



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

# National News

Providing Fraternal Life Insurance Since 1890 | NÁRODNÉ NOVINY | MARCH 2022 | NUMBER 3563 | VOLUME 114

# Happy St. Patrick's Day



## ANNIVERSARY OFFER PROGRAM



**EASY TO  
APPLY**  
SIMPLE ISSUE

**SPECIAL  
CONSIDERATION!**  
NO MEDICAL EXAMS!

Limited Time Only • Ends March 31, 2022

## MAY ART CONTEST

Deadline May 31, 2022  
SEE PAGE 23 FOR RULES







# National Slovak Society

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



## NATIONAL SLOVAK SOCIETY OF THE UNITED STATES OF AMERICA

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

Founder and Honorary President, Peter V. Rovnianek

### EDITOR

LORI CROWLEY  
Published Monthly

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

**Deadline: 5th of preceding month**

### NSS EXECUTIVE OFFICERS

Joseph Stefka, Jr., *FIC, President, CEO & Elder*  
Linda M. Strom,  
*Secretary/Treasurer, CFO*  
Robert F. Katricak,  
*Chairman of the Board*

### NSS BOARD OF DIRECTORS

Michael J. Czarney • Lauren A. Fox • Andrea L. Garbon • Abigail A. Gross, Esq.  
Susan M. Ondrejco • Karen Lynne Orban • John G. Payerchin  
Andrew "Drew" J. Wesnak

### NSS HONORARY OFFICERS

Anthony Beno, *Director* • Mary Jo Holker, *Director* • Edward Koches, *Director*  
Paul Payerchin, Jr., *Director*

### FSWFE HONORARY OFFICERS

Justine Wesnak, *President* • Reverend Monsignor Thomas V. Banick, *Spiritual Advisor*  
FSWFE merged with NSS in 1997

## Inside this Issue...

### Assembly Activities

Activities at a Glance..... 3

### From the Executive Officers

The President's Page..... 4  
Secretary/Treasurer's Column..... 6

### NSS Financial Matters

Annuity Interest Rates..... 8

### NSS Sales Department

Recommender/Change of Address Form ..... 2  
Current Interest Rates..... 8  
National Sales Director..... 9  
Easter Items..... 19  
NSS Life Anniversary Offer Form ..... 21-22

### NSS News & Activities

Director Job Description/Responsibilities .... 5  
PVR Scholarship Donations ..... 7  
Departed Members..... 7, 15  
Fraternal Activities Director..... 10  
Bowling Tournament Form..... 11  
Bowling Rules/Regulations..... 12  
Youth Achievement Form ..... 13  
Fraternalist of the Year Form..... 14  
Assembly Meetings..... 16-18  
Assembly Photos..... 18  
May Art Contest Rules ..... 23

### Národné Noviny

Jar zobúdzka Slovensko..... 20  
Čas milos' a zamyslenia..... 20  
Už sa fašang krá', už sa nenavrá'..... 20

## 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 to whom we issue a policy. 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

April 3	Assembly 0617, Easter Project (Tentative) (TBA)
April 10	Assembly L075, Meeting (TBA)
August	Assembly L075, Summer Picnic (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

March 6	Region 5, Meeting (Delegate Selection) at Home Office, McMurray, PA at 1:00 pm
March 6	Assembly 0434, Meeting, 1400 Main Street, Canonsburg, PA at 4:00 pm
March 12	Assembly 0123, Meeting, American Legion Post #82, Carnegie, PA at 1:00 pm
March 12	Assembly L161, Meeting, Jodi B's Restaurant, Forest Hills Shopping CT at 11:00 am
March 12	Assembly 0737, Meeting, Godor's residence, N. Huntingdon, PA at 1:00 pm
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 13	Assembly 0731, Hockey Game, Covelli Centre, Youngstown, OH at 4:00 pm
March 25	Assembly 0774, Meeting, Delegate selection, Home Office, McMurray, PA at 12:30 pm
March 26	Assembly 0123, Murder Mystery Dinner, Oakdale Community Center, Oakdale, PA at 5:00 pm
April 25	Assembly 0588, Meeting at Stefka residence, Gibsonia, PA (TBA)
May 13-14	National Bowling Tournament, Cleveland, OH
June 12	Assembly 0039, Summer Bar-B-Q, Columbian Association (K of C) pavillion at 1:00 pm
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 11	Assembly 0039, Flight 93 Dinner, (TBA)
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 4	Assembly 0039, Christmas Party, (TBA)
December 17	Assembly 0731, Christmas Party, Lariccia Center Rotary Room, Boardman Park, OH

### REGION 8

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

March 13	Assembly 0070, Meeting, Martin Luther Church, at 11:00 am
March 21	Assembly 0160, Meeting, Jim Czarney's residence, at 7:00 pm

### REGION 14

#### Assemblies R059, L102

April 10	Assembly L102, Easter Egg Hunt, 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

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](mailto:jstefka@nsslife.org)



The weather for the past twenty-four hours in the Pittsburgh area has fluctuated greatly. This type of weather pattern is typical of February. Temperatures last night at midnight started above freezing with a great deal of rain, this afternoon the temperatures are quickly dropping, and the rain is turning to sleet and freezing rain with a quarter inch of ice predicted, which will be followed later this evening through tomorrow morning with snow. Sounds like an adventurous commute tomorrow morning. We in Pittsburgh today are envious of our members living in warmer southern regions of our country. We look forward to March and the beginning of warmer temperatures!

In the month of March, we celebrate St. Patrick's Day on March 17th, the Lenten Season begins with Ash Wednesday on March 2nd, and Spring begins on Sunday March 20th. Also, on Sunday March 13th Daylight Saving Time begins. Please remember to turn your clocks ahead one-hour.

The Board of Directors will meet for the Winter Board Meeting on Saturday, March 5th at the Home Office. One of the items on the agenda for the Winter Board Meeting is to review the financial results for the year ending December 31, 2021. Although the Annual Statement will not be ready until later in February, it looks like the National Slovak Society has had a very successful year with increases in assets, surplus, income, and membership. The Society continues to grow because of the informed forward-looking decisions made by the Board of Directors and Officers, the input of our Society advisors, the diligent work of our Home Office

Staff and our agents across the country, and the referrals and support from our 37,000 members. A big thank you to everyone who has played a part in helping the NSS grow!

The meeting schedule of the Board of Directors for 2022 was published in last month's issue of the *National News*. A change in the date of the Summer Meeting has been made. Originally, the Summer Meeting was scheduled for Saturday August 13, 2022, and will be moved to Saturday, August 20, 2022.

The IRS tax filing deadline is soon approaching on April 18, 2022. You still have time to make a deposit in your IRA annuity for the tax year 2021 until the deadline. Please be sure to indicate the tax year for which you are making the deposit in the memo line of your check.

Delegate Election Forms are due back to our Secretary-Treasurer Linda Strom by March 28, 2022. Once your Assembly or Region delegate election is held, have the delegates complete the form and return it to the Home Office. A brief survey was sent to each Assembly and Region in a separate mailing from the delegate packets. The survey requests information regarding each delegate's access to technology (computer, iPad, smart phone, and internet) in the event that the Convention would need to be held virtually. Please be sure that each delegate elected completes the survey. This is critical in the event that the pandemic intensifies and either travel or hotel restrictions prohibit an in-person Convention. We are hoping this is not needed but we must prepare for the worst-case scenario. We are pro-actively planning two different types of Conventions at the same time. Since our By-Laws Article 4, Section A.1 provide that we hold a Convention "at least every four years," the Society must be prepared to hold the Convention either in-person or virtually. Other fraternal benefit societies have had to hold their conventions virtually to comply with their by-laws. Two-years ago, no one would have even considered such a possibility.

