



National Slovak Society

Where "Family Matters"

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Costumes and Pumpkins and Candy, Oh My!



NSS Life
Family Matters



National Slovak Society

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NATIONAL SLOVAK SOCIETY

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...

<p>REGION 2</p> <p>October 19 October 25</p>	<p>Assemblies L075, 0146, 0617</p> <p>Assembly L075, Meeting, Grande Pizzeria, Birney Avenue, Moosic, PA at 1:00 pm Region 2, Meeting at Grotto Pizza, Edwardsville, PA at 12:30 pm</p>
<p>REGION 5</p> <p>October 18 October 19 October 24 December 7</p>	<p>Assemblies P38A, 0039, 0100, L105, 0108, 0123, L161, 0283, 0377, 0434, 0441, 0588, 0700, 0737, 0774, 0809</p> <p>Assembly 0737, Meeting, Godor's Residence, North Huntingdon, PA at 1:00 pm Region 5, Meeting, Home Office, McMurray, PA at 1:00 pm Assembly 0123, Meeting/Lunch, (After volunteering at World Vision Warehouse at 9:30 am) Assembly 0039, Christmas Party, Knights of Columbus Social Hall, Uniontown, PA at 2:00 pm</p>
<p>REGION 7</p> <p>October 11 December 6</p>	<p>Assemblies P09A, 0008, 0731</p> <p>Assembly 0731, Halloween Hayride, Countryside Farms, Lowellville, OH at 5:30 pm Region 7, Christmas Party, Holy Family Parish Hall, Poland, OH at 1:00 pm</p>
<p>REGION 8</p> <p>October 15 October 21 December 16</p>	<p>Assemblies 0004, 0070, 0160, 0432, 0595</p> <p>Region 8, Meeting, American Slovak Club, Lorain, OH at 7:30 pm Assembly 0432, Meeting, Koches Residence, Strongsville, OH at 7:30 pm Assembly 0432, Christmas Party/Meeting, 7:30 pm, Location TBD</p>
<p>REGION 10</p> <p>October 26 November 30 December 11</p>	<p>Assemblies 0586</p> <p>Assembly 0586/0065, Meeting, Hackney's, Palos Park, IL Assembly 0586, Christmas Party, Bohemian Garden Restaurant, Downers Grove at 1:00 pm Assembly 0586, Stedraký Christmas Luncheon, Sts. Peter & Paul Lutheran Church, Riverside, IL</p>
<p>REGION 14</p> <p>October 26</p>	<p>Assemblies R059, L102</p> <p>Assembly R059, Meeting/Matching Fund Project, St. Nicholas Orthodox Church, Bethlehem, PA</p>
<p>REGION 15</p>	<p>Assemblies L002, 0028, L145</p> <p>No activities at this time</p>
<p>AT LARGE</p> <p>October 5 October 19 November 7 December 24</p>	<p>Assemblies R019, L040, 0110, 0236, 0299, 0381, 0554, 0568, 0705, 0800, 0813</p> <p>Assembly 0554, Meeting, Stricek's Residence, DuBois, PA at 2:00 pm Assembly 0705, Meeting, Buck Home, Seelyville, IN at 1:00 pm Assembly 0554, Meeting, Stricek's Residence, DuBois, PA at 2:00 pm Assembly 0705, Annual Christmas Eve celebration</p>

From The President's Desk...



David G. Blazek, FIC
National President

Greetings! Summer is officially over but we are still hoping for some Indian Summer weather as we start October. With the end of summer, the calendar shows more assembly meetings and less outdoor activities. The only activity I see in the schedule of events is Assembly 731's Halloween hayride, at Countryside Farms, Lowellville, Ohio on October 11th. This month is a busy month for State Fraternal Alliance meetings with Pennsylvania, Ohio, and New Jersey/New York Alliances holding their annual meeting. In addition, we will observe Halloween on the 31st. Get the candy ready or you may receive a trick from the youngsters in your neighborhood.

Beneficiary Updates

Are your beneficiaries up to date? This is a question you may not have asked yourself lately or ever. But, it's one you should ask yourself at least annually. I can't stress enough the importance of regularly checking the beneficiaries listed on your life and/or annuities. It is the only way to ensure that the people you want to receive the benefits of your policies are the ones who will receive it. Think about the changes that have occurred in your life since you purchased your life or annuity policy. Getting married, having children, losing a loved one, getting divorced, getting remarried all these life changes affect your responsibilities. Do the ben-

eficiaries you listed on your policy when you purchased it reflect who you want to receive the proceeds?

If you think you may need to update the beneficiaries listed on your policies, contact your agent or call the Home Office toll free at 1-800-488-1890 or locally at 724-731-0094.

Wounded Warrior Project

The Wounded Warrior Project currently serves veterans and service members who incurred a physical or mental injury, illness or wound, connected to their military service on or after September 11, 2001. On that date, America watched in horror as approximately 3,000 people died including hundreds of firefighters and rescue workers. Many warriors note a sense of duty to volunteer for the military following this tragic event. September 11th also served as a stimulus for Operations Iraqi Freedom, Enduring Freedom, and New Dawn. Operation Iraqi Freedom refers to military operations in Iraq that began March 19, 2003 and officially ended August 31, 2010. Operation Enduring Freedom refers to combat operations in Afghanistan and other regions in support of the Global War on Terror. Operation New Dawn refers to the conclusion of operations in Iraq beginning September 1, 2010 and ending December 15, 2011.

For the Wounded Warrior Project, there is a distinct difference between

members and alumni. The term alumni indicates a mutual shared experience and denotes your place in the organization. There are no dues to belong to this organization; dues were paid by wearing the uniform and on the battlefield.

I had the personal privilege of meeting a true wounded warrior this past spring at a meeting of the FICs I attended in San Diego California. The warrior I met was a Navy Officer by the name of Kevin Shaeffer who now serves as a Wounded Warriors spokesperson. Officer Shaeffer was stationed at the Pentagon on September 11, 2001. Over 20 of his Navy comrades in his section of the building were killed, but miraculously, Kevin survived the crash. He did suffer burns over 50 percent of his body. To actually hear his story was very emotional. The ironic part of this story is that Kevin Shaeffer grew up and went to high school at Peters Township High which is about 1 mile from the Home Office of the National Slovak Society.

At the recently concluded convention in Hershey, Pennsylvania, the Board had chosen the Wounded Warrior Project as our community fund raiser. Thanks to the generosity of our assemblies, regions and individuals, we raised \$3,000 and made a presentation to the local branch of the Wounded Warriors in Hershey. Thank you to all that donated to such a worthy cause.

