



NSS Life
Family Matters...

Národné Noviny

Providing Fraternal Life Insurance Since 1890

NATIONAL NEWS | FEBRUARY 2022 | NUMBER 3562 | VOLUME 114

FOUNDERS DAY

FEBRUARY 21, 2022



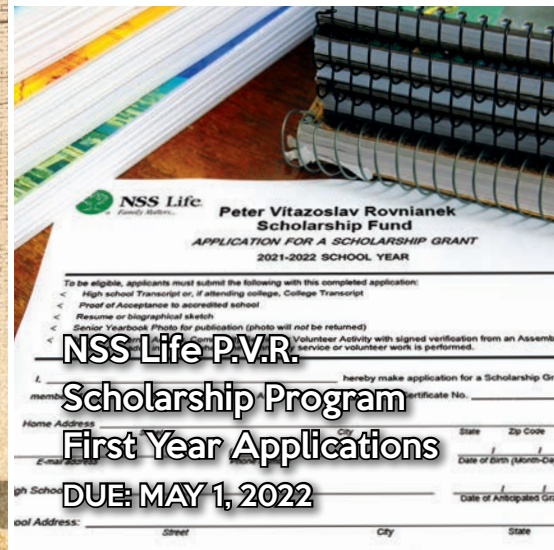
Celebrating

132

Year
Anniversary!



**Youth Achievement
Award and Fraternalist
of the Year Nomination**
PAGES 11-12



NSS Life P.V.R.

Scholarship Program

First Year Applications

DUE: MAY 1, 2022



NSS 38th Quadrennial Convention, Hershey, PA

NSS LIFE
38TH QUADRENNIAL CONVENTION
HERSHEY LODGE, HERSEY, PA | JUNE 28-30, 2022



National Slovak Society

Periodical Postage Paid at McMurray, Pennsylvania and Additional Mailing Offices
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NATIONAL SLOVAK SOCIETY OF THE UNITED STATES OF AMERICA

Organized February 16, 1890
351 Valley Brook Road, McMurray, PA 15317-3337
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Founder and Honorary President, Peter V. Rovnianek

EDITOR

LORI CROWLEY
Published Monthly

Send articles for publication to:
351 Valley Brook Road
McMurray, PA 15317-3337

Deadline: 5th of preceding month

NSS EXECUTIVE OFFICERS

Joseph Stefka, Jr., *FIC, President, CEO & Elder*
Linda M. Strom,
Secretary/Treasurer, CFO
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

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Národné Noviny

16. Februára slávim 132 výročie
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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.

Do you need a Change of Address?

CHANGE OF ADDRESS FORM

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: _____

Activities At A Glance

REGION 2

Assemblies L075, 0617

February 5	Region 2, Meeting, Grotto Pizza, Wilkes Barre, PA at 1:00 pm
February 16	Assembly 0617, Meeting and Social Pierce Street Deli at 1:00 pm
April 3	Assembly 0617, Easter Project (Tentative) (TBA)
April 10	Assembly L075, Meeting (TBA)
August 10	Assembly 0617, Fraternal Day, Knoebels Park (TBA)
October 16	Assembly L075, Meeting (TBA)

REGION 5

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

February 9	Assembly 0588, Meeting at Stefka residence, Gibsonia, PA at 5:30 pm
February 12	Assembly 0731, Meeting, Poland Library, Poland, OH at 2:00 pm
February 20	Assembly 0108, Convention meeting, Strom residence, Baldwin, PA at 2:00 pm
March 6	Assembly 0434, Meeting, 1400 Main Street, Canonsburg, PA at 4:00 pm
March 12	Assembly L161, Meeting, Jodi B's Restaurant, Forest Hills Shopping CT at 11:00 am
March 13	Assembly 0377, Meeting, Hoss's Restaurant at 3:00 pm
March 13	Assembly 0039, Meeting, Eat'n Park Restaurant, Uniontown, PA at 6:00 pm
March 16	Assembly 0774, Meeting, Delegate selection, Home Office, McMurray, PA at 1:00 pm
April 25	Assembly 0588, Meeting at Stefka residence, Gibsonia, PA (TBA)
May 13-14	National Bowling Tournament, Cleveland, OH
June 19	Assembly 0377, Annual Picnic, Richardsons Park, Bentleyville, PA at 3:00 pm
July 15-17	National Golf Tournament, Tam O'Shanter Golf Club, Hermitage, PA
July 29	Region 5, NSS Night at PNC Park
September 1	Assembly 0731, All day Scavenger Hunt, Canfield Fair, Campsite A102
September 11	Assembly 0377, Meeting, Sesame Inn, McMurray, PA at 3:00 pm
September 12	Assembly 0588, Meeting, Stefka residence, Gibsonia, PA (TBA)
October 23	Assembly 0731, Halloween Hayride, Countryside Farm at 4:00 pm
November 7	Assembly 0588, Meeting at Stefka residence, Gibsonia, PA (TBA)
December 4	Assembly 0377, Christmas Party, Hugo's Restaurant, Brownsville, PA at 3:00 pm
December 17	Assembly 0731, Christmas Party, Lariccia Center Rotary Room, Boardman Park, OH

REGION 8

Assemblies 0004, 0070, 0160, 0432, 0595

February 27	Assembly 0160, Annual Assembly Dinner, Slovak Club, Lorain, OH at 1:00 pm
March 21	Assembly 0160, Meeting, Jim Czarney's residence, at 7:00 pm

REGION 14

Assemblies R059, L102

February 6	Assembly L102, Meeting, Wesnak's residence, Whitehall, PA at 2:00 pm
------------	--

AT LARGE

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

February 13	Assembly 0813, Meeting, 443 Rowland Road, Dothan, AL. at 2:00 pm
February 24	Assembly 0381, Meeting, at 2:00 pm (Location to be announced)
February 27	Assembly 0586, Meeting, Jameson's Grill, Woodridge, IL at 4:30 pm
March 6	Assembly 0554, Meeting, Stricek's residence, DuBois, PA at 2:00 pm
July 3	Assembly 0554, Meeting, Stricek's residence, DuBois, PA at 2:00 pm
September 4	Assembly 0554, Meeting, Stricek's residence, DuBois, PA at 2:00 pm
October 16	Assembly 0554, Meeting, Stricek's residence, DuBois, PA at 2:00 pm

The President's Page...

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



The weather in the Pittsburgh area during the month of December has been very unusual with daily high temperatures averaging ten to fifteen degrees above normal. We have had a minimal amount of snow during the month and today's temperature is in the 50's. As I sit in my office at home on this New Year's Eve authoring this article, several golfers have played through the hole visible through my window. I am happy since every day without snow, freezing rain, and cold temperatures brings us one day closer to Spring! We have been extremely fortunate, but my thoughts and prayers go out to everyone affected by the recent severe weather across the country.

Happy 132nd Birthday to the National Slovak Society! The founders of the Society met in Pittsburgh, Pennsylvania on February 16, 1890, and envisioned a Society that would provide protection to its widowed, its orphaned, its sick, disabled, distressed, and aged; unite persons of Slovak ancestry; cherish the language and traditions of their ancestors; and publish and circulate Slovak literature and patronize Slovak arts and sciences. Over the past 131 years the officers, directors, and members of the Society have continued this vision. Our progress has been exceptional as we have grown to a Society with over \$1.6 billion in assets and over 37,000 members across the country. I am sure the founders that met in 1890 would be proud to know they established a Society that 132 years later has not only survived but has thrived and still upholds the ideals upon which it was founded! We will celebrate Founder's Day and President's Day on

February 21st and the Home Office will be closed.

The 38th Quadrennial Convention is just five months away and scheduled for Sunday, June 26th through Thursday, June 30th. Many of the details for the Convention are established, but a great deal of preparation will take place over the next few months at the Home Office. Although many fraternal and fun activities are scheduled during the convention, the Convention is an important business event where delegates make decisions which will affect the Society into the future. Please be sure your assembly or region is represented at the convention. The input of our delegates during the convention is important to help chart the course of the NSS for the next four years.

It was great to see the number of NSS Assemblies and Regions that were proactive in scheduling and advertising delegate election meetings in the January issue of the National News. The initial 38th Quadrennial Convention information packets were sent to assemblies and regions in early January. The deadline for having your assembly or region's elected delegate forms to the Home Office is March 28th. Once your meetings are concluded, please have the delegates complete the required forms and submit them to the Home Office. Several pre-convention committees will be meeting at the Home Office prior to the convention. The membership of these committees will be comprised of Officers, members of the Board of Directors, and delegates. These meetings will take place during the months of April, May, and June to prepare information for presentation at the convention.

The Society will once again hold a Youth Fun Fest in conjunction with the 38th Quadrennial Convention. Preliminary plans have been developed for youth members ages 5 – 16 and details regarding the Fun Fest will appear in future issues leading up to the Convention. Youth members that attended the Fun Fest at the 37th Convention had a very enjoyable and educational experience at Hershey. Watch for Fun Fest details in the coming months.

A reminder to all NSS bowlers that the Joint Fraternal Bowling Tournament will be held on Friday, May 13th and Saturday, May 14th. Bowling will take place at Brookgate Lanes in Brook

Park, Ohio. Hotel accommodations will be at the Crowne Plaza in Middleburg Heights, Ohio. NSS is hoping for a great turnout of NSS Bowlers at the tournament. Start putting your teams together to compete against bowlers from the FCSU, GCU, and SCS and enjoy a weekend of bowling and fraternal fun! The entry form and tournament information appears in this issue on pages 9-10.

News of Narodniars

Happy Birthday wishes to my granddaughter Adalyn Bernardo! Happy Birthday to Randi Czarney, Bob Triebisch, Elaine Kucherawy, Elizabeth Young, Don Shriver, Linda Beno, former Home Office Employee Mary Lou Chojnicki, Phillip Chojnicki, Danielle Lavin, Cooper Lavin, and Maureen and Bob O'Neill and to all other members celebrating a birthday in the month of February!

Happy Anniversary wishes to Veronica and Cliff Moeller and to Maureen and Bob O'Neill and all other couples celebrating an anniversary this month.

