



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

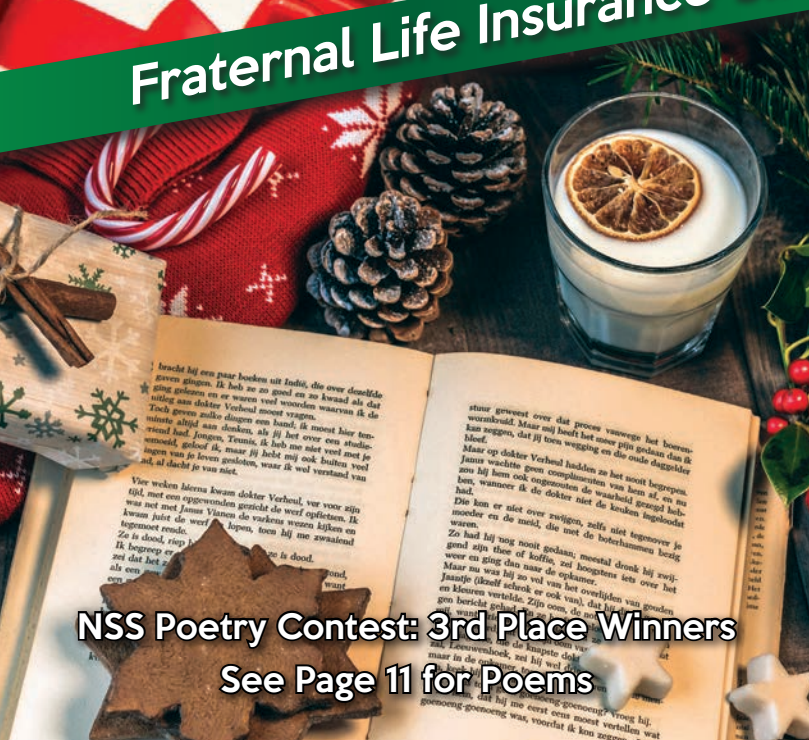
**Last Day for 2021 Withdrawal Requests  
 will be Friday, December 10, 2021**



**The National Slovak Society of the United States of America**

# National News

**Fraternal Life Insurance Since 1890 • Merry Christmas!**



**NSS Poetry Contest: 3rd Place Winners  
 See Page 11 for Poems**



The NSS Heritage Museum Presents  
**"Christmas Around the World"**  
 on Display until Dec. 22, 2021



**2021 Third Qtr. Financial Statement Recap  
 See Page 6 for Details**

**NÁRODNÉ NOVINY**  
 DECEMBER 2021 | NUMBER 3560 VOLUME 113



# National Slovak Society

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



## NATIONAL SLOVAK SOCIETY OF THE UNITED STATES OF AMERICA

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

Founder and Honorary President, Peter V. Rovnianek

### EDITOR

LORI CROWLEY

Published Monthly

Send articles for publication to:

351 Valley Brook Road

McMurray, PA 15317-3337

**Deadline: 5th of preceding month**

### NSS EXECUTIVE OFFICERS

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

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

Robert F. Katricak, *Chairman of the Board*

### NSS BOARD OF DIRECTORS

Michael J. Czarney

Lauren A. Fox

Andrea L. Garbon

Abigail A. Gross, Esq.

Susan M. Ondrejco

Karen Lynne Orban

John G. Payerchin

Andrew "Drew" J. Wesnak

### NSS HONORARY OFFICERS

Anthony Beno, *Director*

Mary Jo Holker, *Director*

Edward Koches, *Director*

Paul Payerchin, Jr., *Director*

### FSWFE HONORARY OFFICERS

Justine Wesnak, *President*

Reverend Monsignor Thomas V. Banick,

*Spiritual Advisor*

FSWFE merged with NSS in 1997

## Inside this Issue...

### Assembly Activities

Activities at a Glance.....3

### From the Executive Officers

The President's Page.....4

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

### NSS Financial Matters

Third Quarter Financial Statement .....6

Annuity Interest Rates.....8

Recommender/Change of Address .....8

### NSS Sales Department

National Sales Director.....9

### NSS News/Activities

The Christmas Angels' .....7

Fraternal Activities Coordinator .....10

Third Place Poetry Winners.....11

Museum Gift Shop.....15

Departed Members.....16-17

Youth Christmas Crossword Puzzle.....19

### Assembly News

Assembly Meetings.....12-13

Assembly Photos.....14

PVR Donations.....16

### Národné Noviny

Adventné zamyslenia.....18

Vianočné zvyky a tradície.....18

Zdravie.....18

Bohatstvo.....18

Pozvánka.....18

## 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.

**THERE WILL BE NO EXCEPTIONS!**

## Activities At A Glance

### REGION 2

### Assemblies L075, 0617

December 1-14th  
January 23, 2022  
February 5, 2022  
February 16, 2022  
April 3, 2022  
August 10, 2022

Region 2, Matching Funds Fundraiser for Old Forge PTO Playground  
Assembly L075, Meeting, Time and Place TBA  
Region 2, Meeting, Grotto Pizza, Wilkes Barre, PA at 1:00 pm  
Assembly 0617, Meeting and Social Pierce Street Deli at 1:00 pm  
Assembly 0617, Easter Project (Tenative) (TBA)  
Assembly 0617, Fraternal Day, Knoebels Park (TBA)

### REGION 5

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

December 4  
December 4  
December 4  
December 5  
December 5  
December 12  
October 23, 2022

Phipps Conservatory's Holiday Magic at 4:00 pm to 7:00 pm  
Assembly 0731, Christmas Party, Lariccia Family Center, Boardman Park at 6:00 pm  
Assembly 0737, Meeting, Carol Godor's residence, North Huntingdon, PA at 1:00 pm  
Assembly 0039, Annual Christmas Party, Uniontown K of C Hall at 2:00 pm  
Assembly 0377, Annual Christmas Party, Hugo's Restaurant, Brownsville, PA  
Assembly 0123, Christmas Party, J.W. Hall's Steak and Seafood Inn at 1:00 pm  
Assembly 0731, Halloween Hayride, Countryside Farm at 4:00 pm

### REGION 8

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

December 8  
December 12  
December 20  
January 20, 2022

Assembly 0432, Meeting, Dave & Marti Pytel's residence at 7:00 pm  
Assembly 0004, Annual Christmas Luncheon (after bowling)  
Assembly 0160, Visit from Santa  
Assembly 0432, Tobogganing, Strongsville Chalet (TBA)

### REGION 14

### Assemblies R059, L102

January 9, 2022  
January 23, 2022

Assembly L102, Annual Christmas Party, Wesnak's residence, Whitehall, PA at 2:00 pm  
Assembly R059, Meeting, Prime Restaurant, (TBA)

### AT LARGE

### Assemblies L002, R019, L040, 0110, 0236, 0267, 0381, 0554, 0568, 0586, 0705, 0800, 0813

December 12  
December 24  
December 28  
February 17, 2022

Assembly 0586, Christmas Party, Jen's Guesthouse, Willow Springs, IL at 4:00 pm  
Assembly 0705, Christmas Eve Party, (Fraternal Fund Activity) (TBA)  
Assembly 0381, Meeting, Sibley Gardens, Trenton, MI at 3:00 pm  
Assembly 0381, Meeting, TV Diner, Trenton, MI at 2:00 pm



Oct. 29: Members of the home office staff participated in an office "Trick or Treat" dressed in Halloween costumes to celebrate the holiday.

## The President's Page...

**Joseph Stefka, Jr., FIC, President, CEO**  
Email: [jstefka@nsslife.org](mailto:jstefka@nsslife.org)



As I write this article on a dreary, rainy Halloween morning, I realized that it will be one year tomorrow morning since I began my term as your NSS President. I am grateful for all the support and assistance I have received over the past twelve months from my fellow Executive Officers, Secretary-Treasurer Linda Strom, and Chairman of the Board Bob Katricak, from the Board of Directors, our Society Advisors, the Home Office Staff, and my wife Annette! You have all helped to make the transition go smoothly. I would also like to thank the members and agents who have reached out to me over the past year with congratulatory messages, cards, and letters. Your thoughtfulness is greatly appreciated!

