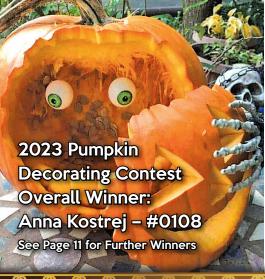
The National Slovak Society of the United States of America



Providing Fraternal Life Insurance Since 1890 | NATIONAL NEWS | DECEMBER 2023 | NUMBER 3584 | VOLUME 115











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 1301 Ashwood Drive Canonsburg, PA 15317 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: 1301 Ashwood Drive Canonsburg, PA 15317 Deadline: 5th of preceding month

#### **NSS EXECUTIVE OFFICERS**

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

#### Inside this Issue...

#### **Assembly Activities**

From the Executive Officers The President's Page......4

Activities at a Glance......3

#### NSS Financial Matters

Annuity Interest Rates ......8

Secretary/Treasurer's Column......6

#### NSS Sales Department

Recommender/Change of Address Form ..... 2 National Sales Director......9

#### NSS News & Activities

Gift Shop Supplies	7
The Community Corner	
Pumpkin Decorating Contest	11
Scenes from NSS Activities	12
Christmas Recipes	13
Assembly Meetings	.14-15
Matching Funds Activities	
Irons Mill Farmstead Photos	17
Departed Members	.18-19
PVR Scholarship Donations	19
Poetry Contest Second Place Winners.	21
Poetry Contest Third Place Winners	22
Winter Word Search	23
Two Minute Math	23
Christmas Card Collection	23
_	

#### Národné Noviny

Čo znamenali niektoré symboly, ktoré by nemali chýbať na vianočnom stole: .....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 receipt of this form completed in its entirety, the staff will 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:

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 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

D		0	ı	0	M	2
π	E	u	ı	u	IA	2

January 20, 2024 April 13, 2024 May 18, 2024 August, 2024 October 12, 2024 November, 2024

#### Assemblies L075, 0617

Assembly L075, Meeting, Grandes Restaurant, Moosic, PA at 1:00 pm Assembly L075, Fraternal Dinner Grandes Restaurant, Moosic, PA at 1:00 pm Region 2, Meeting, Grotto Pizza, Wilkes-Barre, PA at 1:00 pm Assembly L075, Fraternal Summer picnic (TBA)
Assembly L075, Meeting, Grandes Restaurant, Moosic, PA at 1:00 pm Assembly L075, Veterans Day Bingo (TBA)

#### **REGION 5**

December 1
December 2
December 3
December 9
December 16
December 17
March 10, 2024

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

NSS Christmas Ornament Contest deadline
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
Assembly 0737, Holiday Meeting, Time and Place to be announced.
Assembly 0731, Christmas Party, Lariccia Center Rotary Room, Boardman, OH at 2:0

Assembly 0731, Christmas Party, Lariccia Center Rotary Room, Boardman, OH at 2:00 pm Assembly 0123, Christmas Luncheon, Rockefeller's Grill, Kennedy Twp., PA at 1:00 pm Assembly 0039, Meeting/Lenten Dinner, Bob Evans Community Room at 6:00 pm

#### **REGION 8**

December 3 December 6 December 10 February 18, **2024** 

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

Assembly 0070, Christmas Luncheon/Meeting, Dr. Martin Luther Church, Brooklyn, OH at 11:30 am Assembly 0432, Christmas Party/Meeting, Tony K's, Berea, OH at 6:00 pm Assembly 0004, Bowling Event, Yorktown Lanes, OH at 1:00 pm

Assembly 0432, Tobogganing, Strongsville Chalet, Strongsville, OH at 6:00 pm

#### **REGION 14**

#### December 13

December 17 January 7, **2024** 

#### Assemblies R059, L102

Assembly L102, Santa and his crew from our assembly will be at the Christmas Party for handicapped children/adults, Emmaus Kiwanis Club Assembly L102, Breakfast with Santa, West Catasauqua Fire Company 9:30 - 12:30 pm Assembly L102, Annual Christmas Party, Wesnak's residence, Whitehall, PA at 1:00 pm

#### AT LARGE

 $\textbf{Assemblies L002}, \, \textbf{R019}, \, \textbf{L040}, \, \textbf{0110}, \, \textbf{0236}, \, \textbf{0267}, \, \textbf{0381}, \, \textbf{0554}, \, \textbf{0568}, \, \textbf{0586}, \, \textbf{0705}, \, \textbf{0800}, \, \textbf{0813}$ 

December 17 February 9, **2024**  Assembly 0705, Christmas Party (Fraternal Fund Activity) TBA Assembly 0586, Meeting, Time and Place to be announced.

## REMEMBER TO KEEP YOUR PERSONAL ACCOUNT INFORMATION CURRENT

Please contact our NSS Life Member Services Department at 1-800-488-1890 with any of the following changes:

• MARITAL STATUS • MAILING ADDRESS • BENEFICIARY UPDATES • EMAIL ADDRESS • IRA MINIMUM DISTRIBUTION REQUESTS • BANK ACCOUNT UPDATES FOR DEPOSITS OR WITHDRAWALS

ANY REQUESTS FOR DISBURSEMENTS FROM THE NSS FOR 2023 SHOULD BE DELIVERED TO THE HOME OFFICE BY: THURSDAY, DECEMBER 15TH, 2023.

### The President's Page...

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



The National Slovak Society Home Office has officially moved. On Friday, October 27th a fleet of three moving trucks arrived at our Valley Brook Road address to remove everything that would be moved to our new Home Office located at 1301 Ashwood Drive, Canonsburg, Pennsylvania, 15317. The new office is just a short drive from our Valley Brook Road address south on Route 19. The days leading up to the move were filled with employees packing items that needed to be moved while still continuing their regular business responsibilities. The Home Office Staff should be commended for their efforts in making the move go so smoothly! We at NSS are lucky to have such a professional and dedicated group of employees! It is an honor to work with each of you! In addition to the move and conducting our regular business, the staff has also been extensively involved in the conversion to our new policy administration software. The tive Board for 2023 -24 as the Immecountless hours of meetings, testing of the software, and work with third party vendors will all come to fruition as we Go Live with new annuity business in November. Once again, a huge Thank You to our staff! We could not have accomplished this without your efforts!

The Christmas season is one of the most special times of the year. It brings back memories of Christmas Holidays of the past, family gatherings, and the many Slovak Christmas traditions we have inherited from our parents and grandparents as we celebrate the birth of Jesus Christ. As a child growing up in the small town where we lived, Christmas was not extravagant. We learned to appreciate the importance of the Christmas Holiday, the reason and significance of the Slovak customs and traditions surrounding it,

and the importance of family gathering together. Christmas Eve in our household was a cherished day as extended family gathered for the traditional Slovak menu served by the matriarch of and John Payerchin as Director for a our family, my grandmother, Suzanna Stefka. I think back on how we looked forward to this day and often wonder how Grandma felt on Christmas Eve and other holidays being thousands of miles from the family she left behind in Slovakia as she immigrated to the United States to find a better life. She instilled all the holiday customs and traditions she brought from the Orava region of Slovakia in her children and grandchildren. We are still Blessed today by her insistence that we develop those values, customs, and traditions. Family really does Matter!

Several of our Officers, Directors, and Home Office employees have participated in recent state fraternal alliance meetings. The New Jersey/New York Fraternal held its 90th Annual Convention on Thursday, October 5th. This writer, Honorary Officer Justine Wesnak, and Director Drew Wesnak attended the event. As New Jersey/New York Fraternal Alliance President for 2022 – 23, this writer was responsible for developing the educational sessions during the convention and presiding over the meeting. The Ohio Fraternal Alliance held their 105th Annual Meeting on October 14th and 15th. Chair of the Board Robert Katricak, Director Michael Czarney, and Director Laurie Fox represented the National Slovak Society at the meeting. Director Czarney served as President of the OFA for 2022 - 23 and will serve on the Execudiate Past President, Chair of the Board Robert Katricak will again serve as the OFA Treasurer 2023 - 24, and Director Laurie Fox will serve a member of the Executive Board of Directors, NSS Compliance and Risk Manager John Payerchin was a presenter for one of the meeting sessions dealing with fraternal risk and compliance issues. The Pennsylvania Fraternal Alliance held its 111th Annual Meeting on October 22 -24th, Several NSS Officers, Directors and Home Office Staff members attended the event including this writer, Secretary-Treasurer Linda Strom, Chair of the Board Robert Katricak, Director Andrea Garbon, Director Abigail Gross, Esq., Director Sue Ondreico, National Sales Director Greg Felton, Compliance and Risk Manager John Payerchin, and

Underwriter Rick Toth. Several were

elected to offices in the PFA for the coming year including Sue Ondrejco as First Vice-President, Abigail Gross, Esq. as Director for a one-year term, two-year term. Director Gross was also elected as Chair of the PFA Legislative Committee for the next year.

