



NSS Life.
Family Matters...



2020 Photo Contest



See Page 11 for Winners



2020 Photo Contest
Overall Winner
Madison Romig
Assembly 434

The National Slovak Society of the United States of America

Národné Noviny

Fraternal Life Insurance Since 1890 • Happy New Year!



SAVE MONEY

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



2020 Christmas Ornament Contest
See Page 10 for Winners

2021 NSS Life Anniversary Offer
See Pages 17-18

NATIONAL NEWS
JANUARY 2021 | NUMBER 3549 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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Activities At A Glance

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

REGION 2

January 24

Assemblies L075, 0617

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

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

January 17

Assemblies 0004, 0070, 0160, 0432, 0595

Assembly 0004, Meeting, Vorell's residence, Strongsville, OH at 2:00 pm

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

NEW YEAR PRAYER:

Thank You Lord for giving me
The brand new year ahead.
Help me live the way I should
As each new day I tread.
Give me gentle wisdom
That I might help a friend,
Give me strength and courage
So a shoulder I might lend.
The year ahead is empty,
Help me fill it with good things
Each new day filled with joy
And happiness it brings.
Amen.

The President's Page...

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



Greetings from the Home Office for a healthy and prosperous 2021. Happy New Year from the Officers, Board of Directors, and Home Office Staff! The beginning of the New Year is traditionally a time to make New Year Resolutions to help improve your personal life, your health, or your financial status. New Year Resolutions are goals individuals set to change the way they have done things in the past, to correct bad habits, or to achieve something personally in the coming months. Most often these resolutions include losing weight, exercising more often, eating more healthy meals, quitting smoking, reaching out to help others, and improving financial status by budgeting and saving more money. Most often, individuals stick to their resolutions for the first few months of the year but then either forget about them totally or lessen their enthusiasm for completing the resolutions as the year progresses. For all of our members making New Year Resolutions this January, may you continue your resolutions throughout the coming year and reach the goals that you have set to improve some aspect of your lives!

The New Year also gives us an opportunity to reflect on the past year. The year started out with great promise as the fraternal department introduced Vision 2020, a series of fraternal events planned for 2020. However, the spread of the coronavirus in March created a pandemic that completely changed the lives of everyone around the World. Masks became the newest clothing item in demand. Restrictions were imposed by state and local governments which included limits on

gathering. Businesses and the economy were impacted. Fraternal events and activities were either cancelled or postponed. Most assembly and region meetings were either cancelled or held virtually. The Board of Directors met in person for the Winter Board Meeting in March. However, due to travel restrictions and gathering limits, the Spring, Summer, and Fall Board of Director Meetings were held virtually. Two vacancies on the Board of Directors occurred in 2020 and were filled by the Board. The two new Directors were administered the Oath of Office by our Legal Advisor virtually! Business was conducted as usual by the Board and the Society moved forward. In spite of the pandemic and the restrictions, our agents have done an exceptional job and continue to write both life and annuity business for the Society. Our Home Office Staff has also been outstanding in their ability to adjust to a changing work environment based on the different restrictions and orders from the State since March. Once again business has not been impacted in spite of the many changes. With the forecast for the continuation of the pandemic into 2021, the Officers, Board of Directors and Home Office Staff will move forward to meet the new challenges we will face in the coming year. As the National Slovak Society has done for the past 130+ years, we will continue to focus on providing exemplary customer service, treat our members like family, provide products to help our members with their financial security, and reach out to help our communities. **Family Matters!**

Congratulations to the newest member of the National Slovak Society Board of Directors, Lauren Fox. Lauren has been an officer of Assembly 731 and highly involved in fraternal activities at the assembly, region, and national levels, a delegate at NSS Quadrennial Conventions and a true fraternalist! Lauren was selected by the Board of Directors at the Fall Meeting on November 14th to fill a Director vacancy and Legal Advisor Ron Cooper virtually administered the Oath of Office to Lauren on Sunday, November 15th. Welcome to the Board of Directors Lauren!

News Of Narodniars

Happy Birthday wishes to NSS Director Karen Lynne Orban and to John Bebo, Jr., Marge Maropis, Susan Payerchin, and Shannon Woods. Best wishes to all others celebrating a special day during January.

Deepest sympathy to Director Lauren Fox and her family on the passing of her mother Ruth "Jo" Burns, to Executive Assistant and NSS Fraternal Coordinator Pam Blum, her son Alex, and her family on the passing of Pam's husband Greg, to Home Office Staff member Jill Grover and her family on the passing of her son, Kyle Ghaly, and to Home Office Staff member Janine Hannan and her family on the passing of her mother, Jeannette Knipling. May God provide Peace and comfort to all of you at this most difficult time.



