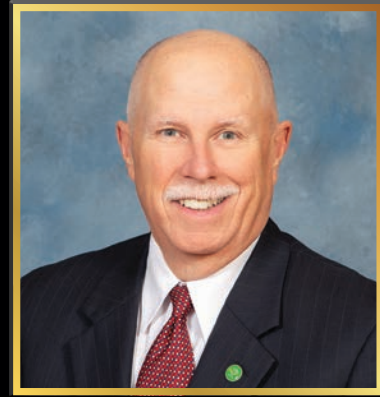




NSS Life
® Family Matters...

NSS Receives award from Peters Township
See Page 12 for Details

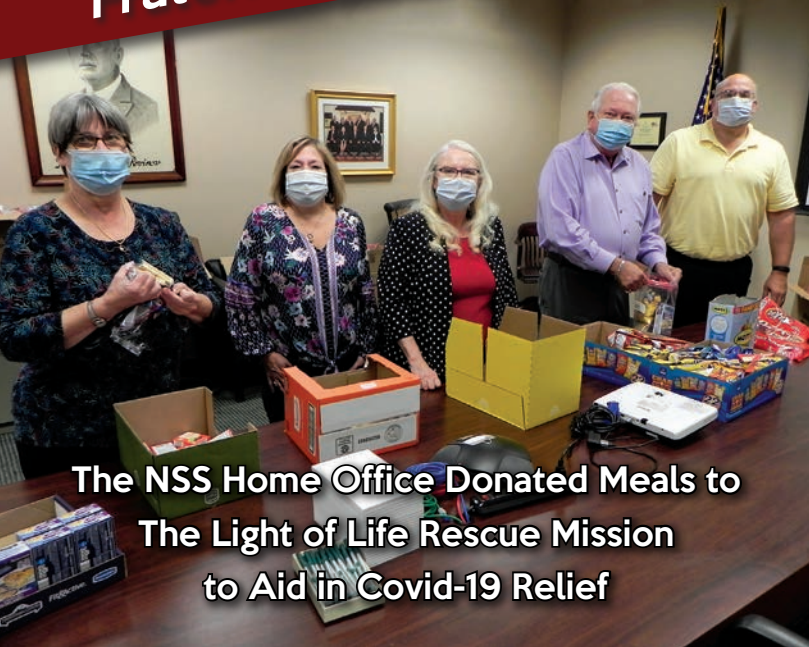


Joseph Stefka, Jr., FIC
President, CEO of NSS Life
Inaugural Issue

The National Slovak Society of the United States of America

Národné Noviny

Fraternal Life Insurance Since 1890 • Happy Thanksgiving!



**The NSS Home Office Donated Meals to
The Light of Life Rescue Mission
to Aid in Covid-19 Relief**



Christmas Ornament Contest
Submission Deadline: December 1st, 2020
See Page 19 for Rules

NATIONAL NEWS

NOVEMBER 2020 | NUMBER 3547 VOLUME 112



National Slovak Society

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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*

NSS BOARD OF DIRECTORS

Michael Czarney

Andrea Garbon

Abigail Gross

Robert Katricak

Susan Ondrejco

Karen Orban

John Payerchin

Drew 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

Inside this Issue...

Assembly Activities

Activities at a Glance.....3

From the Executive Officers

President's Column 4

Secretary/Treasurer's Column..... 5

NSS Financial Matters

Annuity Interest Rates..... 6

NSS Sales Department

National Sales Director..... 7

NSS News/Activities

Fraternal Activities Coordinator 8

NSS Photos 9 & 12

October Employees Birthday.....11

Thank You's - PVR Recipients13

Member/Agent Web Access13

Departed Members.....14

American Hearing Benefits15

Western PA Slovak Radio Hour.....16

Photo Contest Rules19

Assembly News

Assembly Meetings.....10-11

PVR Donations.....14

Národné Noviny

Významne dni v novembri.....19

Výtame.....19

Niekoľko faktov o sviatku

„Dňa vďakyzdania“19

Kedy sa „Deň vďakyzdania“

stal národným sviatkom?.....19



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

November 15

Assemblies L075, 0617

Assembly L075, Bingo Pizza Party with Veteran's at Wilkes Barre-VA Center (TBA)

REGION 5

November 7
November 16
December 1
December 6
December 6
December 6
December 7

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

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
NSS Christmas Ornament Contest Submission Deadline
Assembly 0377, Annual Holiday Gathering at Canon's Chophouse, Canonsburg, PA at 3:00 pm
Assembly 0039, Annual Christmas Party, Uniontown Columbian Association Hall at 2:00 pm
Assembly 0731, Christmas Party, Elton Beard Cabin at Boardman Park at 1:00 pm
Assembly 0737, Christmas Meeting, Godor residence, N. Huntingdon, PA

REGION 8

November 17
December 15

Assemblies 0004, 0070, 0160, 0432, 0595

Assembly 0004, Meeting, Location and time to be determined
Assembly 0432, Meeting, Tony K's and Christmas Party to follow, Berea, OH at 7:30 pm

REGION 14

No Activities

Assemblies R059, L102

REGION 15

No Activities

Assemblies L002

AT LARGE

December 19
December 24

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

Assembly 0381, Meeting, 4:00 pm - Location to be determined
Assembly 0705, Annual Christmas Eve Celebration at 6:00 pm



From The President's Desk...



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

Greetings to all of our members as I prepare to assume my new role with the National Slovak Society as President/CEO on November 1st.

Congratulations and best wishes for a healthy and enjoyable retirement to our past President Dave Blazek. Enjoy the sunshine and golf! Thank you for your leadership over the past twenty-seven years. The National Slovak Society has been Blessed with excellent leadership over the course of its 130-year history.