The highlight of the Annual Meeting is the presentation of the John Jordan Upchurch Award during the PFA Banquet. Congratulations to Director Sue Ondreico on being selected as the PFA 2023 John Jordan Upchurch Award recipient! John Jordan Upchurch is considered to be the father of the fraternal benefit system. The Award is presented annually by the PFA to one of its members demonstrating exemplary fraternal service in Pennsylvania. Sue's accomplishments were presented to those in attendance at the banquet by NSS Secretary-Treasurer Linda Strom. Sue was also presented with a plaque to commemorate the occasion and a bouquet of flowers. Sue addressed the gathering with a heart touching acceptance speech. We at NSS are proud of Sue and her many fraternal accomplishments related to not only the NSS but to our Slovak culture and heritage in the Pittsburgh area! Way to go Sue!!

The NSS Home Office will be closed on December 21st - 25th for the Christmas Holiday. The offices will also be closed on December 29th and January 1st for the New Year Holiday.

#### News of Narodniars

Special Happy Birthday wishes to my lovely wife, Annette! Happy Birthday wishes to National Slovak Society Directors Abigail Gross and Sue Ondrejco, to Home Office Staff members Brigid Delien, Cyndi Salat, Frank Tomasic, and Michelle Walton, to my son-in-law Brett Bernardo, Michael Dvorsak, John and Kevin Crowley, Braidon Shriver, Janice Krynak, David W. Blazek, Fran Blazek, and all others celebrating a birthday this month.

Happy Belated Anniversary Wishes go out to Don and Maureen Reddinger as they celebrated their 50th Wedding Anniversary in November! Congratulations!! Happy Anniversary wishes to everyone celebrating a wedding anniversary during the month of December!



## PFA John Jordan Upchurch Banquet

Representatives from NSS Life attended the PA Fraternal Alliance John Jordan Upchurch banquet in honor of NSS Director Susan Ondrejco, chosen as the 2023 John Jordan Upchurch Awardee.



L-R: Chris Katricak, Annette Stefka, Director Sue Ondrejco & Rudy, and Director Abigail Gross. L-R Back Row: Chairman of the Board, Robert Katricak, President NSS, Joseph Stefka, Jr., John Payerchin, Compliance & Risk Manager & Heather, Sales Director Greg Felton, Secretary-Treasurer Linda Strom, Director Andrea Garbon and Rick Toth, Underwriter.



Past John Jordan Upchurch Award recipient NSS Secretary-Treasurer Linda Strom presenting this year's award to NSS Director Susan Ondrejco with the plaque.

#### New Jersey/New York Fraternal Alliance



L-R: Justine Wesnak, Honorary Officer; Joseph Stefka, Jr., NSS President and wife Annette; and Director Drew Wesnak and wife Sharon.

## Ohio Fraternal Alliance Meeting

The Ohio Fraternal Alliance (OFA) held their Annual meeting on October 14, 2023 in Independence, OH. Guest speaker was John Payerchin, National Slovak Society Compliance and Risk Manager.



NSS Chairman of the Board Bob Katricak OFA Treasurer, presents OFA's Fraternalist of the Year Award to Alice Finer.



NSS Director Mike Czarney, OFA Past-President, receives an appreciation gift from newly elected President, Joyce Nicholson.



Group Photo of Officers and Directors

#### 2023 Third Quarter Statement Recap

Statement as of September 30, 2023

	Sept 2023	Dec 2022		Sept 2023		
Net Admitted Assets:			Summary of Operations:			
Bonds	\$1,575,996,820	\$1,547,459,334	INCOME:			
Preferred Stocks	3,906,680	4,256,840	Premium & Annuity Considerations	\$182,027,511		
Common Stocks	8,288,333	7,212,701	Net Investment Income	63,991,946		
Mortgage Loans on Real Est.	133,124,241	120,892,952	Amortization of Interest			
Certificate Loans	967,188	972,228	Maintenance Reserve	517,732		
Real Est Occupied by Society	3,310,581	595,544	Aggregate Write-ins	0		
Cash on Deposit	52,446,117	60,312,219	Income Sub-Total	\$246,537,189		
Other Invested Assets	0	1,646,896				
Deferred Premiums	191,549	234,171	EXPENSES:			
Investment Income Due	19,082,192	18,436,388	Death Benefits	\$10,012,524		
TOTALS	\$1,797,313,701	\$1,762,019,273	Matured Endowments	14,343		
			Annuity Benefits	186,603,880		
Liabilities & Unassigned F	unds		Disability Benefits	4,584		
Aggregate Reserve	\$1,608,157,000	\$1,575,671,000	Surrender Benefits	320,325		
Deposit-type Contracts	71,040,682	71,800,238	Interest On Deposit Type Contr	10,382		
Certificate Claims	675,000	925,000	Increase In Aggregate Reserve			
Commissions Due	386,500	375,000	for Life Contracts	32,486,000		
Refunds Due and Unpaid	1,150,000	1,000,000	Commissions On Direct Business	4,762,093		
General Exp Due	2,074,750	1,990,000	General & Fraternal Expenses	6,475,828		
Retained by Society as Trustee	154,250	139,849	Insur, Taxes, Licenses, Fees	217,404		
Borrowed Money & Interest	0	0	Expense Sub-Total	\$240,907,363		
Asset Valuation Resv (AVR)	15,352,600	13,542,800				
Interest Maintenance Resv (IMR)	4,497,630	4,681,099				
Contingency Reserve	150,000	150,000	SUMMARY:			
Unassigned Funds	93,675,289	91,744,286	Net Gain From Operations			
TOTALS	\$1,797,313,701	\$1,762,019,273	Before Refunds To Members	\$5,629,826		
			Refund To Members	(888,507)		
Surplus Account:			Net Gain From Operations			
Beginning Surplus	\$91,894,286	\$80,941,812	After Refunds To Members	4,741,319		
Net Income	4,729,857	17,443,981	Net Realized Capital Gains	(11,462)		
Change in Net Unrealized			TOTAL NET INCOME	\$4,729,857		
Capital Gains or (Losses)	(248,378)	(2,217,550)				
Change in Nonadmitted Assets	(740,675)	(3,277,156)				
Change in Valuation Reserve	(1,809,800)	(996,801)	A Page	e From		
Aggregate Write-ins for Gains				otebook		
and Losses in Surplus			IVIY IN	OLCDOOK		
Net Change in Surplus	1,931,004	10,952,474	Linda M. S	Strom, Secretary		
Surplus At Statement Date	\$93,825,290	\$91,894,286		om@nsslife.org		

etary-Treasurer/CFO Email: Istrom@nsslife.org

**Dec 2022** 

\$218,833,341

\$301,212,467

\$12,075,549

42,321 155,488,617

5,342

645,831

100,677,500

6,409,626

7,519,923

\$283,096,308

\$18,116,159 (985,225)

17,130,934

313,047 \$17,443,981

218,768

12,831

81,575,937

392,944

410,245



#### D'akujeme...

The 11th Annual Septemberfest was a joyful celebration which provided an opportunity not only for our members to gather and work together, but also for the community to experience fraternalism in action. The Board of Directors of the NSS Heritage Museum would like to thank the following assemblies, regions, individuals, and vendors who provided support for the event:

#### PLATINUM SPONSOR:

AQS, LLC Asset Management **GOLD SPONSORS:** 

Joe & Terri Elliot Cooper, Owen & Renner, PC Region 5, Pittsburgh, PA Assembly L-102, Whitehall, PA Assembly 0160, Lorain, OH Assembly L-161, Pittsburgh, PA Assembly 0588, Avella, PA Assemby 0731 Lowellville, OH

SILVER SPONSORS:

Mike & Laurie Fox Drew & Sharon Wesnak Assembly 0039, Uniontown, PA Assembly 0123, Coraopolis, PA

#### **BRONZE SPONSORS:**

Stephanie & John Kurilla Assembly 0595, Moxahala, Oh Assembly 0617 & C0617, Ashley, PA

Also, thanks to Jordan Tax Service and the Home Office employees for their cooperation. A very special Thank You to all the volunteers for generously volunteering your time before, during and after the event. Your willingness to give your time and service is greatly appreciated. Your support of the NSS Heritage Museum allows us to continue to fulfill our mission and continue serving our members and people in our community each year. Thank you! D'akujeme...

### Slovak Heritage Festival

The University of Pittsburgh held its annual Slovak Heritage Festival on Sunday, November 5, 2023. Prior to the festival, fraternal and other leaders of the Slovak-American community met for a Breakfast meeting to discuss the present activities and future plans of the Slovak Program at the University of Pittsburgh. National Slovak Society members included Greg Felton, the NSS National Sales Director, and NSS member Professor Michael Kopanic, Jr. from the University of Maryland Global Campus.

