



NSS Life
Family Matters...

National News

Providing Fraternal Life Insurance Since 1890 | NÁRODNÉ NOVINY | JANUARY 2024 | NUMBER 3585 | VOLUME 116



**NSS Heritage Museum's
Christmas Around the
World Celebration**

See Page 11



**2023 Christmas Ornament
Contest Winners**

See Page 17

**NSS ANNIVERSARY OFFER
INSURANCE PROGRAM**



**EASY TO
APPLY
SIMPLE ISSUE**

**SPECIAL CONSIDERATION!
JANUARY – MARCH, 2024**

HAPPY NEW YEAR!



'23 Photo Contest Overall Winner: Randi Czarney – #0160

See Page 12 for Full List of Winners



National Slovak Society

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NATIONAL SLOVAK SOCIETY OF THE UNITED STATES OF AMERICA

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NSS EXECUTIVE OFFICERS

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

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Theresa M. Zemelman

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Edward Koches, *Director* • Paul Payerchin, Jr., *Director*

FSWFE HONORARY OFFICERS

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

Inside this Issue...

Assembly Activities

Activities at a Glance..... 3

From the Executive Officers

The President's Page..... 4
NSS Life Privacy Notice..... 5
Secretary/Treasurer's Column..... 6

NSS Financial Matters

Annuity Interest Rates..... 8

NSS Sales Department

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

NSS News & Activities

Start Hearing Ad..... 7
The Community Corner..... 10
Christmas Around the World Photos..... 11
Photo Contest Winners..... 12
Youth Winter Magazine..... 13-16
Christmas Ornament Winners..... 17
Fitness Program..... 17
Assembly Meetings..... 18-19
Assembly Activities..... 20-21
Departed Members..... 22-23
PVR Scholarship Donations..... 23
Anniversary Program/Rates..... 25-26
YFC Page..... 27

Národné Noviny

Niekoľko myšlienok na začiatok nového roka:..... 24
Traja králi..... 24

Could you use a little extra "Green?"

RECOMMENDER FORM

As a proud member of NSS Life, there is no better time than now to share your experience with family and friends. Best of all, you will receive a cash reward for recommending someone to whom we issue a policy. You will receive a \$25 recommender fee (\$10 on the youth term product) for each person that becomes a member.

Recommender Information:

Name: _____ Phone: _____

Prospect Information:

Name: _____ Phone: _____

Address: _____

City: _____ State: _____ Zip: _____

Please mail form to the NSS Life Home Office.

Do you need a Change of Address?

CHANGE OF ADDRESS FORM

Please use this form to register your change of address for the *National News* and mail to the Home Office. Upon receipt of this form completed in its entirety, the staff will immediately implement the change. *Thank you.*

Change of Address Information:

Full Name: _____

Certificate #: _____ Assembly #: _____

New Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Former Address: _____

City: _____ State: _____ Zip: _____

Activities At A Glance

REGION 2

Assemblies L075, 0617

January 20	Assembly L075, Meeting, Grandes Restaurant, Moosic, PA at 1:00 pm
February 24	Assembly 0617, Meeting, TBA
April 13	Assembly L075, Fraternal Dinner Grandes Restaurant, Moosic, PA at 1:00 pm
May 18	Region 2, Meeting, Grotto Pizza, Wilkes-Barre, PA at 1:00 pm
August	Assembly L075, Fraternal Summer picnic (TBA)
October 12	Assembly L075, Meeting, Grandes Restaurant, Moosic, PA at 1:00 pm
November TBA	Assembly L075, Veterans Day Bingo (TBA)

REGION 5

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

February 25	Assembly 0588, Meeting at Stefka's residence, Gibsonia, PA at 2:00 pm
March 10	Assembly 0039, Meeting/Lenten Dinner, Bob Evans Community Room at 6:00 pm
April 15	Assembly 0588, Meeting at Stefka's residence, Gibsonia, PA at 5:00 pm
May 17-18	2024 Annual Joint Bowling Tournament, GCU, NSS, & SCS
June 21	Region 5, Pirates Outing
July 12-14	National Golf Tournament, Treasure Lake, DuBois, PA
September 23	Assembly 0588, Meeting at Stefka's residence, Gibsonia, PA at 5:00 pm
November 3	Assembly 0588, Meeting at Stefka's residence, Gibsonia, PA at 2:00 pm

REGION 8

Assemblies 0004, 0070, 0160, 0432, 0595

February 18	Assembly 0432, Tobogganing, Strongsville Chalet, Strongsville, OH at 6:00 pm
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REGION 14

Assemblies R059, L102

January 7	Assembly L102, Annual Christmas Party, Wesnak's residence, Whitehall, PA at 1:00 pm
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AT LARGE

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

February 9	Assembly 0586, Meeting, Time and Place to be announced.
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2024 Tentative Board of Director's Meeting Schedule

Saturday, March 16, 2024	Winter Board of Director's Meeting
Friday, May 31, 2024	Committee Meetings of Board of Directors
Saturday, June 1, 2024	Spring Board of Director's Meeting
Sunday, June 2, 2024	Spring Board of Director's Meeting
Saturday, August 17, 2024	Summer Board of Director's Meeting
Friday, November 15, 2024	Committee Meetings of Board of Directors
Saturday, November 16, 2024	Fall Board of Director's Meeting
Sunday, November 17, 2024	Fall Board of Director's Meeting

The President's Page...

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



Happy New Year Greetings to everyone on behalf of the Officers, Board of Directors, and the Home Office Staff! Hope the coming year is filled with good health, prosperity, and peace around the World.

The year 2023 was a year of change for the National Slovak Society. Some of the changes that took place in 2023 included the completion and adoption of the new NSS Strategic Plan, the purchase and move to our new Home Office facility, the addition of Home Office personnel to service our members as we continue to grow, and the continued work to convert to our new policy administration software. We recently went live with new business annuities with the new policy administration system software on November 6th and will convert all of our current annuity business in the first half of 2024. We are scheduled to go live with new business life insurance and convert our current life insurance in the new system by the third quarter of 2024. The project has been a massive undertaking but will position the NSS to remain a fraternal leader into the future. The modernization of our technology and the use of digital processes will decrease the time required for all of our business processes and provide faster service to our agents and members in the future.

The year has also been a year of challenges for many fraternalists selling fixed rate annuities as the Federal Reserve raised rates 525 basis points since March of 2022. However, NSS Life has continued to grow during the rapid increase of rates by the Federal Reserve in 2023. The National Slovak Society through the first three quarters of 2023 has increased crediting

rates on various annuity products three times. The Board of Directors monitors the crediting rates of our annuities and adjusts rates based on a variety of factors usually on a quarterly basis. The third quarter financial statement indicates that the NSS increased assets to \$1,797,313,701 and surplus to \$93,825,290, had net income of \$4,729,857, and maintained our solvency ratio of 105.51.

The fall meeting of the Board of Directors took place on November 17th-18th at the new Home Office in Ashwood Commons in Canonsburg, Pennsylvania. Committee meetings took place on Friday, November 17th and the Board Meeting was held on Saturday, November 18th. A great deal was accomplished during the meeting. The Board of Directors combined the Fraternal Growth Committee and the Assembly Growth Committee to form the Fraternal Engagement Committee. Members of the two committees were divided between the new committee and the Membership Growth Committee. The Board committees work throughout the year virtually outside of the regularly scheduled Board of Directors meetings and in person at the Fall and Spring meetings. The Board adopted the NSS Strategic Plan for 2024 – 2028 at the meeting. The plan includes vision statements and outlines initiatives in several strategic domains including financial, membership experience, fraternal engagement and community outreach, operations and technology, and organization and governance. The document will serve as a road map for the Officers, Directors, and Home Office Staff for the next five years ensuring the NSS remains a leader in the fraternal benefit system. The Board also voted to keep the crediting rates for our annuity products the same for the first quarter of 2024. The rates appear elsewhere in this issue.

Christmas Around the World sponsored by the NSS Heritage Museum was held on Saturday, November 25th. The event was once again a tremendous success with great attendance and many first-time visitors to the Heritage Museum. Christmas trees and holiday exhibits representing the countries of various ethnic groups including Slovakia, Croatia, Lithuania, Poland, Hungary, Italy, and Germany were on display in the museum. Member and Community Engagement Coordinator Bethany Bonnar had a table of chil-

dren's crafts that was well attended by the children at the event. Saint Nicholas was in attendance and took pictures with the youth in attendance. A variety of baked goods and delicious Slovak food was available in the tent adjacent to the museum. A big thank you to all the volunteers that helped to make the day such a success and to our Museum Manager Sue Ondrejco for the planning and preparation for the event! Fantastic job everyone!

