternal, charitable or volunteer work, either an adult or young person please let me know. I would like to nominate them for Fraternalist of the Year or Youth Achievement Award. There is a monetary benefit connected to these awards. Please be my eyes and ears and let me know about these people who may be too shy or embarrassed to speak up for themselves.

March is a good month because spring starts on the 20th. Day light saving starts on the 8th, so good-bye winter and hello to longer days. It is also the month of St. Patrick's Day. I would recommend all our members, whether Irish or not to heartily celebrate St. Patrick's Day. Sts. Cyril and Methodius, I'm sure, won't mind.

March is also the last month you can take advantage of the special 125th Anniversary Life Insurance offer. If you need insurance or could use a small amount of extra coverage this is the time to act. There are no health questions and these are the standard rates on this Permanent Life Insurance plan. When you're gone you'll be leaving a little legacy behind. To take advantage of this offer call either me at 724-242-5085 or fraternal agent Bill DelMonaco at 412-264-7268.

Bill Knoll
President

ASSEMBLY 381

Grosse Ile, MI

A "Welcome Spring" meeting and luncheon will be held on Sunday, March 22, 2015 at the Hungarian Rhapsody, 14315 Northline Road, South Gate, Michigan at 2:00 p.m. A family style lunch will be served along with coffee, tea, and soft drinks.

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 568

LaCanada, CA

Assembly 568 Annual Easter Mass on Sunday March 29, 2015 Celebration begins at 4:00 PM with Slovak Holy Mass at Pope John Paul II Polish Center, Yorba Linda, CA. The meeting will follow in the cafeteria and light dinner, dessert and refreshments will be served. Children will enjoy traditional Easter Egg hunt. Come and join us in celebrating the Slovak Spirit of Easter. Following the festivities Assembly 568 members will hold a meeting to review officer reports and discuss activities.

We hope to see you all there and would like to wish everyone a very special and safe Easter holiday.

Milan Konkol
President

ASSEMBLY 588

Slovan, PA

A meeting will be held on Monday, March 16, 2015, at 6:00 p.m. at the Stefka residence, 52 Spring Valley Street, Slovan, PA. The purpose of the meeting will be to plan events and activities for the members of our assembly for 2015. Please try to attend the meeting and become active in our assembly.

Annette Stefka
Secretary

Visit our website at
www.nsslife.org

ASSEMBLY 737

Westmoreland County, PA

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

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

Paul J Godor
Treasurer

ASSEMBLY 813/C813

Englewood, FL

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

The Youth Circle is again conducting an aluminum can drive to benefit Habitat for Humanity of South Sarasota County. Blaze Farrell will head the youth effort as their Matching Funds project in collaboration with Habitat for Humanity. The can collection project, "Make Every Can Count", started February 1st and will run through April 15th, 2015.

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

Mary Jo Holker
Secretary

ASSEMBLY 161

Pittsburgh, PA

A raffle will be held for the benefit of St. Rosalia School in Greenfield. Those who attend the parish Lenten Kitchen beginning Ash Wednesday and every Friday in Lent, will have the opportunity to purchase tickets for the 6 baskets which were donated by the Assembly. The next meeting will be held on Friday, April 10, 2015 at 7:00 p.m. at the Ondrejco residence, 234 Ilion St. We will be discussing future activities for our members as well as other community projects. Please RSVP to 412-421-1204 if you plan on attending.

Sue Ondrejco
Secretary

REGION 5

Pittsburgh, PA

The spring meeting of Region #5 will be held on Sunday, March 15, 2015, at 1:00 p.m. at the NSS Home Office in McMurray, PA. All assemblies in Region #5 are requested to send representatives to the meeting. A luncheon will be served following the meeting.

Joseph Stefka, Jr
President

REGION 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

Assembly RO19

On December 18, 2014 a Basket Raffle, Chinese Auction, and Luncheon was held at Sts. Peter & Paul Orthodox Church as our adult fundraiser and was among our most successful endeavors. We are happy to announce that Darcy Krull will assume the position of Treasurer effective March 1, 2015.

