



**NSS Life**  
® Family Matters...



**NSS Life**

Where Family Matters

Life Insurance / Annuities

Letter from the President:  
President Blazek provides an update on  
NSS Life during COVID-19

The National Slovak Society of the United States of America

*Národné Noviny*

Fraternal Life Insurance Since 1890 • Happy Mother's Day!

**SCHOLARSHIP  
APPLICATION**

Applicants Name:

Present Address:

Member:

Birth:

PVR Scholarship Program

First Year Applications

Extended Deadline: May 15th, 2020

**MAY ART  
CONTEST**

Deadline May 31st, 2020

See Page 19 for Details



NSS National Golf Tournament  
Friday-Sunday, July 10th-12th, 2020  
Kennington Golf Club, Canfield, OH

**NATIONAL NEWS**

MAY 2020 | NUMBER 3541 VOLUME 112





# National Slovak Society

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## 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

David G. Blazek, *FIC, President, CEO & Elder*  
Joseph Stefka, Jr., *Chairman of the Board*  
Linda M. Strom, *Secretary/Treasurer, CFO*

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*Spiritual Advisor*

### ROCWMAS HONORARY OFFICER

Olga Kasnot, *President*

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

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## Deadline Extended

It has been decided due to the COVID-19 outbreak, the nomination deadlines for the Fraternalist of the Year and Youth Achievement Award will be **extended to May 31, 2020**. For complete forms please refer to the February or March issues of the NSS Life newsletter.

## Departed Members

The **Departed Members** section is absent from this issue, but will continue in the next few issues.

## 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

May 9  
May 16  
August 9  
October 18  
November 15

#### Assemblies L075, 0617

Assembly L075, Postal Worker's Food Drive, Knight's of Columbus, Pittston, PA, 10:00 am - 5:00 pm  
Assembly L075, American Heart Association Heart Walk at PNC Field, Moosic, PA  
Assembly L075, Fraternal Summer Picnic, Mercateli-Segilia Park, Moosic, PA  
Assembly L075, Meeting, Grande's Restaurant at 1:00 pm  
Assembly L075, Bingo Pizza Party with Veteran's at Wilkes Barre VA Center at 2:00 pm

### REGION 5

May 23  
May 31  
June 14  
June 14  
July 10-12  
September 3  
September 13  
September 13  
September 21  
October 23  
November 7  
November 16  
December 6  
December 6  
December 6

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

Assembly 0731, Outdoor movie at Beth & Matt Mason's home at 6:00 pm  
NSS Art Contest deadline for submissions  
Assembly 0039, Summer Bar-B-Q, K of C Picnic Pavilion  
Assembly 0377, Annual Picnic at Richardson's Park at 3:00 pm  
NSS National Golf Tournament, Kennsington Golf Club, Canfield, OH  
Assembly 0731, Canfield Fair, Laurie & Mike Fox's campsite at the Fairgrounds  
Assembly 0039, Remembering Flight 93, Eat'n Park Restaurant  
Assembly 0377, Meeting/Lunch, China City Buffet, Washington, PA at 3:00 pm  
Assembly 0588, Meeting, Panera Bread Community Room, North Fayette, PA at 6:00 pm  
Assembly 0731, Halloween Hayride, Countryside Farm in Poland Township  
Assembly 0731, Make Christmas Ornaments, Location and time to be determined  
Assembly 0588, Meeting, Panera Bread Community Room, North Fayette, PA at 6:00 pm  
Assembly 0377, Annual Holiday Gathering at Canon's Chophouse, Canonsburg, PA at 3:00 pm  
Assembly 0039, Annual Christmas Party, Uniontown Columbian Association Hall  
Assembly 0731, Christmas Party, Elton Beard Cabin at Boardman Park at 1:00 pm

### REGION 8

May 17  
May 22-25  
June 13  
June 16  
August 16  
September 4-7  
September 15  
November 17  
December 15

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

Assembly 0004, Meeting, Location and time to be determined  
Assembly 0432, Camping Memorial Weekend, Rustic Lake Campground, Sullivan, OH  
Assembly 0070, Picnic/Meeting, Dr. Martin Luther Church, Brooklyn, Ohio at 5:00 pm  
Assembly 0432, Meeting, Shuttleworth residence at 7:30 pm  
Assembly 0004, Meeting, Location and time to be determined  
Assembly 0432, Camping Labor Day weekend, Rustic Lake Campground, Sullivan, OH  
Assembly 0432, Meeting, Pytel residence at 7:30 pm  
Assembly 0004, Meeting, Location and time to be determined  
Assembly 0432, Meeting, at Tony K's and Christmas Party to follow, Berea, OH at 7:30 pm

### REGION 14

May 17  
July 12

#### Assemblies R059, L102

Assembly R059, Meeting, Keysock residence  
Assembly R059, Meeting, Sawarynaski residence, time to be determined

### REGION 15

#### Assemblies L002

No Activities at this time

### AT LARGE

June 5 - June 7  
June 16  
September 17  
December 19

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

Assembly 0110, Bi-Annual Weekend, Woodloch Pines in Hawley, PA  
Assembly 0381, Meeting, Hungarian Rhapsody, Northline Rd., Southgate, MI at 1:00 pm  
Assembly 0381, Meeting, Location and time to be determined  
Assembly 0381, Meeting, 4:00 pm - Location to be determined

## From The President's Desk...



**David G. Blazek, FIC  
President, CEO**

Good morning from the desk of the President of NSS Life. May is here and with it brings warmer weather and growing grass and flowers, a welcome sight after the winter months. I had a very busy schedule for the month of May, but with the coronavirus arrival, many of the meetings and conferences I was scheduled to attend have been canceled or postponed until a later date. The bowling tournament that our members were going to participate in has been canceled, as well, and will be rescheduled for 2021.

Hopefully by the time this issue of our publication arrives at your house, the virus will be under control and the country will be starting back to normalcy. On May 25th we will observe Memorial Day, a day to remember our veterans who died while serving in the armed forces.

## News Of Narodniars

Birthday wishes go out to NSS Secretary-Treasurer/CFO Linda Strom, Home Office staffers Pam Blum, Ginny McMurdy and Eric Riepole, Legal Advisor Ron Cooper, Bucky Wesnak, Cathy Cilia, Sharon Wesnak, Patty and Kayla Jo Graham, Cindy and Gary Robinson, Barb Wilcock, Cyndi Resosky, Mary Cambest and John Bluemle. Also celebrating are Brandon Marshall, Lindsay McMillan and Tom Kearney. Happy wedding anniversary to Nicole and Tom Kearney and to all others celebrating a special day in May. Speedy recover to any of our members that may have had surgery recently or are under the weather.

## Mother's Day

Sunday, May 10th we will be celebrating a very important day, Mother's Day. It is always celebrated on the second Sunday in May. It's not a federal holiday, but Mother's Day is widely celebrated as a special day to honor all mothers and motherhood. Together, let's honor the women who raised us, and all the mothers who sacrificed for their children. *The greatest love is a mother's, then comes a dog's, then comes a sweetheart's.* – Polish proverb.

