



**NSS Life**  
Family Matters...



Representatives from the  
Embassy of the Slovak Republic  
visit the NSS Heritage Museum  
See Page 17 for Details



The National Slovak Society of the United States of America

# National News

Winter Youth Circle

Fraternal Life Insurance Since 1890 • Merry Christmas!

Last Day for 2020  
Withdrawal Requests  
will be Friday,  
December 18th, 2020



2020 Third Qtr. Financial Statement Recap  
See Page 5 for Details

**NÁRODNÉ NOVINY**

DECEMBER 2020 | NUMBER 3548 VOLUME 112





# National Slovak Society

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## NATIONAL SLOVAK SOCIETY OF THE UNITED STATES OF AMERICA

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Founder and Honorary President, Peter V. Rovnianek

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**Deadline: 5th of preceding month**

### NSS EXECUTIVE OFFICERS

Joseph Stefka, Jr., *FIC, President, CEO & Elder*  
Linda M. Strom, *Secretary/Treasurer, CFO*  
Robert F. Katricak, *Chairman of the Board*

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*Spiritual Advisor*

### ROCWMAS HONORARY OFFICER

Olga Kasnot, *President*

FSWFE and PBU merged with NSS in 1997  
ROCWMAS merged with the NSS in 1998

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## Activities At A Glance

Due to the COVID-19 outbreak, please check with your assembly president or secretary to be sure the event will still occur on the date shown.

### REGION 2

January 24, 2021

#### Assemblies L075, 0617

Assembly L075, Meeting, Terry's Diner, Moosic, PA at 2:30 pm

### REGION 5

December 1  
December 6  
December 6  
December 6  
December 7  
March 14, 2021  
June 13, 2021  
September 12, 2021  
December 5, 2021

#### Assemblies P38A, 0039, 0100, L105, 0108, 0123, L161, 0377, 0434, 0441, 0588, 0731, 0737, 0774

NSS Christmas Ornament Contest Submission Deadline  
Assembly 0377, Annual Holiday Party at **Hugo's Restaurant**, W Brownsville, PA at 3:00 pm  
Assembly 0039, Annual Christmas Party, **has been Canceled**  
Assembly 0731, Christmas Party, Elton Beard Cabin at Boardman Park at 1:00 pm  
Assembly 0737, Christmas Meeting, Godor residence, N. Huntingdon, PA  
Assembly 0039, Lenten Dinner, Eat'n Park, Uniontown, PA at 6:00 pm  
Assembly 0039, Flag Day/Summer Bar-B-Q, Uniontown Col. Assoc. Hall at 1:00 pm  
Assembly 0039, Flight 93 Remembrance Dinner, Eat'n Park, Uniontown, PA at 6:00 pm  
Assembly 0039, Annual Christmas Party, Uniontown Col. Assoc. Hall at 2:00 pm

### REGION 8

December 15  
January 17, 2021

#### Assemblies 0004, 0070, 0160, 0432, 0595

Assembly 0432, Meeting, Tony K's and Christmas Party to follow, Berea, OH at 7:30 pm  
Assembly 0004, Meeting, Vorell's residence, Strongsville, OH at 2:00 pm

### REGION 14

#### Assemblies R059, L102

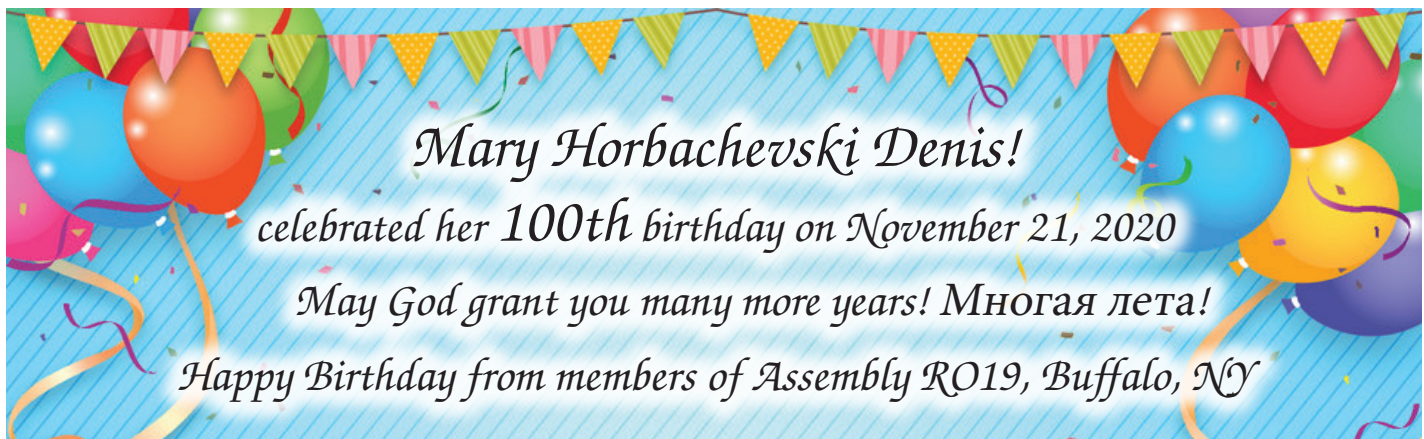
No Activities

### AT LARGE

December 19  
December 24

#### Assemblies L002, R019, L040, 0110, 0236, 0267, 0381, 0554, 0568, 0586, 0705, 0800, 0813

Assembly 0381, Meeting, 4:00 pm - Location to be determined  
Assembly 0705, Annual Christmas Eve Celebration at 6:00 pm





## The President's Page...

**Joseph Stefka, Jr., FIC, President, CEO**  
Email: [jstefka@nsslife.org](mailto:jstefka@nsslife.org)



Greetings to all as I have just completed my first week as your President. I would like to thank Secretary-Treasurer Linda Strom and our entire Home Office Staff for the warm welcome I received during my first week in the office. Linda and the Home Office Staff have been extremely helpful in making my transition into the position a smooth one. I appreciate all of you for making my first week a memorable one! I would also like to thank the Directors, Society advisors, members, agents, and friends who sent congratulatory cards, phoned, emailed or sent text messages to me with best wishes. Your kind and encouraging words are greatly appreciated.