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

National Slovak Society Privacy Notice

Introduction:

Recognizing the trust you have placed in the National Slovak Society/NSS Life ("NSS") regarding your private personal information, one of our foremost concerns is to maintain its confidentiality. In addressing that concern and in compliance with federal law set forth in the Gramm-Leach-Bliley Act, NSS has adopted a comprehensive privacy policy applicable to our members' personal information and its use in our operations. In the context of this policy, any reference to NSS includes its affiliated entities, such as the PVR Scholarship Fund and the Heritage Museum, together with any directors, officers, employees, appointed medical examiner and/or legal advisor, or licensed agents of NSS or its affiliated entities.

Personal Information:

In your application for membership or the purchase of a fraternal benefit offered by NSS, you most likely provided us with non-public personal information about yourself, your family members, or your beneficiaries. This would include any information identifiable to an individual such as their name, address, age, date of birth, gender, social security number, or marital status. You may have also provided, either directly or by your written authorization, information pertaining to your finances, employment, health, medical treatment, or similar data that is private in nature and not available to members of the public.

Protecting Your Personal Information:

NSS maintains the utmost confidentiality regarding your personal information. Only those individuals in NSS having access to this information are those having a need to know in providing services to you, such as processing, administering or reviewing a transaction you have requested or initiated. In addition, each has been trained as to the do's and don'ts of our privacy policy and the importance of maintaining confidentiality.

Disclosure of Your Personal Information:

NSS does not sell any personal information to third parties for any reason. However, NSS may disclose your personal information where such disclosure is permitted or required by law. NSS may disclose your personal information to (i) a non-affiliated third-party business associate of NSS, such as business administrators, billing companies, or data processing companies who assist NSS in better serving you; (ii) a non-affiliated third-party involved in the processing, administering or enforcing a transaction on your behalf, such as responding to a request from a credit reporting agency; or (iii) a non-affiliated third-party to which a financial institution commonly makes such disclosures, such as attorneys, accountants, auditors, governmental regulators, and companies hired to assist in the prevention of fraud. However, in each case, those to whom the information is being disclosed are either bound by their own duties of confidentiality and nondisclosure or have entered into a written agreement with NSS by which they have agreed to abide by the NSS privacy policy, thereby maintaining confidentiality and prohibiting further disclosure of your personal information. There are no other non-affiliated third parties who will be given access to your personal information, unless you have signed an authorization allowing us to do so.

NSS Life Privacy Policy

Adopted January 23, 2019



REMINDER



Deadline For Publication

Please be advised that all articles, notices, etc., **MUST BE** received by the Home Office no later than the **5th of the month**. Every effort will be made to publish the article and photos in a timely manner and space permitting. **Also, all articles should be typewritten in regular type.**



New Year's Resolution

I will sign up at least one new member or even a few starting with January, 2021!

JANUARY NSS LIFE 2021
351 Valley Brook Rd.
McMurray, PA 15317

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
	31					

A Page From My Notebook...

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



December 2020

It is 9:24 p.m. and I am sitting in my son's living room and looking out the patio door at the first HUGE snow-fall of the year. So far, at 5:30 p.m., it looks as if we have about 6+ inches of snow and it is supposed to keep snowing until 7:00 a.m. tomorrow morning. The snow looks so fresh and clean and "healthy". It is beautiful, and I wonder why this new fresh snow does not freeze and defeat the COVID-19 Virus.

It is sad to know that History will show a time of panic and grief as the COVID-19 virus outbreak has caused an enormous loss of life. Just as September 11, 2001 will forever remind us of the loss of life caused by brutal attacks in New York, Virginia and Pennsylvania, the COVID-19 Pandemic has done the

same. We will not remember the beautiful snow, but we will remember the ugly virus.

I think it is a perfect time to wish all members of our fraternal organizations and their families a very blessed Christmas and a Healthy New Year.

Assembly/Region Annual Reports and Forms

As you know each year you receive Assembly and Region packets which contain forms for reporting all your fraternal activities. The compilation of these packets takes a great deal of time to put together and mail. This year I plan to email the Annual Reports to the email address I that have on file for the officer designated to receive assembly correspondence. If you have changed your email address in 2020, just send me an email so that I can update my records. Forms for 2021 will be provided sometime in January.

Election of Assembly and Region Officers for 2021

I am asking all assemblies and regions to try and elect your officers for 2021 **by mid-February** so I can publish an accurate, up-to-date National Directory.

2021 Assembly Officers Seminar

Yes, you did read the year correctly. We are once again going to plan for our 3rd Assembly Officers Seminar and pushing it forward to the **weekend of August 6th, 2021**. Keep checking the Newsletter for more information.

2022 Convention Planning

The Board of Directors has indicated their interest in helping with the planning of the next convention. The next Board meeting will be the Winter meeting in **mid-March 2021**, and I anticipate that this meeting will be the "planning kickoff" meeting.

NSS Website Member and Agent Portals

Recent security changes to the login process of the Member and Agent Portals have been challenging to say the least.

Two-factor authentication has been implemented for our Policy System. This adds an additional level of security for our members accessing their personal information. However, the process to implement the change has been challenging for our members, agents and staff. Those that call in to the office asking for help with this new process number at least 15 per day and we have been working on this process for at least 3 months.

