PVR Scholarship Program
First Year Applications
Due May 1st, 2021

Youth Achievement Award
& Fraternalist of the Year
Nominations Due April 1st, 2021
See Pages 11-12

SAVE MONEY
RATES INCREASING
NEXT YEAR!
LOCK-IN LOWER RATES NOW!

2021 NSS Life Anniversary Offer
See Pages 17-18

The National Slovak Society of the United States of America

Fraternal Life Insurance Since 1890 • Happy Valentine’s Day

National News

Fraternal Life Insurance Since 1890 • Happy Valentine’s Day

Founders Day

NSS Founders Day
February 15th, 2021
Celebrating our
131st Anniversary

Joseph
Stefka, Jr.
President
2020

NSS Founders Day
February 15th, 2021
Celebrating our
131st Anniversary

NÁRODNÉ NOVIINY
FEBRUARY 2021 | NUMBER 3550 VOLUME 113

PVR Scholarship Program
First Year Applications
Due May 1st, 2021

Peter Víťazoslav Rovniánek
Scholarship Fund
APPLICATION FOR A SCHOLARSHIP GRANT
2021-2022 SCHOOL YEAR

To be eligible, applicants must submit the following with this completed application:

- High school transcript or, if attending college, College Transcript
- Proof of Acceptance to accredited school
- Resume or biographical sketch
- Senior Yearbook Picture for publication (photo will not be returned)
- Proof of Fraternal Activity, Community Service or Volunteer activity with signed verification from an Assembly Officer or an adult in charge where the community service or volunteer work is performed.

I hereby make application for a Scholarship Grant as a member of the National Slovak Society through Assembly No. Certificate No. Date of Birth (Month-Day-Year)

Home Address: ___________________________ Zip Code: ___________________________

Date of Admissions Graduation:

E-mail address: ___________________________

High School: ___________________________

School Address: ___________________________

NSS Life
Family Matters...
We are experiencing some issues with the post office delivering our newsletter. They have been contacted and their employees are also affected by COVID–19. They will do the best that they can.

If you would like a newsletter to be mailed to you, please contact Pam Blum at the Home Office. She will be more than happy to mail you one.

Lori Crowley
Editor
### Activities At A Glance

#### REGION 2
- **Sunday, February 21**
  - Assemblies L075, 0617
  - Assembly L075, Fundraiser for Ron Coles, Pasta Dinner @ Eagle McClure Hose Co.

#### REGION 5
- **March 14**
  - Assemblies P38A, 0039, 0100, L105, 0108, 0123, L161, 0377, 0434, 0441, 0588, 0731, 0737, 0774
  - 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

- **June 13**
- **September 12**
- **December 5**

#### REGION 8
- **March 14**
  - Assemblies 0004, 0070, 0160, 0432, 0595
  - No Activities

#### REGION 14
- **March 14**
  - Assemblies R059, L102
  - No Activities

#### AT LARGE
- **March 14**
  - Assemblies L002, R019, L040, 0110, 0236, 0267, 0381, 0554, 0568, 0586, 0705, 0800, 0813
  - No Activities

---

### Tentative Meeting Schedule 2021

**Board of Directors**

- **Saturday, March 6, 2021**
  - Winter Board of Directors Meeting

- **Thursday, May 20, 2021**
  - Committee Meetings

- **Friday, May 21, 2021**
  - Spring Board of Directors Meeting

- **Saturday, May 22, 2021**
  - Spring Board of Directors Meeting

- **Saturday, August 7, 2021**
  - Summer Board of Directors Meeting

- **Friday, November 12, 2021**
  - Committee Meetings

- **Saturday, November 13, 2021**
  - Fall Board of Directors Meeting

- **Sunday, November 14, 2021**
  - Fall Board of Directors Meeting

---

Here's why you should take advantage of our Anniversary Offer!

(Rates are going up next year!)

- **No Medical Exam!**
- **Regular rates**
- **Liberal underwriting**
- **No waiting periods**
- **Easy application process**

See pages 17-18
Greetings from the Home Office on a sunny but cold winter day. The Pittsburgh area during the winter months rarely sees sunshine so we are taking advantage of it. We have had a string of days without snow which is a rarity for January, usually the month with the most snowfall in the Pittsburgh area.

The month of February includes the celebration of several holidays. February 2nd is Groundhog Day. On Gobbler’s Knob in Punxsutawney, Pennsylvania, groundhog Punxsutawney Phil annually makes his prediction as to the remaining length of winter. Hopefully, Phil will not see his shadow and prognosticate six more weeks of winter! The celebration on Gobbler’s Knob usually draws thousands of people from around the world to watch Phil’s prediction but because of the pandemic this year, no in person attendance at the event is permitted. Different events will be held virtually. Valentine’s Day is celebrated on Sunday, February 14th. Presidents’ Day is celebrated on February 15th to honor President George Washington and President Abraham Lincoln whose birthdays are in February.