Adult Truths:

I can't remember the last time I wasn't at least kind-of tired.

News of Narodniars

I would like to extend a warm welcome to Patricia (Patty) Kropf and Ryan Strom who joined the NSS Home Office staff in September. Happy Birthday wishes go out to National Vice President Dean Burns, National Director Tony Beno, Honorary Officer Henri Albert, George Batyko, Irene Tomaskovic, Marie Palko, Home Office staff member Rick Toth, Sales Agent Joe Elliott, Cathy Fox, daughter Nicole Kearney, my mother Jean Blazek, Bob Kapp, JoAnna Lloyd and Carson Bernardo.

Happy Anniversary wishes to Susan and Paul Payerchin, Carole and Ed Koches, Barb and Tod Wilcock, and to all others celebrating a special occasion this month.

I was saddened to hear of the recent passing of Lucille Ward. Lucille had attended our 36th Quadrennial Convention in June. Our thoughts and prayers go out to the Ward Family.

The Second Opinion from the Vice-President



Dean Burns, FIC
National Vice-President

Send in the Clowns

There are many singers who have recorded *Send in the Clowns* by Stephen Sondheim for the 1973 musical *A Little Night Music*. My favorite artist who sings the song is Judy Collins which may simply be because I like all of Judy Collins recordings. (I admit my prejudice.)

The song is sung in the play by a girl Desirée who reflects on the ironies and disappointments of her life. Among other things, she looks back on an affair years earlier with the lawyer, Fredrik. Meeting him after so long, she finds that he is now in an unconsummated marriage with a much younger woman. Desirée proposes marriage to rescue him from this situation, but he declines, citing his dedication to his bride. Reacting to his rejection, Desirée sings this song. The clowns are not the circus kind with funny costumes, but rather the foolish people we encounter all too often. We all know "clowns" who go through life without much substance to their lives. It is those "clowns" that she is looking to find.

Paraphrasing the lyrics a little,

*"Isn't rich? Are we a pair?
Me here at last on the ground;
You in midair. Send in the Clowns.*

*Isn't it bliss? Don't you approve?
One who keeps tearing around?
One who can't lose. Send In the Clowns.*

*Just when I stopped opening doors.
Finally knowing the one that
I wanted was yours.
Making my entrance again;
With my usual flair;
No one was there.*

*Don't you love farce? My fault I fear.
I thought that you'd want what I wanted,
my dear. But, where are the clowns?
Send in the Clowns. Well, maybe next year.*

By the way, The song is later reprised after Fredrik's young wife runs away with his son, and Fredrik is finally free to accept Desirée's offer. (See, once in a while dreams do come true.)

If we be honest, we probably all have messed it up once or twice and regretted it. And we wanted to make it right and discovered that it was too late.

At least I have so I am talking mostly to myself. But I am more fortunate than most people. I have lots and lots of people who tell me what I should do or what I should have done. I consider them to be my personal "Clowns".

These are the same people that Tennyson wrote about in *Ulysses*. The ones who know not me, but would presume to tell me how to live. (And how to die) Of course, the end of the *Ulysses* poem says, that there is still time to do something worthy of him and his men, because they are.

*"One equal temper of heroic hearts,
Made weak by time and fate,
but strong in will
To strive, to seek, to find,
and not to yield."*

But, if you have the right faith, your life will find a way back to the place

where you are happy. While no one lives happily ever after; neither do people need to live unhappily ever after, either.

As I wrote a couple of months ago, there should be a place between. I think I have found that place. You can, too. Well, maybe next year.

New NSS

The newly elected Board will be meeting in November. The average age is much younger. I think that is good. Many new ideas will get a chance to be heard. While the status quo is usually okay, new is also good. Few people go out looking for an old car to buy. Some do, but more are looking for the newest innovations. Most people brag about the new things on the new car.

I expect that we at NSS will be touting the new things installed by the new board, as well as the continuation of the older things which have served us well all these years.

Let the board members hear from you. They represent you, the members.

Western PA Slovak Radio Hour

32nd Annual Dinner Dance

Slovak Sokol Club

2912 E Carson Street

Pittsburgh, PA 15203

Saturday - October 4, 2014

Social Hour - 5:00 pm

Buffet Dinner - 5:30 pm

Entertainment :

Kontakty from New Jersey

Tickets:

Sue Ondrejco at 412-421-1204

A Page From My Notebook.....

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



Happy Birthday Mom..

Time passes so quickly that before you know it we are another year older. I'd like to take this time to wish my mother Marie Palko a very happy and blessed 93rd birthday.

AFA Conference

Last month the Executive Officers, including myself, and several Directors attended the American Fraternal Alliance Annual Meeting in Austin, TX. This meeting focused on Millennials and how to attract them to become active members in the fraternal benefit system. Information gained during sessions will be studied to determine how we can better serve and involve our youth.

Convention Board Meeting Recap

Members of the Board of Directors met on Friday, June 20, 2014 at the Hershey Lodge, Hershey, PA. All members of the board were in attendance along with Asset Manager Larry White, Sales Director Greg Felton, Actuary Robert Bruce, Actuary Grant Hemphill, CPA Donald Reddinger and CPA Joseph Dickert.

Investments and mortgages were reviewed and ratified as was an Internet vote to hold rates for the 2nd Quarter 2014.

The Investment Report, presented by Larry White, AQS, covered items such as Portfolio Metrics Since Inception; Trailing Reinvestment; Annuity Average Credited Rate and Balance; Gross Margin; Investment Quality Distribution; Sector Distribution; Municipal Distribution; Municipal Distribution by State; Projected Forward Cash Flow; Purchases; Treasuries and a final Commentary.

Sales & Marketing Director Greg Felton presented the **Sales Directors Report** highlighting: 2014 Second Quarter Sales Recap; Quarterly comparison year to year for Policies; New Members and Premium; Comparison of the last 10 quarters for Policies; New Members and Premium; NSS Membership and Agents;.

Fraternal Report - The report of the Fraternal Activities Coordinator Pam Blum provided information on the 2014 National Golf Tournament and the PVR Scholarships granted or renewed or 2014.

The Actuarial Report - The report of the Actuary was presented by Robert E. Bruce, Bruce & Bruce Co, LLC

CPA Report - The Overview of 2013 1st quarter of 2014 was presented by CPA Donald Reddinger, Reddinger, Will, Gallagher & Dickert, LLC.

Legal Advisor Report - The report of our legal advisor was presented by NSS Legal Counsel P. Ronald Cooper.

Committees met to discuss company business. They will report back to the Board at a later time in the meeting.