This has been quite overwhelming for our IT LifePro Admin Lisa Shriver. Thank you, Lisa for the hours and hours you have spent helping our members and agents gain access to their information. I would like to also thank the users of the Member and Agent Portals for their patience in implementing this security change. I have to say that the best part of this implementation has been the opportunity to speak with so many of our members and agents.



OUR DEPARTED MEMBERS

November, 2020

Name	City and State	Date of Death	Assembly
Anderson, Norma	German Valley, IL	06/05/2019	0586
Angeloff, Carl	Olmsted Twp, OH	06/04/1989	0070
Babiarz, Jr., Arthur T	Kill Devil Hills, NC	10/27/2020	L102
Black, Mack	Broadway, NC	10/20/2020	0774
Blum, Gregory	Pittsburgh, PA	11/17/2020	0774
Brady, Alice	Palm Coast, FL	10/31/2020	0813
Brown, Ernest H	Williamsburg, VA	10/12/2020	0123
Buchlmayer, Nancy	Pittsburgh, PA	11/04/2020	L161
Burntt, Chad	Washington, MI	07/28/2020	0381
Burns, Ruth C	Poland, OH	10/30/2020	0731
Bynack, Dorothy Z	Somers, CT	09/23/2020	L002
Carns, Margaret	Ligonier, PA	10/25/2020	0737
Chaney, Orwin	Chillicothe, OH	11/07/2020	0595
Colavita, Dominick	Denville, NJ	06/17/2020	0110
Corcoran, Patricia	Pittsburgh, PA	07/29/2020	0267
Cosgrove, Roger	West Mifflin, PA	10/07/2020	0441
Denne, Ronald	West Mifflin, PA	10/19/2020	0441
Dill, Patricia	Saltsburg, PA	09/27/2020	0774
Ditta, Helen	McMurray, PA	05/06/2020	0377
Ellis, Richard	Dunedin, FL	09/17/2019	0813
Ferri, Rose	Hanover Twp, PA	10/27/2020	0617
Georgulis, Carol	Rostraver Twp, PA	10/27/2020	0434
Ghaly, Kyle	Oakdale, PA	11/09/2020	0123
Glassman, Vera	Greenville, PA	11/08/2020	0774
Gluck, Mary	Mineola, NY	10/09/2020	0110
Glusco, Bertha	Pittsburgh, PA	04/21/2018	0267
Goins, Mary	Pittsburgh, PA	11/03/2020	L105
Golias, Ronald	Independence, OH	12/16/2014	0432
Gooch, Evelyn	Port Vue, PA	10/27/2020	0441
Gygax, Hilda	Point Pleasant, WV	09/18/2020	0774
Hughes, Walter	Pittsburgh, PA	10/08/2020	L161
Iseman, Wilma	Greenfield, OH	10/06/2020	0595
Jarosz, Joseph	Washington, PA	07/21/2020	0434
Keith, Dorothy	Washington, PA	10/01/2020	0588
Koenig, Thomas	Kiel, WI	10/19/2020	0774
Koper, Lorraine	Monessen, PA	10/11/2020	0377
Koper, Lorraine	Monessen, PA	10/11/2020	0377
Krecota, Darrin	Ford City, PA	10/06/2020	L105
Kutzler, Virginia	Waukegan, IL	10/09/2020	0774
LaFore, Raymond	Belleville, IL	10/08/2020	0586
Lane, William	Connellsville, PA	04/05/2019	0039
Lenzi, Larry	Monongahela, PA	09/22/2020	0377
Loughman, Donna	Washington, PA	10/05/2020	0588
Martin, Jason	Monessen, PA	11/09/2020	0774
Martin, Mary	Spring Hill, FL	10/29/2020	0813

PVR Scholarship Fund Donations

In Memory of **Kyle Ghaly**:
From Home Office Staff..... 250.00
In Memory of **Violet Iannamorelli**:
From Assembly 0123 20.00
In Memory of **Ralph Yost**:
From Assembly 0123 20.00

Office employees who have lost their loved ones through the year 2020:

In Memory of our son and brother,
Shaun L. Crowley, (Lori's Son):
From Kevin, Lori, John and
Kevin, Jr. Crowley 25.00
In Memory of **Tod Glaser, (Pat's Son)**:
From Lori & Kevin Crowley... 25.00
In Memory of **Allan Tenney, (Donna's Dad)**:
From Lori & Kevin Crowley... 25.00
In Memory of **Kyle Ghaly, (Jill's son)**:
From Lori & Kevin Crowley... 25.00
In Memory of **Greg Blum, (Pam's Husband)**:
From Lori & Kevin Crowley... 25.00
In Memory of **Jeannette Knipling (Janine's Mom)**:
From Lori & Kevin Crowley... 25.00

Donations:

American Hearing Benefits 100.00
Lawrence Michael Woolslayer.. 50.00

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

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.