Tentative Board of Directors Meeting Schedule 2022

Winter Board Meeting
Saturday, March 5, 2022

Spring Board Meeting
Friday, June 24, 2022
Saturday, June 25, 2022

Summer Board Meeting
Saturday, August 13, 2022

Fall/Reorganization Meeting
Friday, November 11, 2022

(Committees)
Saturday, November 12, 2022
Sunday, November 13, 2022



Celebrating 132 Years!

A Page From My Notebook...

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



Convention, Convention, and more Convention...

Notice I did not say Linda, Linda, Linda! This VERY frequently used slogan introduced at our 2014 Convention and continues to come alive each year. Thanks to all of you who never forget!

1. All Assemblies and Regions will receive a packet this month that is a joint mailing. It contains 2022 Information Packet forms and information pertaining to the 38th Quadrennial Convention. Delegate Election forms are included and must be returned to my office NO LATER than March 28, 2022.
2. Assembly and Region Delegate Election meetings must be published in the newsletter 30 days prior to the actual meetings.
3. Discussions pertaining to a youth "Funfest" are in their infancy as we are working with Hershey in our planning. More information to come in future packets.
4. ByLaw Committee meetings will soon take place to begin reviewing the current ByLaws to determine if changes are necessary. Periodically changes are required due to regulatory revisions from our state of domicile.
5. Board of Directors Convention Reports and Board Candidate Biographies (with photo included) must be submitted to my office NO LATER than April 27, 2022.
6. Moving forward, as with prior Conventions, ALL reservations (lodging, events, transportation, excursions) will be done through the Home Office. Delegates ARE NOT to call the Hershey Lodge to make any kind of reservations.
7. Plans for Fraternal Day activities are being finalized. So far it looks like we will offer two prior excursions to Lancaster and Hershey park. We are looking into several other options. If you have any ideas or have an excursion that you enjoyed during prior conventions and would like it offered again, please email all of this information to pblum@nsslife.org or lstrom@nsslife.org. More information to come in the next packet.
8. Plans are also in the works for a "50's Night" at the Hershey Auto Museum. There will be Music, Food, Cars and Trucks from the 50's and 60's and hopefully a lot of POODLE SKIRTS and LEATHER JACKETS. Get ready to "Rock Around the Clock" until it's time to say "Good Night My Love" to a special someone (spouse, dad, mom, or grandparents) AND DON'T FORGET THOSE POODLE SKIRTS!!!

Reminder: The 2021 Annual Assembly and Region Reports are due in my office by March 1, 2022. These reports were included in the 2022 Information Packet in item 1 above.



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.



4th Quarter Leaders for 2021!



Congratulations to Dr. Chong Chang Her on being the **TOP LIFE INSURANCE/NEW MEMBER PRODUCER** for the fourth quarter of 2021. He is the president of Hmong-American Insurance Services, Inc. since 1991. Dr. Her believes the future of the life insurance products should be diversified and flexible for our customers. Our customers should be able to make choices and choose the right product for them. By making that decision, Dr. Her decided to form his Agency to meet that challenge. For any questions, please go to www.Hmoobinsurance.com or call him at 1-800-813-4870 or email him at: ccher61@gmail.com.



Congratulations to Richard Austin on being the **TOP ANNUITY PRODUCER** for the fourth quarter of 2021. Richard began his career in the life insurance industry in 1967 working directly for a captive company. He later became an independent broker and founded Austin Insurance and Financial Services, Inc., in Monroe NC because he had learned the difference between working to benefit an individual company and working for the benefit of the individual client. As the market has changed, he now focuses mostly on the Senior Market and writes mainly fixed annuities, Medicare products, and life insurance. He likes to use a simple approach to identifying his clients needs and then matching them with the better option from the companies available. This rewards him with not only business retention but also personal referrals for new business. Please contact Richard at **704.225.8177** or email him at richard@austininsinc.com.

From the Sales Department...

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



A Building Block For The Future

So many factors could be considered essential as building blocks for your future. Some of the important items on this list include your income, savings, investing, time frames, working with a professional planner and more. One of the essential building blocks is a permanent life insurance plan. What makes this financial instrument so special? Several key features come to mind right away. Here is the partial list.

- No limit on what or how much life insurance can be purchased
- Tax deferred earnings on the cash value account.
- Income tax free death benefits paid to your heirs.
- Tax-free loans
- A possible supplement to your retirement income.
- Legacy planning and gifting to heirs.
- A forced method of savings because a bill is sent.
- Strong guarantees on cash values, face amount, etc.
- Accessibility
- Avoids probate and other estate delays.

All of these attributes combine to make life insurance a formidable tool. Ownership of this product allows a person to spend all of the rest of their income however they want. In fact, maybe, they put all other funds into bit coin? Hopefully, this move ends up

making money but what if it goes the other way, and everything is lost. The life insurance plan is still there providing safety and security no matter what else happens. This unique product with all these advantages can be purchased for pennies on a dollar.

We would be happy to show you how a plan could work for you and your family. Call your local NSS representative or Joe Elliott in the home office for more information.

Up, Down, Even or What?

The stock market goes up 20%, then down 20% so no loss, right? Should be even, correct? Actually no, there is a loss if nothing else at least on paper. Here are the numbers to support this statement.

The stocks in the market are worth \$100,000. They market goes up 20% and the new value is \$120,000. Then the market goes down 20% and my new value is \$96,000. What happened? $\$120,000 - 20\%$ or $\$24,000$ leaves $\$96,000$ as the balance. In this example, the market would have to go

up 25% for you to be even again.

On average a bull market, where stocks are rising lasts about eight years. A bear market where stocks are falling lasts about 18 months. Right now, we are in an unprecedented time since the current market rise began around March 2009 so we may be coming up on thirteen years. Hopefully, it never goes back down.

But what if it did? What if the year you retire or need money is a down year? Most financial advisors promote diversification of assets for a lot of reasons. One reason is for the above-mentioned situation. You need money and the market is down. If so, why not use the assets in your NSS annuity or IRA? Of course, any withdrawal from an IRA is taxable. Any withdrawal from a non-qualified annuity is interest out first and taxable. The return of principal will not be taxed.

Open an account with us with \$90 per month or a single \$1,000 deposit. Get the account opened and the clock running on any surrender charges so that when money is needed it will be available. Let our annuity programs help you anytime but especially in an up or down market.

Thought For The Month:

We cannot become what we want to be by remaining who and where we are now.

Max DePree – American business executive and writer (1917 – 1924)

NSS Life ANNIVERSARY OFFER PROGRAM
Family Matters

EASY TO APPLY
SIMPLE ISSUE

SPECIAL CONSIDERATION!
NO MEDICAL EXAMS!

QUALITY LIFE INSURANCE • LIMITED TIME ONLY
*** FEBRUARY THRU MARCH, 2022 ***

Fraternal Matters...

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



Save The Date!!! July 29, 2022

NSS Night at PNC has been scheduled for Friday, July 29, 2022 vs. the Philadelphia Phillies. This is headlined as the first ever "Yinzerpalooza" to celebrate everything we all love about Pittsburgh. There will be a postgame concert on the field featuring a true hometown favorite... **The Clarks!**

National Bowling Tournament

Please join us for our joint National Bowling Tournament at Brookgate Lanes, in Cleveland, Ohio! This event will take place May 13th-14th. We will be joining our fellow fraternalists, which include the Greek Catholic Union, Slovak Catholic Sokal, and the First Catholic Slovak Union (Jednota). If you enjoy bowling and are looking for a fun outing to attend, please join us. You won't be disappointed! The registration form is on page 9.

ATTENTION GRADUATING SENIORS!!! PVR Scholarship

The PVR Scholarship was named after NSS founder, Peter Vitazoslav Rovnianek. Founded in 1966, the scholarship has been a way for the National Slovak Society to show continued support for education. The success of this program is evident by the hundreds of scholarships that have been awarded to our youth members over the years.

Over the past 10 years, we have awarded over \$740,000 in grant money to many of our deserving members. To qualify, the following criteria need to be met:

1. Must be a member of NSS Life for at least two years.
2. Must have a minimum of \$10,000 in an active whole life insurance policy, or \$5,000 in an active annuity policy.
3. Must be attending a college/university, junior college, trade, technical, nursing, or business school; or other institutions that are approved by the NSS Board of Directors.
4. If a scholarship is awarded, the student must maintain a 3.0 cumulative G.P.A. or higher, and be enrolled full-time, to continue receiving the scholarship each consecutive year.

A maximum of \$2,400 can be awarded over 4 years (\$600/year) for those that are eligible. The deadline for 1st year recipients is **May 1st, 2022**. Please contact Pam (pblum@nsslife.org) at the home office to request an application.

2022 Fraternalist of the Year

As a fraternal benefit society our mission calls us to "reach out to touch lives" in concern for those in need around us through our families, churches and communities. The purpose of this award is to recognize those members of the NSS that have gone that "extra mile" in volunteer fraternal services (i.e. meals on wheels, hospital work, visiting shut-ins, etc.). We are encouraging **all assemblies** and for the NSS membership to nominate a fellow member who is deserving of consideration for this award. The application can be found on page 12.

2022 NSS Youth Achievement Award

In 1998 The National Assembly voted to establish a "Youth Achievement Award" that is similar to our "Fraternalist of the Year Award" for adults. The contest is open to all NSS Youth Members under the age of 21. The award is directed at youth who do outstanding fraternal work in one of the following areas: School/work, commu-

nity, church and their local assembly. If you know of a youth member who is deserving of consideration for this award an application can be found on page 11.

Count Down to Convention...

Starting this month and continuing until June, each month we will have some type of activity. The first (5) members to respond correctly each month will have their name submitted for a drawing that will be held at the 38th Quadrennial Convention in Hershey PA. The winner need NOT be present to win.

This month is our version of "Where's Waldo" but we're calling it "**Where's Reese's**"? Somewhere in this publication is a hidden Reese's Cup. The first 5 people responding with the correct answer will have their name entered into the drawing. You may respond by email (the fastest way) at pblum@nsslife.org or by calling the Home Office 724-731-0094. **GOOD LUCK!**



My Family Is The Greatest

My family's the greatest;
They're surely the best.
I'm surrounded by love;
I really am blessed.
As families go,
You get an "A" on the test!
I'm sending to you
A verbal bouquet;
My love to you all;
Happy Valentines Day!