The year has gone by quickly, although a great deal has occurred during the past twelve months. The most pressing issue has been the COVID-19 Pandemic. The Pandemic has had an immense effect on everyone and has not only altered business processes for the NSS but for businesses around the World. It has affected the economy worldwide with continued low interest rates, supply chain issues for all types of products, increases in prices due to supply and demand, a need for employees for unfulfilled positions in businesses across the country, and has taken a tremendous toll on individuals and families who have contracted the virus. The NSS has not been unaffected by the virus. I would like to take this opportunity to offer my deepest sympathy to the NSS families who have lost a loved one due to the pandemic and to offer my sincere wishes for a complete recovery to those who have battled through the disease. Everyone is hoping for a return to a normal lifestyle soon. NSS independent agents have continued to write business for the NSS, and growth has been realized

in both membership and assets over the past twelve months. The process of moving to a new policy administration software system is underway. The system will enhance the user experience for our members and agents. It will also assist the NSS with regulatory and compliance requirements and improve our operational and reporting capabilities as we increase our digital capability in the future. Several projects have been completed at the Home Office to increase workspace, provide additional physical and cyber security, and to maintain our Home Office facility. The planning for our 38th Quadrennial Convention is well underway as we prepare for the arrival of delegates next June. Looking back on the past year, many NSS activities at the local, regional, and national level were either cancelled or postponed to a later date due to the pandemic. It is great to see that activities are resuming again.

Several NSS assemblies have activities planned during the month of December. Assembly 731 has a Christmas Party scheduled for December 4th at Lariccia Family Center in Boardman Park, Boardman, Ohio, Assembly 39 has its Annual Christmas Party scheduled for December 5th at the K of C Hall in Uniontown, Pennsylvania, Assembly 377 has its Annual Christmas Party scheduled for December 5th at Hugo's Restaurant in Brownsville, Pennsylvania, and Assembly 123 has a Christmas Party set for December 12th at J.W. Hall's Steak and Seafood Inn in Aliquippa, Pennsylvania. Please take the time to become active in your assembly and participate with other members in activities that are planned.

A reminder to all that registered, the "Evening at Phipps Conservatory's Holiday Magic" will be held on Saturday, December 4th from 4:00 pm to 7:00 pm. A special thank you to all youth and adult members who have submitted an entry for the Christmas Ornament Contest! Good Luck!

The month of December is a special time of the year as families gather together to celebrate the Christmas Holiday and the true meaning of Christmas, the birth of Jesus Christ. Many Slovak Christmas customs and traditions passed on from our parents and grandparents make the season special. The Slovak Christmas Eve dinner filled with courses of delicious food made from recipes originating in Slovakia and brought to America by Slovak immigrants over a century ago are an annual reminder of our past. The Christmas Eve family gatherings of the

past are forever linked to the wonderful aromas and tasty food prepared each year. As children, we looked forward to the gathering of our extended family on Christmas Eve and Christmas Day. It was a chance to share the joy and anticipation of the season with the people who were most important in our lives. It is my hope that the Slovak Christmas traditions, the importance of family, and the true meaning of Christmas continue for generations to come for all our members!

On behalf of the Board of Directors, Officers, Home Office Staff, and my family, I would like to wish each of our members and their families a very Merry Christmas and a healthy, safe, and prosperous New Year!

## News of Narodniars

Congratulations to the National Slovak Society's 2021 Fraternalist of the Year, Keith A. Kucherawy of Assembly 588, as he recently received another honor and was selected as the Pennsylvania Fraternal Alliance's 2021 Fraternalist of the Year at the PFA Annual Meeting held in Pittsburgh, Pennsylvania. Keith's nomination was submitted by the NSS, and he was selected by the PFA Fraternalist of the Year Committee to receive the award. Keith and his wife Elaine were invited to attend a luncheon at the 109th PFA Annual Meeting where Matt Blistan, Chair of the Committee presented the award to Keith. Congratulations Keith on the honor and keep up the fraternalism in the future. The National Slovak Society is proud of your accomplishments and proud to have you as member!



Happy birthday wishes are sent to Directors Abigail Gross and Susan Ondrejco, Home Office Staff Members Brigid Delien and Cyndi Salat, to my lovely wife Annette, son-in-law Brett Bernardo, and to Michael Dvorsak, Janice Krynak, Braidon Shriver, John and Kevin Crowley, David W. Blazek, and Fran Blazek and to all others celebrating a special day in December. Wishing a speedy recovery to my Executive Assistant Pam Blum and to Heather Payerchin as they both recover from recent surgeries.

## A Page From My Notebook...

Linda M. Strom  
Secretary-Treasurer/CFO



## 2022 NSS Quadrennial Convention

Another reminder to schedule your delegate election meeting and make sure it is published in our newsletter at least 30 days prior to your meeting. This convention may be our best one yet. You will have the opportunity to hear about our Growth in Assets, Membership, and licensed States; an IT initiative to migrate to Equisoft (a Policy cloud-based system); new NSS Executive Leadership; new additions to the Board and Staff; development of Business Policies; A successful 2019 PA Insurance Department Audit; and much, much more. Stay Tuned Folks!

## 2020 Board Minutes Published in Last Month's Newsletter

In an effort to **catch up on publishing minutes of prior Board Meetings** which was hindered by the effects of COVID I began with a recap of the November Fall Board Meeting 2020 Minutes. Several members who read my article called the Home Office and thought I had finally lost my marbles (I know who you are!) and published the wrong minutes.

This month I will very briefly list the important items of each meeting in 2021 in a very condensed version.

## Synopsis of the March 2021 Board of Directors Winter Meeting

The following is a condensed version of the Minutes of the March 2021 Winter Board Meeting held on March 6, 2021, at the Home Office, McMurray, PA. This meeting was virtual due to COVID-19 concerns.

The core business of the meeting began with the Sales Director's report. Catholic financial business was ceded to Optimum Re, and the Retirement 10 Annuity was introduced. The Insurance and Annuity Guidelines were reviewed, and proposed changes presented. Dividends were declared for 2020.

AQS Managing Director Larry White presented the Investment Report . 2020 Year End Results were presented by H2R CPA Donald Reddinger and Legal Counsel P Ronald Cooper, Esq. presented an overview of legal items.

Fraternal Activities for 2021 were presented by the Fraternal Activities Coordinator. Interest Rates were discussed and set for the 2nd Quarter of 2021. FHL Bank and Ascensus Resolution were presented for Board approval and Signature. The Status of our KBRA efforts were reviewed along with the result of our CA Market Conduct Exam.

A 2022 38th Quadrennial Convention update was presented, and all Petitions acted upon. The CIO Report

was presented and the NSS Strategic Plan reviewed. We will move forward with plans for the Assembly Officers Seminar. This concludes the major items addressed at the March 2021 Board Meeting.

## Minutes of the May 2021 Board Of Directors Spring Meeting

The following is a condensed version of the Minutes of the May 2021 Spring Board Meeting held May 21, 2021, at the Sheraton, Bayfront Landing, Erie, PA. While on site the Board toured the facility as a potential convention site.

The Fraternal Activities Coordinator Pam Blum reported on events for 2021. Sales Director Greg Felton reported that the Insurance business has slowed however the annuity business is strong. A correction was made to the 2021 Winter Board Minutes to reflect that the Annuity Premium on the New Business Page should be 31MM. Legal Counsel P Ronald Cooper presented a brief legal report.

The CISO and CIO reports focused on the search for a new computer servicing provider and presented current IT initiatives. The Technology Committee presented current IT initiatives. Discussion followed each of these topics as they were lengthy and full of technology detail.

Committee Reports were presented by the Chair of the various committees. Interest rates were set for the 2nd Quarter 2021. The FHL Bank and Ascensus requested and presented two resolutions for signature. Both were signed and returned to each requestor.

Information regarding our KBRA Application was presented by President Stefka. The CA Market Conduct Exam was presented for discussion by President Stefka. The Cubicle Office Reorganization is moving forward.

