



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

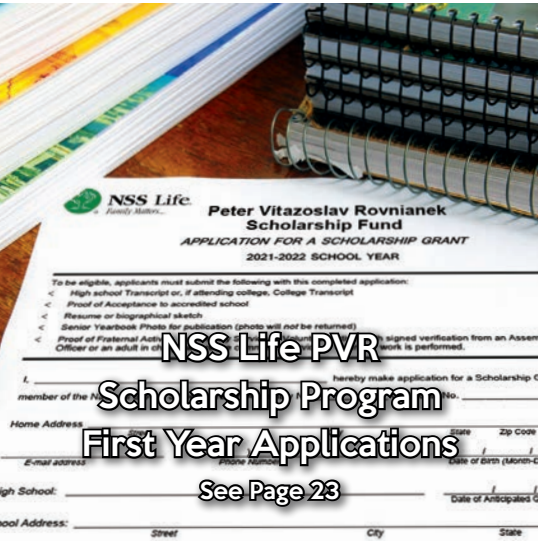
## National News

Providing Fraternal Life Insurance Since 1890 | NÁRODNÉ NOVINY | MARCH 2023 | NUMBER 3575 | VOLUME 115



**Youth Achievement Award  
and Fraternalist of the Year  
Nomination Applications**

See Pages 11-12



**NSS Life PVR  
Scholarship Program  
First Year Applications**

See Page 23



**MAY ART  
CONTEST**

**Deadline May 31, 2023**

See Page 23 for Rules

a Joint Tournament of  
GCU, FCSU, NSS & SCS

### 20 National Bowling Tournament 23

Friday, May 19, 2023  
Saturday, May 20, 2023

3754 Genesee St.  
Cheektowaga, NY 14225  
716.632.0655

Accommodations  
**BUFFALO**  
AIRPORT HOTEL

4600 Genesee Street  
Cheektowaga, NY 14225  
716.634.6969

\$109 plus tax Single or Double  
Block Code:  
Fraternal Societies Bowling Tournament

Applications will be available by  
February 1, 2023

Deadline for applications will be  
April 17, 2023

**New This Year!**  
Mixed Doubles & Team Divisions  
Minimum Participants  
Doubles (20)  
& Teams (24)

See Pages 9-10 for Application and 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.  
Keith A. Kucherawy • Susan M. Ondrejco • Andrew "Drew" J. Wesnak  
Theresa M. Zemelman

### NSS HONORARY OFFICERS

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

### FSWFE HONORARY OFFICERS

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

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### Národné Noviny

*Predseda Najvyššieho súdu USA  
má slovenský pôvod..... 20*  
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*Výraznejšie dni v Marci..... 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

<b>REGION 2</b>  April 15 May 16 August (TBA) October 14	<b>Assemblies L075, 0617</b>  Assembly L075, Meeting, Grandes Restaurant, Moosic, PA at 1:00 pm Region 2, Meeting at Grotto Pizza, Wilkes-Barre, PA at 1:00 pm Assembly L075, Fraternal summer picnic, Mercateli-Segilia Park, Moosic, PA (TBA) Assembly L075, Meeting, Grandes Restaurant, Moosic, PA at 1:00 pm
<b>REGION 5</b>  March 4 March 11 March 12 March 19 April 16 April 17 May 19-20 June 11 June 25 July 20 August (TBD) September 10 September 18 October 29 November 13 December 2 December 3	<b>Assemblies P38A, 0039, 0100, L105, 0108, 0123, L161, 0377, 0434, 0441, 0588, 0731, 0737, 0774</b>  Assembly 0123, Murder Mystery Play, Oakdale Community Center at 5:00 pm Assembly 0123, Volunteering at World Vision, Sewickley, PA at 9:00 am Assembly 0039, Lenten Dinner, Bob Evans Restaurant, Uniontown PA at 6:00 pm Region 5, Meeting, Home Office, McMurray, PA at 1:00 pm Assembly 0377, Meeting, Hoss's Restaurant, Belle Vernon, Pa at 3:00 pm Assembly 0588, Meeting, Stefka residence, Gibsonia, PA at 5:30 pm 2023 Joint Bowling Tournament, GCU ,FCSU, NSS, & SCS, Cheektowaga, NY Assembly 0039, Summer Bar-B-Q & Flag Day, Columbia Association Event Center at 1:00 pm Assembly 0377, Meeting/Picnic, Richardsons Park, Bentleyville, Pa at 3:00 pm Slovak Day, Kennywood Park, West Mifflin, Pa Assembly 0377, Gateway Clipper Cruise, Pittsburgh, Pa at 3:30 pm Assembly 0039, Remembering Flight 93, Bob Evans Restaurant, Uniontown, PA at 6:00 pm Assembly 0588, Meeting, Stefka residence, Gibsonia, PA at 5:30 pm Assembly 0377, Meeting, Sesame Inn, McMurray, Pa at 3:00 pm Assembly 0588, Meeting, Stefka residence, Gibsonia, PA at 5:30 pm Assembly 0039, Christmas Party, Columbia Association Event Center at 2:00 pm Assembly 0377, Meeting, Hugo's Restaurant, West Brownsville, PA at 3:00 pm
<b>REGION 8</b>  April 2 April 19	<b>Assemblies 0004, 0070, 0160, 0432, 0595</b>  Assembly 0070, Meeting, Dr. Martin Luther Church, Brooklyn, OH at 11:00 am Region 8, Meeting at Dr. Martin Luther Lutheran Church, Brooklyn, OH at 7:00 pm
<b>REGION 14</b>  April 2 April 21	<b>Assemblies R059, L102</b>  Assembly L102, Easter Egg Hunt, Wesnak's residence, Whitehall, PA at 2:00 pm Assembly L102, Designer purse bingo, American Club, Coplay
<b>AT LARGE</b>	<b>Assemblies L002, R019, L040, 0110, 0236, 0267, 0381, 0554, 0568, 0586, 0705, 0800, 0813</b>  No Activities

## Slovak Heritage Programs

The WPSCA will present **FREE** programs on the first Monday of each month, at 7:00 p.m. at the Mount Lebanon Public Library, 16 Castle Shannon Boulevard, Mt. Lebanon, PA .

### March 6, 2023 - Summer School in Slovakia -

Jonathan Stefanick, scholarship winner will discuss his experience in Slovakia.

### April 3, 2023 - "Palm Weaving" -

Larry Kozlowski will demonstrate palm weaving and discuss the history of this Palm Sunday custom.

### May 1, 2023 - "The new Slovak Citizen Law" -

Viktor Vella, PhD. From the Slovak Embassy in Washington, D.C. will explain the recently enacted law which expands the eligibility to become Slovak citizens.

### June 5, 2023 - "From Kosice to Kyiv: kinship and kindness amidst Kremlin's Killing" -

Father Jason Charro, pastor of Holy Trinity Ukrainian Catholic Church, will tell us of his recent travel to Ukraine and how Slovakia has helped its neighbor.

**No Programs During the Summer (July, August, and September)**

## The President's Page...

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



The time between the end of the year and March 1st is the busiest time of the year for the NSS Home Office. In addition to conducting the normal everyday business of the Society, the Home Office Staff is involved in several major initiatives in the first two months of the year. One is the processing of all the 1099 forms for our members who have taken withdrawals from their annuities. A second is the preparation of the annual statements for our members holding an annuity. The third is the preparation of all year-end financial activities and preparing the Annual Financial Statement by March 1st. A fourth is the preparation of a vast amount of documentation that is submitted to our rating agency KBRA for the annual rating surveillance process. Additionally, this year, our Home Office Employees are involved in a very crucial period in the conversion of our policy administration system. A great deal of time has been spent preparing material to customize the new software system, testing the system to ensure that it meets our needs and functions properly, and participating in training to utilize the new system. The new policy administration system will be phased in over the next eight months. Our Home Office Staff has done an outstanding job keeping up with the day-to-day operations and managing to fulfill all the additional responsibilities over the course of the last several months. Thank you, Home Office Staff, for your dedication to the Society, to our 38,000 plus members, and 1400 agents across the country! We greatly appreciate all that you do and our Blessed to have such an exceptional staff!

