



National Slovak Society

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

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Národné Noviny



Activities At A Glance

REGION 2

February 16 April 14

Assemblies L075, 0617

Assembly 0617, Meeting/Luncheon, Pierce Street Deli, Kingston, PA at 12:00 Noon Assembly L075, Meeting, Grande's Restaurant. Moosic, PA at 1:00 pm

REGION 5

February 23
March 2
March 3
March 10
May 5
May 11
June 9
July 8
August 4
September 8
October 6
December 1

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

Region 5, Hibernation Celebration, Slovak Sokol Hall, Southside, PA at 11:00 am Assembly 0737, Meeting, Carol Godor residence, N. Huntingdon, PA at 1:00 pm Assembly 0377, Meeting, King's Restaurant, Bentleyville, PA at 3:00 pm Assembly 0039, Meeting (Lenten Dinner), Eat'n Park, Uniontown, PA at 6:00 pm Assembly 0377, Meeting/Bowling, Tan O'Belle Lanes, Bentleyville, PA at 3:00 pm Assembly 0039, Stamp Out Hunger, U.S. Post Office, Uniontown, PA at 10:00 am Assembly 0039, Summer Bar-B-Q at K of C, Uniontown, PA at 1:00 pm Assembly 0039, Join Hands Day, Tony Bartock Golf Outing at 8:00 am Assembly 0377, Meeting/Picnic, Richardson's Park, Bentleyville, PA at 3:00 pm Assembly 0377, Meeting, Grand China Buffet, Washington, PA at 3:00 pm Assembly 0377, Meeting, Grand China Buffet, Washington, PA at 3:00 pm Assembly 0377, Annual Holiday Party, Cannons Chophouse, Canonsburg, PA at 3:00

REGION 8

February 17 May 25

December 1

Assemblies 0004, 0070, 0160, 0432, 0595

Assembly 0432, Tobogganing, Strongsville Chalet 6:00 - 9:00 pm Assembly 0432, Weekend Camping, Rustic Lake

REGION 14

Assemblies R059, L102No activities at this time

REGION 15

Assemblies L002, 0028 No activities at this time

AT LARGE

March 2 March 10 December 7

Assemblies R019, L040, 0110, 0236, 0267, 0381, 0554, 0568, 0586, 0705, 0731, 0800, 0813

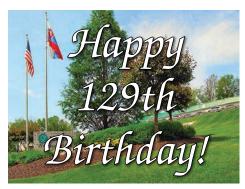
Assembly 0731, Meeting/Lunch, Boardman Public Library, Boardman, OH at 1:00 pm Assembly 0110, Meeting, Trattoria L'incontro, Astoria, New York at 2:00 pm Assembly 0731, Christmas Party, Boardman Park, Boardmanm OH at 1:00 pm

From The President's Desk...



David G. Blazek, FIC President, CEO

Greetings as we are almost half way through the winter months. This month we celebrate Valentine's Day on the 14th as well as President's Day and • NSS Founder's Day on the 18th. This year the National Slovak Society will be celebrating its 129th year of existence, and helping our members, by providing them a sustainable measure of financial security via the life and annuity products we offer. We've come a long way since the founding meeting of the Society in February of 1890. Starting with a mere \$200.00 in 1890, the Society has grown to approximately \$1.2 billion in assets today.



News of Narodniars

Birthday wishes go out to former Home Office staff member Mary Lou Chojnicki, and her son Philip, and also to Maureen and Bob O'Neill, Linda Beno, Adalyn Bernardo, daughter Danielle Lavin and grandson Cooper Lavin.

Happy wedding anniversary to Helen and Dominick Sokolovic, Veronica and Cliff Moeller, Maureen and Bob O'Neill and to all others celebrating a special day in February.

Setting Rules With Teens

Teens may look (and think that they are) full grown, but their brains are still growing and hormones are changing. This can affect:

- Decision making Teens make mature decisions at times, and childish ones at others.
- 2. Risk taking Brain immaturity can result in impulsive or risky behavior.
- 3. Relationships Teens move a little further away from family and a little closer to friends.

Some of the things you might be seeing which are normal in teens are that they crave independence, question rules and authority, test limits, can be forgetful, have good days and bad days, and drive you crazy and make you proud.

As a parent you want to set rules to keep your teenagers safe and healthy and to teach them to get along in the world. While it may be tempting to keep your teen in line by setting strict rules and harsh consequences, your teen is likely to respond by becoming angry and more defiant.

- Tips to keep in mind: Involve teenagers in setting the rules. They may be more likely to follow them.
- Talk about the reasons behind the rules and what you expect from them.
- Choose your battles, and try to provide choices in the matters that are less important. For instance, you might let your daughter pick her own hairstyle if she comes home on time.
- Make sure your teens understand the consequences ahead of time. What will happen if they break the rules?
- Set consequences that are related to the behavior, and be consistent in following through. Ask teenagers to help decide what the consequences will be if they break the rules.
- Do not make consequences so harsh that you or your teen can't follow through. Consider taking away privileges, limiting time with friends, or as signing extra chores.
- Allow your teens to gradually earn more freedom.
- Get to know your teen's friends and their parents, and let them know your rules and expectations.

Cheer your teens on when they follow rules! And make sure they know you love and accept them, even when they're not perfect.

A Loving Husband

A friend of mine related the following story from when he lived in Florida a few years back and remembered a Hurricane that he was ready for, but his wife was not.

When the wind reached a screaming pitch with the trees snapping and thrashing, the horizontal streaming rain, flying roofing and destroyed fences as well as the unnerving sound-levels, his wife was rooted to the spot. She stared and stared through the glass of the window. Immovable, with her nose pressed to the windowpane, the stark fear in her eyes will stay with my friend forever. Fortunately, as the eye of the storm arrived and winds temporarily lessened, my friend was able to open the door and let her in.



Happy Groundhog Day February 2nd

Punography Of The Month:

Two Eskimos sitting in a kayak were chilly, so they lit a fire in the craft. Unsurprisingly it sank, proving once again that you can't have your kayak and heat it too!

A Page From My Notebook...

Linda M. Strom Secretary-Treasurer/CFO



The Founding of NSS

This month we celebrate Valentines' Day and Presidents' Day. For the NSS, Presidents' Day is even more significant as we celebrate our founding. Following is an excerpt from the book "The National Slovak Society, 100 Year History, 1890-1990" written by past president Joseph Stefka and Dr. R. Vladimir Baumgarten.

"The principles upon which the National Slovak Society was founded were based upon the ideals of the United States Declaration of Independence, the French Rights of Man and traditional Slovak nationalism. The American contribution – inherent in the libertarian principles of Thomas Jefferson – was clearly evident. The Society's slogan, "Liberty, Equality, Fraternity" (Slovak: Svoboda, Rovnost, Bratstvo), acknowledged the contribution of France to the cause of human rights. For a symbolic seal, the Society adopted the traditional Slovak insignia: The double-barred cross of Saints Cyril and Methodius atop the Fatra, Tatra, and Matra mountain ranges. Rovnianek declared that the NSS was founded in recognition of "the Fatherland of God and Brotherhood of the people". The Bylaws of the then infant National Slovak Society were written by Rovnianek, Wolf, Slovensky, Francisci and Pucher and same were adopted at the first convention.