By Joanna Fuchs (& Karl)

No applications will be accepted after April 11, 2022.

NSS Life NATIONAL BOWLING TOURNAMENT
A JOINT TOURNAMENT OF GCU, FCSU, NSS Life & SCS

“USBC MORAL SUPPORT CERTIFIED”
 AMF Brookgate Lanes ✧ Brook Park, OH
 Friday, May 13 & Saturday, May 14, 2022

No applications will be accepted after April 11, 2022

Please note: Bowling Fees must accompany this application for the bowlers to be registered in the tournament.

BOWLER INFORMATION (LIST CAPTAIN FIRST)	GCU TOURNAMENT INFORMATION
Name: _____ Address: _____ Phone: _____ Last 4 Digits SS# _____ E-mail: _____	Highest Avg. 2020-21 _____ USBC No. _____ GCU District _____ Team: _____ Please Check Tournament Events Bowler at Left Is Submitting Payment for on this Application: <input type="checkbox"/> Team <input type="checkbox"/> Singles <input type="checkbox"/> Doubles <input type="checkbox"/> All Events
Name: _____ Address: _____ Phone: _____ Last 4 Digits SS# _____ E-mail: _____	Highest Avg. 2020-21 _____ USBC No. _____ GCU District _____ Team: _____ Please Check Tournament Events Bowler at Left Is Submitting Payment for on this Application: <input type="checkbox"/> Team <input type="checkbox"/> Singles <input type="checkbox"/> Doubles <input type="checkbox"/> All Events
Name: _____ Address: _____ Phone: _____ Last 4 Digits SS# _____ E-mail: _____	Highest Avg. 2020-21 _____ USBC No. _____ GCU District _____ Team: _____ Please Check Tournament Events Bowler at Left Is Submitting Payment for on this Application: <input type="checkbox"/> Team <input type="checkbox"/> Singles <input type="checkbox"/> Doubles <input type="checkbox"/> All Events
Name: _____ Address: _____ Phone: _____ Last 4 Digits SS# _____ E-mail: _____	Highest Avg. 2020-21 _____ USBC No. _____ GCU District _____ Team: _____ Please Check Tournament Events Bowler at Left Is Submitting Payment for on this Application: <input type="checkbox"/> Team <input type="checkbox"/> Singles <input type="checkbox"/> Doubles <input type="checkbox"/> All Events

Please check one: Men's Application Women's Application

TEAM EVENT—FRIDAY, MAY 13
 5:30 PM 8 PM

Team Name: _____
(Please place team bowlers in the order they will be bowling.)
 1. _____
 2. _____
 3. _____
 4. _____

Name of your Local USBC: _____
 Association Secretary: _____
 Address: _____

Make all Checks or Money Orders payable to: NSS Life

Mail to: NSS Life Fraternal Dept., 351 Valley Brook Road, McMurray, PA 15317.
 Important: Every Individual and Captain on this entry agrees to relinquish his rights to prize money if it should be found that any information herein is false.

DOUBLE & SINGLES EVENT—SATURDAY, MAY 14
 9 AM 12:30 PM We could bowl Sunday if necessary.

1. _____
 2. _____
 1. _____
 2. _____

Financial Totals for this Application	
___ Singles Event..... @ \$22 ea. =	\$ _____
___ Doubles Event..... @ \$22 ea. =	\$ _____
___ Team Event..... @ \$22 ea. =	\$ _____
___ All Events..... @ \$5 ea. =	\$ _____
___ Banquet Fee (Bowler)..... @ \$0 ea. =	\$ _____
___ Banquet Fee (Guests)..... @ \$55 ea. =	\$ _____
Total Enclosed	\$ _____

Important to All Tournament Entrants

Read Carefully Information Given Below

Rules and Regulations of Annual GCU/FCSU/NSS Life/SCS Bowling Tournament

1. The Tournament shall be conducted in compliance with the rules and regulations of the USBC.
2. All members of the NSS Life are eligible to participate in this tournament.
3. All contestants must be members of the NSS Life as of April 15, 2022 or must have six months premium paid in advance at the time of entry. New bowlers must have bowled a *minimum of 21 games as of March 15, 2022. Bowlers with no average see #7 below.*
4. NSS Life adult members are required to maintain a minimum balance of \$300.⁰⁰ in an annuity or have a permanent life insurance certificate, to qualify to participate in a NSS Life subsidized sporting event held on a national level i.e. National Bowling Tournament, National Golf Tournament, etc.
5. The total cost per person for each event shall be:
 - a. Prize Fee..... \$10.00
 - b. Bowling Fee..... \$7.50
 - c. Hospitality Fee..... \$4.50TOTAL COST (per event)..... \$22.00
Banquet Fee (Optional) \$0
*All Events (Optional)..... \$5.00
**Only bowlers paying the \$5.⁰⁰ for the All-Events will be eligible for the cash awards.*

PRIZE FEE WILL BE RETURNED 100 PERCENT IN EACH EVENT
At least 1 of 10 of participants in each event will win prizes.
Note: Contestant may win only one cash prize event (gross or net), whichever cash prize is higher. Excluding special prizes. Awards will be presented to the Contestants who roll the highest gross and highest actual net scores in each event.
6. **SUBSTITUTES.** Bowlers may compete only once in each event. However, the tournament manager may allow a bowler who has previously bowled to substitute on a four bowler team when one of its original entrants is absent. The score of such bowler in the team event rolled with his entering team must count for all events. No one may bowl in this tournament except those originally entered before the tournament opens or such substitutes who may be authorized by the captain of a team or his appointee provided the individual whose name appears on the entry blank is unable for sufficient reason to attend the tournament at the time scheduled. The Bowling Committee shall have power as to the substitutes that are offered by the captain or his legalized representative, and if accepted, each substitute must bowl each event under his full name and only at scheduled time in each event. The substitutes score and handicap from the said event will be used.
7. Any contestant whose current average as of March 15, 2022 of at least 21 games is ten pins or more above his highest average from the previous season must use his current average.

HANDICAP - Handicap (Men) allowed will be 85% of the difference between 240 and last season's 2020-2021 highest sanctioned league average of at least 21 games. Bowlers who have no established average will use their highest sanctioned league average of at least 21 games as of March 15, 2022. Male bowlers who have no established average for this year or last year will be listed as 175 average and will be handicapped accordingly. If the bowler does not have a sanctioned average over the last two years, but has competed in the Joint Fraternal Tournament, the most recent 5 year history from the Joint Fraternal Tournaments will be used. Male bowlers with an average over 240 will receive no handicap and will bowl scratch in the tournament. Handicap (Women) allowed will be 85% of the difference between 200 and last season's 2020-2021 who have no established average will use their highest sanctioned league average of at least 21 games as of March 15, 2022 Female bowlers who have no established average for this year or last year will be listed as 150 average and will be handicapped accordingly. If the bowler does not have a sanctioned average over the last two years, but has

competed in the Joint Fraternal Tournament, the most recent 5 year history from the Joint Fraternal tournaments will be used. Female bowlers with an average over 200 will receive no handicap and will bowl scratch in the tournament.

Under no circumstances will handicaps be increased after participant has bowled.

Contestants in this tournament are not required to report any tournament prize winnings for the previous 12-month period.

8. **FALSIFYING AVERAGES – PENALTY** - The team captain is responsible for reporting all averages of the individual team members, and they are responsible to him. Should the Tournament Committee find at any time that the averages have been falsified, the team shall forfeit all claims for prize money as well as their entry fee and will be subject to disqualification and suspension from organized bowling. All prize winners are subject upon request to submit an affidavit of correct league averages.
9. **Rerating of Bowlers** - According to USBC Rule No. 319 A-E, bowlers may be rerated by the Tournament Committee.
10. All entry applications and bowling fees are to be sent directly to: NSS Life Bowling Tournament, 351 Valley Brook Road, McMurray, PA 15317 not later than *April 11, 2022. Rule 310-A2 is in effect.*
11. Bowlers who participate in tournament games must be dressed in a presentable manner to appear before public and when possible to use an emblem attached to shirt or dress so that participant can be identified.
12. Both USBC and eligible non-USBC members may participate in moral support tournaments with high score protection automatically extended to USBC members. Eligible non-USBC members can qualify for high score protection at their option by paying a \$21.⁰⁰ fee for which the Congress will issue an unattached membership card.
13. **NO MONEY WILL BE REFUNDED.** All prize fee money will be paid in prizes.
14. In the Doubles contest the names of both members of the team must be given, because entries with the word “Partner” will not be accepted. Entry blanks so compiled will be returned and the entry money retained until proper blank is received. If both entrants in the Doubles event appear when scheduled, it is understood that they must bowl as they have been entered on the original entry blank and no change in position will be allowed at any time after entry blank has been filed.
15. **Assignment of Alleys** - The Tournament Committee will make up the alley assignments for all entrants in the Doubles, Singles and Team Events. Entrants in the Doubles and Singles Events are required to report fully 30 minutes prior to the time they are scheduled to bowl. Captains of teams must report their line-up at least 30 minutes before scheduled to bowl.
16. In the Doubles & Singles Events bowling entrants will bowl all six of their games on the same pair of lanes. Bowlers entered in the Singles Event only will be assigned to alleys by the Committee.
17. A team may use a name other than its league name for tournament entry without the payment of additional membership dues as formerly required.
18. Failure to use the correct average shall disqualify score if submitted average is lower than correct average thereby resulting in a lower classification or more handicap. Prize winnings shall be based on the submitted average if it is higher than the correct average. However, corrections in averages may be permitted up to the completion of the first game of a series.

FOR FURTHER INFORMATION CALL
NSS LIFE FRATERNAL DIRECTOR
PAM BLUM (724) 731-0094

NSS Youth Achievement Award Nomination Form



NSS Life
Family Matters...