The month of March brings us St. Patrick's Day on March 17th, the beginning of Spring on March 20th, and Daylight Savings Time begins at 2:00 a.m. on Sunday, March 12th. Remember to turn your clocks ahead one hour before you go to bed on Saturday night, or you will be late for church on Sunday morning!

The Board of Directors will meet virtually for the Winter Board Meeting on Saturday, March 18, 2023. If you have any items you would like the Board to consider at the Winter Meeting, please submit them to our Secretary/Treasurer Linda M. Strom at the Home Office by March 8th.

The IRS tax filing deadline for taxes due for the tax year 2022 is April 18th. NSS IRA Annuity holders have time to make a deposit into their IRA for tax year 2022. When depositing money into your IRA Annuity please be sure to indicate the tax year for which you are making the deposit in the memo line of the check.

A reminder that nominations for NSS Fraternalist of the Year and Youth Achievement Award are due by April 1st. Each assembly is encouraged to submit the name of an assembly member that goes the extra mile in volunteering and participating in fraternal activities for the NSS Fraternalist of the Year Award. Also, assemblies can show appreciation for the hard work and community involvement of one of your youth members by submitting a nomination form for the NSS Youth Achievement Award. Every assembly has individuals with the qualities necessary to be recognized for both awards, please take the time to submit an entry.

Assemblies have several activities and meetings scheduled in the month of March. Assembly 123 will hold a Murder Mystery Activity on March 4th at the Oakdale Community Center and on March 11th will conduct a community outreach activity by volunteering at World Vision in Sewickley, Pennsylvania. Assembly 039 will hold its annual Lenten Dinner on Sunday, March 12, 2023, at the Bob Evans Restaurant in Uniontown, Pennsylvania. If you are a member of these assemblies and would like to participate, please contact your assembly officers. The Spring Meeting of Region #5 of Pittsburgh will be held on Sunday, March 19, 2023, at 1:00 p.m. at the Home Office.

## News of Narodniars

Happy Birthday to Directors Andrea Garbon and Theresa Zemelman, to Home Office Staff members Lori Korte and John Payerchin, to Jim Arbore, Enice Boyde, and Carole Koches and to all others celebrating birthdays in the month of March.

Happy Anniversary wishes to all couples celebrating a wedding anniversary this month!

Get well wishes to Enice Boyde who recently was in the hospital. Wishing you a quick recovery!

My deepest sympathy goes out to Home Office Staff member Frank Tomasic and his family on the passing of his mother Josephine Tomasic and to the Godor family on the passing of long-time NSS member Carol Godor. Carol was the wife of late NSS Secretary-Treasurer Paul J. Godor and mother of late NSS Directors Paul A. Godor and Keith Godor. Carol was extremely active in the NSS serving as an officer of both her Assembly, 737, and of Region 5 of the Pittsburgh area, and most recently represented Assembly 737 as a delegate to our most recent Convention. Carol's smile and dedication to the National Slovak Society will be greatly missed. May God provide Peace and comfort to the Tomasic and Godor families at this most difficult time.

## Happy St. Patrick's Day



**Don't forget to change all your clocks ahead one hour on March 12th, and also your batteries in your smoke alarms.**

## A Page From My Notebook...

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



## Mother's Day Thoughts...

There are times when I find something that touches my heart and I can't wait to share it. This is one of those times. We will soon celebrate Mother's Day. This is for all moms, mothers, mothers-in-law, other mothers, baba's, grandmothers, nanas, new or old moms, those with us or those that look down upon us from above.

*She was tired  
No one could see how tired,  
Just her smiling face.  
How she was always giving,  
Trying, showing up.  
But inside, she was weary-  
Tired of to do lists,  
Tired of trying to do  
Everything,  
Tired of always worrying.  
But she kept going.  
She kept loving and trying.  
She kept hoping.  
She knew that  
What she did mattered.  
So she kept going.  
Driven by love for herself  
And her people.  
Even though she was tired.  
That's what strong women do.*

*An excerpt from Ravenwolf*

## CONGRATULATIONS TO PRESIDENT & CEO JOSEPH STEFKA, JR.

It is my honor and privilege to extend congratulations to our President & CEO Joseph Stefka, Jr. on being selected as the 2023 Fraternal Societies of Greater Pittsburgh's Fraternalist of the Year. The Fraternalist of the Year is selected by the members of the FSGP societies and announced at their Christmas Luncheon.

Joe was elected to the NSS Board of Directors in 1994 and was selected by his fellow Board Members as the 1st NSS Chairman of the Board. He held that office until 2020 when he was elected by the NSS Board to serve as the next NSS President & CEO. Outside NSS, Joe's involvement in fraternalism is evidenced by his being elected as President of the Pennsylvania Fraternal Alliance; elected as President of the Fraternal Societies of Greater Pittsburgh; and currently serves as President of the New Jersey/New York Fraternal Alliance. He joins the ranks of other NSS Officers both past and present, selected for the Fraternalist of the Year award. They are:

*Past President Joseph Stefka (1983)*

*Former Secretary/Treasurer Paul J. Godor (1995)*

*Honorary Past Secretary/Treasurer Paul M. Payerchin Jr. (1999)*

*Honorary Past President David G. Blazek (2007)*

*National Secretary/Treasurer, CFO Linda M. Strom (2017)*

*National Sales Director Greg Felton (2020)*

Joe will be honored at a banquet on Saturday, April 15, 2023 at the Hilton Garden Inn at Southpointe. More details will follow via a special mailing to all assemblies. I'm looking forward to seeing a huge turnout of NSS members at the banquet to honor Joe.

***Don't forget...at NSS LIFE, FAMILY MATTERS!  
so SAVE THE DATE!***



## IRA Deadline Approaching

If you have not made a contribution to an individual Retirement Account in 2022, there are good reasons to considering doing so. IRAs allow you to set aside money for your retirement, or qualified education expenses, and they can provide you with valuable tax advantages. An IRA has the benefit that its earnings and gains are not taxed until distribution, or in some cases, they are not taxed at all if the funds are distributed according to the rules. There are limits to how much you can contribute each year but you can still make a contribution to a 2022 IRA by April 15 without affecting the amount you can contribute in 2023. The NSS offers several types of IRA products, including Traditional and Roth IRA's, and Coverdell Educational Savings Accounts. Call our Sales Department and they will provide you with the details.

# Current Interest Rates

★ Effective January 1, 2023 ★

Current advertised interest rates take effect for newly issued products, as well as existing accounts (except for the Optimum 3).

**Optimum 3 - 4.25%**

**Preferred 5 - 3.50%**

**Preferred 8 - 4.25%**

(Preferred 7 and Flex earning 4.25%, 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.

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 2022



**Nicholas Carini** is the **TOP PREMIUM/ANNUITIES PRODUCER** for the entire year of 2022. "Nicholas Carini knew early on in his life he would pursue a career in the financial services industry just as his dad, Jack. He graduated from Saint Joseph's University in Philadelphia with a Bachelor of Science degree in Financial Planning. Nicholas is now the co-owner of Carini Financial, LLC where he manages individuals and small businesses with their financial planning needs. To further his commitment to his clientele, Nicholas went on to earn his Certified Financial Fiduciary® designation and is currently enrolled in The American College of Financial Services pursuing the CFP®, ChFC®, and the CLU® designations. When he is not working he enjoys spending time with his wife, Gabrielle, son, Brooks, and dog, Rosie, as well as working in his woodshop and garden."