The Objects of the National Slovak Society:

To unite persons of Slovak and Slavonic Ancestry in a fraternal benefit society;

To cherish among its members the language and traditions of their ancestors, to encourage respect for the land of their ancestors; and to foster pride in reviewed. Minutes of the August 11, their ancestry:

To preach and practice the gospel of fraternity, charity and benevolence;

To uphold the Constitution of the United States of America and to preserve the democratic way of life:

To assist their kinsmen across the Atlantic in their efforts to make and keep their homeland, in the heart of Europe, a land of free men with free institutions;

To publish and circulate Slovak Literature and patronize Slovak arts and sciences: and

To protect its widowed, it's orphaned, it's sick, disabled, distressed and aged.

ONE FOR ALL, ALL FOR ONE"

2018 Fall Reorganizational Board Meeting Minutes

The 2018 Fall Reorganizational Board Meeting was opened and called to order on November 10, 2018 at the Home Office in McMurray, PA by Chairman of the Board Joseph Stefka, Jr. Commenting on the recent Convention Chairman Stefka congratulated the entire Board on their re-election. He turned the meeting over to President & CEO David G Blazek for the remainder of the meeting. President Blazek asked for a moment of silence in memory of all our dearly departed members. All Board members present were: President & CEO David G Blazek; Chairman of the Board Joseph Stefka, Jr; Linda M Strom Secretary/Treasurer, CFO; Director Alan Burns; Director Michael Czarney; Director Abigail Gross, Esq.; Director John Payerchin; Director Susan Ondrejco; Director Robert Katricak; Director Drew Wesnak; Director Andrea Garbon; Legal Counsel P. Ronald Cooper, Esq.; NSS Sales Director Greg Felton and AQS Managing Director Larry White.

Techguides Vice President Brian Martz discussed Cybersecurity and indicated that he will perform a cyber risk analysis during his visit and also spoke about a CISO as it relates to NSS.

All Bond Sales, Exchanges and Purchases through September 30, 2018 were ratified and all Mortgages 2018 Summer Board Meeting were approved with revisions.

The Fraternal Activities Coordinator's Report, presented by Fraternal Activities Coordinator Pam Blum, presented those activities that are coming up in 2019. The 2019 Golf Tournament will be held July 12-13 at Dubois Country Club in DuBois PA. The 6th Annual NSS Night at PNC Park is scheduled for Friday, May 31st. An update of the Fitness Matters and American Hearing Benefits programs was presented as well as an update of the PVR and Senior Scholarship programs.

Sales Director Greg Felton presented the Sales Directors Repor. As of 3rd Quarter 2018, NSS is the 12th largest fraternal (Assets) and anticipating becoming the 11th by year end 2018. Membership totaled 32,742 as of 10/29/2018. CPA Donald Reddinger presented an Overview of the 3rd Quarter 2018 Financials which showed \$1.2B in Total Assets, Surplus of \$55.6mm and Net Income of \$5.8mm with Total Solvency (less IMR and AVR) at 106.1%. CPA Reddinger presented an overview of IMR and AVR reserves, what their purpose is, and how/where they are reported.

NSS Asset Manager Larry White, AQS, presented his report, providing information on Portfolio Metrics, Portfolio Quality, Effective Duration and Modified Duration. Also discussed were recent Buys, Liquidations and NAIC 3+

The Assembly Growth, Fraternal Growth and Membership Growth Committees continue to emphasize membership growth and youth involvement in their reports and in the individual actions of each committee. The Audit Committee Report, presented by Director Robert Katricak, stated that the Bond Audit was completed and all was found in order. The CPA firm of R.D. Hoag, LLC was again retained to audit for year ending 12/31/2018.

The PVR Fund Board reported that the PVR Scholarship Fund Annuity has reached over \$1 million. The Museum Committee Report, presented by Museum Curator Sue Ondrejco, provided

Continued on Page 9

Current Interest Rates Effective July 1, 2018

Optimum 3 2.00%

Preferred 5 3.25%

Preferred 8 3.75%

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



Did you know...

You can add money to almost any
Annuity with NSS, just send us a check.
Any additional funds will not increase the
time period on early withdrawal penalties.

Access your account values 24/7
by going to the website:
www.nsslife.org
and login/register as a member.



Exciting News

The NSS anniversary offer is once again available between February 1, 2019 and March 31, 2019. This is an opportunity to apply for life insurance with no medical exam and simplified underwriting. This is a permanent plan of insurance. Rates will never increase. The plan builds cash/loan values and is eligible for dividends. See pages 22 and 23 of this newsletter for more information.

Life insurance has never been less expensive. It is something that we need now more than ever. Protect yourself and your family. Contact your local representative or Joe Elliott in the Home office for an application and more information.

From the Sales Department...

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



Here is what to do with a \$1,000 (or a \$100 per month)

We get this question all the time especially from parents and grandparents. They have a \$1,000 and want to know what to do? We also get the same kind of question about \$100 every month – what should I do?

The short answer is to save the money in an account that works best for you. The best recommendation would include a Roth IRA, traditional IRA, a non-qualified annuity or a Coverdell ESA. All of these are offered by NSS.

If a tax deduction would be helpful, and you qualify; then putting the money in a traditional IRA would be the best bet. IRA money is taxable at withdrawal and you should not take any money out of the account until you are at least age 59½. IRAs are great ways to save money for the future.

A Roth IRA is another good choice. This is also a government sponsored plan but it is not tax deductible. However if certain guidelines are followed all withdrawals can be tax-free. One interesting point about a Roth IRA is that principal comes out first. So any amounts paid in to a Roth may be withdrawn without tax consequences. This is especially useful if you are under age 59.



The third option is a non-qualified annuity. This savings plan has two basic rules; any withdrawals are interest out first and taxable. The other rule is you should be at least age 59½ to avoid a 10% early withdrawal penalty from the IRS. Unlike IRA rules there are no limits as to how much money you may deposit or withdraw. Any age is acceptable for an annuity.

The last option is perfect for young people under the age of 18. The Coverdell ESA allows anyone to put up to \$2,000 per year into an account until the child is age 18. Withdrawals should be taken between the ages of 18 to 30. As long as the money is used for higher education then it may be tax-free.

NSS has some great products (Preferred 5 and 8) that can help you and your family. Using our annuities will assure a competitive interest rates, strong guarantees, a solid track record of consistency, the passing of assets probate free, tax advantages (deferred or tax-free), and the peace of mind that comes from a safe product from a quality organization. Please call your local sales representative or Joe Elliott in the Home Office for more information. Let us help you save money.

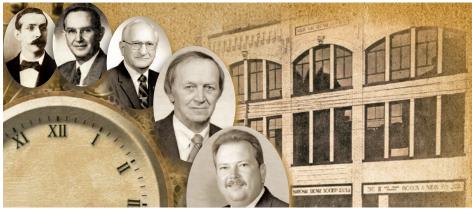
Longevity

Sometimes when you think of things that have been around for a long time – places, companies or historical events may come to mind. This month NSS celebrates our 129th year. We were organized in February of 1890. If this doesn't sound like a long time ago; let me tell who or what wasn't around when we opened for business. Here are a few examples.