Although the custom of setting aside a day to honor mothers has ancient roots, our observance of Mother's Day mainly came about through the efforts of a devoted daughter, Anna M. Jarvis. After the death of her own mother in 1905, Jarvis wanted to recognize the sacrifices mothers made for their children. She organized the first official Mother's Day celebration in May 1908 at a Methodist church in Grafton, West Virginia.

On May 8, 1914, President Woodrow Wilson signed a proclamation designating the second Sunday in May Mother's Day and within a few years, the idea gained worldwide prominence. We always strive to treat mom right, but this is the day to devote to honoring mothers and motherhood. Time with family is probably most important to mom. Even a phone call is appreciated. If you're local, here are more ways to celebrate mom.

- 1. Bring mom flowers?** How about a bouquet with flowers that symbolize your relationship? Mother's Day founder, Anna Jarvis, envisioned all mothers wearing a white carnation on Mother's Day. Purple irises are also a special choice for mothers, symbolizing faith and hope.
- 2. Give your mother a live plant.** If your mom is a green thumb, consider giving her a new plant for her collection. Perhaps a new rose bush or a geranium? Orchids symbolize "many children." Or perhaps a dogwood or flowering shrub?
- 3. Design and plant a garden.** Give her the gift of a small garden. You can buy the plants and also plant them in the ground.
- 4. Cook for mom!** How about breakfast or brunch? Wake mom up with a delicious breakfast.
- 5. Bake a cake!** Traditionally, children in England always baked a cake for their Mother's Day – called Mothering Sunday.
- 6. Make a homemade gift.** Mothers love gifts from the heart!
- 7. Give your mother jewelry with your birthstone.** For example, if your birthday is in August, give your mother peridot stud earrings. She'll always think of her dear child when she wears them.
- 8. Take your mom for a walk in the park, with her family.** May is a wonderful time to see wildflower meadows! If your mom is especially active, go for a hike. Then return home to cook together or go out for a bite! If your mom has passed away, taking a walk to think about your mother is also a nice idea. If you are religious, attend a church service and dedicate it to your mother and motherhood.
- 9. If you don't live locally, give mom an extra long phone call!** Talk to her and make her laugh. Perhaps throw in some good "mom jokes." All most moms want is time with you.
- 10. Make your own card.** Don't forget to send a card in advance! Wondering what to write in the card? How about sharing a funny story or happy memory of you and your mom? It will make her smile.

**WISHING ALL OF OUR MOTHERS A VERY SPECIAL DAY!**



*Mother's Day  
May 10, 2020*

### Punography Of The Month:

*Apparently you can't use "beefstew" as a password. It's not stroganoff.*





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

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**David G. Blazek, FIC**  
*President, CEO*

From the Desk of David G. Blazek  
President, CEO

To all NSS members, families and friends, I hope this correspondence finds you well. I believe we have all been changed by the current COVID-19 outbreak, and ultimately, I believe we will learn, change some habits and embrace new ones. Discoveries and breakthroughs will change the lives of generations to come.

While I know the health and safety of your family is of paramount importance, I want to assure you that NSS is here to serve, if there is anything we can do to help during these uncertain times. Half of our staff are working from home answering email and voicemail, while the other half are working at the Home Office on a staggered schedule to take care of your needs. If you choose to call, please leave a message for the appropriate person and we will respond to you as quickly as possible.

I'm sure you are aware of the recent volatility in the financial markets as well. You can sleep well in the knowledge that our portfolio remains conservatively invested with little exposure to stock and excellent liquidity to meet our member's needs as they arise.

We thank you for the confidence you have placed in the NSS to protect your families and grow your investment over the years. We pledge to continue protecting your assets and lives for many more years to come. We are celebrating our 130th year and recently received a BBB+ rating by the Kroll rating agency. Our future has never looked better. We will continue to earn your trust and confidence.

I wish you and your family good health as we work our way through these trying times. May God bless us all!

Dave

## A Page From My Notebook...

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



## A Time For Unity

I hope that you and your families are healthy and adhering to what we are being told to do in order to survive this pandemic. Every day we are asked to stay quarantined at home, to wear masks and gloves when we venture out among people and to stay 6 feet away from others. Most importantly that we remain united in dealing with this virus by eliminating what it thrives on and that is each and every one of us.

I leave this in God's hands and pray that he helps those doctors, nurses, paramedics, etc. to remain safe in his care as they provide help to those infected. I pray that he guides those that are trying to find a cure or inoculation for this virus to find the answer soon. And to those families that have lost loved ones to this virus I pray that God gives you strength to deal with your loss. God Bless Us All.

## NSS Home Office

The Home Office is physically closed as mandated by Governor Wolf of Pennsylvania. We are doing the best we can to answer any calls that come in leaving messages that go to voice mail. The emails that come in are forwarded on to the appropriate person to address when the office is once again operational. Some of our staff can work from home on secured hardware and they are diligently taking care of as many emails and voice mails as possible. We greatly appreciate your patience at this time as we try to do what we can to satisfy your requests or inquiries.

## Minutes of the 2019 November Board Meeting

The 2019 November Board Meeting was opened and called to order on November 16, 2019 at the Home Office, McMurray, PA, by Chairman of the Board Joseph Stefka, Jr. and after a few brief remarks, turned the meeting over to President & CEO David G Blazek. All Board members were present. NSS consultants who were presenting reports were also present.

Minutes of the 2019 Summer Board Meeting were approved with corrections. All Bond Sales, Exchanges and Purchases through September 31, 2019 were ratified and all Mortgages thru September 31, 2019 were reviewed.

Fraternal Activities Coordinator Pam Blum presented her fraternal report. Discussions were held on the PVR Scholarship Fund, the Grant Program and upcoming activities.

Sales Director Greg Felton presented the following NSS stats to date: 1,928 Agents, 34,000 Members. \$12.9mm Face amount, \$22mm New Business; 624 New Members and 36 New Agents brought on in 3rd Quarter. Sales are Brisk. Process continues for licensing in four (4) new states: Tennessee, Maryland, Virginia and Minnesota.

Legal Advisor Ron Cooper, Esq. reported on our request to place an Electronic NSS sign in front of our Home Office. He indicated that approval would be given if we remove our existing stone sign. Consensus was to move forward with obtaining an electric sign.

Larry White, Managing Director, AQS Asset Management, LLC, provided the following: Portfolio Metrics showing Book Yield of 4.64%, Portfolio Quality of A3/A, Effective Duration of 8.0 and Modified Duration of 9.1. Buys (what is available to purchase) and Sells were reviewed. Assets, Net Income, Surplus and RBC projections for 2019 were presented for discussion. Current rates and observations of the state of the economy were reviewed.

CPA Donald Reddinger presented an Overview of the 3rd Qtr Financials with emphasis on IMR and AVR reserves and the RBC.

The Cybersecurity Committee reported that their work on a HIPAA Policy has been put on hold for additional investigation. Work on the Business Continuity and Disaster Recovery Policies will begin.