The Joint Slovak Fraternal Bowling Tournament is scheduled for the weekend of May 17 – 18, 2024 at the Bowlero Pittsburgh (formerly AMF Noble Manor Lanes). Make plans to get a team together to represent the NSS at the tournament. Look for details of the event in future issues of the *National News*.

The NSS National Golf Tournament is scheduled for the weekend of July 12-14, 2024, at Treasure Lake in Dubois, Pennsylvania. Hospitality Night will take place at the Silver Course Pavilion and the banquet will be held on Saturday evening at the Lodge at Treasure Lake. The tournament will be played on the Silver Course, the course on which our tournament took place in 2016. Make plans now to attend the tournament for a great weekend of golf, fun, and fraternalism!

News of Narodniars

Happy Birthday wishes to former member of the Board of Directors Karen Lynne Orban, Home Office staff member Jennie Pernisek, and to John Bebo, Jr., Heather Payerchin, Shannon Woods, and all others celebrating a special day in January.

Happy Anniversary wishes to everyone celebrating an anniversary during the month of January.

My deepest sympathy goes out to Director Abigail Gross, Esq. and her family on the passing of her father, Joseph Shettig, and also to NSS Honorary Officer Paul M. Payerchin, Jr., NSS Compliance and Risk Manager John Payerchin, and the Payerchin family on the passing of Paul's wife and John's mother, Susan Payerchin.

May God provide Peace and comfort to the Gross and Payerchin families at this most difficult time.



National Slovak Society (NSS Life) Privacy Notice

Introduction:

Recognizing the trust you have placed in the National Slovak Society/NSS Life ("NSS") regarding your private personal information, one of our foremost concerns is to maintain its confidentiality. In addressing that concern and in compliance with federal law set forth in the Gramm-Leach-Bliley Act, NSS has adopted a comprehensive privacy policy applicable to our members' personal information and its use in our operations. In the context of this policy, any reference to NSS includes its affiliated entities, such as the PVR Scholarship Fund and the Heritage Museum, together with any directors, officers, employees, appointed medical examiner and/or legal advisor, or licensed agents of NSS or its affiliated entities.

Personal Information:

In your application for membership or the purchase of a fraternal benefit offered by NSS, you most likely provided us with non-public personal information about yourself, your family members, or your beneficiaries. This would include any information identifiable to an individual such as their name, address, age, date of birth, gender, social security number, or marital status. You may have also provided, either directly or by your written authorization, information pertaining to your finances, employment, health, medical treatment, or similar data that is private in nature and not available to members of the public.

Protecting Your Personal Information:

NSS maintains the utmost confidentiality regarding your personal information. Only those individuals in NSS having access to this information are those having a need to know in providing services to you, such as processing, administering or reviewing a transaction you have requested or initiated. In addition, each has been trained as to the do's and don'ts of our privacy policy and the importance of maintaining confidentiality.

Disclosure of Your Personal Information:

NSS does not sell any personal information to third parties for any reason. However, NSS may disclose your personal information where such disclosure is permitted or required by law. NSS may disclose your personal information to (i) a non-affiliated third-party business associate of NSS, such as business administrators, billing companies, or data processing companies who assist NSS in better serving you; (ii) a non-affiliated third-party involved in the processing, administering or enforcing a transaction on your behalf, such as responding to a request from a credit reporting agency; or (iii) a non-affiliated third-party to which a financial institution commonly makes such disclosures, such as attorneys, accountants, auditors, governmental regulators, and companies hired to assist in the prevention of fraud. However, in each case, those to whom the information is being disclosed are either bound by their own duties of confidentiality and nondisclosure or have entered into a written agreement with NSS by which they have agreed to abide by the NSS privacy policy, thereby maintaining confidentiality and prohibiting further disclosure of your personal information. There are no other non-affiliated third parties who will be given access to your personal information, unless you have signed an authorization allowing us to do so.

NSS Life Privacy Policy

Adopted January 23, 2019

2024

FEDERAL HOLIDAYS

WEEKDAY	DAY	MONTH	YEAR	FEDERAL HOLIDAY
Monday	1	January	2024	New Year's Day
Monday	15	January	2024	Martin Luther King, Jr. Day
Monday	19	February	2024	President's day
Monday	27	May	2024	Memorial Day
Wednesday	19	June	2024	Juneteenth
Thursday	4	July	2024	Independence Day
Monday	2	September	2024	Labor Day
Monday	14	October	2024	Indigenous Peoples'/Columbus Day
Monday	11	November	2024	Veterans Day
Thursday	28	November	2024	Thanksgiving Day
Wednesday	25	December	2024	Christmas Day

Appreciation Letter

For Madams and Sirs:

After reading the column in the paper about sending Christmas Cards to seniors, I think it is a great job.

I'm a senior myself. Two months ago I reached the age of 98 years. I was very happy to send some Christmas cards written to these people in nursing homes.

I feel really happy in doing this. I live in West Wyoming, PA and I feel very happy in doing this. I feel very happy that I've belonged to the National Slovak Society a good many years. Stay healthy and enjoy the Christmas Holiday.

Sincerely yours,

Frank Perfinski

Assembly L075



A Page From My Notebook...

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




Pay Attention

Christmas gave us the renewal of our faith, bringing along with it feelings of peace and love. We tend to consider those that we are in contact with each day as extended family members...becoming pieces of who we are. The following is a pure definition of life. Taken from Donna Ashworth/Power of Wordz/ig powerofwordz/fb.

"You don't meet anyone in this life by accident. Some are sent to teach you what love is. Some are sent to teach you what love most definitely isn't. Some are sent to support you without bias, and those you must hold very dear indeed. Others are sent to challenge your self-worth, never let them win. Some people are taken far too soon and the lesson there, is to live life fully here and now. Some people are sent to try and stop you from reaching your goals. Let their negativity be your fuel, not your defeat. You don't meet anyone in this life by accident, my friend. Each person brings with them a joy, a love or a lesson. PAY ATTENTION"

New Year

Happy New Year. It's 2024 (WOW) and now the fun begins. As I look over the events and contests being planned for this year it looks like a fun year. It also will be the year that we start to plan for another convention. The Board and Executive Officers have gathered information on several sites and are still looking for more. If you have any suggestions please let us know. The venue should be one that is within the tri-state area (WV, PA, OH). If we keep in PA then we also get the benefit of a tax break. If you stayed somewhere this summer and thought it would be a good convention site let us know and we will look into it. Even if we can't go to the place you recommend for this Convention we will add it to our database of potential sites for the future.

NSS Elected Officers Report Assembly/Region Officers Elected For 2023			
Date Submitted _____	Regions/Assembly # _____		
President _____	Address _____		
Email _____	Phone _____		
Vice-President _____	Address _____		
Email _____	Phone _____		
Recording Secretary _____	Address _____		

Assembly and Region "Stuff"

This year I will email the Annual Assembly and Region forms to those that use email. The email contact I will use is the one that was entered at the bottom of last year's Annual Officer Sheet (Yellow Banner) unless it was updated during the year. For officers that do not have email I will send the forms to you via "USPS snail mail". Hopefully the snail won't get lost!

I am also going to suggest that those of you that can access our website, click the following link and it will take you to the online forms: nsslife.org/forms-2/. They have been made writable and you can fill them out online, save them to your computer and email them to me at Istrom@nsslife.org. OR you can print them out, throw them in the mail and let the "USPS snail" do the rest. Any questions, call me at my direct dial number (724) 949-0815.



Exclusive Benefits Available! Call today
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You and your extended family members have exclusive access to hearing consultations and **discounts up to 48% off all levels of hearing technology** through Start Hearing.

Call (888) 705-6920 to take advantage of your member discounts today:

Valuable Benefits Include:



Hearing Health

- Annual hearing consultations for you and your family
- Access to a nationwide network of 3,000+ hearing professional locations



Better Hearing

- Advanced technology, including Bluetooth® compatible and rechargeable options
- 60-day risk-free trial period



Ongoing Value

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

Call our Hearing Care Advisors at
(888) 705-6920
to take advantage of your exclusive discounts.
starhearing.com/partners/NSS

START  **HEARING**

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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.



Did you know...

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

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



Facts About Life

Interesting Life Insurance Statistics

- Top two reasons why Americans own life insurance:
 - Burial and final expenses (91%).
 - Help replace lost income of main wage earner (66%).
- 50 million households recognize they need more life insurance.
- One in five Americans with life insurance say they don't have enough coverage.
- 40% of Americans don't know their coverage needs or what to buy, Millennials in particular (60%).

Source: Facts About Life, September 2018, LIMRA.



From the Sales Department...

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



New Habits for 2024

Rather than discussing new year's resolutions that everyone seems to forget about before January is even over, a better take would be to set up some new habits. It has been said to establish a habit, it is something that must be done for 30 days in a row. If this is done, then on day 31, it is harder not to do the new task than to do it. Try it and see for yourself. This would apply to many different tasks; smoking, exercising, eating less, etc.