★ **DEADLINE FOR NOMINATIONS: APRIL 1, 2022** ★

- RULES AND REGULATIONS -

The National Fraternal Congress of America, through their "Americas Promise" Program, has encouraged their member societies to increase their awareness of the contributions of youth to the fraternal benefit system. In response to that challenge, the National Assembly, in 1998, voted to establish a "Youth Achievement Award" that is similar to our "Fraternalist of the Year Award" for adults. The contest is open to all NSS Youth Members 18 years of age and under.

RATIONALE:

The award is directed at youth who do outstanding fraternal work in these four (4) areas:

- a) At their school/work b) In their community c) In their church d) In their local assembly

NOMINATION:

Youth members can be nominated by any adult member of the NSS or through their local assembly. A document detailing the qualifications of the Youth Member being nominated must be attached to this form and submitted to the Home Office. A Youth Member may be nominated each year up through and including their eighteenth (18th) birthday or until they are selected to receive this award. Nomination forms are available from the Home Office or on our web site at www.nsslife.org under "Forms".

DEADLINE:

Deadline for nominations to be in the Home Office is **April 1st** of each year. The winner will be selected by a non-member judge.

AWARD:

The winning youth will receive \$500.00 and will be announced in the "National News", the "Youth Circle Magazine" and listed on our web site at www.nsslife.org under "Youth Achievement Award". Their name will be displayed on a plaque in the Home Office.

JUDGING:

An independent judge, appointed by the National President, will review all nominations and make a determination of the winner. The National President, or an appointee, shall be the final authority on all matters involving this fraternal benefit.

- The following must be signed by Nominating Member -

I wish to nominate _____
to receive the National Slovak Society "Youth Achievement Award" for outstanding service to their school/work, community, church and local assembly. I believe that this individual should be awarded the "Youth Achievement Award" due to their service in the above categories.

NSS Member or Assembly Officer

Assembly #

IMPORTANT: SUPPORTING DOCUMENT HIGHLIGHTING THE NOMINEE MUST BE ATTACHED AND SUBMITTED TO THE HOME OFFICE INCLUDING RECENT PHOTOGRAPH

The winner of the NSS "Youth Achievement Award" will be notified by the Home Office of their selection.

DEADLINE: April 1st of Each Year

NSS Fraternalist of the Year Nomination Form



NSS Life
Family Matters...

★ **DEADLINE FOR NOMINATIONS: APRIL 1, 2022** ★

~ RULES AND REGULATIONS ~

PURPOSE:

As a fraternal benefit society our mission calls us to "reach out to touch lives" in concern for those in need around us through our families, churches and communities. The purpose of this award is to recognize those members of the National Slovak Society that have gone that "extra mile" in volunteer fraternal service (i.e. meals on wheels, hospital work, visiting shut-ins, etc.). We encourage all assemblies to seek a worthy candidate from within your assembly and for the NSS membership to nominate a fellow member who is deserving of consideration for this award.

Those worthy of nomination are NSS members who have given of their time, talents and abilities in ways that would be designated as "extra-ordinary". Through their unselfish and tireless volunteer efforts those around them have benefited significantly. These people are those that rarely say "No!" and are always willing to lend a hand. We know that they are out there and you can find them for us.

The NSS "Fraternalist of the Year" Award is a fraternal program offered by the society for the benefit of our membership and the fraternal benefit system. You as members of the NSS are encouraged to seek a deserving nominee for the highest fraternal award offered by the NSS.

ELECTION PROCESS:

Any member of the National Slovak Society can nominate a fellow NSS member to be the "Fraternalist of the Year". Nomination forms are available from the Home Office or on our web site at www.nsslife.org under "Forms". Nominations can be made by any adult member of the NSS or through their local Assembly. This will allow more deserving members the opportunity to be recognized for their efforts to make a difference in the lives of others.

DEADLINE:

Deadline for nominations to be in the Home Office is **April 1st** of each year. The winner will be selected by a non-member judge.

RECOGNITION:

The recipient will be announced in the "National News" and listed on our web site at www.nsslife.org under "Fraternalist of the Year", receive a congratulatory plaque and designate a charitable organization as benefactor of a \$500.00 donation. The Winner's name will be displayed on a plaque in the Home Office and will also have their name placed into nomination for the American Fraternal Alliance "Fraternalist of the Year" Award.

~ The following must be signed by Nominating Member ~

I wish to nominate _____
to receive the National Slovak Society "Fraternalist of the Year" Award for touching the lives of those in need in their family, church and community. I believe that this individual should be awarded the "Fraternalist of the Year" for going that "extra mile".

NSS Member or Assembly Officer

Assembly #

IMPORTANT: SUPPORTING DOCUMENT HIGHLIGHTING THE NOMINEE MUST BE ATTACHED AND SUBMITTED TO THE HOME OFFICE INCLUDING A RECENT PHOTOGRAPH.

The winner of the NSS "Fraternalist of the Year" will be notified by the Home Office of their selection.

DEADLINE: April 1st of Each Year

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 **Monica L Martino:**
From Assembly L102 20.00
- In Memory of **Mary Koches:**
From Edward & Carole Koches 100.00
- In Memory of **Kevin Semelsberger:**
From Edward & Carole Koches 100.00
- In Memory of **Michael Lako, Jr.:**
From Kevin & Lori Crowley &
Family 50.00
- In Memory of our son and brother
Shaun Logan Crowley:
From Kevin, Lori, Kevin Jr.,
& John Crowley 20.00

Donations:

- Matching Funds - A-160 500.00
- Assembly 0160 500.00
- Assembly 0737 300.00
- Assembly 0070 75.00
- Matching Funds - A-070 75.00
- Matching Funds - 039 300.00
- Marlene Endean 1,000.00

OUR DEPARTED MEMBERS November & December, 2021

Name	City and State	Date of Death	Assembly
Adams, Emily	Shoemakersville, PA	11/30/2021	L102
Alexander, Robert	Arcadia, FL	11/11/2021	0813
Ashbaugh, James	Ligonier, PA	12/01/2021	0774
Azzarella, Concetta	Johnstown, PA	10/15/2021	0737
Baksi, John	Mt Carmel, PA	11/23/2021	0108
Barnhart, Robert	Claysville, PA	12/13/2021	0434
Barr, C Isabel	Sinking Spring, PA	11/06/2021	L102
Bartock, Sr., Anthony E	Uniontown, PA	10/06/2021	0039
Behman, Eleanor	North Royalton, OH	10/23/2021	0070
Benton, Bernice	O Fallon, IL	01/12/2021	0586
Bobak, Odessa	Duncansville, PA	09/04/2021	0774
Boglarski, John	Winchester, CT	08/10/2021	L002
Boyarsky, Pauline	Davidsville, PA	11/08/2021	0774
Brush, Mary E	New Brighton, PA	12/12/2021	0123
Bucek, Josephine	McKees Rocks, PA	10/20/2021	L161
Budinsky, Stephen	Oakmont, PA	05/26/2021	0434
Burrell, Anna	Oakland, MD	08/05/2021	0774
Calafiore, Michael	Johnstown, PA	10/09/2021	0737
Carbaugh, Patricia	Seneca, PA	11/12/2021	0554
Chenever, Emily	Westerville, OH	12/06/2021	0381
Coffee, Linda	Chesapeake, OH	06/09/2021	0595
Corwin, Irene M	Pittsburgh, PA	10/09/2021	0100
Couser, Shirley	Sinking Spring, OH	09/25/2021	0595
Cromer, Earl	Pittsburgh, PA	11/19/2021	0100
Crow, Betty	Leesport, PA	11/18/2021	L102
Cummings, Paul C	Bloomingsburg, OH	08/10/2021	0595
D Aurora, Anna	Follansbee, WV	10/24/2021	0588
Damico, Robert	Oakmont, PA	12/01/2021	0434
Danchik, Helen	Pittsburgh, PA	11/30/2021	L161
Dauberman, Phyllis	Martinsburg, PA	10/29/2021	0267
Dawson, Jonathan	Saxonburg, PA	12/03/2021	0123
DeLouis, Henry	McKees Rocks, PA	11/09/2021	L161
DeLouis, Rose	McKees Rocks, PA	11/15/2021	L161
Dibiasi, Florence	Brownsville, PA	09/30/2021	0377
DiGiacomo, Joseph	Broomall, PA	05/03/2021	R059
Downs, Phyllis	Coraopolis, PA	11/09/2021	0588
Drooger, Doris	Charles Town, WV	09/22/2021	0774
Dunkle, Kay	Fairmount City, PA	06/29/2021	0554
Endy, Dorothy	Birdsboro, PA	12/20/2021	0774
Ernest, Janette	Chardon, OH	11/17/2021	0070
Faccini, Benjamin	Coraopolis, PA	10/08/2021	0123
Facciolo, Angeline	Concord, NC	11/25/2021	0774
Failor, Harriet	York, PA	11/25/2021	0267
Fakult, Joseph	Willowick, OH	10/12/2021	0160
Filak, Gerald	Reading, PA	12/07/2021	L102
Findling, Barbara	Latrobe, PA	11/15/2021	0737
Fitch, Margie	Monongahela, PA	10/20/2021	0377
Fleischmann, Joan	Pittsburgh, PA	11/17/2021	0774
Florenski, Leon	Boyne Falls, MI	10/05/2021	0381
Fotta, James E	Falls Creek, PA	11/19/2021	0554
Fotta, Patricia	Falls Creek, PA	11/27/2021	0554
Franklin, Dorothy	Doylestown, PA	08/09/2021	L102
Gala, Jr., Vincent A	New Cumberland, WV	02/08/2021	0774
Giblock, Anna	Washington, PA	09/30/2021	0267
Gimiliano, Dan S	Pittsburgh, PA	10/08/2021	0434
Gordon, James N	Pittsburgh, PA	11/23/2021	0123
Gorentz, Elizabeth	Natrona Heights, PA	12/07/2021	0774
Gorski, Mary Ann	Beaver Meadows, PA	01/25/2021	0617
Green, Richard K	Delphi, IN	10/05/2021	0705
Haas, Eileen	Pittsburgh, PA	11/12/2021	0123
Harbert, Nicki L	Glassport, PA	12/05/2021	0108
Hardy, Keith	Kawkawlin, MI	04/26/2020	0381
Haskell, Karen	Conway, PA	12/06/2021	0123
Hayne, Ada	Southampton, PA	11/17/2021	R059
Henry, Jean	Pittsburgh, PA	10/01/2021	0100
Hensberger, Eleanor	North Huntingdon, PA	11/12/2021	0434
Herbst, Gladys	Shillington, PA	12/12/2021	L102
Hinty, Charles	Chillicothe, OH	11/14/2021	0595
Hoover, Reginald	Charlotte, NC	11/07/2021	0774
Iams, Ruth	Amity, PA	11/24/2021	0377
Ingles, Carolyn	West Portsmouth, OH	12/07/2021	0595
Jeuther, Nelda	Saxonburg, PA	10/04/2021	L105
Karlo, Helen	Ashley, PA	11/04/2021	0617
Kavoulakis, Irene	Pittsburgh, PA	11/23/2021	0100
Kessler, Mary	Media, PA	08/28/2021	R059
King, Hubert	Meadville, PA	12/15/2021	0731
King, James W	Uniontown, PA	02/24/2021	0039
Kisella, Carol	Rochester, PA	12/06/2021	0123
Koberlein, Harold	Telford, PA	09/02/2021	L102
Kolton, Gregory	Wallington, CT	10/15/2021	L002
Krasnopera, Emma	Northampton, PA	11/22/2021	L102
Krauth, Jerome	Coraopolis, PA	10/30/2021	0123
Laniewski, Catherine	Olyphant, PA	10/07/2021	L075