The following **Old Business** was addressed: Pa Insurance Department Meeting results; Pa Insurance Department Examination progress, Review Convention Details, Status of NSS History Update and Final Budget Approval.

The following **New Business** was presented: Approval of the Platinum & Diamond Awards for 2014 and the selection of directors to the AFA Meeting in September.

Under **Good of the Order** President Blazek announced the dates for the upcoming meetings as follows: Saturday September 13, 2014 - Executive Committee at 9:00 am until conclusion and Saturday, November 8, 2014 - Fall Board meeting/Reorganization Meeting (Bond audit Friday, November 7, 2014).

Did you know.....

That in the late 1700's, many houses consisted of a large room with only one chair. Commonly, a long wooden board folded down from the wall, and was used for dining. The 'head of the household' always sat in the chair while everyone else ate sitting on the floor. Occasionally a guest, who was usually a man, would be invited to sit in this chair during a meal. To sit in the chair meant you were important and in charge. They called the one sitting in the chair the "chair ." Today in business, we use the expression or title 'Chairman' or 'Chairman of the Board.'

Well, our next board meeting should be really interesting. I wonder how many of us will not be able to get up from the floor!

2014 2ND QUARTER ANNUAL REPORT - NATIONAL SLOVAK SOCIETY

Net Admitted Assets:

	June 2014	December 2013
Bonds	\$734,192,406	\$696,070,146
Preferred Stocks	539,999	587,999
Common Stocks	746,768	925,776
Mortgage Loans on		
Real Estate	8,880,648	8,821,721
Certificate Loans	512,091	432,546
Real Estate Occupied		
By Society	777,061	787,739
Cash On Deposit	10,727,174	11,018,128
Electronic Data Equipment	0	0
Uncollected Premiums	120,965	120,965
Investment Income Due	9,264,800	8,858,510
TOTALS	\$765,761,912	\$727,623,530

Liabilities and Unassigned Funds:

	June 2014	December 2013
Aggregate Reserve	\$690,224,000	\$658,141,000
Deposit-type		
Contracts	40,193,993	37,906,018
Certificate Claims	300,000	300,000
Commissions Due	401,200	290,000
Refunds Due and Unpaid	325,000	325,000
General Expenses Due	1,468,500	1,429,500
Retained By The Society		
As Trustee	92,669	243,509
Asset Valuation		
Reserve (AVR)	3,284,500	3,038,000
Interest Maintenance		
Reserve (IMR)	4,852,272	4,754,665
Contingency Reserve	150,000	150,000
Unassigned Funds	24,598,978	21,045,838
TOTALS	\$765,761,912	\$727,623,530

Surplus Account:

	June 2014	December 2013
Beginning Surplus	\$21,195,838	\$17,530,350
Net Income	3,782,764	4,213,271
Change in Net Unrealized		
Capital Gains or (Losses)	16,876	22,029
Chge in Nonadmitted Assets	0	184,188
Change in Valuation		
Reserve	(246,500)	(754,000)
Aggregate Write-ins for Gains		
and Losses in Surplus	0	0
Net Change In Surplus	3,553,140	3,665,488
Surplus At Statement Date	\$24,748,978	\$21,195,838

Summary Of Operations:

	June 2014	December 2013
INCOME:		
Premiums & Annuity		
Considerations	\$58,869,142	\$103,185,441
Net Invest. Income	18,376,484	33,995,892
Amortization Of Interest		
Maintenance Reserve	88,203	(237,101)
Income Sub-Total	\$77,333,829	\$136,944,232

	June 2014	December 2013
EXPENSES:		
Death Benefits	\$591,499	\$1,460,334
Matured Endowments	16,302	71,677
Annuity Benefits	35,777,937	61,849,026
Disability, Accident,		
Health Benefits	0	3,437
Surrender Benefits	1,405,849	2,668,062
Interest On Deposit		
Type Contracts	7,455	85,417
Increase In Aggregate		
Reserve For Life		
Contracts	32,083,000	59,099,740
Commissions On		
Direct Business	1,548,314	3,099,628
General &		
Fraternal Expenses	1,772,952	3,876,685
Insurance, Taxes,		
Licenses, Fees	180,757	119,343
Expense Sub-Total	\$73,384,065	\$132,333,349

	June 2014	December 2013
SUMMARY:		
Net Gain From Operations		
Before Refunds		
To Members	\$3,949,764	\$4,610,883
Refund To Members	(147,095)	(346,212)
Net Gain From Operations		
After Refunds		
To Members	3,802,669	4,264,671
Net Realized		
Capital Gains	(19,905)	(51,400)
Total Net Income	\$3,782,764	\$4,213,271

Linda M Strom
National Secretary/Treasurer

Fall Board Meeting in November

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

Saturday – Sunday, November 8 – 9, 2014

9:00 a.m.

**NSS Home Office
351 Valley Brook Rd
McMurray PA 15317**

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

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



DONATE TO THE PVR SCHOLARSHIP FUND

Here are four good reasons why making a donation makes sense...

- Every penny donated goes directly into the PVR Scholarship Fund.
- Your contribution will help our young members achieve their academic goals.
- Your donation may benefit your own son, daughter, niece or nephew.
- Every year, requests for grants increase, making more demands on the PVR Scholarship Fund.

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

Name: _____

Assembly: _____

Address: _____

City: _____

State: _____

Zip: _____

Please issue your check to:

NSS PVR Scholarship Fund

And send to:

**National Slovak Society
351 Valley Brook Road
McMurray, PA 15317**

PVR SCHOLARSHIP FUND DONATIONS August, 2014

In Memory of Deceased Members of Assembly L075:	
From Assembly L075	100.00
In Memory of Officers & Members of Region 2:	
From Region 2	100.00
In Memory of Deceased Officers & Members of Assembly 617/C617:	
From Assembly 617/C617	500.00
In Memory of Andrew & Anna Krupa, John & Mary Krisanda:	
From George & Rose Mary Strish	50.00
In Memory of Godson & Nephew, Kevin Semelsberger:	100.00
In Memory of David, Joseph Sr., Debbie & Katherine Stefka:	
From Joe & Annette Stefka	100.00

Donations:

NSS 2014 Golf Outing	1,854.78
Randy & Sue Zaleski	75.00
2014 Convention Assembly & Delegates	3,723.00
Dean Burns	100.00
Matching Funds from Region 5	123.00
Assembly R019	100.00

LEAF DONATIONS August, 2014

In Memory of Stephen Lukas, Assembly 0617:	
From John & Stephanie Kurilla	250.00
In Honor of Officers/Members of Assembly 0110:	250.00

ACORN DONATIONS August, 2014

In Memory of Alvin S Jancisin, A good Slovak man:	
From the Jancisin Family	1,000.00
Donation from our friends at Riallus:	1,000.00

Fraternal Matters...