The Assembly Growth Committee reviewed the Fraternal Tracking Program and "Extra Effort" Awards for approval. After discussion the committee approved the same. The Fraternal Committee selected and approved the 2019 PVR Scholarship and Perpetual Scholarship awardees and acted upon all petitions received. All were approved.

The Membership Growth Committee reviewed current interest rates, discussion followed. Assembly reporting and reports were discussed. The Audit Committee Report, presented by Director Robert Katricak, stated that the Bond Audit was completed and all was found in order. The CPA firm of R. D. Hoag, LLC was retained to audit for year ending 12/31/2019.

The Compensation Committee met in Executive Session and all items on their agenda were addressed. Chairman Stefka reported on the work of the Governance committee which includes: a revised Employee Handbook, the Board Self-Evaluation Survey, Enterprise Risk Management Framework, and an effective Succession Plan.

The Youth Leadership Committee discussed various ways to gain the interest of our Youth. One suggestion was to make sure that our Fraternal Events have something for the entire family to do. Director and Museum Curator Ondrejco presented the report of the Museum Committee. The 2019 NSSHM Septemberfest will be held on September 26, 2019 at the Home Office.

Under Old Business, items addressed or reviewed were: the NSS Strategic Plan, the current status of the PA Insurance Department Exam which is nearing \$400,000, a recap of Septemberfest, and the creation of a Convention Charter.

Under New Business, Director Wesnak moved to keep the Interest Rates the same for the 1st Quarter 2020 with a Suhlas, the Assembly Officers Seminar will be scheduled for November 2020 and the CGAD survey will be started very soon. Miscellaneous items such as: Committee Assignments, revisions to the Insurance and Annuity Guidelines, Board Self Evaluation, Security in Vestibule and Annual Assembly and Region forms were discussed.

The meeting was recessed so that a Board Executive Session could take place. Upon reconvening the meeting Director Ondrejco presented a brief report on the children of the Forrest Gump Club in Slovakia. The 2019 November Board meeting concluded.

# PVR Scholarship Fund Donations

In Memory of <b>Shaun Crowley:</b>	
From Assembly 0586 .....	50.00
In Memory of <b>Shaun Crowley:</b>	
From Carol Godor .....	50.00
In Memory of <b>Gary Dashield:</b>	
From Assembly 0123 .....	20.00
In Memory of <b>Bernadette Frank:</b>	
From Assembly 0123 .....	20.00
In Memory of <b>Phyllis Majcher:</b>	
From Assembly 0123 .....	20.00
In Memory of <b>Vera Kioski:</b>	
From Bruna Bacchetti & Michele Pepe .....	30.00
In Memory of <b>Vera Kioski:</b>	
From Craig & Laura Petruccio .....	25.00
In Memory of <b>Vera Kioski:</b>	
From Rita & Nelson Hausman .....	30.00

<b>Donations:</b>	
Rita K. Prevostnik .....	500.00
Daniel & Denise Regal .....	25.00

# DONATE TO THE PVR SCHOLARSHIP FUND

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

- 1. Every penny donated goes directly into the PVR Scholarship Fund.
- 2. Your contribution will help our young members achieve their academic goals.
- 3. Your donation may benefit your own son, daughter, niece or nephew.
- 4. Your donation is tax deductible.
- 5. Every year, requests for grants increase, making more demands on the PVR Scholarship Fund.

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

# The Real Meaning Behind Memorial Day

All too often around Memorial Day we tend to forget exactly why the holiday was created: to honor those American men and women who died during combat. The holiday, instituted in 1866 in the wake of the Civil War, was first known as Decoration Day. It was set aside to remember both Union and Confederate soldiers alike. More Americans were lost during the Civil War (620,000) than died in both World Wars combined (521,000). Factor in the differences in population and you can imagine how hard of a hit the war between the north and the south was on the country itself.

By the 1880s, the holiday came to be known officially as Memorial Day. A federal mandate in 1971 set the observance on the last Monday of May. This ensured long weekends for those of us lucky to have the day off to grill, travel, visit with friends and family, and do whatever else we want on Memorial Day.

Given that it's also the traditional beginning of the summer season, there seems to be some confusion by the general public over what the holiday honors.

To put it simply, Memorial Day is for the American troops who didn't get to come back home and drink a beer at a homecoming party or retire from their branch of service quietly. They died in the field of combat and instead returned home under solemn circumstances, inside flag-draped coffins.

Veteran's Day and Armed Forces Day, by contrast, both honor those among us who have served or are still serving in the military. On those days -- and of course not just those days -- we reach out to vets and current military members and thank them for wearing the uniform and facing grave danger.

Memorial Day is reserved for those who can't return a smile or a salute, not to mention the families and friends who have been left behind. That's probably why so many people bristle at big business using the weekend to hawk special sales and discounts. In December 2000, President Bill Clinton signed into law the National Moment of Remembrance Act saying that Americans should pause at 3:00 pm each Memorial Day and take a moment to think about what and who, we have lost and remember the fallen.

# This Month in National Slovak Society History

**Joseph Stefk, Jr.**  
**Chairman of the Board**

## May, 1965

The National Slovak Society held its 8th Annual Bowling Tournament on May 1-2, 1965, at Brannan Bowl in McKees Rocks, Pennsylvania. Nick Kusick and Joe Sporka of Assembly 588 in Avella, Pennsylvania captured the Men's Doubles Championship. A total of 22 NSS assemblies were represented at the tournament.

## May, 1965

A gala banquet was held on May 22, 1965, celebrating the 75th Anniversary of the founding of the National Slovak Society. The event was held at the Penn Sheraton Hotel in Pittsburgh, Pennsylvania with over 700 guests attending. The Cornell Sisters of Detroit, Michigan entertained the crowd with soothing dinner music. Following dinner, the "Twi-Nighters" provided dancing music for the crowd's enjoyment.

## May, 1970

Windy City Lanes in Cicero, Illinois was the site of the 13th Annual NSS Bowling Tournament. A total of 21 men's teams and 10 women's teams competed for the team titles. Assembly 432 of Lakewood, Ohio had the most bowlers at the tournament with a total of 50 men and women participating.

## May, 1975

A total of 33 entries were received for the YFC May Art Contest. The entries came from six states including Illinois, Maryland, Michigan, Ohio, Pennsylvania, and Texas.



# Current Interest Rates Effective January 1, 2020

<b>Optimum 3</b>	<b>2.00%</b>
<b>Preferred 5</b>	<b>3.00%</b>
<b>Preferred 8</b>	<b>3.50%</b>

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](http://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



## How Important is Estate Planning?

Sometimes when we hear the phrase estate planning, we may tend to think of this as something that rich people need to do. While it is true that the rich and famous may suffer greater losses but not taking the appropriate steps, all of us need to do some basic leg work. Here are some examples of what not to do:

Sonny Bono – died intestate and was sued by his ex-wife Cher for \$1.6 million settled for much less since Sonny was remarried and had children with his new spouse.

Joe Robbie – former owner of the Miami Dolphins had all the right plans in place. His wife demanded her share of an illiquid estate creating a \$47 million tax bill that could only be met by selling his beloved team. Then his 11 children went to court to battle over the remaining assets.