On February 15th we also celebrate Founders Day at the National Slovak Society. The Home Office will be closed on February 15th in honor of Founders Day. The Society was founded in Pittsburgh, Pennsylvania, on February 16, 1890, and this year marks our 131st anniversary. The National Slovak Society, initially named The National Slavonic Society, was founded in Allegheny Township, currently the Northside area of Pittsburgh, Pennsylvania. Delegates from five Slovak Societies attended: Stefan Oravec, representing Hazelton, Pennsylvania; Anton S. Ambrose, representing Plymouth, Pennsylvania; Jan Miller, representing Cleveland, Ohio; Ludvik Novomesky, representing Freeland, Pennsylvania; and Peter V. Rovnianek, representing Pittsburgh, Pennsylvania. Jan Rybar also attended the convention representing the Slovak fraternal in Braddock, Pennsylvania, but was not permitted to merge until the information regarding the conditions of the merger was brought back to the Braddock fraternal. The four visiting delegates, Pittsburgh was excluded, each contributed $50 to provide a death benefit for the new Society. The Society has undergone many changes over the past 131 years but is still true to its mission of providing products to help ensure the financial security of its members and to support the members and their communities through charitable, cultural, social and educational opportunities. From its humble beginning with initial assets of $200 in 1890, the Society today has assets over $1.4 billion and approximately 35,000 members across the country.

In our 131 years of existence, the National Slovak Society has had seventeen Supreme/National Presidents. Four of the Society’s Presidents died while in office. The Society has been served by twenty-nine Vice-Presidents. Eight Vice-Presidents have ascended to the position of President. Nineteen different members have served the Society as Supreme/National Secretary and sixteen members have served as Supreme/National Treasurer with the offices being combined by the convention in 1978. Over the period of 131 years, 197 members have served the Society as Supreme Trustees/National Directors. Since its inception in 1913, the Young Folks Circle has had eight Elders. Fourteen different individuals have served as Editor of the National News during its 111-year history. Eleven medical advisors and eight legal counselors have served the Society over its 131-year history. A total of thirty-four members were conferred Honorary Officer status by conventions over the Society’s history.

News Of Narodniars

Happy Birthday wishes go out to my granddaughter Adalyn Bernardo, and to Bob Triebsch, Elaine Kucheraw, former Home Office Employee Mary Lou Chojnicki and her son Phillip, Maureen and Bob O’Neill, Danielle Lavin, Cooper Lavin, Linda Beno, and Elizabeth Young and to all others celebrating a birthday in February.

Happy Anniversary wishes to Veronica and Cliff Moeller and to Bob and Maureen O’Neill and to all other couples celebrating an anniversary in February.

My deepest sympathy to the Wesnak family on the passing of Andrew “Bucky” Wesnak, the husband of First Slovak Wreath of the Free Eagle Honorary President Justine Wesnak, and father of National Slovak Society Director Drew Wesnak. I had the opportunity to get to know Bucky at NSS events and conventions since the merger of the FSWFE with NSS. He always had a smile on his face, was a fun person to be around, and supported the efforts of the Society. May his soul rest in peace.
INCREASE IN BUYING LIKELIHOOD DUE TO LIFE CHANGES

Several life events can increase the likelihood of purchasing Life Insurance.

- **Marriage**: 2X
- **Purchase Home**: 1.5X
- **Birth/Adoption**: 2X
- **Retirement**: 1.5X

**WHO, WHEN, WHY**

**Easter Slovak Style:**
Remembering the Priceless Treasures of Easters Past and an Inspiration for Easters of the Future

$12 (includes postage and handling)

**Egg - in - Wrap**
Choose from

- Slavic Pin Art
- Old World Designs

Sleeve of 6: $2.00
Sleeve of 12: $3.50

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

To Purchase items shown on this page, Make checks payable to NSSHM 351 Valley Brook Rd. McMurray, PA 15317
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.

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.

4th Quarter Leaders for 2020

Congratulations to Dr. Chong Chang Her on being the TOP LIFE INSURANCE/NEW MEMBER PRODUCER for the 4th Quarter of 2020. Dr. Chong Chang Her came to America on April 1980 as a refugee from Laos to Thailand and then to the United States of America. He is the president of Hmong-American Insurance Services, Inc. since 1991. Dr. Her believes the future of the life insurance products should be diversified and flexible for our customers. Our customers should be able to make choices and choose the right product for them. By making that decision, Dr. Her decided to form his Agency to meet that challenge. Dr. Her has been serving as an independent insurance agent for 29 years. For any question, please go to www.Hmoobinsurance.com or call him at 1-800-813-4870 or email him at: ccher61@gmail.com