OPEN A ROTH IRA

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

- * Tax Advantages
- * Competitive Interest Rates

From the Sales Department...

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



Start a Roth IRA Now

Annuities are great. Traditional IRAs are wonderful. But the Roth IRA is fantastic. A couple with joint earned income less than \$206,000, could be eligible for a Roth IRA. It is important to get this plan started as soon as possible since one of the main tenants of this program is the five-year clock. The other important elements to get tax-free treatment with a Roth is the person must be at least age 59½.

Here are the advantages of a Roth IRA. Contributions are not tax-deductible but if the rules are followed all interest may be tax-free after age 59½. Annual contributions may be up to \$6,000 per year and an additional \$1,000 at age 50 or older. A married person age 60, making \$14,000 per year could put \$7,000 into their account and \$7,000 into their spouse's account if he or she is not employed. There are no RMDs on Roth accounts like there are on traditional IRAs. There is no final age either. So if people are working (gainfully employed) they can make deposits to this account.

Here are a couple of real-world advantages to having a Roth account. First, if you under age 59½ and decide to take some money out of your Roth account; the principal or what you paid into the account may be withdrawn without incurring the IRS 10% early withdrawal fee. This fee is assessed on other annuities and IRA accounts but not the Roth account.

Another Roth advantage occurs later in life when collecting Social Security payments. Some portion of your SS payments will be taxable. The figure is calculated based on income. So, if you were taking money out of a traditional IRA this money would count against income and could cause you to pay more taxes on your SS income. However, withdrawals from a Roth IRA are tax free so it does not count against income.

One other consideration is a Roth conversion. This is when you take all or some of your IRA money and roll it over to a Roth account. You would owe income tax on any converted amount but after that your account could be tax-free. Certainly, something to consider especially with some dormant IRAs. How much money is sitting in a bank CD earning .25% or less?

It is simple to open a Roth IRA account with NSS. The minimum is \$90 per month or \$1,000 in the first year. After the initial deposit the account is flexible. More or less money may be added anytime.

I Have Insurance at Work

That is great news! However, people think that their insurance at work is all that they need. Nothing could be further from the truth. Do not get me wrong, the insurance protection an employer provides is valuable. And if you have this protection take a minute to thank your employer for having the foresight to take care of their employees. Most employer plans provide one or two times your salary in life insurance protection. Your company may also give you the option to buy more at a very low cost. Take advantage of this option. Company coverage is good while working. Usually if you quit, get laid off, retire, or leave this coverage either ends or reduces drastically.

Everyone hopes to work with their current employer for a long time. Remember Enron, Washington Mutual or WorldCom? These big companies went by the wayside and left their employees without insurance. Sure, that was a while ago but how about a more recent list from 2020; Kmart, Neiman-Marcus, Pier 1, Bravo Restaurants, Apex Parks, and others. These company employees all thought they had coverage but now they do not. Anytime someone else is paying for the benefits, they can decide to quit paying. The employer calls the shots not you.

What would a prudent person do? They would make arrangements to have their own personal life insurance program in place. One that they pay for and control. We can help you do this. We offer a half dozen different plans that serve a variety of purposes.

Just an idea, a low-cost term plan is an easy way to start. This plan will provide your family some protection if you die. Ten-year term is the least expensive plan that we offer. A \$100,000 face amount for this plan runs:

- Male, ages 30 to 55:
Payments would be \$30 to \$55 per month.
- Female, ages 30 to 55:
Payments would be less, \$10 to \$32 per month.

The point here is simple. A person can have more or less insurance than shown here. A different plan may be chosen. The options depend on what you want. We can help you figure this out especially if you are on a budget. Call your local NSS representative or Joe Elliott in the Home Office for more information.

Thought For The Month:

There is only one way to succeed at anything, and that is to give it everything - your all!

*Vince Lombardi (1913-1970)
Legendary coach of the Green Bay Packers*



Fraternal Matters...

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



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



Happy New Year!

Let's make 2021 the year of positive change! If you haven't already made a resolution, listed below are some helpful ideas you may want to try. Wishing everyone much health and happiness this new year.

Ten Beneficial New Years Resolutions

1. Take time to relax and unwind.
2. Spend more time with the people who bring you joy.
3. Speak kindly to yourself.
4. Forgive yourself for mistakes big and small.
5. Spend less time in front of the TV, and more time with those you love.
6. Stop comparing yourself to others and just be you!
7. Make a good night's rest a priority.
8. Put your phone down and be aware of the beauty surrounding you.
9. Accept compliments by saying 'thank you', and nothing more.
10. Make sure your family knows how much you love them every day.

PVR Scholarship Reminder

Attention 2021 Seniors!

NSS is currently accepting requests for applications for the PVR Scholarships. The scholarship is worth \$2,000 made payable in \$500 installments over four years. Below are the guidelines you must meet in order to be eligible for the scholarship.