December is always a special month as we celebrate the Christmas Holiday and the birth of Jesus with family gatherings filled with traditions passed from one generation to the next. Growing up in a household with my Grandmother who emigrated from Slovakia in the early 1900's, we learned many Slovak traditions including those related to the Christmas season. Christmas Eve was a very special time for the extended Stefka family. Grandma Stefka spent the entire day preparing the delicious Slovak foods for the Christmas Eve dinner. Getting together with all of our aunts, uncles, and cousins made it special. The evening meal involved prayers by my father, the lighting of the Christmas candle in the center of the table, and the many courses of the traditional Slovak Christmas Eve dinner. Looking back on those years as we gathered, the dinner was something we looked forward to each year. However, what made it more meaningful was family. **Family Matters!**

The Society has available copies of "A Slovak Christmas Eve," a booklet which describe the Slovak Christmas Eve dinner ritual and recipes for a variety of dishes for the meal. Please contact the Home Office if you would like to have a copy of the booklet sent to you.

With the resurgence of cases of the coronavirus this fall, and due to caution, larger family gatherings for the Christmas Holiday may be limited. Even though the number of people gathering may be smaller for traditional Slovak Christmas Eve dinners in each family this year, the traditions passed down to each new generation will continue. God Bless and stay healthy!

On behalf of the Board of Directors, Officers, Home Office Staff, and my family, I would like to wish each of you a very Merry Christmas and a prosperous, healthy and safe New Year. Several NSS assemblies have planned activities for the month of December. Assembly 377 has planned a Holiday Gathering at Hugo's Restaurant on December 6th, Assembly 731 will hold a Christmas Party at Elton Beard Cabin in Boardman, Ohio on December 6th, Assembly 737 will hold a Christmas Meeting at the Godor Residence on December 7th, Assembly 432 will a meeting and Christmas Party at Tony K's on December 15th, and Assembly 705 will hold its annual Christmas Eve Celebration on December 24th.



## News Of Narodniars

Happy Birthday wishes go out to NSS Directors Abigail Gross and Sue Ondrejco, Home Office employees Brigid Delien and Cyndi Salat. Also, to John and Kevin Crowley, David W. Blazek, Fran Blazek, to my son-in-law Brett Bernardo, and to my lovely wife Annette who has always been at my side and very supportive in all that I have done. Best wishes to all celebrating birthdays and anniversaries this month! Congratulations to Director John Payerchin and wife Heather as they became grandparents for the first time, with the birth of their granddaughter Avaline Irene. Also, congratulations to Sales Director Greg Felton and wife Rhonda who became grandparents for the second time with the birth of their grandson Jayden.



To welcome the new President, Joseph Stefka, Jr., the staff presented him with a Fall themed welcome cake.





# 2020 3rd Quarter Financial Statement Recap

Statement as of September 30, 2020

	Sept. 2020	Dec. 2019		Sept. 2020	Dec. 2019
<b>Net Admitted Assets:</b>			<b>Summary of Operations:</b>		
Bonds	\$1,325,452,815	\$1,267,124,662	<b>INCOME:</b>		
Preferred Stocks	2,000,000	1,000,000	Premium & Annuity		
Common Stocks	5,238,166	4,102,008	Considerations	\$140,244,624	\$177,265,425
Mortgage Loans Real Est.	30,422,495	6,425,306	Net Investment Income	45,312,311	56,411,081
Certificate Loans	957,603	882,616	Amortization of Interest		
Real Est. Occupied Society	643,593	659,609	Maintenance Reserve	368,047	448,541
Cash on Deposit	33,231,693	22,955,087	<b>Income Sub-Total</b>	<b>\$185,924,982</b>	<b>\$234,125,047</b>
Other Invested Assets	499,419		<b>EXPENSES:</b>		
Electronic Data Equipment			Death Benefits	\$5,553,510	\$6,952,244
Uncollected Premiums	299,704	143,840	Matured Endowments	21,652	11,395
Investment Income Due	15,968,224	14,606,350	Annuity Benefits	74,111,118	108,950,633
<b>TOTALS</b>	<b>\$1,414,713,712</b>	<b>\$1,317,899,478</b>	Disability Benefits	5,898	6,025
<b>Liabilities &amp; Unassigned Funds</b>			Surrender Benefits	420,933	947,973
Aggregate Reserve	\$1,266,088,000	\$1,175,308,000	Interest On Deposit Type Contr	7,479	10,768
Deposit-type Contracts	62,122,457	61,776,371	Increase In Aggregate Reserve		
Certificate Claims	475,000	450,000	for Life Contracts	91,425,000	97,308,021
Commissions Due	195,000	275,000	Commissions On Direct Business	3,722,459	4,905,195
Refunds Due and Unpaid	720,000	650,000	General & Fraternal Expenses	4,012,816	4,978,732
General Exp Due	1,610,600	1,712,000	Insur, Taxes, Licenses, Fees	205,489	557,156
Retained by Society as Trustee	103,714	105,154	<b>Expense Sub-Total</b>	<b>\$179,486,354</b>	<b>\$224,628,142</b>
Asset Valuation Resv (AVR)	9,450,000	8,832,000	<b>SUMMARY:</b>		
Interest Maintenance Resv (IMR)	5,050,317	5,339,330	Net Gain From Operations		
Contingency Reserve	150,000	150,000	Before Refunds To Members	\$6,438,628	\$9,496,905
Unassigned Funds	68,748,624	63,301,623	Refund To Members	(527,571)	(640,220)
<b>TOTALS</b>	<b>\$1,414,713,712</b>	<b>\$1,317,899,478</b>	Net Gain From Operations		
<b>Surplus Account:</b>			After Refunds To Members	5,911,057	8,856,685
Beginning Surplus	\$64,096,623	\$57,303,849	Net Realized Capital Gains	(337,192)	33,784
Net Income	5,573,885	8,890,469	<b>TOTAL NET INCOME</b>	<b>\$5,573,865</b>	<b>\$8,890,469</b>
Change in Net Unrealized					
Capital Gains or (Losses)	(152,490)	624,914			
Change in Nonadmitted Assets	(1,374)	5,370			
Change in Valuation Reserve	(618,000)	(1,885,000)			
Aggregate Write-ins for Gains					
and Losses in Surplus	0	(842,979)			
Net Change in Surplus	4,802,001	6,792,774			
<b>Surplus At Statement Date</b>	<b>\$68,898,624</b>	<b>\$64,096,623</b>			

A Page From  
My Notebook...

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





# Current Interest Rates Effective January 1, 2020

**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.

## 2020 Annuity Contribution Coupon

Any time is a good time to invest, but investing earlier can maximize the compounding effect on your money. Consider making your 2020 contribution as early as possible.