Linda Mucyn
President

Assembly RO59 & L102

A joint effort from R059 and L102 to collect can goods for the Can Can drive was very successful. We then delivered them to the Allentown Rescue Mission. They were extremely happy to be able to replenish their stock for the upcoming holiday season.



L-R: Drew Wesnak delivering the collected can goods to Mike and Fran Slivka.



Santa and Mrs. Claus then surprised them with a visit to deliver their check.

Assembly 432 News

Tobogganing at Strongsville Chalet was successful for yet another year! We braved the snow, and the temperature was pleasant. Thank you all for attending, can't wait to see you again next year!

Shawn Pytel
Publicist

Assembly L102

Members of Assembly L102 did a Matching Funds with the Miracle League with a Breakfast with Santa. Over 300 people were in attendance. Great time was had by all. Such a rewarding day to see the joy on all the kids faces and their parents.



On January 11th, Assembly L102 held their annual Holiday Party. Great to socialize with everyone who braved the cold weather to be there.

Assembly 004 News

On December 14th, on a cool dry winter day, our Christmas Luncheon was held at Yorktown Lanes with 25 members and guests in attendance. Everyone one received a gift from the Assembly. A raffle was also held with 5 winners. Mike Cottrell again prepared a fine buffet which was enjoyed by everyone. There was socializing after, with several of our older members attending, which we were glad to see.

Wishing everyone a Healthy and Happy New Year. Our Scotch Doubles will be held March 29th, 2015.

Assembly & Circle 160 Lorain, OH

During our October 21, 2014 meeting we had our annual scholarship drive. We once again collected \$400 for the PVR Scholarship Fund, which was matched by the National Slovak Society Headquarters.

Assembly 160's Toys for Tots night was November 18th. We were able to collect over \$400 in toys, stuffed animals, and cash donations. These donations were given to the Catholic Charities Family Center so less fortunate children could enjoy a happy Christmas. After the meeting a light meal was served.

We held our annual canned food collection during our December 16th meeting. Non-perishable food items were collected and donated to the local Second Harvest Food Bank. After the meeting, the Assembly's "Fun Frolic Night" ended the year with a bang! This social even included a light lunch and is a favorite event of our members.

Our first event of 2015 was the Annual Dinner held on January 20th. Hors d'oeuvres and cocktails were served, followed by a brief meeting and a wonderful sit down dinner. The meal was prepared and served by our talented members and enjoyed by members and guests.

Stay tuned for information about upcoming events in 2015! Details about our summer picnic will be coming!

John P Katricak
Vice President

Assembly 588 Matching Funds Project

Members of Assembly 588 recently completed a successful matching funds project for the City Mission of Washington, PA as part of the NSS National Fraternal Project for 2014. In 2013-14, the City Mission served 92,336 meals, provided 36,391 nights of shelter, and distributed 8,967 clothing items to the homeless. The City Mission has been in existence since 1941 and operates the McCausland Men's Shelter and the Avis Arbor Women and Children's Shelter at its Washington, PA location. The matching funds project took place during the month of November. The assembly raised a total of \$250 and the Home Office matched the amount for a total of \$500 to help support the City Mission. The donation was greatly appreciated by the Director of Development of the City Mission, Dr. Sally Mounts, to provide support for the homeless and hungry of the Washington area.



Presenting the Matching Funds check from L-R: Joseph Stefka, Jr., Assembly 588 Financial Secretary; Dr. Sally Mounts, Director of Development of the City Mission; and Annette Stefka, Assembly 588 Recording Secretary.

Eileen Wilson Raises Donations



L-R: Robin Festa, Senior Coordinator of Endowments and Disaster Relief for the Knights of Columbus accepts donations from Eileen Wilson, Coordinator Slovak Societies for the Knights of Columbus Christian Refugee Relief Fund. Sister Wilson serves as the Sec'y of Region 15, & President of Assembly 0028.