Rich Nulph is the TOP PREMIUM/ANNUITIES PRODUCER for the 4th Quarter of 2020. He is the founder and president of Safety 1st Retirement located in Lower Burrell, PA with six locations in the Pittsburgh area. Rich and his wife, Linda live in Natrona Heights and both of their sons have worked in the family business. Rich built his firm to bring a holistic approach to retirement planning. Safety is a priority in building a successful retirement plan that includes lifetime income options. The firm also provides expert support in estate planning and Medicare products. You can reach Rich and his team at 412-772-8575. Congratulations Rich.
Employee Benefit Plan

Many members of NSS own a business or are key employees of a business. Using that as a backdrop what would happen to the business if something happened to this key person/owner? Obviously, the business would suffer. Sales may be lost. Key relationships may no longer be there. Creditors may not feel the same about the business worthiness. What would a prudent person do to minimize this risk?

Here is one idea. Use permanent life insurance to protect the business and perhaps reward the key employee down the road. An example of how this might work follows. A business owner decides that his key employee is a 45-year-old V.P. The owner buys a $500,000 life insurance plan on this person with their permission. Payments would be $1,000 per month. In ten years, the loan value would be $80,000 and in twenty years it would be $220,000. The nuts and bolts of this plan are simple.

1. If the key employee were to die the business would suffer. The $500,000 death benefit would go a long way towards helping the business overcome this loss or helping the business to find a suitable replacement that could fill the job.

2. Using the policy’s cash values; the owner could make an arrangement with the employee to keep him with the firm, so he doesn’t get lured away by competitors. The owner could promise to pay a $50,000 bonus if he stays with the company for 10 years. A sweeter deal would be the promise of a $200,000 payoff if he stays to retirement age (65). Where do the funds come from? The cash or loan values of the policy.

3. When the bonuses are paid, the employer would get a tax deduction since this would be a form of compensation to the employee.

4. The premiums of $1,000 per month are not deductible. They are however assets of the firm so they could always be accessed if needed. In a sense the $1,000 per month payment becomes a forced savings program for the business.

5. An arrangement could also be made to give the employee the policy at retirement so that he would have life insurance protection for his family.

This is a simple idea with so many positive attributes. This idea works especially well for small business but also family corporations and other firms. Think about the possibilities. For more information call your local NSS representative or Joe Elliott in the Home Office.

Bank CD vs an Annuity

No offense to all of my friends in the banking industry (Bob) but let’s face facts. In this low interest rate environment leaving money in a CD or a money market account is not doing much for you. Here are two quick comparisons to illustrate this point.

The first uses a one-time $10,000 deposit. The CD is at 0.5% (average rate in Pittsburgh is a half of one percent) vs a Preferred 5 annuity currently crediting 3.0% interest. The difference twenty years from now is $10,885 (CD) vs $18,801 (annuity). The annuity has 60% more money in it compared to the CD.

Let’s try putting $100 per month into an account for the next twenty years. The bank account is worth $25,100 vs the annuity at $33,211. The annuity has about 33% more money.

These are not outrageous amounts so you can imagine what kind of difference there would be if you put more money into either of these. Don’t you think you deserve to earn the best rate possible? We can make opening an account or adding to an existing account a painless process. To start an NSS account you only need $1,000 or $90 a month for the first year. After that the account is flexible and any amount (or nothing) may be added at any time. We try to make it easy. We are here to help you.

Thought For The Month:

Risks will always pay off. You either learn what to do or what not to do.