The volunteer sponsors of the 38th Quadrennial Convention Fun Fest met in early February to continue to plan the activities associated with the event. It looks like the event which will be held simultaneously with the

Convention on Sunday evening, Monday, and Tuesday will be a fun, activity filled, learning experience for our youth members ages 5-16. Please look for detailed information in future issues of the *National News*.

A reminder to all NSS bowlers that the deadline for submitting an entry for the upcoming Joint Bowling Tournament is April 11, 2022. Please make sure to get your entries in and join us for a weekend of bowling, fun, and fraternalism on May 13th - 14th at Brookgate Lanes in Brook Park, Ohio. Looking forward to seeing you in Ohio.

The Fraternalist of the Year and Youth Achievement Award nominations are due by April 1st. Please take the time to nominate a deserving individual for each award from your assembly.

## News of Narodniars

Happy Birthday wishes to National Slovak Society Directors Andrea Garbon and John Payerchin, to Home Office Staff Member Lori Korte, and to Jim Arbore, Enice Boyde, Carole Koches and to all others celebrating a birthday during the month of March. Happy Anniversary wishes to all couples celebrating a wedding anniversary this month!

*38th Quadrennial Convention  
Hershey, Pennsylvania  
June 26th thru 29th, 2022*

## 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 20, 2022

**Fall/Reorganization Meeting**  
Friday, November 11, 2022  
(Committees)  
Saturday, November 12, 2022  
Sunday, November 13, 2022



# NSS Life Director Job Description/Responsibilities

The following National Slovak Society of the USA Director Job Description was adopted by the Board of Directors in January 2022. In accordance with the Constitution and ByLaws of the National Slovak Society of the United States of America, Article 6. Board of Directors, Section E. Qualifications: "All such criteria established by the Board will be published in the *National News* at least ninety (90) days prior to the opening of the Convention."

## Summary

As a member of the Board of Directors, a Director is responsible for the effective governance of the National Slovak Society of the USA (NSS). Their main purpose is to advise, govern, oversee policy and direction, and assist with the leadership and general promotion of the NSS so as to support the society's mission and vision.

## Major responsibilities

Organizational leadership and advisement.

Formulation, oversight and governance of policies and procedures developed by the Board.

Establish overall long and short term goals, objectives and priorities for the NSS.

Recommend policy to the Board.

Prepare for and participate in the discussion and the deliberations of the Board.

Financial management, including adoption and oversight of the annual budget

Oversight of program planning and evaluation.

Monitor and evaluate the effectiveness of the NSS through a regular review of products, programs and services.

Appoint or remove the National Officers of the Society, define their duties, and fix their compensation package (taken from By-Laws p.17, B.1).

Review of organizational and programmatic reports.

Promotion of Society membership through advertising and community networking.

Fundraising, outreach and promotion of the NSS Museum and PVR Scholarship Fund.

*Members of the Board share these responsibilities while acting in the interest of the NSS. Each member is expected to make recommendations based on their experience, expertise and vantage point in the community.*

## Meeting and Time Commitment

The Board meets four (4) times per year.

Committees of the Board meet an average of four (4) times per year, pending their respective work agenda.

Directors are required to allocate time outside of board meetings in order to successfully perform the major responsibilities of their office, including (but not limited to) participation in phone conferences, responding to emails and completion of paperwork.

Directors are to be available at the call of the President/CEO and Chairperson of the Board for travel to the Home Office or offsite locations for educational, training and/or fraternal events.

Directors are encouraged to attend National, Assembly and Region events or meetings.

Directors are encouraged to attend American Fraternal Alliance events when requested by the President/CEO and/or the Chairperson of the Board and be active in their respective State and Local Fraternal Alliances.

Directors are to be available at the call of the President/CEO and Chairperson of the Board for any regular and/or special meetings.

## Term

Directors are elected by the membership at the NSS Quadrennial Convention held every four (4) years and serve for a four (4) year term.

## Expectations of Directors

Solid understanding of the society's business.

Commitment to the work of the National Slovak Society of the USA.

Knowledge or skills in one or more areas of Board governance: policy, finance, programs and/or personnel.

Gain understanding of NSS policies and procedures.

Become familiar with the NSS finances, budget, and financial/resource needs.

Participate on at least one (1) standing committee of the Board and serve on ad-hoc committees as necessary.

Be informed of the services provided by the NSS and publicly support them.

Prepare for and participate in the discussions and the deliberations of the Board.

Be alert to community concerns that can be addressed by the NSS mission, objectives, products and programs.

Financially support the NSS, PVR Scholarship Fund, and Museum in a manner commensurate with one's ability.

Foster a positive working relationship with other Directors and the NSS Officers.

Be aware of, and abstain from, any conflict of interest.

## Knowledge, Skills and Experience

Bring a set of defined professional skills to the board room that will contribute to good governance.

Directors should have values that are aligned with the purpose, mission and vision of the NSS.

We seek Directors who have expertise, education, knowledge and/or experience in at least one of the following areas: finance, investments, management, leadership, accounting, industry knowledge, information technology, fraternal leadership and/or fraternal involvement.

## A Page From My Notebook...

Linda M. Strom, Secretary-Treasurer/CFO  
Email: [Istrom@nsslife.org](mailto:Istrom@nsslife.org)



### Convention Planning...

1. The first Convention packet was mailed to all Assemblies. Regions, Board Members and Officers the last week of January. This mailing contained the Delegate Verification Form which names the member elected as a Delegate from each Region and Assembly. This form must be signed and returned to my office **NO LATER than March 28, 2022**.
2. Planning has begun for another "Chocolateeeee" Youth Event for the "Youngin's" ages 6 through 15. The group planning this event kicked off their initial meeting February 8th. More information to come in future packets as we get closer to the convention but you can be sure that it will be "Choc" full of fun.
3. Board of Directors will meet on March 5th to begin reviewing the current By-Laws to determine if changes are necessary. Periodically changes are required that are regulatory in nature and mandated by our state of domicile (PA).
4. Board of Director's Convention Reports and Board Candidate Biographies (with photo included) must be submitted to my office **NO LATER than April 27, 2022**.
5. Just a reminder, as with prior Convention, ALL reservations (lodge, events, transportation, excursions) will be handled through the Home Office. Delegates **ARE NOT** to call the Hershey Lodge to make any kind of reservations. The staff at Hershey will not take reservations for our convention.
6. Fraternal Day activities are being researched. So far it looks like there will be excursions to Lancaster (we hope to make available the live performance of "David" at the Sight & Sound Theatre), a tour of Philadelphia (thank you Honorary Director Mary Jo Holker for all the great information) and naturally to Hershey Park. We hope to have a couple more Excursions available as we continue to investigate more things to do. Please send an email to Pam at [pblum@nsslife.org](mailto:pblum@nsslife.org) or me at [Istrom@nsslife.org](mailto:Istrom@nsslife.org) at the Home Office if you have any suggestions.

## A Reminder to all Assembly and Region Officers

The Year End 2021 Annual Reports, received in a separate manila envelope in your Convention packets, are due in to my office by **April 1, 2022**.

### Please Notify the NSS if you do Any of the Following

1. Change of address and or your phone number.
2. Change of name if you get married or divorce.
3. Beneficiary change, if one of your named beneficiaries has passed.
4. Any change in banking information, if you receive payment or make automatic payments.
5. The addition of a named POA (Power of Attorney).