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



Autumn is the perfect time to take account of what we've done, what we didn't do, and what we'd like to do next year. ~Author Unknown

Trick or Treat

NSS has a supply of Halloween Trick or Treat bags available. If your assembly or organization is having a Halloween party and need bags for the ghosts and goblins to collect their goodies give me a call or email me at pblum@nsslife.org

A Bit of Halloween History

Evolving from the ancient Celtic holiday of Samhain, modern Halloween has become less about literal ghosts and ghouls and more about costumes and candy. The Celts used the day to mark the end of the harvest season and the beginning of winter, and also believed that this transition between the seasons was a bridge to the world of the dead. Over time the holiday has transitioned from a somber pagan ritual to a day of merriment, costumes, parades and sweet treats for children and adults.

Halloween in Slovakia -



In Slovakia Halloween is not celebrated. Instead, on the first day of November, All Saints Day is celebrated.

All Saints Day in Slovakia, as well as many other Slavic countries, is a highly celebrated holy day. Throughout the entire weekend, Slovak families travel across the country to visit cemeteries where their deceased family members are located. Cemeteries overflow with flowers and thousands and thousands of candles are lit and placed on the graves. Families take time to meet together and take care of their family members' gravesites. Because some families must travel to multiple cemeteries across large areas of Slovakia, this begins taking place on Friday and doesn't end until late Sunday night, when the actual observance of All Saints takes place. Virtually all Slovaks travel to their local cemetery late on Sunday night to pay respects and light candles.



Poetry Contest

Congratulations to the 2014 Poetry Contest winners listed below. What an awesome job each and every one of you did on your poems. This year we had a total of 35 entries. The first place winners will be published in next month's edition of the National News. I want to thank everyone for their continued participation in our fraternal contests and I encourage your participation again next year.

Ornament Contest

As I write this article (in September) I can NOT believe I'm addressing the Christmas Ornament Contest. I am one of those people that Christmas tends to sneak up on every year. So, with that being said, we're giving you plenty of time to get your "crafty" on and submit an ornament. Rules about the contest can be found elsewhere in this publication. **(Note – Please only submit original hand-made ornaments not ones made from "kits".)**



*October's the month
When the smallest breeze
Gives us a shower
Of autumn leaves.
Bonfires and pumpkins,
Leaves sailing down –
October is red
And golden and brown.
-Author Unknown*

2013 Poetry Contest Winners

Keats - Ages 5-7

First Place:	Abigail Herbster	Assembly C434
Second Place:	Cody Hamilton	Assembly C731
Third Place:	Allie Lazar	Assembly C075

Angelou - Ages 8-10

First Place:	Ben Ostrowski	Assembly C617
Second Place:	Tyler Hamilton	Assembly C731
Third Place:	Valentina Gulino	Assembly C039

Frost - Ages 11-13

First Place:	Meghan Jezik	Assembly C299
Second Place:	Casey Lako	Assembly C039
Third Place:	Giavanna Gulino	Assembly C039

Shakespeare - Ages 14-16

First Place:	Katherine Ostrowski	Assembly C617
Second Place:	Caly Farrell	Assembly C813
Third Place:	Charles Boone	Assembly C161

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

CD's Maturing in October?

Believe it or not, October is one of the biggest months for CD's to renew. It probably has something to do with IRA season in April and many people use to buy a six month CD. That would make October the renewal month. If you are one of the lucky ones getting a renewal notice from your local bank or credit union please look at the notice carefully. You will have between 7 to 10 days to decide if you would like to renew? Then look at the interest rate. You may be surprised to find rates of .25, .50 but certainly less than 1.0% interest.

With rates this low perhaps it is time to consider moving the money to NSS. We have several annuity options:

The **one year plan** (Preferred Choice) is paying 1% interest

The **three year plan** (Optimum 3) is paying 2.0% interest

The **Preferred 5** is currently paying 3.00% interest

The **Preferred 8** is currently paying 3.50% interest

Annuities provide tax deferred income, strong guarantees and are backed by reserves which are required by law. Stop letting the bank make money on your money – start earning a better rate today.

For more information please contact your local NSS representative or Joe Elliott in the Home Office.

Thought for the Month

No one can cheat you out of your ultimate success except yourself.

Ralph Waldo Emerson (1803-1882)



The Recommender Program

Earlier this year NSS upgraded the recommender program. This is a fraternal referral system. If a member recommends someone for membership in NSS and that person buys a product and becomes a member then we will send you a check for \$25. It is as simple as that!

Your family and friends should belong to a great organization. Don't let us be the best kept secret in the insurance industry. Tell everyone about us – we offer great products and rates. We have complimentary (fraternal) benefits that include: Scholarships (worth up to \$2,000), golf & bowling tournaments, contests, publications, a Heritage Museum and more.

Use the form on the back cover and let's help others share in the NSS experience.

Twenty Pay Life

This permanent plan of insurance has been offered to consumers by insurance companies for almost fifty years. This plan is a variation of whole life insurance and was originally designed for people in their 30's or 40's that wanted to have their insurance paid up at or near retirement age. Today it is used for both young and old. This plan runs a little more money than whole life but here are the advantages: paid-up after twenty years, higher cash or loan values, dividends, and options should you discontinue making payments. For young people this plan can help you save some money towards college expenses. For middle aged people the plan provides paid-up insurance at a time when you are trying to minimize your costs. And finally for older purchasers the twenty pay life generates greater residual values. If you would like to see how this plan can perform for you – please call your local NSS representative or Joe Elliott in the Home office. We would be happy to get you an illustration so you can see how this plan could work for you.

2014 2nd Quarter Sales Leaders

Congratulations to our two top producers for their hard work and dedication to the Society.



Our top producer for the second quarter of 2014 for the **MOST NEW MEMBERS** is **Bill DelMonaco**. Bill lives in Corapolis, PA. Bill has been in business for more than 30 years and with NSS for 20 years. Bill is well versed in all the latest products and ideas. He is a great planner and you can trust him to help you with all your insurance needs. You can reach Bill by phone at 412-264-7268.

Our top **PREMIUM PRODUCER** for the second quarter is **Howard C. Bluhm** MSFS, ChFC of Maumee, OH. Howard has been in the insurance profession for 36 years and is a 35 year life and qualifying member of the Million Dollar Round Table. Howard has been married for 37 years to his college sweetheart, Karen. They have been blessed with 2 children – Andrea & Brian and a daughter-in-law, Betsy and grandchildren. To contact Howard, please call his office at 419-893-2233 or email him at hcbluhm@bex.net.