Jonas Salk, medical researcher (1914-1995)
OUR DEPARTED MEMBERS

January, 2021

Name                      City and State         Date of Death  Assembly
------------------------------------------------------------------------
Amato, Anthony            Pittsburgh, PA         11/28/2020    L161
Banick, Stephen           Dunmore, PA            10/26/2020    L075
Barnhart, Mary E          Bentleyville, PA        12/11/2020    0377
Bearer, Patricia          Carnegie, PA            12/22/2020    0434
Becker, Jr., James E      Corry, PA               11/30/2020    0774
Bennington, Mary Ann      Bourbonnais, IL         09/27/2020    0586
Blahto, Edith             St. Charles, MO         11/12/2020    0705
Booher, Doris             Trafford, PA            12/07/2020    0737
Bourg, Irene              Washington, PA           11/22/2020    0774
Cernik, Dorothy           Wauwatosa, WI           09/10/2020    0774
Cocco, Rose M             Vandergrift, PA          12/21/2020    L105
Colavita, Dominick        Denville, NJ            06/17/2020    0774
Costa, Sr., Anthony H     Monroeville, PA          10/11/2020    L105
DeAngelis, Mildred        Monessen, PA             12/04/2020    0377
Dickie III, Robert        Rostraver Twp, PA        12/09/2020    0377
Dorn, Vera                Milltown, NJ            01/06/2020    0110
Dubinett, Sheldon         Cheswick, PA             10/26/2020    0774
Dupay, Katherine          Monongahela, PA          12/05/2020    0377
Eberhart, Leona           Point Marion, PA         10/22/2020    0039
Fink, Howard              Beaver Falls, PA          11/23/2020    0123
Flynn, Jean               Murrysville, PA          07/30/2018    L105
Franceschi, Aldo          Cummings, GA             10/24/2020    L161
George, Jr., Luther        Oakmont, PA              09/07/2020    L105
Golden, Irene             Dunmore, PA              10/24/2020    L075
Grupac, Betty             Leechburg, PA            11/17/2020    L040
Hanuschock, Lenora        Cleveland, OH            02/10/2020    0039
Harding, Adeline          Lorain, OH               11/27/2020    0160
Hogan, Lola R             Sarver, PA                05/04/2017    L105
Hopson, Tillie            Strabane, PA              08/02/2020    0434
Hric, David               Hobart, IN                11/12/2020    0586
Ivanovich, Robert         Sharpsville, PA           11/06/2020    0731
Kochanski, Violet         Washington, PA            11/19/2020    0434
Konetski, Carl L          Sugar Notch, PA           12/18/2020    0617
Kossler, Anna             Rochester, PA             11/29/2020    0123
Kranjac, Elaine           Davidsville, Pa           12/11/2020    0737
Leskovec, Valentine       Gurnee, IL                11/24/2020    0586
Lilly, Margaret Ann       Culloden, WV              10/19/2020    0774
Lowman, Sr., Charles D    Geneva, OH                11/24/2020    0070
Lowmaster, Gary           Onieda, NY                12/11/2020    0774
Luzner, Doris             Pittsburgh, PA            11/10/2020    0434
Marrone, Ethel L          Pittston, PA               12/10/2020    0617
Mounts, Beverly           Avella, PA                 12/06/2020    0774
Nesbitt, Emma            Zelienpole, PA            11/24/2020    0774
Nosko, John               Downers Grove, IL         11/06/2020    0586

PVR Scholarship Fund Donations

In Memory of Andrew (Bucky) Wesnak, with Heartfelt Deepest Sympathy:
From Joe & Annette Stefka 100.00
In Memory of Bucky Wesnak:
From Pam Blum .................. 50.00
In Memory of Shaun Logan Crowley:
From Kevin, Lori, Kevin, Jr., and John Crowley .......... 20.00
In Memory of James Beightley:
From Assembly 0123 ............ 20.00
In Memory of William Bechtold:
From Assembly 0123 ............ 20.00
In Memory of Gary Cagle:
From Assembly 0123 ............ 20.00
In Memory of Marie Cellini:
From Assembly 0123 ............ 20.00
In Memory of Frances Rankin:
From Assembly 0123 ............ 20.00

Matching Funds:
From Assembly 70 ............... 75.00

Donations:
H2R CPA ......................... 3,400.00
Steven & Hilary Garbon ....... 200.00
Assembly 70 ..................... 75.00

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
January, 2021

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<thead>
<tr>
<th>Name</th>
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GOODBYE COVID-19

It has been eleven months since our assemblies have had an activity or even a small get-together for a meeting. So starting February, 2021 we are all going to be extra careful, protecting ourselves with masks and try to follow the tips listed below.

Prevention tips: Avoiding close contact with sick individuals; frequently washing hands with soap and water; not touching the eyes, nose, or mouth with unwashed hands; and practicing good respiratory hygiene.

If you don’t feel like yourself, check the symptoms below and go see your doctor immediately.

Symptoms: Symptoms may appear 2-14 days after exposure to the virus. People with these symptoms may have COVID-19: Cough, shortness of breath or difficulty breathing, fever, chills, muscle pain, sore throat, new loss of taste or smell.

Incubation period: 1-14 days
Mode of transmission: Human-to-human transmission via respiratory droplets

Some people who contracted COVID-19 had a mild case and was able to recover at home. There are necessary precautions to take to prevent the spread of the virus in your household. This includes having a designated sick room and bathroom as well as a designated person to care for those who are sick. It’s also necessary to disinfect surfaces regularly and for everyone to wash their hands frequently.

As you know this virus is serious, please wash your hands and wear your mask!!!

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. There will be no exceptions!! Every effort will be made to publish the article and photos in a timely manner and space permitting. Also, all articles MUST be typewritten in regular type.
Carnegie Science Center Update
Due to COVID-19 restrictions that are currently in place, our Family Fun Day at Carnegie Science Center that was moved from last year to this year (April 3, 2021), has unfortunately been postponed again. We want to make this day as enjoyable as possible, with our members’ safety being our first priority. We are hoping to hold this event later this year, but a date still needs to be determined. We appreciate your patience and understanding during this time. Please continue to check the magazine each month for updates on this event.