Congratulations to **Ger Xiong** on being the **TOP LIFE INSURANCE/NEW MEMBER PRODUCER** for the entire year of 2022. Ger was born in Thailand and came to the United States when she was ten years old. She has a Bachelor of Business Administration Degree from University of Wisconsin-Oshkosh. Ger is a mother of four children and is currently working as a Business Developer and selling life insurance part-time since 2016. Because of her expertise in the business and financial industries she sees the struggles of many average American families. With the uncertainty of the current economic situation and inflation rising one of the most important things was life insurance coverage on herself and her family. Life insurance will provide for income loss in case of a tragic event and lessen financial burdens, and eliminate stress on her family. Ger Xiong offers a variety of life insurance products such as Term, Permanent Life, Whole Life, Universal Life, and Guaranteed Issue Products. Please contact Ger Xiong at 920-579-7327 or email at [gerx1981@gmail.com](mailto:gerx1981@gmail.com) for more information.



## From the Sales Department...

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



## Tax Time – What To Know Now

The maximum contribution for an IRA or a Roth IRA, if you were under age 50 in 2022 is \$6,000. Age 50 or older the max is \$7,000. A person must have earned income to support this contribution.

This year's (2022) deadline to make a contribution is Tuesday, April 18th. If making a contribution up until 4/18, please let us know if it is for tax year 2022 or 2023.

A person can have both an traditional IRA and a Roth IRA in the same year. The total contributions between the two cannot be more than the \$6000 or \$7,000.

A contribution may be made for a non-working spouse.

If you turned age 72 last year then you need to make an RMD (required minimum distribution) from your traditional IRA.

There is no maximum age for the IRA program. So if you are still working at age 75, you can make a contribution to an IRA or a Roth IRA. This is true even though you will have to take an RMD from the traditional IRA account.

If doing a Roth conversion, there will be taxes on the traditional IRA. How much? Depends on your tax bracket. See your accounting professional for guidance in this area.

A Roth IRA can be tax-free if the rules are followed.

A person can open an account with NSS with just a \$100 per month. Once opened the account is flexible.

Contact your NSS representative for more information on how we can help you.

## Want to Earn 4.25% Interest?

This is a great interest rate. It is available on our Preferred 8 and on the Optimum 3. Both are great products but here is a quick overview of the Optimum 3. This plan features a current three-year guarantee of 4.25% interest. Plans issued right now also have a 3.0% minimum guarantee rate that has not been this high for years. Later this year we do expect to roll out our new series of annuity contracts and that guarantee rate will go back to 2.0% interest.

After the initial three years a person would receive a thirty (30) day window letter. During this time frame they could elect to take their money with no penalty, roll over the funds to another contract/company or leave the money with us. If the latter is chosen then the plan would be in year 4 of a Preferred 5 contract. The member would receive the Preferred 5 rate (at whatever it is paying at that time) and they would also be subject to two years of early withdrawal penalties.

There is a 10% penalty free withdrawal amount that may be taken each year. This plan works with any savings, money markets, bank CD money, traditional IRAs and Roth IRAs.

Call your local representative for more information. Let us help you earn more money in 2023.

### Thought For The Month:

*Everything that is really worthwhile in life comes to us for free: Our mind, our soul, our body, our hopes, our dreams, our intelligence, our love of country, our family and our friends. All these priceless possessions are yours for free. Make the most of them!*

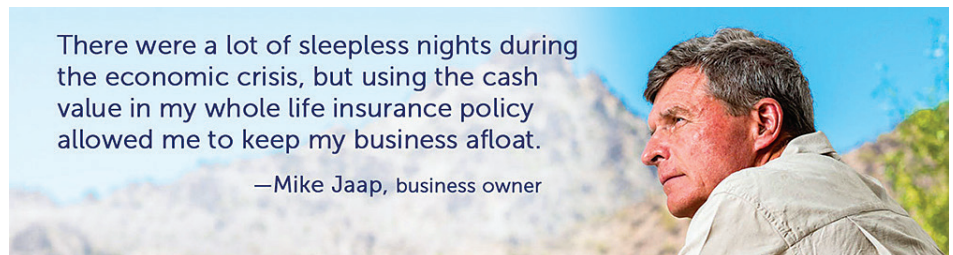
*Earl Nightingale. (1921-1989)  
speaker and author*

## Why life insurance? It's simple. Love.



There were a lot of sleepless nights during the economic crisis, but using the cash value in my whole life insurance policy allowed me to keep my business afloat.

—Mike Jaap, business owner



## Fraternal Matters...

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



## 2023 National Bowling Tournament

We are looking for a great turnout from our NSS members to a joint National Bowling Tournament at Airport Lanes, in Buffalo NY! We will be joining our fellow fraternalists, which include the Greek Catholic Union, Slovak Catholic Sokol, and the First Catholic Slovak Union (Jednota). This event will take place **May 19 & 20, 2023**.

New this year will be Mixed Doubles and Team Divisions. The registration and rules are on pages 9 and 10. Please join us, you won't be disappointed!

## JOSEPH STEFKA, JR. FSGP 2022 FRATERNALIST OF THE YEAR

The Fraternal Societies of Greater Pittsburgh will be honoring Joseph Stefka, Jr., NSS President & CEO at a banquet on **April 15, 2023**, at the Hilton Garden Inn, Southpointe. Invitations will be sent to all Assemblies. Hopefully we will have a great turnout of NSS members at the banquet to help honor Joe. In the meantime, please save the date. If you have any questions or need additional information, please **call the home Office** and ask for **Pam Blum** or **Linda Strom**.

## St. Patrick

Born in Britain, Saint Patrick was captured by slave traders when he was 16 and brought to Ireland to be a shepherd. After six years of imprisonment, he escaped back to Britain. While imprisoned, though, he had become a devout Christian. He is said to have had visions from God, telling him to go back to Ireland and spread the gospel. He spent the next twenty years preaching and teaching in Ireland, and creating churches and monasteries throughout the country.

There are a number of ways to celebrate the "Wearing of the Green." You could drink a green beer or an Irish stout, sing When Irish Eyes Are Smiling or Danny Boy with friends, or just sit around your television watching old Bing Crosby and John Wayne movies. While all of these activities are fun, and traditional, one of the best ways to celebrate St. Patrick's Day is to sit down to a wholesome Irish meal with family and friends.



### *Easter Slovak Style:*

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

\$12 (includes postage and handling)

## Egg - in - Wrap

Choose from



Slavic Pin Art



or 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.

**To Purchase items shown on this page,  
Make checks payable to NSSHM**

**351 Valley Brook Rd.  
McMurray, PA 15317**



No applications will be accepted after April 17, 2023.

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

“USBC MORAL SUPPORT CERTIFIED”  
 AMF Airport Lanes ⇄ Cheektowaga, NY  
 Friday, May 19 & Saturday, May 20, 2023

No applications will be accepted after April 17, 2023.

