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: _______

Please mail form to the NSS Life Home Office.
## Activities At A Glance

### REGION 2

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>October 22</td>
<td>Assembly L075, Meeting, Grandes Restaurant, Moosic, PA at 1:00 pm</td>
</tr>
<tr>
<td>November 6</td>
<td>Assembly L075, Holiday Get Together, Woodlands Inn, Wilkes Barre, PA (TBA)</td>
</tr>
</tbody>
</table>

### REGION 5

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>September 1</td>
<td>Assembly 0731, All day Scavenger Hunt, Canfield Fair, Campsite A102</td>
</tr>
<tr>
<td>September 10</td>
<td>Assembly 0123, Miniature Golf, Neville Island at 12:00 Noon.</td>
</tr>
<tr>
<td>September 11</td>
<td>Assembly 0039, Flight 93 Dinner and meeting, Bob Evans Restaurant at 6:00 pm</td>
</tr>
<tr>
<td>September 12</td>
<td>Assembly 0588, Meeting, Stefka residence, Gibsonia, PA at 5:30 pm</td>
</tr>
<tr>
<td>September 18</td>
<td>Assembly 0377, Meeting, Sesame Inn, McMurray, PA at 3:00 pm</td>
</tr>
<tr>
<td>September 24</td>
<td>Septemberfest 2022, Home Office, McMurray, PA 11:00 am - 4:00 pm</td>
</tr>
<tr>
<td>October 2</td>
<td>Region 5, Meeting, Home Office, McMurray, PA at 1:00 pm</td>
</tr>
<tr>
<td>October 9</td>
<td>Slovak Radio Hour Dinner Dance, Westwood Golf Course, West Mifflin, PA at 4:30 pm</td>
</tr>
<tr>
<td>October 22</td>
<td>Assembly 0123, Tour of St. Nicholas, Millvale, PA at 1:00 pm</td>
</tr>
<tr>
<td>October 23</td>
<td>Assembly 0731, Hallowen Hayride, Countryside Farm at 4:00 pm</td>
</tr>
<tr>
<td>November 5</td>
<td>Assembly 0731, Making Christmas Ornaments, Burns residence, Poland, OH</td>
</tr>
<tr>
<td>November 6</td>
<td>Annual Slovak Festival at Pitt University, Oakland, PA at 12:00 pm</td>
</tr>
<tr>
<td>November 7</td>
<td>Assembly 0588, Meeting at Stefka residence, Gibsonia, PA (TBA)</td>
</tr>
<tr>
<td>November 26</td>
<td>Christmas Around the World at NSS Home Office, McMurray, PA (TBA)</td>
</tr>
<tr>
<td>December 4</td>
<td>Assembly 0377, Christmas Party, Hugo's Restaurant, Brownsville, PA at 3:00 pm</td>
</tr>
<tr>
<td>December 4</td>
<td>Assembly 0039, Christmas Party, Columbian Association Hall (K of C) at 4:00 pm</td>
</tr>
<tr>
<td>December 11</td>
<td>Assembly 0123, Christmas Luncheon, Rockefeller's Grill, McKees Rocks, Pa at 1:30 pm</td>
</tr>
<tr>
<td>December 17</td>
<td>Assembly 0731, Christmas Party, Larricca Center Rotary Room, Boardman Park, OH</td>
</tr>
</tbody>
</table>

### REGION 8

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>September 18</td>
<td>Assembly 0070/070, Meeting/Luncheon, Dr. Martin Luther Church, Brooklyn, OH following 11:00 am mass</td>
</tr>
<tr>
<td>September 25</td>
<td>Assembly 0432, Jet Express Lake Erie Tour, 9:00 am - 5:00 pm</td>
</tr>
<tr>
<td>October 9</td>
<td>Region 8, Meeting, Dr. Martin Luther Lutheran Church, Brooklyn, OH at 7:00 pm</td>
</tr>
</tbody>
</table>

### REGION 14

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>October 23</td>
<td>Assembly L102, Halloween costume party, Wesnak residence, Whitehall, PA at 2:00 pm</td>
</tr>
</tbody>
</table>

### AT LARGE

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>September 4</td>
<td>Assembly 0554, Meeting, Stricek's residence, DuBois, PA at 2:00 pm</td>
</tr>
<tr>
<td>October 15</td>
<td>Assembly 0813, Matching Funds project, Thirsty Pig, Dothan, AL (TBA)</td>
</tr>
<tr>
<td>October 16</td>
<td>Assembly 0554, Meeting, Stricek's residence, DuBois, PA at 2:00 pm</td>
</tr>
<tr>
<td>October 23</td>
<td>Assembly 0705, Meeting, Buck's residence, Seelyville, IN at 1:00 pm</td>
</tr>
<tr>
<td>December 24</td>
<td>Assembly 0705, Annual Christmas Eve celebration (Fraternal Fund Activity) at 6:00 pm</td>
</tr>
</tbody>
</table>

Kids FunFest participants at the 38th Quadrennial Convention seen here exploring the local Hershey ZooAmerica wildlife park.
The President's Page...

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

The month of September brings cooler temperatures, students heading back to school, the start of football season, and the Labor Day holiday weekend. This year the federal holiday falls on Monday, September 5th. The NSS Home Office will be closed September 5th in observance of the holiday.

Septemberfest, sponsored by the NSS Heritage Museum, will be held at the Home Office on Saturday, September 24th from 11:00 a.m. until 4:00 p.m. This year marks the 10th anniversary of the event which draws large crowds to the Home Office every year. The event is free and open to the public. Plan to join us for an exciting day of entertainment, craft and cooking demonstrations, Slovak music, delicious Slovak food, and the largest animated woodcarving in the United States depicting the geography and culture of Slovakia. Local assemblies and individual members may serve as sponsors and/or volunteers for the event. If you are interested and would like more information, please contact NSS Heritage Museum Curator Sue Ondrejco at sue.ondrejco@gmail.com.