The new habits for 2024 are twofold; one is to save more money and the other is to have less debt. America is in a debt crisis with more than \$33 trillion or \$1 million for every person in the U.S. Households have \$17 trillion in debt, most of that figure is in mortgages and auto loans. A scary number of more than \$1 trillion has emerged as credit card debts. It is so easy to pull out the plastic and worry about the payment later. If you are like many of our readers and pay off your credit card balance each month then more power to you. These people probably are taking advantage of rewards and cash back options with their credit cards. However, statistics tell us that the average person has \$16,500 on their card. And that is the average which means many people have more than that number. So, what to do? A couple of items right away. Look for a balance transfer credit card offer. Look for a new card with a lower interest rate. Most important, focus on getting that card paid off. Do whatever it takes to eliminate the debt. Do without some-

thing else – no one wants to hear or do that, but it may be necessary. Get a part time job. Lastly, if all else fails call the card company and see if they have some relief options to help.

The saving money part is easy. Make it automatic. Set it and forget it. Start an annuity, Roth IRA, or traditional IRA and put \$100 a month away, more if you can. In five years, there would be more than \$6,800, in ten years more than \$15,000 and in fifteen years more than \$25,000. Get started today and set yourself up for financial independence. For more help, please contact your local NSS representative or Joe Elliott in the Home Office.

An 11% Return - How?

This title was simply an attention getter but based on facts. Here is how an annuity could pay a return anywhere from 6% to 15%. While this sounds too fantastic to be true it is possible.

Many times, on these pages the benefits of annuities have been touted. We have discussed tax-deferral, current interest, guaranteed rates, probate free assets, and more. One of the greatest benefits is also one that is the least used and understood. That would be a SPIA or a single premium immediate annuity. Having a SPIA is like having your own private pension plan. Here is how a SPIA works. A person puts a \$100,000 into a SPIA and based on their age and sex, we use actuarial tables to determine how long they may live. Then we add interest and deduct some expense charges and come up with a monthly payment figure.

For instance, here is a scenario based on a \$100,000 deposit, for a male, at various ages:

	Monthly Payment	Annual Amount Received	Annual % rate
Age 65	\$555	\$6,660	6.6%
Age 70	\$625	\$7,500	7.5%
Age 75	\$752	\$9,024	9.0%
Age 80	\$916	\$10,992	11.0%

The important points behind a SPIA are simple. A lump sum of money, whatever the amount may be, will help a person to have a worry-free retirement. SPIAs put your hard-earned money to work for you. There may also be tax advantages depending on the plan.

The figures may vary depending on age and sex. Other factors are how you take the payments and over what period of time. For more information or an individual quote please contact us.



NSS Agent Ron Sturga standing with the digital sign at the former NSS Life Home Office Valley Brook Rd. location in McMurray, PA.

Correction Notice

As stated in the December issue of the *National News*, we would like to clarify that NSS Agent Ron Sturga from Edinboro, PA is planning on retiring from being an agent with the NSS on **September 30, 2024**. We also extend our apologies to NSS Agent Bill DeMonaco and NSS Underwriter Cyndi Salat for the misspellings of their names in the same issue.

Thought For The Month:

Love all, trust a few, and do wrong to none.

William Shakespeare – English poet (1564-1616)

The Community Corner

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



New Year, new beginnings...I'm sure you haven't heard that saying before! January is a time of year when we focus on the new things we want to bring into our lives. From new goals to new hobbies, we focus on how we want our lives to look different from how they did in 2023. However, I challenge you to also think about what things from the past year you want to keep with you in 2024! Of course, it is important to embrace change and for us all to strive to be the best version of ourselves. But I also suggest that you reflect upon the past year and seek out what had a positive impact upon you in 2023. Maybe it was spending time with friends, or a new outlet in which you have become involved. During my time here at NSS, I've been so excited to add a few new activities, while also continuing with the traditions that have become beloved within our community. I hope that your new year is similar, in that you pursue new opportunities and continue on with those that are close to your heart. As you make your resolutions for 2024, I encourage you to focus not only on your future self, but your past self as well.

Recent Events

Last month our home Office Staff was happy to contribute to a Toys for Tots Toy Drive Held by one of our local agents. We also donated some stuffed animals and toys that "magically appeared" in our move to the new building (it's amazing what you find during cleaning)! We collected lots of fun toys and were so happy to support our local agents. Thank you to everyone who donated and

helped to spread Holiday Magic!

Mid-December we donated all the beautiful Christmas Cards our members sent in to three Pennsylvania nursing homes: Vincentian Marian Manor, Lutheran Senior Life, and McMurray Hills Nursing and Rehabilitation Center. We received over 1,000 cards and were able to distribute multiple cards each to over 280 residents across all facilities. The residents and staff expressed their gratitude to NSS for our donations, and I believe we truly did make a difference in many lives this holiday season. It warmed my heart to see such a huge outpouring of care and support from the NSS Community from across the entire country in participating in this endeavor. Thank you again for making it such a huge success. I can't wait for this to become another yearly NSS tradition to be passed down amongst generations. Keep an eye out for more National Service Opportunities in the future!

Fitness Matters

I am so excited to announce the re-launch of our Fitness Matters program for 2024! The Fitness Matters program now features two options: "**Cardio Matters**" where you can track your miles from daily walks/runs or "**Working Out Matters**", where you can track other workouts like yoga, swimming, Pilates etc. Both programs have achievement levels to help you reach your fitness goals throughout the year. The best part? Once completing each level, you are eligible for exclusive NSS prizes! See later on in this edition for more information on the available programs.

Christmas Cards

We recently finished collecting Christmas card donations that are going to be delivered to three local nursing homes for the holidays. Here's a few pictures of some of the cards members donated, thank you to all who participated!



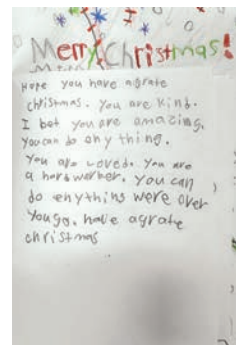
To sign up, fill out the included form and mail it to the Home Office at 1301 Ashwood Drive, Canonsburg, PA 15317. You will then receive your complimentary fitness logs and can embark upon your 2024 fitness journey! Don't forget to always check with your doctor before starting a new fitness program!

Upcoming

Attention all high school seniors! Congratulations, it's officially your graduation year! Why not request a PVR Scholarship application to celebrate? We are beginning to send out applications for the 2024-2025 school year later this month. To request an application, contact me at bbonnar@nsslife.org or at 412-770-2093. Remember, to qualify for the PVR Scholarship, you must be an active NSS Member (for at least two years), have a minimum of \$10,000 of permanent life insurance or \$5,000 of annuity deposits.

Here at the home office, we are carefully curating a calendar of Fraternal Fun for this year. A few important dates include: our annual Bowling Tournament (May 17-18, 2024), Region 5 Pirates Outing (June 21st, 2024), and the National Golf Tournament (July 12, 13, 14, 2024). Make sure to mark your favorite NSS Events down in your brand new 2024 calendars and keep an eye out for new benefits to come your way!

As always, keep an eye on our social media accounts. Give us a follow on Instagram (@NationalSlovakSociety), Facebook (@NSS Life) and LinkedIn (@NSS Life) so you never miss a thing! You never know when a surprise contest or giveaway may appear online!



The NSS Heritage Museum Presents "Christmas Around the World" 2023



A heated tent where attendees were able to purchase Slovak themed meals/treats to eat



Attendees taking a break and enjoying some warm food and treats available for purchase



L-R: Chairman Bob Katricak, Director Keith Kucherawy and President Joseph Stefka, Jr.