PVR Scholarship Applications
Scholarship applications are now available for members who will be entering college/trade/vocational schools for the 2021-2022 school year. Please contact Pam (pblum@nsslife.org) or Amanda (azinn@nsslife.org) to have an application mailed or emailed to you.

Before applying, please make sure you meet the following criteria:

- Must be a member of NSS Life for at least 2 years (have your own policy).
- Have either a 10k Whole Life policy OR a 5k annuity policy.
- Attending a post-secondary school the year in which you are applying

*Save the date! All applications must be submitted by May 15, 2021.

February 14 - Valentine's Day
The official day of love

Flowers, balloons and hearts in red and pink are the usual gifts shared on the occasion. This year, however, in the midst of the spread of coronavirus, masks were also added to the list of Valentine's Day gifts in some countries. COVID-19 has infected many, many people, triggering transport restrictions, restaurant shutdowns, and the closure of major tourist sites.

Businesses around the country from florists to concert halls closed shop and canceled events, leaving couples with no choice but to spend the night in.

In some states, flower markets are lamenting dismal Valentine's Day sales as the city battles the deadly coronavirus outbreak, with admirers joking that a box of face masks is a better way to say “I love you” than a bouquet.

LOVE IS IMPORTANT

Love is so important in everything we do.

Love brings out the very best in every point of view.

It’s easier to be loving than to hold a grudge.

We get stuck in negatively and our ego will not budge!

Experiences, good and bad, will always come and go, being able to love regardless is how our spirits grow.

Love works in mysterious ways to soften any concern.

Giving love away freely reaps loving rewards in return.

How wonderful and magical we feel when we’re in love.

We truly are on top of our world - there’s nothing we can’t rise above!

Let’s turn all negative thinking into positive, loving thought by spreading love, joy, and peace as, for thousand of years, we’ve been taught.

Jean Kay
The National Fraternal Congress of America, through their “Americas Promise” Program, has encouraged their member societies to increase their awareness of the contributions of youth to the fraternal benefit system. In response to that challenge, the National Assembly, in 1998, voted to establish a "Youth Achievement Award" that is similar to our “Fraternalist of the Year Award” for adults. The contest is open to all NSS Youth Members 18 years of age and under.

RATIONAL:
The award is directed at youth who do outstanding fraternal work in these four (4) areas:
   a) At their school/work    b) In their community    c) In their church    d) In their local assembly

NOMINATION:
Youth members can be nominated by any adult member of the NSS or through their local assembly. A document detailing the qualifications of the Youth Member being nominated must be attached to this form and submitted to the Home Office. A Youth Member may be nominated each year up through and including their eighteenth (18th) birthday or until they are selected to receive this award. Nomination forms are available from the Home Office or on our web site at www.nsslife.org under "Forms".

DEADLINE:
Deadline for nominations to be in the Home Office is April 1st of each year. The winner will be selected by a non-member judge.

AWARD:
The winning youth will receive $500.00 and will be announced in the “National News”, the “Youth Circle Magazine” and listed on our web site at www.nsslife.org under "Youth Achievement Award”. Their name will be displayed on a plaque in the Home Office.

JUDGING:
An independent judge, appointed by the National President, will review all nominations and make a determination of the winner. The National President, or an appointee, shall be the final authority on all matters involving this fraternal benefit.

~ The following must be signed by Nominating Member ~

I wish to nominate ____________________________
to receive the National Slovak Society “Youth Achievement Award” for outstanding service to their school/work, community, church and local assembly. I believe that this individual should be awarded the “Youth Achievement Award” due to their service in the above categories.

NSS Member or Assembly Officer ____________________________ Assembly # ____________________________

IMPORTANT: SUPPORTING DOCUMENT HIGHLIGHTING THE NOMINEE MUST BE ATTACHED AND SUBMITTED TO THE HOME OFFICE INCLUDING RECENT PHOTOGRAPH

The winner of the NSS “Youth Achievement Award” will be notified by the Home Office of their selection.

DEADLINE: April 1st of Each Year

NSS Youth Achievement Award Nomination Form
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 National Slovak Society that have gone that “extra mile” in voluntary fraternal service (i.e., meals on wheels, hospital work, visiting shut-ins, etc.). We encourage all assemblies to seek a worthy candidate from within your assembly and for the NSS membership to nominate a fellow member who is deserving of consideration for this award.

Those worthy of nomination are NSS members who have given of their time, talents and abilities in ways that would be designated as "extra-ordinary". Through their unselfish and tireless volunteer efforts those around them have benefited significantly. These people are those that rarely say "No!" and are always willing to lend a hand. We know that they are out there and you can find them for us.

The NSS "Fraternalist of the Year" Award is a fraternal program offered by the society for the benefit of our membership and the fraternal benefit system. You as members of the NSS are encouraged to seek a deserving nominee for the highest fraternal award offered by the NSS.