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

BOWLER INFORMATION (LIST CAPTAIN FIRST)	NSS LIFE TOURNAMENT INFORMATION
Name: _____ Address: _____ Phone: _____ Last 4 Digits SS# _____ E-mail: _____	Highest Avg. 2021-22 _____ USBC No. _____ Team: _____ Please Check Tournament Events Bowler at Left Is Submitting Payment for on this Application: <input type="checkbox"/> Team or <input type="checkbox"/> Mixed Team) <input type="checkbox"/> Doubles or <input type="checkbox"/> Mixed Doubles) <input type="checkbox"/> Singles <input type="checkbox"/> All Events
Name: _____ Address: _____ Phone: _____ Last 4 Digits SS# _____ E-mail: _____	Highest Avg. 2021-22 _____ USBC No. _____ Team: _____ Please Check Tournament Events Bowler at Left Is Submitting Payment for on this Application: <input type="checkbox"/> Team or <input type="checkbox"/> Mixed Team) <input type="checkbox"/> Doubles or <input type="checkbox"/> Mixed Doubles) <input type="checkbox"/> Singles <input type="checkbox"/> All Events
Name: _____ Address: _____ Phone: _____ Last 4 Digits SS# _____ E-mail: _____	Highest Avg. 2021-22 _____ USBC No. _____ Team: _____ Please Check Tournament Events Bowler at Left Is Submitting Payment for on this Application: <input type="checkbox"/> Team or <input type="checkbox"/> Mixed Team) <input type="checkbox"/> Doubles or <input type="checkbox"/> Mixed Doubles) <input type="checkbox"/> Singles <input type="checkbox"/> All Events
Name: _____ Address: _____ Phone: _____ Last 4 Digits SS# _____ E-mail: _____	Highest Avg. 2021-22 _____ USBC No. _____ Team: _____ Please Check Tournament Events Bowler at Left Is Submitting Payment for on this Application: <input type="checkbox"/> Team or <input type="checkbox"/> Mixed Team) <input type="checkbox"/> Doubles or <input type="checkbox"/> Mixed Doubles) <input type="checkbox"/> Singles <input type="checkbox"/> All Events

Please check one:  Men's Events  Women's Events  Mixed Events

**TEAM EVENT—FRIDAY, MAY 19**

Hospitality Meal Served 5 PM at Airport Lanes Bowling Begins at 6:30 PM All Teams

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 EVENTS—SATURDAY, MAY 20**

Bowling begins at 10 AM for all bowlers.

1. \_\_\_\_\_
2. \_\_\_\_\_
  
1. \_\_\_\_\_
2. \_\_\_\_\_

Financial Totals for this Application	
__ Singles Event .....	@ \$23 ea. = \$ _____
__ Doubles Event .....	@ \$23 ea. = \$ _____
__ Team Event .....	@ \$23 ea. = \$ _____
__ All Events .....	@ \$5 ea. = \$ _____
__ Banquet Fee (Optional) .....	@ \$0 ea. = \$ _____
__ Banquet Fee (Guests) .....	@ \$65 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

- The Tournament shall be conducted in compliance with the rules and regulations of the USBC.
- All members of the NSS Life are eligible to participate in this tournament.
- All contestants must be members of the NSS Life as of April 15, 2023 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, 2023. Bowlers with no average see #7 below.*
- 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.
- The total cost per person for each event shall be:

a. Prize Fee .....	\$10.00
b. Bowling Fee.....	\$8.25
c. Hospitality Fee.....	\$4.75
TOTAL COST (per event).....	\$23.00
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.
- 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.
- Any contestant whose current average as of March 15, 2023 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 2021-2022 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, 2023. 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 2021-2022 who have no established average will use their highest sanctioned league average of at least 21 games as of March 15, 2023 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.
- 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.
- Rerating of Bowlers - According to USBC Rule No. 319 A-E, bowlers may be rerated by the Tournament Committee.
- 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 17, 2023. Rule 310-A2 is in effect.*
- 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.
- 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.
- NO MONEY WILL BE REFUNDED.** All prize fee money will be paid in prizes.
- Bowlers may choose to bowl in their respective gender team and doubles event or on a mixed team or mixed doubles team but cannot participate in both divisions. Singles and All Events are gender specific. Mixed team and mixed doubles scores will be used to calculate All Events specific to the gender of the bowler. Must have 6 teams and 10 doubles teams to hold the mixed events.
- 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.
- 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.
- 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.
- A team may use a name other than its league name for tournament entry without the payment of additional membership dues as formerly required.
- 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 Fraternalist of the Year Nomination Form



★ **DEADLINE FOR NOMINATIONS: APRIL 1, 2023** ★

*- 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 website at [www.nsslife.org](http://www.nsslife.org) under "Fraternal", then "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.

**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.

**RECOGNITION:**

The recipient will be announced in the "National News" and listed on our website 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

# NSS Youth Achievement Award Nomination Form



★ **DEADLINE FOR NOMINATIONS: APRIL 1, 2023** ★

*- RULES AND REGULATIONS -*

**PURPOSE:**

The American Fraternal Alliance, 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 website at [www.nsslife.org](http://www.nsslife.org) under "Fraternal", then "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.

**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.

**AWARD:**

The winning youth will receive \$500.00 and will be announced in the "National News", the "Youth Circle Magazine" and listed on our website at [www.nsslife.org](http://www.nsslife.org) under "Youth Achievement Award". Their name will be displayed on a plaque in the Home Office.

*- 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 A 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**

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



# NSS Life Member Exclusive Offer!

## Save up to **48% Off** Hearing Aids



Cost shouldn't be an obstacle to treating hearing loss. As a member of the **National Slovak Society**, you can enjoy significant discounts on hearing technology through Start Hearing.

At Start Hearing, we believe, and research shows, that hearing better improves your overall health and wellness. Our goal is to help you live your fullest life by offering some of the best hearing technology **at affordable costs**. And with research linking hearing loss to cognitive decline, diabetes, heart disease, dementia, risk of falling and more, affordable hearing aids are more important than ever.

*Start Hearing is your complete resource for better hearing and offers support throughout the entire process*



### Hearing Health

- Annual hearing consultations
- Access to a nationwide network of 3,000+ hearing professional locations



### Better Hearing

- Exclusive discounts up to 48% off on all Start Hearing hearing aid technologies and accessories
- Advanced technology, including Bluetooth® compatible and rechargeable options
- 60-day risk-free trial period



### Ongoing Value

- FREE deluxe warranty plan\* (including loss and damage)
- Up to 3-year supply of FREE batteries (40 cells per hearing aid purchased per year)
- A year of FREE office visits (up to six visits)

Taking that important step and getting treatment for hearing loss with hearing aids is known to provide valuable benefits and improve quality of life. It's an easy step to take and often leaves the first-time hearing aid wearer asking, "why didn't I do this sooner?" Call today to learn more: **(888) 705-6920**.

Sincerely,

**NSS Life & your Start Hearing Team**



Contact your Start Hearing Hearing Care Advisor today to get your questions answered and to be connected with a network hearing professional in your area.

**Call (888) 705-6920 or Visit [www.starhearing.com/partners/NSS](http://www.starhearing.com/partners/NSS)**

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## ASSEMBLY 0039 Uniontown, PA

You are invited to attend our next meeting which will be our Annual Lenten Dinner to be held on Sunday, **March 12, 2023**. We will be meeting in the social room of the Bob Evans Restaurant starting at 6:00 p.m.

During the Advent Season, our Secretary-Treasurer along with members of Seaman Memorial Lutheran Church, distributed Christmas ornaments to nursing residents at Lutheran Senior Life Passavant Community from our assembly.

Our heartfelt sympathies go out to the families of Kathleen Will, Thomas Cominsky, Wille Ruth Guinn, Joan Lynch and Charles Maust. Our deepest sympathies go out to the family of Carol Godor. She is the wife of our former National Secretary-Treasurer, Paul J. Godor. May they rest in the arms of the Resurrected Christ.

High school seniors, now is the time to request your NSS PVR Scholarship Application from the home office. The scholarship is \$2,400 made payable over four years in \$600.00 installments. Rules are in the February issue of the "National News". Deadline is May 1st.

Have a blessed Lenten journey.

**Paul Payerchin**  
Secretary-Treasurer

## ASSEMBLY 0070 Brooklyn, Ohio

A meeting will be held on **April 2, 2023** at Dr. Martin Luther Church, 4470 Ridge Road, Brooklyn Ohio at 11:00 a.m. A discussion will be held for the coming events of the year.

Refreshments-will be served.

**John Karkosiak**  
Secretary/Treasurer

## ASSEMBLY L075 Duryea, PA

Meetings will be held on **April 15, 2023** at Grandes, Moosic, PA at 1:00 p.m. and also on **October 14, 2023** at the Grandes at 1:00 p.m. For more information contact Lehrae Edwards at 570-569-2181.