You Can Make A Difference Day

In the past our efforts for Make A Difference Day were local. For 2014 however, we decided to extend our outreach to a Global Project. This project was the Knights Of Columbus Christian Refugee Relief Fund. Established in August 2014 to help displaced Christians and other Minorities who continue to face violent persecution and the very real prospect of extinction. As in the past I coordinated donations for the cause from the following -
Slovak Catholic Sokol Assembly No. 9, INC.
Slovak Catholic Sokol Group 2
Slovak Catholic Sokol Wreath 1
Slovak Catholic Sokol Wreath 39
National Slovak Society Assembly No. 28
National Slovak Society L002
National Slovak Society Region 15 Ct.
Rev. Matthew Jankola District First Catholic Slovak Union
Slovak Alliance of Greater Bridgeport
First Plavecky Society of The Holy Trinity Inc.
Eileen Wilson (Personal)

We are proud to say that our contributions netted \$2,000.00. Knights of Columbus Treasurer Michael J. O'Connor sent a letter to each donor listed above gratefully expressing appreciation for their contributions to this worthwhile endeavor. Presentation of the donations was made by Eileen Wilson to Robin Festa, Senior Coordinator of Endowments and Disaster Relief at the Knights of Columbus National Headquarters in New Haven, Ct. I think I can safely say I speak for all who contributed to this project - **WE HAVE TRULY MADE A DIFFERENCE. Thank You And God Bless.**

Eileen Wilson



5 Generations

Caitlin McClellan was born on October 22, 2014, the daughter of Anna Korinko and Michael McClellan. Caitlin is the great, great, granddaughter of James (96) and Helen (89) Hagosky of East McKeesport.



Five generations includes L-R: Rebecca Korinko (age 19), Helen Winterbottom (age 70), Helen Hagosky (age 89), Helen Korinko (age 50), Caitlin McClellan (infant), and Anna Korinko (30).

Assembly L075

Our assembly held their Installation of Officers at Fanucci's Restaurant in Old Forge in January.



L-R: Shown are officers for 2015-2016 Vice President Lucy Piccoletti, President Gary Edwards, Hospitality, Youth Director Marlin Petro-Wesnak who is also Region 2 President, Goodwill Ambassador Joseph Gorgol, Secretary/Treasurer Lehrae Ann Edwards, and Installing officer Patricia Gorgol.

A meeting was held to discuss the 125th Anniversary Banquet and plans were made to attend. Afterwards, the members and guests dined at the Buffet. A drawing was held for the wooden snowman made by Member Joseph Janichko. Plans were made to sell tickets for the matching funds for the Duryea Scouts at their Blue and Gold Banquet on April 26, 2014 at the Dupont Hose Company 324 Main St. Dupont, Pa. Our next meeting will be held on April 12 at the Grande's Restaurant Birney Ave. Moosic, PA at 1:00 p.m. Shown are the members in attendance for the Installation of Officers:



Sitting: Stephanie Piccoletti, Allie Lazar, Joseph Janichko, Adam Lazar, Catherine Janichko and Region 2 President Marlin Petro-Wesnak. Standing are: Vice President Lucy Piccoletti, Goodwill Ambassador Joseph Gorgol, Patricia Gorgol, Karen Richardson, Adam Edwards, President Gary Edwards, Sec/Treas. Lehrae Ann Edwards, Gary Collins, Dorothy Collins, Samantha Wesnak and Madison Petro-Wesnak.



A



B



C



D



E



F



G



H



I



J



K

Match the new board member pictures with their corresponding baby pictures (ex. A1, B2, C3). How many can you get right? Answers can be found on page 18 of this issue.