I have had the honor of serving the National Slovak Society for 35 years in a variety of capacities and have met many members of the Society from different parts of the country. Those who have attended our Quadrennial Conventions as delegates have an understanding of my background with the Society but many members do not, so I offer a brief summary of my involvement with the Society. I have been a lifelong member of the National Slovak Society and was first elected as a member of the National Tribunal at the XXIX Quadrennial Convention in 1986 and again at the XXX Quadrennial Convention in 1990. I served the Society as the National Fraternal Activities Director from 1988 through 1994. In addition to the National positions, I have served as the Financial Secretary of Assembly 588 of Avella, Pennsylvania, since 1986 and President of Region #5 of Pittsburgh, Pennsylvania, since 1996. I have been a member of the Board of Directors of the Society since being elected at the XXXI Quadrennial Convention in 1994. In 2014, following the adoption of the new By-laws and a move to Board Governance at the XXXVI

Quadrennial Convention, my fellow Directors elected me as Chairman of the Board and I have been honored to serve in that capacity for the past six years. I would like to thank all of the Directors, Officers, and Home Office Staff with whom I have worked over the past twenty-six years as a Director for their hard work, diligence, and thoughtful decisions in guiding the Society to its current status. I would also like to thank the current Board of Directors for their support and confidence in my leadership abilities and electing me as your next President. I am excited, honored, and look forward to serving as your President/CEO and leading the National Slovak Society into the future beginning on November 1st.

The United States and countries around the World have faced great uncertainty during 2020 due to the COVID-19 Virus. Many restrictions have limited assembly and region meetings, fraternal events, and festivals throughout our Society. The restrictions have not only limited our Society's activities but have impacted other organizations as well. The University of Pittsburgh for the past 29 years has sponsored a Slovak Heritage Festival each November at the Cathedral of Learning. This

year marks the 30th Anniversary of the Slovak Heritage Festival but due to the COVID-19 restrictions, the festival will be held virtually on November 1st at 1:00 pm and will be live streamed on Facebook and YouTube. Hopefully, the pandemic will soon be behind us and we will all return to some sense of normalcy in our lives! Please continue to be safe and healthy!

November 3rd is Election Day. Be sure you get out to cast your vote or vote by mail to exercise your right. On November 11th we celebrate Veterans Day which was originally established to celebrate the armistice ending World War I and therefore designated as Armistice Day. In 1954, the holiday became known as Veterans Day to honor American veterans of all wars. Thank you to all veterans who have served our country. Your service to our country is greatly appreciated! On November 13-15th the Board of Directors will be meeting for the Fall Board Meeting. If you have any issues for the Board to consider, please submit them to Secretary-Treasurer/CFO Linda Strom. Thanksgiving will be celebrated on November 26th. I wish each of you a safe and Happy Thanksgiving as you gather to give thanks for all of your blessings.

News Of Narodniars

Happy Birthday wishes go out to Editor Lori Crowley, Home Office Staff members Patti Kropf and Amanda Zinn, former Director Brian Medved, Cyndy Triebisch, and all other members celebrating a birthday this month.

Happy Anniversary wishes sent to Honorary Director Tony Beno and wife Linda, Keith and Elaine Kucherawy, and my wife Annette as we celebrate 44 years and to all other couples celebrating their wedding anniversary in November.

I would like to extend my deepest sympathy to National Slovak Society Controller Donna Tenney and her family on the passing of her father Allan Tenney.



A Page From My Notebook...

Linda M. Strom
Secretary-Treasurer/CFO



Looking To The Future

Since being elected to the Board of Directors in 1994 I have witnessed the NSS go through many changes. Changes in Board members, changes in Board Governance, changes in business requirements, changes in how the President and Secretary-Treasurer are appointed just to name a few.

Under the leadership of National Presidents Joseph Stefka (1978-1993) and David G. Blazek (1993-2020) the past 30+ plus years have been historic showing phenomenal growth and excellence in leadership. However, change does happen. President/CEO David G Blazek notified the Board of his intention to retire on October 31, 2020. During a subsequent teleconference meeting in January 2020, the Board unanimously selected Chairman of the Board Joseph Stefka Jr to be the next President/CEO of the National Slovak Society, following in the footsteps of his father.

President Stefka is an extremely dedicated fraternalist who has the National Slovak Society in his heart. He is very precise, organized, efficient, knowledgeable and does not agree to anything without first hearing all the facts and reading all material presented to him. Joe retired several years ago as Superintendent of Schools for the McGuffey School District. He is a perfectionist who is dedicated to the National Slovak Society. He is a loving husband, a caring father/father-in-law, a wonderful grandfather, and a true friend.

Personally, I have known the Stefka family since the society was headquartered at 516 Court Place in Pittsburgh, PA. This site no longer exists. and I think I just made myself feel REALLY old. I would go with my mom to District 5 Christmas Dances and Parties at the Home Office and see the Stefka family. I would go to the Home Office and visit with President Stefka while Mom did what she had to do. As I got older, I would help Mom and Mrs. Stefka and the rest of the Ladies of the District 5 Ladies Auxiliary with their monthly Sunday Bingo. As I became more involved in the NSS beginning with my election to the Board, so did Joe. He served as Member of the NSS National Tribunal, the NSS Fraternal Activities Director and then as a Director and Chair of the Board. Joe and I served on the Board at the same time for 11 years until my election as Secretary/Treasurer in 2006.

President Stefka gives his all to anything he is involved in. He plans out every move and anticipates the outcome. However, when it came to voting for positions at our Quadrennial Conventions, those running for these positions were very concerned about being re-elected, including Joe. There was never a need to worry. He would receive a high number of votes and be re-elected each time. Now, those of you that know me will appreciate this. Even though Joe would succeed in getting re-elected to the Board, I would always have to remind him that the results of the vote showed that I RECEIVED MORE VOTES THAN HE DID. I just had to tell him.

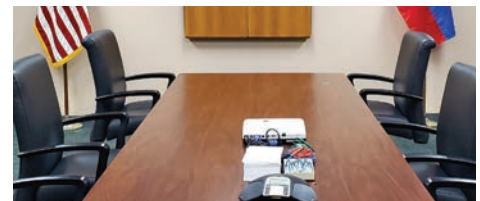
Congratulations! President & CEO Joseph Stefka, Jr, FIC.

