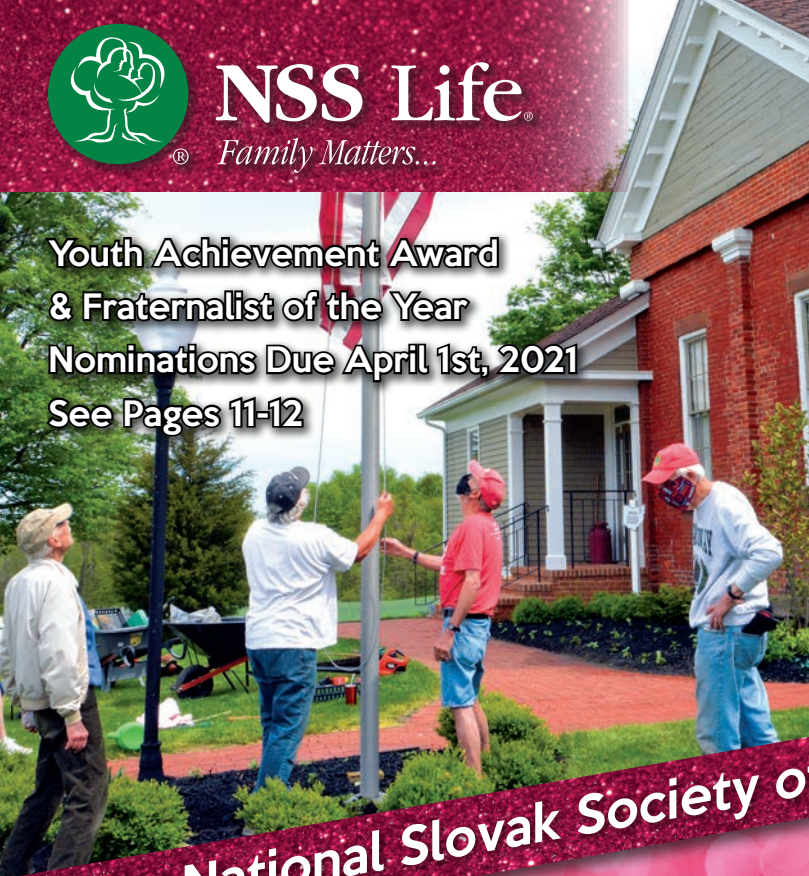




NSS Life
Family Matters...

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!

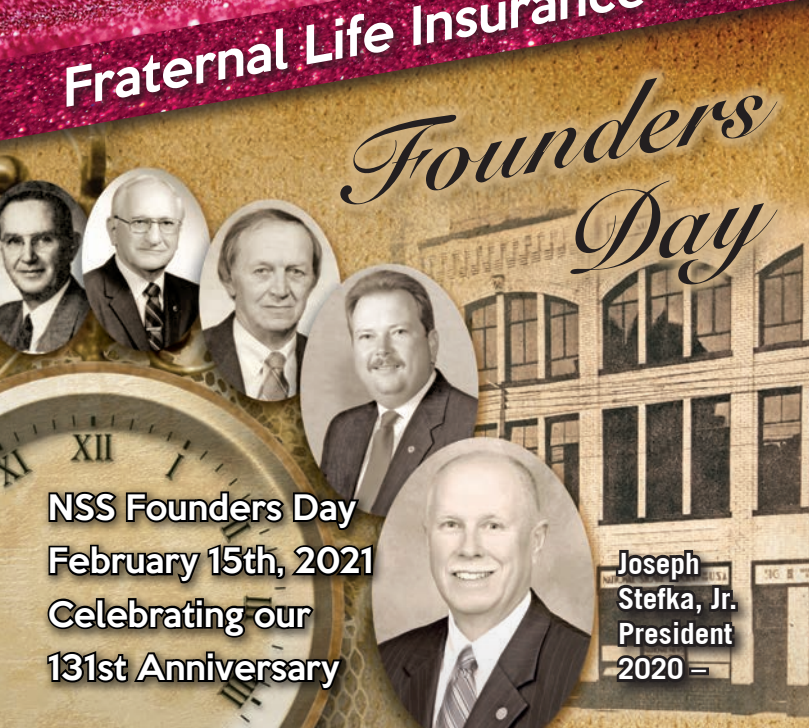
2021 NSS Life Anniversary Offer
See Pages 17-18