Theresa Allan, Annie Mann and Bill Allan selling warm homemade meals



Suzie Ondrejco demonstrating how to make Oplatky waffles during the event



Heather Payerchin, Annette Stefka, Chris Katricak and Elaine Kucherawy



Judy Landa selling Raisin Paska bread



Various Christmas Trees decorated in traditional cultural styles from around the world



Director Andrea Garbon helping sell Slovakian holiday themed merchandise in the gift store



Visitors viewing the Heritage Museum's Slovakian themed wooden sculpture



Member & Community Engagement Coordinator Bethany Bonnar helping with coloring pages and crafts for youth attendees



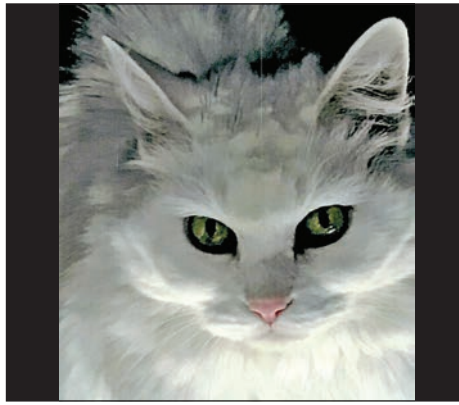
Larry Kozlowski dressed as Saint Nicholas

2023 Photo Contest Winners

(See Front Cover for Photo Contest Overall Winner)



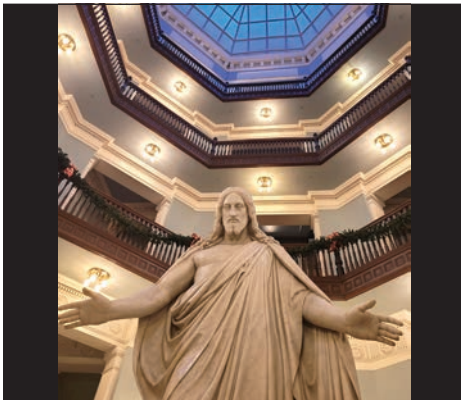
Animals Category: 1st Place
Magdalene Semego – Assembly 0108



Animals Category: 2nd Place
Jeanne Rogala – Assembly 0123



Animals Category: 3rd Place
Mark Mason – Assembly 0731



Architecture Category: 1st Place
Mary Walko – Assembly 0617



Architecture Category: 2nd Place
Bethany Leins – Assembly 0123



Architecture Category: 3rd Place
Enzo Scalise – Assembly C123



Babies Category: 1st Place
Donna Keister – Assembly L161



Babies Category: 2nd Place
Michael Kopanic – Assembly 0774



Babies Category: 3rd Place
Timothy Jaster – Assembly C381



Scenic Category: 1st Place
Laurie Fox – Assembly 0731



Scenic Category: 2nd Place
Enzo Scalise – Assembly C123



Scenic Category: 3rd Place
Magdalene Semego – Assembly 0108



Youth Circle Magazine - Winter 2024



Winter WORD SEARCH

R V Y J X N V W Z Z X O K E J K Y B O N
 B V G L O V E S B E O E Y D B E U G D O
 R G K Z W H V U V K U I S N O W M A N I
 H Y L A C H B T R A N A S A G I I C Q A
 I V H J T O W P Z V F Z K L B P U N X C
 V C Q V Z O L L J Q V Y C U E P D U D C
 G S Z S W Q W D E E S F Z M M D Z M Q
 R N D F I B N P F C R S R E K A D V R T
 P O L L N I J Z J Q H H N O B C M I F F
 X W D E T U T O F Y W S O O S K Q M N F
 Z F T S E Q S K F I H R F T W T H K Z G
 G L P V R Q G D S F R F P R C L G D Y F
 M A C S P L N A Y S N E J S O O E F X U
 B K O O N A D D K M I C P L V Z C B G M
 V E H Z L E C A Q Q U Q B L B H E O X C
 N E T U T D K K I A E H J H A V D N A A
 T I C E S K A T I N G T W L S C F L O D
 L I W Z W D A S N O W B A L L I E L Y Q
 C X C D J C A G M G R U B T F A J K Z F
 E O L E O H J Z T Q Q Q Y B R Z F E J N

Ice Skating	Fireplace	Snowflake	Sledding
Snow Ball	Hot Cocoa	Frozen	Snowman
Gloves	Frost	Snow	Cold
Wind	Cold	Ice	Winter

How to Make Pasta Necklaces

What you need:

- Pasta tubes
- Stretch yarn
- Acrylic colors of your choice
- Wooden beads of your choice (optional)
- Brush
- Scissors

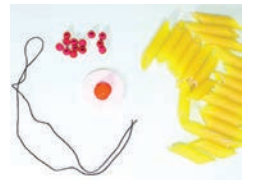
Instructions:

Start painting the pasta with acrylic color (we used a red one for this project). Roll them in paint or use a paintbrush. You can color your pasta in whatever colors you choose and you can use whatever pasta shapes you like. You can add details using a brush like spots and stripes and triangles.

Measure the proper length of yarn for your necklace. After that, start threading one pasta tube, then add two beads and continue repeating this step until you have no space to thread more pasta on the yarn.

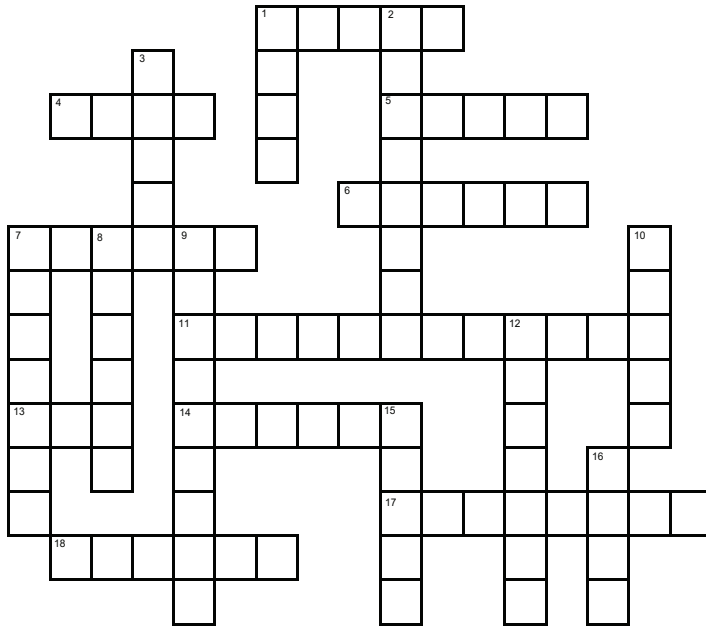
You can cut a longer piece of yarn and thread pasta tubes over and over so you make a longer necklace that you can wrap around your neck a few times.

Tie a firm knot at the end. You are all done! You've just learned how to make pasta necklaces.



If you see someone without a smile, give them one of yours.
 - Dolly Parton

Firefighter Crossword Puzzle



Across

1. Firefighters wear them on their feet
4. They slide down this to reach another floor
5. It is called this when setting fire deliberately to a property
6. The vehicle firefighters use
7. Firefighters wear this on their head
11. A cylinder used to put out a fire
13. A tool used for chopping
14. Worn on the hands
17. A person holding authority
18. The act of saving someone from a dangerous fire

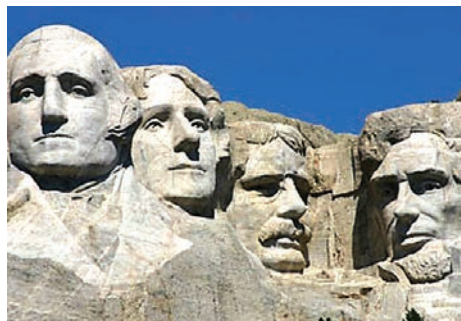
Down

1. An injury caused by fire
2. The act of teaching someone to be a firefighter
3. This makes a loud noise and warns us of a fire
7. A place in the street where a hose can be attached
8. You can climb up this to reach an outside window
9. A dangerous situation is sometimes called this
10. This produces loud noise from a fire engine
12. Where the firefighters and fire engines are based
15. Fumes released when a fire burns
16. The jaws of _____ are a tool used to help free trapped people

Answers to Valentine's Day Word Scramble

1. Darling
 2. Heart
 3. Chocolate
 4. Cupid
 5. Poem
 6. Flowers
 7. Beloved
 8. Candy
 9. Roses
 10. Envelope
 11. February
- I Love You Beary Much!

Mount Rushmore



Why These Four Presidents?

Gutzon Borglum selected these four presidents because from his perspective, they represented the most important events in the history of the United States.

Toy Car Balloon Racers

Gather the supplies to make a few balloon racers. For each racer, you will need:

- Toy car
- Balloon
- Plastic straw (thick one, like a smoothie straw)
- Rubber band
- Tape
- Balloon pump (optional, but helpful!)



Step 1: Cut the straw in half.

Insert a straw into the neck of the balloon and secure with a rubber band.



Step 2: Tape the balloon and straw to the top of the toy car, with the straw pointing toward the back of the car.



Step 3: Blow through the straw to inflate the balloon. An inexpensive balloon pump makes this job much easier, especially when your kids want to race their cars again and again!

Pinch the end of the straw closed to keep the balloon inflated until you are ready to race.