Friendly Reminder from Finance

Please get your requests for withdrawals in no later than Friday, **December 18, 2020**. This will be the last day that checks will be processed for the year.

Fall Board Meeting

The Board will meet on Saturday, November 14th for their Fall Board Meeting. There is a full agenda and much to be acted upon. If you have additional items to be addressed, please forward them to my attention at the Home Office.



Thanksgiving

This has been a year that I hope we never experience again. I pray that we all stay safe and healthy. Whether you are physically with your loved ones at Thanksgiving or are celebrating via Zoom, I wish you peace and love during this holiday season.



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.

2020 Annuity Contribution Coupon

Any time is a good time to invest, but investing earlier can maximize the compounding effect on your money. Consider making your 2020 contribution as early as possible.

Name _____

Certificate No. _____ Deposit Amount _____

Traditional IRA for 2020 _____ Roth IRA for 2020 _____

If you wish to make a deposit into an existing account with the National Slovak Society (NSS Life), simply complete this coupon and return it with check payment to our Home Office.

3rd Quarter Leaders for 2020



Congratulations to Wayne Ray on being the **TOP LIFE INSURANCE/NEW MEMBER PRODUCER** for the 3rd Quarter of 2020. Wayne has been in the insurance business since 1971. He is well versed in life insurance, annuities and IRAs. That is also the same year he began his fire service career, an affiliation that he continues to this day. Wayne is also the Fallowfield Twp tax collector. A resident of Monongahela, PA, Wayne is married and has two daughters, four grandchildren and six great grand children. Wayne can be reached at **724-350-7263** or email him at **wayneray1@gmail.com**

Rich Nulph is the **TOP PREMIUM/ANNUITIES PRODUCER** for the 3rd Quarter of 2020. He is the founder and president of Safety 1st Retirement located in Lower Burrell, PA with six locations in the Pittsburgh area. Rich and his wife, Linda live in Natrona Heights and both of their sons have worked in the family business. Rich built his firm to bring a holistic approach to retirement planning. Safety is a priority in building a successful retirement plan that includes lifetime income options. The firm also provides expert support in estate planning and Medicare products. You can reach Rich and his team at **412-772-8575**. Congratulations Rich.



From the Sales Department...

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



How To Pass On Wealth

One of the top reasons people buy life insurance is to pass on their wealth. This can easily be accomplished by buying a life insurance policy and naming your heirs as the beneficiary. At your demise, your heirs receive the money tax-free. Nothing could be simpler.

Most people want their children to benefit from their years of hard work and savings. Older people have accumulated money in case it is needed for maintenance and welfare. But once they are living the good life, their attention turns to family. So what are some of the steps a person could take to make sure their heirs end up with more money? Here are a few simple ideas:

1. Gifting or just plain old give them money. You can give someone up to \$15,000 in 2020. If married, you and your spouse can double that amount.

2. Another idea involves paying directly any medical or education (tuition only) bills. To meet the requirements on this, the donor must make their check out directly to the hospital or university.

3. Loans to family members are another underutilized method of transferring some wealth. There are rules that must be followed, so a loan agreement is necessary but using the low interest rates from the IRS (currently 1% for 20 yrs.) makes this one idea worth considering.

4. Grantor Retained Annuity Trusts (GRATs) are another method of minimizing the estate while still reaping

some benefits. These plans require a trust agreement, the services of an attorney and are a little more complicated. Still well worth investigating.

5. A Roth conversion is another tool to help pass on wealth. In this idea, the IRA conversion to a Roth takes place and the taxes are paid. Then at death, heirs receive tax-free money from the Roth account.

We recommend that you consult with your professional tax advisor or attorney about any of these ideas, since they can be complicated, and everyone's personal situation is different.

The easiest idea to pass on wealth or to leave a legacy for your family is to buy life insurance. A small deposit today can insure a person for thousands of dollars. Call your local NSS representative or Joe Elliott in the Home Office for more information on these and other ideas.

Youth Term Plan

Do you shop at Walmart, Sam's or Costco? If so, is the reason because of the good deals and lower prices? Well if you answered yes to those two questions, NSS has a deal for you!

This one is specifically for young people ages 0 to 22. This group is the beneficiary of low, long standing competitive rates in the youth marketplace. We offer a \$50,000 youth term plan and the annual cost is \$50. This same plan also has an option to pre-pay for a one-time payment of \$500. While the one-time payment is convenient, it is also very economical for youngsters under the age of 15.

This plan is available from ages 0 to 22. We use age nearest birthday so if a young person is born 12/1/1997, they are closer to age 23 and not eligible for this plan. Those born in 1999 or later are eligible.

The insurance payments for this plan should be made to age 25. Then the \$50 payment stops but coverage continues to age 30. This five years of protection with no payment is one of our fraternal benefits.

This plan is term insurance which means low cost, no cash value and not a permanent plan. However, the youth term plan is convertible anytime up to age 30 to one of our permanent plans of insurance (whole life, twenty pay or single premium). A conversion credit may apply.

One caveat, a term plan does not make you eligible for our scholarship program. The plan would have to be converted prior to receive these benefits.

Why should a youngster have this plan and this face amount of protection?

There are several really good reasons why:

1. Getting this plan now protects a young person's insurability. Later in life a health problem may arise or an occupation that requires a rating.
2. While no one wants to think about it, the death benefit may be needed if something bad happened.
3. The cost of this plan cannot be duplicated. It is the least expensive way to buy insurance protection.

Contact your local NSS representative for more information on this plan. Call or email us for a brochure.

Thought For The Month:

Don't be afraid to give up the good, to go for the great.

John D. Rockefeller – Business magnate (1839-1937)

IMPORTANT NOTE

Any withdrawal request for year 2020, the last day to process checks will be Friday, December 18, 2020.



Fraternal Matters...