President Stefka spoke briefly about the 2022 38th Quadrennial Convention and presented several petitions for action by the Board. AQS Managing Director Larry White presented the Investment Report followed by the Overview of the 2021 1st Quarter presented by H2R CPA Donald Reddinger via Teams. The Actuary Report was presented by Ed Cowman, Miller/Newberg. The review of the Strategic Plan was presented for discussion.

Interest rates were set for the 3rd Quarter 2021. The corporate Governance Annual Disclosure filing was completed. The Paycheck Protection Program Loan Resolution and the Merrill Lynch Advisory Services Resolution were adopted.

It was decided to review the Strategic Plan after the 2022 Convention. Reports of the Museum Committee and the Risk Management and Governance Committees followed. This concluded the business of the May 2021 Meeting.

# 2021 3rd Quarter Financial Statement Recap

Statement as of September 30, 2021

	Sept 2021	Dec 2020
<b>Net Admitted Assets:</b>		
Bonds	\$1,410,564,820	\$1,357,426,297
Preferred Stocks	5,300,000	2,000,000
Common Stocks	7,902,571	6,065,184
Mortgage Loans on Real Est.	81,799,777	32,451,740
Certificate Loans	977,348	893,191
Real Est Occupied by Society	622,238	638,254
Cash on Deposit	80,489,602	36,578,178
Other Invested Assets	1,901,686	
Uncollected Premiums	414,558	306,467
Investment Income Due	16,275,906	14,380,629
<b>TOTALS</b>	<b>\$1,606,248,506</b>	<b>\$1,450,739,940</b>

## Liabilities & Unassigned Funds

Aggregate Reserve	\$1,438,431,000	\$1,295,552,000
Deposit-type Contracts	67,976,547	65,253,054
Certificate Claims	675,000	550,000
Commissions Due	250,000	160,000
Refunds Due and Unpaid	910,000	760,000
General Exp Due	2,023,350	1,733,200
Retained by Society as Trustee	75,229	109,306
Borrowed Money & Interest	410,242	0
Asset Valuation Resv (AVR)	12,199,000	10,358,500
Interest Maintenance Resv (IMR)	5,001,411	5,581,682
Contingency Reserve	150,000	150,000
Unassigned Funds	78,146,727	70,532,198
<b>TOTALS</b>	<b>\$1,606,248,506</b>	<b>\$1,450,739,940</b>

## Surplus Account:

Beginning Surplus	\$70,682,199	\$64,096,623
Net Income	8,801,163	7,840,226
Change in Net Unrealized		
Capital Gains or (Losses)	645,243	281,165
Change in Nonadmitted Assets	8,622	(9,315)
Change in Valuation Reserve	(1,840,500)	(1,526,500)
Aggregate Write-ins for Gains and Losses in Surplus		
Net Change in Surplus	7,614,528	6,585,576
<b>Surplus At Statement Date</b>	<b>\$78,296,727</b>	<b>\$70,682,199</b>

## Summary of Operations:

### INCOME:

	Sept 2021	Dec 2020
Premium & Annuity Considerations	\$207,709,594	\$191,259,342
Net Investment Income	51,248,151	60,715,911
Amortization of Interest		
Maintenance Reserve	318,543	505,857
<b>Income Sub-Total</b>	<b>\$259,276,288</b>	<b>\$252,481,110</b>

### EXPENSES:

Death Benefits	\$5,948,325	\$6,921,974
Matured Endowments	14,483	31,786
Annuity Benefits	89,740,882	104,412,827
Disability Benefits	5,284	5,898
Surrender Benefits	737,437	515,413
Interest On Deposit Type Contr	8,883	10,860
Increase In Aggregate Reserve for Life Contracts	142,879,000	120,889,000
Commissions On Direct Business	5,712,119	4,921,603
General & Fraternal Expenses	4,630,413	5,383,065
Insur, Taxes, Licenses, Fees	140,976	242,791
<b>Expense Sub-Total</b>	<b>\$249,817,802</b>	<b>\$243,335,217</b>

### SUMMARY:

Net Gain From Operations		
Before Refunds To Members	\$9,458,486	\$9,145,893
Refund To Members	(691,235)	(739,190)
Net Gain From Operations		
After Refunds To Members	8,767,251	8,406,703
Net Realized Capital Gains	33,912	(566,477)
<b>TOTAL NET INCOME</b>	<b>\$8,801,163</b>	<b>\$7,840,226</b>



## 2021 3rd Quarter Financial Statement

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

## PA Fraternal Alliance Meeting



Recently members of the National Slovak Society attended the Pennsylvania Fraternal Alliance's 109th Annual Meeting in Pittsburgh, Pennsylvania. (L-R: Rudy Ondrejco, Director Sue Ondrejco, President Joseph Stefka, Jr., Annette Stefka, Secretary-Treasurer Linda Strom, Nancy Toth, Rick Toth)

---

### 'The Christmas Angels'

It was December 23, 1993. For a single mom who was going to college and supporting my children completely alone, Christmas was looking bleak. I looked around my little home, realization dawning like a slow, twisting pain. We were poor.

Our tiny house had two bedrooms, both off the living room. They were so small that my baby daughter's crib barely fit into one room, and my son's twin bed and dresser were squeezed into the other. There was no way they could share a room, so I made my bed every night on the living room floor.

The three of us shared the only closet in the house. We were snug, always only a few feet from each other, day and night. With no doors on the children's rooms, I could see and hear them at all times. It made them feel secure, and it made me feel close to them -- a blessing I wouldn't have had in other circumstances.

It was early evening, about eight o'clock. The snow was falling softly, silently, and my children were both asleep. I was wrapped in a blanket, sitting at the window, watching the powdery flakes flutter in the dimming light, when my front door vibrated with a pounding fist.

Alarmed, I wondered who would stop by unannounced on such a snowy winter night. I opened the door to find a group of strangers grinning from ear to ear, their arms laden with boxes and bags.

Confused, but finding their joyous spirit contagious, I grinned right back at them. "Are you Susan?" The man stepped forward as he held out a box for me. Nodding stupidly, unable to find my voice, I was sure they thought I was mentally deficient.

"These are for you." The woman thrust another box at

me with a huge, beaming smile. The porch light and the snow falling behind her cast a glow over her dark hair, lending her an angelic appearance.

I looked down into her box. It was filled to the top with delicious treats, a fat turkey, and all the makings of a traditional Christmas dinner. My eyes filled with tears as the realization of why they were there washed over me.

Finally coming to my senses, I found my voice and invited them in. Following the husband were two children, staggering with the weight of their packages. The family introduced themselves and told me their packages were all gifts for my little family. This wonderful, beautiful family, who were total strangers to me, somehow knew exactly what we needed. They brought wrapped gifts for each of us, a full buffet for me to make on Christmas Day, and many "extras" that I could never afford. Visions of a beautiful, "normal" Christmas literally danced in my head. Somehow my secret wish for Christmas was materializing right in front of me. The desperate prayers of a single mom had been heard, and I knew right then that God had sent his angels my way.

My mysterious angels then handed me a white envelope, gave me another round of grins, and took turns hugging me. They wished me a Merry Christmas and disappeared into the night as suddenly as they had appeared.

Amazed and deeply touched, I looked around me at the boxes and gifts strewn at my feet and felt the ache of depression suddenly being transformed into a childlike joy. I began to cry. I cried hard, sobbing tears of the deepest gratitude. A great sense of peace filled me. The knowledge of God's love reaching into my tiny corner of the world enveloped me like a warm quilt. My heart was full. I fell to my knees amid all the boxes and offered a heartfelt prayer of thanks.

Getting to my feet, I wrapped myself in my blankets and sat once again to gaze out the window at the gently falling snow. Suddenly, I remembered the envelope. Like a child, I ripped it open and gasped at what I saw. A shower of bills flitted to the floor. Gathering them up, I began to count the five, ten, and twenty-dollar bills. As my vision blurred with tears, I counted the money, then recounted it to make sure I had it right. Sobbing again, I said it out loud: "One hundred dollars."

I looked at my children sleeping soundly, and through my tears I smiled my first happy, free-of-worry smile in a long, long time. My smile turned into a grin as I thought about tomorrow: Christmas Eve. One visit from complete strangers had magically turned a painful day into a special one that we would always remember...with happiness.