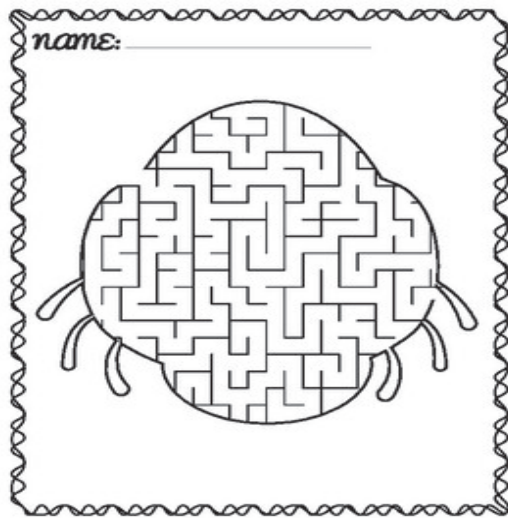


Explore forces and motion with toy car balloon racers

Set your car on a smooth surface where it has lots of room to roll. Release the straw and watch your car zoom!

The stored air in the balloon pushes through the straw, creating thrust – the force that pushes the car forward. The air moves backward and the car moves forward – a fun demonstration of Isaac Newton's third law of motion.

MAZE



VALENTINE'S DAY IN SLOVAKIA

A powerhouse of energy and enthusiasm, having an inherent zeal to live life to the fullest - that's Slovakia for you! This country, located in the central zone of Europe, is a sight to look at, whenever there is any celebration or festival. The entire country becomes attractive and dazzling with enchanting light displays. Love is an emotion to be cherished, a celebration to be rejoiced and the Slovaks know just how to do it. A complete believer of fun and frolic, they celebrate the festival of Valentine's Day with great pomp and glory. With this article, we will help you explore Valentine's Day traditions in Slovakia. Valentine's Day Celebrations in Slovakia

Every place has its own inherent customs and rituals when it comes to celebrating an occasion and the Slovaks are no different. In Slovakia, people indulge in a lot of outdoor activities and enjoyment during Valentine's Day. The entire place gets dotted with scented candles, red roses, heart-shaped balloons and such other decorations. It's really a sight to look at and one can almost feel an aura of love all around. Arranging for outings or get-togethers is a must during the festival and this is the time when friends and family members meet to spend some quality time together.

It is seen that lovers and couples are not the only ones who get to enjoy the flavor of the festival in Slovakia, rather people of all age groups rejoice and celebrate. On Valentine's Day, games are arranged, mouth-watering delicacies are prepared and the whole environment is a merry one. Many times, people make short trips to nearby locales, amongst which a very popular destination is the city of Bratislava. During the occasion, every corner and every lane in the city is gorgeously adorned with colorful decors and lights. On this day, the country gets to witness some of the most attractive live concerts, both at the national and the international levels.

A popular town located in the southern zone of Slovakia is the spa town of Trenčianske Teplice. This place allures a lot of visitors every year, who come bid to pamper themselves and their partner in the healing waters of the spa. The resort in Slovakia offers special packages around Valentine's Day and many cultural events are also held, involving a lot of music, dance, food and drinks. As the brightness of the day fades and a dark sheath wraps the sky above, people head to some of the most

popular pubs and discotheques, to party. Thus, it is seen that the festival is observed with excitement and fun by the natives and residents of Slovakia.

DIY Tassel Key Chain

Supplies:

- 2 silver big clasps or a Lobster clasp
- Jump rings
- Hemp Cord White
- DMC flosses and color variation embroidery floss in dark orange/light orange, red/pink, dark teal/light teal, white, royal blue, bright orange, yellow, pink and light teal
- Metallic Embroidery Thread, Gold
- Crochet Thread Silver/Silver
- Various beads
- Utility scissors
- Wide tooth comb



Instructions:

Cut the white hemp cord to measure 20 inches, fold it in half and loop it through the bottom loop on the clasp. Flip the ends through the loop and pull down tight on the ends. This cord is also small enough when doubled to go through the beads.

Add your beads by inserting both strands of the hemp through the bead. Layer your floss in the order you want your tassel color to be. Some floss will be longer than others, so you may have to re-wrap the strands, for example around a book, so they are all the same size.

Insert the floss between the two hemp cords below the beads and double tie tightly. Then tie into a knot to secure. Trim off the leftover hemp.

Fold the floss down. Cut another piece of hemp to around nine inches. Wrap the hemp around the top of the floss and double tie the cord again. Wrap each end of the hemp around the floss then tie the ends and trim.

Cover this area with gold or silver metallic floss in the same manner as the hemp.

Gently comb the tassel and trim the bottom. And that's it! Once you make the first one, you can make them rather quickly! So fun and easy to make!



Valentine's Day Jokes

- What's red on the outside and has you on the inside?
My heart. Ba-dum-bump!
- What did one Jedi say to the other on Valentine's Day?
Yoda one for me!
- What did the cook say to his girlfriend?
You're bacon me crazy!
- What did one light bulb say to the other on Valentine's Day?
I love you watts and watts.
- What did the refrigerator say to the magnet?
I find you very attractive.
- How did the doorbell propose to his sweetheart?
He gave her a ring.
- What kind of candy is never on time?
ChocoLATE. (Ha ha ha. Writing puns is harder than it looks.)
- What kind of flower do you never give on Valentine's Day?
Cauliflower.
- What did the volcano say to his mother?
I lava you.
- What did the squirrel say to his mate?
I'm nuts about you.
- What did one oar tell the other oar?
This is so row-mantic!
- What did the light bulb say to the other light bulb?
You light my world up.
- How can you get arrested on Valentine's Day?
For stealing someone's heart.
- What do you write in a slug's Valentine's Day card?
Be my Valen-slime!
- What did the pasta say to the tomato?
I love it when you get saucy.
- What do you call two birds in love?
Tweeheartts.
- What did one plate say to the other on Valentine's Day?
Tonight, dinner's on me.
- What's a bread loaf's favorite song?
All You Knead is Love.
- Did you hear about the spider wedding?
Yes, they're newly-webs.

Valentine's Day Word Scramble

DIRECTIONS: Unscramble the letters to form the names of 11 different Valentine's Day words. Then unscramble the shaded letters to answer the riddle.

- LIRANGD
- HAETR
- OLCHAOTEC
- DICPU
- MOEP
- LSWROFE
- BOLEDEV
- ANDCY
- ORSSE
- EOEVNPLE
- RRABYUFE

What did the boy bear say to the girl bear on Valentine's Day?

!



Show your favorite person how much they mean to you. Make them a heart pizza on Valentine's Day!



Answers to Firefighter Puzzle

ACROSS: 1. boots; 4. pole; 5. arson; 6. engine; 7. helmet; 11. extinguisher; 13. axe; 14. gloves; 17. official; 18. rescue

DOWN: 1. burn; 2. training; 3. alarm; 7. hydrant; 8. ladder; 9. emergency; 10. siren; 12. station; 15. smoke; 16. life



2023 Christmas Ornament Contest Winners



Frosty Group – Ages 5-7
Jacob Shank - Assembly C731



Rudolph Group – Ages 8-10
Oliver Gross - Assembly C102



Snowflake Group – Ages 11-13
Cameron Mason - Assembly C731



Santa Group – 14-16
Addison Draa - Assembly C731



Adult Group – 1st Place
Jessica Semego - Assembly 0108



Adult Group – 2nd Place
Linda Estes - Assembly 0731



Adult Group – 3rd Place
Adam Lazar - Assembly L075



NSS Fitness Matters Program Rules/Guidelines

Here at NSS Life we believe that “Fitness Matters,” which is why we are happy to provide our members with an exclusive fitness program to help them stay healthy and active. We are proud to introduce two program options, so you can choose what fits your fitness lifestyle best! The original Fitness Matters program you know and love has a fresh coat of paint and a new name! In the “Cardio Matters” program you can keep track of the miles you run/walk this year!

If miles aren’t your style, you can sign up for the “Working Out Matters” instead. In this program you can log other workouts you complete in 2024. What counts as a workout is up to you! From yoga classes, to rehabilitation stretching, to water aerobics, the possibilities are endless! This new program gives you the freedom to pick what workouts are right for you!

Each program has achievement levels, to provide you with goals to strive towards in your fitness journey. For each level you complete, you will receive an exclusive prize from NSS Life! This is a great way to prioritize your health and also get some awesome NSS goodies at the same time! Interested in participating? Simply fill out and mail in the attached form to the NSS Home Office. You can then expect your complimentary fitness logs to arrive in the mail, and your journey can begin! Once you have completed a level, mail or email your form to Bethany Bonnar (bbonnar@nsslife.org) to receive your prize. As always, talk to your

doctor before beginning a new fitness program to make sure that it is right for you.

Rules

- You must be an active NSS Life Member to participate in the Fitness Matters Program.
- Members can sign up for this program at any time during the 2024 calendar year, and all miles/workouts will be valid through 2024.
- To participate in this program, fill out the attached form and mail it into the home office at 1301 Ashwood Drive, Canonsburg, PA 15317.
- You may only participate in one program at a time.
- Contact Member and Community Engagement Coordinator, Bethany Bonnar, with any additional questions at bbonnar@nsslife.org or at 412-770-2093.