OUR DEPARTED MEMBERS CONTINUED

November & December, 2021 (Continued from Page 13)

Lewis, Michael	Warren, PA	11/21/2021	R019
Lins, Colleen	Spring Green, WI	09/19/2021	0774
Maizer, Joseph	Glassport, PA	10/23/2021	0108
Markell, Julia	Studio City, CA	08/05/2021	0568
Markowski, Helen	McKean, PA	10/31/2021	L161
Martin, Betty J	Mattoon, IL	10/22/2021	0586
Martin, Carol M	Nekoosa, WI	09/17/2021	0774
Martin, Donna L	Uniontown, PA	10/30/2021	0039
Martin, Georgia M	Charlton Heights, WV	10/26/2021	0774
McGuirl, George	St Petersburg, FL	11/05/2021	0813
Meister, Richard	Ingomar, PA	08/06/2021	L161
Miklusko, Richard	West Mifflin, PA	10/25/2021	0108
Miller, David	Pittsburgh, PA	11/05/2021	0774
Miller, Ronnie	Cement City, MI	11/19/2021	0381
Moore, Lee Roy	Concord, NC	11/20/2021	0774
Morell, John	Rochester, PA	12/13/2021	0123
Morrison, Esta	Mechanicsburg, PA	08/01/2021	L102
Moyer, Helen	Lewisburg, PA	11/10/2021	0595
Mulderig, Teresa	Mountain Top, PA	11/12/2021	0617
Mullins, Phyllis	Chapmanville, WV	10/04/2021	0774
Nanni, Anthony	Downingtown, PA	11/30/2021	R059
Nemec, Charita	Canonsburg, PA	10/08/2021	0377
Nicaise, Rita	Middletown, PA	11/20/2021	0774
Nowak, Anna	Monroeville, PA	07/20/2021	L105
ODell, Billy Joe	Quinwood, WV	10/28/2021	0774
Orosz, Rita	West Homestead, PA	08/29/2021	0108
Pancurak, Faye	Pittsburgh, PA	12/01/2021	0123
Panek, Josephine	Glassport, PA	11/11/2021	0774
Panza, Albert	Weirton, WV	08/22/2021	0108
Parinella, Elizabeth	Warren, PA	10/26/2021	0554
Perrino, Mary Ann	Pittsburgh, PA	10/25/2013	L161
Peticca, Benjamin	Pittsburgh, PA	03/11/2021	L161
Petrosky, George	Washington, PA	12/05/2021	0377
Plyler, Wendell	Plumville, PA	11/11/2021	0774
Reese, Margene	Bluffton, OH	11/01/2021	0180
Regets, Catherine	Fredericktown, PA	11/07/2021	0377
Rehme, Elizabeth	Jacksonville, FL	10/17/2021	L102
Reilly, Patricia	Warrington, PA	10/29/2021	R059
Resovsky, Gary	Tarpon Springs, FL	09/17/2021	0813
Rhodes, Robert	Waynesboro, PA	10/30/2021	0774
Ritchie, Lorieta	Elizabethtown, PA	11/14/2021	0774
Roddy, Judy	Chicora, PA	10/20/2021	L105
Rutherford, Ernestine	Lavalette, WV	09/02/2021	0774
Salazar, Maria	Paterson, NJ	10/15/2021	0774
Schindler, Robert	Buckland, OH	10/09/2021	0004
Schwer, Timothy	Homestead, PA	10/28/2021	0039
Senchisen, Michael	Pittsburgh, PA	12/07/2021	L161
Sherman, Mabel	Lewis Center, Oh	11/12/2021	0595
Shuba, William	Houston, PA	12/05/2021	0434
Smay, Clare	Wheeling, WV	09/23/2021	0774
Smith III, Charles V	Aliquippa, PA	10/01/2021	0123
Smith, Kathleen	Trafford, PA	08/29/2021	0737
Smitley, Judith	Jefferson Hills, PA	12/10/2021	0441
Smyth, Leo	Johnstown, PA	11/23/2021	0267
Solomon, Louise	Irwin, PA	11/14/2021	0737
Sprader, Thomas	Suamico, WI	09/06/2021	0774
Staggers, Lanny	Belle Vernon, PA	10/02/2021	0377
Stein, Leah	Pittsburgh, PA	12/19/2020	L105
Stempin, Betty	Franklin, PA	11/30/2021	0731
Strayer, Richard	Latrobe, PA	10/30/2021	0737
Sundy, Mary	Beaver, PA	11/25/2021	0123
Svezeny, Thomas	Vandergrift, PA	09/14/2021	L105
Svezeny, Thomas	Vandergrift, PA	09/14/2021	0774
Swantner, Mary	Monesssen, PA	11/23/2021	0774
Swantner, Mary	Greensburg, PA	11/23/2021	0774
Tomajko, John	Irwin, PA	05/13/2021	0737
Trilli, Anne	Monessen, PA	12/14/2021	0377
Trybus, Stanley	Northern Cambria, PA	11/13/2021	0267
Vidmar, Stanley	West Allis, WI	06/11/2021	0774
Villforth, Richard	Wyomissing, PA	11/17/2021	L102
Warabow, Dorothy	Canonsburg, PA	12/18/2021	0434
Weingruber, Fred	Pittsburgh, PA	11/08/2021	L161
Weisman, Elwood	Aliquippa, PA	11/03/2021	0123
White, Flora	Greensburg, PA	10/26/2021	0737
Willard, Edwin	Parkesburg, PA	11/27/2021	L102
Williams, Russell	Hanover Twp, PA	12/09/2021	0617
Workman, Catherine	Fayetteville, WV	07/19/2021	0774
Yingling, Agnes	Lancaster, P	10/26/2021	L102
Young, Marjorie	Strange Creek, WV	10/27/2021	0774
Zack, David	London, OH	11/17/2021	0595
Zancanella, Ethel	Adeno, OH	08/24/2021	0595



GroundHog Day

Roots in Nature

February 2, 2022

Thousands of years ago when animalism and nature worship were prevalent, people in the area of Europe now known as Germany believed that the badger had the power to predict the coming of spring. They watched the badger to know when to plant their crops. By the time the first German immigrants settled in Pennsylvania they probably understood that this was not true but the tradition continued.

Unfortunately, there were not many badgers in Pennsylvania so the groundhog was substituted for the badger. Tradition has it that if the groundhog sees its shadow on February 2 it will be frightened by it and will then return to its burrow, indicating that there will be 6 more weeks of winter. If it does not see its shadow, then spring is on the way.

Also known as woodchucks, groundhogs belong to a group of large ground squirrels known as marmots. They grow up to 25 inches long and can live for 10 years in captivity. (According to legend, Punxsutawney Phil is more than 125 years old thanks to the magical punch he imbibes every summer.)

Groundhogs spend the winter hibernating in their burrows, significantly reducing their metabolic rate and body temperature; by February, they can lose as much as half their weight.



ASSEMBLY 0039 Uniontown, PA

At our *March Lenten Meeting*, we will be selecting delegates to the 38th Quadrennial NSS Convention in Hershey, PA. Our assembly is eligible to send sixteen (16) delegates. You can be one of them! The convention will convene on Sunday, June 26th at 7:00 pm. The business and fraternal sessions will continue until Wednesday the 29th. All costs at the convention are covered by the Society as well as travel to and from Hershey.

Plan to come to our *Lenten Dinner Meeting* meeting on Sunday, **March 13, 2022** at Eat'n Park Restaurant, Uniontown, PA at 6:00 pm. Enjoy a free delicious meal and fellowship.

Our deepest sympathies go out to the families of Louis J. Baird, Kimberly R. Breckenridge and Emma Engle who died in the loving arms of their Savior, Jesus Christ.

Congratulations to Valentina Gulino who placed first in the "*Animal Category*" in the recent NSS Photo Contest. Well done!

The next meeting of Region 5, to which our assembly belongs will be held on Sunday, **March 6th** in the home office starting at 1:00 pm.

While it may be early, those high school seniors who are planning to continue their education in the Fall are reminded that May 1st is the deadline for scholarship applications to be in the home office.

If you have any questions about being a NSS Convention delegate, please call me at (724) 366-4100. See you on March 13th. Happy Valentine's Day

John Payerchin
President

ASSEMBLY L075 Duryea, PA

Our next meeting will be held on **April 10, 2022**, time and place to be announced. We will discuss convention agendas, Join Hands Day, and a summer picnic to be held in **August, 2022**. At the **October 16, 2022** meeting election of officers will be held.

For more information, please contact Lehrae Ann Edwards at 570-569-2181 or mrseds65@verizon.net

Lehrae Ann Edwards
Treasurer

ASSEMBLY L102 Schnecksville, PA

Members of L102 will be holding a meeting for the election of delegates to the convention on **February 6, 2022** at the Wesnak home in Whitehall at 2:00 pm. Anyone interested in being a delegate should plan on attending.