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



November is a month for gratitude and thankfulness. In the midst of what seems like a crippling situation for our country and world, let us always remember to count the blessings we do have. Even simple things that we subconsciously take for granted like fresh air to breathe, or the warmth of the sun when it peeks through the clouds. Let's take time this month to truly be grateful for what we have and share that appreciation with those around us. We would like to wish everyone a happy, healthy Thanksgiving!



Turkey Talk

With Thanksgiving approaching, below are a few turkey facts for your enjoyment!

- 46 million turkeys are eaten each Thanksgiving, 22 million on Christmas, and 19 million on Easter.
- The turkey industry employs 20,000 to 25,000 persons in the United States.

- The heaviest turkey ever raised was 86 pounds (about the size of a large dog!).
- The wild turkey is native to northern Mexico and the eastern United States.
- Turkeys do not have ears like ours, but they do have very good hearing.
- Turkeys can see movement almost 100 yards away, but do not see well at night.
- Since 1947, the National Turkey Federation has presented a live turkey and two dressed turkeys to the President. The President does not eat the live turkey. He 'pardons' it and allows it to live out its days on a historical farm.



Flu Season

November is here and the cold weather has finally set in! If you haven't already done so, please consider getting a flu shot this year. Now is a crucial time to do your best to stay healthy and eliminate the spread of viruses for yourself and those around you.

Fight the Flu



Ornament Contest

The NSS 2020 Ornament contest deadline is December 1, 2020. Both members and agents are welcome to participate in this festive contest. This contest is a win-win no matter if you win or lose. All of the ornaments will be donated to a local nursing home so that the residents there can enjoy seeing them on their Christmas tree.



Please consider entering and spread Christmas joy to those around you!

Old Fashioned Skills that Kids Need to Know

(continued from last issue)

21. How to wait and save for something
22. How to check tire pressure
23. How to ask questions to get to know someone better
24. How to read a map
25. How to find a book in the library
26. How to seek counsel from someone more experienced
27. How to care for a pet
28. How to select a thoughtful gift
29. How to admit a mistake
30. How to set the table
31. How to iron a shirt
32. How to give someone the benefit of the doubt
33. How to weigh pros and cons
34. How to have good table manners
35. How to dust
36. How to read a recipe
37. How to vacuum the stairs
38. How to change a lightbulb
39. How to open, close, and lock windows
40. How to use a fire extinguisher
41. How to make a salad
42. How to make a smoothie
43. How to clean the refrigerator
44. How to clean the bathroom
45. How to clean the kitchen
46. How to address and stamp an envelope
47. How to write a check
48. How to refill a stapler
49. How to put air in a bike tire
50. How to pump gas

President Joseph Stefka, Jr. receives FIC Diploma and Pin



Greg Felton FIC, National Sales Director and FIC coordinator for NSS presents Joseph Stefka, Jr. his FIC diploma and pin.

The FIC, or Fraternal Insurance Counselor designation is awarded to those that successfully complete the prescribed course work and meet the other required qualifications. Congratulations to Joe. We are proud of your accomplishments.

Home Office Employees Enjoying an Afternoon Break

Thank you to Larry White, Asset Manager for providing us with an afternoon treat (snow cones) on a hot sunny day.



Donation to Light of Life Rescue Mission



Office employees Janine Hannan, Pam Blum, Jill Grover, President Dave Blazek, Greg Felton, Sales Director, among others volunteered their time to pack lunches for the homeless.



A variety of items were enclosed in each bag.



ASSEMBLY 0004 Parma, OH

Our next meeting will be held on **November 17, 2020**. Please plan to attend.

Sonia Vorell
Secretary

ASSEMBLY 0039 Uniontown, PA

Twenty-five of our members came out to our re-scheduled Summer Bar-B-Q in September. Thanks to our chef, Paul Payerchin, from Assembly 0039, we enjoyed a delicious meal of hamburgers, hot dogs, corn-on-the-cob, baked beans, beverages and dessert. This was our third quarter business meeting at which time we always remember those American heroes that died on United Flight 93 that came down in Shanksville, PA. Tim Schwer, our vice-president read the names of those that died. Each member that attended was given a Hershey Kiss with the name of one of those that died. Each was encouraged to take it home with them as a remembrance.

Mark your calendars for our annual Christmas Party that will take place on Sunday, **December 6th**. We will again gather in the social hall of the Uniontown Columbian Association (formerly K of C) at 2:00 pm. Mr. Greg Felton, CLU, ChFC, our NSS Sales Director will be our guest and will share what is happening with annuity and insurance sales. Again, we will be giving away a 42" HD-TV set as well as a large number of gift cards and door prizes provided by the home office. **Social "family" distancing and masks will be required!!** Mark your calendars!

Now is the time to begin getting those creative juices flowing and start planning your entry into the NSS Christmas Ornament Contest. The December 1st deadline will be here before you know it.

Did you know that you can use the NSS website to check on your insurance or annuity policies? There is a "member" portal there. In the last issue of the NSS magazine there were instructions on how to login. Check it out!

Our prayers of hope and strength

go out to the families of Wallace R. Lipp, and Mike Vindivich who recently died. Mike was one of our faithful attendees at our social outings. May they rest eternal before God's throne!

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

John Payerchin
President

ASSEMBLY 0123 Coraopolis, PA

There is a chance, be it small, that our assembly will have a Christmas luncheon and get together. It depends on the virus and what the governor allows. I'm going to do some research and praying that something can be worked out. If we can meet, unfortunately you will get short notice in the December issue.

I'm reading a good book titled "Every Drop of Blood" by Edward Achorn. It is about Lincoln's second inaugural address. This is the address that is engraved on the Lincoln Memorial along with Lincoln's Gettysburg address. Both considered his best. The book is loaded with history and for me is thoroughly enjoyable. Unfortunately we probably won't get a comparable inaugural in January but a similar one is sorely needed. Lincoln's came toward the end of the Civil War and he was trying to bring the country together.

I want to congratulate our budding poet laureate Ryan Ravida age 8 who was a winner in the NSS poetry contest. Keep up the good work we are proud of you.