Dr. Renáta Kamenárová serves as the Director of Slovak Studies Program, the only university program in North America where students can take Slovak language and culture classes and opt to receive a Minor in Slovak Studies. We encourage our members to take advantage of this unique opportunity offered in Pittsburgh to learn more about the Slovak language and culture.



L-R: Michael Horvath, President, Slovak Catholic Sokol; Professor Michael Kopanic, Jr., The University of Maryland Global Campus; and **Greg Felton, NSS National** Sales Director.





Leaders of the Slovak-American Community met for a breakfast.



#### Available from the NSSHM Gift Shop while supplies last!



#### **OPLATKY:**

Package of 5 large wafers \$4.00

Small wafer with Christmas Blessing ideal for placing inside Christmas cards. Available in English OR Slovak.

Please specify. \$2.00 ea.



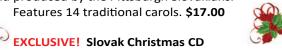
#### **Christmas Slovak Style:**

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

\$12 (includes postage and handling)

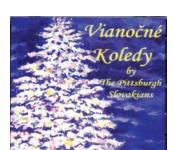


Sung and produced by the Pittsburgh Slovakians.



Sung and produced by the Carmelite Fathers in Lorinčik, Slovakia. Features 21 traditional carols. Limited Supply Available \$17.00

Make checks payable and mail to: NSS Heritage Museum 351 Valley Brook Rd. McMurray, PA 15317





## **Current Interest Rates**

★ Effective October 1, 2023 ★

**Optimum 3 - 5.00%** 

**Preferred 5 - 4.00%** 

New Preferred 8 - 6.50%\*(For First Year Only)

\*Current projected renewal rate of 4.25% for Preferred 8

(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.



## **2023 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 2023 contribution as early as possible.

Name	
Certificate No.	Deposit Amount
Traditional IRA for 2023	Roth IRA for 2023

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



#### Questions about Life Insurance

Surveys and statistics tell us that many people are interested in buying life insurance. Some industry groups have the number of prospective purchasers at 40% of the population. What holds people back from taking action? Probably a few questions.

- What kind of insurance should I get?
- How much insurance should I buy?
- Will it cost a fortune? This is the number one concern of potential buyers.
- Who should I buy it from, what representative and company?
- Allow me to answer these questions for you in order.
- There are two types of life insurance. Term and permanent insurance. Term insurance (10- and 20-year term) is like the coverage you have from your employer. Lower cost and protection for so many years. Eventually it expires. May people life term to cover the mortgage, large debts or while the children are growing up. Permanent insurance (whole life, 20 pay) costs a little more money and has some residual value over time. These plans can be kept forever.
- The amount to purchase is what you can afford. Stay within your budget. Start small and add to your coverage as time and money permit. A general rule of thumb for a breadwinner is 10x annual income.
- Cost is always a consideration and that is why this should be a budgeted amount. As an example,

- a \$50,000 whole life plan would run a female, age 40, less than \$60 per month. The same amount for a 20-year term plan would run \$12 per month.
- Who you should get your insurance from is the easiest one to answer. Call your local NSS representative or Joe Elliott in the Home Office. NSS has been providing people with quality and competitive life insurance solutions for more than 133 years. Our representatives are caring and knowledgeable about life insurance. We can design a plan for any budget or situation. The information is free so call us.

### Why Do I Need an Annuity?

This is a great question, and the answer is just about everyone could benefit from having an annuity. Here are the highlights of annuity ownership. First, tax-deferral, this powerful tool allows you to choose when you will pay the taxes on any interest earned. Next, annuities issued by great organizations (NSS Life) will almost always pay a good competitive rate of interest. That fact coupled with a strong minimum guarantee means that your money is growing every day. Another big advantage of annuities is the lifetime payment option. Every annuity could turn a lump sum of money into a regular stream of income that could pay forever. One other point worth mentioning is that annuity money can be probate free when paid to a named beneficiary.

Some people use their annuity like a savings account. They are beyond any surrender penalty so they deposit money and because they are age 60+ they may withdraw the funds anytime and owe taxes on any earnings. Keep in mind that any withdrawal from an annuity is interest out first and this amount would be taxable.

For younger people maybe we should talk about the Coverdell Education Savings Account (ESAs). These programs can accumulate \$2,000 per year from ages 0 to 18 and if the rules are followed could be used to pay higher education expenses on a tax-free basis.

For working people, especially those under age 60, a Roth or traditional IRA may work best. One allows a tax-deduction (under the guidelines), and the Roth ultimately may be tax-free. The limit on contributions for 2023 is \$6,500 and an additional "catch-up" \$1,000 if age 50 or older. For 2024, the amount has been increased to \$7,000 with the additional "catch up" of \$1,000.

Your local representative could help you decide which is better for you.

#### Congratulations to NSS Retiree Ron Sturga



NSS Agent Ron Sturga from Edinborough, PA is retiring from being an NSS agent. Ron has been with us for over 20 years. Enjoy every moment and plan lots of adventures for this new stage in your life.

L-R Front: Pam Blum, Receptionist; Cindy Salat,Underwriter; and Bill DelMonico, NSS Agent. L-R Back: Ron Sturga, Agent Retiree; Joseph Stefka, Jr., NSS President and Greg Felton, National Sales Director.

#### Thought For The Month:

Ability is what you can do. Motivation determines what you do. Attitude determines how well you do it!

Lou Holtz - legendary football coach

#### The Community Corner

Bethany Bonnar,

Member & Community Engagement Coordinator Email: bbonnar@nsslife.org



## Season's Greetings

Seasons Greetings from the Community Corner of NSS Life! Giving back to your community is important year-round, but I can't blame you if a little Christmas magic makes it feel extra special during December. Even if you don't have a magic sleigh and eight tiny reindeer, you can still make a difference in someone's holiday. Local coat or blanket drives are a great way to help those around you stay warm during silent nights. Donate to the Salvation Army while they jingle all the way! Participate in food drives or soup kitchens to ensure that everyone has a warm holiday meal. Consider adopting a child or a family to make sure that everything on their list gets checked off by Santa.

It's easy to get caught up in the hustle and bustle of shopping and parties during this time of year. However, it's important to shift your focus towards the true meaning of Christmas (no matter how cheesy that may sound). Hold your loved ones close, lend a hand when you can, and have a happy holiday season!

#### Recent Events

Our Christmas Around the World Event was another wonderful time where the NSS Life Community got together to celebrate Slovak Culture! It was a very merry afternoon full of festive celebrations and delicious goodies. A huge thank you to everyone who came out and celebrated the holiday with us, and to everyone who helped make the event such a success.

I am so excited that the first NSS National Service Opportunity was a huge success! Thank you to everyone who sent in donations of cards, artwork, and letters to our Christmas Card Collection. I was truly blown away by the amount of donations we received. Thanks to the generosity of NSS Members from across the entire country, we are going to be able to brighten the spirits of many nursing home residents in Pittsburgh. Your small acts of kindness will truly mean the world to someone this holiday season.

Thank you to all who participated in our Christmas Ornament Contest! I loved seeing all your Christmas creations, and I know the residents of a local nursing home will too when they are donated to decorate their trees! Keep an eye out for the winners to be announced in a future edition of the National News.

### Upcoming

It's not too late to grab some last-minute holiday gifts from our NSS Heritage Museum Gift Shop! Stock up on everything you need to have the perfect Slovak Christmas, like Oplatky and Facebook (@NSS Life) and LinkedIn a CD of Slovak Christmas Carols! See later on in this edition for prices and all available merchandise.

As 2023 winds down, we are coming closer and closer to a new year full of NSS fun! I am very excited to

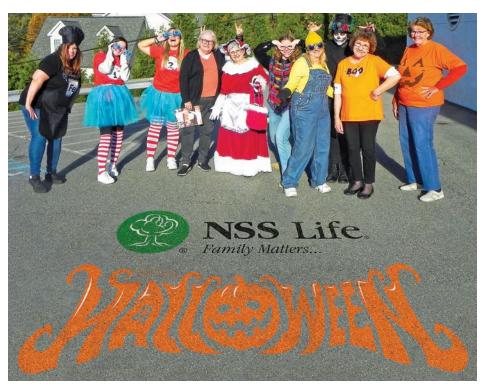
announce that our 2024 National Golf Tournament will be held at the Treasure Lake Golf Course in Dubois, Pennsylvania on July 12, 13, and 14. Join us for Hospitality Night on Friday the 12th at the Silver Course Pavilion and for the Annual Banquet on Saturday the 13th at the Lodge at Treasure Lake. It's sure to be a fun weekend filled with golf and other activities for the whole family! Keep your eyes peeled for more details to come in the following months!

Additionally, as we look toward the new year, a new round of scholarships will become available to NSS members who will soon be beginning their college careers. Applications will be sent out in early January to those who have requested to receive one. To request an application or to receive more information on the PVR scholarship, simply call (412-770-2093) or email (bbonnar@nsslife.org).