1



2



3



4



5



6



7



8



9



10



11

In Memory of Louis T. Leo



A long time member of Assembly 586, Louis Thomas Leo, slipped away peacefully in his sleep on December 30th, 2014 at the age of 95. He served for many years as the

President for Assembly #586. Lou, also known as "Leo" to many, lived his whole life in the Chicago area where he grew up in a big Italian family. He served as an Army sergeant in the 184th Infantry Anti-tank company during WW II and was awarded many medals including the Bronze Star. When he returned home from the war he met the love of his life Emily (aka "Ginger") Jablonsky while dancing at the Trianon ballroom, always asking her to 'save the last dance for me' even though he had to get up at 3:00 a.m. to work at the South Water Market D. Leo & Sons family business. He later owned and operated Jay Bees Bowling Alley, located at 51st and Damen Avenue, for many years. He coordinated road trips of Assembly #586 members to NSS bowling tournaments across the country, using the CB name "Kingpin" along the way to lead the convoys. Lou and Ginger also hosted many NSS meetings and parties in their basement over the years. Only in America can a nice Italian boy married to a beautiful Slovak girl become so involved that he becomes president of a Slovak fraternal assembly. He quietly influenced the many neighborhood children who learned to bowl at Jay Bees through the years, including opening the lanes early on a weekly basis to allow special needs students to bowl for free. Many of us have fond memories of times spent at Jay Bees and of those road trips and parties. He was also an active member of VFW Post #5216.

He and Ginger retired to a carefree life at Carillon retirement community in Plainfield, Illinois; golfing, playing cards and having an active social life. They both took great joy and pride over the

years in their children and grandchildren and were married almost 50 years when Ginger passed away in 1998. Family and friends are what mattered most to him. Lou touched many lives

through his bowling alley and his NSS involvement and he will be greatly missed and always remembered by those who knew and loved him.

OUR DEPARTED MEMBERS

December, 2014

Name	City and State	Date of Death	Assembly
Baytos, Margaret R	Canfield, OH	11/03/2014	0008
Beers, Dorothy V	Pittsburgh, PA	12/18/2014	0434
Berger, William J	New Brighton, PA	01/11/2015	0283
Blasko, Bernard	Charleroi, PA	01/06/2015	0588
Blazek, Jean D	McMurray, PA	12/03/2014	0434
Blevins, Marjorie	Johnson City, TN	12/04/2014	0774
Bobick, Mary	Lansford, PA	12/13/2014	0774
Chonko, Helen A	Berlin, PA	05/23/2014	0038
DeLuca, Anthony M	Lady Lake, FL	01/17/2015	L105
Erdely, John Mark	Gibsonia, PA	01/15/2013	0039
Felton Sr., Kenneth	Houston, PA	01/09/2015	0434
Ferguson, Mary Ann	Donora, PA	02/16/2014	0039
Formulak, Gertrude G	Glen Lyon, PA	01/01/2015	0146
Gaydos, Josephine	Wilmington, NC	02/21/2012	0432
Gera, Dorothy	Frackville, PA	12/08/2014	0774
Heisey, Dorothy	Lebanon, PA	01/18/2015	C102
Holoman, Robert	Wernersville, PA	12/14/2014	0737
Jurkovic, Geraldine	Greensburg, PA	12/25/2014	0737
Kon, Dorothy	Pittsburgh, PA	12/25/2014	0100
Konopka, Marguerite A	Jackson, MI	11/24/2014	0381
Kummar, Mary	Pittsburgh, PA	05/26/2010	0700
Leo, Louis T	Plainfield, IL	12/30/2014	0586
Libak-Glovach, Helen	Montgomery Cty, PA	12/11/2014	R059
McGee, Amos A	Clymer, PA	10/26/2014	0038
Mihalsky, Gerald J	Duquesne, PA	12/21/2014	0108
Moore, Helen Sabol	Steubenville, OH	02/14/2013	P38A
Murphy, Harold E	St Albans, WV	09/04/2013	0774
Pannitto, Mariann	Reminderville, OH	12/31/2014	0004
Patterson, William	Washington, PA	07/12/2014	0588
Perri, Frank	Clarksburg, WV	11/19/2014	0774
Porter, Joseph	Lakewood, OH	09/01/2014	0432
Rachwitz, Tracy W	Tucson, AZ	12/16/2014	0731
Rigney, Charles P	Saint Louis, MO	11/29/2014	0554
Rumpf, Helen	Lebanon, PA	01/20/2015	L102
Russell, Samuel P	Fayette City, PA	02/06/2014	0377
Schmelzer, Gloria	Toledo, OH	10/12/2014	P09A
Schuster, Elmer N	Beaver Falls, PA	01/06/2015	0731
Skrip, Helen	Tinley Park, IL	01/04/2015	0586
Stout, June	Bidwell, OH	04/07/2014	0595
Struthers, William	Sacramento, CA	10/21/2014	0568
Thieme, Arthur R	Cary, NC	12/02/2014	0774
Vician I, David R	Broadview Hts, OH	01/02/2015	0070
Vician, Joseph J	Grand Prairie, TX	06/25/2014	0705
Yarowenko, John	Carnegie, PA	01/05/2015	0283