It is now several years since our Christmas angels visited. I have remarried, and our household is happy and richly blessed. Every year since that Christmas in 1993, we have chosen a family less blessed than we are. We bring them carefully selected gifts, food and treats, and as much money as we can spare. It's our way of passing on what was given to us. It's the "ripple effect" in motion. We hope that the cycle continues and that, someday, the families we share with will be able to pass it on, too.

May your days be merry, bright, and full of love. Next time you're feeling stressed about the holidays, we hope you remember this story, count your blessings, and try to pay it forward by giving to those that need it most. Merry Christmas to all!

-- Susan Fahnce Publications Int'l, LTD.

# Current Interest Rates

★ Effective January 1, 2020 ★

Optimum 3 2.00%

Preferred 5 3.00%

Preferred 8 3.50%

Preferred 7 and Flex earning 4%, these plans are no longer available.

Please contact your NSS Life financial service representative or Joe Elliott in the Home Office at 1-800-488-1890.

## Did you know...

You can add money to almost any Annuity with NSS, just send us a check. Any additional funds will not increase the time period on early withdrawal penalties.

Access your account values 24/7 by going to the website: [www.nsslife.org](http://www.nsslife.org) and login/register as a member.

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

#### RECOMMENDER FORM

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: \_\_\_\_\_



Please mail form to the NSS Life 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.*

#### Change of Address Information:

Full Name: \_\_\_\_\_

Certificate #: \_\_\_\_\_ Assembly #: \_\_\_\_\_

New Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Former Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

#### DEADLINE FOR PUBLICATION

Please be advised that all submissions **MUST BE** received by the Home Office no later than the **5th of Every Month**. Typed. Every effort will be made to publish the article and photos in a timely manner, space permitting.



## From the Sales Department...

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



## The Mona Lisa and Life Insurance

What could these two things possibly have in common? Well believe it or not – a lot. When Leonardo DaVinci painted the Mona Lisa do you think he had a masterpiece. What do think they offered him for the painting? Do you think someone offered him a thousand lira or more? To our knowledge he was offered nothing because it was just painted. Over time this artifact became a valuable painting and a real treasured museum piece. In part because of the painter. Partly because it is a one-of-a-kind masterpiece that was valued at \$100 million in 1962 so with inflation and in today's dollars it is estimated to be worth more than \$800 million.

What about life insurance? When you buy a policy is it valuable? You better believe it - each policy is its own masterpiece and unlike art it is immediately valuable. A \$100,000 whole life plan would pay that face amount upon the demise of the insured. And if the person lives a long time the face amount and the cash value would continue to increase and be worth more than the original face amount because of dividends.

In many respects the life insurance plan is valuable today and more so tomorrow. Insurance rates have never been less than they are right now and they will be increasing in the near future. Get life insurance now and save money. Call your local NSS representative or Joe Elliott in the home office for

more information. We would be glad to help you paint your masterpiece for your family.

## RMD's and What You Need to Know

Anyone with a qualified plan (IRA, 401k, SEP, etc.) needs to know about required minimum distributions or RMDs. These retirement accounts accumulate money on a tax-deferred basis. At withdrawal presumably taxes will be due. To make sure the government gets their tax money they have a rule that says anyone turning age 72 must take so much out of the account.

The amount that must be withdrawn is the end of the preceding year account balance divided by a factor from the IRS uniform lifetime table based on your age. For example: a person age 75 factor is 22.9), with a \$100,000 IRA balance would have an RMD of \$4,367. This is the minimum that must be withdrawn to be compliant. If you have multiple IRAs they may be lumped together and one amount may come out from one account or you may withdraw from each one separately their proportional share. Sometimes people take their RMD from the account earning the least.

A 401k or a 403b would have their own separate RMD and withdrawal rules. Some of these plans may also allow a waiver if you are still working. NSS always recommends that a person consult their tax advisor for specific information on how their actions may impact their situation.

Failing to take the RMD has one of the most onerous IRS penalties. A 50% excise tax on the amount not distributed. NSS always tries to send out an RMD letter to our members in late January. Sometimes people transfer their accounts to us after that so we may not be aware of their RMD status. It is important to remember that this responsibility is the taxpayer's.

Some items to consider as you reach this phase of life:

- Consolidating IRAs so that you don't lose track of any accounts.
- Consider rolling over an IRA to a Roth IRA for the long term benefit of tax-free proceeds. Initially, taxes would be due on any conversion.
- Other moves that your tax professional or advisor may recommend.

For more information please contact your local NSS representative or the Home Office.

## A Simple Needs Analysis for Life Insurance



### Thought For The Month:

*A year from now you will wish you would have started today.*

*Karen Lamb, author*

## Fraternal Matters...

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



## How to Help Others Who Are Less Fortunate This Christmas

Ah, Christmas. A time for exchanging presents, and filling yourself with good food. But Christmas is also, of course, the season of goodwill, and can be a tough time for many people, including those who are homeless, recently bereaved, lonely or struggling to make ends meet. So why not spend some time helping those in need this Christmas? Acts of kindness can have a huge benefit to your own happiness, health and sense of well-being as well as those of the people you help.

### Volunteer

No matter what you do, volunteering is a selfless act that will help transform the lives of many people over the holiday season. You could lend a hand in a charity shop, help out at a soup kitchen, volunteer for a charity help line, or volunteer to wrap presents for disadvantaged children.

### Make a reverse advent Calendar

Alongside opening your own traditional chocolate advent calendar every day, why not make a reverse advent calendar? It's simple: just begin with an empty box, adding one item of non-perishable food to it every day until Christmas. You can then take it to your local food bank. Check with your nearest food bank to see exactly what should and shouldn't be included in your box. As well as the basics, you could throw in some treats like cakes and biscuits – alcohol shouldn't be included, however.

## Befriend an elderly person-Visit the Elderly

Did you know that as many as one in three elderly people feel lonely and isolated, which can lead to depression and a decline in physical health and wellbeing. If you have any elderly neighbors, even just starting a conversation with them can have such a positive impact. You can also offer to help with practical tasks like shopping or dog-walking or offer to help them get to medical appointments and other activities.

### Help out at a food bank

There are a wide range of opportunities to volunteer at a food bank, particularly around the Christmas period. Whether you wish to volunteer as a warehouse volunteer, a food bank center volunteer, as a social enterprise volunteer, or even as an office volunteer, there is plenty you can do to help those less fortunate at Christmas.

### Gift a refuge parcel

Help out children and women escaping domestic abuse this Christmas by gifting a refuge parcel. It's up to you how much you want to donate. Your refuge parcels may provide emergency toiletries, food and clothing for women who have suffered domestic abuse, or even a Christmas present for a child.

Simple, unexpected acts of kindness at Christmas can really brighten someone's day and make you feel great about yourself as well. You could...

- Give a generous tip to a friendly customer service worker like a waiter or waitress
- Buy a homeless person a sandwich and a hot drink
- Give up your seat to someone on busy public transport
- Buy your friend a drink when they're feeling down...and listen thoughtfully if they need to vent
- Give genuine compliments
- Offer to take photos for any tourists you see trying to take one of themselves
- Help someone who's struggling with their luggage on public transport

## Oplatki

If you are interested in purchasing this special wafer (oplatki), the price is as follows:

Package of 5 large wafers \$4.00  
Small wafer with Christmas Blessing (English or Slovak) \$2.00

Please specify large or small wafers and how many you would like to purchase. Your order will be mailed once the check is received. Please make checks payable to **NSSHM** and mail to:

NSSHM

ATT: Pam Blum

351 Valley Brook Road

McMurray, PA 15317-3337

All proceeds will benefit the NSS Life Heritage Museum.