### Brain Injury Awareness Month

National Brain Injury Awareness Month in March alerts us to the causes and aims to eliminate the stigma surrounding brain injuries.

When it comes to brain injuries, not a single injury or person is the same. The month is dedicated to improving awareness of brain injuries. Providing quality support for people with brain injuries and understanding their needs will improve their outcomes for the future. Changing the world's perspective to understand how brain injuries work is a difficult task.

While anyone can suffer from a brain injury, it's important to remember that everyone is a person first. They are not their injury. Each person has hopes and dreams, and they are not their injury. Each injury affects a person differently. How we support the person and treat the injury will require understanding and patience.

#### Prevention

Learning the signs of a concussion and when to seek medical attention can mean the difference between mild and severe injuries. Repeat injuries require additional attention.

Two types of brain injuries are traumatic and non-traumatic. Traumatic brain injuries occur due to motor vehicle accidents, sports or recreational injuries, domestic violence, falls, and other external forces. Causes of Non-traumatic brain injuries begin internally due to disease, poisoning, a hereditary condition, lack of oxygen, stroke, or other internal medical condition.

One of the keys to recognizing a concussion and getting immediate treatment is identifying these symptoms:

- H** – headaches or vomiting
- E** – ears ringing
- A** – amnesia, altered consciousness, or loss of consciousness
- D** – double vision and/or dizziness
- S** – something is wrong, or not quite right





# 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 January, 2022

In Memory of **Michael Charles Lako, Jr.:**  
From Ron, Monica and Charles

Boone..... 20.00

In Memory of our son and brother

**Shaun Logan Crowley:**

From Kevin, Lori, Kevin Jr.,  
& John Crowley ..... 20.00

### Donations:

Start Hearing, Inc. .... 200.00  
Carol Anden ..... 25.00

### CORRECTION

In the January issue, Assembly 0617 donated In Memory of **ROSE MARY STRISH** in the amount of **\$200.00**. I inadvertently typed \$20.00. Please accept my apologies to A-0617 and the family members of Rose Mary Strish.

**Lori Crowley**  
Editor

## OUR DEPARTED MEMBERS

### January, 2022

Name	City and State	Date of Death	Assembly
Abraham, Judith	Fairchance, PA	11/15/2021	0039
Acker, Margaret	Meadville, PA	01/05/2022	0774
Adams, Kenneth	Shoemakersville, PA	01/23/2022	L102
Albright, Loye	Panama, NY	01/14/2022	R019
Bagnall, Mary	Erie, PA	01/16/2022	0774
Bailey, Clarence	Huntington, OH	12/01/2021	0774
Bailey, Dolores M	Fairbank, PA	12/02/2021	0039
Beneck, Joyce	Pottsville, PA	12/22/2021	L102
Bielecki, Walter	Carnegie, PA	12/02/2021	0123
Bonarrigo, Geraldine	Blairsville, PA	08/20/2021	0774
Botts, Dorothy	San Antonio, TX	12/14/2021	0774
Bower, Barbara	Centre Hall, PA	01/18/2022	L040
Bowers, Patricia	Pittsburgh, PA	12/25/2021	0123
Bozsoki, Michael	Lorain, OH	01/04/2022	0160
Burk, Edith	Tarpon Springs, FL	08/22/2021	0774
Bundy, Laura	Manton, MI	11/14/2021	0381
Burdett, Sr., Edward	Monongahela, PA	12/23/2021	0377
Cain, Larry	New Cumberland, WV	11/21/2021	0774
Carbone, Joseph	Hooversville, PA	01/01/2022	0039
Chaybin, Barbara	Rostraver Twp, PA	01/01/2022	0377
Christner, Winifred	Somerset, PA	12/19/2021	0039
Cochran, Vicki	Punxsutawney, PA	12/29/2021	0554
Connolly, Dorothy	New Providence, NJ	10/25/2021	0110
Cook, Mary S	Golden Valley, MN	01/09/2019	0774
Cook, Jr., Robert E	Scenery Hill, PA	11/22/2021	0588
Craft, Vernon	Jackson, MI	11/24/2021	0381
Cramer, Jr., William F	Pottstown, PA	01/19/2022	R059
Custer, Ora	Apollo, PA	12/30/2021	L105
Daun, Albert	Chilton, WI	12/25/2021	0774
Davis, James J	Pittsburgh, PA	11/25/2021	L105
Dazblaz, Bozena	Chicopee, MA	11/01/2021	0774
Decker, Elton	Livonia, MI	11/13/2021	0381
Dennis, Joanne	Courtdale, PA	12/28/2021	0617
Diamondstone, Robert	Malvern, PA	09/05/2021	L102
Domjancic, Mary Ann	Monessen, PA	01/05/2022	0377
Drumheller, Kenneth	Pottstown, PA	12/28/2021	L102
Eddy, Rebecca	Burnettsville, IN	11/28/2021	0705
Ellenberger, Emma	Elderton, PA	11/24/2021	L105
Fetterhoff, Luke	Little River, SC	08/19/2021	L075
Granovitz, Barbara	White Oak, PA	01/08/2022	L105
Gregor, Margaret	Bethel Park, PA	10/23/2021	0434
Hager, Verba	Seth, WV	05/13/2020	0774
Hall, Delores Jean	Portsmouth, OH	01/18/2022	0595
Hall, Irene	Huntington, WV	11/22/2021	0774
Halstead, Nancy	Saxonburg, PA	11/08/2021	L105
Hankovich, Jacob	Pittsburgh, PA	01/13/2022	0100
Helsel, Apryle E	Bellfont, PA	12/19/2021	L040
Hihath, Carol	Greensburg, PA	01/04/2022	0737
Himelrick, Kenneth G	Parkersburg, WV	06/12/2021	0588
Hodge, Cora	Princeton, WV	11/05/2021	0774
Judson, Jr., Burton M	Willoughby, OH	11/20/2021	0070
Karel, Helen	Lancaster, PA	01/01/2022	R059
Kasun, John	Altoona, PA	01/17/2022	0267
Kemm, William	Mercer, PA	11/12/2021	0731
Kerill, Elaine	St Joseph, MI	12/24/2021	0381
Klawcho, Frank	Belle Vernon, PA	12/03/2021	0377
Kostenbauder, Nancy	Warminster, PA	01/08/2022	R059
Labe, Mary Jane	Mohrsville, PA	11/15/2021	0774
Lako, Michael C	Pittsburgh, PA	12/25/2021	L161
Lancaster, Sondra	Vestaburg, PA	01/12/2022	0377
Leary, Charles D	Lambertville, MI	12/13/2021	0381
Lee, Yer	Merced, CA	10/10/2021	0568
Levandosky, William	Marianna, PA	12/26/2021	0377
Lloyd, Sr., Ernest	Westover, PA	12/31/2021	0554
Lockwood, Lillian	Bay City, MI	05/20/2021	0381
Marano, Linda	Masontown, PA	01/04/2022	0586

(Continued on Page 13)



# Current Interest Rates

★ Effective January 1, 2020 ★

Optimum 3 2.00%

Preferred 5 3.00%

Preferred 8 3.50%

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

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



## Did you know...

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

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



## Congratulations to our NSS Leaders for the Year of 2021!



**John Kinney** is the **TOP PREMIUM/ANNUITIES PRODUCER** for the year of 2021. John is the AVP at Infirst Financial and has 38 years of financial services experience. He is well qualified and service oriented and always takes care of his clients. John is married with two wonderful children. He is a Penn State graduate, active in his community and enjoys any outdoor activities. Please reach out and congratulate John or contact him to help you; office phone 724-349-3006, Ext. 247 or email him at: [kinneyj@infirstfinancial.com](mailto:kinneyj@infirstfinancial.com)  
**Congratulations John for a job well done.**



**Congratulations to Dr. Chong Chang Her** on being the **TOP LIFE INSURANCE/NEW MEMBER PRODUCER** for the entire year of 2021. Dr. Chong Chang Her came to America in April 1980 as a refugee from Laos to Thailand and then to the United States of America. 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. Dr. Her serves as an independent insurance agent for over 30 years. For any question, please go to [www.Hmoobin-insurance.com](http://www.Hmoobin-insurance.com) or call him at 1-800-813-4870 or email him at: [ccher61@gmail.com](mailto:ccher61@gmail.com)  
**Well done from the NSS Life!**



## From the Sales Department...

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



## Reasons To Have An Annuity

An annuity is a wonderful savings plan for many people. It works especially well for people over age 50 or 60. After age 60, the annuity (not an IRA) could function much like a savings account. The key is to get past the early withdrawal penalty period and to remember interest is always paid out first. Many times, we are asked why should I have an annuity? There are many good reasons but here are the top ones.