PVR Scholarship Fund Donations January, 2015

In Memory of Michael Burns: From Assembly 123	20.00
In Memory of Edward Kotun: From Assembly 123	20.00
In Memory of Kenneth Felton: From Edward DePersis	50.00
In Memory of Kenneth Felton: From Assembly 737	200.00
In Memory of Marge Rydski: From Assembly L075	25.00
In Memory of Mary Koches , mother of Honorary Director Ed Koches: From Ed and Carole Koches	100.00
Donations:	
Assembly 267	400.00
Mary Ann Paff	20.00
Bob Katricak	50.00
Randy & Sue Zaleski	75.00

PVR 125th Anniversary Perpetual Scholarship January, 2015

Donations:	
Monica Stanitski	1,000.00
Andrew & Sharon Wesnak	125.00
Assembly L102	250.00
Assembly L161	125.00
Assembly L075	125.00
Joe & Annette Stefka	125.00

MEMORIAL TREE ACORN DONATIONS January, 2015

In Memory of **Henry J and Margaret C Then:**
From Margaret M Then \$1,000.00

MEMORIAL TREE LEAF DONATIONS January, 2015

In Memory of **Henry J Then, Jr. :**
From Margaret M Then 250.00

My Slovakia Tour - Part 5 - The Finale

(Continued from last month)

This really was the most dreaded part of the tour because we all knew the end was near. During these final days we traveled to Banska Bystrica, which is the third largest city in Slovakia, and is well known for its heroic struggle against the Nazi's in World War 2. We visited the city of Nitra and took a train ride to the Nitra Castle complex containing the Nitra Cathedral, which is the first church in all of Slovakia, and possibly in all of Central Europe. Our tour next arrived in Sliac, which was our second to last overnight stop. In Sliac we stayed at the beautiful Kasady Resort and Spa, which was surrounded by mountains and contained all the amenities anyone could want. This really was a great relaxing ending to our sightseeing. After Sliac, we returned to Bratislava, did some shopping, and said our good byes. We all knew the next day was our last in this beautiful country.

Epilog: the country of Slovakia is beautiful, contains many mountains, caves, mineral springs, forests, and very important river systems. The people are the friendliest I have encountered in my many travels, are very religious, patriotic, and are proud of their Slovak heritage. I am of Slovak heritage and wanted to see firsthand the land of my ancestors. The country was not backward as I was led to believe. In fact, the country was anything but backward. The history and sites we visited were overwhelming. Castles were everywhere and we were visiting cities established in the 1100's. My articles only touched upon some of the things we saw and experienced during this visit to Slovakia. Knowing the country was taken advantage of by other countries and empires for over 1500 years does nothing but enforce Slovak independence with the Slovakian people benefiting from the many cultures of the various people involved in the constant take overs. These articles were by no means meant to be advertisements for those involved in directing this tour but rather are intended to be a testimony to the greatness and potential of Slovakia and its people. We saw and visited many cities and historic sites; we partied in many cities, but we were also exposed to all kinds of history. There is so much more to see in a country whose civilized history began in the 800's. In closing, I ask Kay and Jim Bench, Viera Marcova, and Paul Hudak of Adventure International, to accept my wife's and my gratitude for an exceptional educational well organized fun trip.