The National Slovak Society is a member of the American Fraternal Alliance, a trade association serving fraternal benefit societies across the United States and Canada. The AFA provides fraternals with education and training through on-line seminars and in-person conferences, provides important regulatory information, and serves as an advocate for fraternals. The AFA will hold its Executive Summit September 14-16th in Washington, D.C. This writer will serve as one of the Co-Chairs of the Summit along with Chris Pinkerton, CEO of the Sons of Norway. The Summit provides an opportunity for executive officers of the member fraternal benefit societies to network, share common issues, attend presentations on topics relevant to fraternals, and to interact with members of the House of Representatives and the Senate. This is one of the most important facets of the Summit and gives fraternal leaders an opportunity to share with Congress the great things fraternal benefit societies do for communities and charities across the country.

The NSS National Golf Tournament was held on July 15-17th at Tam O’Shanter Golf Course in Hermitage, Pennsylvania. Friday afternoon included a practice round by several groups of NSS golfers in preparation for the weekend tournament. Hospitality Night was held at the golf course on Friday evening and gave everyone a chance to fraternize, enjoy delicious food and beverages, and to try and qualify for the Annual PVR Fundraiser Putting Contest. The evening was enjoyed by all in attendance. The three golfers whose tickets were pulled for the Putting Contest Final on Saturday were: Mike Czarney, Dan Cheberenchick, and Drew Wesnak. None of the three were able to sink the 50-foot putt to win the $1000 prize but made great attempts! Thank you to all that participated in the contest to raise money for the PVR Scholarship Fund. The individual medal round was held on Saturday with golfers competing in six flights and included an hour of light rain during the round. The results of Saturday’s round can be found elsewhere in this issue. Golfers and guests enjoyed a delicious dinner Saturday evening at Tam O’Shanter Golf Course. A big thank you goes out to the staff at Tam O’Shanter Golf Course for another great tournament weekend. The service at the course was outstanding! The winners of various skill prizes were announced as well as the winners of each of the flights at the Saturday Golf Dinner. The winner of the Joseph Stefka, Sr. Award was Floyd McKain with a net 60. The award has been presented annually since 1994 by the Stefka Family to the lowest men’s net score in the NSS handicap division. This is the second time Floyd has won the award, winning his first in 2005 at Culbertson Hills Golf Course. Ken Rainey had the low gross score for the tournament an 83.

Michael Grega of Assembly 70 was a first-time entrant in the tournament. Sunday’s scramble teams were announced at the dinner with six teams competing for the scramble prizes. Sunday’s weather forecast included a chance of thundershowers, but the rain held off until the round was finished. The scramble results are also included elsewhere in this issue. Thank you to all that participated in the National Golf Tournament. Details regarding the location of next year’s National Golf Tournament will be included in a future issue of the National News.

On Friday afternoon at the golf tournament, this writer had the opportunity to meet with Pastor Rob McFarland of the Chestnut Ridge Church of God located in Hubbard, Ohio. Pastor McFarland is an NSS member whose church annually conducts a community service project to provide free shoes to underprivileged children in the local area for the start of school. The Board of Directors of the NSS, at the Spring Board Meeting voted to donate to the project to help provide funding to purchase shoes for children this year. Pastor McFarland stopped by to personally thank the NSS for the donation to help local children. He was very appreciative of the support by NSS.

The Western Pennsylvania Slovak Radio Hour Annual Dinner-Dance will be held on Sunday, October 9, 2022, at the Westwood Golf Club in West Mifflin, PA. This is the main fundraiser for the WPSRH. Assemblies and individuals can support the program through an advertisement in the program book, a donation of a basket for the raffle, or by attending the event. Rudy and Sue Ondrejco do an outstanding job continuing to promote our Slovak Heritage every week on their radio program.

A reminder that the NSS Photography Contest deadline is October 31, 2022, and is open to all members. Please be sure to follow the rules that have been published in the National News and submit your entries by the deadline. This year the contest categories are scenic, animals, patriotic, and NSS Convention.

News of Narodnians

Happy Birthday wishes are sent to former National Slovak Society Secretary-Treasurer and Honorary Officer
Paul M. Payerchin, Jr., former Director Gary Cepko, Sales Director Greg Felton, Controller Donna Tenney, Chief Information Officer Alan Burns, Home Office staff members Tracey Bastaroli and Linda Buono. Also, to Chris Katricak, Mike Krynak, Carleen Lachman, Andy Burns, Millie Havir, John Palko, Susan Knoll, Charlotte Lavin, Edwin Woods and to all others celebrating a birthday in September.

Happy Wedding anniversary to Chairman of the Board Bob Katricak and wife Chris, to Honorary President Dave Blazek and wife Fran and to all others celebrating an anniversary during the month of September.

Photos from 2022 Slovak Day at Kennywood Park

Judy Landa selling Mancini bread
Volunteer ladies selling Ceregi

L-R: Linda Strom, Rudy and Sue Ondrejko, Joseph Palko, Terri and Ron Cooper
L-R: Elaine Kucherawy, Keith Kucherawy, Annette Stefka, Joseph Stefka, Jr.

L-R: Pam Blum, Christine Davila, and Riley Partyka
L-R: Lori Crowley, Greg Felton, Linda Strom
L-R: Greg and Amanda Felton

The Bernardos
Joe and Annette Stefka with Grandkids
Thomas Town™ Kiddieland exhibit
## Net Admitted Assets:

<table>
<thead>
<tr>
<th></th>
<th>June 2022</th>
<th>Dec 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bonds</td>
<td>$1,533,255,088</td>
<td>$1,474,508,345</td>
</tr>
<tr>
<td>Preferred Stocks</td>
<td>4,866,680</td>
<td>5,300,000</td>
</tr>
<tr>
<td>Common Stocks</td>
<td>5,981,228</td>
<td>9,015,823</td>
</tr>
<tr>
<td>Mortgage Loans on Real Est.</td>
<td>118,241,941</td>
<td>108,777,412</td>
</tr>
<tr>
<td>Certificate Loans</td>
<td>957,777</td>
<td>965,173</td>
</tr>
<tr>
<td>Real Est Occupied by Society</td>
<td>606,221</td>
<td>616,899</td>
</tr>
<tr>
<td>Cash on Deposit</td>
<td>47,982,902</td>
<td>30,578,048</td>
</tr>
<tr>
<td>Other Invested Assets</td>
<td>1,795,734</td>
<td>1,866,369</td>
</tr>
<tr>
<td>Uncollected Premiums</td>
<td>232,662</td>
<td>418,064</td>
</tr>
<tr>
<td>Investment Income Due</td>
<td>16,983,366</td>
<td>16,398,188</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td><strong>$1,730,903,599</strong></td>
<td><strong>$1,648,444,321</strong></td>
</tr>
</tbody>
</table>