**Lehrae Edwards**  
Treasurer

## ASSEMBLY L102 Schnecksville, PA

Our assembly is doing a Matching Funds for a designer purse bingo for Hockey AA football team on **April 21st** at the American Club in Coplay. Tickets are \$20 in advance or \$25 at the door. For tickets call Sharon at 610-442-2720.

Our annual Easter Egg Hunt will be held at the Wesnak's, 1727 Elmhurst Drive, Whitehall, PA on **April 2nd** at 2:00 p.m. Everyone is welcome.

**Sharon Wesnak**  
Secretary

## ASSEMBLY 0123 Coraopolis, PA

I'm disappointed that I haven't gotten one recommendation for an interesting well written book. Does that mean no one reads my article or worse yet no one has read any books? I hope that the latter isn't true.

I want to tell you that I took a class at Beaver County Community College. It was Crime Scene Investigations. I found it to be most interesting. It is one of many classes they offer. What else makes this worthwhile is that even as an octogenarian you are not too old to learn something new and this also qualifies under the Senior Scholarship NSS program. In case you are not familiar with this program let me give you a quick review.

If you are an NSS member and over the age of 55 you can take an enrichment class or course (something not related to your job) and be reimbursed your tuition 50% up to \$100 twice a year. Not a bad deal to get more details and the necessary paper work call Pam at the Home Office.

We are looking for a nice turn out on Saturday, **March 11th** for a few hours of volunteer work at the World Vision Warehouse in Sewickley. Even members of other assemblies are welcome and young members may be especially interested particularly if you need volunteer hours for school credit. The time is 9:00 a.m. to 12 noon with lunch afterwards at Eat N'Park on Route 65 in Sewickley. The work is easy and can be fun. If you can make this event call Jill Grover at 412-638-7060 or at the Home Office 724-731-0094.

April 1st is the deadline for nominating one of our members for either of two of NSS prestigious awards; Fraternalist of the Year and Youth Achievement. If you know of a member whose extra ordinary volunteer work stands out, often done quietly and unassumingly, please call me at 724-242-5085 or Jill Grover so we can get the proper paper work to you.

The Youth Achievement Award is for a member up to the age of 18 who is worthy of recognition because of outstanding effort at school, at their church or in their community. It may be your own son or daughter or perhaps a grandchild. There is a \$500 award if selected. Contact me or Jill for the paperwork.

Interest rates are going up and NSS has raised their interest rates on their annuities and may raise them farther this year. If you have a NSS annuity it is a good time to add to it if you don't it is a good time to get one. It is a conservative way to save that builds up tax deferred interest at a generous rate.

For more information or to start a NSS annuity you can call either me at 724-242-5085 or agent Bill Del Monaco at 412-264-7268.

Daylight Saving Time begins March 12th that should brighten up all our evenings. Also, wishes for a Happy St. Patrick's Day to all our Irish and one day wannabe Irish members!

**William Knoll**  
President

## 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.

Also, all articles should be **typewritten in regular type or emailed to the Home Office. No Exceptions!!**

## ASSEMBLY 0377 Bentleyville, PA

If you have any questions about our meetings or assembly, please call me at 724-207-3171 and please always RSVP one week in advance to better plan these events. You are welcome to bring a guest to a meeting one time and we will make sure they know all the advantages of being a member of the NSS! We are proud of our Assembly and organization as a whole and want others to enjoy it as we do! Below are all of the meetings for 2023. We look forward to a great year filled with fun and fraternalism.

### Sunday, April 16:

Hoss's Restaurant, 148 Finley Road, Belle Vernon, Pa at 3:00 p.m.

### Sunday, June 25:

Richardsons Park, Picnic In Bentleyville, Pa at 3:00 p.m.

### Sunday, August 6th or 13th: TBD

Gateway Clipper Cruise Pittsburgh Pa at 3:30 p.m.

### Sunday, October 29:

Sesame Inn, 2975 Washington Road, McMurray, Pa at 3:00 p.m.

### Sunday, December 3:

Hugo's Restaurant, 687 National Pike, West Brownsville, Pa at 3:00 p.m.

**Suzanne Skrypak**  
President

## ASSEMBLY 0588 Avella, PA

A meeting will be held on **April 17th** at Joe & Annette Stefka's, 5007 Old Orchard Lane, Gibsonia, PA at 5:30 p.m.

Mark your calendars for our next two meetings:

**September 18th**

**November 13th**

All meetings will be held at the Stefka's residence, Gibsonia, PA.

**Annette Stefka**  
Secretary

## REGION 2 Hazleton, PA

A meeting of Region #2 will be held on **Saturday, May 6, 2023** at Grotto Pizza, Wilkes-Barre, PA.

Those who would like to attend please contact Lucy Piccoletti at 570-479-4116 or RSVP on our Facebook page at (NSS Life Region 2)

**Marlin Petro Wesnak**  
President-Region 2

## REGION 5 Pittsburgh, PA

A meeting of Region 5 will be held on **Sunday, March 19, 2023** at the Home Office, McMurray, PA at 1:00 p.m. 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

## REGION 8 Cleveland, OH

### Attention: Assemblies #4, #70, #160, and #432

The semi-annual meeting of Region #8 will be hosted by Assembly #4 and will be held on **Wednesday, April 19, 2023** at Dr. Martin Luther Lutheran Church, 4470 Ridge Road, Brooklyn, Ohio at 7:00 p.m. Please note the **time of meeting.**

Plans for upcoming events for 2023 will be discussed.

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

**Carol Koches**  
Recording Secretary- Region 8

## Assembly 70 Matching Funds



NSS 70 President, Sarah Blaine presenting Matching Funds checks for Christmas Kolbasi and Rummage sale to Pastor Erik Markovich, Dr Martin Luther Church. L-R: Council President, Garth Moore; Sarah Blaine; and Pastor Erik Markovich.

Thank you to all of our members who supported and volunteered for these events.

**John Karkosiak**  
Secretary-Treasurer



**HOW MANY NEW MEMBERS HAVE YOU SIGNED UP SO FAR?**

## REMINDER 2023 Fraternalist of the Year Award and Youth Achievement Nominations

The deadline for nominating a deserving fellow member and a youth member for these awards is **April 1, 2023**. Applications are on Pages 11 and 12.

## Activities from Assembly L075

For Thanksgiving our members Lehrae Ann Edwards, and Dorothy and Gary Collins, assisted "Here for a Reason" preparing 300 food bags for area children who may not have hot lunches. We also presented them with a check for future endeavors working with our Scout Troop 316 in Avoca.



We made Christmas ornaments for the NSS contest. Shown Are Adam Lazar, Karen Richardson, Allie Lazar, Maxwell Edwards and Lehrae Ann Edwards.



In December our assembly conducted a matching funds event for the Avoca Boy Scout Troop 316 at their yearly chili sale at Camp Ladore craft show. Shown with members Lehrae Ann Edwards & Dorothy Collins our Scoutmaster Matt Fino and Cubmaster Dawn Phillips, and several Scouts. We sponsored a bingo with canteen books and a pizza party for the Veterans at the Wilkes Barre VA in Nov. for Veterans Day and several members assisted the VA with Operation Brotherhoodie sponsored by the American Legion Auxiliary. The members packaged 3 piece screen-printed sweat suits (pants, long sleeve sweatshirts and zippered hoodies) for 100 veterans and delivered them in January. Shown are: Adam Lazar, Karen Richardson, Allie Lazar, Adam Edwards, Lehrae Ann Edwards-ALA Hospital Rep and Dorothy Collins Deputy.



In November we sponsored Adam Edwards at the annual Middlesworth Chip eating Challenge. Adam competed against 25 candidates and came in 16th place. Above are members who came out to support Adam and cheer him on: President Gary Edwards, Francheska Pintha, Sami Wesnak; Standing: Lehrae Ann Edwards, Allie Lazar, Karen Richardson, Our Champ Adam Edwards, Adam Lazar, Matthew Edwards, and Region 2 President Marlin Petro-Wesnak. Adam received a shirt and several bags of chips.