Donald J Kolecy



The answers to pictures on page 16 are:
1F, 2A, 3E, 4I, 5G, 6C, 7K, 8J, 9B, 10D, 11H.

Youngstown/Spisska Nova Ves 18th Annual Tour

Visit Slovakia with the Youngstown Spisska Nova Ves Sister Cities Heritage Tour from July 13 to 27, 2015. Contact Jim and Kay Bench at jmbench@yahoo.com or phone 724-858-5843 or 724-771-7900 for further information. Paul Hudak at Adventure International Travel will be making travel arrangements also. He can be reached at 216-228-7171 or 800-542-2487 or Fax 216-228-7174. Detailed information will be in next issue.

2015 Slovakia Heritage Tour

Experience Slovakia's culture and history, up close and personal on the 2015 Slovakia Heritage, September 11-20, 2015. Ten day minibus tour across Slovakia; 9 nights in 3 & 4 star hotels. Genealogical research and ancestral visits available.

For details: Visit www.slovakiaheritage.com or contact Judith Northup-Bennett, 978-544-5144 or connectionswork4u@hotmail.com



Marec — Jar je tu!

Prvý jarný deň je dňom rovnodennosti, čo znamená, že všetci na Zemi budú mať rovnako dlhý deň ako noc.

Príchod najkrajšieho ročného obdobia bol na území Slovenska oddávna spájaný s rôznymi ľudovými tradíciami. Jednou z nich, ktorá má korene ešte v predkresťanskom období, je vynášanie Moreny (Marmurieny, Mureny), slamenej figuríny odetej do ženských šiat.

Morena symbolizovala slovanskú bohyňu zimy a smrti. Morenu nosili ľudia po dedine a nakoniec podpálil a hodili ju do potoka. Verili, že takto odoženú od seba choroby, ba aj smrť. Tento zvyk si možno vykladať rôzne. Podľa jedných slamená figurína symbolizovala zimu, ktorej odchod mal otvoriť cestu pre nástup jari a po nej leta. Podľa iných bola Morena zosobnením smrti a jej likvidácia mala zabezpečiť prosperitu celej obci. A pre staré dievky bol tento zvyk veľmi dôležitý. Museli pozorne sledovať, na ktorú stranu Morena bude plávať a pri ktorej strane sa zastaví. Ak to bolo blízko nejakej chalupy a býval v nej slobodný mládenec, ten jej mal byť aj súdeným.

Zvyk rozlúčky so zimou a privítania jari sa na Slovensku uchoval aj po prijatí kresťanstva. „Morena, Morena! Za koho´s umrela?“



Veľky pôst

40 dní je rozumná miera. Mnoho veľikánov a múdrych ľudí uznávalo, že miera 40 dní je zdravá miera pre telo i dušu.

40 dní púšte,

40 dní ticha,

40 dní samoty so sebou i s Bohom,

40 dní dôverného rozhovoru duše s Bohom,

40 dní osvieženia,

40 dní zriekania sa falošných ciest a nepodstatných vecí.

Stalo by to za úvahu, čo z tých 40-tich dní, ktoré sú pred nami, urobíme. Či sa skutočne vedome necháme viesť Duchom, či sa dáme vyviesť na púšť.



8. Marec - MDŽ - Medzinárodný den žien

Európania slávia medzinárodný den žien 8-meho marca - veru aj na slovensku v tento den vzdávajú hold matkám-ženám. Deti sa učia básničky aby matky a ženy pekne oslovili, muži však gratulujú ženám kyticou.

Prvá Slovenska Republika

14 Marec je významný dňom v Slovenskom Kalendári keď pomocou Amerických Slovákov v roku 1939 vznikol prvý slovenský štát. Tohto roku si primomíname 76 rokov tejto udalosti.