## Summary of Operations:

### INCOME:

<table>
<thead>
<tr>
<th></th>
<th>June 2022</th>
<th>Dec 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium &amp; Annuity Considerations</td>
<td>$126,853,610</td>
<td>$271,173,517</td>
</tr>
<tr>
<td>Net Investment Income</td>
<td>40,214,352</td>
<td>69,950,355</td>
</tr>
<tr>
<td>Amortization of Interest</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maintenance Reserve</td>
<td>191,308</td>
<td>380,106</td>
</tr>
<tr>
<td>Aggregate Write-ins for Misc Inc</td>
<td>410,245</td>
<td></td>
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<tr>
<td><strong>Income Sub-Total</strong></td>
<td><strong>$167,669,515</strong></td>
<td><strong>$341,503,978</strong></td>
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</table>

### EXPENSES:

<table>
<thead>
<tr>
<th></th>
<th>June 2022</th>
<th>Dec 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death Benefits</td>
<td>5,368,796</td>
<td>7,676,447</td>
</tr>
<tr>
<td>Matured Endowments</td>
<td></td>
<td>19,026</td>
</tr>
<tr>
<td>Annuity Benefits</td>
<td>69,995,730</td>
<td>126,878,865</td>
</tr>
<tr>
<td>Disability Benefits</td>
<td>3,184</td>
<td>5,284</td>
</tr>
<tr>
<td>Surrender Benefits</td>
<td>356,923</td>
<td>968,110</td>
</tr>
<tr>
<td>Interest On Deposit Type Contr</td>
<td>6,303</td>
<td>11,837</td>
</tr>
<tr>
<td>Increase In Aggregate Reserve for Life Contracts</td>
<td>73,713,000</td>
<td>179,441,500</td>
</tr>
<tr>
<td>Commissions On Direct Business</td>
<td>3,702,619</td>
<td>7,559,823</td>
</tr>
<tr>
<td>General &amp; Fraternal Expenses</td>
<td>3,862,357</td>
<td>6,360,845</td>
</tr>
<tr>
<td>Insur, Taxes, Licenses, Fees</td>
<td>127,974</td>
<td>202,108</td>
</tr>
<tr>
<td><strong>Expense Sub-Total</strong></td>
<td><strong>$157,140,799</strong></td>
<td><strong>$329,123,845</strong></td>
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</tbody>
</table>

### SUMMARY:

<table>
<thead>
<tr>
<th></th>
<th>June 2022</th>
<th>Dec 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Gain From Operations Before Refunds To Members</td>
<td>$10,528,716</td>
<td>$12,380,133</td>
</tr>
<tr>
<td>Refund To Members (472,835)</td>
<td>(831,139)</td>
<td></td>
</tr>
<tr>
<td>Net Gain From Operations After Refunds To Members</td>
<td>10,055,881</td>
<td>11,548,994</td>
</tr>
<tr>
<td>Net Realized Capital Gains</td>
<td>363,575</td>
<td>100,202</td>
</tr>
<tr>
<td><strong>TOTAL NET INCOME</strong></td>
<td><strong>$10,419,456</strong></td>
<td><strong>$11,649,196</strong></td>
</tr>
</tbody>
</table>

### Liabilities & Unassigned Funds:

<table>
<thead>
<tr>
<th></th>
<th>June 2022</th>
<th>Dec 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aggregate Reserve</td>
<td>$1,548,706,500</td>
<td>$1,474,993,500</td>
</tr>
<tr>
<td>Deposit-type Contracts</td>
<td>72,497,021</td>
<td>70,447,522</td>
</tr>
<tr>
<td>Certificate Claims</td>
<td>550,000</td>
<td>675,000</td>
</tr>
<tr>
<td>Commissions Due</td>
<td>250,000</td>
<td>400,000</td>
</tr>
<tr>
<td>Refunds Due and Unpaid</td>
<td>920,000</td>
<td>840,000</td>
</tr>
<tr>
<td>General Exp Due</td>
<td>2,334,500</td>
<td>2,356,350</td>
</tr>
<tr>
<td>Retained by Society as Trustee</td>
<td>200,239</td>
<td>284,920</td>
</tr>
<tr>
<td>Borrowed Money &amp; Interest</td>
<td>11,848,500</td>
<td>12,546,000</td>
</tr>
<tr>
<td>Asset Valuation Resv (AVR)</td>
<td>4,872,525</td>
<td>4,548,975</td>
</tr>
<tr>
<td>Interest Maintenance Resv (IMR)</td>
<td>150,000</td>
<td>150,000</td>
</tr>
<tr>
<td>Unassigned Funds</td>
<td>88,574,314</td>
<td>80,791,812</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td><strong>$1,730,903,599</strong></td>
<td><strong>$1,648,444,321</strong></td>
</tr>
</tbody>
</table>

### Surplus Account:

<table>
<thead>
<tr>
<th></th>
<th>June 2022</th>
<th>Dec 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beginning Surplus</td>
<td>$80,941,812</td>
<td>$70,682,199</td>
</tr>
<tr>
<td>Net Income</td>
<td>10,419,456</td>
<td>11,649,196</td>
</tr>
<tr>
<td>Change in Net Unrealized</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capital Gains or (Losses)</td>
<td>(1,969,618)</td>
<td>1,331,261</td>
</tr>
<tr>
<td>Change in Nonadmitted Assets</td>
<td>(1,364,836)</td>
<td>(533,344)</td>
</tr>
<tr>
<td>Change in Valuation Reserve</td>
<td>697,500</td>
<td>(2,187,500)</td>
</tr>
<tr>
<td>Aggregate Write-ins for Gains and Losses in Surplus</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net Change in Surplus</td>
<td>7,782,502</td>
<td>10,259,613</td>
</tr>
<tr>
<td><strong>Surplus At Statement Date</strong></td>
<td><strong>$88,724,314</strong></td>
<td><strong>$80,941,812</strong></td>
</tr>
</tbody>
</table>
39th Annual Western PA Slovak Radio Hour Dinner Dance