**Tax-deferral** – why pay taxes when you can defer them.

**Principal protection** – your funds are backed by 132-year billion dollar+ organization.

**An alternative to low yielding bank products** – 3% beats 1% or less, every day.

**To salvage a life insurance policy** – no longer need your life insurance then the cash value can be 1035X to an annuity product.

**Funding for long term care** – use the annuity to pay for these expenses.

**Minimize longevity risk** – select a lifetime payout.

**To protect against market downturns** – use the annuity money for any immediate cash needs while waiting for the market to rebound.

**Supplement your retirement income** – use the annuity and create a monthly income stream.

A person can start an annuity account with us with \$100 monthly or \$1,000 deposit. The account is

flexible, and deposits can be as little or as much as you want. For some people a traditional IRA or a Roth IRA might work better. For youngsters, a Coverdell education savings account might be their best choice. Talk to your local NSS representative or Joe Elliott in the Home Office to see how we can help.

## Avoiding Inheritance Taxes, Probate, and Giving Money To Family?

Trying to avoid inheritance taxes? Here are a few ideas. Give away some money. A person may gift \$16,000 per person. If you have three children, give each \$16,000 and your spouse can do the same, so the end result is \$96,000 is given away and out of your estate this year. Next year, do it again. Donating to a charity is another viable option. Please seek professional advice to find out how a will, a trust, and maybe a family limited partnership

could help save money while protecting your privacy. On a state level, some levy an inheritance tax, some have an estate tax and only Maryland has both. These states charge an inheritance tax: IA, KY, MD, NE, NJ and PA. Some states charge an estate tax: CT, HI, IL, MA, MD, MA, MN, NY, OR, VT, and WA.

The federal estate tax is on estates worth \$11.7 million or more. Double that figure for a married couple. Keep in mind this is the current federal amount and it expires in 2025 and reverts back to \$5.5 million with a tax rate of 40%. As an insurance company, we would be remiss if we did not mention life insurance as an option to pay taxes. This might be the best option since you are buying dollars for pennies. Life insurance proceeds are available immediately when they are needed most. No fire sales or loss of value, the full amount of the policy is paid.

This is another reason why life insurance may be the greatest financial tool ever devised.

### Thought For The Month:

*Nobody can go back and start a new beginning. But anyone can start today to make a new ending.*

*Maria Robinson author*

**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 \***

**LENTEN SEASON**

## Fraternal Matters...

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



## Fraternalist of the Year/ NSS Youth Achievement Award

The deadline for assemblies and membership to nominate a fellow member who is deserving of these awards is **April 1, 2022**. The applications can be found on page 13 & 14.

## High School Seniors

NSS is accepting requests for applications for the PVR Scholarship. The scholarship is for \$600 per year for a total grant of \$2,400. Below are the guidelines that you must meet in order to be eligible.

**The student must be a member of the National Slovak Society** for a minimum of two (2) years. Must have a minimum \$10,000 of **PERMANENT** life insurance or \$5,000 of annuity deposits. The insurance must be in force at time of application and must be maintained throughout the scholarship period. A reminder for those students already receiving the PVR Scholarship, don't forget to request a copy of your transcripts be sent to the Home Office at the end of the semester to make sure you are still eligible to receive your next installment of your grant.

Please contact Pam Blum, at 724-731-0094 or email at **pblum@nsslife.org** to request an application. **Deadline for Applications is May 1, 2022.**

## 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 fraternal, Greek Catholic Union, Slovak Catholic Sokol,

and the First Catholic Slovak Union (Jednota). You won't be disappointed! The registration form is on page 9.

## Count Down to Convention...

This month's activity is a Hershey Chocolate word Search. In order to give everyone a fair chance, we will pick five (5) names from all correct entries received in the Home Office by March 16th. The five (5) names drawn will be added into the winners from last month for a drawing to be held at the 38th Quadrennial Convention in Hershey. The winner need NOT be present to win. NOTE: Officers, Board Members, Employees and their immediate families are **NOT eligible**. Mail your completed word search to: **NSS Life Word Search, c/o Pam Blum, 351 Valley Brook Road, McMurray, PA 15317**  
*If you wish to scan and email your entry please send to: pblum@nsslife.org*

## Congratulations

The five winners from February's **Find Reese's** were:

*Patricia Jessee - Assembly 0588*  
*Roseanne Matko - Assembly 0377*  
*Carol McCollough - Assembly L161*  
*Daniel Peck - Assembly L105*  
*Teri Tuminello - Assembly 0123*

Good Luck on this month's word Search.

## Hershey Chocolate Candies



Air Delight	Kit Kat	Nutrageous	Drops
Kisses	Mr Goodbar	Symphony	Whatchamacallit
Mounds	Bliss	Cookies N Cream	Miniatures
Skor	Special Dark	Milk Chocolate	Reeses Pieces
Almond Joy	Krackel	Peanut Butter	York



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)	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.<sup>00</sup> 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.<sup>00</sup> 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.<sup>00</sup> 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](http://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](http://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](http://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](http://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**

---

National Slovak Society of the USA 351 Valley Brook Road McMurray, PA 15317 Phone (724) 731-0094 Fax (724) 731-0145

FORM NO. A00002

Page 1

2/2/2009

[www.nsslife.org](http://www.nsslife.org) | NSS LIFE



## OUR DEPARTED MEMBERS CONTINUED

January, 2022

(Continued from Page 7)