November is the month to stop and give thanks. This year it may be particularly hard to give thanks for anything other than that it is almost over. But I am truly thankful for the many blessings I have had in my life; my family, my friends, so many wonderful people I have gotten to know through NSS this glorious country I live in. Yes, there are still so many things to be thankful for and I hope that each and every one of you has many, many blessings in your lives.

Have a Happy and Blessed Thanksgiving!

William Knoll
President

ASSEMBLY 0377 Bentleyville, PA

Our annual holiday party will be held at Hugo's Restaurant, 687 National Pike, West Brownsville, PA. on Sunday **December 6, 2020** at 3:00 pm. We will have a meeting and make plans for activities for next year. Please RSVP to me at 724-207-3171 or to ask any questions. And please bring a dozen cookies for our annual cookie table!

We hope to have this meeting and dinner but if any circumstances change or you want to confirm it, please call me at the number above.

Suzanne Skrypak
President

ASSEMBLY 0432 Fairview Park, OH

Please contact your assembly secretary to confirm the meeting.

Our next meeting and our Christmas party to follow will be held on **December 15, 2020** at 7:30 pm at Tony K's, 841 W Bagley Rd, Berea, OH 44017. Hope to see you there.

Shawn Pytel
Publicist & Social Media

ASSEMBLY 0588 Slovan, PA

Due to the Covid-19 pandemic, please contact Assembly 588 Recording Secretary Annette Stefka at 724-407-3591 to confirm the meeting.

A meeting will be held on **November 16, 2020**, at 6:00 pm at Panera Bread Community Room, 1250 McHolme Drive, Pittsburgh, PA. (NorthFayette)

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

Annette Stefka
Secretary



ASSEMBLY 0586 Chicago, IL

Did we think the China virus would change our lives into the fall season? Of course not. But here it is and here we are, hoping to stay well.

Our Assembly 586 will have a phone meeting soon. Our hope was that we could come together, but a virtual meeting will have to do for now.

The Governor of Illinois is being sued for his edicts by parents and students, especially graduating seniors hoping for scholarships. Mothers are having to be parents and teachers, many single moms not being able to work. Difficult days for them and all of us.

Congratulations to our friend Joe Stefka and of course his helpmate, the lovely Annette. We know the National Slovak Society will continue to thrive and grow with his presidency and leadership.

Our good wishes to Joe and his family. We hope the road ahead will be a smooth one and his daily commute not heavy with traffic. Our outgoing leader Dave, Pam, the office staff and the board will support and help our new president with the transition, of course.

Janet and I will soon deliver a large amount of toiletries and snacks in the name of the NSS to Operation Support Our Troops when the volunteers notify us of the current delivery destination. It's a pleasure and privilege each time we're able to do this, masks and all.

Again, our best wishes to our National Slovak Society sisters and brothers. Be well. God bless us and our country.

Irene Tomaskovic
Vice-President

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.**

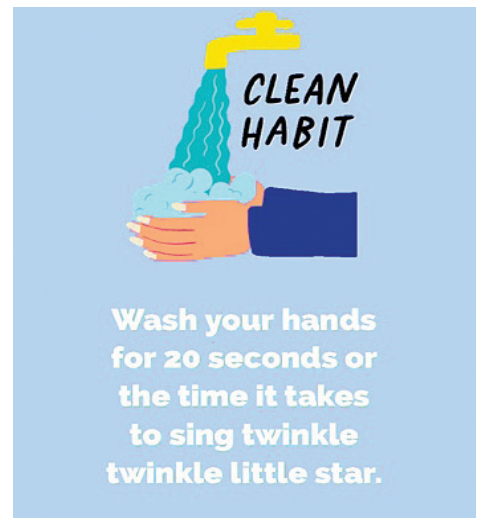
ASSEMBLY 0737 Westmoreland County, PA

Our Christmas meeting will be held on **December 7th** at Carol Godor's, 9280 Clubview Drive, North Huntingdon, PA.

If you plan to attend, please call Carol Godor at 724-863-9662 no later than November 20, 2020, so we can plan accordingly.

Due to the virus, we haven't had meetings this year, so there are a lot of things to discuss.

Carol Godor
Treasurer



October Birthdays at the Home Office



L-R: Rick Toth, Riley Partyka, and Joe Elliott celebrating with a cake decorated with pumpkins.



Mary Connell NSS Fraternalist of the Year



Bill Knoll, President of Assembly 123 presents a plaque to Mary Connell, NSS 2020 Fraternalist of the Year. Mary wishes to extend her thanks in all who selected her.

Congratulations On Your Retirement



L-R: President Blazek and Daniel McPoyle are both veterans. They are US Navy Vietnam Veteran that met some 10 years back in support of our DAV Chapter 76 Annual February Valentine Dinner Dance. NSS Life through Dave's support donated yearly \$100 for a full page event ad for the dinner dance.

At the time I bought American Flags for their quality lighted Flag Pole display with a second pole having the respected Slovak Flag.

I personally donated to Dave two quality American made Flags for **Dave's retirement October 30, 2020**. A 3' x 5' Poly Cloth **American Flag** and a 3' x 5' Nylon **US Navy Branch Flag**. We are standing in front of the NSS Life headquarters at their new lighted Business sign and Flag Pole displays. C 19 is a memory even on retirement yet positive times and retirement years are Dave Blazek's and his extended Family.

I also donated for the 30 plus ground American Flags in the street landscape from May to just after Veteran's Day when I take away for retirement and Flag Respect.

Thank you for supporting Veterans.

Dan McPoyle

2020 Green Thumb Award



Recently the NSS was awarded by the Peters Township Environmental Quality Board the 2020 Green Thumb Award, commemorating the township's dedication to sustainability and preservation, presented to one local business each year. We are very proud and thankful to the Peters Township Environmental Quality Board for this prestigious award.

Assembly 377



Members attending our annual picnic held on September 20th.