1. The student must be a member of the National Slovak Society (NSS) for a minimum of two years prior to receiving a PVR scholarship grant. Membership will be verified by the Home Office.
2. The minimum amount of insurance required for eligibility is \$10,000 of permanent whole life insurance, or \$5,000 in an annuity. The insurance must be in force at the time the application is received and be maintained throughout the scholarship period.

*****The deadline for applications is May 1, 2021*****



2020 Christmas Ornament Contest Winners



Frosty Group - Ages 5-7

Jameson Ratley - Assembly C102



Rudolph Group - Ages 8-10

Jack Gaither - Assembly C731



Snowflake Group - Ages 11-13

Addison Draa - Assembly C731



Santa Group - Ages 14-16

Adam Lazar - Assembly C075



Adult Group - 1st Place

Mary Joyce Mankey - Assembly 0588



Adult Group - 2nd Place

Charles Boone - Assembly L161



Adult Group - 3rd Place

Diane Ketter - Assembly L161



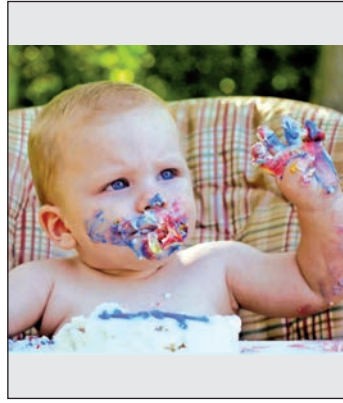
2020 Photo Contest Winners



Photo Contest Overall Winner
Madison Romig - Assembly 0434



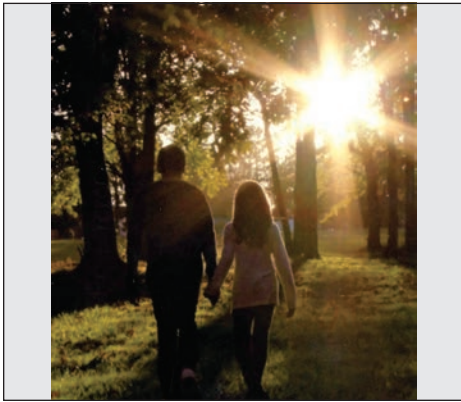
Oh Baby Category: 1st Place
Donna Keister - Assembly L161



Oh Baby Category: 2nd Place
Mariah Scalise - Assembly 0123



Oh Baby Category: 3rd Place
Marti Pytel - Assembly 0432



Home/Backyard Category: 1st Place
Karen Richardson - Assembly L075



Home/Backyard Category: 2nd Place
Niko Scalise - Assembly C123



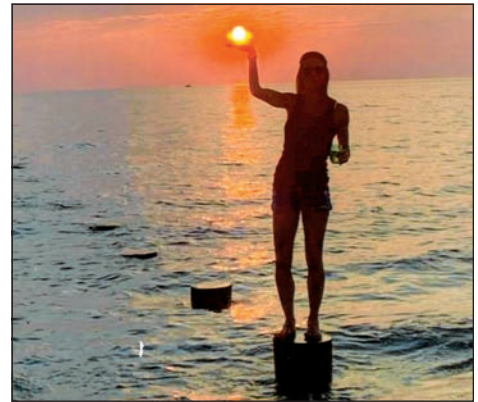
Home/Backyard Category: 3rd Place
Nancy Gough - Assembly 0731