#### Social Media

Don't miss out on any of the holiday fun happening on our social media accounts! Give us a follow on Instagram (@NationalSlovakSociety), (@NSS Life) so you never miss a thing!

Want to be featured on our social media accounts? Email bbonnar@nsslife.org with pictures to show off what your assembly, region, or family has been up to!



## 2023 NSS Pumpkin Decorating Contest Winners (See Front Cover for Best Overall Winner)



Carved Category (12 & Under): 1st Place Bella Bernardo - Assembly C588



Carved Category (12 & Under): 2nd Place Mariah Cherevka - Assembly C108



Carved Category (12 & Under): 3rd Place Cara Zemelman - Assembly C161



Carved Category (Teen): 1st Place Anthony Cherevka - Assembly C108



Carved Category (Teen): 2nd Place Troy Baranowski - Assembly C123



Carved Category (Teen): 3rd Place Brady Baranowski - Assembly C123



Carved Category (Adult): 1st Place Robert Metil - Assembly L161



Carved Category (Adult): 2nd Place Lucy Piccoletti - Assembly L075



Carved Category (Adult): 3rd Place Theresa Zemelman - Assembly L161





Painted Category (12 & Under): 1st Place Lexza Olack - Assembly C588



Painted Category (12 & Under): 2nd Place Alexandra Schwer - Assembly C039



Painted Category (12 & Under): 3rd Place Dominic Masone - Assembly C039



Painted Category (Adult): 1st Place Mary Martini - Assembly 0731



Painted Category (Adult): 2nd Place Maggie Semego - Assembly 0108



Painted Category (Adult): 3rd Place Anna Kostrej - Assembly 108

## Scenes from the NSS Heritage Museum's Septemberfest Celebration







Attendees learning about Slovakian culture in the NSS Heritage Museum







The Pittsburgh Slovakians dance troupe closed out the event with a traditional Slovakian dance performance

## More scenes from the NSS Region 5 Summer Picnic



Back L-R: Vanessa, Kristin and Justin Van Fosson, The playground next to the pavilion was also a Front L-R: Joey and Joseph Palko



source of fun for youth attendees



Nothing better than a fresh watermelon on a warm summer day!



NSS Legal Counsel Ron and Terri Cooper



Howard Pfeifer - just one month shy of his 100th birthday



Director Andrea, Andrew and Martha Garbon

## Favorite Christmas Recipies



## Chocolate Meringue Stars

- 1 egg whites
- 3/4 tsp. vanilla extra
- 3/4 c. sugar
- 1/4 c. baking cocoa

#### GLAZE:

- 3 squares semi-sweet chocolate (1 ounce each)
- 1 Tbsp. shortening

In a mixing bowl, beat egg whites and vanilla until soft peaks form. Gradually add sugar, about 2 tablespoons at a time, beating until stiff peaks form. Gently fold in cocoa. Place in a pastry bag with a large open star tip (#8b). Line baking sheets with foil and coat the foil with nonstick cooking spray. Pipe stars, about 1-1/4in. diameter, onto foil, or drop by rounded teaspoonfuls. Bake at 300° for 30-35 minutes or until lightly browned. Remove from foil and cool. In a microwave or double boiler, melt chocolate and shortening; stir until smooth. Dip the cookies halfway into glaze; place on waxed paper to harden. Makes 4 dozen.

#### Christmas Balls

- 24 graham crackers
- 1 c. chopped walnuts
- 1 c. chopped dates
- 4 c. miniature marshmallows
- 1 c. sweetened condensed milk
- Coconut

Roll graham crackers into fine crumbs, add nuts, dates, marshmallows and condensed milk. Mix well. Refrigerate overnight. In the morning, roll the mixture into balls the size of a walnut and roll in coconut. Makes 3 dozen.

#### Christmas Tree Sandwiches Christmas Biscotti FOR THE DOUGH:

- 1 c. butter, softened
- 2 c. flour
- 1/4 tsp. salt
- 1/3 c. milk
- 3/4 c. sugar

#### FILLING:

- 1/4 c. shortening
- 1/4 c. butter, softened
- 1/2 tsp. vanilla extract
- 2 c. powdered sugar
- 1 1/2 T. milk
- green food coloring
- 1 tube brown decorating icing, with writing tip

In large bowl with mixer, beat butter until creamy about 1 minute. With mixer on low, alternately add flour, salt, and milk and beat until well blended. Wrap dough in plastic wrap and refrigerate until firm, about 1 1/2 hours. Preheat oven to 375°. Spread sugar on a plate. On a floured surface, roll one third of the dough to 1/8" thick. Cut out tree shapes with a 2" cookie cutter. Press cookies into sugar to coat on both sides then place on ungreased cookie sheets. Prick each cookie all over with a fork, for decoration. Bake cookies 9 to 11 minutes until very lightly browned. Cool on sheets 2 minutes then transfer to wire racks. While cookies are baking, prepare the filing. In large bowl, beat shortening and butter until creamy with mixer. Beat in vanilla. Gradually add powdered sugar and milk. Add food coloring to tint the filling pale green. Beat on high until the filling is light and fluffy. Spread filling on half of the cookies and sandwich with the remaining halves. Outline cookies with the decorating icing. Makes 48.

#### Candy Kissed Twists

- 1 bag small pretzels (twisted)
- 1 (13 oz.) bag Hershey's Kisses milk chocolate
- 1 (10 oz.) bag of Hershey's Holiday Bits

Heat oven to 350°. Unwrap Hershev's Kisses milk chocolates. Place pretzels on a nonstick cookie sheet. Place 1 unwrapped Hershey's Kisses milk the soft Hershey's Kisses milk chocolate. chocolate on top of each pretzel. Bake 5

Red cranberries and green pistachios make this crispy cookie festive. This recipe does not include butter or oil, which gives it a macaroon-like consistency. Use floured hands instead of a mixer to combine the ingredients.

- 1 1/3 c. dried cranberries (about 1/4 pound)
- 2 1/2 c. flour
- 1 c. sugar
- 1/2 tsp. baking soda
- 1/2 tsp. baking powder
- 1/2 tsp. salt
- 3 large eggs
- 1 tsp. vanilla
- 1 c. salted shelled pistachios
- 1 large egg beaten with
- 1 tsp. water to make egg wash

Soak cranberries in boiling hot water to cover in a small bowl until softened about 10 minutes. Drain, pat dry with paper towels. Mix flour, sugar, baking soda and powder, and salt until combined well. Add eggs and vanilla and beat just until a dough forms. Add cranberries and pistachios (if using a mixer, use low speed). Turn out dough onto a well floured surface and knead several times. Using floured hands, form dough into a large ball, then quarter. Form each quarter into a log, about 8-by-2 inches, and flatten each log slightly. Place on a baking sheet about 2 inches apart and brush logs with egg wash. Bake at 325° degrees on middle rack for 25 to 30 minutes. Cool logs. Transfer to a cutting board and cut diagonally into 1/2 inch thick slices with a serrated knife. Arrange slices, cut sidedown, in one layer on baking sheet. Bake in middle of oven turning once, until golden and crisp, 20 to 25 minutes total. Biscotti keeps in an air tight container at room temperature for 2 weeks. Makes 3 dozen.



minutes or until the chocolate is soft, but not melting. Remove from oven and gently press Hershey's Holiday Bits on top of Cool and serve.

## ASSEMBLY 0004 Parma, OH

Treasurer Bud Sir Louis celebrated two milestone this past October. On October 4th Bud and his beautiful wife Julia celebrated their 65th Wedding Anniversary and on October 30th, Bud celebrated his 90th Birthday. Bud, Julia, family and friends celebrated with a dinner at a local restaurant.

Assembly 0004 will hold a Bowling event at Yorktown Lanes on December 10th at 1:00 p.m. Please call Bud or Bob at 440-845-2616 to get on the list to bowl.

Treasurer

## ASSEMBLY 0039 Uniontown, PA

We will be looking for you at our Annual Christmas Party that will be held on Saturday, December 2nd in the ciated. social hall of the Columbian Association in Uniontown. The festivities starts at 2:00 pm. Our special guest will be the new NSS Member & Community Engagement Coordinator, Bethany Bonnar from the home office.

The party will feature a delicious meal after which we will be giving away a 43" HD-TV. Also, there will be door prizes as well as a Chinese Auction for the benefit of the NSS PVR Scholarship matching funds for the annual Troop Fund.

We will be also holding a memorial service for all of those members that died this past year. The dinner is a part will be: of our annual meeting where we will be electing officers and board members. We will be looking for you.

Our heartfelt sympathies go out to the family of Theresa J. Clark, Margaret Mulgrave, Richard Otis, Reverend Peter Ostrander, William Rostich, Terry Shober and Dollie Whiting. May they rest in the arms of the Resurrected Christ.