Appreciation Letters

Dear Scholarship Committee,

I want to thank you for granting me a PVR Scholarship for the 2020 school year. This will definitely help to ease the burden of paying for a college education.

Michael Kirsch

Dear David,

Thank you for sending me the final installment of the PVR Scholarship. I'll be using it towards the expenses that come with my college classes. Moving forward, it will assist me in taking further steps in achieving my goal towards becoming a professional illustrator, and establish my dreams. I'm excited for what opportunities will open up, and this will support me greatly.

Emily Dickopf



November 11, 2020



Veterans Day is a day for Americans to honor and thank our veterans. It is also a day for Americans to celebrate the bravery and sacrifice of all United States veterans, both male and female.



Member and Agent Portal Users

NSS has made a few changes to improve how we protect your personal information online. Some of you may have already noticed the changes. Below is a summary of those changes put into place along with some detailed information that may be helpful.

We have added Multi-factor Authentication to our member and agent portals as an additional layer of security. Each portal user should have a unique email address and phone number so we can send you a one-time passcode (OTP) before entering the portal. If you have not already done so, the first time that you log on, you will receive the OTP via a text message to the phone number located in your user profile. The default option is to receive the one-time passcode via text message. If you do not have a phone number listed, you will receive the OTP via email at the email address on your user profile.

If you would like to change your default option, you can do that on the OTP screen, by selecting 'Use alternative method to receive OTP'. Once the options come up, select the option that you prefer and be sure to also check the box 'Set as Default'. This is the only way to update how you receive the OTP when your log into the portal.

Once you have successfully logged on to the portal using the OTP, please review your user profile and make any necessary changes to your phone number and email address.

Please note the following:

- Users sharing the same email address AND phone number will be permitted to use text message, phone call, or email to receive the OTP when you log into the portal.
- Users sharing the same email address but having different phone numbers, will be required to update your default OTP option to use the email method only.
- Users sharing the same phone number but having different email addresses, will be required to update your default OTP option to use the email method only.

We have also rolled out a stronger password policy for the member and agent portals. If you have not already done so, you will be asked at your next login to update your password. The password will need to be at least 8 characters long and will require at least one lower case letter, one upper case letter, one number, and one special character.

We also updated the links to our portal login pages. If you have the login screen saved in your favorites or bookmarked and are receiving a big OOPS! please go back to our home page at www.nsslife.org and click on either **member login** or **agent login** and this will direct you to the new portal login pages.

As always, we take the security of our member's and agent's information very seriously. We recognize these changes create a slight inconvenience to you, but they are effective countermeasures against unauthorized access to your information.

Lisa Shriver

Assistant Controller/Supervisor, Member Services

OUR DEPARTED MEMBERS September, 2020

Name	City and State	Date of Death	Assembly
Agac, Mary	Hulmeville, PA	08/17/2020	L075
Baker, David	Kalamazoo, MI	07/04/2020	0381
Borley, Eunice	Beloit, WI	08/11/2020	0774
Brandeberry, Evelyn	Maumee, OH	07/18/2020	0381
Brown, William H	Seneca, PA	09/09/2020	0554
Cassin, Dolores	Monongahela, PA	08/11/2020	0737
Chavalia, Helen	Medina, OH	07/16/2020	0004
Chehovin, Joseph	Washington, PA	08/01/2020	0588
Ciernik, Violet V	Milwaukee, WI	08/01/2020	0774
Clark, Doris	Greensburg, PA	09/09/2020	0039
Clarke, Robert L	Lakeland, FL	07/20/2020	0813
Connolly, Jr., Linney L	Elkins, WV	08/01/2020	0774
Crawford, Hugh	Washington, PA	05/16/2020	0588
Cullen, Anabelle	Pittsburgh, PA	01/31/2020	0100
Deemer-Robson, Patricia	Pittsburgh, PA	09/04/2020	0100
Erwin, Ruth	Belleville, IL	07/27/2020	0595
Fortney, Sylvia	Viroqua, WI	08/12/2020	0774
Friggle, John	Meadville, PA	09/10/2020	0774
Fuller, Dorothy	Edinboro, PA	09/14/2020	0774
Funderburk, Annie	Pageland, SC	08/18/2020	0774
Gabriel, Mary Grace	Pittsburgh, PA	08/15/2020	0774
Geramita, Rose	Pittsburgh, PA	09/08/2020	0774
Gibberd, Christine	Wausau, WI	06/21/2020	0774
Gilchrist, Dolores	Bluffton, SC	08/19/2020	0434
Grzybowski, Chester	Greenwood Village, CO	04/16/2020	0774
Gutjahr, Irene	Cibolo, TX	07/19/2020	0110
Gwinn, Wayne	Meadow Bridge, WV	07/24/2020	0774
Happersett, Mary	Bolivia, NC	07/27/2020	0800
Harlan, Melvin	Elizabeth, PA	09/20/2020	0441
Harris, Robert F	Indian Trail, NC	07/31/2020	0774
Hoffman, Odette	Mechanicsburg, PA	08/03/2020	L102
Hoffman, Sandra	Butler, PA	09/07/2019	L161
Horency, Madolyn	Washington, PA	08/24/2020	0588
Iannamorelli, Violet	Coraopolis, PA	09/22/2020	0123
Jezewski, Josephine	Gaylord, MI	05/07/2020	0381
Keller, Charles	Erie, PA	08/24/2020	0774
Kerr, Loretta	Cecil, PA	04/27/2020	0588
Kime, Steven	Richeyville, PA	08/27/2020	0377
Kirby, Jeffrey	Indiana, PA	09/08/2020	0267
Koczan, Michael	Pittsburgh, PA	08/08/2020	L161
Lubotsky, Rhea	Browndeer, WI	08/28/2020	0774
Ludwig, Robert	Indiana, PA	08/23/2020	0774
Markus, Rosemary	Potosi, WI	07/31/2020	0774
McCarthy, Ann	Avoca, PA	08/25/2020	L075

PVR Scholarship Fund Donations

In Memory of **William R. Gorrington**:
From Assembly 0123 20.00

In Memory of **Marion Jackman**:
From Assembly 0123 20.00

In Memory of **Mary Kedzierski**:
From Assembly 0123 20.00

In Memory of **James J. Rttinger, Jr.:**
From Assembly 0123 20.00

In Memory of **Gregory J. Welch**:
From Assembly 0123 20.00

In Memory of our son and brother
Shaun Crowley:
From Mom, Dad, Kevin, Jr.
and John Crowley..... 20.00

In Memory of **Joseph & Elizabeth Resovsky**:
From the McEvoy Family 25.00

Donations:
Assembly L002 250.00
NSS Life American
Hearing Benefits..... 100.00
Daniel & Denise Regel..... 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

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.