ELECTION PROCESS:
Any member of the National Slovak Society can nominate a fellow NSS member to be the "Fraternalist of the Year". Nomination forms are available from the Home Office or on our web site at www.nsslife.org under "Forms". Nominations can be made by any adult member of the NSS or through their local Assembly. This will allow more deserving members the opportunity to be recognized for their efforts to make a difference in the lives of others.

DEADLINE:
Deadline for nominations to be in the Home Office is April 1st of each year. The winner will be selected by a non-member judge.

RECOGNITION:
The recipient will be announced in the “National News” and listed on our web site at www.nsslife.org under "Fraternalist of the Year", receive a congratulatory plaque and designate a charitable organization as benefactor of a $500.00 donation. The Winner's name will be displayed on a plaque in the Home Office and will also have their name placed into nomination for the National Fraternal Congress of America "Fraternalist of the Year" Award.

~ RULES AND REGULATIONS ~

PURPOSE:
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 National Slovak Society that have gone that "extra mile" in voluntary fraternal service (i.e., meals on wheels, hospital work, visiting shut-ins, etc.). We encourage all assemblies to seek a worthy candidate from within your assembly and for the NSS membership to nominate a fellow member who is deserving of consideration for this award.

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The NSS "Fraternalist of the Year" Award is a fraternal program offered by the society for the benefit of our membership and the fraternal benefit system. You as members of the NSS are encouraged to seek a deserving nominee for the highest fraternal award offered by the NSS.

~ The following must be signed by Nominating Member ~

I wish to nominate ____________________________ to receive the National Slovak Society “Fraternalist of the Year” Award for touching the lives of those in need in their family, church and community. I believe that this individual should be awarded the "Fraternalist of the Year" for going that "extra mile".

NSS Member or Assembly Officer ____________________________ Assembly # __________

IMPORTANT: SUPPORTING DOCUMENT HIGHLIGHTING THE NOMINEE MUST BE ATTACHED AND SUBMITTED TO THE HOME OFFICE INCLUDING A RECENT PHOTOGRAPH.

The winner of the NSS “Fraternalist of the Year” will be notified by the Home Office of their selection.

DEADLINE: April 1st of Each Year
ASSEMBLY 0039
Uniontown, PA

Our next meeting is scheduled for Sunday, March 14th at Eat'n Park Restaurant starting at 6:00 pm. This is our Lenten meal together. Please be sure to read the NSS magazine in case we have to cancel. Also, check the announcements in the Herald-Standard or on WMBS-590.

Lent starts early this year. Ash Wednesday is on February 17th and Easter falls on April 4th. For your Lenten discipline plan to take on a new responsibility or a new goal to achieve. Set aside a special time with your children or grandchildren to talk about the meaning of the Lenten Season. Lent does not have to be a time of gloom and doom! It is a journey! Get creative! Pray for those who suffer from the virus and their family members. Listen to your health care professional regarding treatment for COVID-19 and be sure to get the vaccinations for you and your family.

We will be looking for you on Sunday, March 14th at Eat’n Park. If you have any questions about our meetings or programs, call me at (724) 366-4100, or our secretary at (724) 570-1301.

Again, below is the listing for the rest of the meetings to be held in 2021:

- 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.

John Payerchin
President

ASSEMBLY 0123
Coraopolis, PA

February 2nd is Ground Hog Day and just like the movie my message is the same no activities this month. Hopefully the NSS Family Fun Day on Saturday April 3rd will be able to also be held. But a decision on that is probably a month away.

Our assembly was able to increase donations to some of the charities we support and also we have made a number of small cash grants to some of our members who found themselves in some financial difficult situations.

If I may, I would like to relate a little personal story. Unfortunately I contracted the COVID virus early in December. Exactly when I was exposed I do not know. I wasn’t in a large indoor or outdoor gathering and I wore a mask when I was out. But because of some careless or inadvertent act by myself or someone else I wound up in the hospital for nine days. Now I’m doing fine. I don’t want to go into the medical details or to comment on my care. What I want to comment on is the time I spent in the hospital. Time goes very slowly and no visitors are allowed and staff while very nice and professional spends little time with you. Their job is to stick a needle here or there and check your vitals and give you pills. Then they are off to the next patient and the COVID-19 floor was full. And maybe because of the virus I had lost interest in watching TV or reading. But thank goodness for the telephone I got numerous calls from family and friends. Many friends I hadn't talked to in some time. It was the thing that broke the boredom and kept my spirit up. Why do I mention this? Because I want to encourage all of you to call, visit or send a card to a friend or someone in a nursing home or hospital or they just live alone. By the way, February 7th is “Send a Card to a Friend Day”. It is such a thoughtful thing to do and it will benefit you as well as the recipient.

I want to thank all the people who called me, sent me an e-card, get well cards as well as those who prayed for me. It is so greatly appreciated and surely it has aided my recovery.