The National Slovak Society of the United States of America

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 Life
Family Matters... **Peter Vitazoslav Rovnianek
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 Photo 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. _____

Home Address _____ PVR Scholarship Program _____ State _____ Zip Code _____

Email address _____ First Year Applications _____ Date of Birth (Month-Day-Year) _____

High School: _____ Due May 1st, 2021 _____ Date of Anticipated Graduation _____

School Address: _____ Street _____ City _____ State _____ Zip Code _____

NÁRODNÉ NOVINY
FEBRUARY 2021 | NUMBER 3550 VOLUME 113



National Slovak Society

Periodical Postage Paid at McMurray, Pennsylvania and Additional Mailing Offices
Owned and Published by the



NATIONAL SLOVAK SOCIETY OF THE UNITED STATES OF AMERICA

Organized February 16, 1890
351 Valley Brook Road, McMurray, PA 15317-3337
USES 0371-140 - ISSN: 0027-7940
Phone: (724) 731-0094 -- E-Mail: info@nsslife.org
NSS Website: www.nsslife.org
Fax No: 724-731-0145

Founder and Honorary President, Peter V. Rovnianek

EDITOR

LORI CROWLEY

Published Monthly

Send articles for publication to:

351 Valley Brook Road

McMurray, PA 15317-3337

Deadline: 5th of preceding month

NSS EXECUTIVE OFFICERS

Joseph Stefka, Jr., *FIC, President, CEO & Elder*

Linda M. Strom, *Secretary/Treasurer, CFO*

Robert F. Katricak, *Chairman of the Board*

NSS BOARD OF DIRECTORS

Michael J. Czarney

Lauren A. Fox

Andrea L. Garbon

Abigail A. Gross, Esq.

Susan M. Ondrejco

Karen Lynne Orban

John G. Payerchin

Andrew "Drew" J. Wesnak

NSS HONORARY OFFICERS

Anthony Beno, *Director*

Mary Jo Holker, *Director*

Edward Koches, *Director*

Paul Payerchin, Jr., *Director*

FSWFE HONORARY OFFICERS

Justine Wesnak, *President*

Reverend Monsignor Thomas V. Banick,

Spiritual Advisor

ROCWMAS HONORARY OFFICER

Olga Kasnot, *President*

FSWFE and PBU merged with NSS in 1997

ROCWMAS merged with the NSS in 1998

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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

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

REGION 2

Sunday, February 21

Assemblies L075, 0617

Assembly L075, Fundraiser for Ron Coles, Pasta Dinner @ Eagle McClure Hose Co.

REGION 5

March 14
June 13
September 12
December 5

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

REGION 8

Assemblies 0004, 0070, 0160, 0432, 0595

No Activities

REGION 14

Assemblies R059, L102

No Activities

AT LARGE

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

The President's Page...

Joseph Stefka, Jr., FIC, President, CEO
Email: jstefka@nsslife.org



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 Triebisch, Elaine Kucherawy, 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.



*NSS Life on February 15th
Celebrating 131 years!*

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.



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.



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.



From the Sales Department...

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



Employee Benefit Plan

Many members of NSS own a business or are key employee 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.

Bank	\$10,000	@ 0.5%	20th year value \$10,885
Annuity	\$10,000	@ 3.0%	20th year value \$18,061

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.

Bank	\$100 per month	@0.5%	20th year value \$25,100
Annuity	\$100 per month	@3.0%	20th year value \$33,211

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
Blaho, 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
Dubinet, 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	Pittson, 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