Name \_\_\_\_\_

Certificate No. \_\_\_\_\_ Deposit Amount \_\_\_\_\_

Traditional IRA for 2020 \_\_\_\_\_ Roth IRA for 2020 \_\_\_\_\_

If you wish to make a deposit into an existing account with the National Slovak Society (NSS Life), simply complete this coupon and return it with check payment to our Home Office.



# OPEN A ROTH IRA

with  **NSS Life**  
*Family Matters...*

- \* **Tax Advantages**
- \* **Competitive Interest Rates**



## From the Sales Department...

**Greg Felton, CLU, ChFC, Sales Director**  
Email: gfelton@nsslife.org



## 2020 Retirement Literacy Survey

This study of 1,500 Americans was conducted earlier this year by the American College. Responders were between the ages of 50 to 70 and had at least \$100,000 in assets excluding their primary home.

The survey had a little more importance to it this year since we are undergoing so many other extenuating factors. We have Covid-19, a troubled economy, a presidential election, record layoffs, and an acceleration of early or forced retirements.

Yet despite all of this turmoil, we live in the information age. We have 24/7 access to an almost limitless amount of information that should help us make better and smarter decisions. The survey was a 38-question online quiz. Eight out of ten people failed. The average score was 42% which means they got 16 correct out of 38 possible questions. Here are some of the most common misses.

- 8% of responses thought that long term care insurance would be needed in the future. In reality the correct number is 70%
- More than 50% of people guessed that the average life expectancy of a 65-year-old man is 10 years. The correct answer is 15 years.
- Only 32% of people knew that a safe withdrawal amount from a \$100,000 account (if you want it to last?) is 4% or \$4,000 per year.

• Several Social Security questions were missed; early retirement penalty for taking money at age 62, divorced spouses collecting on their ex-spouse's record, etc.

While some people did well on the survey clearly the majority did not. The important point here is that we can and should be better prepared. One key element is a well laid out plan for financial success. Working with a financial advisor your plan will help position you for success. NSS works with some of the best in the business. If you would like to be better prepared for your future, call your local NSS representative or Joe Elliott in the home office.

## Wow! I Didn't Know That!

Everyone loves Disneyland. But did you know that it almost did not happen? Back in the 1940's, when Walt Disney was walking around with this great idea for a theme park, he spoke to more than 300 banks. None of them were interested in his idea. Walt Disney was already successful and had established himself as a cartoonist and movie producer. However, after a bankruptcy and exhausting all other resources, Walt was out of ideas to build his dream. Then he realized that he had life insurance policies. Those policies had cash or loan values that he could access. He borrowed the money and came up with the down payment. The rest is history. More than 750 million people have been to Disneyland in California since it opened in 1955.

So how was he able to get money out of his life insurance plan? This is far from impossible and in fact, people do this all the time. In fact, the life insurance industry pays out \$2.1 billion dollars every day. Only the Social Security system (\$2.9 billion) pays out more money per day than the insurance industry.

Here is a quick example how a loan could work using an actual policy: A 35-year-old person buys a \$500,000 whole life policy. The payments are \$441 per month. Yes, that is a significant payment but if you have a family, a business, or other assets to protect then this is reasonable and a smart move. Twenty years later the cash or loan value on this plan is more than \$87,000. That is a down payment and that is how Walt Disney did it too.

A knowledgeable buyer picks the amount of insurance and the payment. This should always be a comfortable figure since life insurance really pays off in the long run. Tax-free death benefits, tax-deferred cash values and options to quit paying are some of the many advantages of life insurance. Whole life insurance is a unique financial instrument covering all the possibilities a person may face; whether they live, die or quit paying premiums. No other financial instrument can even come close to doing what life insurance can do!

For more information or a free quote please call your local NSS representative or Joe Elliott in the Home Office.



### Thought For The Month:

*The way to get started on something is to quit talking and begin doing.  
And all our dreams can come true; if we have the courage to pursue them.*  
Walt Disney 1910-1966

### IMPORTANT NOTE

Any withdrawal request for year 2020, the last day to process checks will be Friday, December 18, 2020.



## Fraternal Matters...

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



**Amanda Zinn, Fraternal Assistant**  
Email: azinn@nsslife.org



## The Christmas Story

By Leanne Guenther

Once upon a time,  
A long, long time ago.  
Begins the story of a baby,  
That most of you should know.

His daddy's name was Joseph,  
And Mary was His mom,  
This babe was very special  
He was God's only Son.

Some angels came from heaven,  
And they began to sing.  
To the shepherds in the fields below,  
"Glad tidings do we bring!"

A bright star lit the heavens,  
To light the Magi's way,  
To the baby in the manger  
Who was born on Christmas day.

And all who gathered round Him,  
Rejoiced and praised His birth.  
For the babe, the King, name Jesus,  
Is our Saviour here on earth!



## Oplatki

This special tradition and custom first originated in Poland during Early Christian times and was adopted later by the Lithuanians and Slovaks. Since then, Oplatki has made its way into many other households that find its symbolic meaning special and worth celebrating. Oplatki is a thin white wafer baked from flour and water. The wafers have Christmas images on them such as the Nativity and Star of Bethlehem. These wafers are shared on Christmas Eve.

The ancient Christmas Eve tradition centers around the first star appearing in the eastern skies. In memory of the Star of Bethlehem, Christmas Eve dinner is not supposed to begin until the evening's first star appears in the sky. Once this happens, the family then gathers around the table to share in the Oplatki ritual. A candle is lit on the table to represent Christ, the Light of the World. Then the eldest member in the family, breaks a piece of the Oplatki to eat, and passes it on to the next family member to do the same. The sharing ritual is accompanied by special blessings given to one another. Blessings such as good health and happiness. The purpose of this act is to express ones love and forgiveness to each member of the family.

As you can see, this is truly a heartwarming tradition that can be shared among many families. If you are interested in purchasing this special wafer, please mail your check to our home office, along with the specific items you would like to purchase (please see below). We will mail your order to you once your check is received. Please make checks payable to NSSHM. All proceeds will benefit the NSS Life Heritage Museum. Thank you!

Package of 5 large wafers - \$4.00

Small wafer with Christmas Blessing (English or Slovak) - \$2.00

We would like to wish all of our members a very blessed Christmas and happy New Year. Please continue to keep safe, and let's look forward to a brighter year ahead!



## Scholarship Thank You's

Dear Scholarship Committee,

I want to take this time to thank you for selecting me as a PVR scholarship recipient. This will definitely help me to achieve my dreams of being an aviation mechanic. Your generosity is greatly appreciated.