Our next meeting will be our First Quarter meeting for 2024. We will meet on Sunday, March 10th in the community room of the Bob Evan's Restaurant starting at 6:00 p.m. This will be our Annual Lenten Dinner. Finally, in the home office, Bethany Bonnar has developed a "National

Service Opportunity" by collecting Christmas cards. All of the information is on the "Youth Circle Page" in the last issue of the "National News". The deadline is December 8th!

May all the gifts that the Christ-Child gives, come to you and your family this Christmas! Vesele Vianoce,

> John Payerchin President

### ASSEMBLY L102 Schnecksville, PA

Join us for our Matching Funds "Breakfast with Santa" for the Hockey AA football team on Saturday, December 17th from 9:30 a.m. - 12:30 p.m at the West Catasauqua fire company.

Any questions, please call Sharon at 610-769-7006.

**Sharon Wesnak** Secretary

## ASSEMBLY 70 & C70 Bud SirLouis Brooklyn, OH

Our assembly will be having our Christmas Luncheon and Meeting on December 3rd, at Dr. Martin Luther Church, 4470 Ridge Road, Brooklyn, Ohio at 11:30 a.m. This will be a catered event so your reservations should have been made. Call John Karkosiak at 216-741-6990 for any questions. If you are able, desserts would be appre-

## **ASSEMBLY L075** Duryea, PA

On December 9th, we will sponsor 316 Chili and Craft Fair at Ladore Lodge Honesdale from 9:00-5:00 p.m.

Future meetings for our assembly

January 20, 2024 - Meeting at Grandes Restaurant Birney Avenue, Moosic, PA. at 1:00 p.m.

April 13, 2024 - Fraternal Dinner at Grandes Restaurant, Birney Avenue. Moosic, PA. at 1:00 p.m.

August - Fraternal summer picnic. Date to be announced

October 12, 2024 - Meeting at Grandes Restaurant, Moosic, PA at

**November** - Annual Veterans Day Bingo party for Veterans Day. Date to be announced

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

> Lehrae Edwards Secretary

## ASSEMBLY 0123 Coraopolis, PA

Hurry, only a few more days to get your deposit in for our fabulous Christmas Luncheon and party. The food is excellent and plentiful and there is much Christmas joy all around. The date is Sunday, December 17th at 1:00 p.m. at Rockefeller's Grill in Kennedy Plaza. 1833 McKees Rocks Road, McKees Rocks, PA 15136. There is plenty of parking and no stairs John Karkosiak to manage. There is a \$10 charge for Treasurer members and \$20 for non-member guests. We must let Rockefeller's know within the next day or so how many are coming so please call myself, Bill Knoll 724-242-5085 or Jill Grover at 412-638-7060 and let us know you are coming. We will let you know how to get us your payment.

Bill Del Monaco promises to provide a few surprises that will add to your enjoyment. Also, if you are in the Christmas giving mood there will be a collection for the Greater Pittsburgh Food Bank.

Our assembly has grown, and our membership is now spread far and wide. I want you to know that I welcome your ideas and questions. Please, if you have a special event or occasion, I will do my best to get it mentioned in the magazine.

If you want to give me a Christmas gift, please smile and wish ten strangers a Merry Christmas. Well maybe ten is too many, how about three?

Well, I close this year 2023 by wishing each of you a very Merry and Blessed Christmas and a New Year filled with good health, happiness and

Bill Knoll President

## ASSEMBLY 0377 Bentleyville, PA

Our next meeting will be held on Sunday, December 3rd at Hugo's Restaurant, 687 National Pike, West Brownsville, PA at 3:00 p.m. And as always, please RSVP to me at 724-207-3171.

> Suzanne Skrypak President

## ASSEMBLY 0432 Fairview Park, OH

Our Annual Christmas Meeting will be held on **December 6, 2023** at Tony K's, 841 W Bagley Road, Berea, Ohio 44017 at 6:00 p.m. RSVP by December 1st to Dave Pytel at (440) 759-4558, Bill Shuttleworth at (440) 465-6024, or Terri Hudak at (440) 714-8902.

You don't want to miss this event! Tobogganing on February 18, 2024 at Strongsville Chalet, 16200 Valley Parkway, Strongsville, Ohio 44136 at 6:00 p.m. to 9:00 p.m. The price will be \$15/per person. Unlimited rides down the toboggan chutes, food, drinks, snack and desserts included! RSVP by February 1st to Dave Pytel at (440) 759-4558, Bill Shuttleworth at (440) 465-6024, or Terri Hudak at (440) 714-8902.

## ASSEMBLY 0586 Chicago, IL

Our hopes are that our members and their families have wonderful holidays. May the New Year be as my mother always wished; happy, healthy and prosperous-with God's grace and blessing." She liked the word "prosperous".

Our next meeting will be held on February 9, 2024, time and location to be announced.

We continue to keep our troops, male and female, in our thoughts. Our members do what we can to collect and send food and socks for packing to send overseas. All thanks to the wonderful elderly volunteers who work in the warehouse on receiving, sorting, weighing and packing.

On Pearl Harbor day my family remembers that awful time and hearing President Franklin D. Roosevelt call it "day of infamy".

Our members received a beautiful thank you card from the Salvation Army. I love the prayer and am happily saying it and quoting it. Maybe you'll be using it with gratitude too: "Dear Lord,

Thank you for this gift of food You've placed upon our table -And help us all to do Your work In any way we're able."

> Irene Tomaskovic President

## ASSEMBLY 0617 Ashley, PA

Assembly 617 held a business meeting at the Pierce St. Deli Kingston on October 25, 2023. The Assembly reviewed past activities and made plans for future activities of Assembly 617. Among the activities discussed were Matching Funds with the Victims Resource Center, Children's Christmas program with Catholic Social Services, and a lottery to support Holy Family Food Bank. The assembly also set a tenitive date for the 2024 Fraternal Day at Knoebels Park for August 22, 2024.

The Assembly offered special congratulations to Jacob Ostrowski for his 1st place win in the Van Gogh Level Shawn Pytel Art Contest. Members of the assembly Publicity & Social Media were very pleased to learn that Assembly achieved the "Titanium" level of the "Extra Efford" Award.

> The next meeting of Assembly 617 will be on February 24, 2024, at location to be determined. If members of the Assembly plan to attend the meeting please contact John Kurilla, 570-287-4163, 570 230-5936, or jjkurilla@aol.com. Planning activities for the 2024 fraternal year will be an important part of the meeting, in addition the final selection of officers of the  $\,REGION\,2$ Assembly will take place. The Assembly is in need of several officers, if a member wishes to serve as an officer, please contact John Kurilla

The members of Assembly 617 would like to wish a

Merry Christmas and a Happy New Year Vesele Vianoce a Stastny Novy Rok to all members of the NSS family.

> John Kurilla President

## ASSEMBLY 731 Lowellville, OH

Camp Frederick is hosting a Christmas Festival on Saturday, December 9, 4:00-8:00 pm and Assembly 731 members plan to attend and enjoy a Christmas evening with Live Nativity, Santa' House, caroling, games, crafts, tree lighting and cookie decorating. Thousands of Christmas lights will decorate the buildings and trails. Many of the activities will be held outside so everyone be sure to dress for the weather. A barbeque dinner will be available in the Lodge. The cost is \$10 per car.

The assembly's annual Christmas party will be held in the Rotary Room of the Lariccia Center in Boardman Park on Saturday, December 16th, at 2:00 p.m. Members and family will enjoy a visit from Santa, a Gift Raffle, caroling, crafts, and refreshments. Each family is asked to bring a gift for the raffle...tickets will be sold with proceeds going to a needy family to help make their Christmas special.

> Laurie Fox President

## ASSEMBLY 0737 North Huntingdon, PA

A holiday meeting will be held on Saturday, December 9, 2023. For further information, please call/text 412-588-0314 or leave a message at 724-423-3992 no later than November 20, 2023.

Hope to see you there.

Andrea L. Garbon Secretary/Treasurer

## Hazleton, PA

Region 2 will hold a meeting on Saturday, May 18, 2024 at 1:00 p.m. 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) Congratulations to the newly reelected Officers.

> Marlin Petro Wesnak President

## Matching Funds Projects and Activities

## Assembly 0070 Matching Funds Project

NSS 70 providing a matching funds check to Dr. Martin
Luther Church for pierogi sales. The church made over
1500 pierogi's.

more last month.
We sponsored
for End Erica's ca



L-R: Vice-President Assembly 0070 Ron Shimek; Treasurer John Karkosiak; Secretary Katie Karkosiak; DMLC Council President Garth Moore; and DMLC Pastor Eric Markovich

## Assembly L-161 Matching Funds Project



Our assembly recently participated in a hoagie sale Matching Funds Project with the volunteer Whitaker fire company. National Board Member/Secretary/Treasurer, Sue Ondrejco of Assembly L-161, Theresa Allan, President Assembly L-161, and Anna Mann, Activity Director Assembly L-161 present a check to Dave Urban of the Whitaker Volunteer Fire Company for \$500.