Name	City and State	Date of Death	Assembly
Parsley, Loretta	Indiana, PA	11/18/2020	L105
Pavelek, Veronica	Beaver Falls, PA	12/17/2020	0123
Pavlik, William	Bethel Park, PA	11/02/2020	0434
Pawlik, Stephanie	Jeanette, PA	12/12/2020	0774
Pekich, Sr., George	Ligoniar, PA	11/17/2020	0737
Petruska, Yolanda	Milton, DE	09/27/2017	0110
Relihan, Catherine	Pittsburgh, PA	11/17/2020	L161
Rhines, Dorothy	Dallas, PA	12/02/2020	0617
Rice, Elizabeth	Pittsburgh, PA	11/12/2020	0100
Robinson, Michael J	Silver Spring, MD	05/12/2020	0774
Sabin, Linwood	Saline, MI	12/06/2020	0381
Sciullo, Angeline	Pittsburgh, PA	10/13/2020	L161
Shelton, William C	Washington, PA	05/25/2020	0377
Sisk, Mary	Monaca, PA	12/17/2020	0123
Slavick, Grace	Monongahela, PA	12/11/2020	0434
Slavoski, Joseph P	Sugar Notch, PA	12/25/2020	0617
Smith, Ethel P	Yucaipa, CA	01/28/2000	0568
Smith, June	Beaver Falls, PA	10/20/2020	L161
Stasheff, Anna	Lansdale, PA	12/10/2019	R059
Stephan, Rose	Valparaiso, IN	11/11/2018	0774
Summerville, Norman	Butler, PA	12/09/2020	0123
Tenney, Allan	Linesville, PA	10/03/2020	L105
Thomas, Eleanor Jean	San Diego, CA	07/03/2010	0737
Thomas, Richard E	North Huntingdon, PA	11/12/2020	0737
Urban, Anna	Northridge, CA	02/22/2014	0568
Webb, Roderick	Ada, MI	11/15/2020	0381
White, Rose	Etna, PA	12/02/2020	L105
Wiegler, Anne	Birdsboro, PA	11/15/2020	L102
Wieliczko, William	Warren, PA	12/15/2020	0774
Willgruber, Robert	Baden, PA	11/01/2020	0123
Yachinich, Lawrence	Geenfield, WI	08/09/2020	0774

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.**

REMiNDER



Fraternal Matters...

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



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



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.

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.**

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

NSS Youth Achievement Award Nomination Form



NSS Life
Family Matters...

★ **DEADLINE FOR NOMINATIONS: APRIL 1, 2021** ★

- RULES AND REGULATIONS -

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

RATIONALE:

The award is directed at youth who do outstanding fraternal work in these four (4) areas:

- a) At their school/work b) In their community c) In their church d) In their local assembly

NOMINATION:

Youth members can be nominated by any adult member of the NSS or through their local assembly. A document detailing the qualifications of the Youth Member being nominated must be attached to this form and submitted to the Home Office. A Youth Member may be nominated each year 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 Fraternalist of the Year Nomination Form



NSS Life
Family Matters...

★ **DEADLINE FOR NOMINATIONS: APRIL 1, 2021** ★

~ 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 volunteer 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.

~ 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

National Slovak Society of the USA 351 Valley Brook Road McMurray, PA 15317 Phone (724) 731-0094 Fax (724) 731-0145

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

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 COVID-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



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

REGION 2 Hazleton, PA

We will be having a Matching Fund Raiser for Ron Coles "**Rally for Ronnie**" a fireman of 25+years who was recently diagnosed with pancreatic cancer. A take-out only pasta dinner and basket raffle will be held at Eagle McClure Hose Company on Sunday, February 21, 2021 tickets are \$10.00 each.

Assembly L075 along with Region #2 will be donating the baskets. The drawing of the winners will be at 6:00 pm using Facebook. Please contact Lucy Piccoletti at 570-479-4116 if you have any questions or need any additional information.

Lucy Piccoletti
Activities



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:

- Heat oven to 350°F. Line baking sheets with parchment paper. In large bowl, whisk together flour, cocoa, baking soda and salt.
- Using electric mixer on medium speed, beat together butter and sugars until combined. Add egg, food coloring and vanilla and mix until just combined.
- Reduce mixer speed to low and add flour mixture until just combined. Fold in chocolate chips.
- Scoop heaping spoonfuls of dough onto prepared sheets, spacing 1½ inches apart.
- Bake cookies, rotating positions of pans on racks halfway through, until darker around edges, 9 to 12 minutes total.
- Let cool 5 minutes on pans, then slide parchment (and cookies) onto wire rack and let cool at least 5 minutes more before serving.

Creamy Jalapeno Deviled Eggs

- 4 large eggs
- 2 Tbsp. mayonnaise
- 2 Tbsp. cream cheese, softened
- 2 tsp. yellow mustard
- 1/2 tsp. white vinegar
- 1/8 tsp. salt
- 2 small jalapeños, divided
- 1 Tbsp. cooked bacon pieces
- 1/4 tsp. ground nutmeg
- 2 tsp. green onions, sliced

Place eggs in a large saucepan and cover with cool water. Bring to a boil, then remove from heat and cover with a lid. Allow eggs to sit in pan for 12 minutes, then transfer eggs to an ice bath using a slotted spoon. Once eggs are cool, peel eggs and slice in half lengthwise.