Name	City and State	Date of Death	Assembly
Maropis, Peter	Burgettstown, PA	12/16/2021	0588
McGough, Mary	Harpers Ferry, WV	11/24/2021	0774
McGreevy, Helen	Chicora, PA	09/23/2021	0100
McMillen, Helen	Marion Center, PA	11/06/2021	0737
McMurray, Robert	Portersville, PA	01/08/2022	0123
McNeely, Winoma	Foster, WV	12/13/2021	0774
McNeil, Ruth	West Portsmouth, OH	12/31/2021	0595
Merwin, Homer	Parker, PA	01/12/2022	0554
Michaels, Richard	Fairview, PA	12/21/2021	0774
Mikesell, Charles	Shermans Dale, PA	12/06/2021	L105
Mooney, Martha	Pittsburgh, PA	01/15/2022	0100
Morse, Leona	Dillonvale, OH	12/11/2021	P38A
Mosier, Richard	Lake Orion, MI	03/27/2021	0381
Musser, Raymond	Centre Hall, PA	01/20/2022	L040
Myers, Edythe	Martinsburg, PA	12/27/2021	0267
Nicholson, John	Mill Run, PA	12/08/2021	0039
Novak, Evelyn	Columbus, OH	05/11/1995	0731
Osif, Agnes	Latrobe, PA	12/25/2020	0737
Panza, Albert	Weirton, WV	08/22/2021	0108
Patterson, Mary Lou	Jeannette, PA	12/30/2021	0737
Paulick, Helen	Murraysville, PA	12/15/2021	L105
Pawlak, Donald	Mt Pleasant, PA	12/29/2021	0737
Pennel, Martha	East Palestine, OH	10/07/2021	0731
Petrosky, George	Washington, PA	12/08/2021	0377
Piazza, Janice	Edinboro, PA	11/20/2021	0774
Pistole, Frederick	Columbus, OH	12/30/2021	0595
Plybon, Benjamin	Ronceverte, WV	10/23/2021	0774
Polinsky, Judith	Red Hook, NY	12/24/2021	0774
Ponist, Victoria	State College, PA	12/29/2021	L040
Puffenbarger, Jerilene	Hillsboro, WV	11/22/2021	0774
Randle, Carole	Gladwin, MI	10/29/2020	0381
Rehanek, Gerald R	Uniontown, PA	09/28/2021	0039
Reinard, Jeanne	Warren, PA	12/20/2021	0554
Renocks, Marie	Masontown, PA	10/03/2021	0039
Salany, Virginia	Greensburg, PA	12/27/2021	0737
Sims Pavlick, Santeaun	NMcKeesport, PA	12/11/2021	0108
Sandzimier, Tomas	Mt Pleasant, PA	08/07/2017	0039
Saniga, Irene	Bentleyville, PA	01/10/2022	0377
Sas, Eugene	Guys Mills, PA	12/22/2021	0731
Satovich, Kevin	Henderson, NV	08/20/2021	0777
Schmidt, Barbara J	Bay City, MI	12/20/2021	0381
Schultz, Ronald	South Charleston, WV	09/23/2021	0774
Searer, Ruby	Seminole, FL	10/19/2021	0800
Selcan, Alice	Monessen, PA	12/06/2021	0377
Siko, Julius	Latrobe, PA	11/07/2021	0737
Simek, Mary	Pittsburgh, PA	01/18/2022	0100
Spohn, Anna	Fleetwood, PA	11/29/2021	L102
Stankovich, June	Roscoe, PA	11/12/2021	0377
Stein, Richard J	Peekskill, NY	01/03/2022	0110
Swarmer, Richard	Pittsburgh, PA	11/07/2021	L161
Tagliati, Dorothy	Avonmore, PA	01/13/2022	L105
Tang, Vinh Moi Ky	Warrington, PA	01/06/2022	R059
Taylor, Keith	Greensburg, PA	12/26/2021	L161
Thaxton, Sarah	Elkview, WV	11/05/2021	0774
Timms, Albert	Valencia, PA	12/25/2021	0123
Tommason, Joseph	Forked River, NJ	01/04/2022	0110
Uram, Lynn	Eighty Four, PA	01/06/2022	0377
Urcho, Maria	Bentleyville, PA	10/16/2021	L105
Vahalik, Mary L	Amsterdam, OH	11/07/2021	0588
Vanetta, Elsie	Beckley, WV	11/26/2021	0774
Wagner, Roger	Shipperville, PA	12/31/2021	0554
Warcholak, Joyce	Carlisle, PA	12/11/2021	L102
Wenzel, Marjorie	Meadville, PA	11/08/2021	0731
Wilkins, Jeffrey	Summerfield, NC	10/26/2021	0774
Wiseman, Mary	Pittsburgh, PA	08/26/2021	0441
Yeomans, Ruth	Guilford, CT	11/21/2021	L002
Zawistowski, Doris	Erie, PA	12/28/2021	0554

## In Memoriam Irene Saniga Assembly 0377



Irene Francis Saniga passed away with her children by her side on January 10, 2022. She was very active in community affairs and the National Slovak Society. She leaves behind her two children Suzanne and Mark and son-in-law Gino, daughter-in-law Jeannene, grandchildren Karl, Natalie and Keith and one great grandchild Karl the third. Her beloved husband of 66 years passed away seven years ago.

Irene was very civic minded and was on the Bentleyville PA borough council for over 30 years. She was the first woman to attain that status in her community. In addition, she was instrumental in getting grants to build the Senior High Rise building, Richardson's Park, and the new Borough building. She was elected President of the borough's council and was responsible for many departments including the police force. And she was elected to the Tri State Association of Boroughs representing all boroughs in three states. Also, she was a founding member of the Democratic Women's Club, a Washington County committeewoman and the Catholic Daughters of the Americas.

She was a dedicated promoter of her heritage and was an officer for Assembly #377 for over 25 years. She was proud to have been chosen as Fraternalist of the Year, too. She made the best nut rolls, haluski and cabbage rolls, too! In the end, all that really matters is love and she shared her love with her family and community. She will be greatly missed. Our deepest sympathy to the family and she will be truly missed by the officers of the NSS.



## ASSEMBLY 0039 Uniontown, PA

You are invited to come to our "Lenten Dinner" meeting on Sunday, **March 13th** at the Eat'n Park Restaurant, in Uniontown starting at 6:00 pm.

At this meeting, we will be selecting delegates to the 38th Quadrennial NSS Convention in Hershey, PA. 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 for the convention are covered by the Society, as well as travel to and from Hershey. Our assembly is eligible to send sixteen (16) delegates. You can be one of them! Convention information is in the newsletter.

To get you mind off of the winter weather, remember that our "Summer Bar-B-Q" will be held on Sunday, **June 12th** at the Columbian Association (K of C) picnic pavilion at 1:00 pm. We will be remembering our "Grand Old Flag".

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.

Remember to "Spring Ahead" your clocks one hour on Saturday evening, **March 12th**. You do not want to be late for church!

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

**John Payerchin**  
President

## ASSEMBLY 0070 Brooklyn, OH

A meeting will be held on **March 13th** to hold our delegate election at the Martin Luther Church after services at 11:00 am.

Those interested in being delegates to the convention should call John Karkosiak in the event the meeting must be cancelled due to covid.

**John Karkosiak**  
Treasurer

## 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 in **August, 2022**. For more information, please contact Lehrae Ann Edwards at 570-569-2181 or [mrseds65@verizon.net](mailto:mrseds65@verizon.net)

**Lehrae Ann Edwards**  
Treasurer

## ASSEMBLY L102 Schnecksville, PA

Our annual Easter Egg Hunt will be held on Sunday, **April 10th** at the Wesnak's residence, Whitehall, PA at 2:00 pm.

All members are invited for a fun afternoon.

**Sharon Wesnak**  
Financial Secretary

## ASSEMBLY 0110 New York, NY

Assembly 0110 held a virtual meeting in early February for the purpose of electing their delegates to the 38th Quadrennial Convention in Hershey, PA. Additional information will be forthcoming containing housing, activities, etc.

**Rich Desanctis**  
Financial Secretary

## ASSEMBLY 0123 Coraopolis, PA

A meeting will be held on Saturday, **March 12th** at the American Legion Post #82, 421 Jane Street, Carnegie PA at 1:00 pm. We will electing delegates to attend the NSS convention in June. If you wish to be a delegate you should attend. There will be a luncheon with dessert following the meeting.

If you are going to attend call either myself at 724-242-5065 or Jill Grover at 412-638-7060 by March 8th so we can plan accordingly. I have asked that there be good weather and I

have been promised there would be.