Strieborný dvojkríž údajne symbolizuje tradíciu Cyrila a Metoda , je to však ešte starší kresťanský symbol pre vzkriesenie Ježiša , ktorý sa používal od 9. storočia v Byzantskej ríši , ako symbol náboženský a politický (patriarchálny kríž) sa rozšíril v 10. a 11. storočí.

Trojvršie v povedomí obyvateľstva znázorňuje tri pohoria – Matra , Tatra a Fatra , má však starší heraldický pôvod. Pôvodným erbom uhorského kráľa Bela III. (1173 – 1196) bol strieborný dvojkríž na červenom poli, bez iných znakov. Neskôr býva dvojkríž na erboch vztýčený na pažití alebo hlíne (1291), alebo má v spodnej časti tri či štyri korene. V erboch neskorších kráľov a kráľovien sa už objavuje v podobe trojitej skaly, napríklad na pečati Ladislava V. (1305) . Od 14. storočia sa už ustáľuje dnešná podoba trojvršia, pôvodne zlatého alebo strieborného, neskôr zeleného, až od roku 1848 modrého.



Červený štít bol farbou mnohých heraldických znakov koncom 12. a začiatkom 13. storočia. Nie je to teda *krvavá obloha* značiaca *utrpenie Slovákov počas mad'arizácie* , ako udávajú niektorí autori

Pekná myšlienka

Príroda nepotrebuje módných návrhárov ani vizážistov, je sama o sebe krásna v každom období. Na jeseň sfarbená do pestrých farieb, v zime do biela, nepotrebuje kožuch, sneh ju oblieka, na jar ako dieťa raz tichá inokedy plačlivá a niekedy uletená a leto ju farbí do zlatista lúčmi slniečka. A človek v jej objatí je krásny tiež, keď ju miluje a chráni."

Mark Twain



Youth Circle Page

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

Junior Pittsburgh Slovakians

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

* Learn to sing, dance &/or play the violin.

* No experience necessary,
we'll show you how!

* Meet new friends

* Learn about your Slovak Heritage!

* Perform at the Pittsburgh Folk Festival,
Slovak Day, Slovak Heritage Festival at Pitt
as well as other events!

We are now accepting new members and
would like to invite you to come and find
out what we are all about! For more infor-
mation, please call Sue Ondrejco at 412-
421-1204 or e-mail:

sue.ondrejco@gmail.com

St. Patrick's Day Crispy Treats

6 cups Rice Krispies
1/4 cup margarine
1/2 teaspoon vanilla extract
1/2-1 teaspoon green food coloring
1 (10 ounce) package mini
marshmallows
gold chocolate coins
(wrapped in gold)

Directions:

Line a 13x9x2 baking pan with foil,
lightly spray with Pam cooking spray or
butter. Melt margarine in a large pot on
low heat. Add marshmallows and stir
constantly until melted. Remove from
heat. Add vanilla extract and food col-
oring stir until smooth. Add cereal
quickly to the melted marshmallow
mixture, stir until well coated.

Press into the ready greased baking
pan with a buttered spatula. Set aside
and cool. Cut into bars or you can use
a shamrock cookie cutter. Garnish top
with gold wrapped candy coins.

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**



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.

Twenty Year Life Insurance Policy Rates

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

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

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

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

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

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



Recommender for Family and Friends

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

I would like to recommend a family member or friend!

Prospect name: _____

Address: _____

City: _____

State: _____ Zip: _____ Daytime phone number: _____

REFERRED BY:

Member name: _____

Daytime phone number: _____

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 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.



NSS Life
125th
Anniversary

Recommender for Family and Friends

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

I would like to recommend a family member or friend!

Prospect name: _____

Address: _____

City: _____

State: _____ Zip: _____ Daytime phone number: _____

REFERRED BY:

Member name: _____

Daytime phone number: _____

The National Slovak Society of the USA

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

National Slovak Society
(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.