**Jake Green**

NSS PVR Scholarship Committee:

Thank you for granting me a scholarship in the amount of \$500.00 for the first year of my academic studies at Florida State University. After I had applied for the NSS scholarship, I decided to change my major from Exercise Physiology to Social Work. I became interested in social work while job shadowing different departments in a local hospital as one of my requirements while obtaining my Associates Degree. During my time spent with a case manager, and observing her daily responsibilities, I became very interested in the work performed in this particular field. I began researching the profession more intently. This also led me to finding that Florida State offers an incredibly beneficial program for social work. Learning that I could obtain my masters in only one additional year through the advanced standing MSW program, was the moment I knew that this was definitely the correct path for me.

This scholarship is very much appreciated and it will assist me in obtaining a degree for my career in the social work profession. Thank you again.

**Stephanie Orban**





## 'Tis the Season WORD SEARCH

DIRECTIONS: Find and circle the Christmas vocabulary words in the grid. Look for them in all directions including backwards and diagonally.

U	W	M	I	X	P	Z	T	V	I	A	P	Y	N	F	U	X
C	M	Y	P	P	A	H	G	I	E	C	L	E	O	K	B	G
E	W	I	D	J	Z	L	I	N	E	L	H	N	C	I	E	H
L	H	L	O	H	O	P	N	S	O	O	E	I	K	N	K	G
E	W	F	U	G	L	Y	G	H	D	R	T	B	M	J	I	L
B	C	N	E	D	I	T	E	L	U	Y	S	W	C	N	H	M
R	P	J	Y	L	E	S	R	X	F	H	J	I	W	Q	E	F
A	W	M	Q	I	Y	O	B	E	G	O	O	R	C	S	L	Y
T	S	I	L	P	P	R	R	E	P	O	L	V	M	E	S	P
I	M	I	P	H	F	F	E	E	O	X	O	B	V	K	T	I
O	J	I	G	Z	D	C	A	S	H	M	W	I	H	A	U	E
N	N	T	T	D	E	Q	D	T	S	G	W	O	T	L	N	P
U	E	V	I	T	S	E	F	H	K	Y	P	F	U	F	T	B
I	X	T	R	X	E	X	I	G	R	E	I	C	R	W	S	E
L	E	G	N	A	I	N	H	I	O	X	W	M	K	O	E	L
G	N	I	K	C	O	T	S	L	W	C	O	B	E	N	H	L
E	V	I	E	C	E	R	O	T	Z	A	S	G	Y	S	C	Z

- Angel
- Bell
- Box
- Celebration
- Chestnuts
- Chimney
- Elf
- Festive
- Frosty
- Gingerbread
- Happy
- Holly
- Hope
- Lights
- List
- Log
- Mince
- Mittens
- Nippy

- Pie
- Receive
- Scrooge
- Snowflake
- Stocking
- Turkey

- Workshop
- Yuletide



Enjoy these Christmas Games with friends and relatives during the Holidays.



### Ring the Reindeer Antlers

Consider this game the holiday version of ring toss. Pick up a reindeer antler headband or make your own if you're feeling crafty. Twist red and white pipe cleaners together to make candy cane-striped rings, then have one person put on the headband, while the rest try to toss the rings onto the antlers. This game works great for indoors or outdoors, if you live in a warmer climate.

### Christmas Dance Freeze



Turn Rock-in' around the Christmas Tree into a game by holding a holiday dance-off. Throw it back to your elementary school days by playing dance freeze. Turn on the music and get groovin', then shut it off without warning and shout, "freeze!" Whoever stops moving last is out.



# Christmas Crossword



## ACROSS

1. Pumpkin or mincemeat
3. Santa's ride
6. Celebration
8. Newborn
9. Northpole crew
13. Word of praise
14. Words on a Christmas card
17. It's opened on Christmas

## DOWN

1. Alternative word to 17 across
2. Christmas drink
4. Christmas dinner centerpiece
5. Dec. holiday
7. Christmas warmer
8. "Jingle \_\_\_\_\_"
10. Christmas tree
11. O. Henry's "The Gift of the \_\_\_"
12. What carolers do
15. French Christmas.
16. Snow glider





## Santa's Christmas Jokes

Q: What does Santa suffer from if he gets stuck in a chimney?

A: Claustrophobia!

Q: What do you call Father Christmas in the beach?

A: Sandy Clause!

Q: What do you get if you cross Santa with a detective?

A: Santa Clues!

Q: What did the sea say to Santa?

A: Nothing! It just waved!

Q: How you can tell that Santa is real?

A: You can always sense his presents!

Q: What do you get if you cross Santa with a duck?

A: A Christmas Quacker!

Q: Who delivers presents to baby sharks at Christmas?

A: Santa Jaws

Q: What says Oh Oh Oh?

A: Santa walking backwards!

Q: What goes Ho Ho Whoosh, Ho Ho Whoosh?

A: Santa going through a revolving door!

Q: What guided the three wise men to find the baby Jesus?

A: A star

Q: What did the reindeer say when he saw an elf?

A: Nothing, reindeer can't talk

Q: How many presents can Santa fit in an empty sack?

A: Only one – after that, it's not empty anymore!

Q: What kind of plant wears socks?

A: Mistletoe

Q: What did Santa need when he sprained his ankle?

A: A candy cane

Q: Why did the Christmas cookies go to the doctor?

A: They were feeling crummy

## Christmas Song Scramble 2

Unscramble the following Christmas songs.

**Merry Christmas!**

ISGEHL DREI \_\_\_\_\_

ILNEGJ ESLBL \_\_\_\_\_

EIWTH SSCITHRMA \_\_\_\_\_

LISREV DNA LDOG \_\_\_\_\_

TEH TSSHRMCAI OHESS \_\_\_\_\_

A LOHYL YOLJL SATHSRIMC \_\_\_\_\_

REHE MCEOS TSAAN CULSA \_\_\_\_\_

DNOEWRULF RSSMCITTHAIE \_\_\_\_\_

YJLOL DOL ISTNA CIHSOLNA \_\_\_\_\_

EW EEDN A LLIETT ACISSRTHM \_\_\_\_\_

SPEEL MCOE MEHO FRO ISATHMSCR \_\_\_\_\_

NSAAT ACUSL SI GOICNM OT WTNO \_\_\_\_\_

NGOWR-PU HCSIARTMS SITL \_\_\_\_\_

MOHE OFR ETH SHYODALI \_\_\_\_\_

TRYOFS EHT MSWANON \_\_\_\_\_

NWTREI DNDNAERWOL \_\_\_\_\_

TEH PCIKMHNU NSGO \_\_\_\_\_

GJILNE LBLE KRCO \_\_\_\_\_

TSAAN BBAY \_\_\_\_\_

LVBEEI \_\_\_\_\_



## A Winter Placematting



- White place mat
- Dinner plate
- Dessert plate
- Red napkin
- Black napkin
- Fork
- Spoon
- Knife
- 2 Reese's miniatures
- Baby carrot
- 3 Hershey Kisses