The assembly officers in 2021 will remain the same as last year: President – Bill Knoll, Vice President – Larry Smith, Secretary/ Treasurer – Jill Grover.

God Bless each and every one of you.

William Knoll
President

ASSEMBLY 0432
Fairview Park, OH

Unfortunately, our Annual Tobogganing event was canceled due to CO- VID-19. This will be the first year since I can remember, that we won’t be able to get together for this event. Hopefully, we will be able to gather again someday soon!

Shawn Pytel
Publicist & Social Media

ASSEMBLY 0586
Chicago, IL

In Illinois we are staying in by order of the governor, so our Assembly 586 officers came up with a plan to meet and conduct business by phone.

We caught up with our fellow members. In addition to hearing how each of us was able to keep our resistance to the virus strong and to pass along our survival techniques, we heard from our officers about how we can keep in touch without touching.

Officers have all agreed to commit to holding their positions going forward. We hope that designating a time for our next meeting will not have to be postponed and will be possible in person together.

The Chicago Tribune printed news of the rollout of the vaccine in Slovakia and being given to the people there. Hurray for the vaccine being offered everywhere!

Our hope is that the availability of the vaccine to all of us will prove to effectively eradicate the virus which has changed our lives for the past year. Again, God bless us and hold us in His almighty hand.

Irene Tomaskovic
Vice-President
Red Velvet Cookies

Ingredients:
- 2 c. all-purpose flour
- 1/2 c. Dutch process cocoa powder
- 1 tsp. baking soda
- 1 tsp. kosher salt
- 1 c. (2 sticks) unsalted butter, at room temperature
- 3/4 c. packed brown sugar
- 1/2 c. granulated sugar
- 1 large egg
- 1 tsp. red gel paste food coloring
- 2 tsp. pure vanilla extract
- 112-oz pkg semisweet chocolate chips

Directions:
1. Heat oven to 350°F. Line baking sheets with parchment paper. In large bowl, whisk together flour, cocoa, baking soda and salt.
2. Using electric mixer on medium speed, beat together butter and sugars until combined. Add egg, food coloring and vanilla and mix until just combined.
3. Reduce mixer speed to low and add flour mixture until just combined. Fold in chocolate chips.
4. Scoop heaping spoonfuls of dough onto prepared sheets, spacing 1 1/2 inches apart.
5. Bake cookies, rotating positions of pans on racks halfway through, until darker around edges, 9 to 12 minutes total.
6. Let cool 5 minutes on pans, then slide parchment (and cookies) onto wire rack and let cool at least 5 minutes more before serving.
Reminder: NSS Life is partnered with American Hearing Benefits to offer our members discounts on select services. These include hearing aids, tinnitus treatment and hearing protection products. Additionally, free annual hearing consultations are provided, access to a nationwide network of 3,000+ hearing locations, free one-year supply of batteries, one year of free office visits (limit of 6), plus more. If interested, please visit [www.americanhearingbenefits.com](http://www.americanhearingbenefits.com).

As a Member of the National Slovak Society, you and your family are eligible for exclusive American Hearing Benefits™.

Your hearing health is key to your quality of life. **Call (888) 705-6920** to take advantage of your Member discounts today:

- **%** Discounts on today’s latest technology, including Bluetooth® setting and rechargeable options
- **FREE** annual hearing consultations
- **Access to a nationwide network of 3,000+ hearing professionals**
- **FREE one-year supply of batteries** (40 cells per hearing aid purchased)
- **One year of free office visits** (limit of six)
- **60-day trial period**
- **FREE Deluxe Warranty Plan**, including loss and damage
- **$§** Financing plans available (subject to credit approval)

Call our Hearing Care Advisors at **(888) 705-6920** to schedule your **FREE CONSULTATION** and receive your discounts.

[www.americanhearingbenefits.com/partners/NSS](http://www.americanhearingbenefits.com/partners/NSS)

8/10 hearing aid wearers confirm wearing hearing aids has positively impacted their quality of life.

8/10 hearing aid wearers confirm wearing hearing aids has positively impacted their quality of life.

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*Patient benefits may vary by contract type. **Professional service fees may apply.
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Február je mesiacom chladu. Príroda je ešte zväčša pokrytá bielou prikrývkou a žezlo pevne drží zimu. Je to mesiac ideálny pre milovníkov zimných športov.


14. Február

Sv. Cyril a Metod V tento deň si pripomíname 1153. výročie príchodu sv. Cyrila a Metoda na Veľkú Moravu, ktorí vzdialávali ľud v kresťanstve, založili prvú abecedu, ktorá je známa ako cyrilika, prekladali Svaté Písmo z latinčiny a nemčiny do slovenského jazyka a už vtedy slávili Bohoslužby v reči říšu.

Svätý Cyril a Metod, oruďujte za nás.