 **American**[™]
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A Starkey Hearing Technologies Program

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

Your hearing health is key to your quality of life.

Call (888) 705-6920 to take advantage of your Member discounts today:

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

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

Call our Hearing Care Advisors at
(888) 705-6920
to schedule your
FREE CONSULTATION
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*Patient benefits may vary by contract type. **Professional service fees may apply.
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Available from the NSSHM Gift Shop while supplies last!

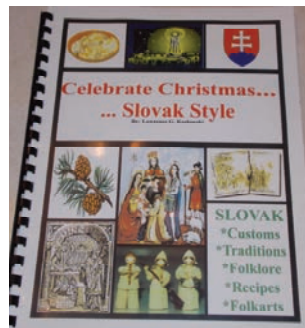


OPLATKY:

Package of 5 **large** wafers \$4.00

Small wafer with Christmas Blessing ideal for placing inside Christmas cards. Available in **English OR Slovak.**

Please specify. \$2.00 ea.



Christmas Slovak Style:

Remembering the Priceless Treasures of Christmases Past and an Inspiration for Christmases of the Future

\$12 (includes postage and handling)

Slovak Christmas CD

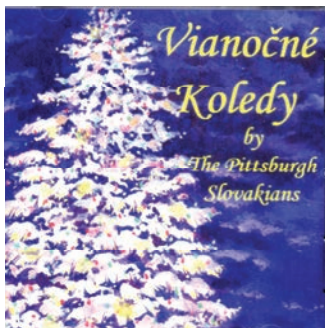
Sung and produced by the Pittsburgh Slovaks.

Features 14 traditional carols. **\$15.00**

EXCLUSIVE! Slovak Christmas CD

Sung and produced by the Carmelite Fathers in Lorinčik, Slovakia. Features 21 traditional carols.

Limited Supply Available \$15.00



Western Pennsylvania Slovak Radio Hour

73 AM – 96.5 FM – WPITAM.COM

3 - 4 pm Every Sunday Afternoon

Hosted by Rudy & Sue Ondrejco

234 Ilion Street – Pittsburgh, PA 15207

Phone: 412 421-1204 e-mail: wpaslovakradio@gmail.com

Our 38th Annual Dinner Dance was scheduled for Sunday, October 11th, but it has been postponed. Because of all the restrictions in place surrounding the pandemic, we would be unable to provide the format for the event that everyone has come to enjoy. We also want to keep our friends and families safe.

In the meantime, we do need your financial support to be able to continue buying the time for the program from the station. On October 11th (during the program) we had a few members of our radio committee in the studio taking donations over the phone. Our goal is \$6,000.00 which is the profit we make each year on the dinner dance. Keep in mind that is only about half of what is needed to keep the program on the air each week throughout the year. So please spread the word. We need your support.

Make your check payable to: Western PA Slovak Radio Hour, and mail to: 234 Ilion Street, Pittsburgh, PA 15207.

The good news is that we have rescheduled our event for Sunday, April 18 2021. That is 2 weeks after Easter, so mark your calendars. Many things are being put off until spring but we want to make sure that our dinner dance is the first occasion on your calendar. Hope to see you all in the Spring! Thank you for your continued support.

Western Pennsylvania Slovak Radio Hour Committee

First Thanksgiving with the Pilgrims



Although the modern day Thanksgiving feast takes place on the fourth Thursday of November, the first Thanksgiving did not. This feast most likely happened sometime between September and November of 1621.

No exact date for the feast has ever been recorded so one can only assume it happened sometime after the fall harvest. The celebration took place for three days and included recreational activities.

Guests at the feast included 90 Wampanoag Indians from a nearby village, including their leader Massasoit. One of these Indians, a young man named Squanto, spoke fluent English and had been appointed by Massasoit to serve as the pilgrim's translator and guide. Squanto learned English prior to the pilgrim's arrival after he was captured by English explorers and spent time in Europe as a slave.

Neither Bradford or Winslow's account indicate whether the Indians were actually invited to the celebration or how they learned of it. Many historians have simply assumed they were invited. Edward Winslow's account merely states:

"Our harvest being gotten in, our governor sent four men on fowling, that so we might after a special manner rejoice together, after we had gathered the fruits of our labors; they four in one day killed as much fowl, as with a little help beside, served the company almost a week, at which time amongst other recreations, we exercised our arms, many of the Indians coming amongst us, and amongst the rest their greatest king Massasoit, with some ninety men, whom for three days we entertained and feasted, and they went out and killed five deer, which they brought to the plantation and bestowed on our Governor, and upon the Captain and others. And although it be not al-

ways so plentiful, as it was at this time with us, yet by the goodness of God, we are so far from want, that we often wish you partakers of our plenty."

Many dishes served during modern Thanksgiving meals were not present at the first Thanksgiving. The colonists didn't have potatoes, nor did they have butter or flour necessary for making pies. Cranberries might have been served but only for color or tartness, instead of as a sweet sauce.

Neither Bradford or Winslow's writing reveal what was actually served at the first Thanksgiving meal, besides fowl and deer, but guesses can be made based on the types of food they often wrote about such as mussels, lobsters, grapes, plums, corn and herbs.