The Western Pennsylvania Slovak Radio Hour will proudly sponsor its 39th Annual Dinner Dance on Sunday, October 9, 2022. This annual celebration of friends is one of the major fundraising events for the Slovak Radio Hour, hosted by Rudy and Sue Ondrejco, and heard each Sunday from 3:00 p.m. to 4:00 p.m. on AM 73 WPIT, 96.5 FM and worldwide via wpitradio.com. This year’s festivities will take place at the Westwood Golf Club in West Mifflin, PA. The facility is handicapped accessible and there is plenty of free parking. Friends are invited to gather for a cash bar social at 4:30 p.m.; and a bountiful buffet dinner which will be served at 5:00 p.m. Entertainment for your listening and dancing pleasure will be by Gypsy George Batyi and the Gypsy Strings. All seats are reserved, only advance reservations are accepted. Reservations are $40.00 each, if purchased by September 30th. After September 30th the cost is $45.00 each. Reservations will be accepted by mailing a check made payable to: W. PA. Slovak Radio HR., and mail them to: 234 Ilion Street, Pittsburgh, PA 15207. We hope to see you there on Sunday, October 9th.
Current Interest Rates
★ Effective January 1, 2020 ★
(Reaffirmed for the 3rd Quarter of 2022)

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.

2022 Annuity Contribution Coupon

Any time is a good time to invest, but investing earlier can maximize the compounding effect
on your money. Consider making your 2022 contribution as early as possible.

Name ____________________________________________________________

Certificate No. _______________ Deposit Amount _______________

Traditional IRA for 2022 _______________ Roth IRA for 2022 _______________

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

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

Systems Drive Success

Wonder how systems can relate to the life insurance and annuity business? Systems can be almost anything envisioned and planned. A flight attendant’s safety review before the plane takes off is a great example of a system. The pilot’s pre-flight checklist is a system. Your morning routine is your system. Your daily job, your workout, and so many other things are all part of a system. Systems are good, they create a routine that we are familiar with and that we can complete.

Like saving money, financial planning is a system that will help you be successful. One of the basic tenets of any financial plan is a solid base. This ground floor could be compared to the footer or foundation of building a house.

This base or first layer involves reviewing the current situation. Asking yourself some honest questions to gauge where you are. Some of the basic tenets for a solid foundation are:

- Adequate life insurance. Most people need some life insurance and it is really affordable.
- Have you taken full advantage of your company benefits?
- Do you have health insurance, home and auto coverage and other insurances?
- Are you contributing to your 401k at work? Do you have any IRA or a Roth IRA?
- Are you saving any money?
- The answers to these questions can put you on the road to your financial plan or system. Over time the plan will be fine-tuned. In the long run, the system will help save money and set the stage for financial security. People that have a system and follow it are destined for success.

No one should go through this process without some help. Let us help you design a system for financial success that will serve you well. Call your local NSS representative or Joe Elliott in the Home Office for more information.

Children As Beneficiaries?

Many times people want to name their children or grandchildren as beneficiaries of their insurance or annuity contract. Usually this is a good idea and perfectly acceptable. However, sometimes these children are just that – children. This means that they are under the age of majority or age 18, in most cases.

We cannot legally pay a minor beneficiary the proceeds of any policy. We should hold the funds until the child turns age 18 and can legally inherit the money. We could release the funds prior to age 18, if there was a court appointed guardian for the child. This results in greater expense in both time and money.

Some options to avoid this outcome are (1) the owner/insured creates a trust, names the trust as beneficiary and the minor is one of those beneficiaries. The other option is to use the Uniform Transfer to Minors statute. Every state has some version of this law. Both PA and OH allow such a transfer if some guidelines are followed. The beneficiary designation cannot name the minor, but rather, must name the custodian using the words: (name of custodian), as custodian for (name of minor) under the Pennsylvania Uniform Transfer to Minors Act. Or whatever the resident state of the custodian may be. Know your options and discuss this with your representative. As always NSS will honor any selection you want.

Thought For The Month:

When I let go of what I am, I become what I might be.

Lao Tzu (571 - ?) Chinese philosopher

Let’s educate people about the importance of life insurance so they can make that easy decision for their family.

Roselyn Sánchez
actress, producer, mother and spokesperson for Life Insurance Awareness Month

Most people aren’t prepared financially for the death of a primary wage-earner.

Time until someone would feel the financial impact ...

10% One week
44% Within six months
17% Don’t know

Source: 2022 Insurance Barometer Study, Life Happens and LIMRA
2022 Golf Tournament Results

**GOLFER** | **Flight** | **Handicap** | **Front** | **Back** | **Gross** | **Net** | **Winners**
--- | --- | --- | --- | --- | --- | --- | ---
Crowley, Kevin | A/B | 31 | 54 | 46 | 100 | 69 | 1st Place
Froehlich, Dan | A/B | 40 | 54 | 58 | 112 | 72 | 2nd Place
Blum, Alex | A/B | 17 | 46 | 46 | 92 | 75 | 2nd Place
DePersis, Nick | A/B | 12 | 46 | 42 | 88 | 76 | 2nd Place
Czarney, Mike | A/B | 13 | 46 | 44 | 90 | 77 | 2nd Place
Rainey, Ken | Sr-A | 17 | 44 | 39 | 83 | 66 | 1st Place
Stefka, Joe | Sr-A | 16 | 44 | 49 | 93 | 77 | 2nd Place (Tie)
Cooper, Ron | Sr-A | 21 | 51 | 47 | 98 | 77 | 2nd Place (Tie)
Czarney, Jim | Sr-A | 22 | 49 | 52 | 101 | 79 | ⭐
Suess, Albert | Sr-A | 13 | 47 | 46 | 93 | 80 | ⭐
McKain, Floyd | Sr-B | 27 | 41 | 46 | 87 | 60 | 1st Place
Froehlich, Chuck | Sr-B | 25 | 45 | 45 | 90 | 65 | 2nd Place
Kapp, Bob | Sr-B | 34 | 52 | 56 | 108 | 74 | ⭐
Felton, Greg | Sr-B | 24 | 49 | 50 | 99 | 75 | ⭐
Czarney, Tom | Sr-B | 26 | 48 | 53 | 101 | 75 | ⭐
Morehart, Jim | Sr-B | 24 | 54 | 50 | 104 | 80 | ⭐
Burkhart, Joe | Cal | 34 | 55 | 54 | 109 | 75 | 1st Place
Wesnak, Drew | Cal | 40 | 54 | 61 | 115 | 75 | 2nd Place
Cheberenichick, Dan | Cal | 25 | 47 | 54 | 101 | 76 | ⭐
Berner, Josh | Cal | 30 | 59 | 47 | 106 | 76 | ⭐
Lako, Ray | Cal-Sr | 12 | 43 | 44 | 87 | 75 | 1st Place
Grega, Michael | Cal-Sr | 24 | 49 | 51 | 100 | 76 | 2nd Place
Hannah, Melvin | Cal-Sr | 29 | 53 | 52 | 105 | 76 | 2nd Place
Beattie, Jeff | G-Cal | 16 | 42 | 45 | 87 | 71 | 1st Place
Minto, Don | G-Cal | 21 | 44 | 50 | 94 | 73 | 2nd Place
Albert, George | G-Cal | 25 | 47 | 52 | 99 | 74 | 3rd Place
Martz, Brian | G-Cal | 29 | 49 | 54 | 103 | 74 | ⭐
Kasan, William | G-Cal | 10 | 41 | 45 | 86 | 76 | ⭐
Daugherty, Wyatt | G-Cal | 27 | 50 | 53 | 103 | 76 | ⭐
Sinagra, Dave | G-Cal | 21 | 50 | 48 | 98 | 77 | ⭐
Partyka, Mike | G-Cal | 24 | 46 | 55 | 101 | 77 | ⭐
Partyka, Zach | G-Cal | 26 | 49 | 54 | 103 | 77 | ⭐