ASSEMBLY R059

Whitehall, PA

A Matching Fund Project and meeting will be held on Sunday, October 26, 2014 after the Divine Liturgy at St. Nicholas Orthodox Church, Bethlehem PA. A hot dog luncheon will be served for the Soup Kitchen in Allentown that we support. If in need of directions, please call Nancy at 610-266-7346.

The entire month of November, we will be holding a can collection for a local food bank. It will be in conjunction with Assembly L102 for Region 14.

Nancy A Sabol
Secretary

ASSEMBLY 039

Uniontown, PA

"Win a 32" HDTV"

Start making plans to attend our Annual Christmas Party that will be held on Sunday, December 7th at the Knights of Columbus social hall, North Gallatin Avenue Extension, Uniontown, PA at 2:00 p.m. A lucky attendee will go home with a 32" HDTV. There will be plenty of door prizes, a special Chinese/Slovak auction for the NSS Scholarship Fund and giveaways. Come enjoy a FREE delicious catered dinner and the fraternal fellowship.

Congratulations to assembly youth members: Vincent Agostini (Indiana University of PA) and Stevie Nemetz (Duquesne University) on being awarded first year scholarships from the NSS Scholarship Program Great job!!!! We are proud of you!!!!

For those interested in Slovak heritage, the 24th Annual Slovak Heritage Festival will be held in the Commons Room of the Cathedral of Learning on the University of Pittsburgh Campus. There will be lectures on Slovak history, Slovak related displays, ethnic food, folk vendors, etc. Admission is FREE! Come and enjoy your Slovak heritage at PITT.

Don't forget about the NSS Christmas Ornament Contest for members of all ages. The rules and regulations can be found on the website at nsslife.org. The deadline for your entry is December 1st. Make it a family affair!! Watch out for those little children out there "trick n' treating" for Halloween!!!

John Payerchin
President

ASSEMBLY L075

Duryea, PA

Our last meeting for the year will be held on Sunday, October 19th at 1:00 p.m. at the Grande Restaurant Birney Avenue, Moosic, PA to nominate and elect officers for 2015-2016. For more information contact Lehrae Edwards at 570-457-8402.

Lehrae Edwards
Secretary

ASSEMBLY 123

Pittsburgh, PA

On Friday, October 24th at 9:30 a.m. we will be volunteering at the World Vision Warehouse in Sewickley. If you would like to help out for two hours of sorting and packing clothes please give a call to Mary Maniecki, 412-264-3546. She will give you all the details and directions. Afterwards we will have lunch and hold a business meeting.

The Slavs call October the yellow month, obviously because of the changing of the color of the leaves. We here in Western Pennsylvania are blessed with an abundance of beautiful color. Enjoy the display; it is Mother Nature's wondrous gift to us.

October can also be a food lover's delight. It is National Cookie month, National Chili Month National Pizza Month, National Dessert Month, National Popcorn Month and also National Seafood Month. I want to know

who comes up with this stuff.

We also celebrate Columbus Day this month. Now there's a guy who knew where he wanted to go but all he got was the Capitol of Ohio named after him.

Please remember in your thoughts and prayers our members who may be ill or going through some rough times. Perhaps it will comfort them to know they are not forgotten.

Bill Knoll
President

ASSEMBLY 160

Lorain, OH

United Slovak Societies will host a Children's Halloween Costume Bowling Party for ages 16 and under on Sunday October 26th, 2014 at the American Slovak Club 2915 Broadway Avenue, Lorain, Ohio at 1:00 p.m. The party is for members and children of members of SCS wr. 111, FCSU br. 228, FCCLA br. 114, NSS a. 160 and LPSCU br. 77.

All children must be signed up by October 17th at the Club or contact, slovenska.hviezda@hotmail.com <mailto:slovenska.hviezda@hotmail.com>.

Robert Katricak
Secretary

ASSEMBLY 432

Fairview Park, OH

A meeting will be held on Tuesday, October 21, 2014 at the home of Ed and Carole Koches, 20669 Spruce Drive, Strongsville, OH at 7:30 p.m. We hope to see you there.

Our Christmas meeting will be held on Tuesday, December 16, 2014. Location of the meeting TBD.

Shawn Pytel
Publicist

ASSEMBLY 554

Curwensville, PA

Meetings will be held on October 5th and November 7, 2014 at the home of Jim Stricek, 135 McCullough St., DuBois, PA at 2:00 p.m.

Jim Stricek
Secretary

ASSEMBLY 588

Slovan, PA

Fraternal Night Old Schoolhouse Players

Assembly 588 is sponsoring a fraternal night at the Mount Pleasant Township Community Center in Hickory, Pennsylvania to watch the Old Schoolhouse Players perform the Agatha Christie thriller, *The Mousetrap*. Any member of Assembly 588 interested in attending *The Mousetrap* on Saturday, October 11, 2014 at 7:30 p.m., should contact Annette Stefka at 724-947-9471 by October 7, 2014, to reserve a ticket. Assembly 588 will provide a ticket free of charge to any Assembly 588 member wishing to attend the performance. The Assembly has reserved a limited number of tickets for the musical. Tickets will be available on a first call basis. Remember – one ticket per member. **Don't forget to call prior to the deadline of December 6th to reserve your ticket.** Join us for a great night of theater and fraternal fun in Hickory, Pennsylvania on October 11th.

Annette Stefka
Recording Secretary

REGION 2

Hazleton, PA

A meeting/luncheon will be held for members of Region 2, including Assembly 0617, Assembly 0146 and 0075 on Saturday, October 25, 2014, at the Grotto Pizza, Route 11, Edwardsville, PA at 12:30 p.m. Region business will be discussed before the luncheon.

All members are invited to join us but reservations are required. Phone Rose Mary at 570-825-3681 by October 21st with your reservation.

Rose Mary Strish
Secretary

ASSEMBLY 586

Chicago, IL

The new Assembly 586 will meet on Sunday, October 26, 2014 tentatively at Hackney's in Palos Park, IL. More details to follow.

At this time we'd like to announce our Matching Funds Project, the annual Stedraky Christmas Luncheon, to be held on Thursday, December 11th, at Sts. Peter & Paul Lutheran Church, 31 Street and DesPlaines Avenue, Riverside, IL. Assembly 586 members can attend and partake of the excellent Slovak meal at no charge; guest cost is \$15. Tickets will NOT be sold at the door and the **final date for reservations** is Sunday, December 7th (Remember Pearl Harbor!) Please call Millie Mendel at 708-387-7244 to make reservations for yourselves and your guests.