Sign-up Form Information

Name: _____ Age: _____

Address: _____

T-shirt Size: _____ Assembly: _____

Program (Select Only One):	Mail to:
_____ Cardio Matters	NSS Life
_____ Working Out Matters	ATTN: Fitness Matters
	1301 Ashwood Drive,
	Canonsburg, PA 15317

ASSEMBLY 0039 Uniontown, PA



Bethany Bonnar, helps to present the 55" HD-TV to Bob Christner

Over forty members came out to our Annual Christmas Party at the Columbia Association Social Hall to celebrate the Season of Christmas.

Our guest from the Home Office was Bethany Bonnar, our new Member & Community Engagement Coordinator. She shared with the members her vision for the future of fraternal programming in the NSS.

Following a delicious meal, we gave away a 55" HD-TV and the winner was Bob Christner.

Our Chinese Auction, for the benefit of the PVR Scholarship raised \$500.00 that was matched from the assembly treasury. Additional prizes of gift cards and poinsettia plants were distributed.

Congratulations go out to Alexandra Schwer and Dominic Masone who won prizes in the recent NSS Pumpkin Contest. Great job!

Our deepest sympathies go out to the families of Terry Carter and Rose Pringle. May they rest in the loving arms of their Resurrected Lord and Saviour.

We send out sincere congratulations to Board Member Sue Ondrejco for being awarded the John Jordan Upchurch Award by the Pennsylvania Fraternal Alliance for their outstanding fraternalist of the year. Greatly deserved!

Our next meeting will be our "Lenten Dinner" on Sunday, **March 10, 2024** in the social room of the Bob Evans Restaurant, in Uniontown starting at 6:00 pm.

May the New Year bring you and your family gifts of good health and long life. **Šťastný Nový Rok.**

John Payerchin
President

ASSEMBLY L075 Duryea, PA

Future meetings for our assembly will be:

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

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

August - Fraternal summer picnic. *Date to be announced*

October 12th - Meeting at Grandes Restaurant, Moosic, PA at 1:00 p.m.

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

Our 2023 was a good year for our assembly. Our membership grew and we continue to be one of the most active of assemblies for NSS. With the help of many of you 2024 will be an even better year for us.

Naturally this year we will be doing our volunteering at World Vision, and we hope to add Global links to the list. This non-profit is in Green Tree and does sorting and packing of medical supplies which are shipped all over the world to needy countries. We will do our mini golf tournament in the fall. This year we plan on having a picnic in the spring or summer and we are always open to ideas and suggestions.

There is something that we are required to take care of and that is the election of officers for our assembly. The plan is to have this take place at our picnic when we have hopefully many members present. The officers are President, Vice President Secretary/Treasurer (which can be split and have a separate person for each) and Activity Director. Don't be shy, the assembly can use fresh faces to keep us moving forward. If you are interested and want more details just call me (724-242-5085), Jill Grover (412-638-7060), or Bill DelMonaco (412-264-7268). Any one of us can answer all your questions.

A word of congratulations to our

members who were winners in the NSS photo contest; Enzo Scalise, Bethany Leins and Jeanne Rogala. Thank you to all who sent in photos. Just by entering, you benefit our assembly.

We have several of our members who are ill. If you happen to know one of them, please keep them and their families in your thoughts and prayers. You can also give them a call, or a visit, maybe just drop them a card. It may be just the tonic they need.

Every year at our Christmas party we make a number of donations to several charities. I will report them to you next month.

Don't forget the 6.5% one-year guaranteed interest rate on the NSS annuity. This nice high rate won't be available long. Call me or Bill DelMonaco if you want to know more.

May 2024 be a year in which each of us finds a good measure of happiness, good health, and laughter!

Bill Knoll
President

ASSEMBLY 0432 Fairview Park, OH

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.

Shawn Pytel
Publicity & Social Media

ASSEMBLY 0586 Chicago, IL

Our last 2023 get together here in Illinois is planned for brunch or lunch on Thursday, December 28 this year.

We will take advantage of daylight for our meeting. The place will be chosen and then phone calls and texts will be done to invite our members and guests.

Next year our prayer will again be for good health, good friends, God's blessings for our country and our military.

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

Irene Tomaskovic
President

ASSEMBLY 0588 Avella, PA

Election of Officers

Assembly 588 held its final meeting for 2023 on November 12, 2023. The assembly elected officers for two years and set meeting dates for the coming year. The officers elected for 2024 -2025 are:

President- John Bebo, Jr.

Vice President – Keith Kucherawy

Recording Secretary – Annette Stefka

Financial Secretary – Joseph Stefka, Jr.

Activities Director/Eldress – Florence Bebo.

Meetings will be held at the Stefka residence located at 5007 Old Orchard Lane Gibsonia, Pennsylvania on the following dates and times:

Sunday, **February 25**, 2024
at 2:00 p.m.

Monday, **April 15**, 2024
at 5:00 p.m.

Monday, **September 23**, 2024
at 5:00 p.m.

Sunday, **November 3**, 2024
at 2:00 p.m.

Please plan to attend the meetings and become active Assembly 588 members. Please contact Annette at 724-407-3591 if you are planning on attending a meeting so she can plan accordingly.

Annette Stefka
Recording Secretary

ASSEMBLY 0617 Ashley, PA

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 jkkurilla@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 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

John Kurilla
President

REGION 2 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 re-elected Officers.

Marlin Petro Wesnak
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!!**

Judge Ron Arnoni's Leadership Corner

Be a Leader, Not a Follower!

"Leadership is more than a title, it is about how you live your life. In contrast, being a follower means depending on others for direction and validation.

We all possess the potential to be a leader and make an impact in our own way. That might mean taking the initiative on projects at work, offering support and guidance to peers, and being an example of integrity, fairness and respect for those around you.

Leaders see the talents and accomplishments of other people as assets rather than threats, and they use these strengths to build supportive and successful teams."



Leadership
DEVELOPMENT

Follow on Instagram



www.OurLeadFamily.com



Assembly L161 Members donates time and food to McKenna's wagon



Director Theresa Zemelman and her family help to prepare sandwiches for Martha's Table



Members of Assembly L161 gathered on November 26th to give back to the community by preparing sandwiches for a local charity – Martha's Table. Martha's Table is a charity organization in Washington D.C. that has been in existence for over 40 years, helping to provide education, access to physical and mental health services, and promoting family success. One of the programs Martha's Table provides is called McKenna's Wagon. McKenna's Wagon is a mobile food service, which rolls out seven days a week, 365 days a year, to feed hundreds of DC neighbors who may be experiencing housing instability or hunger at two downtown locations. Volunteers serve hot, fresh meals, as well as sandwiches, homemade muffins, fruit, and refreshments. Assembly members enjoyed an afternoon preparing, bagging, and labeling over 250 sandwiches for donation to McKenna's Wagon.

Assembly 377 Christmas Party



Assembly 377 members attending our annual Christmas party at Hugo's on December 3rd.

Assembly 617 Join Hands Day



Check presentation at St. Vincent de Paul Kitchen

Assembly 617 had a busy fraternal November and December. The assembly held a "Join Hands Day" on November 29, 2023 at St. Vincent de Paul Kitchen, Wilkes Barre, Pa. In addition, the Assembly presented the kitchen with a check for \$125.00 to help defray the operating cost for a day in memory of George Strish. Also during December, the assembly donated the receipts from a mini lottery to the Holy Family Food Pantry. Members of the assembly were very pleased to aid the Children Christmas Project of the Catholic Social Services with a donation. The assembly helped two charities at the "Parade of Trees" a month long charity event by helping raise funds for charities. The charities were the Victim's Resource agency and Ava's Toy box a childhood cancer program.

The next meeting of Assembly 617 will be on Saturday **February 24th** beginning at 1:00 p.m. tentatively at Pierce St. Deli Kingston. Members of Assembly 617 planning to attend please contact John Kurilla at 570-287-4163, 570-239-5936 or jjkurilla@aol.com

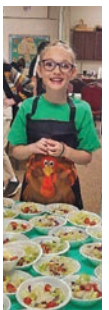
Members of Assembly 617 take this opportunity to wish a Happy New Year - *Šťastný Nový Rok* to the NSS family.

John Kurilla
President

Assembly 731

Our members helped serve Thanksgiving dinner to more than 200 people at the Chestnut Ridge Church of God in Hubbard on November 14th. Members from Assembly 731 included Pastor Rob McFarland, Kathy Flickinger, Linda Estes, Kathy Cessna, and youth member Valerie Cessna. The attendees appreciated the delicious dinner and those who volunteered their time to help.