Sharon Wesnak
Secretary

ASSEMBLY 0108 West Mifflin, PA

A meeting will be held on **February 20, 2022** at Linda Strom's residence, at 2:00 pm. Please call for details or the address at 412-334-4046. Our agenda includes election of delegates for our upcoming Quadrennial Convention.

Linda Strom
Secretary

ASSEMBLY 0123 Coraopolis, PA

Here is a good news bad news personal story. The good news for me is that I haven't broken any of my New Year's resolutions yet. The bad news is that I didn't make any New Year's resolutions this year. If you made any I hope they are fulfillable and you are still sticking to them.

One of our members, Lorraine Nest was a winner in the photo contest, Congratulations! Thank you to any of our members who entered the photo or ornament contest. Try again next year.

Our assembly will be holding a meeting on Saturday, **March 12, 2022** at the American Legion Post #82, 421 Jane Street, Carnegie, PA 15106 at 1:00 pm. This will be a brief business meeting where decisions on delegates to the June NSS Convention will be determined. There will be a light luncheon served along with desserts. Afterwards you are invited to stay and play board games. It could be a fun time if you make it so. Important: RSVP for this meeting, which is open to all members, by March 8th. Call either myself at 724-242-5085 or Jill Grover at 412-638-7060. We want to have enough food.

Another event in March is the

always entertaining Murder Mystery play and dinner which will be held on Saturday, **March 26th**. This year it is being held at the Oakdale Community Center. The event benefits various local Veterans organizations. The cost of this wonderful event is \$35, a bargain; this includes dinner, play, door prizes and more. The assembly will pay \$15 of the ticket price for our members. More details will be in the March magazine.

Just so all of our members know our assembly at our Christmas business meeting decided to donate \$750 to various charities suggested by our members also the money collected for the dinner \$230 was donated to the Greater Pittsburgh Food Bank. Happy Valentine's Day to my Valentine!

William Knoll
President

ASSEMBLY 0160 Lorain, OH

We will be hosting our annual assembly dinner on Sunday, **February 27, 2022** at the Slovak Club, 2915 Broadway Avenue, Lorain, OH at 1:00. This will be a catered event.

Please RSVP no later than February 10th to ekatricak@gmail.com or 440-773-0170. Thank you! We look forward to seeing you there!

Also, please mark your calendars for **March 21st**. We will be electing delegates to the 2022 National Convention during our March meeting. The meeting will be held at the home of Jim Czarney on 3/21/22 at 7:00 pm. Please call or email Bob Katricak at 440-320-6916 or rkatricak@nsslife.org for more details. The 2022 convention will take place in Hershey, PA from June 26 through June 30. All members are welcome to vote or run for a delegate position, but you must be in attendance on March 21 to do so!

Erin Katricak
Activities Director



ASSEMBLY L161 Pittsburgh, PA

ELECTION OF OFFICERS AND CONVENTION DELEGATES

A meeting will be held on Saturday, **March 12, 2022** at 11:00 am at Jodi B's Restaurant, located in the Forest Hills Shopping center, 2600 Ardmore Blvd. 15221. Please RSVP by Wednesday, March 9th to Sue at sue.ondrejco@gmail.com if you plan on attending.

The election of officers will take place as will the election of delegates to the 38th Quadrennial Convention. If you are unable to attend the meeting but wish to be considered as a delegate, please send a letter requesting your election to Secretary Sue Ondrejco at: 234 ILION St. Pittsburgh, PA 15207 by March 1, 2022. Please try to attend the meeting to elect our officers and representatives to the convention.

Our Assembly will also be conducting a Hoagie Sale with the #1 Volunteer Whitaker Fire Co. Orders are due by Tuesday, March 1st. For order sheets and more information contact Sue at sue.ondrejco@gmail.com.

Finally, our sympathy to the family of Michael Lako, Jr. President of Assembly L-161 who lost his battle with ALS. The spirit of a loving and kind heart and memories of a short but beautiful life will live on in the hearts of all those who had the pleasure of knowing him. May he rest in peace.

Sue Ondrejco
Secretary

ASSEMBLY 0377 Bentleyville, PA

We will be hosting our meetings on the dates noted below and hope all members can attend! With the upcoming NSS 38th Quadrennial Convention in Hershey Pa., we will have an election of convention delegates at our next meeting on **March 13th**, at 3:00 pm. If you cannot attend but wish to be considered for election as a delegate, please send a letter to me at 1017 Fawn Valley Drive, Canonsburg, PA 15317. We will also elect officers at this meeting.

March 13 - Meeting at Hoss's Restaurant, 148 Finley Rd, Belle Vernon, PA at 3:00 pm

June 19 - Annual Picnic at Richardsons Park, Bentleyville, PA at 3:00 pm. Pets and a guest are welcome at this event!

September 11 - Meeting at Sesame Inn, 2975 Washington Road, McMurray, PA at 3:00 pm.

December 4 - Annual Christmas party at Hugo's Restaurant, 687 National Pike W. Brownsville, PA at 3:00 pm and please bring a dozen cookies.

We welcome new members, great ideas for fundraising and participation in all activities. We hope you are staying healthy as we combat the pandemic and wish all ailing members a quick recovery. I want to welcome all new members that join our assembly.

Suzanne Lynn Skrypak
President

ASSEMBLY 0381 Grosse Ile, MI

Our December, 2021 meeting was held at Rosemary Hanlon's home due to the rising COVID numbers in Michigan. Assembly officers for 2022 are:

Martin E. Medved, Jr President
Rosemarie Merten - Vice President
Joanne Medved Secretary/Treasurer
Rosemary Hanlon - Elder
Brian Medved - Elder
Jack Merten - Youth Elder

Our next meeting will be held on **February 24, 2022** at 1:00 pm. Location to be determined. We will be selecting delegates for the convention at this time.

We wish everyone a healthy New Year, prayers and blessings.

Joanne Medved
Treasurer

ASSEMBLY 0432 Fairview Park, OH

Join us for a fun filled day tobogganing at the Strongsville Chalet on **February 20, 2022**.

Happy Valentine's Day to all of our assembly members.

Shawn Pytel
Publicist & Social Media

ASSEMBLY 0434 McMurray, PA

We will be holding a meeting on **March 6, 2022**, 1400 Main Street, Canonsburg, PA at 4:00 pm for the purpose of electing delegates to the convention. Please let me know if you will be attending by email at dgb803@gmail.com.

David G. Blazek
Secretary

ASSEMBLY 0554 Curwensville, PA

Assembly 554 will meet on **March 6, 2022** for our Convention Delegate Selection. The meeting will be at 2:00 pm at Jim Stricek's residence, 135 Mculough Street, DuBois, PA 15801.

Other meetings for 2022 will be **July 3, September 4, and October 16**.

For more information, contact Jim Stricek at (814) 590-7021 or assembly554@gmail.com

Jim Stricek
Secretary

ASSEMBLY 0586 Chicago, IL

A meeting will be held on Sunday, **February 27, 2022** at Jameson's Grill at 1001 75th St., Woodridge at 4:30 pm. We will discuss the June convention, select delegates and have a meal.

Please be sure to respond to Janet at janetjet24@gmail.com before February 20th, because reservations will need to be made.

Irene Tomaskovic
Vice President

ASSEMBLY 0588 Slovan, PA

ELECTION OF CONVENTION DELEGATES

A meeting will be held on Wednesday, **February 9, 2022** at 5:30 pm at the Stefka residence, 5007 Old Orchard Lane, Gibsonia, PA, 15044.

The election of delegates to the 38th Quadrennial Convention from Assembly 588 will take place at the meeting. If you are unable to attend the meeting but wish to be considered

for election as a delegate, please send a letter requesting your election to Recording Secretary Annette Stefka at: 5007 Old Orchard Lane, Gibsonsia, PA 15044 by February 1, 2022. Please try to attend the meeting to elect our representatives to the convention which will be held in Hershey, PA, June 26th through June 30th, 2022.

Annette Stefka
Recording Secretary

ASSEMBLY 0617 Ashley, PA

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 planning for the fraternal year, possible Easter social, election of officers and the selection of delegates to NSS convention.

Assembly members wishing to comment or add to the agenda, please contact John Kurilla at jjkurilla@aol.com or text 570-239-5936.

Assembly 617 wishes to extend special congratulations to our member Miriam Ostrowski for being a winner in the NSS Poetry Contest.

John Kurilla
President

ASSEMBLY 0731 Lowellville, OH

Assembly 731 members are encouraged to attend the assembly meeting on Saturday, **February 12, 2022**, at the Poland Library, 311 South Main Street, Poland, OH at 2:00 pm. Please note...this is a location change from our previous meeting announcement because we felt the library meeting room will give us more space for an anticipated larger attendance. In addition to regular business, we will hold election of assembly officers and election of delegates for the 38th Quadrennial Convention to be held in June this year.

Contact Laurie Fox at 330-717-4705 if you have questions, or need directions to the library.

Laurie Fox
President

ASSEMBLY 0737 North Huntingdon, PA

A meeting will be held on Saturday, **March 12, 2022** at the home of Carol Godor, 9280 Clubview Drive, North Huntingdon, PA at 1:00 pm.

Anyone wishing to be a delegate at the 2022 convention, please contact me as soon as possible.

We will have more information about the convention by the time we have our meeting.

Carol Godor
Treasurer

ASSEMBLY 0813 Englewood, FL

Having wrapped up a successful Christmas season, and year ending frivolity, we will hold a reorganization meeting on **February 13, 2022** at 443 Rowland Road, Dothan AL at 2:00 pm.

Plans for activities in 2022, fundraising endeavors and all the other fun, rewarding things we do will be discussed and put on the calendar.

Delegates to the Quadrennial Convention will be elected. The convention will be in Hershey, PA in June. See the Noviny for more details. Anyone who is an adult member of our assembly is eligible to be a delegate. If you are interested in being a delegate, but are unable to make the meeting, please call Mary Jo Holker at 941-473-0559, to let us know you'd like to be considered, or for more information.