We will also celebrate Christmas a little early at our yearly Christmas party on Sunday, November 30th, at Bohemian Garden Restaurant in Downers Grove at 1:00 p.m.

Janet Tomaskovic
Secretary

ASSEMBLY 737

Westmoreland County, PA

A meeting will be held on October 18, 2014 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

REGION 5

Pittsburgh, PA

Meeting Date Change

The fall meeting of Region 5 originally scheduled for Sunday, October 12, 2014, will be held on Sunday, October 19, 2014, 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 8

Cleveland, OH

The semi-annual meeting of Region 8 will be hosted by Assembly 160 on:

DATE: October 15, 2014

TIME: 7:30 p.m.

LOCATION: American Slovak Club
2915 Broadway
Lorain, Ohio 44055

A review of the NSS Convention 2014 will be discussed, and we will have election of officers for 2015-2016.

Hope to see everyone there.

Carole Koches
Secretary

Assembly 588/C588

Matching Funds Project

Members of Assembly 588 and Circle 588 recently completed a successful Matching Funds Project for the Avella Area Library Center. The Avella Area Library Center serves the Avella School District, West Middletown Boro, Cross Creek Township, Hopewell Township, and Independence Township. The Matching Funds Project took place during the months of June and July and included donation collections and a basket raffle. The assembly and circle raised a total of \$400 and the NSS Home Office matched the amount for a total of \$800 to help defray the costs of the Avella Area Library Center's summer reading program, "Fizz, Boom, Read." The science based program was well attended with sixty-five participants. The donation was greatly appreciated by the Director of the Avella Area Library Center, Melissa Pirillo Ansell and the children that benefited from the successful summer reading program.



Summer Reading Program Participants and Assembly 588 Activity Director/Eldress conducting the Basket Raffle Drawing: (L-R) Maddie Ansell, Florence Bebo Assembly 588 Activity Director/Eldress, Cassie Maidmont, and Owen Breide.



Presentation of the Matching Funds Checks: (L-R) Joseph Stefka, Jr., Financial Secretary Assembly 588; John Bebo, Jr., President Assembly 588; Melissa Pirillo Ansell, Avella Area Library Center Director; Annette Stefka, Recording Secretary Assembly 588.

Christmas Oplatky 2014

Oplatky, the traditional Slovak Christmas wafers, will be available this holiday season from Jankola Library. Orders will be accepted from October 20 until December 19, 2014.

The Oplatky, five in one package are thermal-sealed and can be purchased for \$4.00. In addition, the minimum cost of shipping and handling is \$5.75 and upwards depending upon the number of packets ordered and the rising costs of priority mailing. Customized requests can be filled to meet your needs. Payment to **Jankola Library** is expected before receiving an order.

For more information or to place an order contact Sister Catherine Labouré Bresnock, SS.C.M. at 570-275-5606 or write to:

Jankola Library and Slovak Museum
580 Railroad Street
Villa Sacred Heart
Danville, PA 17821-1698

Visit our website at
www.nsslife.org

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 Preceding Month.** Every effort will be made to publish the article in a timely manner. Also, all articles should be typewritten in regular type and original photos submitted. Home Office Phone Number 724-731-0094

Joe & Irene Tomaskovic Celebrated 64th Wedding Anniversary

Congratulations to Joseph and Irene Tomaskovic on celebrating their 64th wedding Anniversary on September 17th, 2014.

Joe is an Honorary Officer of the NSS and his wife Irene are both life time and active members of Assembly 0586.

Best wishes for good health and many more anniversaries in the years to come.

Christmas Eve Dinner

United Slovak Societies will host a Vilija, traditional Slovak Christmas Eve dinner, on Sunday, December 7th, 2014 at the American Slovak Club, 2915 Broadway Avenue, Lorain, Ohio at 5:30 p.m. The cost of dinner which includes the award winning Ladies Auxiliary perch is \$20.00 and will include all the traditional delights.

Advanced tickets sales please contact Len Zilko at 440/988-3236. The dinner is open to the public.

Michele Mager
Secretary

United Slovak Societies

My Slovakia Tour

My wife and I experienced a once in a lifetime opportunity to visit the beautiful country of Slovakia; the home of my ancestors. Our trip took place from July 7, to July 21, 2014. The trip was my 2013 Christmas present from my wife; who said Santa does not exist? We had 27 people in our tour from all over the U.S. The people were fun to be with and feel new friendships are in the works. The tour was arranged through Adventure International and was escorted by Jim and Kay Bench. They were fun to be with, knowledgeable, experienced, related well to the tours purpose, knew Slovakia and its people, and on and on. Enough good things cannot be said of Jim and Kay, and what impressed me the most was Jim's sincerity in his professed love for the country of Slovakia and its people.

Our local tour guide was a lovely lady, Viera Marecova. She was our historian, translator, and expert on Slovakia. Viera did an incredible job and really made the time enjoyable. Viera, Jim, and Kay were also very professional in developing our schedule of activities and in providing a variety of things so that everyone's interests could best be served. Every detail was covered including the selection of our bus driver, Arne. He was great, funny, very serving, and a talented driver. Our trip was organized, interesting, fun filled, educational, and covered pretty much all aspects of Slovak life. We cannot forget to mention Mona of New Jersey and her love of Chickens, living, and otherwise. So many things happened during the two weeks from having a state dinner and sitting next to the Slovakian Director of Interior to the raft trip. I found Slovakia to be phenomenal and intriguing. All Slovak officers should visit Slovakia and learn firsthand what a great country their organization represents. More to follow. Thank You,

Donald Kolecky Sr.

Scenes from A-0110

Members of our assembly enjoyed themselves at our Bi-annual Weekend Outing held in June at the Villa Roma Resort, Callicoon, New York.



Front Row: Veronica DeSanctis, Lauren DeSanctis, John Malik, Martin Voda, Marianne Malik. Standing: Richard Malik, John Grymes, Irene Grymes, Diane Voda, Brendan Philbin, Carol Martin, Patrick Philbin and Ken Martin.



Carol Martin, Brendan Philbin and Patrick Philbin having a blast!



John Malik, Alianna Malik, Richard Malik, Carolyn Malik, and RJ Malik.



Happy Birthday to our Members

24th Annual Slovak Heritage Festival

Sunday, November 2, 2014

1:00 p.m. - 5:00 p.m.

University of Pittsburgh (Oakland)
Cathedral of Learning Commons Room
Free Admission

Musical Performers - Jozef Ivaška from Slovakia, The Revil'ak Family of Bardejov, Slovakia, Pittsburgh Slovaks, PAS (Pittsburgh Area Slovaks), Slavjane Folk Ensemble, Ben Sorenson on Fujara and others!