* Tiebreaker by Handicap  ⭐ Winner of 2022 Joseph Stefka, Sr. Memorial Golf Award

Sunday Scramble Results

1st Place (Tie) – William Kasan, Chuck Froehlich, Tom Czarney, Dan Froehlich
– Alex Blum, Wyatt Daugherty, Michael Grega, Zach Partyka

Congratulations to **Floyd McKain**, winner of the 2022 Joseph Stefka, Sr. Memorial Golf Award!

Scenes from the 2022 Golf Tournament

- Fraternal night dinner and festivities
- Members raising donations for the PVR Scholarship through the putting contest
- Annette Stefka doing her best while donating funds “for the kids”
2022 Golf Tournament Teams / Scenes from the 2022 Golf Tournament

L-R: Drew Wesnak, Brian Martz, Mike Czarney, Kevin Crowley

L-R: Ron Cooper, Dan Cheberenchick, Floyd McKain, Joseph Stefka, Jr.

L-R: Alex Blum, Zach Partyka, Wyatt Daugherty, Mike Partyka

L-R: George Albert, Albert Suess, Greg Felton, Nick DePersis

L-R: Joe Burkhart, Ray Lako, Dave Sinagra, Jeff Beattie

L-R: William Kasan, Melvin Hannah, Don Minto, Ken Rainey

L-R: Jim Morehart, Josh Berner, Dan Froehlich, Chuck Froehlich

L-R: Bob Kapp, Mike Grega, Tom Czarney, Jim Czarney

Joseph Stefka, Jr. and Terri Cooper celebrate birthdays during the Golf banquet

L-R: Annette Stefka, Lori Crowley, Joseph Stefka Jr., Kevin Crowley, Linda Strom

L-R: Bob Kapp, Michelle and Dan Cheberenchick, Ron Cooper, Annette Stefka, Terri Cooper, Cathy Cilia, Floyd McKain
Scenes from the 2022 Golf Tournament

L-R: Emily and Chad Taylor and daughter Dakota, Drew and Sharon Wesnak, Rudy and Sue Ondrejco

L-R: Wyatt Daugherty, Alex and Pam Blum, Zach, Mike, Sharon and Riley Partyka and Brian Martz

L-R: Tom, Jim and Mike Czarney

L-R: Mike Grega and William Kasan

L-R: Ken and Linda Rainey and Don Minto

L-R: Jim Morehart, Josh and Jenny Berner, Bob and Chris Katricak and Chuck Froehlich

NSS 38th Quadrennial Convention Dining & Misc.

Carol Godor

Assembly 434 members

Kayleigh, Vivie, and Justyna Burns
NSS 38th Quadrennial Convention Hershey AACA Museum 50's Night

Beth and Matt Mason
Katricak Grandkids at the 38th Convention
Katricak Grandkids at the Banquet

John and Heather Payerchin
Ashley Bernardo & Heather Payerchin

Line dancing at the 50's night
Members of Assembly L075
Eric Riepole, Fran and David Blazek and Members of Assembly 434

John and Heather Payerchin
Members enjoying a slow dance
Ashley Bernardo & Heather Payerchin

Lori Crowley and John Orban
Members enjoying 50's night
Members of Assembly 434 surrounding Sandy
Scenes from the NSS 38th Quadrennial Convention Kids FunFest

Kids FunFest participants created among other projects, patriotic themed bird houses to be donated to a local American Legion.
NSS Region 5 Pirates Night at PNC Park

L-R: Emily and Kevin Crowley, John, Karen, and Stephanie Orban and Carson Chatfield

L-R: Elaine Kucherawy, Annette Stefka, Keith Kucherawy, and Joseph Stefka, Jr.

L-R: Alex and Pam Blum, Brian, Karen, Emma and Rebecca Martz

L-R: Emily Maloney, Joe, Gerry and Tracey Bastaroli and Joseph Stefka, Jr.