#### News From Assembly L075

Several of our members attended the Region 2 fund raiser "Comedy for Kitties Show" at the Holiday Inn Dunmore last month.

We sponsored a Matching Funds and basket donation for End Erica's cancer event last month. "Her Fight is our Fight" to alleviate costs of her stage 2 cancer treatments at the Germania Hose Company, Duryea, PA.



L-R: Lehrae Ann Edwards, Secretary/Treasurer of Assembly L075 presenting the check for Matching Funds to Ashleyand Vice President Lucy Piccoletti.

We sponsored a Matching Funds for the WB VAVS committee to support veterans activities in the WBVA at the Buff City Soaps in the arena hub WB. They made a patriotic soap just for our fundraiser.

Our annual Veterans Day Pizza party bingo for the veterans was held in the CLC community living center. We also played bingo with canteen books for the Veterans and had soda and pizza.

The Bone Apetite Matching Fund raiser for the SPCA sponsored by Region 2 was held in Wilkes Barre and we donated a basket from Assembly L075 for their animals too.

As you get older, you realize how important it is to cherish family gatherings. When you're with family, the only thing that matters is having fun and cherishing the memories you're creating.

### Assembly 0377



A great turnout of our members attending a meeting on October 29th at Sesame Gourmet.

## Matching Funds Projects and Activities

### Assembly L102 Activities

The kids from Assembly L102 had a great time together for our Halloween pizza party. The amount of raffle baskets were fantastic for the Fall Fest Anniversary. They exceeded their goal to raise money for the church and all their activities.

On **December 13th**. Santa and his crew from Assembly L102 will be at the annual Christmas party for the Emmaus Kiwanis Club for handicapped children and adults.

Mark your calendars for Assembly L102 annual Christmas party on January 7th at 1:00 p.m. at Drew and Sharon pleasant afternoon. Wesnak's house. If you have any questions, please call Sharon at 610-769-7006.

> **Sharon Wesnak** Secretary

#### Mill Farmstead in New Wilmington, PA. Several families in Assembly 731 were able to get together for this Fall adventure that provided plenty of outdoor activities for the kids and an opportunity for the adults to watch them having fun and to join them for a wagon ride around the corn fields

Region 5 at Irons Mill Farmstead

Region 5 planned a fun-filled day for members at Irons

and a trip though an amazing corn maze. Even though the day started out very cool with light rain until noon – the sun managed to make its way through the clouds for a more



















## Assembly 731 members at Irons Mill Farmstead







Photos taken by Assembly 737 members Jan & Tom Nebel, also **Director Laurie** Fox & Mike.





## Tips for a Dog Safe Christmas Tree



Dogs can be incredibly curious about anything new in their environment, and this includes your holiday tree. The challenge is to anticipate your dog's need to investigate before he gets into trouble. Nothing can ruin the holidays quicker than a trip

to the emergency vet. Follow these tips and help ensure your pet's safety this holiday season.

#### **Prevent Tipping**

Make sure your tree has a steady base. Tipping can be a big problem, and your dog could be injured if the tree tips over on him. Once you have set it up, test your tree to see if it wiggles at all. If need be, you can anchor the base with some large rocks. Depending on where you set up the tree, you might also want to use some fishing line to tie the top of the tree to a banister or curtain rod to give it even more stability.

#### Cover the Water Basin

If you have a real tree, the water in the stand harbors bacteria and other chemicals. When you anchor the base with rocks, arrange them to cover the basin as well and just leave enough room to add water. Place your tree skirt over the rocks, and this should keep your dog from drinking the water.

#### **Take Care with Decorations**

Avoid hanging ornaments near the bottom of the tree where they are easily knocked off and broken. Your dog could cut his feet on the pieces or choke on an ornament if he tries to chew on it. Tinsel presents another hazard. It can cause an intestinal blockage if your dog eats it, so consider another type of garland that's not so easy to pick off the tree.

#### **Cover Electrical Cords**

If you use an old-fashioned string of lights to light your tree, you'll want to make sure your dog can't chew the cord. Make sure the cord drapes off the back of the tree, and tape the excess cord to the floor using duct tape.

#### Create a Barrier

18

You can easily cordon off the area around your tree using a portable exercise pen. Just run the panels around the tree to keep your dog away from it, and you can remove the pen when it's time to hand out your gifts.

#### DEPARTED MEMBERS OCTOBER 2023

OCTOBER 2023										
Name	City and State	Date of Death	Assembly							
Adkins, Geraldine	Peach Creek, WV	09/16/2023	0774							
Anderson, Donna	Indiana, PA	10/17/2023	0267							
Anderson, William E	Indiana, PA	10/05/2023	0774							
Angle, Betty	Princeton, WV	12/25/2022	0774							
Antenucci, Margaret	Venice, FL	10/29/2023	0813							
Baseflug, Larry	Jackson Center, PA	06/28/2023	0123							
Bates, David	York Springs, PA	08/31/2023	0774							
Beard Sr., Richard E	Imperial, PA	10/13/2023	0123							
Becker, Helen	Bethlehem, PA	03/17/2023	L102							
Bepler, William	Irwin, PA	10/03/2023	L105							
Berarducci, Frances	West Newton, PA	10/01/2023	0377							
Best, Frances	Meadville, PA	09/29/2023	0554							
Beyersdorfer, Mary	Belleville, IL	06/10/2023	0705							
Bittinger, Cindy	Butler, PA	10/16/2023	0123							
Bland, Marilyn	Altadena, CA	06/25/2023	0568							
Bonk Jr., Michael C	Leechburg, PA	08/19/2023	L105							
Bounds, Glenda	Corry, PA	09/26/2023	0774							
Brady, Matthew	Hamburg, PA	10/07/2023	L102							
Braun, Donald	Minster, OH	08/17/2023	0595							
Brumbaugh, Robert	North Huntingdon, PA	10/02/2023	0737							
Buendo, Carlo	Springfield, MA	08/23/2023	0774							
Carmen, Ruth	Bridgeville, PA	03/23/2023	0568							
Carter, Terry	Frederickstown, PA	10/17/2023	0039							
Caruso, Ralph	Beaver, PA	09/27/2023	0123							
Cheripka, Andrew	Hershey, PA	02/02/2023	0774							
Cioppa, Anita	Rankin, PA	09/12/2023	L161							
Como, Virginia	Liberty Boro, PA	09/28/2023	0108							
Corso, Paul	Pittsburgh, PA	03/06/2023	L161							
Creitz, Dorothy	Lehighton, PA	10/20/2023	L102							
Croft, Dorothy	Delmont, PA	10/20/2023	0737							
Didomenico, Henry	Seminole, FL	10/05/2023	0813							
Ditz, Charles	Warren, PA	10/10/2023	0554							
Du Carme, David	Somerset, PA	09/02/2023	0774							
Engstrom, Jerrold		09/02/2023	L161							
Evans, James M	Stoneboro, PA Erie, PA	10/09/2023	0554							
Frysinger, James	Pittsburgh, PA	09/21/2022	L105							
Garrison, Nancy	Hershey, PA	09/28/2023	L103							
Gillispie III, Huey A	Washington, PA	08/12/2023	0588							
Glenz, Edward	Beaver, PA	09/03/2023	L161							
Gordon, Joan										
	Lewisburg, PA	08/30/2023	0731							
Guido, Evelyn	Lower Burrell, PA	10/06/2023	L105							
Gyomber, Carol	Reading, P	10/20/2023	L102							
Hammill, Robert	Tarentum, PA	09/08/2023	L161							
Heil Sr., Robert J	Sewickley, PA	08/20/2023	L161							
Jackson, Francis	Sumter, SC	09/26/2023	0774							
Johnston, Connie	Indiana, PA	09/25/2023	0267							
Jones, Audrey	Bethel Park, PA	06/19/2023	0434							
Jones, Kathryn	Meadville, PA	09/28/2023	0731							
Katusak, Evelyn	Endwell, NY	07/04/2023	L075							
Knecht, Irene	Taylor, MI	09/19/2023	0381							
Knox, Charles P	Washington, PA	08/23/2023	0588							
Koenig, Jean	Bridgeville, PA	08/06/2023	0434							
Kort, Raymond	New Kensington, PA	09/20/2023	L105							
Kozieniak, Michael	Hutchinson, PA	09/27/2023	0737							
Kozlowski, Joyce	Laureldale, PA	10/08/2023	L102							
Kubiskey, Thomas	Manistee, MI	09/05/2023	0361							
LeMasters, Emily	Moundsville, WV	10/16/2023	0774							
Leonard, Mark	Pine Hill, NJ	10/20/2020	0774							
Lewis, Frank	Meadville, PA	10/10/2023	0731							