Nature Category: 1st Place
Joanne Medved - Assembly 0381



Nature Category: 2nd Place
George Wargo - Assembly L161



Nature Category: 3rd Place
Nicole Kearney - Assembly 0434



Pets Category: 1st Place
Lehrae Edwards - Assembly L075



Pets Category: 2nd Place
Erin Sturga - Assembly 0774



Pets Category: 3rd Place
Matt Pytel - Assembly 0432

OUR DEPARTED MEMBERS

November, 2020

Name	City and State	Date of Birth	Assembly
Mathews, Thomas	North Charleroi, PA	11/06/2020	0377
Mavrich, Barbara	Strabane, PA	10/28/2020	0434
McCall, Bobby	Mattoon, IL	10/12/2020	0586
McConnell, Mary Ellen	Darlington, PA	11/04/2020	0731
McNalley, Arlene	Pittsburgh, PA	08/31/2020	L161
McWilliams, Lillian	Clarks Mills, PA	10/08/2020	0123
Mincin, Jr., Torino	Pittsburgh, PA	10/22/2020	0441
Monaci, Elizabeth	Baden, PA	10/26/2020	0731
Mountz, Mary	Douglassville, PA	10/25/2020	R059
Olson, Beverly	Austin, TX	10/29/2020	0774
Orbanek, Gerald	Erie, PA	11/15/2020	0554
Orsinger, Theresa	Harrisburg, PA	11/13/2020	0774
Oswald, Janice	Maumee, OH	03/13/2020	0160
Pizzagoni, Todd	Baja, CA	02/11/2015	0432
Proud, Mary	Clarion, PA	10/21/2020	0554
Roberts, Richard	Pittsburgh, PA	11/02/2020	L161
Saladak, Ernest	Yonkers, NY	04/21/2020	0110
Sciullo, Angeline	Pittsburgh, PA	10/13/2020	L161
Simmons, Veronica	Pittsburgh, PA	09/30/2020	L105
Simunovic, Nick	Pittsburgh, PA	10/21/2020	L161
Sokolovic, Dominick	Astoria, NY	05/15/2020	0110
Sokolovic, Helen	Astoria, NY	05/03/2020	0110
Solin, Betty	Chippewa Falls, WI	10/20/2020	0774
Sorge, Arvin	Carnegie, PA	10/16/2020	0123
Spottek, Roger	Milwaukee, WI	04/09/2020	0774
Striner, Mildred	Murrsyville, PA	11/08/2020	L105
Suszcynsky, Dolores	Harrison, OH	10/12/2020	0731
Trefz, William	Allison Park, PA	08/20/2020	L161
Urbanczyk, Jean	Moon Twp, PA	07/20/2020	0123
Webb, Angelee	Vandergrift, PA	11/01/2019	L105
Winn, Floyd	Tryon, NC	08/11/2020	0774
Yost, Russell	Eighty Four, PA	11/03/2020	0377
Ziegler, Norman R	Greenville, PA	11/06/2020	0774



Due to COVID-19 restrictions, the NSS home office employees celebrated our annual Christmas party at the home office with a Christmas themed cake.

Assembly 731 and Operation Evergreen



Packaging handmade ornaments to be sent with the trees.



Cutting trees at Pioneer Trails Tree Farm.

Operation Evergreen is a service project developed by the Ohio Christmas Tree Association members in 1995 to bring Christmas cheer to military units serving overseas.

Pioneer Trails Tree Farm in Poland, Ohio, is one of the tree farms involved in the project. Trees were cut down at the local tree farm by Girl Scouts and will be shipped overseas with a shipping cost of \$160 per tree.

Ornaments were made by residents of a local retirement home, students at a local intermediate school wrote letters and made Christmas cards for the military troops which will be shipped with the trees on Veterans Day.

Assembly 731 is proud to be a donor and lend a helping hand in this project that includes young and old citizens of the community.

Laurie Fox
President

ASSEMBLY 0004 Parma, OH

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

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

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

Happy New Year from Assembly 4, and stay safe.

Sonia Vorell
Secretary

ASSEMBLY 0039 Uniontown, PA

We wish to apologize to any of our members that came out to our Annual Christmas Party last month. Because of the virus, the officers decided that it would be in the best interest of all if we did not meet. Announcements were sent to the local newspapers and radio station. Also, we were fortunate to get the cancellation announcement into the NSS magazine. Again, if you did showed up, we apologize.

Our prayers of hope and strength go out to the families of James Boltz, Irene Fazio and Audrey McDowell who recently died. May they rest eternal before God's throne!

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.

Listen to your health care professional regarding the Covid-19 vaccinations for you and your family.

Have a blessed New Year as we leave 2020 behind. May God grant all of us good health and a long life.

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

Just in case you forgot to mark your calendars 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 L075 Duryea, PA

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

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

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

Lehrae Edwards
Treasurer

ASSEMBLY 0123 Coraopolis, PA

Let's turn the page on a terrible year, 2020, and hopefully look forward with anticipation to a decent year 2021. As the New Year begins it will still be a number of months before there will be a sense of normalcy. I wish I had good news but as of now all activities are on hold.

As I mentioned last month because we didn't have a Christmas Luncheon we decided to increase our donation to several of our charities and we added a few new ones. If you know of any of our members in need of help during this covid time let me know we may be able to help them out.

I don't want this opportunity to slip by without wishing my brother Tony a Happy Birthday on January 10th. Thanks for being the one who brings humor and laughter to our family.

Keep safe and Healthy. Wear a mask.

William Knoll
President

ASSEMBLY 0586 Chicago, IL

Necessity is the mother of invention is what we're told, so after much discussion the officers of Assembly 586 in Illinois decided to get together via phone. It worked well although not as much fun as being able to sit together to socialize while having a meal.

We named it our Thanksgiving dinner business meeting and zoomed together.

We raised money for one of our matching funds which will go to the Salvation Army in memory of Shaun Crowley, dearly missed by the Crowley's and many others. We remember Lori and her family in our prayers as we take this opportunity to help feed others at Christmas. Salvation Army will provide 85 dinners for \$201.00 which will mean 170 dinners with NSS matching funds.

Congratulations to our Assembly member and PVR scholarship recipient Alisa Christensen who has finished her virtual student teaching. Alisa received her Bachelor's degree in Education with honors from Illinois State University. Student teaching had never been done remotely before and Alisa excelled at it. We are proud of her and wish the best for her in her teaching career. Her future students will be fortunate to have her wonderful contributions to their learning.