Bottom: Linda Strom

L-R: Robert Kotvas, Judy Landa, Larry Smith, and Bill Knoll

PNC Park skyline

“The Clarks” performed after the ending of the game

Steely McBeam
DONATE TO THE PVR SCHOLARSHIP FUND

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

July 2022

In Memory of Nancy Walentik:
From John Karkosiak........... 20.00
In Memory of Margaret Leasure:
From George Leasure .......... 75.00
In Memory of Deceased Members from Assembly #731:
From Assembly 0731......... 100.00
In Memory of Lauren & Ruth Burns & Lawrence Fox:
From Michael & Laurie Fox 100.00
In Memory of My Mom, Ruth Burns:
From Linda Estes............ 20.00
In Memory of Judith Callaghan:
From Assembly 123.......... 20.00
In Memory of Edward Eppinger:
From Assembly 123.......... 20.00
In Memory of James Gross:
From Assembly 123.......... 20.00
In Memory of Jerry L. Hudak:
From Assembly 123.......... 20.00
In Memory of Paula Irvin:
From Assembly 123.......... 20.00
In Memory of Jon W Lewis:
From Assembly 123.......... 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............... 300.00
Andrew (Drew) & Sharon Wesnak 200.00
James (Red) Wilson ............ 100.00
Assembly L102 .................. 100.00
Region 14 ...................... 100.00
Laurie Fox ..................... 50.00
Andrew (Drew) Wesnak ....... 50.00
Mike Czarney ................. 50.00
Robert Katricak .............. 50.00
Abigail Gross ................. 50.00
Joseph Stefka, Jr ............. 50.00
Karen Orban ................. 50.00

DEPARTED MEMBERS
JUNE, 2022

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### DEPARTED MEMBERS
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<td>Zdarko, Kathleen</td>
<td>Warren, PA</td>
<td>07/01/2022</td>
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**PVR Thank You**

I'd like to thank you for your continued support over the courses of my last two years of college. The NSS PVR Scholarship has greatly impacted my life and the affordability of higher education.

As I write this letter, I'm currently sitting in the mountains of Slovakia in my grandmother's home. Covid-19 delayed this trip for two years, and it is so good to be back in my family's home country. A lot has been on my mind over these few weeks, but one thought that I keep coming back to is how lucky I am to be part of an organization that celebrates the beauty of Slovak heritage and supports others in seeking a college degree.

As our entire family lives in Slovakia, my mother and I are essentially alone in the United States after my father's passing. This scholarship has monumentally helped in affording tuition and lifted a weight off our shoulders, so I'd like to thank you from the bottom of my heart.

Sonya Demacek
Scholarship Recipient
ASSEMBLY 0039
Uniontown, PA

Congratulations go out to the two new members of the NSS Board of Directors: Teresa Zemelman and Keith Kucherawy recently elected at the convention. We wish them well.

Our “Remember Flight 93” third quarter assembly meeting will be held on Sunday, September 11th at 6:00 p.m. PLEASE NOTE: we have changed the location for our meeting. We will now meet in the social room of the Bob Evans Restaurant on West Main Street. Delegates to the recent NSS Convention will give a report of their experience. Mark your calendars for the meeting!

Our heartfelt sympathies go out to the families of Jane Dandrea and Miriam Kline. May they rest in the blessed arms of the resurrected Christ.

It is not too early to mark your calendars to attend the “10th Annual Septemberfest” at the Home Office on Saturday, September 24th. Festivities start at 11:00 a.m. until 4:00 p.m. Great Slovak food, crafts, auction baskets, Slovak dancers and much, much more. Come see the largest Slovak wood carving in the U.S.

Grab your cameras. Search your old photos. The “2022 NSS Photo Contest” is coming in October. Great prizes for youth and adults. Also, our assembly receives points for every member that enters. Deadline is October 31st. For more information contact Lehrae Edwards at 570-569-2181. Lehrae Ann Edwards Treasurer

ASSEMBLY 0770/C0770
Brooklyn, OH

This is our first time together since COVID regulations were imposed.

Assembly 0770 and C70 will have a meeting and luenech on September 18, 2022 at Dr. Martin Luther Church, 4470 Ridge Rd., Brooklyn, Ohio after church at 11:00 a.m. Call John Karkosiak at 216-741-6990 if you plan to attend. We will be having chicken and will need to plan accordingly. Side dishes and dessert would be appreciated.

John Karkosiak
Treasurer

ASSEMBLY L075
Duryea, PA

Nominations and election of officers will be held on October 22, 2022 at Grandes Restaurant, 4200 Birney Avenue, Moosic at 1:00 p.m.

Our Fraternal Holiday Get together will be held at the Bone Appetite sponsored by the SPCA at the Woodlands Inn, Route 315, Wilkes-Barre, PA on November 6th, 2022.

For more information contact Lehrae Edwards at 570-569-2181.

Lehrae Ann Edwards Treasurer

ASSEMBLY L102
Schnecksville, PA

Our annual Halloween costume party will be held at the Wesnak home, Whitehall, PA on October 23rd at 2:00 p.m. Any questions, please call me at 610-769-7006.

Sharon Wesnak
Financial Secretary

ASSEMBLY 0123
Coraopolis, PA

Members mark your calendars and clear these dates:

Saturday, September 10th - Miniature golf at the Neville Island course (by the Robert Morris Ice Complex) at 12 Noon. There will be Pizza and soft drinks after golf. If you are attending call Bill DelMonaco 412-264-7268 or myself at 724-242-5085. Nonmembers are welcome at a cost of $5.

William Knoll
President

Also, on September 11th is Grandparents Day don’t forget them, yes kids that’s you. Best wishes to all our members grandparents.

Saturday, September 24th - Septemberfest at the home office, McMurray, PA from 11:00 a.m. to 4:00 p.m. This is an event to benefit the NSS Heritage Museum. This is a very worthwhile and enjoyable event. If any of our members would like to volunteer some of their time to help with this event it would be greatly appreciated. Call Sue Ondrejco at 412-421-1204 to set up your time.

Saturday, October 22nd - Jill Grover has arranged a tour of St. Nicholas Church in Millvale PA at 1:00 p.m. It is on the list of National Historical Places. It is the first Croatian Catholic Church in America. It is also famous for containing very beautiful murals painted by Maxo Vanka (see: https://vankamurals.org/). We are limited to twenty-five people and a docent will be available to give us the history of the church and murals. Then we will then go to St. Anthony's chapel in Troy Hill which is nearby and is home to the world's second largest collection of relics. Only the Vatican has more. https://pghshrines.org/about-st-anthony-chapel A docent will be there to give the history of the chapel and the meaning of a relic and why they are of religious importance. Afterwards we will go to Penn’s Brewery which borders Troy Hill for lunch and is another quite entertaining place. Transportation and lunch is on your own. Call me or Jill Grover at 412-638-7060 to let us know you want to be part of this tour. I can also be reached at wbknss123@hotmail.com.

Sunday, December 11th - Assembly Christmas luncheon at Rockefeller’s Grill, 1833 McKees Rocks Road, McKees Rocks, PA at 1:30 p.m. I believe the actual location is Kennedy Twp. They have a large private banquet room with lots of parking. There will be more details in a future issue.