## Christmas Long Ago

*Frosty days and ice-still nights,  
Fir trees trimmed with tiny lights,  
Sound of sleigh bells in the snow,  
That was Christmas long ago.  
Tykes on sleds and shouts of glee,  
Icy-window filigree,  
Sugarplums and candle glow,  
Part of Christmas long ago.  
Footsteps stealthy on the stair,  
Sweet-voiced carols in the air,  
Stocking hanging in a row,  
Tell of Christmas long ago.  
Starry nights so still and blue,  
Good friends calling out to you,  
Life, so fact, will always slow...  
For dreams of Christmas long ago.*

~ Dona M. Maroney

*I would like to wish all of you  
a very blessed Christmas  
and Happy New Year.*

# Third Place Poetry Contest Winners

## Circles

There are circles everywhere.  
There are circles in my house.  
The letter O is a circle.  
I can make a circle with my blanket.  
I can roll the circle ball.  
It's my favorite.  
I love circles, for now, forever.

**Seng Xiong**  
C774, Age 5

## Lilies

Lilies are pretty  
Lilies are sweet  
They bloom at Easter  
They're like a treat.  
They smell heavenly  
As their trumpet petals unfold  
Pure white as Our Lady's dress  
As lovely as Our Lady, who never grows old.

**Miriam Ostrowski**  
C617, Age 10

## My Bike

There are so many fun things that I like,  
But my favorite is my BMX bike.  
It is super bright yellow with a really cool seat,  
That helps me do stunts and not miss a beat.  
I can ride really fast, hands free,  
Until my mom sees, and yells at me.  
She wants me to have fun, even if I ride really fast,  
But she also reminds me that it's no fun to have  
a cast.

**Anthony Cherevka**  
C108, Age 11

## My COVID Scare

Someone at work tested positive, they said.  
So go home, don't go out and stay in bed.  
For 5 days I got to stay at home,  
My family was there so I wasn't alone.  
I had no symptoms, so I needed not care,  
After day one, I was pulling my hair.  
The waiting around not knowing for sure,  
I think for me was worse than the cure.  
There's only so much Judge Judy to watch on  
television,  
After day 3 I felt like I was a convict in prison.  
I missed my work driving the bus;  
But seeing my regular passengers soon would be  
a plus.  
My test came back Negative; Thank the good Lord!  
So I got vaccinated; and now I'm passing the word.  
Two shots in my arm did me no harm,  
So I'm back to work, baby – with all my charm.

**Gary Edwards**  
L075, Adult

N.S.S. Heritage Museum Presents ...



# Christmas Around the World

On display until: Dec. 22, 2021

**FREE ADMISSION • Mon. – Thurs., 10am – 2pm**  
National Slovak Society Heritage Museum  
351 Valley Brook Road, McMurray, PA 15317  
For information call: 724-731-0094 / 1-800-488-1890

## ASSEMBLY 0004 Parma, OH

Our annual Christmas party will be held on Sunday, **December 12, 2021** followed by our Sunday Bowling League 1st half knockdown. We will have a luncheon prepared by Mike Cottrell and his staff, consisting of salad, lunch meat, meatballs, potato salad, coffee, pop and cake. Everyone will receive lottery tickets, candy and a bag of pretzels. Afterwards, our door prize drawings will be held. Anyone interested in attending, please contact Bud or Bob SirLouis at 440-845-2616 by December 5th.

The Officers and members of Assembly 4 wish everyone Happy Holidays and healthy, prosperous and SAFE New Year.

**Sonia Vorell**  
Secretary

## ASSEMBLY 0039 Uniontown, PA

For the second month in a row our assembly has suffered the loss of a wonderful fraternalist and friend. Mr. Timothy Schwer, our vice-president recently died of a lingering illness. For many years Tim was an announcer on WMBS Radio 590 in Uniontown, PA. He and his wife Nancy attended many of our National Conventions representing our assembly. He was always willing to serve and lend a helping hand. We will miss his booming voice as well as his fraternal enthusiasm. Rest in peace my friend.

Congratulations to *Giavanna Gulino* who won second place in the recent "NSS Poetry Contest". Her winning poem was entitled, "Dancing Through The Years". Her sister, Valentina was a first-place winner! Poetry must run in the family!

Our sincere condolences go out to the families of Loretta Martelli, Linda I. Smith and James Cunningham. May they rest in the loving arms of the Resurrected Christ.

The NSS Quadrennial Convention is coming up in 2022 in "Chocolate Town U.S.A" Hershey, PA. June 26-30. We are looking for delegates to represent our assembly. More information at our Christmas Party. Think about it!

Mark your calendars for meetings in 2022:

**Sunday, March 13th** - Lenten Dinner & Election of Delegates to the NSS Convention 6:00 pm

**Sunday, June 12th** - Summer Bar-B-Q 1:00 pm

**Sunday, September 11th** - Honoring Flight 93 6:00 pm

**Sunday, December 4th** - Annual Christmas Party 2:00 pm

Our Christmas Party/Dinner will be held on Sunday, **December 5th** at the Columbia Association (K of C) Social Hall starting at 2:00 pm. Mr. Greg Felton, our NSS Sales Director will be our guest. Good food, door prizes, gifts and fraternal fun!

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

May all the gifts of the Christ-Child bless you and your family this Christmas! **Vesele Vianocce!**

**John Payerchin**  
President

## ASSEMBLY R059 Bethlehem, PA

A meeting will be held on **January 23, 2022** at Prime Restaurant where election of officers will take place.

Merry Christmas and Happy New Year. May God Grant You Many Blessings!

**Michele Guydan**  
Secretary

## ASSEMBLY L075 Duryea, PA

In the new year, a meeting will be held on **January 23, 2022**, location TBA for the election of delegates to the NSS Convention in Hershey, PA, June 26-30, 2022. For more information contact Lehrae Ann Edwards at 570-569-2181.

**Lehrae Ann Edwards**  
Secretary/Treasurer

*If you don't like something,  
change it; if you can't change it,  
change the way you think about it.*  
— Mary Engelbreit, artist

## ASSEMBLY L102 Schnecksville, PA

Our annual Christmas party will be held on **January 9, 2022** at 2:00 pm at the Wesnak's.

**Sharon Wesnak**  
Secretary

## ASSEMBLY 0123 Coraopolis, PA

Let me start with a quick correction in the last issue our Christmas luncheon was listed incorrectly. However the luncheon is **Sunday, December 12th**. There is no additional seating so if you now are interested in attending you will be on a waiting list and will be notified if there are cancellations.

At the luncheon there will be a brief meeting to talk about next year's activities, have election of officers and answer questions anyone may have.

Since we will have a very full room at our luncheon I hope those that are coming will be fully vaccinated and if not feeling well will, decide for the consideration of all, stay at home. Hopefully no one is offended by this request and it will no longer be an issue in 2022.

At this time of year our assembly has made a practice of making a few modest donations (\$100) to several charities. We will continue this again this year. If you have a favorite worthwhile charity let me know and we will consider them.

May each of you have a wonderful and joyful Christmas and one filled with many blessings for you and your families. In the spirit of hopefulness I wish you a New Year filled with good health and pleasant surprises!

**William Knoll**  
President



## ASSEMBLY 0377 Bentleyville, PA

If you plan on attending the Phipps Conservatory Holiday Magic on **December 4th**, our assembly will reimburse the members that attend.

Our annual Christmas Party will be held on **December 5th** at Hugo's Restaurant, Brownsville, PA at 3:00 pm. Please bring a dozen of cookies for our cookie table. RSVP as soon as possible to me for **BOTH**, the Holiday Magic, and the party. Hope to see you there.

**Susan Skrypak**  
President

---

## ASSEMBLY 0381 Grosse Ile, MI

Blessings to our members and wishing you a Joyous Christmas and Happy New Year. With the rising Covid 19 and variant numbers increasing in Michigan we are being careful regarding activities. Please stay well and be safe.

A meeting will be on **December 28, 2021** at Sibley Gardens, Trenton, Michigan at 3:00 pm. (Tentatively)

Our February meeting will tentatively be held on **February 17, 2022** at TV Diner, Trenton, Michigan at 2:00 pm. We will be discussing the delegates to the convention.

**Joanne Medved**  
Treasurer

---

## ASSEMBLY 0432 Fairview Park, OH

A meeting will be held on **December 8th** at the home of Dave & Marti Pytel at 7:00 pm.

Mark your calendars for **February 20, 2022** for tobogganing at the Strongsville Chatlet! Details will be in the next issue.