Valerie Cessna prepares to serve salads to the dinner guests.



Assembly 731 Sponsors the Poland Express Assembly 813 News



A few years ago, Rosalie's Forever Footprints was established by the parents of Rosalie following her death at birth. It was the intent of her parents to honor and remember her by creating a non-profit organization that would invest in local community projects that help better the community, enhance family engagement, and create a lifetime of positive memories for children in the community.

One of the most successful events to be established through this organization in Poland, Ohio, is called "The Poland Express". The event is held for five evenings during the week after Thanksgiving. Santa rides his sleigh through the neighborhoods making stops several designated homes each night and welcomed by happy children and adults. Homeowners provide a fun-filled time for everyone to enjoy games, crafts, and refreshments while waiting for Santa's arrival. The Poland Police and Fire Departments led the way for Santa's ride through town to ensure the safety of everyone.



The program is funded through the generous donations from families and businesses. This year, Assembly 731 helped sponsor the Poland Express with a donation and NSS Life was acknowledged on Santa's sleigh stage. Several members were able to enjoy Santa's arrival in their neighborhood on different nights.

On Thanksgiving, several members gathered after dinner to make ornaments for the NSS Ornament contest and signed Christmas cards for the NSS nursing home project. Peggy and Mark Mason work together with their grandson, Elijah, making ornaments for the NSS contest.



Director Laurie Fox
Assembly 731 President

Assembly 813 concluded their fall season with the popular Wine Cork Pull activities benefiting the Catholic Social Services and its programs to help those who need some help with rent, food and/or utilities. Kerry Farrell of Assembly 813 was co-chair for this event with Stephanie Cronan of the Catholic Social Services. Everyone enjoys this event which is a lot of fun and raised \$3,030.

Kerry Farrell and Mary Jo Holker worked with David Hanks of the Wiregrass Area Food Bank and their Brown Bag Program which helps senior citizens. Each senior in the program receives two extra bags of groceries each month for a year. We had a very successful campaign and raised \$13,894, a record amount for all the years we have conducted this drive.

Mary Jo Holker
Secretary

NSS Agent hosts a Toys for Tots Drive



Thomas Stroyne of Golden Strategies Financial Services
pictured above next to donated toys for their Toys for Tots Drive



When was the last time you submitted a new member? My resolution for the New Year 2024 is to submit at least one new application a month!

Fun and Healthy Winter Activities

Playing In The Snow

It is a magical experience, transforming the dead landscape of late autumn and early winter into a mystical wonderland. It invites everyone to explore, climb, shape, and slide. Packed snow is certainly not limited to triple sphere snowmen. When playing in the snow, let your imagination run wild. Also, even brief exposure to cold or freezing temperatures has been shown to help in boosting levels of energy, even if the time exposed is short. Walking through nature has also been found to have a positive effect on the brain, it can result in feeling happier and younger.

Skating

Ice skating has many different outlets: ice dancing, hockey, and if you have access to a solid straightaway of ice, speed skating. Many health benefits accompany getting out on the ice on top of the sheer joy of soaring along over the frozen water. It improves balance, helps joint flexibility, is excellent aerobic exercise, builds leg muscles, enhances endurance over time, and is said to be an even greater exercise than cycling and running when it comes to sheer joint and muscle benefits.

Cross Country Skiing Or Snowshoeing

Both cross-country skiing and snowshoeing have been around for millennia. Each sport is a total body workout. These sports also improve balance, develop muscles, and works out the heart well. Whether cross-country skiing or snowshoeing, mood and energy get a lift from being outside in the brisk weather and the body gets a great workout for burning calories while building muscle mass and giving the heart a workout.

Snowboarding

Snowboarding is a more modern sport, and it is an extreme one with extreme benefits. It requires many different types of body movements as you glide through the snow, jump over obstacles, and maintain your balance; this makes it an excellent aerobic exercise.



DEPARTED MEMBERS NOVEMBER 2023

Name	City and State	Date of Death	Assembly
Atkins, Patricia L	Pittsburgh, PA	11/20/2023	0100
Angelozzi, Anthony	Apollo, PA	10/28/2023	L105
Bacher, Dolores	Butler, PA	10/17/2023	0123
Bertovich, David	Charleroi, PA	11/08/2023	0377
Betts, Evelyn	Cranberry Twp, PA	10/06/2023	0731
Beulla, Leonard M	Sandusky, MI	10/20/2023	0774
Bremmer, Sally	Marshfield, WI	07/30/2023	0774
Brink, Kenneth	Laingsburg, MI	09/21/2023	0381
Brown, Roger	Seagertown, PA	03/29/2023	0731
Bruner, Wesley	Blairsville, PA	11/17/2023	0774
Burdick, Audrey	Lady Lake, FL	10/26/2023	0381
Butson, Crystal	Allison Park, PA	10/21/2023	0123
Butler, Gary	Mc Donald, PA	10/23/2023	0588
Cannistraci, Samuel	Tyrone, PA	10/19/2023	0267
Carr, Loretta	Perryopolis, PA	09/30/2023	0108
Caudle, Nancy	Asheboro, NC	04/07/2023	0774
Christman, Lorraine	Ashfield, PA	10/30/2023	L102
Costello, Edith	Fairhope, PA	10/23/2023	0039
Cox, Edith	Washington, PA	10/22/2023	0377
Cullen Sr., Paul R	Palm Harbor, FL	07/25/2023	0100
Cypher, Jerome T	Washington, PA	09/03/2023	0588
David Jr., Lloyd G	Blairsville, PA	08/20/2023	0554
De Nardis, Clara	Pittsburgh, PA	11/17/2023	0100
Delaney, Janet B	Naples, FL	11/03/2023	0800
Dennis, Rebecca G	Shavertown, PA	11/01/2023	0617
Duncan, Sandra J	Renfrew, PA	11/08/2023	0123
Eggerton Jr., Raymond A	Pittsburgh, PA	10/22/2023	0100
Elder, Margaret	Trafford, PA	05/24/2023	0737
Elgin, Barbara	Indiana, PA	10/30/2023	0737
Fair, Karen	Butler, PA	11/13/2023	0123
Fieg, Arlene	Storystown, PA	11/11/2023	0039
Field, Betty O	Lewisburg, PA	10/26/2023	0774
Finazzo, Mary C	Erie, PA	11/05/2023	0008
Foust, Dennis	Sarver, PA	11/13/2023	L105
Fuschino, Lillian	Hooversville, PA	10/27/2023	0774
George, Alice M	Sewickley, PA	10/03/2023	L161
Haney, Betty	Washington, PA	05/25/2023	0588
Hazen, Robert	Mercer, PA	11/11/2023	0731
Hennon, Joylene	Houston, PA	11/02/2023	0774
Hickok, Sharon	Prospect, PA	10/24/2023	0731
Holliday, Jerrold	Smithfield, PA	11/24/2023	0039
Holzshu, Nancy	Murrysville, PA	08/26/2023	L105
Jaquis, Barbara	Lancaster, PA	10/30/2023	0267
Jumper, Robert	Lancaster, OH	10/18/2023	0595
Kaczmarek, Frank	Monongahela, PA	11/02/2023	0377
Kasper, Janette	Charleroi, PA	11/10/2023	0377
Katavich, Audrey	Petrolia, PA	10/24/2023	0731
Kavala, Terrence	Gibsonia, PA	10/24/2023	0554
Kebles, Rita	South Park, PA	11/07/2023	0434
Keener, Mabel	Zelienople, PA	11/15/2023	0123
Kosol, Albert	Carnegie, PA	11/08/2023	0434
Koza, Elizabeth M	Homestead, PA	10/04/2020	0108
Landes, Delores Jean	Franklin, WV	10/26/2023	0774
Latocha, Elmer	Levering, MI	09/23/2023	0774
Leichliter, Janet	Greensburg, PA	09/10/2023	0737

DEPARTED MEMBERS NOVEMBER 2023 (continued from page 22)