Phillip Hoffman – actor, didn't update his will after the birth of his two daughters. He was not married to his girlfriend so there was an approximate \$12 million estate tax owed. All of his money went to his children.

James Brown – the Godfather of Soul's estate endured a twelve year legal battle amongst several different blended families and only the government and the attorneys were happy in the end.

These are a few examples of how things can go wrong. The best advice is to meet with your legal advisor and make sure you have a will, a power of

attorney, a health care directive and maybe a trust. Your attorney will be happy to help you. The cost is minimal now compared to the price of inaction. If you already have some of these documents, then this would be a good time to review them and make sure everything is up to date. Remember an ounce of prevention is worth a pound of cure.

## A Few Important Points to Consider

Between the SECURE Act passed at the end of 2019 and the CARES Act passed in response to the current Covid-19 crisis, several items have changed or warrant your review. Here is a quick look at some of these important points when it comes to IRAs, Roth IRAs and your money.

- As a result of the coronavirus the IRS has extended the deadline to file your taxes to July 15th. This is also the new deadline for IRA and Roth IRA contributions for 2019.
- Your 2020 RMD may be waived for this year only. If you have not received your RMD and don't want it for this year, we would need a signed note by you stating your intentions.
- A provision of the CARES Act waives the 10% early withdrawal penalty on up to \$100,000 for 2020 distributions. Taxes would still be due but may be spread evenly over 3 years.
- The beneficiaries of qualified accounts will no longer be able to elect life-time payouts. This option is still available for a spouse. The new rule is a 10 year maximum.
- A Roth conversion might be worth considering this year too. Due to market fluctuations, your IRA account may be down and in the current low tax rate environment perhaps an ideal time to think about a conversion.

As always, NSS assumes no responsibility for this information. You should always contact your tax professional to see how this may impact your particular situation.

## We Don't Sell Life Insurance?

What, how is that possible? Ok maybe this headline is a bit too much. We do offer life insurance products to people. But many people have some preconceived notions about life insurance. They may think it is too complicated, too expensive or too hard to obtain. The reality is life insurance is simple to understand, reasonable to purchase and it has never been simpler to apply for coverage and get a policy.

But we don't just sell life insurance. Here is what we are really offering when you buy a policy with us.

- A debt free or a home that is completely paid off.
- A guaranteed future education for your child.
- A retirement income that can be tax-free.
- Bills that are marked paid.
- A pool of discounted dollars that can be used for any emergency.
- Peace of mind – or the privilege to not having to make a financial decision in a hurry.

This is why life insurance may very well be the greatest financial product ever devised. For pennies on a dollar a person can be insured for a sum that they could never save. Plus, insurance becomes effective immediately. Yes, we sell life insurance but in reality we sell all the things that money can buy. How much would you like to have? Right now you can participate in our anniversary offer and get life insurance at reasonable rates. Call your local NSS representative, or Joe Elliott in the Home Office to see how we can help you and your family.

### Thought For The Month:

*Experience is a hard teacher, because she gives the test first and the lesson afterwards.*  
Vernon Law, Pittsburgh Pirates pitcher

## Fraternal Matters...

**Pam Blum, Fraternal Activities Coordinator**  
Email: [pblum@nsslife.org](mailto:pblum@nsslife.org)



## We Don't Know What We Don't Know...

This mantra seems to be repeated over and over again. This is one of the hardest articles we have ever had to write during the most trying of times. While we would like to provide details about all of the upcoming activities we have planned, we just simply are not able to do so. Even though we are going through these difficult and more importantly uncertain times, the Fraternal Department will try to keep you updated on any changes or information as it becomes available. Until a further directive from the Government as to the opening of businesses we are in limbo as to whether upcoming events such as the National Golf Tournament will take place. Please keep checking the NSS website, [www.nsslife.org](http://www.nsslife.org), for the most up to date information.

## NSS Night at PNC Park (Region 5)

Due to the uncertainty of the times, we are unsure if our yearly NSS Pirate game will still take place on Friday, June 19th or if it will be postponed until a later date. As of today (April 15th), MLB has yet to release plans to start their season. We will reach out to Region 5 participants as soon as any announcement is made.

## NSS Golf Tournament

As of today (4/15/20) the NSS Life golf outing is scheduled for July 10th-12th at Kensington Golf Course in Canfield, Ohio. We are currently unsure if the golf courses in Ohio will reopen or not. As soon as we get any information regarding this, we will keep you updated. We are proceeding as if the Tournament will take place as scheduled, the registration form is located on page 11. If you plan to attend, please complete the registration and send it in. If the tournament is canceled, we will return your checks to you promptly.

## Family Fun Day at Carnegie Science Center

As everyone is already aware, our original scheduled date of April 4, 2020, had to be postponed due to COVID-19. However, if possible, we are hoping to reschedule this event in October 2020. Please continue to check future issues of the magazine for the new date and details.

## Joint Fraternal National Bowling Tournament

As stated above, due to the COVID-19 outbreak, the 2020 Joint Fraternal National Bowling Tournament at Brookgate Lanes in Cleveland, Ohio has been canceled this year. We are looking forward to seeing you next year for a fun-filled weekend!

## Extended Deadlines

- Fraternalist of the Year Nomination – **New** deadline is **May 31, 2020**
- Youth Achievement Nomination – **New** deadline is **May 31, 2020**
- PVR Scholarship 1st Year Applications – **New** deadline is **May 15, 2020**
- \*\*The Art Contest will remain the same – deadline is still **May 31, 2020**

## COVID-19 Precautions

It is of utmost importance that everyone continues to take precautions so that we can get through this difficult time as quickly as possible. Please remember to keep practicing the following:

- Stay home and continue to practice social distancing.
- Wash hands frequently and thoroughly.
- When in public, wear a mask and gloves.
- Continue to disinfect common household objects like door handles, faucets, light switches, car keys, etc.

The more precautions we take now, the sooner this will be over. Stay strong and healthy!

## Mother's Day

Mother's Day is on Sunday, May 10, 2020. We would like to wish all moms a happy, healthy, and joy-filled day. Moms- please take the time to do something special for yourself. You work hard all year and truly deserve a break!