## DEPARTED MEMBERS

	OCTOBER 202	3 (continued from	page 18)
Name	City and State	Date of Death	Assembly
Ligi, Lori	Berkley, MI	09/21/2023	0381
Logan, Robert	Springdale, PA	10/10/2023	L105
Lytle, Roy	Allentown, PA	10/11/2023	R059
Madar Jr., Joseph	Strongsville, OH	07/22/2018	0432
Markovic, Emory	Mt Ephraim, NJ	08/05/2023	R059
Martincevic, Antionette	Braddock, PA	10/07/2023	0441
Mason, Lee	Sarver, PA	10/18/2023	L105
Mc Beth, Diane	Belle Vernon, PA	09/09/2021	0377
Mc Cluskey, Thomas	Mc Donald, PA	06/04/2023	0588
Mc Collough, Bonnie	Connoquenessing, PA	10/17/2023	0123
Mc Mullen, Leonard	Birdsboro, PA	10/21/2023	L102
Milanak, Sandra	Pittsburgh, PA	09/15/2023	0434
Morris, Susan	Pittsburgh, PA	06/29/2023	0100
Morrison, Carol C	Girard, OH	03/12/2021	0731
Nave, Francis	Sinking Spring, PA	10/14/2023	L102
Nemergut, Vincent	Monroe, PA	09/10/2021	0028
Newbrough, Shirley	Bentleyville, PA	10/03/2023	0377
Peters, Alfons	Canonsburg, PA	10/07/2023	0588
Peticca, James	Jeannette, PA	09/19/2023	0737
Pinchotti, Philip	Imperial, PA	10/03/2023	0123
Prezenica, Alice	Cabot, PA	10/09/2023	L161
Pringle, Rose	Carmichaels, PA	09/03/2023	0039
Prorok, Marie	Altoona, PA	09/24/2023	0267
Ruda, Virginia	Indiana, PA	08/16/2023	L105
Ruhe, Martha	Rebersburg, PA	10/19/2023	L040
Rummel, Dennis	Ligonier, PA	10/08/2023	0737
Russo, John	Orwigsburg, PA	10/24/2023	0774
Sabo, Barbara	Valencia, PA	10/07/2023	0123
Salamony, James	Portage, PA	09/29/2023	0267
Samuels, Sharon	Nanticoke, PA	09/24/2023	0617
Scuro, Michael N	Verona, PA	08/28/2023	L105
Seagreaves, Donald	Powell, WY	08/24/2023	L102
Shanahan, Maryann	Pittsburgh, PA	09/28/2023	0434
Shearer Jr., John T	Baldwin, PA	08/25/2023	0108
Shore, Margie	Franklin, WI	01/26/2022	0774
Simpson, William F	Home, PA	10/09/2023	0774
Sipes, Ronald	Lower Burrell, PA	09/27/2023	L105
Smeltzer, Nancy	Bellefonte, PA	10/18/2023	L040
Smith, Rex T	Pittsburgh, PA	08/28/2023	0123
Snow, Kathleen	Saegertown, PA	09/20/2023	0731
Soltis, George J	Greensburg, PA	09/15/2023	0737
Spiegelhoff, Elizabeth	Rhinelander, WI	09/10/2023	0774
Stoltz, David	Amherst, WI	08/31/2023	0774
Stover, Lewis	Oil City, PA	09/18/2023	0731
Stroup, Jean	Beaver, PA	09/17/2023	0123
Sullivan, Gary	McKeesport, PA	10/12/2023	0108
Sweeney, Carol	Pittsburgh, PA	10/24/2023	0100
Sweeney Jr., James T	Leesport, PA	10/04/2023	L102
Talerico, Frank	Conway, PA	09/25/2023	0731
Taylor, Pearl Moore	St. Albans, WV	09/28/2023	0774
Thoma, Bernice	Cabot, PA	10/19/2023	L161
Toth, Richard F	Hudson, OH	06/27/2023	0070
Von Geis, Michael	Penn Hills, PA	08/03/2023	L105
Voorhees, Shirley	Pittsburgh, PA	09/25/2023	L161
Werner, Jeanne	Greendale, WI	08/07/2023	0774
Wharton, James	Moon Township, PA	10/07/2023	0123
Wharton, Patsy	Moon Township, PA	10/06/2023	0123
White, Kelly M	Erie, PA	09/17/2023	0731
Whitling, Howard	Oil City, PA	10/04/2023	0554
Whittaker, Anna	Princeton, WV	08/24/2023	0774



### DONATE TO THE PUR SCHOLARSHIP FUND

Your donation may benefit your own son, daughter, niece or nephew. Every penny donated goes directly into the PVR Scholarship Fund.

## **PVR Scholarship Fund Donations** October, 2023

In Memory of the Following Members from Assembly 0123:

John Banks	. 20.00						
William C. Brown	. 20.00						
Delores Hockenberry	. 20.00						
Donald Sabo	. 20.00						
Helen Wachter	. 20.00						
George Becker	. 20.00						
Janice Bentley	. 20.00						
Annabel Cress	. 20.00						
Judith Dunn	. 20.00						
Carlo Giovannini	. 20.00						
Mary Glover	. 20.00						
Bernard Harold	. 20.00						
Robert F. Johnson	. 20.00						
Judith Martin	. 20.00						
Corinne Meanor							
Barbara Morrison	. 20.00						
Cashmere Olszanski	. 20.00						
Jeffrey Roberts	. 20.00						
Dorothy Sinagra	. 20.00						
Memory of our son and brothe	Memory of our son and brother,						
nun Logan Crowley:							
,							

#### In N

#### Sha

From Kevin, Lori, Kevin Jr.,
& John Crowley20.00

#### **Donations:**

"	ations.
	Assembly 02674,000.00
	Septemberfest Donations 1,425.00
	PVR Basket Raffle 1,010.00
	Septemberfest Matching Funds 660.00
	Director Keith Kucherawy 200.00
	Sharon W Slovensky 100.00
	Director Lauren Fox
	Director Lauren Fox & Mike 25.00
	Genworth Life Insurance Co 8.87

## Sláva Bohu na výsostiach a na zemi pokoj ľuďom dobrej vôle...

Nech rozvoniava vôňa ihličia vo Vašich izbách, nemožné sa stalo skutočnou istotou, prišiel Mesiáš.

Cez Vianočné sviatky cítime blízkosť sŕdc, teplo domova.

Narodil sa Ježiš s veľkym srdcom pre nás.

Prajeme Vám zdravie, Vianočnú pohodu v kruhu rodiny

a najbližšich.

Veselé Vianoce

#### Čo znamenali niektoré symboly, ktoré by nemali chýbať na vianočnom stole:

Rozrezané jablko .... Zdravie

Usporiadané semienka v jablku znamenalo šťastie

Cesnak...zdravie .......<mark>S</mark>trukoviny ...bohatá úroda

Šupiny z ryby...bohatstvo

Reťaz...súdržnosť rodiny

Chren...mal doda<mark>ť ľuďom o</mark>dvahu

Rovný plameň sviečk<mark>y...</mark>zdravie rodiny

Orechy... Boli symbolom múdrosti

Množstvo pálenky...množstvo novej krvi

Najviac a najzáhadnejších povier sa viaže k Štedrovečernej večeri, ktorá sa mohla začať, až keď vyšla prvá hviezda.



Salónky sú neoddeliteľnou súčasťou vianočnej

dekorácie stromčeka. Bez nich by nebolo zdobenie vetvičiek kompletné.

Táto sladká čokoláda, zabalená do zlatého alebo strieborného obalu a zavesená na šnúrke, si vždy našla svojho fanúšika.

Po demontáži stromčeka a odkladania vianočných ozdôb ostal vždy po salónkach len prázdny papier. V redakcii sme sa preto pýtali, ktoré sú tie najlepšie, aby boli dekoratívne, aj chutné.



#### Vianočne oblátky

Do 18. storočia oblátky piekli a roznášali kňazi a mnísi, v cirkevných školách ich piekli učitelia - rechtori.

Vianočný večer sa 24. decembra na Slovensku začína po

východe prvej hviezdy. Rodina zasadne pri štedrovečernom stole, na úvod sa chrúme oblátka s medom a cesnakom, podáva sa kapustnica, ryba, často opekance alebo



pupáčiky, nakoniec vianočné pečivo.