OUR DEPARTED MEMBERS September, 2020

McKinney, Elvia	Princeton, WV	07/09/2020	0774
Morris, Erma	Canonsburg, PA	08/22/2020	0377
Murray, Walter	McDonald, PA	07/17/2020	0588
Orenish, Andrew	Latrobe, PA	09/11/2020	0737
Oswald, Janice	Maumee, OH	03/13/2020	0160
Palaszynski, Alfred	Pittsburgh, PA	04/10/2020	L161
Pannell, Margaret	Penn Hills, PA	08/22/2020	L161
Parr, Mary	New Haven, CT	05/02/2020	0028
Pellack, Margaret	Pennsauken NJ	04/29/2020	R059
Reichert, Lena B	Hanover, PA	05/03/2020	L102
Reid, Anna	South Park, PA	12/27/2019	0108
Rhodes, Linda	Clyman, WI	08/28/2020	0774
Riley, Ellen	Erie, PA	09/21/2020	0774
Rogoff, James	Alpharetta, GA	06/04/2020	0774
Rush, Bernard D	Eighty Four, PA	08/01/2020	0434
Sabo, Patricia	Flemington, NJ	08/24/2020	0110
Saladak, Ernest	Yonkers, NY	04/21/2020	0110
Schlingman, Dorothy	Kingston, Pa	09/20/2020	0617
Sprenger, Nancy	North Huntingdon, PA	04/16/2020	0737
Sterner, Virginia	New Oxford, PA	07/08/2020	0267
Stetson, Bonita	Tallmadge, OH	04/05/2020	0731
Strasser, Joanne	Erie, PA	07/02/2020	L161
Tehorik, Matilda	Cleveland, OH	08/09/2020	0432
Thomas, James V	Youngwood, PA	07/25/2020	0737
Tryzbiak, Sophie	Erie, PA	09/25/2020	0774
Tylkowski, Catherine	Erie, PA	08/12/2020	0432
Van Kirk, Freda	Ravenswood, WV	04/15/2020	0774
Van Skiver, Catherine	East Greenville, PA	07/21/2020	0774
Vogel, Kathleen	Houston, PA	07/30/2020	0588
Webb-Saladino, Vita	Ada, MI	07/19/2020	0381
White, Madeline	Whitman, WV	08/22/2020	0774
Witherup, William	Meadville, PA	09/06/2020	0731
Wydareny, Diana	Greensburg, PA	09/01/2020	L161
Yesalavich, Mary	Dunellen, NJ	04/08/2020	L075
Yost, Ralph	Aliquippa, PA	05/07/2020	0123
Zolek, Veronica	Middletown Twp, NJ	05/18/2020	0110
Zonin, Loretta	Johnstown, PA	09/05/2020	0737



Youth Circle Page

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

Turkey Cupcakes

Materials Needed:

- Chocolate cake mix
- White frosting
- Chocolate frosting
- Yellow round candy (like M&M's or Reese's Pieces)
- Candy corn
- Orange mini chocolate or butterscotch chips
- Black edible-ink marker
- Brown cupcake liners
- Piping bag and tip or plastic sandwich bag with a cut corner

Bake Cupcakes and Frost

Bake cupcakes in brown liners according to cake mix instructions. Allow to cool. Frost cupcakes with white frosting, keeping the frosting nearly flat. Next, fill a piping bag or plastic sandwich bag (with cut corner) with chocolate frosting and pipe a small, flat circle of chocolate frosting on top of the white frosting. Chocolate and white frosted cupcake



Add Turkey's Face and Eyes

Add a yellow candy to the center of the chocolate frosting circle. Use the black edible-ink marker to draw 2 small dots on the yellow candy for the turkey's eyes, leaving space for the turkey's beak.



Add Candy Corn Feathers and Beak

Add 5 candy corns to the top half of the turkey, resting them on the white frosting with the candy's white tips beneath the chocolate frosting. Using a dab of frosting, attach a mini orange chocolate chip to the yellow candy as the turkey's beak. Now you have a turkey cupcake to enjoy!



2020 Christmas Ornament Contest Deadline: December 1st, 2020

Now is the time to start thinking and making your Christmas Ornament. Get out your glue guns and glitter and create a winning ornament today!

The rules are as follows:

1. The contest is open to all NSS members. In addition, we are inviting our Home Office Staff, and even our Board Members to participate.
2. Entries should be no larger than 5" High; 5" Wide and 5" Deep. The base can be in any shape so long as it stays within the above measurements. You can glue objects to make your ornament decorative (we encourage you to be creative!) Some examples are glitter, ribbon, stars, cotton balls, etc... Please submit original handmade ornaments only. Ornaments made from kits will be disqualified.
3. All entries must include your name, address, age, youth circle number or assembly number and phone number on a separate sheet of paper. Youth members should also list their shirt size (Youth: YM, or Adult: AS, AM, AL, AXL).
4. All winners in each group will have their names appear in the "National News." In addition, a picture of your ornament will appear on the website. All entries will be distributed to a local nursing home to be placed on a Christmas Tree. You can send in more than one ornament for distribution purposes--the more we have the prettier the tree will be! In the event you send more than one, please note which ornament you would like to have judged.
5. The contest shall be judged under the following categories and prize awards:

Member Categories:

- Frosty's Group (Ages 5-7)
- Rudolph's Group (Ages 8-10)
- Snowflake Group (Ages 11-13)
- Santa Group (Ages 14-16)
- Adult Group

Prize Awards:

- First Place - \$25.00
- First Place - \$25.00
- First Place - \$25.00
- First Place - \$25.00
- First Place - \$50.00
- Second Place - \$30.00
- Third Place - \$20.00

6. Entries must be mailed, or hand-delivered to the NSS Home Office by the deadline of December 1st of each year. Please mail to: National Slovak Society ATT: Ornament Contest, 351 Valley Brook Road, McMurray, PA 15317-3337. BE SURE THAT YOU FOLLOW THE RULES CAREFULLY SO YOU DO NOT LOSE POINTS IN THE JUDGING.

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.