# National Slovak Society

## 55th Annual Golf Tournament

July 10 – 12, 2020

### Hospitality Night Friday 6:00 – 9:00 p.m.

### Kennsington Golf Course Patio

Kennsington Golf Course  
4171 Westford PI  
Canfield OH 44406  
330-533-8733

Room accommodations provided by  
Holiday Inn Boardman  
7410 South Ave  
Boardman OH 44512  
330-726-1611

Please mention NSS to receive the **discounted rate**  
Room Rates: \$109.99 + tax per night

**Deadline for Hotel Reservations is June 20, 2020**

	Name	Address	Phone	E-mail	Assembly
1					
2					
3					
4					

**GOLFERS:** Please choose ALL that apply & indicate number participating

- \_\_\_\_\_ Saturday only Competition - \$55.00  
 \_\_\_\_\_ Saturday and Sunday Competition - \$110.00 (Sunday will be a scramble)  
 \_\_\_\_\_ Skins (Saturday Only) - \$5.00 (Optional)  
 \_\_\_\_\_ Par 3 Challenge \$10.00 (Optional)  
 \_\_\_\_\_ Senior Flight Men 65+ (Optional)  
 \_\_\_\_\_ Will attend Friday Hospitality Night (**Kennsington Golf Course Patio**)  
 \_\_\_\_\_ Will attend Saturday Banquet (list dinner attendees)

1. \_\_\_\_\_ 3. \_\_\_\_\_  
 2. \_\_\_\_\_ 4. \_\_\_\_\_

Deadline is **June 26, 2020**

Please make checks payable to: NSS Life

NSS Life  
Attn: Pam Blum  
351 Valley Brook Road  
McMurray, PA 15317

**NON-GOLFERS:**

Please Choose **ALL** that apply & indicate number attending

- \_\_\_\_\_ Adult Guest Dinners @ \$30.00 (Golfers meal included in entry fee)  
 \_\_\_\_\_ Youth (13-17) Guest Dinners @ \$20.00  
 \_\_\_\_\_ Child (12 & under) FREE  
 \_\_\_\_\_ Will attend Friday Hospitality Night

\_\_\_\_\_ **Hole Sponsor @ \$100 per hole**

Name for sign: \_\_\_\_\_

\$ \_\_\_\_\_ TOTAL INCLUDED WITH THIS FORM

Friday Practice Tee Times Available at 12:00 p.m.

Call the Pro Shop at 330-533-8733 (ext. 3)

# NSS F.O.T.Y. and Youth Achievement Nomination Forms



**NSS Life**  
Family Matters...

★ **DEADLINE FOR NOMINATIONS: MAY 31, 2020** ★

## NSS Fraternalist of the Year Nomination Form

*~ 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.

## NSS Youth Achievement Award Nomination Form

*~ 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.



## Region 2 Matching Funds Event

Our Region 2 sponsored an event to raise money for the SPCA of Luzerne County. The event "Bone Appetit" took place on November 3, 2019 from 4:00 to 7:00 pm at the Woodlands Inn and Resort, PA.

This event highlighted fabulous food from local restaurants and wineries throughout our community and live music. We had a "Purrfect" time at this event. Attending were 10 members from Assembly L075 and 2 members representing Region 2. The SPCA placed our name and logo on all publications at the event and in its video presentation. The region and assembly will sponsor this event again on November 1, 2020 so SAVE THE DATE.



Region 2 Event  
Sponsorship Recognition



### NSS Members:

Sitting - Richard and Patty Ann Gorgol, Dorothy and Gary Collins, and Lehae Edwards.

Standing - Samantha Wesnak, Region 2 President; Marlin Petro Wesnak, Karen Richardson, Allie Lazar, Adam Edwards, Assembly L075 President, Gary Edwards; and Adam Lazar.



L-R: Samantha Wesnak, Assembly L075; and Region 2 President, Marlin Petro Wesnak.



SPCA of Luzerne County: Nancy Derwin, SPCA Event Coordinator; Marlin Petro Wesnak, Region 2 President; Chelsea Feidmann, SPCA Education/Volunteer Coordinator.



St. Cats and Dogs of Nay Aug SCD Volunteer; Region 2 President, Marlin Petro Wesnak; and SCD President, Joanne Davis.



## ASSEMBLY 0004

### Parma, OH

Please contact your assembly secretary to confirm the dates of the meetings.

Mark your calendars for our next three meetings: **May 17th, August 16th and November 17, 2020.**

Location and time will be announced. Please plan to attend.

**Soni Vorell**  
Secretary

## ASSEMBLY 0039

### Uniontown, PA

Our annual "NSS National Project" has always been to assist the USPS Letter Carriers with their "National Letter Carriers' Stamp Out Hunger Food Drive". We need assembly volunteers to come out to the main Uniontown post office (rear loading dock) on Saturday, May 9th at 10:00 am.



**Parents and grandparents! Attention!** May 31st is the deadline for the 2020 NSS May Art Contest for your child or grandchild. Information on the rules was posted in the April edition of the "National News". Great prizes for the winners.

Also, we are seeking volunteers to help with our annual "NSS Join Hands Day Project" in cooperation with the Uniontown Knight of Columbus Council #1275. We assist with the "Annual Tony Bartok Golf Outing" that will be held at the Duck Hollow Golf Club on Sunday, **July 12th**. Donations are made to the local Special Olympics and Easter Seal Chapters. Also, the local men's and women's shelters.

**ATTENTION!!** Students already receiving an "NSS PVR Scholarship" your date for renewal is in August. \$500 will help pay for the books! Don't miss the deadline!

Mark down on your calendar our "Summer Bar-B-Q Meeting" that will be held on Sunday, June 14th at the Uniontown Columbian Association (formerly K of C) picnic pavilion on North Gallatin Avenue starting at 1:00 pm. This is our annual opportunity to honor our American flag in a "Flag Day Celebration".

April showers bring May flowers!  
What do May flowers bring? PILGRIMS!

**John Payerchin**  
President

## ASSEMBLY RO59

### Bethlehem, PA

Please contact me at 610-262-2045 to confirm these meetings will occur.

The past few months have been difficult for all of us due to the COVID-19 virus. We wish everyone to keep safe and healthy.

A business meeting will be held on **May 17, 2020** at the Keysock residence, 2072 Twelfth Street, Bethlehem, PA and on **July 12th** at the Sawarynaski residence.

Special birthday greetings to Michele Guydan on May 5th. Take care and stay safe.

**Michele Guydan**  
Secretary

## ASSEMBLY 0070

### Brooklyn, OH

Please contact your assembly secretary to verify the picnic will be on that date.

A picnic/meeting will be held on **June 13, 2020** at Dr. Martin Luther Church, 4470 Ridge Road, Brooklyn OH at 5:00 pm. If you are attending please contact John or Mary Ann Karkosiak at 216-741-6990 so we can plan accordingly. Side dishes or desserts would be appreciated.

**John Karkosiak**  
Treasurer

## ASSEMBLY L075

### Duryea, PA

For the following events, please contact **Lehrae Edwards** to confirm they will occur on that date.

Members will participate in the Postal Workers Food Drive **May 9, 2020** from 10:00 am-5:00 pm assisting with unloading trucks and sorting canned goods at the Knights of Columbus Center in Pittston.

Members will walk in the American Heart Association Heart Walk at the PNC Field in Moosic on **May 16, 2020**

and conduct a matching fund for them by donating a basket for their raffle.

The assembly will hold their Fraternal Summer Picnic at the Mercatelli-Segilia Park in Moosic in **August 9, 2020**. Members are reminded to bring a basket for the raffle and a dish for the table. Hot dogs, hamburgers and drinks will be provided by the assembly.

The assembly will conduct a matching funds for the Catherine McAuley Center in Scranton. The assembly will purchase a cooler filled with Beach items like chairs, towels, snorkels and games. Members will sell tickets at the Luzerne County Fair in **September**.