Here is another bargain for members of Assembly 123. On Saturday, **March 26th** there is a fun filled evening at the Oakdale Community Center, 104 Seminary Avenue, Oakdale, PA. A murder/ mystery play and buffet dinner. "One Love to Loose or All My Killin" is the title of this hilarious performance. The ticket price is \$35 but the price for assembly members is only \$20. Yes, a wonderful night out with good food and lively entertainment for only \$20 per member. Make your checks payable to: ALA unit 82 and mail your check to: Jill Grover, 114 Fayette Avenue, Oakdale, PA 15071. All proceeds benefit various Veteran programs. Help support a good cause and put a little joy in your life get your check in the mail. I hope to see many of our members there. Doors open at 5:00 pm and dinner is at 6:00 pm.

**William Knoll**  
President

## ASSEMBLY 0160 Lorain, OH

A meeting will be held on **March 21st** at the home of Jim Czarney at 7:00 pm. We will be electing delegates to the 2022 National Convention during this meeting. Please call or email Bob Katricak at 440-320-6916 or [rkatricak@nsslife.org](mailto:rkatricak@nsslife.org) for more details.

The 2022 convention will take place in Hershey, PA from June 26th through June 30th. All members are welcome to vote or run for a delegate position, but you must be in attendance on March 21st to do so!

**Erin Katricak**  
Activities Director

## 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!**



## 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 Boulevard, Pittsburgh, PA. Please RSVP by Wednesday, March 9th to Sue at [sue.ondrejco@gmail.com](mailto: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.

**Sue Ondrejco**  
Secretary

## ASSEMBLY 0377 Bentleyville, PA

A meeting will be held on **March 13th**, at Hoss's Restaurant, 148 Finley Road, Belle Vernon, PA at 3:00 pm. We will have an election of convention delegates at this meeting. 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.

**Suzanne Lynn Skrypak**  
President

## ASSEMBLY 0434 McMurray, PA

A meeting will be held 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](mailto: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 McCullough Street, DuBois, PA 15801.

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

**Jim Stricek**  
Secretary

## ASSEMBLY 0586 Chicago, IL

Assembly 586, like every NSS group, looks forward to the 2022 National Convention. Rules and protocols to talk about and fun with old friends to anticipate. Many chocolate treats to try at Hershey!

Recently in our Chicagoland area Public Broadcasting Television featured a beautiful special titled "SLOVAKIA: TREASURE IN THE HEART OF EUROPE". We told some of our fellow church members about the program. Some of us were commissioned as missionaries from our Naperville church to Slovakia. Seeing some of the beautiful sights on the travel special brought back memories. Look up the program on the TV guide if you'd like to see some of the beauties of Slovakia. Many of our NSS members have roots there. Illinois is close to freeing its inhabitants from restrictions of masks. The prestigious Johns Hopkins University released their years of study of the pandemic. Results showed that persons who got Covid and who followed all the protocols were virtually equal to the numbers of those who did not. This important study has been ignored by almost all media. We all look forward to getting back to what we call normal.

God bless us and our frontline health care workers. Let's all accept that viruses come and go and that this one is combatted by vitamins zinc and D3. Be well, eat well, rest well and read every study. Do all you can to be able to attend the National Slovak Society 38th Quadrennial Convention.

**Irene Tomaskovic**  
Vice President

## ASSEMBLY 0731 Lowellville, OH

Our assembly is planning to enjoy a Youngstown Phantoms Hockey game on Sunday, **March 13, 2022**, at the Covelli Centre in Youngstown, OH. at 4:00 pm. Members and their friends are invited to join our group but must contact Kathy Cessna, Assembly Activities Coordinator, for tickets. The cost of each ticket is \$13.75. Call Kathy at 330-559-8554, for details and to get tickets.

Members are encouraged to read the NSS newsletter and to follow NSS Life Assembly 731 Facebook page for the most up-to-date details about our planned activities. Several activities are already on the calendar and we are planning additional fraternal events that will be announced soon. We are planning for this to be a fun, and productive year. Questions can be directed to Lauren Fox, Assembly President, at 330-536-8850.

**Lauren 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 0774 Pittsburgh, PA

A meeting will be held on Friday, **March 25, 2022** at the Home Office, 351 Valley Brook Road, McMurray, PA at 12:30 pm. The purpose of this meeting will be to conduct regular assembly business and to elect delegates to the 38th Quadrennial Convention.

Any member of Assembly 774 unable to attend the meeting in-person but wishing to be considered for election as a delegate may send a letter indicating your intention to Linda Strom at the Home Office address. The letter may also be emailed to [Istrom@nsslife.org](mailto:Istrom@nsslife.org). Letters and emails should be received no later than March 24, 2022.

**Linda Strom**  
Recording Secretary

## Region 2 News

Our Region made donations to the SPCA of Luzerne County and St Cats and Dogs Lackawanna County before the end of this year. As we all know this year has not been a back to normal year as we all hoped for. Both organizations were extremely grateful for our support and hopefully this year we can do an in-person event.



**St. Cats and Dogs of Nay Aug Zoo**  
**Marlin Petro NSS Region 2 President.**  
**Sitting in Chair: CrazyPaws. Volunteers:**  
**Joanne and Anna**



**SPCA of Luzerne County**  
**Marlin Petro NSS Region 2**  
**President. Volunteer: Amy with Rocky**

## 4 Benefits to Help You Spring Forward

We know it's not fun "springing forward" each year. In fact, though it's only one day, it throws off your entire schedule, and the sleep effects tend to linger for a few days, right? What's to appreciate about that? Surprisingly, several things. Daylight saving time (often mistaken as "daylight savings time") is the practice of setting the clocks forward one hour from standard time in the spring and backwards one hour in the fall. The "springing forward" usually occurs in March or April, and the "falling back" follows sometime between September and November. The purpose of such a seemingly trivial act? To make better use of natural daylight.

Although less than 40 percent of the countries around the world use daylight saving time, the United States implemented it in 1918, and it doesn't appear like it's going to change anytime soon. So, need a reason not to dread getting out of bed an hour earlier on March 13? Consider these four benefits of daylight saving time:

- 1. There's more light to enjoy in the evening.** What's better: Only a fleeting moment of daylight before work (and driving home in the dark) or being able to enjoy the daylight well into the evening hours? That's what we thought. More light - more time to do what you want or need to do - a happier you.
- 2. The crime rate drops during daylight saving time.** Research has shown that robbery rates after daylight saving time fall an average of 7 percent, with a much larger 27 percent drop during those light-filled evening hours that didn't exist before the time change. Mind. Blown.
- 3. It minimizes energy consumption (and lowers your costs).** When you enjoy more natural daylight, you use less artificial light - and that makes a real impact on the overall cost of energy consumption.
- 4. It lowers the incidence of traffic accidents.** Like driving home in the daylight versus the darkness, driving is easier when you can see your surroundings and where you're going, right? Studies actually show that we could save hundreds of lives per year if we implemented daylight saving time year-round.

**How to Prepare for Daylight Saving Time** - Regardless of the benefits, it's still going to be a jolt to your typical routine. To make the time change easier, follow these four practices before the big day: Reset your clocks the night before. Sure, your phone, computer and cable box are going to automatically update, but what about that clock on your microwave, oven, or the clock by your desk? Avoid confusion, turn the clocks ahead one hour beforehand and then get some ZZZ's.