- Wounded Knee massacre and Yosemite became a national park in 1890
- General Electric opened for business in 1892.
- U.S. Steel started in 1901
- The first Rose Bowl game was played in Pasadena, CA in 1902.
- In 1903, The Wright Brothers made their first flight.
- The Ford Motor Co. and Harley Davidson both opened their doors in 1903.
- The Panama Canal opened in 1914. (construction started ten years earlier)
- World War I and II, the Great depression and more

In 1890, the President of the United States was Benjamin Harrison, our 23rd President. Probably the biggest news story at that time occurred just months before our formation. This was the 1889 Johnstown Flood in which more than 2,200 people lost their lives.

So what does all of this mean? Simply that when you do business with NSS – you are dealing with a firm that has been around and seen a few things. Our track record speaks for itself. Over the years, NSS has stood fast and delivered on our promises. We have done this for 129 years and under some of the worst possible circumstances. All we do every day is make our member's lives better. We can help you and your family too. Give us a call. Happy birthday NSS!



Thought For The Month:

A life is not important except in the impact it has on other lives.

Jackie Robinson, baseball player (1919-1972)

Fraternal Matters...

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



NSS Spring Family Fun Event

Due to a scheduling conflict there will be no United Slovak Fraternals Bowling Tournament this year. So... we thought this would be the perfect opportunity to try something a little different.

How does a NSS Spring Family Fun Event in paradise on an island sound...??? Oh, did I mention its Paradise Island Bowling on Neville Island along the banks of the beautiful Ohio River!!

Bring your big kids, little kids, grandkids, tweeners or just bring you... we have lots of fun planned for all ages. Mark your calendar for Saturday, April 27th for a day packed full of fun and fraternalism. We are finalizing all the details and will have a complete schedule of events and a registration form in the March issue of the Magazine.

2019 Fraternalist of the Year

As a fraternal benefit society our mission calls us to "reach out to touch lives" in concern for those in need around us through our families, churches and communities. The purpose of this award is to recognize those members of the NSS that have gone that "extra mile" in volunteer fraternal services (i.e. meals on wheels, hospital work, visiting shut-ins, etc.). We are encouraging all assemblies and for the NSS membership to nominate a fellow member who is deserving of consideration for this award. Please contact the Home Office or visit our web site at www.nsslife.org under "Forms" click on "Fraternal". Deadline for applications is April 1, 2019.

2019 NSS Youth Achievement Award

In 1998 The National Assembly voted to establish a "Youth Achievement Award" that is similar to our "Fraternalist of the Year Award" for adults. The contest is open to all NSS Youth Members under the age of 21. The award is directed at youth who do outstanding fraternal work in one of the following areas. School/work, communi- to request an application. Deadline for ty, church and their local assembly.

If you know of a youth member who is deserving of consideration for this award please contact the Home Office or visit our web site at www.nsslife.org under "Forms" click on "Fraternal". Deadline for applications is April 1, 2019.

PVR Scholarships

Attention 2019 Graduating Seniors. NSS is accepting requests for applications for the PVR Scholarships. The scholarship is for \$500 per year for a total grant of \$2,000. Below are the guidelines that you must meet to in order to be eligible.

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

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

Please contact me, Pam Blum, at 724-731-0094 or email me at pblum@nsslife.org to see if you qualify Applications is May 1, 2019.



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

INFORMATION & APPLICATION ~

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

A Page From My Notebook - Linda Strom

Continued from page 5

an overview of a very successful year for Museum events and marketing.

Old Business provided updates on the status of the Strategic Plan, Board Education and the new NY Cyber Program/Plan.

Under New Business: A new NSS
ERM Policy is being developed; Convention Bylaws were approved by the PA Ins Dept; the NSS Pre-Exam Survey was completed and sent to the PA Ins Dept; and the Board Self-Evaluation Results were approved. The Board also reviewed and set Annuity Interest Rates for the 1st Qtr of 2019.

My the GBU Natio M. Blistan of his fath had the hold alongside of the West Associate.

In Closing

I'd like to take this time for personal mentions: Wishing my niece Kristin Van Fosson a Happy February 12th Birthday and Valentines' Day.

My thoughts and prayers go out to GBU National Vice President Matthew M. Blistan, Jr. in the recent passing of his father Matthew Blistan who I had the honor and privilege of serving alongside as a member of the Board of the Western PA Slovak Cultural Associate



Make Hearing Health Your Priority in 2019!



People with hearing difficulty who use hearing aids get more pleasure in doing things and are more likely to exercise and socialize.

Attention National Slovak Society Members:

You and your family are eligible to receive benefits through American Hearing Benefits

YOUR BENEFITS INCLUDE:

- Discounts on today's latest technology, including hearing aids and tinnitus options
- Access to a nationwide **network of 3,000+ hearing professionals**
- 60-day trial period"
- ss\$\$ Financing plans available (subject to credit approval)

Find out about your complete hearing benefits today!

Call (888) 705-6920 to reach

one of our Hearing Care Advisors.

We are here to walk you through each step and ensure your satisfaction.



*Patient benefits may vary by contract type. **Professional service fees may apply.

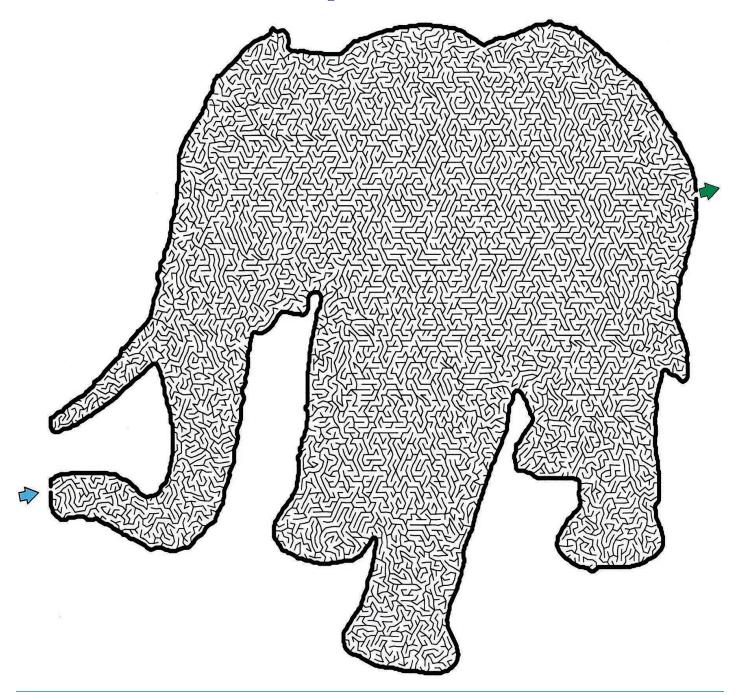
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www.americanhearingbenefits.com/partners/NSS

A Starkey Hearing Technologies Program



Elephant Maze



Under Construction



To each of the 26 words below, add a different letter of the alphabet. Then rearrange the letters, if necessary, to form a common word. Cross off each letter of the alphabet as you use it. Use each letter from A to Z exactly once.