Place egg yolks in a bowl. Add mayonnaise, cream cheese, mustard, white vinegar and salt. Finely dice one of the jalapeños, then add to the bowl. Stir until smooth, then place in a piping bag fitted with a small piping tip.

Pipe filling into the whites of each egg. Slice the remaining jalapeño into thin rounds and place on each egg. Sprinkle each egg with bacon and green onions.

Serve and refrigerate leftovers up to three days.



Slow-Cooker Loaded Baked Potato Soup

- 8 slices bacon, cut into 1/2-inch pieces
- 1 onion, finely chopped
- 2 Tbsp. flour
- 1 carton (32 oz.) fat-free reduced-sodium chicken broth, divided
- 1 pkg. (24 oz.) steam n' mash cut Russet potatoes
- 1 pkg. (8 oz.) shredded triple cheddar cheese
- 1/2 cup milk
- 1/2 cup Sour Cream
- 1/4 cup chopped fresh chives



Cook and stir bacon in large skillet on medium heat until crisp. Remove bacon from skillet with slotted spoon, reserving 2 Tbsp. drippings in Skillet. Drain bacon on paper towels; refrigerate until ready to use.

Add onions to drippings in skillet; cook and stir 5 min. or until crisp-tender. Stir in flour; cook and stir 1 min. Add 1 cup broth; cook and stir 2 min. or until sauce comes to boil and thickens. Pour into Slow Cooker. Stir in remaining broth. Add potatoes; cover with lid. Cook on LOW four to five hours (or HIGH two to three hours).

Use slotted spoon to transfer 4 cups potatoes to medium bowl; mash until smooth. Add 1-1/2 cups cheese to remaining mixture in Slow Cooker; stir until melted. Stir in mashed potatoes and milk; cook, covered, 5 min. or until heated through.

Place bacon on paper towel-covered microwaveable plate. Microwave on HIGH 20 to 30 sec. or until heated through. Serve soup topped with bacon, remaining cheese, sour cream and chives.



Philadelphia Fruit Pizza

- 1 pkg. (16.5 oz.) refrigerated slice-able sugar cookies, sliced
- 1 pkg. (8 oz.) cream cheese, softened
- 1/4 cup sugar
- 1/2 tsp. vanilla
- 4 cups assorted fresh fruit (kiwi and strawberry slices, red and black raspberries, drained canned mandarin oranges)
- 1/4 cup apricot preserves
- 1 Tbsp. water



Heat oven to 375°F.

Line 12-inch pizza pan with aluminum foil; spray with cooking spray. Arrange cookie dough slices in single layer on bottom of prepared pan; press together to completely cover bottom of pan. Bake 14 min.; cool completely.

Invert cookie crust onto plate; carefully remove foil. Turn crust over on plate.

Beat cream cheese, sugar and vanilla with mixer until blended; spread onto crust. Top with fruit.

Press preserves through sieve to remove any lumps; discard strained solids. Mix preserves with water until blended; brush onto fruit. Refrigerate two hours.

American Hearing Benefits

☐☐☐ 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.











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Február je mesiacom chladu. Príroda je ešte zväčša pokrytá bielou prikrývkou a žezlo pevne drží zima. Je to mesiac ideálny pre milovníkov zimných športov.



16. Februára slávime 131 výročie vzniku našej organizácie Národného Slovenského Spolku v Amerike.

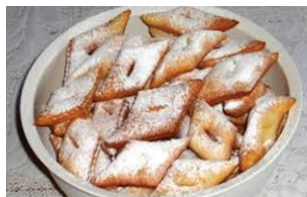
Národný Slovenský Spolok slávi 131 výročie od svojho vzniku z roku 1890. Prvými zakladateľmi boli Peter Rovnianek a Janko Slovensky. Ich motto: **Bratsvo-Rovnosť-Sloboda**. Vieme, že v tom období Slovensko bolo čiastkou Rakusko-Uhorska (Austria-Hungary). Túžba po slobode Slováka a Slovenky sa mohlo stať realitou iba na druhej strane mláky v Amerike, hold našim zakladateľom.

Krátke dni a dlhšie večere Vám môžu poslužiť pri kontrole vašich dokumentov. Prekontrolujte si certifikáty ich hodnotu prípadne IRA, či máte akurátnu adresu tel. číslo a podobne. Ak potrebujete akúkoľvek pomoc či informáciu zvoňte na hlavný úrad Národného Slovenského Spolku 1-800-488-1890.