Featuring- Cultural Displays, Lectures
Shop for Christmas - Slovak and East European import vendors.

Ethnic Food (klobaa, halušky, holupki, pirohy, and pastries

(Please donate cookies or pastries in support of this wonderful FREE festival. Bring them to the pastry table in the Commons Rooms)

For more information, call Christine Metil at 412-624-5906



Agnes Knoll surrounded by her family as she celebrates her 95th birthday. All are members of Assembly 0123.

Best wishes for good health throughout the year.



Birthday wishes to Marie Palko, member of Assembly 0108 who will celebrate her 93rd birthday on October 14, 2014.

Marie is a life long member and the mother of our Secretary/Treasurer, Linda Strom.

May this year be filled with good health and happiness.

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 the National Slovak Society Home Office at 1-800-488-1890. The National Officers are the sole authority in any decisions regarding this scholarship program. Their decision is final in all cases.

OUR DEPARTED MEMBERS August, 2014

Name	City and State	Date of Death	Assembly
Allen, Billy G	Fort Wayne, IN	08/07/2014	0065
Avers, Elizabeth	Woodville, OH	05/29/2014	0595
Blaha, Thomas J	Pittsburgh, PA	07/20/2014	0700
Bob, John S	Stratford, CT	07/17/2014	L002
Bodnar, Robert L	Holton, MI	03/02/2013	0381
Braskich, John M	Parma, OH	08/09/2014	0070
Byrd, Linda D	Washington, PA	07/06/2014	0588
Canterberry, Ethel P	Charleston, WV	05/09/2014	0774
Critchfield, Ronald W	Little Elm, TX	07/02/2014	0737
Fucci, Lydia A	Palm Harbor, FL	06/09/2014	0813
Gerba, Steven J	Philadelphia, PA	08/09/2014	R059
Golling, Rudolph	Pittsburgh, PA	08/16/2014	0434
Haynick, Albert	Parma, OH	07/07/2014	0070
Krell, Arlene	Little Falls, NY	07/08/2014	P31M
Lake, Mary A	Uniontown, PA	07/08/2014	0039
Lucker, Devera B	Pittsburgh, PA	02/10/2014	L105
Luzader, Josie	Sutton, WV	07/09/2014	0774
Lyon, Gale W	Winston Salem, NC	03/25/2014	0774
Myers, Helen	South Charleston, WV	07/23/2014	0809
Negich, Ann M	Delmont, PA	07/29/2014	0737
Peters, Mary Dorothy	Indiana, PA	04/29/2014	0038
Prokopeak Jr., Joseph M	Chicago, IL	07/08/2014	0065
Racht, Robert Kenneth	Mayfield, PA	08/12/2014	L075
Robinson, Lorraine S	Shoreview, MN	08/13/2014	0774
Rop, Loretta	Muskegon, MI	07/01/2014	0381
Rosinski, Richard	Glenwood, IL	11/08/2013	0065
Sarachman, Grace C	McKees Rock, PA	07/20/2014	0283
Sasko, Lillian E	Arnold, MD	07/18/2014	0377
Shannon, James R	Everson, PA	08/08/2014	0039
Slater, Mary J	Barboursville, WV	07/31/2014	0809
Sonoga, Wilma	Auburn, AL	07/16/2014	0377
Teck, George	Canfield, OH	07/14/2014	0731
Thompson, Vellie J	Shelby, NC	01/27/2014	0774
Tusack, Bernard J	Pittsburgh, PA	06/10/2014	0283
Venanzi, LaDonna	Monongahela, PA	06/18/2014	0377



Október - mesiac úcty k starším.

Človek je krásny nielen vtedy, keď má pružný krok. Človek je krásny podľa múdrosti, čo zrači sa mu v oku, podľa vrások a bielych vlasov, podľa slov, keď ponára sa v hovore s deťmi do rokov, keď aj on bol mladý. Človek je krásny vtedy, keď ho ľudia majú radi, hovorí jedna ľudová múdrosť.

Úcta k tým, ktorí tvrdo pracovali, aby sa nám žilo lepšie. Úcta k tým, ktorí sa každý deň vzdávali radostí, ktoré im život ponúkal, aby urobili šťastnými nás, ich deti. Úcta k našim otcom a k našim mamám. K našim prarodičom. Ku všetkým, ktorí si zodrali svoje ruky, aby naše zostali hladké a nepoškrvnené.

Tak nezabúdajme a vážme si. A budeme požehnaní. „Nech sú požehnaní tí, čo majú pochopenie s mojou neistou chôdzou a traslávými rukami. Nech sú požehnaní tí, čo uznávajú, že moje uši sa už musia napínať, aby zachytili slová. Nech sú požehnaní tí, čo si uvedomujú, že môj zrak zoslabol a moje myslenie už nie je také bystré. Nech sú požehnaní tí, čo mi prepáčili, že sa mi dnes vyliala káva.“
—Ondrej Kuzmany

Slovensky Festival pri Univerzite Pittsburgh

Pozývame, slovákov a slovenky na slovenský festival pri pgh univerzite čo bude na 2 -heho novembra čo pripravuje Slavik Department a študenti Slovenského štúdia.

Vieme, že PGH univerzita je jediná v Amerike čo dostáva grant na vyučovanie štúdia slovenského jazyka kde študenti môžu získať credits k maturite.

Pri tejto univerzite je založená i slovenská základina ktorú financuje 5 slovenských organizácií vrátane našej NSS.

Vstupné na festival je zdarma, prebieha od obeda do 5-tej po obede. Môžete užívať z výstavy slovenských vecí, pochútnať jedla na slovenský spôsob a prípadne si i zaspievať počas vystúpenia slovenských súborov.



Gaštany sú azda odpradávnym symbolom jesene.



Foto: Paula Beinsteinova

Mnoho ľudí ich zbiera každoročne po celý život. „Pamätám si to, akoby to bolo včera. Keď ucítim vôňu jesene, spomeniem si na detské časy v škôlke, keď sme chodievali na gaštany a javorové lísty a vyrábali sme z nich zvieratká,“ zaspomínala si študentka Daniela Toráčová (22) z Martina. Jeseň klope na dvere. Hoci podľa kalendára je ešte leto, počasie nám tvrdí opak. Príroda rovnako. Gaštany, symboly jesene, už padajú.



Mesiac október katolíci zasväcujú Matkej Božej motlíkou sv. Ruženca. Prípojte sa k motlídbe veď dobré skutky sa zídu neskôr.

Koľko jazykov vieš, toľkokrát si človekom.