Example: lock → add A → CLOAK

ABCDEFGHIJKLM

NOPQRSTUVWXYZ

| 1. tuna + = _ | 14. word + | |
|----------------|----------------|---|
| 2. lisp + = _ | 15. just + | = |
| 3. gear + = | 16. boar + | |
| 4. down + = | 17. poet + | = |
| 5. size + = | 18. suet + | = |
| 6. warn + = _ | 19. bird + | |
| 7. doze + = | 20. sung + | = |
| 8. chat + = _ | 21. hour + | |
| 9. lime + = | 22. dial + | |
| 10. stir + = | 23. deal + | = |
| 11. fuel + = _ | 24. robe + | |
| 12. ripe + = | 25. rant + | |
| 13. vase + = | 26. axle + | • |

President's Day - February 18

Under Construction

Answers

Variations are possible.

- 1. J jaunt 2. T - split 3. Z - graze 4. U - wound 5. E - seize 6. B - brawn 7. N - dozen 8. W - watch 9. S - slime
- 10. F first 11. K - fluke 12. C - price 13. H - shave

14. Y - dowry 15. O - joust 16. D - board 17. M - tempo 18. Q - quest 19. A - braid 20. L - slung 21. G - rough 22. V - valid 23. P - pedal 24. X - boxer 25. I - train 26. R - relax

Jokes Just for You

- Q: Where do fish keep their money?
- A: In the river bank!
- Q: Why did the gum cross the road?
- A: It was stuck to the chicken's foot!
- Q: What is brown and sticky?
- A: A stick!
- Q: Why did the picture go to
- A: It was framed!
- Q: Why did the chicken cross the playground?
- A: To get to the other slide!
- Q: What can you catch but not throw?
- A: A cold!
- Q: What has hands but can't clap?
- A: A clock!
- Q: What do you call a dog that can tell time?
- A: A watch dog!
- Q: What did one hat say to the other?
- A: Stay here, I'm going on ahead!
- Q: What side of a turkey has the most feathers?
- A: The outside!
- Q: What falls in winter but never gets hurt?
- A: The snow!
- Q: Why did the teacher put on sunglasses?
- A: Because her students were so bright!
- Q: How did Benjamin Franklin feel when he discovered electricity?
- A: Shocked!
- Q: Why do bees have sticky hair?
- A: Because they use honeycombs!

Word Search POTONGS

INSTRUCTIONS:

FIND AND CIRCLE THE PET WORDS IN THIS PUZZLE. WORDS MAY BE FOUND ACROSS, DOWN AND DIAGONALLY.

PET TIP:

PETS CAN BE WONDERFUL FRIENDS IF YOU RESPECT THEM AND GIVE THEM LOTS OF PROPER CARE. BE GOOD TO YOUR PETS AND HAVE FUN WITH THIS PET PUZZLE!



| | Ţ | K | U | В | P | K | В | Z | F | K | W | G | P | Ε | W |
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| 1. DOG | 7. HAMSTER | 13. COLLAR | 19. BIRD |
|-----------|------------|-------------|--------------|
| 2. PUPPY | 8. GERBIL | 14. TREATS | 20. FISH |
| 3. CAT | 9. FERRET | 15. BEDDING | 21, EXERCISE |
| 4. KITTEN | 10. RAT | 16. WATER | 22. CARE |
| 5. BUNNY | 11. MOUSE | 17. FOOD | 23. TRAINING |
| 6 RABBIT | 12 LEASH | 18. PARROT | 24. LIZARD |

Months of the Year

October July May November January December June September March August April February

List the months in the correct order.

1. ______ 7. _____ 2. _____ 8. ____

3.______9.____

4._____ 10.____

5. _____ 11. ____ 6. 12.

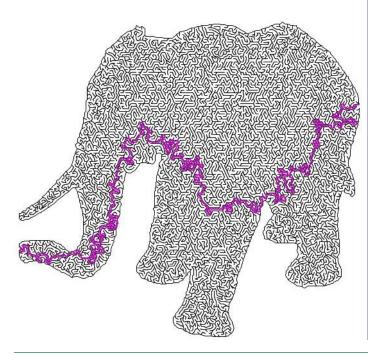
What month is it now?

How many months are there in a year? _____

When is your birthday? _____

What is the date today?

How many days are there in a week? _____



Hand Warmers to Keep You Warm

Materials

1 sheet of felt Scissors
Thread in the same color of the felt Funnel Rice

To begin, take a small piece of paper that is approximately 3.5-4" wide and fold it in half. On the folded piece of paper draw the outline of half a heart with a pencil. Cut out the heart shape with scissors.



Place the paper heart onto a piece of felt and trace the heart shape twice using a pencil.

Cut out a second shape on felt. Using scissors cut out both traced hearts.



Place the two cut hearts directly over top of each other. Using thread that matches the color of felt, thread a needle with some thread. Sew together the two hearts along the edges, but leave a small section about 1 inch wide open so you can fill in the rice.

Place a funnel in the open section of the heart and fill the felt heart with rice by pouring the rice down the funnel. Continue adding rice until the heart is completely filled with rice.





Once the heart is filled with rice sew together the rest of the felt heart.

To hide the thread stitches along the edge of the heart lightly run the needle back and forth over the exterior edges.

This will cause the felt fibers to move slightly and hide the stitches.

Repeat the last four steps so that you end up with two hand warmers, one for both hands. To use the hand warmers microwave them for 20-40 seconds until they are warm and place them inside your coat pockets or your gloves to keep your hands nice and toasty while you are outdoors. Make sure to use caution grabbing the hand warmers out of the micro-

wave as they can get very hot after being microwaved.

The hand warmers can be reused, so make sure to always microwave them before heading out in the cold.



For a quick gift idea wrap together two of the hand warmers together with some twine and write the microwave instructions on a small sheet of paper.

PVR Scholarship Fund Donations

| In Memory of Helen Alimena | |
|--------------------------------------|---------|
| From Assembly 0123 | . 20.00 |
| In Memory of Ruth Ann Dewhirst | |
| From Assembly 0123 | . 20.00 |
| In Memory of Dorothy Krepps | |
| From Assembly 0123 | . 20.00 |
| In Memory of Deceased Members | of |
| Assembly 0039 | 100.00 |
| In Memory of Charlie Burchell | |
| From his Mother, | |
| Caherine Burchell | . 50.00 |
| | |

Donations:

| Assembly 0737 | 300.00 |
|-------------------------|----------|
| Assembly 0110 | 250.00 |
| Assembly 0070 | 50.00 |
| Matching Funds from | |
| Assembly 0070 | 50.00 |
| Lois & Sharon Slovensky | 100.00 |
| Janine Hannan | 20.00 |
| Elizabeth & Fred Fundy | 25.00 |
| John & Joan Smolka | 50.00 |
| Anonymous | 1,000.00 |



DONATE TO THE PVR SCHOLARSHIP FUND

Here are five 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.
- Your donation is tax deductible.
- 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 \$ _____.