Installation of Officers was held on January 14th with Region 2 President Marlin Petro installing: Fraternal Director William Wesnak, Hospitality/Youth Director Patricia Gorgol, Region 2 President Marlin Petro, Secretary/Treasurer Lehrae Ann Edwards, Vice President Lucy Piccoletti, President Gary Edwards and Fraternal Director Drew Wesnak.

**Lehrae Edwards**  
Treasurer

## Assembly L102 Visit with Santa and Mrs. Claus at Camelot House





## Donate to the NSS Heritage Museum w/every Amazon Purchase!

**amazon**smile  
You shop. Amazon gives.

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

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

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



## March 2023 Calendar

**March 8** is International Women's Day, which is a day that not only celebrates the achievements of women and the progress made toward women's rights, but also brings attention to ongoing struggles for equality around the world.

**March 12** is the start of Daylight Saving Time, which begins at 2:00 A.M. that day. If your area observes it, don't forget to "spring forward" and set the clocks one hour ahead, or you may find yourself an hour late to everything!

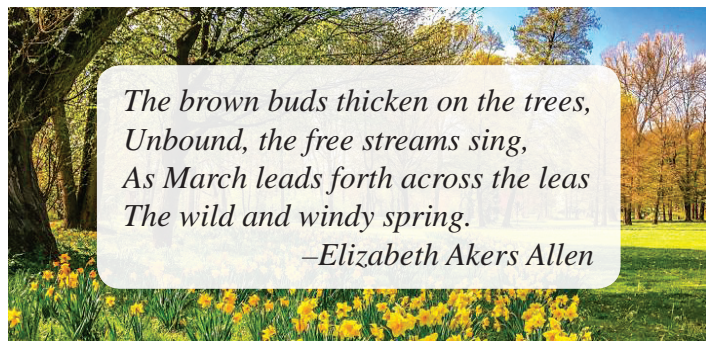
**March 15** is the Ides of March! Legend surrounds this ill-fated day. Beware the Ides of March!

**March 17** is St. Patrick's Day. According to folklore, folks wear a shamrock on St. Patrick's Day because the saint used its three leaves to explain the Trinity.

**March 20** brings about the March equinox—also called the vernal or spring equinox in the Northern Hemisphere—marking the beginning of spring. In the Southern Hemisphere, this date marks the autumnal equinox and the beginning of fall. On this day, the Sun stands directly over Earth's equator.

**March 22** marks the start of Ramadan, which begins at sundown on that day. In Islam, Ramadan is considered a holy month when a month-long, sunrise-to-sunset fast is observed.

**March 29-31** are known as the Borrowing Days. According to lore, the last three days of March have a reputation for being stormy.



## December Employee Birthdays



L-R: Brigid Delien, Michelle Walton, and Cyndi Salat

## January Employee Birthday



Jennie Pernisek

## DONATE TO THE PVR SCHOLARSHIP FUND

Here are a few 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.

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, 2023

In Loving Memory of **Mary Koches:**

From Edward & Carole  
Koches.....100.00

In Loving Memory of **Kevin**

**Semelsberger:**  
From Edward & Carole  
Koches.....100.00

In Memory of **Richard Swank:**

From Assembly 0123 ..... 20.00

In Memory of **Albert Bogolea:**

From Assembly 0123 ..... 20.00

In Memory of **Michael Crisci:**

From Assembly 0123 ..... 20.00

In Memory of **Clara Harbison:**

From Assembly 0123 ..... 20.00

In Memory of **Lorraine Sullivan:**

From Assembly 0123 ..... 20.00

In Memory of **Margaret Delarre:**

From Assembly 0123 ..... 20.00

In Memory of **Elmer Smith:**

From Assembly 0123 ..... 20.00

In Memory of our son and brother,

**Shaun Logan Crowley:**

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

**Donations:**

Assembly 0160 ..... 500.00

Assembly 0160 Matching Funds 500.00

Assembly 0588 ..... 250.00

Assembly 0588 Matching Funds 250.00

Sue Ondrejco, National Director 100.00

William Wesnak, Jr. .... 40.00

## DEPARTED MEMBERS JANUARY 2023

Name	City and State	Date of Death	Assembly
Aloia, Sara	Washington, PA	12/30/2022	0377
Arbuckle, Jean	Lewisburg, WV	08/17/2022	0774
Balsler, Catherine	Elwood, PA	10/11/2021	0123
Batista, Joseph	Philadelphia, PA	11/27/2022	0774
Buck, Norma	McDonald, PA	10/21/2022	0377
Burns, Lucile	Wilkinson, WV	11/03/2022	0774
Butkiewicz, Bernadine	Strongsville, OH	01/04/2023	0004
Butterworth, Jean	Philipsburg, PA	12/04/2022	0774
Canada, Dewey	Wellston, OH	12/27/2022	0595
Carroll, Carl J	Chillicothe, OH	12/01/2022	0595
Cihon, Joanna	Meadville, PA	01/04/2023	0554
Clark, Anne	Ligonier, PA	01/11/2023	0737
Clark, Patricia G	Brockway, PA	01/14/2023	0554
Clouser, Elizabeth	Harrisburg, PA	12/18/2022	L102
Cole, Pamela	Claysville, PA	12/19/2022	0588
Conley, Mary L	Pittsburgh, PA	10/30/2022	L161
Core, Jane	New Eagle, PA	12/30/2022	0377
Crider, John	Round Hill, VA	01/02/2020	L161
Cutshall, Viola	New Brighton, PA	01/22/2023	0123
Cyphert, Leo	Butler, PA	12/16/2022	0123
Delawder, Ona Glee	Mathias, WV	12/11/2022	0774
DiLelio, Nina	Bridgeville, PA	10/02/2022	0774
Douglass, Marcella	Uniontown, PA	05/03/2022	0039
Edwards, Hallie	Presto, PA	01/14/2023	L161
Ehrhart Sr., Richard E	Baltimore, MD	10/21/2022	0774
Emerich, Bonita	Orwigsburg, PA	01/07/2023	L102
Enci, Robert J	Carmichaels, PA	10/11/2022	0588
Ewing, James E	Candor, NC	01/13/2023	0774
Farabee, Jean	Greensboro, NC	10/23/2022	0774
Fowler, Ernest	Cecil, PA	07/09/2022	0588
Frankel, Malcolm	Warrington, PA	12/20/2022	R059
Funke, Barbara	Upper Black Eddy, PA	01/05/2023	R059
Gary, Thomasyne A	Clearwater, FL	12/24/2022	0813
Gemza, Bernardine	Vandergrift, PA	01/04/2023	L105
Gill, Helen	Erie, PA	01/03/2023	R059
Grandillo, Marshall	Swanton, MD	12/12/2022	0441
Griffith, Ana	Lorain, OH	12/25/2022	0160
Griger, Darlene	Pittsburgh, PA	10/13/2022	0100
Hackney, Laura	McClellandtown, PA	01/22/2023	0039
Hagenbuch, Donna	Chesterfield, VA	01/03/2023	0737
Harmon, Donald	Red House, WV	12/05/2022	0774
Harris, Mary E	Shelby, NC	11/03/2022	0774
Heath, Margaret	Hilliard, OH	12/21/2022	0595
Henriksen, Louise	Frederick, PA	01/12/2023	L102
Hesky, Joseph	Butler, PA	10/13/2022	0123
Higby, Charles	Erie, PA	01/12/2023	0774
Hopins, Everett	Big Bend, WV	12/02/2022	0774
Hricus, Michael	Fairfield, CT	12/17/2022	0774
Jacobs, Evelyn	Bethlehem, PA	01/09/2023	R059
Jakubetz, Jean	McMurray, PA	01/10/2023	0434
James, Betty	Somerset, PA	01/12/2023	0039
Kaczmarek, Chester	Uniontown, PA	01/03/2023	0039
Kearns, Frances	West Mifflin, PA	11/29/2022	0441
Keefer, Barbara	Washington, PA	01/14/2023	0123
Knapp, Sharon	New Kensington, PA	01/13/2023	L105
Kopco, Katherine	Pittsburgh, PA	01/05/2023	L161
Kosley, Raymond	Colorado Springs, CO	12/10/2022	0236
Kramer, Carol	Coraopolis, PA	01/05/2023	0123
Krieger, Donald	Pittsburgh, PA	11/18/2022	L105
Krueger, Ione	Hershey, PA	12/25/2022	L106
Ladd, Paul	Prairie Du Sac, WI	10/15/2022	0774
La Rocca, David	North East, PA	12/13/2022	0774
Long, David P	Armstrong, PA	01/14/2023	0737
Mack, Jean	Ligonier, PA	12/31/2022	0737
Mackey, Helen	South Euclid, OH	12/18/2022	0070
Malkemes, Margaret B	Wilkes Barre, PA	01/02/2023	0617
Marcello Jr., Joseph	Aliquippa, PA	10/16/2022	0123
Martino, Albert	Washington Crossing, PA	01/03/2023	R095
Masiarik, Thomas	Beaver Falls, PA	12/27/2022	0123
Mauch, Yolanda	Broadview Heights, OH	12/21/2022	0070