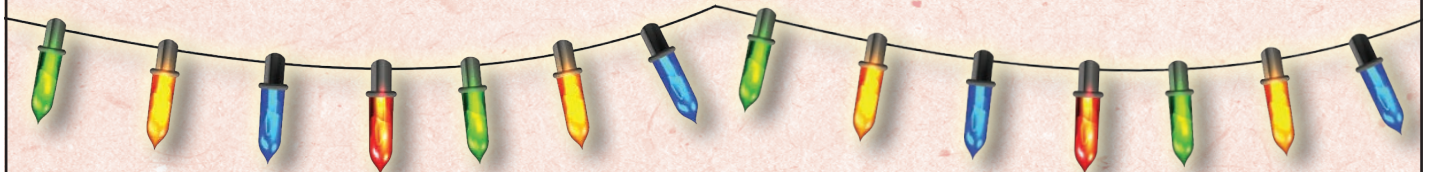
## Gingerbread Man Candy Pots

### Materials:

2 Mini clay pots  
Glue gun  
Scissors  
Pencil  
Black marker  
Paint brush  
Silk ribbon  
Brown pipe cleaner  
Brown, white, red, pink, green and orange acrylic paint

### Instructions:

Paint the pots with brown paint. Let dry.  
Draw the wave on the pot's rim and paint it white.  
Draw the face with black marker on one of the pots. Paint the nose red.  
Paint on the gingerbread buttons.  
Hot glue the two pots together.  
Glue the pipe cleaner on the back. Tie ribbon around the neck.  
Fill with candy!



## Salt Dough Gingerbread Ornament

### Ingredients:

1 cup salt  
1 cup unbleached all-purpose flour  
½ cup water  
Parchment paper or aluminum foil  
Straw/pen for punching a hole

Mix up all the ingredients and knead it so it gets firm. Roll the dough out and cut it in a circle using the brim of a glass (about 3.5-4 inches in diameter). Then press your fingers into the dough starting with the middle of the body. To make the arms and legs longer smooth it out with your finger. Use a straw to make a hole in the top of the ornament and set on some parchment paper.

Bake for 2-3 hours (depending on your oven) at 200 degrees. Once the ornament cools, take some acrylic paint and make your gingerbread man! Finish it by tying a cute red polka dot ribbon at the top.





## OUR DEPARTED MEMBERS October, 2020

Name	City and State	Date of Death	Assembly
Arends, Ruth	Harvard, IL	10/03/2020	0586
Arthur, Lydia	Culloden, WV	09/25/2020	0774
Barbush, Beverly	Harrisburg, PA	10/13/2020	0774
Bartel, Duane	Ogdensburg, WI	10/07/2020	0774
Bechtold, William	Glenshaw, PA	09/30/2020	0123
Beightley, James	New Brighton, PA	10/08/2020	0123
Birko, John	Parma, OH	09/16/2020	0432
Boltz, James	Berlin, PA	10/01/2020	0039
Busch, Bernice	Menomonee Falls, WI	11/30/2019	0774
Cagle, Gary	Ford City, PA	08/21/2020	0123
Cain, Myrtle	Lancaster, PA	08/05/2020	0774
Campbell, Emra	Gallagher, WV	09/01/2020	0774
Carter, Albert G	Cabot, PA	01/19/2020	L105
Cellini, Marie	Pittsburgh, PA	08/25/2020	0123
Copley, Marvin	Bloomfield Hills, MI	07/06/2020	0774
Coulter, Sr., Jack E	West Mifflin, PA	08/17/2020	0108
Coyne, Patrick	Pittsburgh, PA	11/26/2019	0100
Creeks, Carl	Harmony, PA	08/23/2020	L161
Daelhousen, Evangeline	Titusville, PA	09/28/2020	0774
Dezardo, David	Monessen, PA	10/19/2020	0434
Divins, Carl	Dubois, PA	09/22/2020	0554
Dorsey, Raymond	Nettie, WV	09/14/2020	0774
Erndt, Evelyn	Birch Run, MI	09/30/2020	0381
Falcione, Joanne	Pittsburgh, PA	09/14/2020	L161
Faller, Jr., Albert G	Pittsburgh, PA	10/06/2020	0588
Fazio, Irene	Pittsburgh, PA	09/10/2020	0039
Foerster, Gertrude	Auburn, MI	09/18/2020	0381
Ganey, Thomas	Belleville, IL	12/09/2019	0774
Gardner, Richard	Orbisonia, PA	10/14/2020	0774
Getlak, Jr., Albert	McKeesport, PA	08/09/2020	0108
Giblock, Frank	Washington, PA	09/27/2020	0267
Gill, John C	Spraggs, PA	09/09/2020	0588
Goins, Betty	Oak Hill, WV	08/24/2020	0774
Gornick, Katherine	Trafford, PA	03/17/2020	0434
Gossard, Wanda	Rochester, PA	10/02/2020	0774
Goughenour, Glenn	Amity, PA	03/12/2020	0588
Grasso, Carmin E	Naples, FL	10/18/2020	0774
Haberthur, Donald	Bethel Park, PA	05/21/2020	0434
Hardman, Loren	Buckhannon, WV	08/16/2020	0774
Hartsock, Grace	Mechanicsburg, PA	09/08/2020	L102
Herbert, Edward	Boonton, NJ	07/04/2019	L075
Hitchens, Sr., Glen F	Hammonton, NJ	07/09/2020	0774
Hobson, Jack	Bakersfield, CA	09/21/2020	0568
Hunter, Dorothy	Greensburg, PA	10/07/2020	0737
Jarrett, Ralph	St Albans, WV	09/22/2020	0774
Kammerdeinr, Jr., Charles	Oakdale, PA	10/02/2020	0774
Kavula, Eleanor	Bayonne, NJ	04/22/2020	L075
Keister, Doris	Monroeville, PA	09/17/2020	L105

## PVR Scholarship Fund Donations

In Memory of **Allan Tenney:**  
From Board of Directors, Executive Officers and Home Office Staff. 100.00

In Memory of **Ida Bailey:**  
From Assembly 0123 ..... 20.00

In Memory of **Marilyn Cameron:**  
From Assembly 0123 ..... 20.00

In Memory of **Cecile Carlos:**  
From Assembly 0123 ..... 20.00

In Memory of **Marian Huff:**  
From Assembly 0123 ..... 20.00

In Memory of **Annie Sokolowski:**  
From Assembly 0123 ..... 20.00

In Memory of **Dean A Burns:**  
From Nancy J Burns..... 50.00

In Memory of our son and brother  
**Shaun Logan Crowley:**  
From Lori, Kevin, Kevin, Jr.  
and John Crowley..... 20.00

**Donations:**  
Thomas A Grogan, Sr..... 1,000.00  
NSS Life Genworth ..... 37.94  
Mary Jo Olson..... 25.00



## DONATE TO THE PVR SCHOLARSHIP FUND

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

1. Every penny donated goes directly into the PVR Scholarship Fund.
2. Your contribution will help our young members achieve their academic goals.
3. Your donation may benefit your own son, daughter, niece or nephew.
4. Your donation is tax deductible.