Our Assembly continues to collect for Operation Support Our Troops as we did for Christmas. Now we will raise money for shipping the boxes to troops overseas. We will decide on our virtual Christmas party date and think of ways we can celebrate virtually. Illinois is on lock down in most ways, even schools are open partially one week and then closed for months ahead per the governor's decision.

We hope all our fellow members stay well and had a good Christmas and a Happy New Year! God's blessings to all.

Irene Tomaskovic
Vice-President

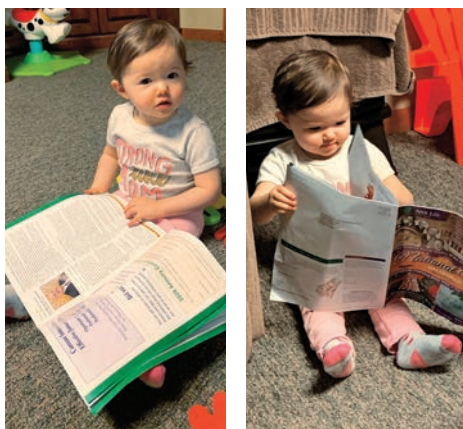


The Man In The Arena

It is not the critic who counts; not the man who points out how the strong man stumbles, or where the doer of deeds could have done better.

The credit belongs to the man who is actually in the arena, whose face is marred by dust and sweat and blood; who strives valiantly; who errs, who comes up short again and again, because there is no effort without error and shortcoming; but who does actually strive to do the deeds; who knows great enthusiasms, the great devotions; who spends himself in a worthy cause; who at the best knows in the end the triumph of high achievement, and who at the worst, if he fails, at least fails while daring greatly, so that his place shall never be with those cold and timid souls who neither know victory nor defeat.

Theodore Roosevelt
26th President of the
United States (1858 – 19119)



Sarah Violet Schmidt turned a year & a half recently. She loves to read, and books are her favorite! Here she is reading our NSS monthly newsletter. Sarah is the granddaughter of agent Ron and Linda Schmidt.

Marszalek Grandparents realize Family Matters

John and Marilyn Marszalek were admired and loved by students and parents alike for their dedication as teachers and band directors for 26 years (Marilyn) and 39 years (John) in the General McLane School District.

They were blessed with 3 loving daughters, Lisa, Pamela, and Kristyn, and then with 11 adoring grandchildren! They showed their love in so many ways through the years including the purchase of NSS 20-year paid whole-life policies when the grandchildren were born. They recognized the many advantages of these policies, including the opportunity for PVR Scholarships!

My wife and I are so thankful that our own son and daughter are among those thousands of students fortunate to have been under the guidance of the Marszaleks in their classrooms, and in their musical organizations and programs.



Submitted by:
 Ron Sturga, NSS Agent
 135 Sunset Drive
 Edinboro, PA 16412
 Phone Number 814-449-9929



Marilyn and John with:
 Front: Scarlett (11 mos), Brooks (5), Joey (2), Kadence (7), & Everett (5)
 Back: Theo (7), Beauen (9), & Juliet (10)



Marilyn and John with Epic (2)



Kepler Marszalek Wright
 Born November 25th
 8 lbs. 13 oz., 20.75"

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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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-  **One year of free office visits** (limit of six)
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 **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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Starý rok sa lúči a nový sa rodí, takto to rok čo rok tu na svete chodí. Je to pekným zvykom v tejto vzácnej chvíli, želať si navzájom mnoho zdravia, sily. Nech Vaše srdce vždy radosťou bije, nech láska vzájomná medzi nami žije. Možno si treba aj pred-savzatie dať. Denne sa častejšie na ľudí usmievať. A hoci nevieme, čo nám dá nový rok, ako malé dieťa, čo robí prvý krok a hľadá

vždy ruku, ktorá ho zadrží, tak nech Vás rodina vo všetkom podrží. Nech pokoj, dôvera, láska vládne svetom, želajú Vám zo srdca, dospelým aj deťom

Radostný a Požehnaný Nový rok 2021 Želáme v šetkým členom a čitateľom N.S.S.

Traja králi

Záverom vianočného obdobia bol sviatok Troch kráľov 6.január. Zvyky, ktoré sa spájali s týmto dňom, sú typickým príkladom prelínania staroslovanských obyčají obohatených prvkami rímskej kultúry s kresťanskými obradmi. Patrílo k nim napríklad svätenie vody, ktorá takto získala silnejší účinok. Typická bola aj koleda—obchôdzka kňaza so sprievodom po domácnostiach. Počas nej sa nad izbové dvere kriedou písali posledné dve číslice letopočtu a iniciály troch biblických mudrcov (kráľov) G.M.B. (Gašpar, Melichar, a Baltazár), podľa ktorých tento deň dostal svoje meno.