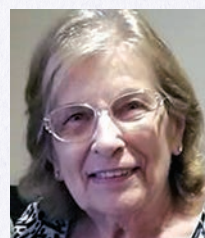
## DEPARTED MEMBERS

### JANUARY, 2023

(continued from page 18)

Mc Causlin, Gregory	York Springs, PA	01/01/2023	L102
Mc Gunigale, Calvin	Ligonier, PA	01/24/2023	0737
Mc Hale Ann	Avon Lake, OH	12/26/2022	0106
Mc Kibben, Ruth	Bainbridge, OH	12/22/2022	0595
Merrick, James E	Mattydale, NY	12/20/2022	R019
Mettler, Robert	Rochester, PA	12/27/2022	L161
Miller, Rosella	Lewisville, NC	12/05/2022	0774
Miner, Marie	Reading, PA	01/05/2023	L102
Moore, Kenneth	Ruffsdale, PA	08/19/2022	0737
Mottle, Dolores	Odenton, MD	08/05/2022	0813
Munnell, Benjamin	Fredonia, PA	01/20/2023	0731
Murone, John	Saint Marys, PA	12/10/2022	0554
Musko, Andrew	Butler, PA	01/11/2023	0123
Nelson, Erma	Conway, PA	01/05/2023	0123
Nestor, Adeline	Petersburg, WV	09/28/2022	0774
Nicholson, Ruth	Somerset, PA	12/31/2022	0039
Noel, Paul	Johnstown, PA	11/19/2019	0108
Noga, Adolph	Elizabeth, PA	12/22/2022	0441
Oris, John	Uniontown, PA	11/26/2022	0039
Overly, E Ruth	Manheim, PA	10/29/2022	L102
Patrick, Constance	Ann Arbor, MI	11/17/2022	0774
Peete, Alice	Boca Raton, FL	12/09/2022	0800
Petticoffer, Vera	Lititz, PA	01/02/2023	L102
Plunkett, Harry	Deptford, NJ	12/20/2022	R059
Pope, Virginia	New York, NY	12/12/2022	0774
Powell, Eleanor	White Oak, PA	12/30/2022	0737
Powers, Steven D	Slippery Rock, PA	12/27/2022	0731
Price, Dolores	Creekside, PA	12/29/2022	L105
Radomile, Nancy	Van Voorhis, PA	01/19/2023	0377
Relihan, Thomas	Pittsburgh, PA	12/11/2022	L161
Roberts, Debra	Jackson, OH	09/09/2022	0595
Rocchi, Josephine	Hateboro, PA	12/22/2022	R059
Roman, Rose	Muse, PA	12/27/2022	0434
Romano, Linda	Mount Clare, WV	12/31/2022	0774
Ross, Leonard J	N Charleroi, PA	01/03/2023	0377
Ryan, Charles J	Pittsburgh, PA	10/30/2022	0123
Sasse, Donna	Rimersberg, PA	01/01/2023	0554
Scardina, Irma	Indiana, PA	12/31/2022	L105
Schoolcraft, Doris	Fayetteville, WV	12/13/2022	0774
Seykoski, Dolores	Monessen, PA	01/22/2023	0377
Shank, J David	Lititz, PA	01/14/2023	L102
Shivel, Lucille	Huntington, WV	01/15/2023	0774
Shuga, Emily	Latrobe, PA	12/07/2022	0108
Smida, John	Finleyville, PA	11/24/2022	0434
Soles, Dolores	Harrisburg, PA	01/05/2023	0774
Spratt, Rita	Pittsburgh, PA	01/26/2023	0108
Stadler, James	Erie, PA	12/23/2022	0774
Stepulla, John	Seminole, PA	01/03/2023	0554
Strohmaier, Gottlieb	Oxford, PA	11/07/2022	0617
Stroud, Eldon	Greenfield, OH	01/01/2023	0595
Summers, Virginia	Greensboro, NC	12/13/2022	0774
Sunday, Patricia	State College, PA	12/28/2022	L040
Swihart, Hazel	Conway, PA	05/13/2022	0123
Thomas, Donna P	Pittsburgh, PA	12/12/2022	L161
Thompson, Jean	New Concord, OH	10/19/2022	0774
Thompson, Mildred	Cadillac, MI	12/25/2022	0381
Thompson, Veryl	Chicora, PA	01/06/2023	0123
Timbario, John	Pittsburgh, PA	09/26/2022	0774
Tinley, Thomas	Mohrsville, PA	01/13/2023	L102
Toth, Dorothy	Gibsonia, PA	12/27/2022	0434
Urda, Leigh	Ambridge, PA	12/25/2022	0123
Waller, Joseph	Pittsburgh, PA	12/11/2022	L105
Watkins, Seldon	Wattsburg, PA	12/27/2022	0554
Webb, Gladys	West Grove, PA	11/09/2022	0774
Wherry, James	Gales Ferry, CT	11/19/2022	0774
Whitmarsh, Audrey	Jacksonville, FL	12/16/2022	0813
Woleslagle, Nellie	Waynesburg, PA	12/29/2022	0774
Wolfe, Robert W	State College, PA	01/14/2023	L040
Yelenchic, Gary	Levittown, PA	12/16/2022	0434
Zborovancik, Shirley	Hollisopple PA	01/09/2023	0039
Zeljak, Robert	Aliquippa, PA	10/26/2022	0123
Zinsser Jr., John H	Gibsonia, PA	01/22/2023	0123

## IN MEMORIAM



**Carol J. Godor  
Irwin, PA  
1928 - 2023**

Carol June (Quear) Godor, 94, of North Huntingdon, passed away Sunday, Feb. 5, 2023, in the Exempla Health Westmoreland Hospital, Greensburg, PA. Carol was born Aug. 25, 1928, in Turtle Creek, the daughter of the late Wilbert E. and Ida (Swaile) Quear. Carol retired from Westmoreland County Controller's Office. She was a member of the Lutheran Church of Our Saviour, and the secretary/treasurer for NSS Life Assembly 737. Carol also loved to travel and going to the casino. Carol was preceded in death by her husband, Paul J. Godor; her sons, Paul A. and Keith Godor; and her siblings, Allan, Dick, Frank and Gary Quear, Wanda Slepsky-Swartz, and an infant sister Vivian Quear. Carol is survived by her sons, Mark and Kenneth Godor; daughter-in-law, Lisa Godor; grandchildren, Corrie Godor, Andrea Frencho, Christine Manns, Jessica, Julia, Alicia and Christopher Godor; 12 great-grandchildren; her siblings, Brenda Gorski, Louella Miller (Jay) and Bettie Capets (John); sister-in-law, Carolyn Quear; and numerous nieces and nephews. Funeral services were held in the funeral home chapel with the Rev. John Gropp officiating. Interment followed in the Irwin Union Cemetery, Irwin.