Obradové jedlo z nekvaseného cesta - vianočné oblátky možno nájsť vo väčšine rodín. Môžu byť ozdobené cirkevnými symbolmi. Bývajú okrúhle, oválne, v tvare trubičky a u gréckokatolíkov a pravoslávnych sa pečú z kvaseného cesta v tvare malých koláčikov. Oblátky symbolizujú posvätný chlieb, hostiu, telo Kristovo. Začiatkom adventu obchádzali žiaci obydlia s vinšom a vyberali obilie na vianočné oblátky. Ešte medzi dvoma svetovými vojnami ich tradične v niektorých oblastiach Slovenska piekli ženy na otvorenom ohnisku na farskom dvore. Piekli sa vodové, cukrové, orechové a pre dobytok aj so zapečenou petržlenovou vňaťou. Opäť ich roznášali deti asi týždeň pred Vianocami a dostávali za ne malé darčeky.

#### Pozvánka

Ak radi počúvate na Vianocné koledy a Vinše tie možno počuť v nedeľu počas Vianočnej doby počnúc druhou nedeľou v decembri na rádio stanici WPIT—730 AM od 3-tej do 4-tej popludni z mesta Pittsburghu. Ked žijete mimo Pittsburghu možno to počuť cestou internetu, alebo cez smart devices. Povedzte "Alexa play WPIT-AM"



## Second Place Poetry Contest Winners

## **Weekend Camping**

Packed all my stuff my Pa is setting up in the rough My mind already starts to wonders Just waiting on those yummy quarter pounders Steak, chicken, and shrimp on the Black Stone too Toasting marshmallows can't wait, love that smell I might of ate all the chocolate but don't tell There is so much to cram in and do Oh I love going to the item store So many cool things from ceiling to floor I stay in a home on wheels Shower, bathroom and beds the real deal My favorite is being outdoors So much to explore These are going to be my best memories made And I pray they never fade So you might call it glamping But I call it family camping

> Dominic Piccoletti C075, Age 8

#### Winter

I love the stillness of winter. The silent beauty, a peaceful blanket of snow. Trees stand as sentinels, Unmoving, their rustling leaves fallen Timber arms stretch out, laden with snow. The breeze is silent. No growth to herald its arrival, just a quick kiss on your face, and then it's gone. What is bitter about the cold? The sun is mellow, low in the sky. Wildlife is still, nestled in nests and burrows Only movement is the flying V of Canada geese. The water is still. Hanging as beautiful crystal sabers, or as sheets of glass on the surface. I love the stillness of winter. A time to slow down, reflect, meditate, and dream, for soon spring will come.

> Jeanne Rogala 0123, Age 64

### **Fishing**

I really, really love to fish. It would be my dying wish, To wake up every day and fish. I'd fish morning, noon, and night. I love when they put up a fight. The patience just waiting for a nibble, Makes my heart do a tremble. And when that bobber goes way under My heart rate speeds up to a thunder. I've used every kind of bait, Worms, popcorn, grubs and fake. Fish on the line waiting for their fins to stick up Grab on tight and remove the hook Throw them all back in And wait for them to get snagged again. I get my hands, clothes and feet all dirty, But just fishing for an hour is so worthy. Had a bet with dad who could catch the most Won that, hands down with a piece of toast. I just hope that when I die and go to heaven The fish are biting 24-7.

Maxwell Edwards C075, Age 11



## Third Place Poetry Contest Winners

## That's Definitely My Dog

My dog is a hog
Definitely spoiled
He coils up while he sleeps
He licks himself clean
He is definitely not lean
My dog is a hound
All dropped food will be found
He gets into a mood when he doesn't get my food
Millions of toys but only plays with one
When my dog finds a bun he buries it for fun
He is usually a good dog, sometimes not
I definitely love my dog

Christian Cole C774, Age 10

## Bingo

I love to play bingo at the Senior Center
I like to call bingo and be a mentor.

Playing is the best you get so close to yelling

Just waiting and wishing for that number is telling.

Playing X, postage stamps, H and T

Not knowing what the next game will be.

Top life, bottom line and round robins,

Those numbers in the machine just keep bobbing.

Z is the hardest letter,

But I'm getting much better.

We play for nickels and jackpots

Sometimes you can win lots.

I love my afternoons with the ladies and gents

You often wonder where the time went.

Lehrae Ann Edwards L075, Age 70

#### **Bed Time**

As I jump into bed
I rest my sleepy head
My feet roll down the covers like waves
And I close my eyes till they see the next day.

As I dream like all Dreamers do
I see mythical things from my point of view
Sometimes I dream of beautiful mountains and galore
Floating people, purple skies, and lots more
But sometimes I dream of being locked in my
room with no way out
I'm filled with unsureness and doubt
Evil is surrounding me and I don't know what to do
I see everything from a dark point of view

Then I wake up and realize it was a dream
Sometimes I am very relieved
I remember what life was like before I went to bed
And I realize all the adventures I have ahead.

Dominic Masone C774, Age 11





boots

cocoa

# Youth Circle Page

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

## Winter Word Search

Look at the list of winter words below. Then find and circle them in the word search

	coat								frozen				mitten			skote			sweater					
5	D	Ε	c	E	м	В	Ε	R	N	В	C	R	D	E	S	A	C	D	T	p	N	В	C	4
	×	A	0	E	N	0	Ε	T	н	N	Y	U	٧	C	8	J	0	Ε	F	0	Н	N	T	201
	N	E	L	A	0	0	X,	F	C	W	×	Į,	N	C	€	Ε	A	R	М	U	F	F	\$	暴
	D	₿	D	J	0	T	M	E	p	M	М	1	0	K	A	E	T	Х	Z	Q	H	D	L	亦
	C	A	S	М	Y	S	N	0	W	M	A	N	J	В	M	P	K	1	M	٧	8	G	E	William.
	Н	D	8	N	Y	T	R	\$	D	E	ξ	A	C	Z	X	G	T	0	L	U	U	Н	Ε	
	S	K	A	T	E	M	U	G	Q	L	A	M	K	p	1	U	C	W	S	Y	J	M	Ŧ	
	S	K,	U	Н	8	N	R	\$	D	T	0	F	R	0	Z	E	N	Х	C	C	A	R	N	
	T	0	1	N	D	C	G	M	N	R	5	T	J	U	N	8	A	G	A	A	8	D	T	
	T	1	G	L	0	٧	E	8	Q	Q	Y	E	C	Н	1	L	ţ.	Y	R	M	Y	H	1	
	P	C	M	E	6	Н	N	٧	₿	\$	N	T	٧	3	Y	U	Н	1	F	M	H	11	J	
	100	100	9.5	5.0	5.0	m.	0	191		97	20	3.0	m	15%	100	100	20	1	100		100	44	150	

LHTGCCAZEDRSCWBHF

C E N T M M I T T E N N B V G O U F P N R

BNRCSDXTRHAZEDXSWEATERR

		ute Math	Score	·	
600	A	ddition	Date	·	
See how r	many of the fol	llowing additio	n problems yo	ou can solve in	2 minutes
12	2.5	10	44	24	16
+ 42	+ 11	+ 34	+ 15	+ 3	+ 21
30	4.5	28	19	50	3 3
+ 18	+ 24	+ 12	+ 5	+ 31	+ 25
22	40	14	11	18	26
+ 22	+ 38	+ 23	+ 47	+ 7	+ 30
35	17	41	39	21	20
+ 4	+ 13	+ 10	+ 12	+ 17	+ 47
50	3 1	28	23	44	37
+ 29	+ 16	+11	+ 45	+ 6	+ 37
18	22	35	13	21	40
• 0	+ 43	+ 24	+ 7	+ 33	+ 26
44	27	20	36	34	2.7
+ 44	+ 32	+ 16	+ 8	+ 15	+ 10
17	19	41	33	50	26
+ 42	+ 9	+ 26	+ 5	+ 35	+ 43

## CHRISTMAS CARD COLLECTION A NATIONAL SERVICE OPPORTUNITY!

#### DEADLINE DECEMBER 8TH, 2023

- The holidays can be one of the hardest times of the year for senior citizens who are isolated in a hospital or nursing home environment. Help us spread some holiday cheer this year by participating in NSS Life's First National Service Opportunity! National Service Opportunities are a new way for you to get involved with NSS community Outreach by participating in events, collections and fundraising events from anywhere in the country.
- For the inaugural initiative, NSS Life is asking members like you for donations of Christmas cards/ letters/artwork that will be distributed to isolated seniors living in nursing homes in Pittsburgh, Pennsylvania.
- Write a letter wishing the reader a happy an healthy holiday season! Have the little ones paint a picture or make a heartfelt card! All donations will be sure to make a huge difference in someone's morale. Members are permitted and encouraged to send as many cards as they wish. The more creative and personal the better!
- Mail in all submissions to the home office at: 1301 Ashwood Drive, Canonsburg, PA 15317. Don't worry about the envelope! Santa's Elves over at the Home Office will package them in new envelopes and address them to seniors in need. Please include your name on a separate sheet of paper, so that all participants in this initiative can be properly thanked and recognized in a following edition of the National News.

Deadline for submissions is December 8th, 2023.