Láska je....

Krásna, ako ranný východ slnka, Slobodná, ako škorníčok na oblohe Upírinná, ako detský úsmev, Nežná, ako pohladenie mamy, Národná cesta za štastím!

Zo všetkých krás na svete je láskas ten najkrajší zmysel života!

Jedno prianie mám nech láskas kvitne v každom veku z nás.

Zaujímavosti o Slovensku

Videomapu Vysokých Tatier ponúka úchvatný pohľad, videlo ju už vyše dvestotisíc ľudí Videomapu, ktorá je zatiaľ najväčšia svetobytie jediná na svete, sú každú hodinu pozrie v priemere 300 ľudí.

Aké mená sa najčastejšie rodčie deťom v roku 2020? Narodili sa aj Perpetua či Šeherezáda

V rámci celej populácie sú v SR najrozšírenejšími mužskými menami Peter, Ján a Jozef a ženskými Mária, Anna a Zuzana.

Pred 30 rokmi sa slávila prvá svätá liturgia na hore Zvir v Litmanovej, ide o najmladšie pútnecké miesto Cirkev dodnes skúma pravost’ zjavení Presvätnej Bohorodičky.

Fašiangy, Turice, Veľká noc pride...

Už naši predkovia sa pred nastávajúcim pôstom radi zabávali a spievali jednu z našich najznámejších slovenských ľudových tradícií pred najstaršími a najvýznamnejšími kresťanskými svätami roka.

Fašiangy means carnival and it is similar to Mardi gras. Happy groups of costumed and masked youths walk through the village playing music. They dress up as many different characters. Consuming huge amounts of food and drink are very much a part of Fašiangy celebrations. Fašiangy is a time of fun and foolishness before the Lenten season begins. It ends with the ceremonial burial of the bass fiddle.

16
NSS Life. ANNIVERSARY OFFER PROGRAM

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

<table>
<thead>
<tr>
<th>ISSUE AGES</th>
<th>MAXIMUM AMOUNT</th>
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<tbody>
<tr>
<td>0-50</td>
<td>$10,000</td>
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<tr>
<td>51-65</td>
<td>$7,500</td>
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<tr>
<td>66-80</td>
<td>$5,000</td>
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*See other side for complete rate listings.

There is a limit of one policy per person. Anyone previously declined since 1/1/19 is not eligible for this program. Also excludes terminally ill, permanently disabled and others. 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.

SAVE MONEY

RATES INCREASING NEXT YEAR!
LOCK-IN LOWER RATES NOW!

QUALITY LIFE INSURANCE • LIMITED TIME ONLY
* JANUARY THRU MARCH, 2021 *

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 apply for this limited time offer, please complete the below form and return it to the home office.

NSS Life Anniversary Offer Program

If you or someone you know may be interested in this anniversary issue offer, please provide your/their name and contact information below and we will mail an application to you/them. Complete the application and return it to the home office. Further Recommender information available on back cover.

Prospect Information:
Name: __________________ Phone: __________________
Address:______________________________________________________
City: __________________ State: _______ Zip: __________________

Recommender Information:
Name: __________________ Phone: __________________

SAVE MONEY
MONEY

Rates Increasing
Next Year!
Lock-in Lower Rates Now!
Other modes of payment are available including: Semi-Annual (.52) • Quarterly (.265) • Monthly (.09) (Rate x Annual Premium)
Scholarship Thank You

Thank you so much for the support with the PVR Scholarship over the last four years of my education. Studying computer engineering at University of Massachusetts Amherst has been a very eye-opening experience for me and deciding what path I want to take in life. With this, I am grateful to have been a recipient of the PVR Scholarship and to have help with easing the financial burden that comes with being a university student.

Alexander Dickopf

Valentine’s Day Word Search

Q. What Valentine’s Day candy is best to give a girl?
A. Her-She Kisses.

Q. Why shouldn’t you fall in love with a pastry chef?
A. He’ll dessert you.

Q. What did the flame say to his buddies after he fell in love?
A. “I found the perfect match!”

Q. What do farmers give their wives on Valentine’s Day?
A. Hogs and Kisses.

Q. What do squirrels give for Valentine’s Day?
A. Forget-me-nuts!

Q. What kind of flowers do you give on Valentine’s Day?
A. Cauliflowers.

Q. What did the boy owl say to the girl owl on Valentine’s Day?
A. Owl be yours!

Q. What did the stamp say to the envelope on Valentine’s Day?
A. I’m stuck on you!

Knock knock! Who’s there? Howard. Howard Who?
A. I’m stuck on you!

Q. Do you love me more than you sleep?”
A. “I can’t answer now. It’s time for my nap!”

Q. What Valentine’s Day candy is best to give a girl?
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Q. Do you love me more than you sleep?”
A. “I can’t answer now. It’s time for my nap!”
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.