Najveselšie obdobie roka

Počas fašiangového obdobia organizovalo Mestské múzeum v Zlatých Moravciach nezabudnuteľné podujatia krásnych slovenských ľudových tradícií pred najstaršími a najvýznamnejšími kresťanskými sviatkami roka.



14. Február

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

Svätý Cyril a Metod, orodujte za nás.

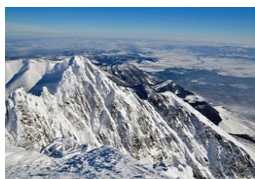
Láska je....

Krásna, ako ranný východ slnka, Slobodná, ako škovránok na oblohe Úprimná, ako detský úsmev, Nezná, ako pohladenie mamy, Náročná cesta za šťastím!

Zo všetkej krásy na svete je láska ten najkrajší zmysel života!

Jedno pranie mám nech láska kvitne v každom veku z nás.

Zaujímavosti o Slovensku



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

Aké mená dali najčastejšie rodičia 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 pútnické miesto Cirkev dodnes skúma pravosť zjavení Presvätej Bohorodičky.

Fašiangy, Turíce, Veľká noc príde...

Už naši predkovia sa pred nastávajúcim pôstom radi zabávali a spievali jednu z našich najznámejších slovenských ľudových pesničiek, Fašiangy, Turíce, Veľká noc príde. Bolo to obdobie od Troch kráľov do polnoci pred Popolcovou stredou. Čas zabijačiek, svadiieb a fašiangových zábav. Najveselšie obdobie roka končilo prdveľkonočným pôstom.

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.





NSS Life ANNIVERSARY OFFER PROGRAM

Family Matters...



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
Family Matters...

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

ISSUE AGES	MAXIMUM AMOUNT
0-50	\$10,000
51-65	\$7,500
66-80	\$5,000

**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.

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: _____

Twenty Pay Whole Life Insurance Policy Rates (Rates based on Age Nearest Birthday)

Twenty Pay Life (\$10,000)				
Age	Male Annual Premium		Female Annual Premium	
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
0	\$144.90	\$0.00	\$136.60	\$0.00
1	\$146.90	\$0.00	\$138.30	\$0.00
2	\$149.00	\$0.00	\$140.00	\$0.00
3	\$151.10	\$0.00	\$141.70	\$0.00
4	\$153.20	\$0.00	\$143.40	\$0.00
5	\$155.40	\$0.00	\$145.20	\$0.00
6	\$158.00	\$0.00	\$147.40	\$0.00
7	\$160.60	\$0.00	\$149.50	\$0.00
8	\$163.30	\$0.00	\$151.80	\$0.00
9	\$166.00	\$0.00	\$154.00	\$0.00
10	\$168.80	\$0.00	\$156.30	\$0.00
11	\$172.00	\$0.00	\$158.90	\$0.00
12	\$175.30	\$0.00	\$161.60	\$0.00
13	\$178.70	\$0.00	\$164.30	\$0.00
14	\$182.10	\$0.00	\$167.10	\$0.00
15	\$185.60	\$0.00	\$169.90	\$0.00
16	\$186.50	\$0.00	\$171.10	\$0.00
17	\$187.40	\$0.00	\$172.40	\$0.00
18	\$188.30	\$204.60	\$173.60	\$188.90
19	\$189.30	\$211.30	\$174.80	\$195.70
20	\$190.20	\$218.30	\$176.10	\$202.70
21	\$192.90	\$222.20	\$178.90	\$206.80
22	\$195.70	\$226.10	\$181.80	\$211.00
23	\$198.50	\$230.10	\$184.80	\$215.30
24	\$201.40	\$234.20	\$187.80	\$219.70
25	\$204.30	\$238.30	\$190.80	\$224.20
26	\$208.20	\$243.40	\$194.40	\$229.10
27	\$212.20	\$248.60	\$198.10	\$234.10
28	\$216.20	\$253.90	\$201.90	\$239.30
29	\$220.30	\$259.30	\$205.70	\$244.50
30	\$224.50	\$264.80	\$209.60	\$249.90
31	\$229.00	\$270.80	\$214.00	\$255.60
32	\$233.50	\$276.90	\$218.40	\$261.50
33	\$238.20	\$283.20	\$222.90	\$267.50
34	\$243.00	\$289.60	\$227.60	\$273.70
35	\$247.80	\$296.10	\$232.30	\$280.00
36	\$253.50	\$303.20	\$237.50	\$286.90
37	\$259.30	\$310.50	\$242.90	\$294.00
38	\$265.20	\$317.90	\$248.30	\$301.20
39	\$271.30	\$325.50	\$253.90	\$308.70
40	\$277.50	\$333.30	\$259.60	\$316.30
41	\$284.30	\$342.50	\$266.00	\$324.50
42	\$291.30	\$351.90	\$272.50	\$332.90
43	\$298.40	\$361.60	\$279.20	\$341.50
44	\$305.70	\$371.60	\$286.10	\$350.30
45	\$313.20	\$381.80	\$293.10	\$359.40
46	\$321.20	\$393.20	\$300.30	\$369.20
47	\$329.40	\$404.90	\$307.70	\$379.20
48	\$337.80	\$416.90	\$315.30	\$389.50
49	\$346.40	\$429.30	\$323.00	\$400.10
50	\$355.20	\$442.10	\$331.00	\$411.00