Mary Jo Holker
President

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 is February 12th at the Grotto at 1:00 pm. Please read your NSS Magazine in case we need to reschedule.

Lucy Piccoletti
Recording Secretary

REGION 5 Pittsburgh, PA

The spring meeting of Region 5 will be held on **Sunday, March 6, 2022**, at 1:00 pm at the NSS Home Office in McMurray, PA. All assemblies in Region #5 are requested to send representatives to the meeting. The election of our Region's delegate to the 2022 NSS 38th Quadrennial Convention will take place at the meeting. A luncheon will be served following the meeting.

Joseph Stefka, Jr.
President-Region 5



*Love comes in all shapes and sizes.
Life insurance protection does too.*

Assembly 0123 Holiday Party



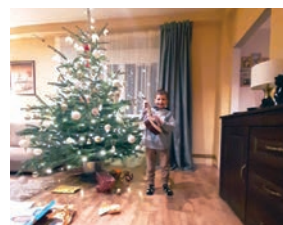
News From Assembly 0586

Our hope for this new year is for the health of our members and everyone everywhere in our great country. The national news today cites Chicago as one of the cities with an abundance of cases of omicron. The advice given by several physicians and infection experts is: Get enough sleep. Take extra vitamin D. Take vitamins C and Zinc to build immunity and resistance to viruses. A friend who was tested positive to the virus walked four miles, her regular routine, on day three! A wonderful example.

Our Assembly 586 discussed our second matching fund recipient and decided on Honor Flights. We encouraged our veterans to apply for this extraordinary trip to our nation's capital since the flights will begin again. They humbly argued that other veterans should come first, but all senior vets are eligible.

Our member and friend Sophie Slovik died in 2021 and we are sending a donation to the PVR scholarship in her memory. Her late husband Rudy together with Joe Tomaskovic Sr., Joe's father, were among the members who worked to save our Assembly 586 from dissolution many years ago. It is better and more fulfilling to give rather than to receive, so our Assembly 586 gladly gives to the NSS scholarship fund for students.

Cousin Alena from Slovakia texts that her country is deep with virus problems and political issues. We sent her a video that shows the former Slovakia Republic President Fico being arrested while on a TV broadcast for expressing his views about restrictions concerning isolation and other ideas of how to deal with the pandemic. America should be aware of how easily governments can change a nation's liberty and try to take away our freedoms without warning.



Close to home, plans were made for the Deans of the Center for Christian Education in Martin, Slovakia, to make their annual trip to Naperville, IL. and to cook a big Slovak banquet for any and all interested in their Christian school's development. Now boasting Kindergarten through Grade 12 plus Bible College, it is categorized as one of Slovakia's finest. Our church continues its support of the school and we are happy to see videos of students and parents speaking in both Slovak and English, thanking us for our help over the years. Since our families are from that small democratic country, we are always interested and proud to be able to help.

Irene Tomaskovic
Vice President



Region 2 Matching Funds

While the Elves at Region 2 were busy with Holiday cooking, baking and present wrapping we participated in a Matching Funds Event for the Old Forge PTO Playground Structure 401 Melmore Street, Old Forge, Pa. It wrapped up on December 15, 2021.

Region 2 donated a gift card and we sold tickets for a holiday raffle. The event raised over \$3,100.00 to go towards a playground structure for the children to enjoy and to stimulate their need for outdoor activity. Six adult members and two youth members attended the holiday event and volunteered their time. These children are much appreciated and are so excited to see progress in the playground even though there are much more funds needed there still very excited.

Lucy Piccoletti
Recording Secretary

Assembly 0731

“Operation Evergreen” is a service project that was developed by the OHIO Christmas Tree Association (OCTA) members in 1995-96. The purpose of the program is to bring ‘Christmas cheer’ in the form of REAL fresh cut Christmas trees to military personnel serving overseas, in honor of the job they perform. Many Christmas tree farms throughout Ohio participate in this program.



Laurie Fox, President Assembly 731, presented a \$200 donation on behalf of the assembly to Pioneer Trails Tree Farm in Poland, Ohio, to help with the shipping of a live tree to our troops overseas.

Girl Scouts and others from the Poland community helped cut several trees and they were prepared for shipping from the local Farm.

Laurie Fox
President

Assembly 0813

The Christmas party for Assembly 813 unfortunately had to be cancelled due to Covid-19 restrictions. The officers were able to get together after Christmas for a trip to Gulf Shores. After touring Fort Morgan, and a quick trip to the beach, they enjoyed a fun dinner at Lambert's Cafe, home of the thrown rolls.

For those who have never been, when the hot rolls come out of the oven a man comes and announces "hot rolls". Those who want a roll raise their hand and he throws the roll to them. He's got a strong, accurate arm and only one or two ended up on the floor. It was a different experience.

Mary Jo Holker
Secretary

Assembly 0813

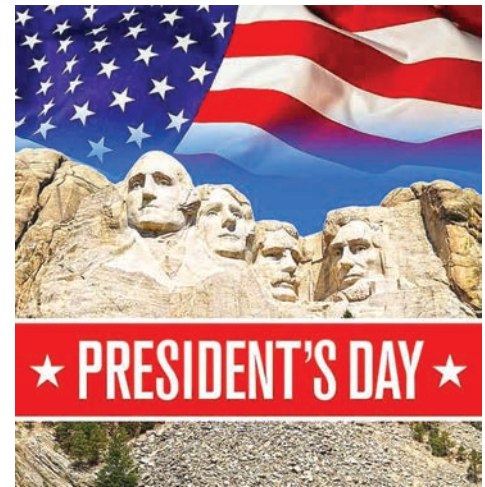
On Thursday, November 11th, 2021 The Thirsty Pig held a benefit shrimp boil, with 100% of the profits going to Catholic Social Services of Dothan, Alabama. CSS provides medicine, utility assistance, food, clothing and rent assistance for people in need as well as veterans and senior citizens. Because the shrimp boil was on Veterans Day, all Veterans were able to purchase a ticket for the discounted rate of only \$11.

Louisiana native and local CBS affiliate chief meteorologist David Paul was the head cook and was assisted by Tom Blindauer, the husband of current CSS board president Julie Blindauer. Several volunteers assisted in serving up nearly 150 meals during the three hour shrimp boil. Among the volunteers were teenagers Sarah Herndon, Kristen Pologrudo and several members of the Catholic Social Services board of directors.

After expenses, the shrimp boil raised \$1,981.00 which will was much appreciated by CSS director, Celeste Kelly. This is the second year that the Thirsty Pig has hosted the shrimp boil, and they hope to continue the tradition again in 2022. Many thanks to NSS Assembly 813 for assisting in the planning and organization of the event, as well as to NSS Life for providing items for the raffle prize drawings.

Kerry Farrell
Elder

February 21, 2022



REMINDER

Deadline For Publication

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



Február



NSS Life
Family Matters...

Vyraznejšie dni vo Februári:

(2. Február)

Pol zimy—Hromnice, koniec sanice.



(6. Február)

Plačiva Dorota, omrzlá robota.
Po Dorote, vyschnú šaty na plote.

(14. Február)

V tento deň si pripomínáme 1152. výročie príchodu **sv. Cyrila a Metoda** na Veľkú Moravu, ktorí vzdelávali ľud v kresťanstve, založili prvú abecedu, ktorá je známa ako cyrilika, prekladali Sväté Písmo z latinčiny a nemčiny do slovenského jazyka a už vtedy slávil Bohoslužby v reči ľudu.

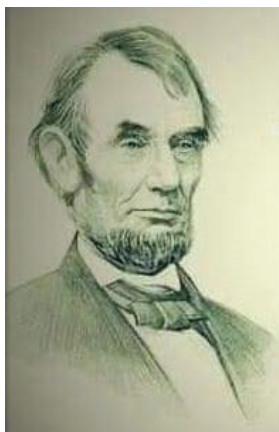
V ten deň slávime i sv. Valentína.

„Láska sa nerodí vzhľadom,
Láska sa rodí našim srdcom.
Láska ťa pri srdci hreje,
Láska je to, čo ťa správnym smerom vedie.“



(24. Február)

Na Mateja letia ľady do mora.



“ Ak chcete
vyskúšať
character
človeka, dajte
mu moc.”
—Abraham Lincoln

16. Februára slávime 132 výročie vzniku našej organizácie Národného Slovenského Spolku v Amerike.

Česť nášmu prvému predsedovi Peter V. Rovnianek a jeho spoluorganizovateľom ktorý verili, že každý ma právo byť Pánom vo svojom veru i Slovák na Slovensku. Dnes je to skutočnosťou a Slovensky Národný Spolok rastie i naďalej v službe pre svoje členstvo.

Nech motto: Bratstvo—Rovnosť— Sloboda sa pestuje i naďalej v celom členstve NSS a u všetkých Slovakov po svete.

Oznámenie členom NSS: Láska ve oznanamujeme našim členom NSS, že tohto roku 2022 sa zijdeme na 38 konvenciu ktorá sa prevedie v Hershey Lodge, Hershey, PA, od 26 do 29 júna.

Vyzývame všetky assembly našej organizácie aby zvolili svojich delegátov a ich prihlášky zaslali do hlavného úradu do 28 Marca.

Studňa lásky



K hradnej studni sa viaže povest' o láske tureckého šľachtica Omara ku krásnej Fatime, zajatkyni trenčianskeho hradného pána Štefana Zápoľského.

Aby Fatimu vyslobodil, prisľúbil Omar, že vykope na Trenčianskom hrade v tvrdej skale studňu. Po tri roky kopal so svojimi druhmi, až skala skutočne vydala vodu, z kopáčov však prežili iba nem-

nohí. Prvú čašu vody Omar podal Zápoľskému so slovami: "Vodu máš Zápoľský, ale srdce nemáš". Keď Omar odvážal oslobodenú Fatimu na koni z hradu, zachytil sa jej závoj na šípovom kríku. Na tom mieste dodnes stojí najstarší hostinec v Trenčíne, nazývaný "Fatima", alebo v skorších časoch i "Závoj".

