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

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

NSS Life
Family Matters...

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

The National Slovak Society of the United States of America

Fraternal Life Insurance Since 1890 • Merry Christmas!

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

National News

Balance Sheet

NÁRODNÉ NOVINY
DECEMBER 2021 | NUMBER 3560 VOLUME 113
Inside this Issue...

- Assembly Activities
- From the Executive Officers
- NSS Financial Matters
- NSS Sales Department
- NSS News/Activities
- Assembly News
- Národné Noviny

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

<table>
<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>December 1-14th</td>
<td>Region 2, Matching Funds Fundraiser for Old Forge PTO Playground</td>
</tr>
<tr>
<td>January 23, 2022</td>
<td>Assembly L075, Meeting, Time and Place TBA</td>
</tr>
<tr>
<td>February 5, 2022</td>
<td>Region 2, Meeting, Grotto Pizza, Wilkes Barre, PA at 1:00 pm</td>
</tr>
<tr>
<td>February 16, 2022</td>
<td>Assembly 0617, Meeting and Social Pierce Street Deli at 1:00 pm</td>
</tr>
<tr>
<td>April 3, 2022</td>
<td>Assembly 0617, Easter Project (Tentative) (TBA)</td>
</tr>
<tr>
<td>August 10, 2022</td>
<td>Assembly 0617, Fraternal Day, Knoebels Park (TBA)</td>
</tr>
</tbody>
</table>

#### REGION 5

<table>
<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>December 4</td>
<td>Assembly 0731, Christmas Party, Lariccia Family Center, Boardman Park at 6:00 pm</td>
</tr>
<tr>
<td>December 4</td>
<td>Assembly 0737, Meeting, Carol Godor's residence, North Huntingdon, PA at 1:00 pm</td>
</tr>
<tr>
<td>December 4</td>
<td>Assembly 0039, Annual Christmas Party, Uniontown K of C Hall at 2:00 pm</td>
</tr>
<tr>
<td>December 5</td>
<td>Assembly 0377, Annual Christmas Party, Hugo's Restaurant, Brownsville, PA</td>
</tr>
<tr>
<td>December 12</td>
<td>Assembly 0123, Christmas Party, J.W. Hall's Steak and Seafood Inn at 1:00 pm</td>
</tr>
<tr>
<td>October 23, 2022</td>
<td>Assembly 0731, Halloween Hayride, Countryside Farm at 4:00 pm</td>
</tr>
</tbody>
</table>

#### REGION 8

<table>
<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>December 8</td>
<td>Assembly 0432, Meeting, Dave &amp; Marti Pytel's residence at 7:00 pm</td>
</tr>
<tr>
<td>December 12</td>
<td>Assembly 0004, Annual Christmas Luncheon (after bowling)</td>
</tr>
<tr>
<td>December 20</td>
<td>Assembly 0160, Visit from Santa</td>
</tr>
<tr>
<td>January 20, 2022</td>
<td>Assembly 0432, Tobogganing, Strongsville Chalet (TBA)</td>
</tr>
</tbody>
</table>

#### REGION 14

<table>
<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>January 9, 2022</td>
<td>Assembly L102, Annual Christmas Party, Wesnak's residence, Whitehall, PA at 2:00 pm</td>
</tr>
<tr>
<td>January 23, 2022</td>
<td>Assembly RO59, Meeting, Prime Restaurant, (TBA)</td>
</tr>
</tbody>
</table>

#### AT LARGE

<table>
<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>December 12</td>
<td>Assembly 0586, Christmas Party, Jen's Guesthouse, Willow Springs, IL at 4:00 pm</td>
</tr>
<tr>
<td>December 24</td>
<td>Assembly 0705, Christmas Eve Party, (Fraternal Fund Activity) (TBA)</td>
</tr>
<tr>
<td>December 28</td>
<td>Assembly 0381, Meeting, Sibley Gardens, Trenton, MI at 3:00 pm</td>
</tr>
<tr>
<td>February 17, 2022</td>
<td>Assembly 0381, Meeting, TV Diner, Trenton, MI at 2:00 pm</td>
</tr>
</tbody>
</table>

Oct. 29: Members of the home office staff participated in an office "Trick or Treat" dressed in Halloween costumes to celebrate the holiday.
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 affected 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 Loricica 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 thank each of our members and their families for a very Merry Christmas and a healthy, safe, and prosperous New Year!

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.

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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 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.

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!

2022 NSS Quadrennial Convention

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.
### Net Admitted Assets:

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

### Liabilities & Unassigned Funds

<table>
<thead>
<tr>
<th></th>
<th>Sept 2021</th>
<th>Dec 2020</th>
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<tbody>
<tr>
<td>Aggregate Reserve</td>
<td>$1,438,431,000</td>
<td>$1,295,552,000</td>
</tr>
<tr>
<td>Deposit-type Contracts</td>
<td>67,976,547</td>
<td>65,253,054</td>
</tr>
<tr>
<td>Certificate Claims</td>
<td>675,000</td>
<td>550,000</td>
</tr>
<tr>
<td>Commissions Due</td>
<td>250,000</td>
<td>160,000</td>
</tr>
<tr>
<td>Refunds Due and Unpaid</td>
<td>910,000</td>
<td>760,000</td>
</tr>
<tr>
<td>General Exp Due</td>
<td>2,023,350</td>
<td>1,733,200</td>
</tr>
<tr>
<td>Retained by Society as Trustee</td>
<td>75,229</td>
<td>109,306</td>
</tr>
<tr>
<td>Borrowed Money &amp; Interest</td>
<td>410,242</td>
<td>0</td>
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<tr>
<td>Asset Valuation Resv (AVR)</td>
<td>12,199,000</td>
<td>10,358,500</td>
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<tr>
<td>Interest Maintenance Resv (IMR)</td>
<td>5,001,411</td>
<td>5,581,682</td>
</tr>
<tr>
<td>Contingency Reserve</td>
<td>150,000</td>
<td>150,000</td>
</tr>
<tr>
<td>Unassigned Funds</td>
<td>78,146,727</td>
<td>70,532,198</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td><strong>$1,606,248,506</strong></td>
<td><strong>$1,450,739,940</strong></td>
</tr>
</tbody>
</table>