Twenty Pay Life (\$7,500)				
Age	Male Annual Premium		Female Annual Premium	
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
51	\$273.45	\$343.13	\$254.63	\$317.63
52	\$280.73	\$355.05	\$261.15	\$327.23
53	\$288.23	\$367.35	\$267.83	\$337.13
54	\$295.88	\$380.18	\$274.73	\$347.40
55	\$303.75	\$393.38	\$281.78	\$357.90
56	\$312.83	\$408.00	\$289.43	\$369.23
57	\$322.20	\$423.23	\$297.30	\$380.93
58	\$331.80	\$438.90	\$305.40	\$393.00
59	\$341.70	\$455.25	\$313.65	\$405.45
60	\$351.90	\$472.20	\$322.20	\$418.28
61	\$362.18	\$487.80	\$332.18	\$433.58
62	\$372.83	\$503.93	\$342.45	\$449.40
63	\$383.70	\$520.58	\$353.10	\$465.83
64	\$394.95	\$537.75	\$364.05	\$482.85
65	\$406.50	\$555.53	\$375.30	\$500.48

Twenty Pay Life (\$5,000)				
Age	Male Annual Premium		Female Annual Premium	
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
66	\$281.45	\$385.85	\$259.20	\$348.70
67	\$292.30	\$402.00	\$268.55	\$364.40
68	\$303.60	\$418.80	\$278.25	\$380.85
69	\$315.30	\$436.30	\$288.25	\$398.00
70	\$327.45	\$454.55	\$298.65	\$415.95
71	\$344.00	\$476.95	\$311.70	\$437.75
72	\$361.35	\$500.40	\$325.30	\$460.70
73	\$379.55	\$525.05	\$339.50	\$484.85
74	\$398.75	\$550.90	\$354.30	\$510.25
75	\$418.85	\$578.05	\$369.75	\$537.00
76	\$440.60	\$611.65	\$389.75	\$571.15
77	\$463.50	\$647.15	\$410.90	\$607.40
78	\$487.60	\$684.75	\$433.10	\$646.05
79	\$512.90	\$724.50	\$456.60	\$687.10
80	\$539.55	\$766.60	\$481.30	\$730.75

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Youth Circle Page

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

Valentine's Day Word Scramble

- LAOHCCETO _____
- LWRSEFO _____
- OELY _____
- YNACD _____
- URFYREAB _____
- TVIAELENN _____
- TSHAER _____
- DCIPU _____
- DRFEIN _____
- ELDUCD _____
- SISKSREOS _____
- EWESRTSEHA _____
- GHU _____
- WROAR _____
- WLEYJRE _____

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

- 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?
Howard you like a big kiss?
- Q. Do you love me more than you sleep?"
A. "I can't answer now. It's time for my nap!"



- sweetheart
- romance
- holiday
- candy
- kiss
- Valentine
- friends
- hearts
- gifts
- date
- hug
- chocolate
- flowers
- cupid
- love
- card

Answer Key To Word Scramble: Chocolate, Flowers, Love, Candy, February, Valentine, Hearts, Cupid, Friend, Cuddle, Kiss, Roses, Sweethearts, Hug, Arrow, and Jewelry. Thanks for playing! ???

Could you use a little extra “green?”

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