The October meeting is set for **October 18, 2020** at Grande's Restaurant for nominations and election of officers at 1:00 pm.

Members will attend the Region 2 matching funds Bone Appetit for the SPCA at the Woodlawn in Wilkes-Barre in **November**. The St. Cats and Dogs fundraiser TBA.

The members will celebrate Veterans Day with the Veterans at the Wilkes-Barre VA Center on **November 15** at 2:00 pm with a bingo pizza party.

**Lehrae Edwards**  
Secretary

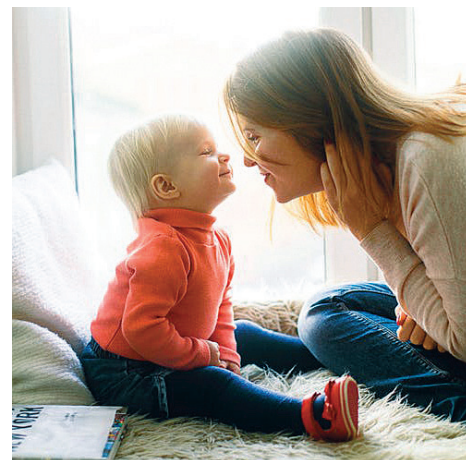
## ASSEMBLY 0110

### New York, NY

Please contact your secretary to confirm this weekend will occur.

Our Bi-Annual weekend outing is scheduled for **June 5-7, 2020** at Woodloch Pines in Hawley, PA. A meeting of the members will be held during the weekend.

**Rich DeSanctis**  
Secretary





## ASSEMBLY 0123

### Coraopolis, PA

I hope you can appreciate that I am writing this at the beginning of April in the midst of the stay at home order. Who would have predicted this? Maybe when this article appears things will have improved and some sort of normality will have returned. If so you can celebrate Cinco de Mayo, May 5th, May 6th, National Nurses Day, boy do they need to be celebrated, May 10th, Mother's Day, please don't forget your Mother, May 25th Memorial Day, celebrating all the men and women who died in the service of their country. Maybe just maybe we will have the start of the baseball season or maybe a target date.

The assembly is planning no activities at this time. The assembly has made donations to the Pittsburgh Food Bank, the St. Vincent de Paul society and to several of our members who were having some financial difficulties. If you know of a member who needs help please let me know. I can be reached at 724-242-5085 or email at wbnss123@hotmail.com.

As I write this Easter is not here yet but the season has a lesson for us all and it is a lesson appropriate in this season of the virus. First comes Good Friday the darkest day, betrayal, death, denial, hopelessness. The end of a dream but then comes Easter and joy, life, renewal of hope. May we all be Easter people. God Bless America,

**William Knoll**  
President

## ASSEMBLY 0377

### Bentleyville, PA

**Please contact your assembly president to confirm the dates of these events.**

We will hold our annual picnic at Richardson's Park on **June 14, 2020** at 3:00 pm. Please bring a side dish or dessert and your frisbee or baseball. Families and pets welcome!

Join us at China City Buffet on **September 13, 2020** at 3:00 pm at 800 Wildflower Circle, Washington, PA for a luncheon and meeting to discuss assembly business.

Our annual holiday gathering will be held on **December 6, 2020** at

3:00 pm at Canon's Chophouse, 1900 Main Street, Canonsburg, PA. Please bring a dozen cookies for our famous cookie table.

I hope all members can attend our meetings and please RSVP to me at 724-207-3171 or if you have any questions.

**Suzanne Skrypak**  
President

## ASSEMBLY 0432

### Fairview Park, OH

**For the following events, please contact your assembly secretary to confirm they will occur on that date.**

Camping Memorial Weekend - Rustic Lake Campground from **May 22-25, 2020**, 44901 New London Eastern Rd, Sullivan, OH 44880.

Meeting at the Shuttleworth's on **June 16, 2020** at 7:30 pm.

Camping Labor Day Weekend - Rustic Lake Campground from **September 4-September 7, 2020**. 44901 New London Eastern Rd, Sullivan, OH 44880.

Meeting at the Pytel's on **September 15, 2020** at 7:30 pm.

Meeting at Tony K's **December 15, 2020** at 7:30 pm and Christmas party to follow. 841 W Bagley Rd, Berea, OH 44017.

**Shawn Pytel**  
Publicist & Social Media

## ASSEMBLY 0586

### Chicago, IL

**OUR WORLD TODAY** - Here in our state of Illinois we are living differently than ever before as are all of you. Although many struggles have been part of America's history because of wars and rationing, epidemics of many sorts, attacks on our nation and our people from different enemies, drugs illegally smuggled in huge quantities and things that were never expected or imagined, we have survived and excelled.

The terrible virus has caused unimaginable suffering and change in our lives. But also made us proud to see the spirit and selflessness of our people who have worked day and night to help keep us alive.

Over and over we have heard from others that if we all do what we can we'll come through this. Our small contribution from Assembly 586 was in driving to a new location to bring boxes of treats that the volunteers will somehow pack into boxes and mail to troops who are still serving in other countries. That was yesterday. That was Operation Support Our Troops. It was good to be out but sad to see "closed" signs everywhere.

Even though we aren't able to be together we can call each other, text, read, write and get emails from our church. We're thinking about our friends and family and we look ahead to the days when we can see them, hug them and appreciate how we as a people overcame a huge invisible enemy.

God bless us all and God bless America...

**Irene Tomaskovic**  
Vice-President

## ASSEMBLY 0588

### Slovan, PA

**Please contact your assembly secretary to confirm the dates of the meetings.**

Meetings will be held at Panera Bread Community Room located at 250 McHolme Drive, Pittsburgh, PA (North Fayette), on the following dates: Monday, **September 21, 2020**; and Monday, **November 16, 2020** at 6:00 pm.

Please plan to attend the meetings and become active Assembly 588 members.

**Annette Stefka**  
Secretary

## ASSEMBLY 0731

### Lowellville, OH

**For any events that are listed in the Activities at a Glance, please contact Laurie Fox at 330-536-8850 to confirm they will occur on that date.**

Saturday, May 23 - An outdoor movie will be held at Beth & Matt Mason home. Bring your own lawn chairs for relaxing around bonfire during a movie under the stars.

**Ruth Burns**  
Secretary

# Máj



## Zavítal k nám máj

Máj, máj, máj, na husličky hraj! Každý vták si hniezdo spraví, čierny, modrý, popolavý, je ich plný háj.

Čik, čik, čik, čo je to za krik! To sa lastovička milá zasa s jarou navrátila.

Slnko hreje, púčia stromy, kvetím vonia celý kraj. Ľudia chodia po priedomí, oslavujú krásny máj. Privítajme máj, privítajme máj.

### Máj — mesiac lásky

Máj sa vo všeobecnosti považuje za obdobie lásky a zrodu nového života. Všetko živé, čo prišlo na svet v máji, malo sa zdarne vyvíjať. Májová zeleň bola symbolom sily a dobrého rastu.

Zvyk stavanie májov sa v zmenenej podobe udržal dodnes, stavia sa však zväčša jeden ovenčený strom uprostred dediny alebo hlavného námestia.