Merry Christmas and a Happy New Year to all of our members.

**Shawn Pytel**  
Publicist & Social Media

## ASSEMBLY 0586 Chicago, IL

At our recent meeting we were honored with the attendance of two veterans at our meeting of Assembly 586.

Both are unassuming and had to be urged to talk about their service to our country.

Chuck Hamernick, who always begins our meetings with a prayer, served in Vietnam and is treated for agent orange at Edward Hines Veterans Hospital.



Fred Olszowka, our Sgt-at-Arms, is a faithful attendant of our meetings also. Fred served in the United States Army.

We talked about the upcoming convention at Hershey, Pennsylvania. A meeting was held on November 21st, at Drury Lane In Oakbrook.

God bless our country and of course all our members. At the Tomaskovic homes our family members fly the American flag remembering the WW2 service of my husband Joe.

The fraternal in the United States do so much good. Our Slovak heritage is well represented in the National Slovak Society.

Staying well is a primary part of our thoughts while coping with the time change and cold weather.

Our annual Christmas party will be held on **December 12th** at Jen's Guesthouse, 8989 Archer Avenue, Willow Springs, Illinois at 4:00 pm. We all hope that the health of our members enables them to be with their NSS friends on these dates. Food and friends! Join us!

God bless.

**Irene Tomaskovic**  
Vice President

## ASSEMBLY 0617 Ashley, PA



**Assembly 0617 donating check to St. Vincent de Paul**

Our Assembly 617 met at the Pierce Street Deli on October 6th to review past activities and move forward on other activities. The final report on the August Fraternal Day was given, and next year's Fraternal Day was approved by the assembly. The Fraternal Day for 2022 is set for Wednesday **August 10, 2022** at Knoebels Park. The Matching Funds project for Father John Ostrowski's El Salvador mission has been completed.

The Assembly will honor the memory of our long serving and dedicated President Rosemary Strish by dedicating the St. Vincent de Paul Kitchen Join Hands event and adding a leaf to the PVR scholarship fund tree in her memory.

The Assembly discussed the possibility of a holiday gathering for members of Assembly 617. Through the hard work of our treasurer Marge Gushka the project is starting to take shape for the Easter season. Tentative date for the event is Sunday, **April 3, 2022** (Sunday before Palm Sunday). Assembly 617 will hold a business meeting and social on February 16, 2022 at the Pierce Street Deli beginning at 1:00 pm. Topics on the agenda will be election of officers, selection of delegates to the NSS convention, and planning for the Fraternal year.

From Assembly 617 a Merry Christmas and a Happy and Healthy New Year.

**Vesele Vianoce - Stastny Novy Rok**

**John Kurilla**  
President



**NSS Life Officers, Directors and Home Office Staff  
wishes all of our members a Blessed Christmas  
and a prosperous, healthy Happy New Year**

## ASSEMBLY 0731 Lowellville, PA

Our annual Christmas Party will be held on **December 4th** at Lariccia Family Center in Boardman Park at 6:00 pm. Santa will be there with gifts for the kids, we'll have a basket raffle, games, and refreshments.

An assembly meeting is scheduled for Saturday, February 12, 2022, at the Cessna home, 58 Greenbay Dr., Boardman, OH 44512. At this meeting, we will have an election of assembly officers and election of delegates for the 38th Quadrennial Convention. Please plan to attend this important meeting. Contact Laurie Fox, 330-717-4705, if you have questions or need directions.

**Laurie Fox**  
Recording Secretary

## ASSEMBLY 0737 North Huntingdon, PA

**December 4, 2021** at the home of Carol Godor, 9280 Clubview Drive, North Huntingdon, PA at 1:00 pm.

If you plan on attending the December 4th Christmas meeting, please let me know by November 26, 2021 so we can plan accordingly. We have a lot of business to discuss since the virus has held us back for a year. Hope to see you all at the meetings.

**Carol Godor**  
Treasurer

## REGION 2 Hazleton, PA

A meeting will be held on **February 5, 2022**, at Grotto Pizza, 337 Wyoming Valley Mall, Wilkes Barre, PA 18702 at 1:00 pm. SNOW date February 12th 1:00 pm at the Grotto. Please read your NSS Magazine in case we need to reschedule.

Region #2 will be holding a Matching Funds Fundraiser for the Old Forge PTO Playground, the basket raffle is schedule for **December 1st to the 14th**. If you would like to donate a Basket or gift card for this fundraiser please contact Lucy Piccoletti 570-479-4116.

**Lucy Piccoletti**  
Recording Secretary

## News from Assembly 160, Lorain, Ohio

Assembly 160 met on October 18, 2021. Our Youth Members enjoyed painting pumpkins. Also at this meeting, our assembly concluded its annual fundraiser for the PVR Scholarship Fund. We collected \$500 that will be matched by the NSS.



On November 15, 2021, our Youth Members made Christmas Ornaments to submit for the NSS Ornament Contest. Also at that time, our assembly did a fundraising for Catholic Charities, St. Elizabeth Center's Toys for Tots program.

Finally on **December 20, 2021**, our Youth Members will be receiving a visit from Santa. Our assembly will be fundraising for The Second Harvest Foodbank's Blessings in a Backpack program.

We hope to see many members at our upcoming events. Refreshments are served at all of our events. We meet at Jim Czarney's house at 7:00 pm. Please contact Bob Katricak at 440-320-6916 or [rkatricak@nsslife.org](mailto:rkatricak@nsslife.org) for more information.

## Assembly 731 Halloween Hayride

Assembly 731 hosted their annual Halloween Hayride for youth members, their parents and grandparents, and friends. Everyone enjoyed a perfect fall evening taking a hayride through the Halloween decorated woods to the pumpkin patch to pick a pumpkin of their choice. Following the hayride, everyone enjoyed hot dogs and chili along with sweet treats, cider and hot chocolate and some gathered around the bonfire. The kids also had fun trying to eat a donut dangling from a string using no hands, tossing a bean bag to break balloons on a display board with nails behind the balloons (much safer than darts), and they also had an opportunity to get their faces painted. Each child was given a headband flashlight to help guide them through the corn maze after dark. Thanks to the NSS home office each child was given a Halloween bag and a light-up yo-yo, and we filled with little toys and candy. Several of the kids said this is their favorite NSS activity, but they are looking forward to our Christmas Party on December 4th. Special thanks to our Assembly officers who helped with the planning, entertaining, and the final clean-up....it certainly takes a good team to make this a successful adventure for all.

We have scheduled our 2022 Halloween Hayride for Sunday, **October 23, 2022** at Countryside Farm starting at 4:00 p.m.

**Laurie Fox**  
Recording Secretary



Some of the attendees at the annual Halloween Hayride pose for a group photo



Lindsay Estes and Mary Martini show that adults can enjoy face painting as much as the kids



Our group needed two hay wagons to get us all out to the pumpkin patch



Teenagers (Hannah, Addison, Ashlynn) enjoyed the donut game

## Donate to the NSS Heritage Museum with Every Amazon Purchase!



AmazonSmile is a simple way for you to support the NSS Heritage Museum every time you shop, at no cost to you. AmazonSmile is available at [smile.amazon.com](https://smile.amazon.com) on your web browser and can be activated in the Amazon Shopping app for iOS and Android phones. When you shop with AmazonSmile, you'll find the exact same low prices, vast selection and convenient shopping experience as Amazon.com, with the added benefit that AmazonSmile will donate 0.5% of your eligible purchases to the NSS Heritage Museum.

You use the same account on Amazon.com and AmazonSmile. Donations are made by the AmazonSmile Foundation and are not tax deductible by you. Tens of millions of products on AmazonSmile are eligible for donations. You will see eligible products marked "Eligible for AmazonSmile donation" on their product detail pages.

On your first visit to AmazonSmile, you will be prompted to select a charitable organization to receive donations from your future eligible AmazonSmile purchases. Select the National Slovak Society Heritage Museum. Amazon will remember your selected charity whenever you shop at [smile.amazon.com](https://smile.amazon.com) or with AmazonSmile activated in the Amazon Shopping app, and then every eligible purchase you make through AmazonSmile will result in a donation.