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 December, 2018

| Name * | City and State | Date of Death | Assembly |
|-----------------------|----------------------|---------------|----------|
| Banick, Nancy | Conklin, NY | 11/18/2018 | L075 |
| Barber, Brenda | Nanticoke, PA | 11/30/2018 | 0617 |
| Barnes, Michael | Whittier, CA | 09/06/2018 | 0568 |
| Bova, Elizabeth | Monongahela, PA | 11/28/2018 | 0377 |
| Brown, Janet M | Milwaukee, WI | 11/15/2018 | 0774 |
| Carlson, Raymond | Troutdale, OR | 02/14/2018 | 0800 |
| Cathcart, John | New Bethlehem, PA | 11/12/2018 | 0554 |
| Close, Constance | Harrison City, PA | 11/30/2018 | 0434 |
| Cox, Virginia | Arcanum, OH | 08/22/2018 | 0595 |
| Diandreth, Robert | Fredericktown, PA | 10/02/2018 | 0588 |
| Dinsmore, William | McDonald, PA | 09/03/2018 | 0588 |
| Eastwood, Joanne | South Charleston, WV | 09/25/2018 | 0774 |
| Escajeda, John A | Pittsburgh, PA | 11/16/2018 | 0100 |
| Figgins, Ruth | Brooksville, KY | 04/01/2018 | 0774 |
| Fryer, Dolores | Chester, WV | 11/28/2018 | P38A |
| Fuga, Rosemary | North Huntingdon, PA | 10/05/2018 | 0737 |
| Giuliani, Paul | Pittsburgh, PA | 05/19/2018 | 0123 |
| Grattan, Dolores | Pittsburgh, PA | 10/10/2018 | 0100 |
| Grim, Arlene | East Palestine, OH | 09/06/2018 | 0731 |
| Gutgold, Marie | Allentown, PA | 11/25/2018 | L102 |
| Hall, Shirley | Elyria, OH | 11/23/2018 | 0432 |
| Horton Sr., Harold E | Bluefield, WV | 10/28/2018 | 0774 |
| Kane, Patrick | Carnegie, PA | 11/23/2018 | 0377 |
| Koren, Joseph | Osceola Mills, PA | 11/16/2018 | 0774 |
| Krizman, Irene | Appleton, WI | 11/26/2018 | 0004 |
| Kulich, John | Milwaukee, WI | 12/06/2017 | 0774 |
| Kurasz, Ronald | Plainfield, IL | 02/18/2018 | 0586 |
| Libroth, Samuel | Harwick, PA | 10/06/2018 | L105 |
| Lykowski, Raymond | Temperance, MI | 08/11/2018 | 0381 |
| Mandel, Ethel | Pittsburgh, PA | 10/19/2018 | L161 |
| Maxwell, Christine | Mooresville, IN | 10/03/2018 | 0705 |
| Nemergut, Jeane | Stratford, CT | 11/13/2017 | L002 |
| Nifong, Nancy | Lexington, NC | 11/17/2018 | 0774 |
| Pastories, Patricia | North Versailles, PA | 06/12/2018 | L105 |
| Patt, Shirley | Kirkwood, MO | 11/19/2018 | 0705 |
| Polomchak, Elizabeth | Crown Point, IN | 06/26/2018 | 0586 |
| Popko, Mary | Pittsburgh, PA | 11/20/2018 | 0100 |
| Rebar, Gladys | Stockdale, PA | 10/11/2018 | 0377 |
| Sommerfeld, Jeannette | Milwaukee, WI | 11/28/2018 | 0774 |
| Tomay, John | Rostraver Twp, PA | 12/06/2018 | 0377 |
| Vahalik, Joseph | Amsterdam, OH | 12/04/2018 | 0588 |
| Wallace, Margaret | Sharon, PA | 11/23/2018 | 0731 |
| Zalaznik, Dennis | Bulger, PA | 01/02/2018 | 0588 |
| Zifchak, George | Bethel Park, PA | 11/21/2018 | 0434 |

ASSEMBLY 039 Uniontown, PA

We are looking for volunteers to help with the "Stamp Out Hunger" effort by the U.S. Postal Department. The Saturday before Mother's Day, May 11th we will gather at the main downtown Uniontown post office, in the rear, at the loading dock at 10:00 am.

Congratulations to our own **Anthony** "Tony" Bartock who turned 90 last month. Over two hundred of his relatives and friends helped celebrated this ASSEMBLY 070 life milestone. Tony was our own "NSS Fraternaist of the Year" a few years ago. One friend said, "If Tony ever retires, we will need to find three others 7, 2019 at Dr. Martin Luther Church, to replace him!" Tony is one of our assembly trustees and is responsible for coordinating our summer Bar-B-Q and our annual Christmas party. He also plans our "Join-Hands Day" event with the local Knights of Columbus Council that raises funds for Easter Seals, the local battered women's shelter, and Special Olympics at his annual golf outing. Happy birthday Tony, hope God grants you more birthdays.

Senior members, now that we are in the middle of the winter season, now is your chance to take advantage of the Duryea, PA "NSS Senior Scholarship Program". For those of us 55 years and older, the NSS will grant up to \$100.00 scholarship for the completion of a course at a local college, vo-tech school or other approved institution. You are eligible for TWO scholarships each year!! Call the home office for an application or questions.

Parents and grandparents are urged to encourage their child or grandchild to apply for an NSS Scholarship if they plan to enroll in a college, university or trade school in the fall. Rules are on the NSS website at www.nsslife.org.

Our assembly is a part of Region Five, that is made up of assemblies in Western PA. The officers have planned "A Hibernation Celebration" at the Slovak Catholic Sokol Hall on the Southside of Pittsburgh, on Saturday, February 23rd at 11:00 am. \$10.00 for adults and \$5.00 for children to cover lunch and all planned activities. Deadline to get your ticket is Tuesday, February 12th. Registration form is in this issue of the "National News".

Our next meeting will be held at the Eat n' Park Restaurant on Sunday, March 10th, 2019. The meeting will be a Lenten Dinner remembering the Passion of our Lord. Dinner will start at 6:00 pm with a meeting to follow.

Share a Valentine with those you love.

Brooklyn, OH

A meeting will be held on April 4470 Ridge Road, Brooklyn, Ohio at 12:00 Noon.

We will be discussing events for the upcoming year and refreshments will be served. Hope to see many of our friends attend.

> John Karkosiak Secretary

ASSEMBLY L075

A meeting will be held on April 14, 2019 at Grande's Restaurant, Birney Avenue, Moosic, PA at 1:00 pm

Lehrae Edwards

donations of \$100 to St. Jude's Hospital, Moon Crest Neighborhood program, St. Vincent de Paul Society, Sisters of St. Joseph, McGuire Home for Exceptional Children, The American Legion and Auxiliary. In addition we raised \$285 at the dinner which we donated to the Greater Pittsburgh Community John Payerchin Food Bank. All of you contributed to President this by being a member of NSS.