Chlapci stávajú máje—dievčatam o ktoré majú záujem. Zase dievčence ich ozdobujú krásnymi stuhami, pričom spievajú pesničky za doprovodu harmoniky.



### Na zamyslenie

*Tráva nie vždy zelenšia na druhej strane.  
Je zelená tam, kde ju polievajú.*

*Nikdy nie je neskoro stať sa tým, čím si mohol byť. - G. Eliot, spisovateľ*



### Family – Rodina

ž	l	ž	v	k	d	m	ý	a	č	ú	n	v	m	s	o	e
n	z	a	k	ž	ž	ž	á	d	é	v	a	ú	a	t	í	s
a	c	e	n	e	d	o	r	ú	s	k	e	e	r	r	n	ý
i	l	é	a	n	i	d	o	r	n	p	b	y	é	ý	e	ý
č	í	i	m	n	č	t	m	ú	ž	e	n	a	c	k	t	é
i	d	ý	y	c	p	e	o	í	ž	p	e	a	d	o	e	t
d	á	s	i	é	ú	m	a	t	k	a	á	ú	é	t	r	c
o	m	s	p	t	e	b	k	a	e	i	r	r	á	á	p	e
r	y	d	m	a	n	ž	e	l	n	c	d	a	t	e	t	o
v	ž	ý	m	c	e	t	o	ý	n	t	s	a	l	v	e	n

otec (father), dcéra (daughter), vnúča (grandchild),  
neter (niece), manžel (husband), syn (son), strýko (uncle)  
súrodenec (relative), nevlastný otec (stepfather), rodina (family)  
žena (wife) teta (aunt), matka (mother), rodičia (parents)

### Kráľovna mája

Mesiac máj, ako najkrajší mesiac v roku, u nás sa odjakživa spájal s menom Panny Márie.

*Kvetinky májové, Márii sa kloňte,  
zvončeky hájové,*

*Márii zazvoňte, vzdajte česť a  
úctu najčistejšej Panne, proste ju, nech na nás  
z výšin neba zhliadne.*



*Konvalinky biele, fialky voňavé k ozdobu oltára  
hojne prinesieme; a kiežby sme zniesli všetky sveta  
kvetý, by ťa ozdobili tvoje verné deti.*

13 mája je výročný deň prvého zjavenia Panny Márie v r. 1917 vo Fatime.



Druhá májová nedeľa nám každoročne pripomína jeden z najkrajších darov, ktoré tu na zemi človek má: dar starostlivej a milujúcej matky. Tohto roku pripadá **Deň matiek** na 10. mája.

### Kytička

*Viažem si kyticu v zelenom hájičku  
Keď si ju uviažem mamke ju ukážem.  
Toto je kytica z malého hájička  
Pre teba mamička kus môjho srdiečka.*

### Mamičke

*Dnes ma sviatok moja mama kyticu jej z lásky  
dám aby sa vždy usmievala na líčko ju  
pobozkám.*

### Mojej mame

*Vo vrbine pri potôčku odtrhol som fialôčku.  
Čo myslíte komu asi dodá vôňu a tiež krásy.  
Mojej mamke, rád ju mám jej ten nežný kvietok  
dám.*





# NSS Life ANNIVERSARY OFFER PROGRAM

Family Matters...



## QUALITY LIFE INSURANCE • LIMITED TIME ONLY \* EXTENDED UNTIL MAY 31, 2020 \*

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 1/1/18 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	<b>\$146.90</b>	<b>\$0.00</b>	<b>\$138.30</b>	<b>\$0.00</b>
2	\$149.00	\$0.00	\$140.00	\$0.00
3	<b>\$151.10</b>	<b>\$0.00</b>	<b>\$141.70</b>	<b>\$0.00</b>
4	\$153.20	\$0.00	\$143.40	\$0.00
5	<b>\$155.40</b>	<b>\$0.00</b>	<b>\$145.20</b>	<b>\$0.00</b>
6	\$158.00	\$0.00	\$147.40	\$0.00
7	<b>\$160.60</b>	<b>\$0.00</b>	<b>\$149.50</b>	<b>\$0.00</b>
8	\$163.30	\$0.00	\$151.80	\$0.00
9	<b>\$166.00</b>	<b>\$0.00</b>	<b>\$154.00</b>	<b>\$0.00</b>
10	\$168.80	\$0.00	\$156.30	\$0.00
11	<b>\$172.00</b>	<b>\$0.00</b>	<b>\$158.90</b>	<b>\$0.00</b>
12	\$175.30	\$0.00	\$161.60	\$0.00
13	<b>\$178.70</b>	<b>\$0.00</b>	<b>\$164.30</b>	<b>\$0.00</b>
14	\$182.10	\$0.00	\$167.10	\$0.00
15	<b>\$185.60</b>	<b>\$0.00</b>	<b>\$169.90</b>	<b>\$0.00</b>
16	\$186.50	\$0.00	\$171.10	\$0.00
17	<b>\$187.40</b>	<b>\$0.00</b>	<b>\$172.40</b>	<b>\$0.00</b>
18	\$188.30	\$204.60	\$173.60	\$188.90
19	<b>\$189.30</b>	<b>\$211.30</b>	<b>\$174.80</b>	<b>\$195.70</b>
20	\$190.20	\$218.30	\$176.10	\$202.70
21	<b>\$192.90</b>	<b>\$222.20</b>	<b>\$178.90</b>	<b>\$206.80</b>
22	\$195.70	\$226.10	\$181.80	\$211.00
23	<b>\$198.50</b>	<b>\$230.10</b>	<b>\$184.80</b>	<b>\$215.30</b>
24	\$201.40	\$234.20	\$187.80	\$219.70
25	<b>\$204.30</b>	<b>\$238.30</b>	<b>\$190.80</b>	<b>\$224.20</b>
26	\$208.20	\$243.40	\$194.40	\$229.10
27	<b>\$212.20</b>	<b>\$248.60</b>	<b>\$198.10</b>	<b>\$234.10</b>
28	\$216.20	\$253.90	\$201.90	\$239.30
29	<b>\$220.30</b>	<b>\$259.30</b>	<b>\$205.70</b>	<b>\$244.50</b>
30	\$224.50	\$264.80	\$209.60	\$249.90
31	<b>\$229.00</b>	<b>\$270.80</b>	<b>\$214.00</b>	<b>\$255.60</b>
32	\$233.50	\$276.90	\$218.40	\$261.50
33	<b>\$238.20</b>	<b>\$283.20</b>	<b>\$222.90</b>	<b>\$267.50</b>
34	\$243.00	\$289.60	\$227.60	\$273.70
35	<b>\$247.80</b>	<b>\$296.10</b>	<b>\$232.30</b>	<b>\$280.00</b>
36	\$253.50	\$303.20	\$237.50	\$286.90
37	<b>\$259.30</b>	<b>\$310.50</b>	<b>\$242.90</b>	<b>\$294.00</b>
38	\$265.20	\$317.90	\$248.30	\$301.20
39	<b>\$271.30</b>	<b>\$325.50</b>	<b>\$253.90</b>	<b>\$308.70</b>
40	\$277.50	\$333.30	\$259.60	\$316.30
41	<b>\$284.30</b>	<b>\$342.50</b>	<b>\$266.00</b>	<b>\$324.50</b>
42	\$291.30	\$351.90	\$272.50	\$332.90
43	<b>\$298.40</b>	<b>\$361.60</b>	<b>\$279.20</b>	<b>\$341.50</b>
44	\$305.70	\$371.60	\$286.10	\$350.30
45	<b>\$313.20</b>	<b>\$381.80</b>	<b>\$293.10</b>	<b>\$359.40</b>
46	\$321.20	\$393.20	\$300.30	\$369.20
47	<b>\$329.40</b>	<b>\$404.90</b>	<b>\$307.70</b>	<b>\$379.20</b>
48	\$337.80	\$416.90	\$315.30	\$389.50
49	<b>\$346.40</b>	<b>\$429.30</b>	<b>\$323.00</b>	<b>\$400.10</b>
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	<b>\$280.73</b>	<b>\$355.05</b>	<b>\$261.15</b>	<b>\$327.23</b>
53	\$288.23	\$367.35	\$267.83	\$337.13
54	<b>\$295.88</b>	<b>\$380.18</b>	<b>\$274.73</b>	<b>\$347.40</b>
55	\$303.75	\$393.38	\$281.78	\$357.90
56	<b>\$312.83</b>	<b>\$408.00</b>	<b>\$289.43</b>	<b>\$369.23</b>
57	\$322.20	\$423.23	\$297.30	\$380.93
58	<b>\$331.80</b>	<b>\$438.90</b>	<b>\$305.40</b>	<b>\$393.00</b>
59	\$341.70	\$455.25	\$313.65	\$405.45
60	<b>\$351.90</b>	<b>\$472.20</b>	<b>\$322.20</b>	<b>\$418.28</b>
61	\$362.18	\$487.80	\$332.18	\$433.58
62	<b>\$372.83</b>	<b>\$503.93</b>	<b>\$342.45</b>	<b>\$449.40</b>
63	\$383.70	\$520.58	\$353.10	\$465.83
64	<b>\$394.95</b>	<b>\$537.75</b>	<b>\$364.05</b>	<b>\$482.85</b>
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	<b>\$292.30</b>	<b>\$402.00</b>	<b>\$268.55</b>	<b>\$364.40</b>
68	\$303.60	\$418.80	\$278.25	\$380.85
69	<b>\$315.30</b>	<b>\$436.30</b>	<b>\$288.25</b>	<b>\$398.00</b>
70	\$327.45	\$454.55	\$298.65	\$415.95
71	<b>\$344.00</b>	<b>\$476.95</b>	<b>\$311.70</b>	<b>\$437.75</b>
72	\$361.35	\$500.40	\$325.30	\$460.70
73	<b>\$379.55</b>	<b>\$525.05</b>	<b>\$339.50</b>	<b>\$484.85</b>
74	\$398.75	\$550.90	\$354.30	\$510.25
75	<b>\$418.85</b>	<b>\$578.05</b>	<b>\$369.75</b>	<b>\$537.00</b>
76	\$440.60	\$611.65	\$389.75	\$571.15
77	<b>\$463.50</b>	<b>\$647.15</b>	<b>\$410.90</b>	<b>\$607.40</b>
78	\$487.60	\$684.75	\$433.10	\$646.05
79	<b>\$512.90</b>	<b>\$724.50</b>	<b>\$456.60</b>	<b>\$687.10</b>
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