## Congratulations President Stefka on your First Year Anniversary!



### 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.**

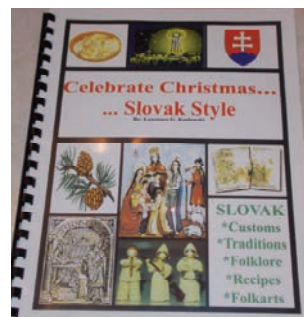
Please specify. \$2.00 ea.



#### 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

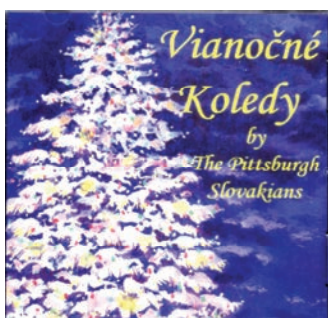
Sung and produced by the Pittsburgh Slovaks.

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



# 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

## PVR Scholarship Fund Donations

In Memory of <b>David Bobby:</b> From Assembly 0123.....	20.00
In Memory of <b>Taylor Braun:</b> From Assembly 0123.....	20.00
In Memory of <b>David Lowery:</b> From Assembly 0123.....	20.00
In Memory of <b>Dorothy Milne:</b> From Assembly 0123.....	20.00
In Memory of <b>Agatha Raso:</b> From Assembly 0123.....	20.00
In Memory of <b>Norma Rotuna:</b> From Assembly 0123.....	20.00
In Memory of our son and brother <b>Shaun Logan Crowley:</b> From Kevin, Lori, Kevin, Jr., & John Crowley.....	20.00
In Memory of <b>Dan S. Gimiliano:</b> From Pam Blum & son, Alex.....	50.00
In Memory of <b>Dan S. Gimiliano:</b> From Lori & Kevin Crowley & family.....	50.00
In Memory of <b>Dan S. Gimiliano:</b> From Assembly 0441 .....	50.00
<b>Donations:</b>	
Laurie Fox.....	50.00
Anonymous .....	20.12

## OUR DEPARTED MEMBERS September, 2021

Name	City and State	Date of Death	Assembly
Alexander, James L	Meadville, PA	09/04/2021	0731
Altenbaugh, Dorothy	Rochester, PA	09/08/2021	0123
Anderson, Edith	Indiana, PA	09/01/2021	L105
Angelo, William Thomas	Elizabethtown, PA	08/18/2021	L102
Baker, David C	Butler, PA	08/28/2021	0123
Betty, Frances	Butler, PA	08/08/2021	0123
Bosch, Gerald	Kalamazoo, MI	02/18/2020	0381
Brent, Sr., Gary E	Danville, PA	08/17/2021	0617
Burk, Edith	Tarpon Springs, FL	08/22/2021	0813
Cable, Carol	Mercer, PA	07/07/2021	0737
Cameron, Arnold	Rositer, PA	08/22/2021	0554
Carney, William	Shelocta, PA	09/02/2021	L105
Carroll Sr, John T	Auburn, PA	08/21/2021	L102
Ciszewski, Elizabeth	DeTour Village, MI	06/08/2021	0381
Conrad, Helen	Indiana, PA	09/11/2011	L105
Cook, Mary Lou	Mullens, WV	08/10/2021	0774
Cosentino, Joseph	Lower Burrell, PA	08/20/2021	0774
Coughanour, Helen	Rostraver Twp, PA	08/29/2021	0737
Cunningham, James	Belle Vernon, PA	05/27/2021	0039
Dane, Roger	Washington, PA	07/30/2021	0588
Degenhart, Emily	Hazletown, PA	08/31/2021	L102
Edwards, Donald F	Furlong, PA	09/15/2021	R059
Elko, Michael	Monroeville, PA	06/30/2021	L105
Ferguson, Stanley	Wyoming, WV	07/30/2021	0774
Fetchko, Marcella	Josephine, PA	08/14/2021	0774
Florek, Barbara	Anthem, AZ	09/03/2021	0737
Gazella, Evelyn	Pittsburgh, PA	07/24/2021	0434
Goldizen, Clea	Maysville, WV	07/14/2021	0774
Gomez, Lucille	St.Petersburg, FL	07/01/2020	0813
Gorski, Gretchen	Imperial, PA	11/29/2020	0441
Hamilton, Betty	New Brighton, PA	09/06/2021	0123
Hamilton, Lynette	Meadville, PA	09/01/2021	0731
Haynes, Charles	Bessemer City, NC	08/09/2021	0774
Hennessy, Rose Ann	Clarendon, PA	09/18/2021	0554
Herrle, Barbara	Bethel Park, PA	07/14/2021	0434
Hooker, Lillian	Mount Hope, WV	12/12/2020	0774
Hoover, Gerald	Martinsburg, PA	09/17/2021	0267
Horvatic, John	Beaver, PA	09/09/2021	0123
Houston, Thelma	Pittsburgh, PA	08/07/2021	0100
Hughes, Sr., Thomas A	Dellslow, WV	09/09/2021	0774
Jaster, Noah	New Lothrop, MI	08/24/2021	0381
Johnson, Betty J	Pittsburgh, PA	08/26/2021	L161
Jones, Wallace	Philadelphia, PA	09/03/2021	R059
Kabay, Lorraine	Lower Burrell, PA	03/19/2021	L105
Kanaval, Josephine	Manalapan, NJ	07/09/2012	0110
Kepple, Betty	Leechburg, PA	09/23/2021	0774
Kerestan, John N	Rostraver Twp, PA	09/03/2021	0377
Kovacicek, Mike	Fayetteville, GA	08/29/2021	0774
Kucish, Alleeta Mae	Fairmont, WV	08/14/2021	0774
Lacey, Gerald	Brownsville, PA	08/06/2021	0377
Lane, Norman	Transfer, PA	08/30/2021	0774



## OUR DEPARTED MEMBERS CONTINUED

September 2021

(Continued from Page 16)

Lokant, Helen	Oak Hill, WV	08/23/2021	0774
Love, Eugene	York, PA	08/19/2021	L102
Macko, Thomas W	McKeesport, PA	02/21/2021	0108
Matzik, Dolores	Altoona, PA	09/10/2021	0267
Mavrogianis, Iphigenia	Powder Springs, GA	08/02/2021	0774
May, Eugene	Lady Lake, FL	07/07/2021	0813
McBride, Carole	Beaver Falls, PA	07/06/2021	0123
McBroom, Lois	Raliegh, NC	09/17/2021	0774
McElhinny, Earl J	Pittsburgh, PA	08/08/2021	0737
McFarland, Sandra	Rositer, PA	07/22/2021	0554
McPhedran, Martha	Pleasant Ridge, MI	08/19/2021	0381
Mease, Ruth	West Lawn, PA	09/16/2021	L102
Meyers, Walter	Jefferson Hills, PA	09/20/2021	0108
Michalek, Clement	Franklin, OH	11/27/2018	0432
Morris, Marsha	Worthington, OH	02/06/2019	0731
Nay, Harry	LaCrosse, WI	07/24/2021	0774
Nelson, Noah Ray	Fombell, PA	07/19/2021	C123
Paddock, Diana	Gordonsville, VA	09/12/2020	0774
Palahunik, Irene	McKees Rocks, PA	11/09/2020	L161
Pendolino, Salvadore	Meadville, PA	09/20/2021	0731
Perry, Robert A	St. Petersburg, FL	07/01/2021	0813
Prusko, Joanne	Glassport, PA	08/08/2021	0108
Shultz, Mary T	Eighty Four, PA	09/02/2021	0377
Skodak, Barbara	Greensburg, PA	08/24/2021	0737
Socie, Carmella	Clearfield, PA	08/02/2021	0554
Stavish, Robert	Swoyersville, PA	08/29/2021	0617
Suska, Minnie S	McMurray, PA	06/20/2021	0441
Thompson, Patricia D	Marietta, GA	08/18/2021	0774
Tkocs, Thomas	Pittsburgh, PA	08/22/2021	L161
Truxal, Ellen	Pittsburgh, PA	09/01/2021	L105
Van Doren, Elsie	Lake Mary, FL	01/03/2017	0774
Vitale, Cynthia	Sterling Heights, MI	08/14/2021	0381
Walls, Mary	Estes Park, CO	07/29/2021	0236
Wheeler, Daniel	Kenneth City, FL	04/16/2021	0774
Wicker, Katherine	Centre Hall, PA	08/28/2021	L040
Wiggins, Geraldine	Lancaster, PA	08/28/2021	L102
Wilhelm, Rita	Lebanon, IL	05/15/2021	0705
Yates, Henry	Bentleyville, PA	09/14/2021	0377
Yurick, Richard T	Murrysville, PA	04/10/2021	0737
Zuchero, Rosemarie	Meadville, PA	09/10/2021	0554



### Materials needed:

**1. Plastic candy canes!** It doesn't matter what color they are because you'll be covering them up!

**2. Twine.** fairly narrow twine

**3. Hot glue & glue gun**

**4. Scissors**

**5. Ribbons and additional decorations** (berries, springs, tiny pinecones, etc) – totally optional. You can cut apart small pine and berry spray and used the pieces.