Len aby sme nezabudli náš.



Letters of Appreciation

Dear Mr. Blazek,

Thank you so much for granting me the PVR Scholarship. It is very much appreciated and I will put it to good use at Duquesne University's Mary Pappert School of Music.

Stevie Nemetz

Dear Mr. Blazek,

Thank you so much for awarding me the PVR Scholarship. It is very generous of you and I will be using it to pay for my books for college which is a huge help. Every penny counts when it comes to school!

College is a wonderful opportunity and I absolutely love being able to attend Mercyhurst University and to experience college. I am majoring in Strategic and Visual Communications and I am already a junior. Thank you so much.

Allison Williams

Dear PVR Scholarship Committee,

Thank you so much for the check from the PVR Scholarship Fund. It is such a help for my monetary hardship for my tuition from Marywood University. It is most appreciated.

Joseph Gorgol

Dear Sir,

Thank you for the check sent to Saint Vincent College to be applied to the account of Mitchell Farrell.

Saint Vincent College appreciates and encourages the efforts of private and corporate agencies to alleviate the financial burdens of young men and women who are eager to attend colleges and universities of their choice. In many cases students could not attend the school of their choice but for the generous help made available to them by corporations and organizations who are sensitive to such needs.

Thank you for your generosity on his behalf.

Mary Gazal
Director Of Financial Aid

Dear NSS,

I am writing to thank you for your generous award of the PVR Scholarship. I am just beginning my graduate work in the Fall, with the hopes of becoming an English teacher. This scholarship will be a great help to me in pursuing my goals! Thank you very much.

Logan Mahlum

Dear PVR Scholarship Committee,

This year I will enter my senior year at the Virginia Military Institute. I am looking forward to graduation in May, 2015 with a B.S. in Biology with a concentration in Ecology, Conservation, and Organismal Sciences as well as a minor in Psychology. I want to thank you for your continued support of my education.

Cadet Garrett Parsons

have a fireplace, make sure the chimney is swept.

You'll need to inspect and clean out the gutters. It's a chore you may want to hand off to a local handyman, particularly since it will need to be repeated several times while leaves are falling.

While you are at it, check the garden hose connections and drain any standing water from pipes leading to outdoor faucets that might freeze during a cold snap.

Home for the holidays

It's autumn and you have all those holidays to get ready for - Halloween, Thanksgiving, Hanukkah, Christmas and the New Year celebration. So, take a deep breath and start planning now. Even the most crotchety among us is apt to smile a little more at this time of the year, especially if you are a grandparent.

By all the estimates, Halloween is the second most popular holiday in the U.S. Maybe it is because, like Christmas, the most popular of seasonal celebrations, it's all about the kids. So, help the youngsters have the best of times by showing them how to carve a grimacing pumpkin or coming up with a few costume ideas that they can make themselves with a little help from you—even if it is an old bed sheet with eye holes cut out.

Thanksgiving is a solemn time for families big and small, a time to hug the children and give them a sense of belonging. But, there are too many lonely hearts out there—people you may know who, for one reason or another, are alone. Invite them to share your turkey this year in the spirit of the holiday.

Meanwhile, it's never too early to start shopping for Hanukkah or Christmas. Get an early start and you'll have more time to enjoy those get-togethers with family and friends when the time comes. And, at last, make your plans early for New Year's Eve. Even a quiet celebration in front of the TV, watching the ball drop over Times Square, can use some special attention.



From the Home

Fall chores

People will be spending more time indoors as autumn and winter approach and many of us are apt to get the notion of "fixing up the place." Perhaps the living room can use a new coat of paint or those curtains in the bedroom need to be replaced. But before you tackle cosmetic projects, it is a good idea to take an inventory of seasonal priorities.

The heating system comes first. Ideally, you'll schedule an annual tune up. A qualified technician will ensure that it is operating efficiently and that you won't have to worry about hazards such as carbon monoxide. And, if you



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 information, please call Sue
Ondrejco at 412-421-1204 or e-mail:
sue.ondrejco@gmail.com

2014 Christmas Ornament Contest

It's not too soon to start thinking about what kind of Christmas Ornament to create. Get out your glue guns and glitter and create a winning ornament today! The rules are as follows:

1. The contest is open to all NSS members. In addition, we are inviting each region, assembly, our Home Office Staff, and even our Board Members to participate.
2. Entries should be no larger than 5" High; 5" Wide and 5" Deep. The base can be in any shape so long as it stays within the above measurements. You can glue objects to make your ornament decorative (we encourage you to be creative!) Some examples are: glitter, ribbon, stars, cotton balls, etc... **Please submit original handmade ornaments only. Ornaments made from kits will be disqualified.**
3. All entries must include your name, address, age, youth circle number or assembly number and phone number on a separate sheet of paper. Youth members should also list their shirt size (Youth: YM, or Adult: AS, AM, AL, AXL).
4. All winners in each group will have their names appear in the "National News". In addition a picture of your ornament will appear in the Winter issue of the "Youth Circle Magazine", as well as on the website. All entries will be distributed to a local nursing home to be placed on a Christmas Tree. You can send in more than one ornament for distribution purposes--the more we have the prettier the tree will be! In the event you send more than one, please note which ornament you would like to have entered into the contest to be judged.
5. The contest shall be judged under the following categories and prize awards:

Our Youth Members

Frosty's group - Ages 5, 6 and 7
 Rudolph's group - Ages 8, 9 and 10
 Snowflake group - Ages 11, 12 and 13
 Santa group - Ages 14, 15 and 16

Prize Awards

First Place - \$25.00
 First Place - \$25.00
 First Place - \$25.00
 First Place - \$25.00

Our Adult Members

Prize Awards

First Place - \$50.00
 Second Place - \$30.00
 Third Place - \$20.00

6. Entries must be mailed, or hand-delivered to the NSS Home Office by the **deadline of December 1st** of each year. Please mail to: **National Slovak Society ATT: Ornament Contest, 351 Valley Brook Road, McMurray, PA 15317-3337**

BE SURE THAT YOU FOLLOW THE RULES CAREFULLY SO YOU DO NOT LOSE POINTS IN THE JUDGING.

Joke Time

Q: What time is it when 10 elephants
are chasing you?

A: Ten to one!

Q: Why was everyone so tired on
April 1st?

A: They had just finished a March
of 31 days!

Q: Why are Saturday and Sunday
the strongest days?

A: Because all the others are weak-days!

Q: What time is it when an elephant
sits on your watch?

A: Time to get a new watch!

Q: What did the thief who stole a
calendar get?

A: Twelve months!

National Slovak Society
(USPS 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 NSS 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.