> Have you noticed the stock market has been on a roller coaster ride. Well aren't you glad you have some of your savings in the safety of a NSS annuity. What?! You don't have a NSS annuity or you haven't added to it. Well no roller coasters ride here just smooth steady sailing with one of NSS's annuities tax deferred very competitive interest rate. Want to know more or get started just call me, Bill Knoll (724-242-5085) or Bill DelMonaco (412-264-7268). Either of us will be more than glad to meet with you.

> Mary Maniecki is working on setting up a game day for March. Details and location will be in the next month's magazine. It will be a chance for you to relax and enjoy the company of fellow members.

> Be sure to let me know it you have some special occasion or mile stone coming up or have received an award or honor that I can get it published in the magazine. We all are family and would like to celebrate with you.

Wishing a Happy 71st Wedding Secretary Anniversary to Joy and Tony Bieltz on February 28th

> Bill Knoll President

ASSEMBLY 0123 Coraopolis, PA

If you need a break from the winter blahs the assembly will be attending a comedy and mystery dinner at the Crafton American Legion Post 145 on Saturday, February 9th. The name of the play is: "Death and Taxes or the Peasants are Revolting." Last year this group was hilarious. Your cost is \$15 (actual tickets are \$30). There will also be door prizes and a Chinese Auction. Dinner is at 6:00 pm and doors open at 5:00 pm. And it is BYOB. There are only a limited number of tickets so please hurry and call Jill Grover at 412-638-7060.

At the Christmas dinner the members decided to make several charitable activities.

ASSEMBLY 377 Bentleyville, PA

Please join us for the following meetings in 2019! All members are welcome and encouraged to attend. Please call Suzanne at 724-485-2925 for any questions. We look forward to seeing you!

March 3, 2019 - Meeting at Kings Restaurant on Wilson Road, Bentlevville. PA at 3:00 pm for a luncheon and to elect officers for the year.

May 5, 2019 - Meeting & bowling at Tan O' Belle Lanes in Bentleyville and lunch at 3:00 pm. At our meeting we will discuss assembly business and

August 4, 2019 - Picnic/Meeting at Richardson's Park, Bentlevville, PA at 3:00 pm.

October 6, 2019 - Meeting at Grand China Buffet, 301 Oak Spring Road, Washington PA. at 3:00 pm.

December 1, 2019 - Our annual Holiday party will be held at Cannons Chophouse, Main Street, Canonsburg, PA at 3:00 pm. Please bring some cookies for our famous cookie table!

President

ASSEMBLY 432 Fairview Park, OH

Mark your calendars for our events to be held in 2019:

2/17/2019 - Tobogganing at the Strongsville Chalet from 6 pm - 9 pm.

5/25/2019 - Camping at Rustic Lake for the weekend. Come for the day, or stay the entire weekend.

> **Shawn Pytel Publicist**

ASSEMBLY 617/C617 Ashley, PA

A meeting and luncheon will be held on Saturday, February 16, 2019 at the Pierce Street Deli, Kingston, PA at 12:00 Noon.

We will have the Election of Officers. complete our Annual Reports and discuss our upcoming events for 2019. Please RSVP to Rose Mary Strish at 570-825-3681 by February 13th. Members are encouraged to attend.

Rosemary Strish

President

ASSEMBLY 731 Lowellville, OH

Mark your calendar for the coming events. Additional news will follow after meeting.

March 2, 2019 - Meeting, event planning, and lunch at Boardman Public Library, Boardman, Ohio at 1:00 pm

December 7, 2019 - Christmas Party in the Stambaugh Room at Boardman Park, 375 Boardman-Poland Road. Boardman, OH at 1:00 pm.

> **Laurie Fox** President

ASSEMBLY 737 Westmoreland County, PA

A meeting will be held on March 2, 2019 at the home of Carol Godor, 9280 Clubview Drive, N. Huntingdon, PA at 1:00 pm.

All assembly business will be dicussed at this time.

Carol Godor Treasurer

Suzanne Skrypak News From Assembly L075

Members of Assembly Duryea, Pa held their Installation Dinner in January. The Audit committee meet following the dinner. Assembly L075 will attend the Region 2 meeting on Feb. 2 at Perkins at 1 pm. Plans are in the works for matching funds at the Avoca Boy Scout Troop 316 for their Chili contest cookoff on Feb 3, 2019 from 11:00 am to 1:00 pm at the Queen of Apostles Church Hall. Several adults who are leaders are making Chili and will attend Scout Sunday at the 9:00 am Mass then serve Chili in the hall. We have 1 youth circle member Adam Lazar who just attained the rank of Life Scout after his summer camp tour and will be working on his Eagle project during 2019.

Our assembly meeting is scheduled for April 14, at Grande's Restaurant Birney Ave. Moosic at 1:00 pm.



Lehrae Edwards and Dorothy Collins participated in the Catherine McAuley Center Parade of Baskets where the center made over \$9,000.00 before our matching funds donation. Shown are: Lehrae & Dorothy with their Summer Cooler basket with Digital Camera, Beach Towels, and summertime items selling tickets at the Luzerne County





Several members participated in the Duryea Holiday Stroll in Dec. We handed out doughnut holes, cold and hot apple cider along with pamphlets and gifts from NSS Life. We also donated a lottery tree to the committee. Shown are Youth Circle Members: Adam Lazar. Maxwell Edwards and Allie Lazar along with Sec/Tr-Lehrae Ann Edwards. Dorothy and Gary Collins, Karen Richardson and President Gary Edwards. Several members including Region 2 President Marlin Petro and Vice President Lucy Piccoletti stopped by to encourage our assembly.

Members attended their annual fraternal day at the Wilkes Barre VA Hospital in November for Veterans Day and

served pizza and soda to the Veterans and played several games of bingo for canteen books. Shown are: Adam Lazar, Region 2 President Marlin Petro, Dorothy and Gary Collins, Secretary/Treasurer Lehrae Ann Edwards and President Gary Edwards. We will return to the VA on Nov. 17, 2019 at 2:00 pm. Assembly 075 conducted a matching funds for the American Heart Association in December and raised \$440.00; we will also donate a lottery basket and also walk in their upcoming Heart Walk on May 4th at 8:30 am at PNC Field Moosic, PA.

News from Assembly 813

Assembly 813 concluded another great year with a volunteer luncheon in November and the annual Christmas party on December 21st. Everyone attending had a good time, lots to eat and fraternal conviviality. We had a short business meeting before the Christmas dinner to elect officers. Those continuing in office are Dan Farrell, president; Caly Farrell, vice-president; Mary Jo Holker, secretary-treasurer; Kerry Farrell, elder; and newly elected Joseph Arnold, auditor; and Blaze Farrell, fraternal director.

A report on our Toys for Tots drive showed three canisters of toys and \$640 at the Dothan collection area at The Thirsty Pig, and four canisters in Englewood at the Myakka Pines Golf Course collection site. It wasn't really a competition between the two areas, but Englewood did tip their caps to Dothan! Great job at both sites.