Here is my donation of:

\$ \_\_\_\_\_

Please issue your check to:

**NSS PVR Scholarship Fund**

And send to:

National Slovak Society  
351 Valley Brook Road  
McMurray, PA 15317



## OUR DEPARTED MEMBERS

October, 2020

Name	City and State	Date of Birth	Assembly
King, Patsy	Charleston, WV	06/26/2020	0774
Kovacic, Dorothy	Wilmington, NC	10/11/2016	0434
LaCava, Ronald	Ellwood City, PA	09/25/2020	0731
Lewis, Mildred	Princeton, WV	09/01/2020	0774
Lucas, Margaret C	Whiting, IN	03/17/2020	0586
McAnallen, Lucille	Butler, PA	04/18/2020	0731
McDowell, Audrey M	Uniontown, PA	09/30/2020	0039
McDowell, Joel	Greenville, PA	06/29/2020	0731
McFeely, Harold	Finleyville, PA	08/05/2019	0434
Manown, Evelyn	Rostraver Twp, PA	02/05/2020	0377
Morosky, Philip	Erie, PA	0/09/2020	0554
Murray, Patricia	Monitor Twp, MI	06/29/2020	0381
Narchus, Gene	Pittsburgh, PA	09/27/2020	L161
Orzechowski, Thomas	Toledo, OH	12/12/2019	0160
Palmer, George	Grove City, PA	04/18/2020	0731
Paul, Violet	Minersville, PA	09/29/2020	L102
Pleva, Eleanor Dolores	Grove City, OH	05/06/2020	0432
Potkul, Michael	Perryopolis, PA	08/15/2020	0434
Powers, Ruth	Manchester, NJ	09/17/2020	0774
Preston, James E	Circleville, OH	10/02/2020	0595
Puleo, Gloria	Reno, PA	10/18/2020	0595
Rankin, Frances	Rochester, PA	10/05/2020	0123
Sachs, Henrietta	Meridian, ID	08/09/2020	0110
Schwichtenberg, Gerald	Scottsdale, AZ	08/09/2057	0568
Shrader, Luna	Princeton, WV	08/07/2020	0774
Strish, Rose Mary	Ashley, PA	08/29/2020	0617
Tarasovitch, Andrew	Erie, PA	10/08/2020	0774
Tenney, Allan	Linesville, PA	10/03/2020	L105
Thompson, Freida	Beaver, WV	07/07/2020	0774
Tiernan, Lois	Roscoe, PA	09/24/2020	0377
Valli, Ann	Export, PA	07/05/2020	0434
Vesio, Dolores	Rostraver Twp, PA	06/15/2020	0377
Villemain, Jeannene	Belleville, IL	07/28/2020	0586
Yachinich, Lawrence	Greenfield, WI	08/09/2020	0774

## Assembly 731 Community Service



Laurie & Mike Fox, Assembly 731 officers, were a part of a community team this summer who volunteered to pick bagworms from pine trees. Bagworms build nests on the tips of evergreen trees using the needles on the tree. Each nest is about ½ inch long with about 1,000 eggs in each bag that will hatch in the spring. The adult moth-type bugs will continue devouring the tree and spread to nearby evergreens. This was a great community service project especially since there is a Christmas Tree Farm less about ½ mile from this bagworm site.

**Note: If you notice bagworms on your evergreen trees, pick them off, soak them in warm water with Dawn soap, and dispose of them in sealed plastic bags before they have a chance to hatch in the spring and cause major damage to your trees and your neighbor's trees.**



## Assembly L102 Matching Funds



Our assembly did a matching funds with St. John's E.C. Church. Ramped up for Jesus bingo to help with the building of a handicap ramp for the church. Pam Schiaffo organized the whole event and did an awesome job raising almost \$4,000. Assembly L102 is helping Dodds Elementary

Our assembly did a matching funds with St. John's E.C. Church. Ramped up for Jesus bingo to help with the building of a handicap ramp for

School with Blessings in a Backpack. Helping the less fortunate kids with meals that the families can't afford.





## ASSEMBLY 0004

### Parma, OH

Our next meeting will be held on Sunday, **January 17th** at 2:00 pm at Sonia Vorell's residence, 18088 Boston Road, Strongsville, Ohio.

This is our Annual Audit Meeting and all reports are due at this time.

Face masks will be required, and social distancing where ever it is possible.

Happy New Year from Assembly 4, and stay safe.

**Sonia Vorell**  
Secretary

## ASSEMBLY 0039

### Uniontown, PA

Our annual Christmas Party that was to take place on Sunday, **December 6th** has **unfortunately been Canceled**. We apologize for the late notice and hope to see everyone next year.

We wish to send congratulations to our new President and CEO, Joseph Stefka, Jr. as he begins his tenure as head of the NSS. We look forward to his leadership and as an assembly officer our assistance to help make his corporate efforts successful.

Did you know that you can use the NSS website to check on your insurance or annuity policies? There is a "member" portal there. In the last issue of the NSS magazine there were instructions on how to login. Check it out!

Our prayers of hope and strength go out to the family of Doris Clark who recently died. May she rest eternal before God's throne!

Mark you **2021** calendars for our quarterly assembly meetings:

**Sunday, March 14th** - Lenten Dinner at Eat'n Park Restaurant 6:00 pm.

**Sunday, June 13th** - Flag Day Celebration and Summer Bar-B-Q at Uniontown Columbian Assoc. picnic pavilion at 1:00 pm.

**Sunday, September 12th** - Flight 93 Remembrance Dinner at Eat'n Park at 6:00 pm.

**Sunday, December 5th** - Annual Christmas Party at Uniontown Columbian Assoc. social hall at 2:00 pm.

Parents and grandparents! The

new NSS Youth Term Plan offers \$50,000 of insurance coverage for \$50.00 a year or a one-time payment of \$500.00! Ages 0-22 are eligible.