## DIY Mother's Day Gifts

Painting Rocks! Your Mom will treasure these forever.

Find a flat rock or whichever size you choose out in the yard and wash it off with soap and water. Once your rock is dry you can choose your paint colors.



## Keep Safe

No more shaking hands.  
Don't touch your face.  
Never stand too close  
In a crowded place.

A virus is amongst us.  
It's roaming around our land.  
It contaminates and does us harm  
By the simple touch of our hands.

Dark days are fast approaching.  
We have to be aware.  
Hygiene is our only shield  
To this demon who waits out there.

Our world is now at war  
With an enemy that's unseen.  
But we can beat the invader  
If we all keep our hands squeaky clean.

## 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.

## May Art Contest

The rules are as follows:

1. Contest is open to all members of the National Slovak Society between the ages of 5 and 16.
2. Only one entry is permitted per member, per category.
3. Contestants may create their artwork using:
  - a. Paint (pastels, watercolor, oil, tempera and cesium)
  - b. Crayons (wax or liquid)
  - c. Ink/Pencil/Marker
  - d. Charcoal
  - e. Glue, construction paper, glitter
4. The Artwork may be ANY size up to 11x14 inches and must be mounted on a mat board or poster board for display purposes. (Paint by numbers, stencils or tracing will not be accepted)
5. All entries must include; name, address, phone number, age, policy number, assembly/circle number, along with your t-shirt size. This information should be clearly printed on the back of each entry.
6. Please indicate t-shirt size by the following size chart available:
  - a. Youth sizes - YS and YM
  - b. Adult sizes - AS, AM, AL and AXL
7. Winners in each category will have their artwork displayed in the National News and will be published on the NSS website.
8. Contest shall be judged under the following levels and ages for all 3 categories:
  - a. Picasso Level - Ages 5, 6 & 7
  - b. Rembrandt Level - Ages 8, 9 & 10
  - c. Michelangelo Level - Ages 11, 12 & 13
  - d. Van Gogh Level - Ages 14, 15 & 16\*
9. Prizes awarded in each level of every category shall be as follows:

a. First Place	\$50.00
b. Second Place	\$25.00
c. Third Place	\$15.00
10. All entrants will receive a NSS Life T-shirt.

BE SURE TO FOLLOW THE RULES CAREFULLY SO YOU DO NOT LOSE POINTS IN THE JUDGING PROCESS

Deadline for entries to the Home Office is May 31st. Either mail or deliver artwork to:  
NSS Life  
c/o Fraternal Department  
351 Valley Brook Road  
McMurray, PA 15317

Decisions of the judge(s) shall be final in all cases.

\* In the event the First place winner in the Artistic Category - Van Gogh Level either enters an accredited Art School or pursues Art as a career in college, he/she will be awarded a one-time \$250 Art Scholarship provided that the student meets all the NSS PVR Scholarship rules and regulations.

\*\* The National Elder of the National Slovak Society reserves the right to keep all displays or winning entries. Artwork will only be returned by request.



National Slovak Society  
(USPS 0371-140)  
351 Valley Brook Road  
McMurray, PA 15317-3337

Non-Profit Org.  
U.S. Postage  
PAID  
Pittsburgh, PA  
Permit No. 1166

## Could you use a little extra “green?”

### Recommender

As a proud member of NSS Life, there is no better time than now to share your experience with family and friends. Best of all, you will receive a cash reward for recommending someone that we issue a policy to. You will receive a \$25 recommender fee (\$10 on the youth term product) for each person that becomes a member.

### Recommender 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.