## 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



*Don't forget to change all your clocks ahead one hour on March 13th and also your batteries in your smoke alarms.*



## Ways to Celebrate St. Patrick's Day

What are your plans this St. Patrick's Day on March 17th? If you're still trying to decide, why not try some of these fun ideas? And remember, no matter what your heritage, **on St. Patrick's Day, everyone is Irish!**

1. **Wear green** - Okay, this is the obvious one. But dressing for St. Patty's can go beyond a green shirt. Try being green from head to toe — pants, shoes, hat, face paint, and even a green wig! Nobody said it was easy being green, but people will love you for it on March 17th.
2. **Attend a parade** - If your city holds a St. Patrick's Day parade, go! And if not, why not plan a shamrock get-away to a town that does? Some of the cities with grand celebrations include New York, Montreal, Boston, Chicago, and Savannah, Georgia. If you're really feeling the St. Patty's spirit, you could take that trip to Ireland you've always dreamed of. If traveling isn't in the budget, you're sure to at least find a good parade on television.
3. **Have a party** - Invite your friends over for a St. Patrick's Day party. Award a prize to the greenest dressed guest. Hide a pot of gold, and send guests on a treasure hunt.
4. **Eat green foods** - This is the day to eat all your favorite green foods — salad, guacamole, green peas, zucchini, pesto, pistachios, lime sherbet, green frosted cupcakes, and

the list goes on and on.

5. **Decorate** - Green your home with strands of green lights, shamrocks, leprechauns, and streamers.
6. **Look for four leaf clovers** - Pack a picnic and head to the park or just relax in the backyard while you look for one of those lucky four leaf clovers.
7. **Play Celtic music** - Pull out those old favorites or pick up a couple of new CDs at the store.
8. **Send St. Patrick's Day greeting cards** - Sign your last name with an **O'** in front of it!

## Shamrock Milkshake Recipe

### Ingredients

- 1 ½ cups vanilla ice cream
- ½ cup whole milk (again, adjust amount to your liking)
- 8 drops green food coloring
- 1 teaspoon mint extract (not peppermint)
- Whipped cream (because, why not?)
- 2 maraschino cherries



### Instructions

Combine ice cream, milk, food coloring, and mint extract in a blender on high until smooth. Pour into chilled glass and top with whipped cream and cherry. Serves 2.



### Easter Slovak Style:

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

\$12 (includes postage and handling)

To Purchase items shown on this page,  
Make checks payable to NSSHM  
351 Valley Brook Rd.  
McMurray, PA 15317

## Egg - in - Wrap

Choose from



Slavic Pin Art



Old World Designs

Sleeve of 6: \$2.00  
Sleeve of 12: \$3.50

1. Use large raw, hardboiled, blown, ceramic or plastic eggs.
2. Slide egg into egg wrap.
3. Place egg on spoon.
4. Dunk into boiling water until wrapper shrinks around egg.

# Vitaj Jar



## Jar zobúdza Slovensko

*Keď zima začne ustupovať a sneh odíde do exilu najvyšších vrcholov slovenských hôr, mestá začnú ožívať a súperiť s rozkvitnutou krajinou. Na jar sa prebúdza príroda, a ľudia tiež. Poďme teda von nadchnúť sa pestrofarebnými kvetmi a užiť si slnko.*

### Čas milosti a zamyslenia

V dnešnej modernej dobe sa všetko skúma a rozoberá. Berú sa vzorky, aby sa výskum mohol dôkladnejšie urobiť. Vzorky sú potrebné, aby sa ukázala pravda o celku. Malé čiastočky nám odhalia stav celku. Berú sa vzorky zeme, pôdy. Berú sa vzorky vody. No predovšetkým, berú sa vzorky z človeka, z jeho jednotlivých orgánov. Dávajú sa na rozbor. Až tam sa dozvedáme pravdu – čo je zdravé a čo choré. A zvykneme povedať: „Potom budeme múdrejší...“



Začína sa pôstne obdobie. Chceme byť múdrejší, chceme vedieť pravdu o sebe. Najskôr však musíme odobrať vzorky, nepatrné častice, ktoré nás poučia, čo je v nás zdravé, životaschopné a čo vykazuje známky zlyhania. Sv. Matúš naznačuje, z čoho máme vzorky odobrať: „Keď teda dávaš almužnu,... keď sa modlíte,... keď sa postíte...“ (Mt 6, 1-6, 16-18). Toto všetko treba prehodnotiť a venovať tomu dostatok času. Čo sme naposledy niekomu darovali? S čím sme sa dokázali podeliť? Načrime do minulosti a vybavme si okamihy, kedy sme sa naposledy skrúšene modlili? Aké skutky pokánia konáme? Postil som sa naozaj preto, aby som sa dostal bližšie k Bohu? Apoštol národov nás upozorňuje, že teraz je čas milosti. Odoberme teda vzorky z praxe života kresťana! Prajem vám, milí priatelia, požehnaný čas pôstu, osobnej duchovnej obnovy a dobrej prípravy na veľkonočné sviatky.

Páter Martin Štefanec SVD šéfredaktor "Hlasy"

### Výraznejšie dni v Marci

- 8. Marec - MDŽ - Medzinárodný deň žien  
V tento deň sa podávajú ženám a matkám kvety, ako na deň matiek.
- 14. Marec – Vyhlásenie prvej Slovenskej Republiky (1939)
- 19. Marec - Méno Jozef  
Na Jozefa slniečko dáva chlieb a vínečko.
- 25. Marec - Zvestovanie  
Na zvestovanie vtáčie štebotanie jar pripomína.

### Už sa fašiang kráti, už sa nenavráti

V širšom zmysle slova sa fašiangami nazývalo obdobie od Troch kráľov do Popolcovej stredy. Dĺžka ich trvania sa riadila dátumom Veľkej noci, čo je pohyblivý sviatok, takže fašiangy mávali z roka na rok inú dĺžku. Hovorilo sa o dlhom a krátkom fašiangu a zároveň sa žartovne dodávalo, že cez krátky fašiang sa vydá každá dievka, zatiaľ čo cez dlhý len tie krajšie, lebo mládenci budú mať dost' času na vyberanie.



Text tejto pravdepodobne najrozšírenejšie fašiangovej piesne mal veľa regionálnych podôb napríklad:

Fašiangy, Turíce, Veľká noc ide,  
kto nemá kožucha, zima ma bude.

Ja nemám, ja nemám, len sa tak trasiem,  
dajte mi slaniny, nech sa vypasiem.

### Z fašiangových pranostik:

V noci fašiangovej, keď vidno hviezd mnoho, ponesú sliepky moc vajec roku toho.

Ak je prvý fašiangový deň pekný, budú pekné aj prvé jariny.

Aké je počasie na Popolcovú stredy, také je po celý rok.