Special fraternal benefit: at age 25 the \$50.00 a year payment stops for five years until age 30. Call the home office at 1-800-400-1890 for a brochure.

Don't forget to get your flu shot! Most insurance companies cover the cost!

Have a blessed Advent and Christmas Season with your family as we welcome and celebrate the birth of our Lord and Saviour, the Christ-Child.

If you have any questions about our meetings or programs, call me at (724) 366-4100, or our secretary at (724) 570-1301.

**John Payerchin**  
President

## ASSEMBLY L075

### Duryea, PA

Our assembly will hold a meeting to elect officers for the 2021-2022 term. Anyone wishing to run for office should contact Lehrae Edwards at 570-569-2181 or attend the meeting on **January 24, 2021** at Terry's Diner, 4118 Birney Ave, Moosic, PA at 2:30 pm.

After elections, an installation dinner will take place with menu offerings of Roast Beef or Stuffed Chicken Breasts along with a children's menu. Items on the meeting menu to discuss will be donations, future meetings and staying safe during the COVID.

Please RSVP to Lehrae via facebook, personal messaging or phone.

**Lehrae Edwards**  
Treasurer



## ASSEMBLY 0123

### Coraopolis, PA

I wish I was like Rip van Winkle and fell asleep back in February and suddenly wake up and find things back to normal. But once someone tells me what happened this past year I may need a few more months of sleep because things are not quite back to normal if they ever will be again.

It has been hard to plan any activities for our assembly. Unfortunately another casualty of the virus is our annual Christmas luncheon. But since we are saving some money not having this gathering it has been decided to increase some of our year end donations. If any of you have a worthwhile charity that you think needs and deserve a donation give me a call and we can add them to our list. (724-242-5085).

Back in October we had some excitement at one of our members home, that being the Piccolo family. Roger Piccolo had his 75th birthday and he and his wife Christine celebrated their 50th wedding anniversary. Congratulations and best wishes to you both.

NSS had activities planned for this year but optimistically has rescheduled them for next year. They are Family Fun day at the Carnegie Science Center on Saturday April 3rd and an evening at Phipps Conservatory on Saturday December 4th 2021. Hopefully many of you can take advantage of these two events. It is one of the many benefits of being a member of NSS. I will keep you apprised of any activities of our assembly or region. Nothing is set at this time.

As this year winds down try to remain optimistic, positive and safe. There are good days ahead. I have that on good authority.

I want to end up this year wishing each of you and your family a very blessed Christmas and a joyful and bright New Year filled with good health and happiness.

**William Knoll**  
President



## ASSEMBLY 0377 Bentleyville, PA

Our annual holiday party will be held at **Hugo's Restaurant, 687 National Pike, West Brownsville, PA.** on Sunday **December 6, 2020** at 3:00 pm. We will have a meeting and make plans for activities for next year. Please RSVP to me at 724-207-3171 or to ask any questions. And please bring a dozen cookies for our annual cookie table!

We hope to have this meeting and dinner but if any circumstances change or you want to confirm it, please call me at the number above.

**Suzanne Skrypak**  
President

## ASSEMBLY 0432 Fairview Park, OH

**Please contact your assembly secretary to confirm the meeting.**

Our next meeting and our Christmas party to follow will be held on **December 15, 2020** at 7:30 pm at Tony K's, 841 W Bagley Rd, Berea, OH 44017. Hope to see you there.

**Shawn Pytel**  
Publicist & Social Media

## ASSEMBLY 0737 Westmoreland County, PA

Our Christmas meeting will be held on **December 7th** at Carol Godor's, 9280 Clubview Drive, North Huntingdon, PA.

Due to the virus, we haven't had meetings this year, so there are a lot of things to discuss.

**Carol Godor**  
Treasurer

## 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.**

## Assembly 123 Golf Outing



Members having fun on the course



L-R: Bill & Valerie DelMonaco, Kevin Maloney & Des Inquinza



Larry & Joan Smith, Bill & Susan Knoll, and Mary Maniecki



The Heisel Family

## Assembly 831 News ❄️

On Saturday, October 17th members of Assembly 813 held an old fashioned cajun style shrimp boil to benefit Catholic Social Services of Dothan, Alabama. The event was held in the spacious backyard of The Thirsty Pig, where social distancing could easily take place. Local meteorologist for WTVY-TV and Louisiana native David Pologruto was in charge of the boil, and with the help of his assistant Tom Blindauer, over 75 pounds of shrimp, 30 pounds of sausage, 30 pounds of potatoes and 152 ears of corn were cooked in massive pots and served to the hungry crowd.

Many of the patrons chose to take their plates "to-go" but an equal number spread out on the distanced tables and feasted on an amazing spicy shrimp dinner.

Kerry Farrell, owner of the Thirsty Pig and officer of assembly 813, was happy to lend her building and donate to the cause. "Catholic Social Services has been hit hard here in Dothan, helping people affected by the pandemic. We were pleased that CSS board member Julie Blindauer suggested holding a fundraiser to benefit them," said Farrell. "Thanks to the matching grant program from NSS Life, we were able to crush our fundraising goal we had."

The event, after expenses for the food, raised \$1,300 profit for Catholic Social Services. With the addition of the NSS Life matching grant, that brings the total raises to \$1,800.00 which far exceeded the initial goal of making \$1,000 for CSS. Many thanks to those who helped by donating, purchasing a ticket, and working the event.

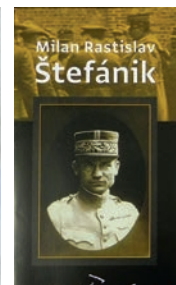
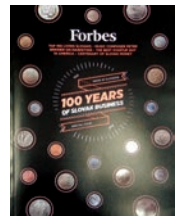
"Assembly members are reminded to turn in their spare change they've been collecting for the Brown Bag Program for senior food donations. Also, **Toys for Tots donations need to be in by December 10th.**"

**Mary Jo Holker**  
Secretary



# Visit to the NSS Heritage Museum from the Embassy of the Slovak Republic

Recently we were honored to have Mr. Boris Ecker, Chargé d’Affaires, ad interim ("a.i.") and Terézia Filipejová, Cultural and Public Diplomacy Counselor from the Embassy of the Slovak Republic visit the NSS History Museum while they were recently in town. Along with their visit, they brought several items and printed works from/about Slovakia for us to enjoy, including a large magnificently designed and printed book dedicated to one of the most important figures in Slovak history, Milan Rastislav Štefánik. We want to extend our warmest thanks to Mr. Ecker and Ms. Filipejová for visiting us during their busy schedule.