20 - G + M + B - 21



Rezolúcie do Nového Roku

Keď otvárame dvere Novému Roku 2021 nevieme čo všetko prinesie. Vzajomne si želáme iba to najlepšie pre seba, rodinu, krajinu, svet i pre našu organizáciu NSS. Prv však aspoň chvíľkou prelistujme v mysli na rok 2020 -čo všetko sme prežili, ako sa nám zapíše do hystorie. Za všetko vďaka Bohu.

Teda v novom roku urobme si rezolúciu aby sme :

- * Prispeli k zvýšeniu členov NSS
- * Podporovali princípy organizácie, zúčastňovali sa schôdzach,
- * Brali účasť na aktivitách NSS
- * Šírili a vstepovali Slovenskú identitu v našom členstve a do budúcej generácie.



Nový rok = Nový začiatok

Akými nás chce mať Boh vnovom roku?

- **LÁSKAVÝCH** – „Budte k sebe navzájom láskaví a milosrdní, navzájom si odpúšťajte, ako aj vám odpustil Boh v Kristovi!“
- **AKTÍVNYCH** – „A slovo aj uskutočňujte, nebudte len poslucháčmi, ktorí klamú sami seba“
- **OBNOVENÝCH** – „A nepripodobňujte sa tomuto svetu, ale premeňte sa obnovou zmysľania, aby ste vedeli rozoznať, čo je Božia vôľa, čo je dobré, milé a dokonalé.“
- **BDELÝCH** – „Preto aj vy budte pripravení, lebo Syn človeka príde v hodinu, o ktorej neviete!“



1. január - Deň vzniku Slovenskej republiky - Oslavujeme ho od roku 1993, na počesť vzniku samostatnej Slovenskej republiky.

Aký je deň Nového roka, taký bude celý rok.

Wishing a Merry Christmas, and a Happy New Year, to all our members and friends who follow the Julian calendar. May this New year bring you joy, and all your dreams come true.





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

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



Youth Circle Page

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

Fun and Healthy Winter Activities



Snow gets an undeserved bad reputation and an abundance of complaints. Granted, it creates difficulties in transportation, but around the

home and out and about recreationally, snow activities are great for health and wellness and provide some vitamin D. Playing in the snow is fun and good for individuals of all ages. Snowball fights and snow angels can be enjoyed by all! Even shoveling sidewalks and driveways provides for great exercise, getting the heart rate up, and utilizing many muscle groups.

Playing In The Snow

It is a magical experience, transforming the dead landscape of late autumn and early winter into a mystical wonderland. It invites everyone to explore, climb, shape, and slide. Packed snow is certainly not limited to triple sphere snowmen. When playing in the snow, let your imagination run wild. Also, even brief exposure to cold or freezing temperatures has been shown to help in boosting levels of energy, even if the time exposed is short. Walking through nature has also been found to have a positive effect on the brain, it can result in feeling happier and younger.

Skating

Ice skating has many different outlets: ice dancing, hockey, and if you have access to a solid straightaway of ice, speed skating. Many health benefits accompany getting out on the ice on top of the sheer joy of soaring along over the frozen water. It improves balance, helps joint flexibility, is excellent

aerobic exercise, builds leg muscles, enhances endurance over time, and is said to be an even greater exercise than cycling and running when it comes to sheer joint and muscle benefits.

Cross Country Skiing Or Snowshoeing

Both cross-country skiing and snowshoeing have been around for millennia. Each sport is a total body workout, including for micro muscles. These sports also improve balance, develop muscles, and works out the heart well. Whether cross-country skiing or snowshoeing, mood and energy get a lift from being outside in the brisk weather and the body gets a great workout for burning calories while building muscle mass and giving the heart a workout.

Snowboarding

Snowboarding is a more modern sport, and it is an extreme one with extreme benefits. It requires many different types of body movements as you glide through the snow, jump over obstacles, and maintain your balance; this makes it an excellent aerobic exercise.

Sledding

Shooting down snowy hills at breakneck speeds might seem like a poor excuse for a workout, but when you go sledding, you can find yourself burning more than 450 calories per hour. Most of this is burned walking uphill through the snow once the bottom has been reached. Besides the calorie-burning benefits and leg workout, sledding is quite simply fun. This boosts the health in and of itself, acting as a sort of pressure release, reducing stress levels which, in turn, produces lower blood pressure, higher energy, a stronger immune system, and overall greater happiness. Sledding is also relatively inexpensive. Saucers, tubes and sleds can be found for a reasonable price.

Scholarship Thank You

Thank you so much for the \$500.00 PVR Scholarship. This will help me further my education at Bowling Green State University while studying accounting. Thanks again for your generosity.

Sophia Albers



I am shown with numbers.
I can be Fahrenheit or Celsius.
I start with t, but my second letter is not h.
I tell how hot or cold something is.
What am I?
I am the temperature.

I am part of the water cycle.
I am the reason that puddles disappear.
I am water droplets going back into the air.
What am I?
I am evaporation.



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.