A discussion about projects for 2019 have us doing most of the same. projects ... Habitat for Humanity Can Drive, Join Hands Day with the Letter Carriers, Brown Bag Program for Senior Citizens, and Toys for Tots. We are hoping to combine the Spring Concert at the Loveland Center with an art show to exhibit the arts and crafts done by these challenged citizens.

Everyone enjoyed the good food, beverages, and fellowship that always comes with an Assembly outing.

Mary Jo Holker Secretary/Treasurer



David Hanks of Wiregrass Food Bank accepts Matching Funds check from Mary Jo Holker.



Dan Farrell, President of Assembly 813 thanks all who made 2018 a success. He expects 2019 to be better

This Month in National Slovak Society History

Joseph Stefka, Jr. Chairman of the Board

February, 1966

The Society announced a Queen of the National Slovak Society Convention Contest. Nominated candidates would receive votes based on the sale of life insurance policies with ten votes for each \$1000 of regular life insurance and two votes for each \$1000 of term life insurance.

February, 1984

The District #5 Pallan Plan Ladies Auxiliary held a meeting and indoor carnival on February 26, 1984. The meeting and carnival were held to celebrate the organization's 15th Anniversary of its founding.

February, 1994

National Slovak Society President David G. Blazek reported that the Society's assets had grown to nearly \$54 million.

February, 1999

The National Slovak Society Home Office moved to Technology Drive in the Southpointe Business Complex in Canonsburg, Pennsylvania, from its previous location on Carson Street in Pittsburgh, Pennsylvania, on February 1, 1999.

Assembly 123



Members attending our Christmas Luncheon

REMINDER 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.

NSS Heritage Museum's "Christmas Around the World"



A Hibernation Celebration!

Sponsored by Region 5



Saturday, February 23, 2019

Slovak Catholic Sokol Hall

2912 E. Carson St. Southside, PA 15203 11 A.M.

\$10/Adult member, \$5/ Child includes Lunch and all activities **PVR Scholarship recipients who graduated 2016 thru 2018 will be guests of Region 5

Deadline for Reservations is Tuesday, February, 12, 2019

Please make checks payable and mail to: NSS Region 5 234 ILION ST. PGH. PA. 15207

| Please indicate number of Adult | ts attending | @ \$10 | |
|---------------------------------|------------------------|-----------|---|
| Please indicate number of Child | ren (under age 10) | @ \$5 | |
| Please indicate number of PVR | Scholarship Recipients | (FREE) | |
| | _ | TOTAL: | |
| Name | Phone: or email | | 2 |

A Sweet for my Valentine

Brownie Ice Cream Sandwich

- Cooking spray
- 1 c. all-purpose flour, spooned & leveled
- 1/2 c. unsweetened cocoa powder
- 1/4 tsp. kosher salt
- 1 c. (2 sticks) unsalted butter, cut up
- 8 oz. bittersweet chocolate, chopped
- 1 1/2 c. sugar
- 4 large eggs
- 3 pt. coconut gelato, softened Shredded coconut, for coating

Preheat oven to 325°F. Lightly grease an 18- by 13-inch rimmed baking sheet with cooking spray; line with parchment paper, leaving a 3-inch overhang on the two long sides. Whisk together flour, cocoa, and salt in a bowl. Microwave butter and chocolate in 30-second increments, stirring in between, until melted. Whisk in sugar. Whisk in eggs, just until combined. Fold in flour mixture, just until combined. Transfer batter to prepared pan. Bake until a wooden pick inserted in the center comes out with moist crumbs attached, 9 to 11 minutes. Cool completely

While still in the pan, slice brownie in half crosswise. Freeze, in pan, until firm, at least 30 minutes. Remove one brownie half, and invert second brownie half in pan. Scoop coconut gelato onto inverted brownie, and top with remaining brownie half (top side up) to create a sandwich; gently press together. Freeze, in pan, until firm, 1 hour or up to 2 days. Cut evenly into 12 sandwiches. Coat edges with shredded coconut.



No Bake Strawberry Cheesecake Bites

- 1 pound of strawberries
- 4 ounces cream cheese, softened
- 1/4 cup powdered sugar
- 1/4 teaspoon vanilla extract
- Graham cracker crumbs or crushed graham cracker

Cut off the tops of the strawberries and hollow out the inside with a paring knife. In a bowl, combine the cream cheese, powdered sugar, and vanilla with an electric mixer until smooth. Fill each strawberry with the cheesecake filling using a spoon, knife, or a piping

Dip the strawberry, cheesecake side down, into the graham cracker crumbs.

Keep refrigerated until served.





....je najkrajším mesiacom roka. Vonku zima ale vnútri v domácnosti a vo vnútri Februar človeka je to mesiac tepla, lásky. 14 február sviatok sv. Valentína, kedy otvorene preukazujeme lásku k svojsi zazaž 11. preukazujeme lásku k svojej manželke, snúbenke či dievčatu ktorú máme radi a ju ozaj milujeme. Tu si môžeme i zanôtiť krásnu slovenskú píeseň

LÁSKA BOŽE LÁSKA KDE ŤA ĽUDIA BERÚ....

77 77 77

V ten istý deň ako slováci v Amerike si pripomíname sviatok sv. Cyrila a Metóda-prvých slovenských virozvestcov ktori prišli na Veľkú Moravu v roku 863 aby poučili národ krestaňstvu. Svätci prekladali písmo sväte z latinčiny a nemčiny do slovenského jazyka. Zložili prvu abecedu známu Cyriliku a už v tých časoch slávíli Bohoslužby v reči v ľudu.

16. Februára slávime 129 výročie vzniku našej organizácie Národného Slovenského Spolku v Amerike.



Národny Slovensky Spolok slávi 129 vyročie od svojho vzniku z roku 1890. Prvými zakladateľmi boli Peter Rovnianek a Janko Slovensky. Ich motto: Bratsvo-Rovnosť-Sloboda. Vieme, že v tom období Slovensko bolo čiastkou Rakusko-Uhorska (Austria-Hungary). Túžba po slobode Slovaka a Slovenky sa mohlo stať realitov iba na druhej strane mláky v Amerike, hold našim zakladateľom.

Krátke dni a dlhšie večere Vám môžu poslúžiť pri kontrole vašich dokumentov. Prekontrolujte si certifikaty ich hodnotu prípadne IRA, či máte akurátnu adresu tel. číslo a

podobne. Ak potrebujete akúkoľvek pomoc či informáciu zvoňte na hlavny úrad Narodného Slovenskeho Spolku 1-800-488-1890.