Krňáčkové Preteky

“Krné” - špeciálne drevené sane boli v skutočnosti pracovným nástrojom. Na krniach sa zrážalo drevo z ťažko dostupných vysoko položených lesov. Chlapi sa pri zväzani dreva prekárali, čie krne sú najrýchlejšie. A tak vznikli krňáčkové preteky. Stali sa súčasťou fašánových zvykov a ak je dostatok snehu, konajú sa každý rok v roznych častiach Slovenska.

Stolový Kalendár Zvyky a tradície '22



Krňáčkové preteky (Vagnár)



NSS Life ANNIVERSARY OFFER PROGRAM

Family Matters...



**EASY TO
APPLY**
SIMPLE ISSUE

**SPECIAL
CONSIDERATION!**
NO MEDICAL EXAMS!

QUALITY LIFE INSURANCE • LIMITED TIME ONLY * FEBRUARY THRU MARCH, 2022 *

The NSS Life Anniversary Offer uses our twenty-pay life plan (however you may use the single premium plan as well). The advantages of a permanent plan include cash/loan values, reduced paid-up insurance options, dividends and more. To apply for this limited time offer, please complete the below form and return it to the home office.



NSS Life
Family Matters...

The maximum amount of insurance being offered will depend on your age:

ISSUE AGES	MAXIMUM AMOUNT
0-50	\$10,000
51-65	\$7,500
66-80	\$5,000

**See other side for complete rate listings.*

There is a limit of one policy per person. Anyone previously declined since 1/1/20 is not eligible for this program. Also excludes terminally ill, permanently disabled and others. If you purchased this plan last year you are excluded from this year's offer. Other exclusions may apply. Rates are based on age nearest birthday.

NSS Life Anniversary Offer Program

If you or someone you know may be interested in this anniversary issue offer, please provide your/their name and contact information below and we will mail an application to you/them. Complete the application and return it to the home office. Further Recommender information available on back cover.

Prospect Information:

Name: _____ Phone: _____

Address: _____

City: _____ State: _____ Zip: _____

Recommender Information:

Name: _____ Phone: _____

Twenty Pay Whole Life Insurance Policy Rates (Rates based on Age Nearest Birthday)

Twenty Pay Life (\$10,000)				
Age	Male Annual Premium		Female Annual Premium	
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
0	\$155.70	\$0.00	\$146.60	\$0.00
1	\$157.70	\$0.00	\$148.30	\$0.00
2	\$160.00	\$0.00	\$150.20	\$0.00
3	\$162.40	\$0.00	\$152.20	\$0.00
4	\$164.90	\$0.00	\$154.40	\$0.00
5	\$167.60	\$0.00	\$156.60	\$0.00
6	\$170.30	\$0.00	\$159.00	\$0.00
7	\$173.20	\$0.00	\$161.40	\$0.00
8	\$176.10	\$0.00	\$163.90	\$0.00
9	\$179.20	\$0.00	\$166.50	\$0.00
10	\$182.40	\$0.00	\$169.20	\$0.00
11	\$185.70	\$0.00	\$172.00	\$0.00
12	\$189.10	\$0.00	\$174.90	\$0.00
13	\$192.70	\$0.00	\$177.80	\$0.00
14	\$196.50	\$0.00	\$181.00	\$0.00
15	\$200.30	\$0.00	\$184.20	\$0.00
16	\$204.30	\$0.00	\$187.50	\$0.00
17	\$208.20	\$0.00	\$190.90	\$0.00
18	\$201.30	\$228.20	\$185.50	\$211.40
19	\$203.50	\$231.40	\$188.40	\$215.30
20	\$205.90	\$235.00	\$191.20	\$219.20
21	\$208.30	\$238.60	\$194.00	\$223.20
22	\$211.00	\$242.50	\$197.10	\$227.50
23	\$214.00	\$246.60	\$200.30	\$232.10
24	\$217.20	\$251.10	\$203.60	\$236.70
25	\$220.80	\$255.80	\$207.10	\$241.50
26	\$224.70	\$260.80	\$210.70	\$246.50
27	\$228.80	\$265.90	\$214.60	\$251.60
28	\$233.10	\$271.30	\$218.50	\$256.90
29	\$237.60	\$277.00	\$222.60	\$262.40
30	\$241.90	\$282.90	\$226.90	\$268.00
31	\$246.30	\$289.00	\$231.30	\$273.70
32	\$251.10	\$295.10	\$235.80	\$279.60
33	\$256.00	\$301.40	\$240.50	\$285.60
34	\$261.10	\$307.70	\$245.40	\$291.80
35	\$266.30	\$314.20	\$250.50	\$298.30
36	\$271.80	\$320.90	\$255.70	\$304.90
37	\$277.50	\$327.90	\$261.20	\$311.90
38	\$283.50	\$335.20	\$266.70	\$319.00
39	\$289.70	\$342.70	\$272.50	\$326.50
40	\$296.20	\$350.70	\$278.40	\$334.20
41	\$302.90	\$359.10	\$284.50	\$342.10
42	\$309.70	\$368.00	\$290.80	\$350.20
43	\$316.80	\$377.20	\$297.30	\$358.60
44	\$324.10	\$386.90	\$304.10	\$367.30
45	\$331.60	\$397.00	\$311.00	\$376.30
46	\$339.30	\$407.60	\$318.10	\$385.60
47	\$347.30	\$418.80	\$325.50	\$395.20
48	\$355.60	\$430.50	\$333.10	\$405.20
49	\$363.90	\$442.90	\$340.90	\$415.60
50	\$372.50	\$456.20	\$349.10	\$426.30

Twenty Pay Life (\$7,500)				
Age	Male Annual Premium		Female Annual Premium	
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
51	\$285.90	\$352.73	\$267.98	\$328.13
52	\$292.65	\$364.05	\$274.28	\$336.98
53	\$299.85	\$376.05	\$280.73	\$346.28
54	\$307.50	\$388.65	\$287.40	\$356.10
55	\$315.45	\$401.78	\$294.30	\$366.38
56	\$323.93	\$415.65	\$301.50	\$377.10
57	\$332.85	\$430.13	\$308.85	\$388.35
58	\$342.30	\$445.35	\$316.58	\$400.05
59	\$351.83	\$460.95	\$324.68	\$412.50
60	\$361.58	\$477.68	\$333.15	\$425.63
61	\$371.25	\$494.70	\$342.00	\$439.43
62	\$381.08	\$509.55	\$351.38	\$454.50
63	\$391.35	\$523.58	\$361.65	\$470.78
64	\$402.23	\$539.55	\$372.53	\$487.88
65	\$413.85	\$558.08	\$384.00	\$506.10

Twenty Pay Life (\$5,000)				
Age	Male Annual Premium		Female Annual Premium	
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
66	\$284.60	\$385.45	\$263.90	\$350.40
67	\$294.55	\$400.10	\$272.15	\$364.80
68	\$305.50	\$416.70	\$281.35	\$380.60
69	\$317.95	\$434.70	\$291.65	\$397.85
70	\$331.10	\$454.55	\$303.20	\$417.20
71	\$344.60	\$475.90	\$315.35	\$437.80
72	\$359.70	\$499.40	\$328.00	\$459.75
73	\$377.65	\$522.85	\$341.90	\$482.70
74	\$397.80	\$548.95	\$356.55	\$507.20
75	\$420.15	\$574.95	\$372.30	\$535.35
76	\$444.55	\$604.65	\$390.05	\$567.10
77	\$467.45	\$638.25	\$409.60	\$601.85
78	\$491.95	\$674.80	\$430.85	\$639.65
79	\$514.95	\$715.50	\$455.00	\$680.35
80	\$538.50	\$759.40	\$481.35	\$724.65

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



Youth Circle Page

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

Pittsburgh Slovaks

The Junior Pittsburgh Slovaks will be accepting new members. If your children or grandchildren age 6 and up like to sing and dance it is a perfect opportunity for them not only to learn about their heritage but to gain self-confidence, and make long lasting friendships. There is no tuition or fundraising involved. If you know anyone who might be interested and would like more information have them contact Sue at (412) 421-1204 or send an email to: sue.ondrejco@gmail.com.

Valentine Holder

What you'll need:

- Two paper plates
- White ribbon
- Paint (two colors)
- Disposable foam paint brushes
- Craft foam
- Black marker
- Hole punch
- Scissors
- Glue



How to make your Valentine Holder Craft:

Cut one of the paper plates in half. Turn the plate over (so the side you wouldn't eat from is facing up) and paint that plate one of your two colors.

Place a second paper plate down (so that the side you would eat from is facing up) and paint it the other color. Set the plates aside to dry.

When the plates have dried, line the half plate up with the whole plate and use your hole punch to poke holes around the outside rim of the two plates (**only where the half plate meets the bottom plate** -- so don't punch holes the whole way around the whole plate).

Use the white ribbon to tie the plates together. Lace the ribbon around the plates to hold the two together. ****Tip:** if ribbon is too frustrating for you to lace, consider either winding a little bit of tape around the ends to create a point for them, or use shoe laces!

Appreciation Letter

Dear Scholarship Committee:

Thank you for selecting me to receive one of the PVR Scholarships for the year 2021-2022. I am now attending Pennsylvania State University as a Freshman, and your generous scholarship helped to cover some of the costs of furthering my education. This award is greatly appreciated.

Dane Anden

Assembly 731 Welcomes Another Newborn to our Membership



Bodhi Ray Fellows

Bodhi Ray Fellows was born on November 22, 2021, to Josie Applegarth Fellows (2017 NSS Youth Achievement Award recipient) and Koby Fellows. Bodhi joins the NSS family along with his mother, great-grandparents Ida Lewis-Swese (Assembly 731 Recording Secretary) and Bob Swese, and several aunts and uncles.

Valentine's Day Jokes

Q: What's the best part about Valentine's Day?

A: The day after when all the candy is on sale.

Q: What did the painter say to her sweetheart?

A: I love you with all my art.

Q: What did Robin Hood say to his girlfriend?

A: Sherwood like to be your valentine.

Q: Why did the sheriff lock up her boyfriend?

A: He stole her heart.

Q: What do you call two birds in love?

A: Tweethearts!

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

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FCSU, GCU, NSS & SCS MEMBERS



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**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