### Vynášanie murieny a vítanie jari





# 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 page 2.

**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	<b>\$157.70</b>	<b>\$0.00</b>	<b>\$148.30</b>	<b>\$0.00</b>
2	\$160.00	\$0.00	\$150.20	\$0.00
3	<b>\$162.40</b>	<b>\$0.00</b>	<b>\$152.20</b>	<b>\$0.00</b>
4	\$164.90	\$0.00	\$154.40	\$0.00
5	<b>\$167.60</b>	<b>\$0.00</b>	<b>\$156.60</b>	<b>\$0.00</b>
6	\$170.30	\$0.00	\$159.00	\$0.00
7	<b>\$173.20</b>	<b>\$0.00</b>	<b>\$161.40</b>	<b>\$0.00</b>
8	\$176.10	\$0.00	\$163.90	\$0.00
9	<b>\$179.20</b>	<b>\$0.00</b>	<b>\$166.50</b>	<b>\$0.00</b>
10	\$182.40	\$0.00	\$169.20	\$0.00
11	<b>\$185.70</b>	<b>\$0.00</b>	<b>\$172.00</b>	<b>\$0.00</b>
12	\$189.10	\$0.00	\$174.90	\$0.00
13	<b>\$192.70</b>	<b>\$0.00</b>	<b>\$177.80</b>	<b>\$0.00</b>
14	\$196.50	\$0.00	\$181.00	\$0.00
15	<b>\$200.30</b>	<b>\$0.00</b>	<b>\$184.20</b>	<b>\$0.00</b>
16	\$204.30	\$0.00	\$187.50	\$0.00
17	<b>\$208.20</b>	<b>\$0.00</b>	<b>\$190.90</b>	<b>\$0.00</b>
18	\$201.30	\$228.20	\$185.50	\$211.40
19	<b>\$203.50</b>	<b>\$231.40</b>	<b>\$188.40</b>	<b>\$215.30</b>
20	\$205.90	\$235.00	\$191.20	\$219.20
21	<b>\$208.30</b>	<b>\$238.60</b>	<b>\$194.00</b>	<b>\$223.20</b>
22	\$211.00	\$242.50	\$197.10	\$227.50
23	<b>\$214.00</b>	<b>\$246.60</b>	<b>\$200.30</b>	<b>\$232.10</b>
24	\$217.20	\$251.10	\$203.60	\$236.70
25	<b>\$220.80</b>	<b>\$255.80</b>	<b>\$207.10</b>	<b>\$241.50</b>
26	\$224.70	\$260.80	\$210.70	\$246.50
27	<b>\$228.80</b>	<b>\$265.90</b>	<b>\$214.60</b>	<b>\$251.60</b>
28	\$233.10	\$271.30	\$218.50	\$256.90
29	<b>\$237.60</b>	<b>\$277.00</b>	<b>\$222.60</b>	<b>\$262.40</b>
30	\$241.90	\$282.90	\$226.90	\$268.00
31	<b>\$246.30</b>	<b>\$289.00</b>	<b>\$231.30</b>	<b>\$273.70</b>
32	\$251.10	\$295.10	\$235.80	\$279.60
33	<b>\$256.00</b>	<b>\$301.40</b>	<b>\$240.50</b>	<b>\$285.60</b>
34	\$261.10	\$307.70	\$245.40	\$291.80
35	<b>\$266.30</b>	<b>\$314.20</b>	<b>\$250.50</b>	<b>\$298.30</b>
36	\$271.80	\$320.90	\$255.70	\$304.90
37	<b>\$277.50</b>	<b>\$327.90</b>	<b>\$261.20</b>	<b>\$311.90</b>
38	\$283.50	\$335.20	\$266.70	\$319.00
39	<b>\$289.70</b>	<b>\$342.70</b>	<b>\$272.50</b>	<b>\$326.50</b>
40	\$296.20	\$350.70	\$278.40	\$334.20
41	<b>\$302.90</b>	<b>\$359.10</b>	<b>\$284.50</b>	<b>\$342.10</b>
42	\$309.70	\$368.00	\$290.80	\$350.20
43	<b>\$316.80</b>	<b>\$377.20</b>	<b>\$297.30</b>	<b>\$358.60</b>
44	\$324.10	\$386.90	\$304.10	\$367.30
45	<b>\$331.60</b>	<b>\$397.00</b>	<b>\$311.00</b>	<b>\$376.30</b>
46	\$339.30	\$407.60	\$318.10	\$385.60
47	<b>\$347.30</b>	<b>\$418.80</b>	<b>\$325.50</b>	<b>\$395.20</b>
48	\$355.60	\$430.50	\$333.10	\$405.20
49	<b>\$363.90</b>	<b>\$442.90</b>	<b>\$340.90</b>	<b>\$415.60</b>
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	<b>\$292.65</b>	<b>\$364.05</b>	<b>\$274.28</b>	<b>\$336.98</b>
53	\$299.85	\$376.05	\$280.73	\$346.28
54	<b>\$307.50</b>	<b>\$388.65</b>	<b>\$287.40</b>	<b>\$356.10</b>
55	\$315.45	\$401.78	\$294.30	\$366.38
56	<b>\$323.93</b>	<b>\$415.65</b>	<b>\$301.50</b>	<b>\$377.10</b>
57	\$332.85	\$430.13	\$308.85	\$388.35
58	<b>\$342.30</b>	<b>\$445.35</b>	<b>\$316.58</b>	<b>\$400.05</b>
59	\$351.83	\$460.95	\$324.68	\$412.50
60	<b>\$361.58</b>	<b>\$477.68</b>	<b>\$333.15</b>	<b>\$425.63</b>
61	\$371.25	\$494.70	\$342.00	\$439.43
62	<b>\$381.08</b>	<b>\$509.55</b>	<b>\$351.38</b>	<b>\$454.50</b>
63	\$391.35	\$523.58	\$361.65	\$470.78
64	<b>\$402.23</b>	<b>\$539.55</b>	<b>\$372.53</b>	<b>\$487.88</b>
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	<b>\$294.55</b>	<b>\$400.10</b>	<b>\$272.15</b>	<b>\$364.80</b>
68	\$305.50	\$416.70	\$281.35	\$380.60
69	<b>\$317.95</b>	<b>\$434.70</b>	<b>\$291.65</b>	<b>\$397.85</b>
70	\$331.10	\$454.55	\$303.20	\$417.20
71	<b>\$344.60</b>	<b>\$475.90</b>	<b>\$315.35</b>	<b>\$437.80</b>
72	\$359.70	\$499.40	\$328.00	\$459.75
73	<b>\$377.65</b>	<b>\$522.85</b>	<b>\$341.90</b>	<b>\$482.70</b>
74	\$397.80	\$548.95	\$356.55	\$507.20
75	<b>\$420.15</b>	<b>\$574.95</b>	<b>\$372.30</b>	<b>\$535.35</b>
76	\$444.55	\$604.65	\$390.05	\$567.10
77	<b>\$467.45</b>	<b>\$638.25</b>	<b>\$409.60</b>	<b>\$601.85</b>
78	\$491.95	\$674.80	\$430.85	\$639.65
79	<b>\$514.95</b>	<b>\$715.50</b>	<b>\$455.00</b>	<b>\$680.35</b>
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

## May Art Contest

The rules are as follows:

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

categories:

  - a. Picasso Level - Ages 5, 6 & 7
  - b. Rembrandt Level - Ages 8, 9 & 10
  - c. Michelangelo Level - Ages 11, 12 & 13
  - d. Van Gogh Level - Ages 14, 15 & 16\*
9. Prizes awarded in each level of every category shall be as follows:

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

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

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

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

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

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

## Assembly 731 Welcomes Newborn to the NSS



A new Fox joins NSS Assembly C731. Walter Arlo Fox, born October 16, 2021, is the newest member of the Fox family to become a NSS member. Walter's parents Anne & Mike Fox, Jr., grandparents Laurie & Mike Fox; great-grandmother, Peggy Fox; aunts, uncles and cousin are all members of Assembly 731. We look forward to Walter participating in our youth activities when he gets a little older.

## Thank You Letter

Dear Scholarship Committee:

Thank you so much for the PVR Scholarship. I greatly appreciate it as every bit of assistance helps. The money will be put towards my college tuition. Thank you again for helping me pursue my goals and dreams.

Travis Fogt

## 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](mailto:sue.ondrejco@gmail.com).



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

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



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



*Brookgate Lanes*

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



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

**LODGING**



**CROWNE PLAZA**

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

Block Code:

**SNB**