For any of our members who are in ill health know that you are in our thoughts and prayers and hopefully soon you will be able to enjoy all the full benefits of good health.

Also, don’t forget your photos for the Photo Contest!
ASSEMBLY 0377
Bentleyville, PA

A meeting will be held on September 18, 2022 at 3:00 p.m. at Sesame Inn, McMurray, PA. Our annual Holiday party will be held on December 4, 2022 at Hugo’s Restaurant, Brownsville, PA at 3:00 p.m.

Suzanne Skrypak
President

ASSEMBLY 0432
Fairview Park, OH

The Jet Express Lake Erie Island Tour will be held on September 25th at 9:00 a.m to 5:00 p.m. The cost will be $70.00 per person.

If interested please call Dave Pytel at 440-759-2148; Bill Shuttleworth at 440-465-6024; or Terri Hudak at 440-714-8902 for details.

Shawn Pytel
Publicity & Social Media

ASSEMBLY 0586
Chicago, IL

The turnout for our last meeting in August was excellent.

We mourn the passing of our dear friend Fred Olszowka. Fred joined in our get together’s faithfully and with a smile that never wavered. His positive attitude was a gift to our group. Fred’s personality added to our friendships. We honor his memory with our donation to the National Slovak Society scholarship program. We salute his service to our country. Our members will remember him as someone special. Blessings to Fred’s family from his friends.

Irene Tomaskovic
Vice President

ASSEMBLY 0813
Englewood, FL

We will be working with the Catholic Social Services for a Matching Funds project on Saturday, October 15th. The project is called “Tailgate to Go” and will furnish meat and buns for four pork sandwiches, baked beans and coleslaw for four.

In football happy Alabama this will occur on an SEC Saturday when the Alabama teams are both playing away. It’s a perfect day to stop by the Thirsty Pig at St. Andrews and pick up soul satisfying food for four for only $25.

Celeste Kelly heads up the Catholic Social Service crew and Kerry Farrell will provide the fixings. Call Kerry at 334-718-0559 to place an order, or contact Celeste at Catholic Socials Services at St. Columba Church.

Mary Jo Holker
Secretary

REGION 5
Pittsburgh, PA

The fall meeting of Region #5 will be held on Sunday, October 2, 2022, at 1:00 p.m. at the Home Office, McMurray, PA. Our agenda includes discussing activities for the remainder of 2022 and 2023. All assemblies in Region #5 are requested to send representatives to the meeting. A luncheon will be served following the meeting.

Joseph Stefka, Jr.
President - Region #5

Butwin Family Gathering

The 2022 Butwin Family Reunion was held on June 25, 2022 in Seelyville, IN. at the ancestral home of Butwin family founders John & Anna Butwin, who also were founding members of NSS Assembly 705. Many current members of Assembly 705 attended the reunion. With 96 family members in attendance, there were activities for all. A bounce house entertained the children as well as a sprinkler system to keep cool in the heat. Another activity was an egg hunt for the younger kids. A family history scavenger hunt was both fun and educational as the kids had to find answers to history questions by talking to family members. Adults were kept busy with a corn-hole tournament and a euchre tournament as well as taking time to visit and talk. BINGO was a favorite for all ages.

Two great meals were served with Subway for lunch and a local BBQ restaurant, Rick’s Smokehouse, for dinner. The traditional family picture was taken as well as one of the first cousins. A family history video played all day for everyone’s viewing pleasure. A book with special memories and reunion histories was given to those in attendance. Both the video & book were created by Mary Ellen Buck from Assembly 705. The day ended with a game show created by Jeanne & Brent Zhorne followed by clean up. Everyone said their good byes until it will be time to meet again.

Butwin’s first cousins

Dorothy Buck
Secretary, Assembly 705

REGION 8
Cleveland, OH

Attention assemblies #4, #70, #160, and #432. Finally we will have our first meeting of Region #8 since our last meeting in October 2019 due to the Pandemic!

A meeting will be held on October 9, 2022 at Dr. Martin Luther Lutheran Church, 4470 Ridge Road, Brooklyn, Ohio at 7:00 p.m. (please note time changed!)

This meeting will be hosted by Assembly #70. Election of officers will be held along with plans for upcoming events for 2023.

Hope to see all assemblies from our region at this meeting.

Carole Koches
Secretary

Joseph Stefka, Jr.
President - Region #5

Mary Jo Holker
Secretary

Celeste Kelly heads up the Catholic Social Service crew and Kerry Farrell will provide the fixings. Call Kerry at 334-718-0559 to place an order, or contact Celeste at Catholic Socials Services at St. Columba Church.

Mary Jo Holker
Secretary
2022–2023 Scholarships – Perpetual Award Winners

Brooke Brinker
Assembly L102
Pennsylvania College of Technology
Construction Management
Dr. John Gulash Scholarship

Emma Cannata
Assembly L161
Thiel College
Communications, Media & Journalism
Grogan Family Scholarship

McKenna Coots
Assembly 0554
Liberty University
Exercise Science w/Conc. Therapeutic
Mary B. Burns Scholarship

Michael DiVencenzo
Assembly 0773
Ohio State University
Computer Engineering
Assembly 065 Scholarship

Samantha Donaldson
Assembly L161
Penn State University
Biomedical Engineering
Stephen J. Trusik Scholarship

Dominique Mahoner
Assembly 0774
Bucknell University
Chemical Engineering/Management
Assembly 065 Scholarship

Peter J. Merten
Assembly 0381
U.S. Military Academy at West Point
Defense and Strategic Studies
Mary Meave Scholarship

Katherine Payerchin
Assembly 0123
Pennsylvania State University
Criminology
125th Anniversary Scholarship

Alexandra Samek
Assembly L105
Ohio State University
Business
NSS Board of Directors Scholarship

Peyton Shorthouse
Assembly 0731
John Carroll University
Biology/Pre-Med
Ann Marie Czarney Scholarship