## Available from the NSSHM Gift Shop while supplies last!

### OPLATKY:

Package of 5 **large** wafers \$4.00

**Small** wafer with Christmas Blessing ideal for placing inside Christmas cards. Available in **English OR Slovak.**

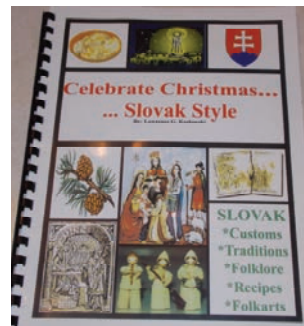
**Please specify. \$2.00 ea.**



### Christmas Slovak Style:

Remembering the Priceless Treasures of Christmases Past and an Inspiration for Christmases of the Future

\$12 (includes postage and handling)



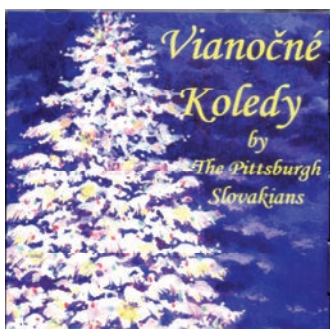
### Slovak Christmas CD

Sung and produced by the Pittsburgh Slovaks.  
Features 14 traditional carols. **\$15.00**

**EXCLUSIVE! Slovak Christmas CD**

Sung and produced by the Carmelite Fathers in Lorinčik, Slovakia. Features 21 traditional carols.

**Limited Supply Available \$15.00**



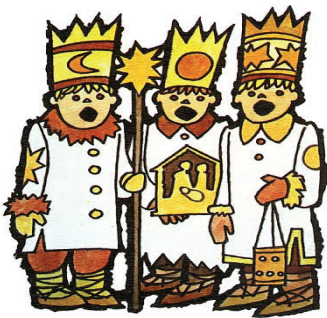
# Čas sviatočny - čas vianočný



© Stano Dusík; Narodenie Pána, 1987

## Štefan 26. December

Dnes je ten deň Štefana prvomučenika, nuž som prišiel hneď zrána ako Štefanovi povedať vinš nový, aby si žil v povoli, v pohode, v zdravej a hojnej добрote. Ja ti prajem, čo si praješ— no moc dobrôt ti vinšovať neprestanem, po kým nápoj dobrý do lumprika nedostanem!



## Vianočný darček

Dievčatko pripravovalo vianočný darček. Balilo škatuľku do veľmi drahého zlatého papiera. Použilo ho neprimerane veľa a k tomu pridalo množstvo všelijakých ozdôb a farebnej stužky. Čo to robíš? vyčítal jej príkro otec. Tolko papiera vyjde na zmar. Vieš, koľko to stojí? Dievčatko si škatuľu pritlačilo k srdcu a so slzami v očiach sa stiahlo do kúta.

Na Štedrý deň pricupkalo k otcovi ako vtáčatko a podalo mu škatuľku v zlatom papiery ako dar.

To je pre Teba ocko zašepkala. Otec znežnel. Bol asi pritvrďý. Veď to bol darček preňho. Pomaly rozviazal stužku, trpezlivo rozbaľoval zlatý papier a pomaličky, pomaličky otvoril škatuľku. Bola prázdna! Neprijemné prekvapenie roznieťilo jeho výbušnosť: To si premárnila všetok papier a stužky, aby si zabalila prázdnu škatuľku?!

Dievčatku slzy opäť zaplavili očká: Ale, ocko, škatuľa nieje prázdna. Vložila som do nej milión božtekov!

*Pánu Bohu záleží na každom jednom z nás a každého pozná po mene, veď On je ten, ktorému sa ani mrtvi netratia, lebo On je vsťutku Bohom živých, je to Boh žijúci.*

*Pripravme mu v našich srdciach dôstojny príbytok, aby jeho Matka nemusela hľadať miesto, kde položí svoje Dieťa do jasličiek, ale aby ho mohla vložiť do srdca každého z nás.*

*V tomto dohviezdnom čase Vám vinšujeme  
Radostné a Milostiplné Vianočné sviatky  
a šťastlivý nový rok 2021*

## Vianočné vinše

Vinšovanie je súčasťou vianočných zvykov, koledovania, rôznych obchôdzok i rodinných návštev. S ním späté vinše patria k ľudovej obradovej poézii a zasluhujú si osobitnú pozornosť. Sú výplodom poetickej duše jednotlivcov a trajú sa podobne ako koledy cez pokolenia, v súlade s tradíciami. (Ondrej Demo)

*Vinšujem vám tieto slávnosti, narodenie Krista Pána, nielen na tento rok, ale i na budúce roky, aby sme sa mohli s Kristom Pánom radovať, tie pesničky prespevovať, čo anjeli v nebi prespevujú, sláva Bohu na výsostiach a na zemi pokoj ľuďom dobrej vôle oznamujú.*

*Pochválen buď Ježiš Kristus.*

*Ja som malý vinčovačik, vinčujem vám za koláčik, korunku mi dajte, zdravi ostavajte. Dobré ráno.*

*Aj ja vám vinčujem za pecom koláče čujem, ešte lepší by som vám vinčoval keby som z nich okoštoval. Dobré ráno.*

*A ja vinčujem veľa božieho zdravia pre gazdu, gazdinu, a calu rodinu. Dobré ráno.*







# Youth Circle Page

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

## Assembly 0731/Circle C731 Halloween Hayride



**Kathy Cessna and Mary Martini on the hay wagon with their grandchildren, Valerie Cessna, Aubrianna Martini, and Zach Martini.**

**Ben Gaither, Cameron Mason, and Jack Gaither had a lot of fun trying to eat a donut with their hands at their side while the donut dangles in the air.**



**Logan Mason and Liam Burns resting on a pumpkin.**

Assembly 731 members had a fantastic time at their Halloween Hayride on a perfect fall evening. We had the barn reserved for the party after the hayride but the warm weather was perfect for all activities to be held outside. We enjoyed the ride on the hay wagon to the pumpkin patch where everyone was able to pick a pumpkin of their choice. The fun evening included a walk through the corn maze and a donut eating contest. Refreshments included hot dogs, chips and chili. All the kids received a Halloween goodie bag filled with candy and little Halloween toys.

## 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 family and friends. Best of all, you will receive a cash reward for recommending someone that we issue a policy to. You will receive a \$25 recommender fee (\$10 on the youth term product) 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.