In lieu of flowers, please consider a donation to NSS PVR Scholarship Fund or The Lutheran Church of Our Savior in North Huntingdon.

### *Until We Meet Again*

*Those special memories of you  
will always bring a smile.  
If only I could have you back  
for just a little while.*

*Then we could sit and talk again,  
just like we used to do.  
You always meant so very much  
and always will too.*

*The fact that you're no longer here  
will always cause me pain,  
But you're forever in my heart  
until we meet again.*



*Niekedy sa zdá, že zima bude trvať večnosť. Keď však začínajú pučať púčiky a slnko sa nakrátko objaví, aby zmiernilo chlad posledných zimných vetrov, sme si istí, že sa zem prebúdzá z dlhého zimného sna. Každý rok, keď netrpezlivo čakáme na farebné kvety stromov a zelenajúce sa polia, stále nachádzame úctu a radosť z každej vracajúcej sa jari.*

*Jar je časom nádeje a radosti so všetkými rastlinami, vtákmi a zvieratami, ktoré sa tešia z nového života. Milá pripomienka toho, aká krásna môže byť zmena.*

### Predseda Najvyššieho súdu USA má slovenský pôvod

Mnohí obyvatelia dnešného Slovenska sa rozhodli opustiť svoju rodnú zem a skúsiť šťastie cez rybník na bralách 19. začiatku 20. storočia. Spojené štáty americké sú dnes domovom štvrtej, piatej a dokonca šiestej generácie slovenských prisťahovalcov.

Jedným z nich je aj predseda Najvyššieho súdu Spojených štátov amerických John Glover Roberts Jr.



Jeho korene siahajú až do skromného pôvodu v mestečku Kluknava vo východoslovenskom okrese Gelnica a bývalom meste Kanaš, ktoré je dnes súčasťou Veľkého Šariša.

### PRIVOLÁVANIE JARI



Nová jar prichádza každoročne, pravidelne, ale nie vždy a všade rovnako. Neraz musí vybojovať tuhý boj s odchádzajúcou zimou. No keď zvíťazí, rozospieva sa v miliónoch pukov, kvetov a vo vtáčom speve.

Poroztápa snehy a naplní vodou korytá potokov i riek. Len čo oschne pole, oráč poženie koníka, zaprie sa do pluhu, aby vyoral prvú brázdú oproti vychádzajúcemu slniečku, lebo tak kázal odveký zákon. Vysoko nad zemou zaznieva škovránčia pieseň a do brázd padá zrno—základ nového chleba.

### Z ľudovej múdrosti...

**Marcové slnko má ešte krátke ruky a od ňôh chladí.**

### PÔST

Pôst, ako všetci vieme, je obdobím (pôstu) zriekania a zdržania sa, ale môže byť aj obdobím oslavy a sviatkov.

**PÔST** od posudzovania iných; **SVIATOK** toho, že v nás žije Kristus.

**PÔST** od sťažovania sa; **SVIATOK** z uznania a ocenenia.

**PÔST** od tvrdých slov; **SVIATOK** slov, ktoré budujú ostatných.

**PÔST** od hnevu; **SVIATOK** trpezlivosti.

**PÔST** od horkosti; **SVIATOK** odpustenia.

**PÔST** od starostí; **SVIATOK** Božej starostlivosti.

Máte už o tom predstavu. Pri našom pokračovaní na našej ceste Pôstom, premýšľajme o nejakých iných spôsoboch, ako môžete prežívať obe - **PÔST** aj **SVIATOK**.

### Výraznejšie dni v Marci

- 8. Marec - MDŽ - Medzinárodný deň žien  
V tento deň sa podávajú ženam a matkam kvety, ako na deň matiek.
- 14. Marec– Vyhlásenie prvej Slovenskej Republiky (1939)
- 19. Marec - Méno Jozef  
Na Jozefa slniečko dáva chlieb a vínečko.
- 21. Marec - prvý jarný deň



- 25. Marec - Zvestovanie Sviatok  
“Zvestovanie Pána” ... Od dnes máme 9 mesiacov do Vianoc.



# NSS Life ANNIVERSARY OFFER PROGRAM

Family Matters...



**EASY TO  
APPLY  
SIMPLE ISSUE**

**SPECIAL  
CONSIDERATION!  
NO MEDICAL EXAMS!**

## QUALITY LIFE INSURANCE • LIMITED TIME ONLY \* ENDS MARCH 31, 2023 \*

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 1/1/21 is not eligible for this program. Also excludes terminally ill, permanently disabled and others. If you purchased this plan last year you are excluded from this year's offer. Other exclusions may apply. Rates are based on age nearest birthday.*

### NSS Life Anniversary Offer Program

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

**Prospect Information:**

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

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

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

**Recommender Information:**

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

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

Twenty Pay Life (\$10,000)				
Age	Male Annual Premium		Female Annual Premium	
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
0	\$155.70	\$0.00	\$146.60	\$0.00
<b>1</b>	<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
<b>3</b>	<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
<b>5</b>	<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
<b>7</b>	<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
<b>9</b>	<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
<b>11</b>	<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
<b>13</b>	<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
<b>15</b>	<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
<b>17</b>	<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
<b>19</b>	<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
<b>21</b>	<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
<b>23</b>	<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
<b>25</b>	<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
<b>27</b>	<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
<b>29</b>	<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
<b>31</b>	<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
<b>33</b>	<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
<b>35</b>	<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
<b>37</b>	<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
<b>39</b>	<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
<b>41</b>	<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
<b>43</b>	<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
<b>45</b>	<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
<b>47</b>	<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
<b>49</b>	<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
<b>52</b>	<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
<b>54</b>	<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
<b>56</b>	<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
<b>58</b>	<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
<b>60</b>	<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
<b>62</b>	<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
<b>64</b>	<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
<b>67</b>	<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
<b>69</b>	<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
<b>71</b>	<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
<b>73</b>	<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
<b>75</b>	<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
<b>77</b>	<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
<b>79</b>	<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

## ATTENTION GRADUATING SENIOR: PVR Scholarship

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

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

A maximum of \$2,400 can be awarded over 4 years (\$600/year) for those that are eligible. The deadline for 1st year recipients is **May 1st, 2023**. Please contact Pam ([pblum@nsslife.org](mailto:pblum@nsslife.org)) at the home office to request an application.



## Fun Facts From Slovakia

- Slovakia has the most castles and chateaus per capita in the world.
- Slovakia Manufactures the most cars per capita in Europe, and this accounts for 50% of their industry.
- Bratislava is the only capital in the world that borders two countries (Austria and Hungary).
- The astronomical clock in Stara Bystrica is the newest (finished in 2009) and most accurate astronomical clock in the world.
- Slovak inventor Professor Stefan Klein has developed the world's first flying car, which was certified to fly in Slovakia in 2021.
- More than six thousand caves have been discovered in Slovakia so far! Most spectacular caves can be found in the national parks of Low Tatras, Slovak Paradise and Slovak Karst.

## May Art Contest

The rules are as follows:

1. Contest is open to all members of the National Slovak Society. Youth between the ages of 5-16, and Adults.
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 if youth. This information should be clearly printed on the back of each entry.
6. If you are a youth participant, please indicate t-shirt size by the following size chart:
  - 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\*
  - e. Warhol - Adults
8. 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
9. All youth (5-16) 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.

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

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