2022–2023 – 1st Year Scholarships

Brianna Appleman
Assembly 0774
Bloomsburg University
Biology, Pre-Med

Samantha Ashford
Assembly 0617
Wilkes University
Bachelor of Science in Nursing

Erin Barno
Assembly 0617
Seton Hall University
Biochemistry

Addaleia Beer
Assembly 0554
Indiana University of Pennsylvania
Nursing

Kathryn Beyer
Assembly C123
St. Bonaventure University
Sports Management

Colin Blore
Assembly 0774
Miami University
Architecture or Business

Gavin Blore
Assembly 0774
Ohio University
Business and Finance

Noah Bole
Assembly L105
Belmont University
Business

Kristin Catando
Assembly 0110
La Salle University
Bachelor's of Science in Nursing

Alyvia Cox
Assembly 0123
Bethany College
Pre-Medical

Bridget DiVencenzo
Assembly 0773
Kent State University
Psychology

Kaitlyn Fedorak
Assembly 0123
Duquesne University
Pre-Medical/Biology

Lauren Kirsch
Assembly 0123
Grove City College
Exercise Science/Physical Therapy

Noah Kue
Assembly 0774
Michigan State University, Lyman Briggs
Pre-Medical Biomedical Science

Dejanae Lowery
Assembly 0434
Miami University
Graphic Design

www.nsslifelife.org | NSS LIFE
LIFE INSURANCE SUPPORTS THE FAMILY WHEN TRAGEDY STRIKES:

Middle-Income Americans with life insurance are more likely to feel financially secure. Life insurance provides middle-income Americans not only peace of mind knowing their loved ones are protected, but also the resources of financial security for many ways middle-income consumers plan to use the proceeds from a life insurance policy should a wage-earner die prematurely.

MIDDLE-INCOME CONSUMERS WITH LIFE INSURANCE ARE MORE LIKELY TO FEEL FINANCIALLY SECURE

| INSURED middle-income consumers | 59% | 41% |
| UNINSURED middle-income consumers | 43% | 57% |

Source: 2022 Insurance Barometer Study, LIMRA and Life Happens.
Pre mnohých z nás plynie život počas leta iným tempom ako po zvyšok roka. Počasie je teplé, dni sú dlhé a my sa snažíme spomaliť a vychutnať si o čosi viac čas v prírode a s našimi rodinami. A ak sa nám poštastí, ideme načerpať nové sily na dovolenku. Teraz však opäť začíname byť pohľadom na poslove sa svojimi povinnostami v práci a doma, či rýchlo bližšie sa sviatikmi.


Stretnutie sa Slovákov v Pittsburghu
Oznámujeme Slovákom a Slovenkám a priateľom Slovákov, že výbor Rádio Clubu západnej PA pripravuje stretnutie sa Slovákov v Pittsburghu, ktoré sa prevedie na 9-teho októbra v Westwood Golf Klube, vo West Mifflin. Lísky sú k dostaniu od členov pripravneho výboru alebo urobiť si rezerváciu u Sue Ondrejco na čísle 412 421-1204. Vstupné zahrnuje večeru a celovečernú zábavu, kde do tanca bude vyhľadávať skupina “Kontakty”. Pozývame, všetkých Vás a Vaše rodiny. Slovenské vysielenie môžete počuť každú nedljuť na rádio stanici WPIT 730 AM od 3-tej do 4-tej popludni z mesta Pittsburghu. Keď žijete mimo Pittsburghu môžete to počuť cestou internetu.

Všetkým študentom prajeme veľa úspechov a usilovnosti v novom školskom roku.

Humor...

Partia chlapcov nosí na stavbe dosky po tri, ale Dežo iba po jednej.

Majster na neho volá:
• Dežo, prečo aj ty nesnišť po tri dosky ako ostatní?
• Majster, môžem ja za to, že oni sú leníví chodiť trikrát?
2022 NSS PHOTO CONTEST
Deadline: October 31, 2022

**Contest Eligibility:**
The NSS Annual Photography Contest is open to all members regardless of age. The photos, however, have to be taken by the member submitting it. **No computer generated photos.**

**Deadline:**
*October 31st* is the deadline for all entries to be received. Judging is done by an outside professional. Please mail to: National Slovak Society, Fraternal Activities Coordinator, 351 Valley Brook Road, McMurray, PA 15317-3337

**Contest Rules:**
- Must be a member before October 1st
- One entry per category
- Any size photo up to 8 x 10, unmounted in black and white or color. Email submissions are accepted but it is recommended that physical photo submissions are the preferred entry type as the judging will be done with physical prints of photos and we cannot guarantee quality prints of email submissions. (No touch-up or computer enhanced photos permitted)
- Name and address should be submitted on a separate sheet of paper or included in email submission, along with information where the photo was taken.

**Do not write on your photo!**

**Four Categories**
- Scenic
- Patriotic
- Animals
- NSS Convention

**Prize List**

<table>
<thead>
<tr>
<th>Place</th>
<th>Prize</th>
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<tr>
<td>1st Place</td>
<td>$50.00</td>
</tr>
<tr>
<td>2nd Place</td>
<td>$25.00</td>
</tr>
<tr>
<td>3rd Place</td>
<td>$15.00</td>
</tr>
<tr>
<td>Best Overall</td>
<td>$75.00</td>
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4. All winners in each group will have their names appear in the "National News." In addition, a picture of your ornament will appear on the website. All entries will be distributed to a local nursing home to be placed on a Christmas Tree. You can send in more than one ornament for distribution purposes—the more we have the prettier the tree will be! In the event you send more than one, please note which ornament you would like to have judged.

5. The contest shall be judged under the following categories and prize awards:

**Member Categories:**
- Frosty’s Group (Ages 5-7)
  - First Place - $25.00
- Rudolph’s Group (Ages 8-10)
  - First Place - $25.00
- Snowflake Group (Ages 11-13)
  - First Place - $25.00
- Santa Group (Ages 14-16)
  - First Place - $25.00
- Adult Group
  - First Place - $50.00
  - Second Place - $30.00
  - Third Place - $20.00

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

Please contact Fraternal Activities Coordinator, Pam Blum at pblum@nsslife.org or call the Home Office at 724-731-0094 if you have any questions.

2022 Christmas Ornament Contest
Deadline: December 1st, 2022

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

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

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- Adult Group
  - First Place - $50.00
  - Second Place - $30.00
  - Third Place - $20.00

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THE NSS HERITAGE MUSEUM PRESENTS

Septemberfest

Saturday, September 24, 2022 • NSS Life Home Office