### Surplus Account:

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<th>Sept 2021</th>
<th>Dec 2020</th>
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</thead>
<tbody>
<tr>
<td>Beginning Surplus</td>
<td>$70,682,199</td>
<td>$64,096,623</td>
</tr>
<tr>
<td>Net Income</td>
<td>8,801,163</td>
<td>7,840,226</td>
</tr>
<tr>
<td>Change in Net Unrealized</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capital Gains or (Losses)</td>
<td>645,243</td>
<td>281,165</td>
</tr>
<tr>
<td>Change in Nonadmitted Assets</td>
<td>8,622</td>
<td>(9,315)</td>
</tr>
<tr>
<td>Change in Valuation Reserve</td>
<td>(1,840,500)</td>
<td>(1,526,500)</td>
</tr>
<tr>
<td>Aggregate Write-ins for Gains and Losses in Surplus</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net Change in Surplus</td>
<td>7,614,528</td>
<td>6,585,576</td>
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<tr>
<td><strong>Surplus At Statement Date</strong></td>
<td><strong>$78,296,727</strong></td>
<td><strong>$70,682,199</strong></td>
</tr>
</tbody>
</table>
‘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 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 mentally deficient.

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. Somewhere 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 Fahncke 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
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 rece-
ived 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

<table>
<thead>
<tr>
<th>Do you need Life Insurance?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Does anyone rely on you Financially?</td>
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<tr>
<td>YES</td>
</tr>
<tr>
<td>Do you have any Loans or Debts?</td>
</tr>
<tr>
<td>YES</td>
</tr>
<tr>
<td>Are you concerned about saving for retirement or accumulating money?</td>
</tr>
<tr>
<td>YES</td>
</tr>
</tbody>
</table>

Then you need Life Insurance!

Thought For The Month:
A year from now you will wish you would have started today. 
Karen Lamb, author
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

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**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

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**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.
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 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

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

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

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**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 L. 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 Vianoce!

John Payerchin
President

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**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

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**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

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**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

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**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

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**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 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

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**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

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**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 fraternals 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 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

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**ASSEMBLY 0617**  
Ashley, PA

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

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**NSS Life Officers, Directors and Home Office Staff**

wishes all of our members a Blessed Christmas and a prosperous, healthy Happy New Year.
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 plan to attend this important meeting. Contact Laurie Fox, 330-717-4705, if you have questions or need directions.

Lucy Piccoletti
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

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

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 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
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 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 or with AmazonSmile activated in the Amazon Shopping app, and then every eligible purchase you make through AmazonSmile will result in a donation.

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.

**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 Lorinčík, Slovakia. Features 21 traditional carols.

**Limited Supply Available** $15.00

Christmas Slovak Style:

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

$12 (includes postage and handling)
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

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PVR Scholarship Fund Donations

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

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OUR DEPARTED MEMBERS
September, 2021

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**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.
Adventné zamyslenia


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

Ako sa zmenil náš životný štýl a ľudia sa začali stáť hojnosť, aby sme si ich veľké splenčení počas adventu. Aby sme sa na biežný štýl stáť hojnosť a všetko tiež patri 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.

Veselé Vianoce

Jak radostná to novina, dnes daroval nám Boh Syna. Preto všetci sa radujme, alelujeme prespevujeme. Do Betlema s myšťou podom a srdom sa znovuzroďme by mal v nás Boh zaťaženie, plesaj lúské pokolenie. Pomáhaj nám, Pane Bože, v stálov zdraví s všetkou sladkou dožiť mnoho Vianoc sviatkov.

Vinšujem vám tieto vianočné sviatky, Pána Krista narodenia.

Dobrého zdraví a na stôl chlebička, do duše radosti, do srca svornosti. Anjel pokoja nech medzi vami prebýva a lásku 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 poplnu z mesta Pittsburghu. Ked žijete mimo Pittsburghu možno to počuť cestou internetu. WPITRADIO.COM.
Across
4. His cheeks were like roses, his nose like a cherry
5. Tore open the shutters and threw up the sash
8. The moon on the breast of the new-fallen snow
9. While visions of sugarplums danced in his head
11. He was chubby and plump, a right jolly old elf
12. On, Comet! On, Cupid! On, Donner and Blitzen
15. The prancing and pawing of each little hoof
16. And giving a nod, up the chimney he

Down
1. I knew in an instant it must be a Saint Nick
2. 'Twas the night before Christmas
3. That shook, when he laughed, like a bowl full of jelly
4. His foot was hairy, like a bear's
5. A taste of plum sauce, it had just settled down
6. Not a creature was stirring, not even a mouse
7. Had just settled down for a long winter's nap
10. But a miniature sleigh and eight tiny reindeer
13. Happy Christmas to all and to all a good night
14. He was dressed all in fur, from his head to his foot
A JOINT FRATERNAL EVENT FOR FCSU, GCU, NSS & SCS MEMBERS

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