### Directions:

1. Heat your glue gun!

2. Lay about an inch of twine down the candy cane, as shown.

3. Add hot glue around the bottom of the candy cane, then begin wrapping it with twine. Make sure to work quickly, before the glue has a chance to set

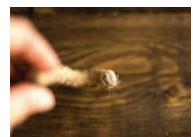
4. Continue wrapping up the candy cane, making sure your wraps are snug and close together. Every few inches, you can add a dab of glue to help hold everything in place.

5. When you get just a few wraps from the end, go ahead and cut your twine.

Cut it so you'll have about an extra inch or so more than you'll need to finish wrapping.

If you're not sure how much this will be, go ahead and finish wrapping the candy cane without adding hot glue and then cut the twine. Unwrap the last few wraps, then add hot glue and rewrap. Add a dab of glue to the very end of the candy cane then curl the extra twine in place to conceal it.

6. Your twine candy cane ornaments are basically finished now! Glue each piece of greenery and berry in place. Then conceal the glue with a piece of 1/4 inch ribbon.



Merry Christmas  
Happy New Year



## Adventné zamyslenia

Vianoce sú sviatkom duchovným. Oslavujeme narodenie Ježiša Krista, Božieho syna. Na túto slávnostnú chvíľu sa pripravujeme počas adventu. Nákup vianočných darčiekov, upratovanie, pečenie, to všetko tiež patrí k Vianociam. Nájdime si však chvíľu, aby sme boli len sami so sebou, s pánom Bohom, a venujme mu naše myšlienky. Takto lepšie precítime skutočné čaro Vianoc.

### Vianočné zvyky a tradície: čo vám prinesie zdravie a hojnosť?

Ako sa zmenil náš životný štýl a ľudia sa začali sťahovať do miest, mnohé z týchto zvykov upadli do zabudnutia. Aby sme si ich vedeli lepšie predstaviť, prenese sa do minulosti, keď naši predkovia bývali na dedinách, boli úzko spätí so zemou, nemali elektriku a dlhé zimné večery trávil spolu na priadkách, kde si rozprávali rôzne príbehy, veľký význam mali povery i symboly. Zvyky sa líšili regionálne a je v nich veľká variabilita.

#### Zdravie

Na **Štedrý večer** gazdiná každému urobila krížik na čele, aby ho Pán boh chránil od choroby.



**Cesnak** patrí medzi obradné potraviny aj na Štedrý večer, prináša zdravie po celý rok. Zároveň bol symbolom súdržnosti.

Na štedrovečernom stole mali svoje miesto aj **orechy**. Keď sa orech rozlúpol a jadro bolo zdravé, zdravie malo sprevádzať celú rodinu. Ak bolo suché alebo červivé, rodinu mali postihnúť choroby a nešťastie.

Zdravie sa veštilo aj z rozkrojeného **jablčka**. Keď z jadierok bola pekná hviezdička, pre rodinu to znamenalo zdravie, šťastie a hojnosť. Ak bol červivý, červivé malo byť aj zdravie.

Zdravie sa veštilo aj z rozkrojeného **jablčka**. Keď z jadierok bola pekná hviezdička, pre rodinu to znamenalo zdravie, šťastie a hojnosť. Ak bol červivý, červivé malo byť aj zdravie.

#### Bohatstvo

Na **Štedrý deň** sa nesmelo nič požičiavať a všetko požičané sa muselo vrátiť.

Sledovalo sa, **odkiaľ prišiel prvý návštevník**, či z horného alebo dolného konca. Podľa toho malo majetku pribúdať, alebo odbúdať.

Na Štedrý deň, vianočným cestom, ktoré ostalo z pečenia chleba a koláčov poobtierali stromy, aby dobre rodili.

**Ráno, na Božie narodenie** (1.sviatok vianočný) sa dospeli i deti umývali vo vode, v ktorej boli vložené drobné mince. Zabezpečiť mali dostaok peňazí po celý rok.

Omrvinke zo stola gazdiné pozbierali a na druhý deň časť z nich spálili. Malo to dom ochrániť pred požiarom.

## Veselé Vianoce



Jak radostná to novina, dnes daroval nám Boh Syna. Preto všetci sa radujme, aleluja prespevujme. Do Betlema s myslou poďme a srdcom sa znovuzrodme by mal v nás Boh zaľúbenie, plesaj ľudské pokolenie.

Pomáhaj nám, Pane Bože, v stálom zdraví s vôľou sladkou dožiť mnoho Vianoc sviatkov.

*Vinšujem vám tieto vianočné sviatky, Pána Krista narodenia.*

*Dobrého zdravička a na stôl chlebička, do duše radosti,*

*do srdca svornosti. Anjel pokoja nech medzi vami prebýva a láska Krista Pána nech u vás spočíva.*

*Želáme všetkým našim členom a čitateľom radostné a Požehnané Vianočné sviatky.*



#### Pozvánka

Ak radi počúvate na Vianočné koledy a Vinše tie možno počuť v nedeľu počas Vianočnej doby počnúc druhou nedeľou v decembri na rádio stanici WPIT—730 AM od 3-tej do 4-tej popoludni z mesta Pittsburghu. Keď žijete mimo Pittsburghu možno to počuť cestou internetu. **WPITRADIO.COM**.



# Youth Circle Page

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

## Christmas Crossword Puzzle 'Twas the Night before Christmas



### Across

4. His cheeks were like roses, his nose like a
5. Tore open the shutters and threw up the
8. The moon on the breast of the new-fallen
9. While visions of
11. He was chubby and plump, a right jolly old
12. On, Comet! On, Cupid! On, Donner and
15. The prancing and pawing of each little
16. And giving a nod, up the chimney he

### Down

1. I knew in an instant it must be a Saint
2. 'Twas the night before
3. That shook, when he laughed, like a bowl full of
6. Not a creature was stirring, not even a
7. Had just settled down for a long winter's
10. But a miniature sleigh and eight tiny
13. Happy Christmas to all and to all a good
14. He was dressed all in fur, from his head to his

- Answers:
- |              |              |           |          |
|--------------|--------------|-----------|----------|
| 1. Nick      | 6. mouse     | 11. elf   | 16. rose |
| 2. Christmas | 7. nap       | 12. Blitz |          |
| 3. jelly     | 8. snow      | 13. night |          |
| 4. cherry    | 9. sugarpums | 14. foot  |          |
| 5. sash      | 10. reindeer | 15. hoof  |          |

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



A JOINT FRATERNAL EVENT FOR  
FCSU, GCU, NSS & SCS MEMBERS



*Brookgate Lanes*

14950 SNOW ROAD  
BROOK PARK, OH  
216-676-4325



**2022 NATIONAL BOWLING TOURNAMENT  
CLEVELAND, OH  
FRIDAY, MAY 13 & SATURDAY, MAY 14, 2022**

LODGING



**CROWNE PLAZA**

7230 Engle Road  
Middleburg Heights, OH 44130  
440-243-4040

Block Code:

**SNB**