Na Hromnice

Na Hromnice sa v kresťanských chrámoch svätia sviečky, ktoré sa potom nazývajú hromničky. Ešte nedávno bolo na slovenských dedinách bežne zaužívané zapaľovať ich pri búrkach, keď mohol blesk zničiť zväčša drevené staviská nechránené bleskozvodmi. Ľudia sa modlili, aby búrka ustala a nespôsobila škody. Hromničné sviece sa zapaľovali aj pri



zomierajúcich a mrtvých, aby sa im ľahšie a pokojnejšie odchádzalo na druhý svet; Využívali sa aj v ľudovom liečiteľstve ako prostriedok proti boleniu hrdla. Na sviatok Hromnic, podobne ako na iné sviatky, sa vzťahoval zákaz niektorých činností, napríklad šitia, na západnom Slovensku akejkoľvek práce. Trestom za porušenie tohto zákazu malo byť zasiahnutie bleskom ("uderí do neho

Stretávanie zimy a leta v období Hromníc motivovalo množstvo úkonov agrárnej mágie, ktoré súviseli s predpovedaním počasia a so zabezpečením dobrej úrody. Gazdinky varili v ten deň dlhé rezance alebo šúľance, aby sa vydarili konope a l'an. Mládež, niekde aj ženy, sa mali dlho kl'zať na l'ade, aby konope

vyrástli vysoké. V mestskom prostredí boli ako hromničná zábava rozšírené sánkovačky, ktoré neskôr prenikli aj na vidiek.

Zrejme aj pre prechod od zimy k teplejšiemu počasiu sa na Hromnice viaže množstvo ľudových pranostík, napríklad:

Hromnice—zimv polovice. Ak svieti slnko na Hromnice, hojnosť žita i pšenice.

Keď sa vtáčik na Hromnice z koľaje napije, tak v marci zamrzne.

Keď na Hromnice pekne, medveď sa obrátil na druhú stranu. Prešli Hromnice, koniec sanice.



Studňa lásky



K hradnej studni sa viaže povesť o láske tureckého šľachtica Omara ku krásnej Fatime, zajatkyni trenčianskeho hradného pána Štefana Zápoľského.

Aby Fatimu vyslobodil, prisľúbil Omar, že vykope na Trenčianskom hrade v tvrdej skale studňu. Po tri roky kopal so svojimi druhmi, až skala skutočne vydala vodu, z kopáčov však prežili iba nemnohí. Prvú čašu vody Omar podal Zápoľskému so slovami: "Vodu máš Zápoľský, ale srdce nemáš". Keď Omar odvážal oslobodenú Fatimu na koni z hradu, zachytil sa jej závoj na šípovom kríku. Na tom mieste dodnes stojí najstarší hostinec v Trenčíne, nazývaný "Fatima", alebo v skorších časoch i "Závoj".



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

This simplified issue NSS Life Anniversary Offer is available to all members, their families, and friends.

The maximum amount of insurance being offered will depend on your age:

| ISSUE AGES | MAXIMUM AMOUNT OF INSURANCE |
|-------------------|---------------------------------|
| 0-50 | \$10,000 |
| 51-65 | \$7,500 |
| 66-75 | \$5,000 |
| *See following po | age for complete rate listings. |

There is a limit of one policy per person. Anyone previously declined since 1/1/17 is not eligible for this program. Also excludes terminally ill, permanently disabled, those on SSI and any mentally impaired individuals. If you purchased this plan last year you are excluded from this year's offer. Other exclusions may apply. Rates are based on age nearest birthday.

OFFERING QUALITY LIFE INSURANCE FOR A LIMITED TIME ONLY!

FEBRUARY 1ST, 2019 TO MARCH 31ST, 2019

The NSS Life Anniversary Offer uses our twenty-pay life plan (however you may use the single premium plan as well). The advantages of a permanent plan include cash/loan values, reduced paid-up insurance options, dividends and more.

To recommend someone for this offer, please fill out the Recommender section on the back cover of this newsletter.

Twenty Year Life Insurance Policy Rates (Rates based on Age nearest Birthday)

| | Twenty Pay Life (\$1 | 10,000) |
|------------|----------------------|----------------|
| | Male | Female |
| <u>Age</u> | Annual Payment | Annual Payment |
| 0 | 68.70 | 58.20 |
| 1 | 70.30 | 59.50 |
| 2 | 72.10 | 61.00 |
| 3 | 73.80 | 62.50 |
| 4 | 75.90 | 64.20 |
| 5 | 78.00 | 65.80 |
| 6 | 80.40 | 67.00 |
| 7 | 82.90 | 69.60 |
| 8 | 85.60 | 71.70 |
| 9 | 88.30 | 73.70 |
| 10 | 91.10 | 75.90 |
| 11 | 94.20 | 78.40 |
| 12 | 97.40 | 80.80 |
| 13 | 100.50 | 83.20 |
| 14 | 103.70 | 85.90 |
| 15 | 106.70 | 88.50 |
| 16 | 109.90 | 91.30 |
| 17 | 113.00 | 94.10 |
| 18 | 116.30 | 97.00 |
| 19 | 119.70 | 100.10 |
| 20 | 123.00 | 103.20 |
| 21 | 126.50 | 106.70 |
| 22 | 130.20 | 110.00 |
| 23 | 134.20 | 113.60 |
| 24 | 138.40 | 117.40 |
| 25 | 142.90 | 121.30 |
| 26 | 147.50 | 125.40 |
| 27 | 152.40 | 129.60 |
| 28 | 157.70 | 134.20 |
| 29 | 163.30 | 138.70 |
| 30 | 169.00 | 143.40 |
| 31 | 174.90 | 148.60 |
| 32 | 181.30 | 153.70 |
| 33 | 187.80 | 159.20 |
| 34 | 194.90 | 164.80 |
| 35 | 202.00 | 170.70 |
| 36 | 208.00 | 175.90 |
| 37 | 214.30 | 180.80 |
| 38 | 221.10 | 186.50 |
| 39 | 227.90 | 192.00 |
| 40 | 234.70 | 197.40 |
| 41 | 241.90 | 203.10 |
| 42 | 249.70 | 209.10 |
| 43 | 257.20 | 215.10 |
| 44 | 265.30 | 221.30 |
| 45 | 273.50 | 227.40 |
| 46 | 281.90 | 233.80 |
| 47 | 290.90 | 240.70 |
| 48 | 300.20 | 247.50 |
| 49 | 309.10 | 254.50 |
| 50 | 317.80 | 261.80 |

| Twenty Pay Life(\$7,500) | | | | |
|--------------------------|----------------|----------------|--|--|
| | Male | Female | | |
| <u>Age</u> | Annual Payment | Annual Payment | | |
| 51 | 244.58 | 202.05 | | |
| 52 | 250.20 | 207.83 | | |
| 53 | 256.05 | 214.13 | | |
| 54 | 262.13 | 220.65 | | |
| 55 | 268.20 | 226.80 | | |
| 56 | 274.73 | 232.65 | | |
| 57 | 281.85 | 237.60 | | |
| 58 | 289.20 | 242.55 | | |
| 59 | 297.30 | 248.10 | | |
| 60 | 305.78 | 253.80 | | |
| 61 | 314.78 | 260.03 | | |
| 62 | 324.75 | 267.00 | | |
| 63 | 335.03 | 274.13 | | |
| 64 | 346.05 | 281.78 | | |
| 65 | 357.83 | 290.03 | | |

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

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

National Slovak Society (USES 0371-140) 351 Valley Brook Road McMurray, PA 15317-3337 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 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 Informatio Name: Phone: | | |
|-------------------------------------|--------|--|
| Prospect Information: Name: | | |
| Phone: | | |
| Address: | | The state of the s |
| 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.