Name	City and State	Date of Death	Assembly
Lenoski, Ronald	Pittsburgh, PA	10/25/2023	0123
Lewis, Harrison	Burgettstown, PA	10/17/2023	0588
Longo, Rose	Erie, PA	11/03/2023	0774
Lozar, Aura	Masontown, PA	11/19/2023	0039
Magoulick, Robert	Hopwood, PA	10/01/2023	0039
May, William E	Pensacola, FL	10/28/2023	0774
Mazza, Louis E	Houston, PA	11/09/2023	0434
Mc Cloud, Joyce C	Canonsburg, PA	11/03/2023	0434
Mc Connell, Robert A	Ligonier, PA	11/01/2023	0774
Mc Henry, Mary E	Canonsburg, PA	11/15/2023	0434
Mc Laughlin, Patricia	Warrington, PA	11/10/2023	R059
Mc Manamon Francis	Fredonia, PA	11/04/2023	0774
Michaels, Evanthia	New Port Richey, FL	08/05/2023	0813
Miller, Gail	Meadville, PA	11/29/2023	0554
Monaco, Mae	Indiana, PA	11/07/2023	L105
Nauert, Andrew	Springtown, TX	10/18/2023	0774
Neal, Flora	Tyrone, PA	11/09/2023	0267
Newman, Helen	Clinton, PA	10/22/2023	0123
Noel, Lyn	Ligonier, PA	10/25/2023	0774
Nordin, Raymond	Philadelphia, PA	11/09/2023	R059
Orach, Mary E	Carbon, PA	11/18/2023	0617
Paczek, Gladdie	Butler, PA	09/25/2023	0123
Patton, Mary	Renfrew, PA	10/26/2023	0123
Pawlak, Diana	Cabot, PA	10/23/2023	L105
Peters, Robert	Saegertown, PA	10/31/2023	0774
Polahar, Marion	Saltsburg, PA	10/27/2023	L105
Popovich, Irene	Blairsville, PA	08/18/2022	0774
Radish, Ruth Ann	Freedom, PA	06/16/2023	0123
Ramsey, Jane E	Port Matilda, PA	11/20/2023	0267
Rish, Winona	Mingo Junction, OH	11/15/2023	0595
Rosenko, Richard	Luzerne, PA	04/11/2021	0617
Rudy, Glenn	Jonestown, PA	08/10/2023	0774
Salay, Anthonia	Parrish, FL	10/11/2023	0432
Santiago, Janice	Reading, PA	11/13/2023	L102
Schultz, Robin	Allentown, PA	10/20/2023	L102
Seprish, Mary L	Hawk Run, PA	09/20/2023	L040
Sheppeck, Margaret	Renfrew, PA	09/28/2023	0123
Sicheri, Evelyn	St Marys, PA	10/09/2023	0554
Simpson, William	Indiana, PA	10/09/2023	0774
Slavick, Robert	Monogahela, PA	10/15/2023	0434
Stanko, Rena	Canonsburg, PA	08/30/2023	0774
Stiteler, Thomas	Indiana, PA	10/24/2023	0267
Strate, Judith	Wausau, WI	10/31/2023	0774
StuberSr., Lester J	Ephrata, PA	10/02/2023	L102
Tamburro, Raymond	Murrysville, PA	10/20/2023	L105
Thibault, Blaine	Erie, PA	11/17/2023	0774
Tomasko, Robert	Ashburn, VA	09/27/2023	0774
Tooch, John	Monaca, PA	11/20/2023	0123
Trohoski, Anna M	Erie, PA	11/09/2023	0731
Vlacancich, Paul	Struthers, OH	05/14/2023	0731
Watson, David	Hopwood, PA	11/18/2023	0039
Witala, Carol Anne	Pueblo, CO	10/03/2023	0236
Wolfe, Clara H	Kenneth Square, PA	11/06/2023	L102
Writt, Mark	Greensburg, PA	11/10/2023	0737
Zelev, Robert	Uniontown, PA	10/01/2023	0039
Zelek, Helen G	Verona, PA	05/23/2023	L105



DONATE TO THE PVR SCHOLARSHIP FUND

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

1. Your contribution will help our young members achieve their academic goals.
2. Your donation may benefit your own son, daughter, niece or nephew.
3. Every year, requests for grants increase, making more demands on the PVR Scholarship Fund.

PVR Scholarship Fund Donations November, 2023

In Memory of the **Following Members**
from **Assembly 0123:**

James L. Burns	20.00
Vince Carapellotti	20.00
Loretta Gordon	20.00
Gertrude Haggard	20.00
Louise Hendrickson	20.00
Marcia Holquist	20.00
Patsy Snyder	20.00
Rosanne Stawiany	20.00
John B. Sullivan II	20.00

In Memory of our son, **Kyle Alexander Ghaly:**

From Lyle and Jill Grover 50.00

In Memory of **Shaun Logan Crowley:**

From Lyle and Jill Grover 25.00

In Memory of **Joseph and Elizabeth**

Resovsky:..... 25.00

In Memory of our son and brother,

Shaun Logan Crowley:

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

Donations:

Bill and Rose Deemer	60.00
Anonymous Donation	50.00
Director Laurie Fox	50.00
Director Keith Kucherawy.....	250.00



Sviatočné obdobie Vianoc vrcholí oslavou Nového roka. Posledný deň starého roka sa ľudia na celom svete pripravujú na oslavu toho nového, prichádzajúceho. Prajeme si, aby Nový rok bol úspešnejší ako ten predošlý a priniesol nám množstvo krásnych chvíľ.

Niekoľko myšlienok na začiatok nového roka:

Sľubte si v roku 2024:

Aby sa vaše problémy nikdy nehromadili, berte ich po jednom.

...nestažovať sa..usmej sa a vylepši svoju časť sveta!

...vybrať si nebyť nešťastný..byť veselý a pozitívny a ostatní budú nasledovať.

...nestratiť sa v detailoch ... majte svoj život jednoduchý a organizovaný!

...nikdy sa nezaoberte chybami z minulosti..učte sa z nich a urobte svoj život lepším!

...nikdy nečakaj to najhoršie...vždy dúfaj v to najlepšie.

...nikdy si nemysli, že si nedôležitý..nikto nie je na svete dôležitejší ako ty! Ver tomu!



Troja králi

Záverom vianočného obdobia bol sviatok Troch kráľov 6.január. Zvyky, ktoré sa spájali s týmto dňom, sú typickým príkladom prelínania staroslovanských obyčají obohatených prvkami rímskej kultúry s kresťanskými obradmi. Patrilo k nim napríklad svätenie vody, ktorá takto získala silnejší účinok. Typická bola aj koleda—obchôdzka kňaza so sprievodom po domácnostiach. Počas nej sa nad izbové dvere kriedou písali posledné dve číslice letopočtu a iniciálky troch biblických mudrcov (kráľov) G.M.B. (Gašpar, Melichar, a Baltazar), podľa ktorých tento deň dostal svoje meno.

1. január - Deň vzniku Slovenskej republiky - Oslavujeme ho od roku 1993, na počesť vzniku samostatnej Slovenskej republiky.

Ako na Nový rok, tak po celý rok: Ľudové zvyky prinesú zdravie aj peniaze

Naši predkovia verili, že úspešný rok si možno privolať rôznymi novoročnými zvykmi. Mnoho z nich sa dodržiava dodnes, na iné sa trochu zabúda. Ak túžite po peniazoch, žijete bez konfliktov a v plnom zdraví, rozhodne sa oplatí ich vyskúšať. Uvidíte, ako sa vám vyplatia.

Keďže Slovensko je bohaté na nárečia i zvyky, niet divu, že sa v závislosti od regióna môžu líšiť. Niekde sa dáva šošovica pod tanier ako symbol bohatstva na Vianoce, inde na Silvestra či na Nový rok.

Prvý do domu...

Úspešnosť celej domácnosti a jej obyvateľov vraci ovplyvňuje prvý človek, ktorý prejde na Nový rok cez jej prah. V žiadnom prípade by to nemala byť žena. Naopak, ideálny je **muž**, ale nie hocikaják. Mal by byť **mladý a zdravý, v najlepšom prípade s čiernymi vlasmi**.

Čo na tanier?

Aj potraviny, ktoré si na Nový rok doprajeme, majú symbolický význam. Na našom tanieri by nemala chýbať šošovica a bravčovina či mak, ktoré sú symbolom hojnosti. Vyhnúť sa naopak treba hydine a zajacovi, pretože by vraci šťastie a majetok uletelo resp. utieklo. Jedla by malo byť na stole toľko, aby sa každý najedol dosýta – tak, ako celý nasledujúci rok.

Domácnosť naporiadku...

Azda viac ako ktorýkoľvek iný deň je dôležité, aby bola domácnosť „ako zo škatulky“.

Ľudia, zvieratá aj obydlie by malo byť čisté. V prípade opaku by mohla hroziť členom domácnosti v nasledujúcom roku choroba či nedostatok obyčia. Je zároveň dôležité, aby sa do domácnosti navrátilo všetko požičané a veci boli na svojom mieste, inak by v domácnosti stále niečo chýbalo.

Nový rok bez roboty...

Aj keď inak pracujete ako včelička, na Nový rok by ste sa mali podľa ľudových tradícií krotiť. Vešanie bielizne napríklad symbolizovalo ťažkú smrť či obesenie, zametanie smerom von z miestnosti tiež znamenalo vymietnutie teda smrť, preto bolo istejšie sa tejto činnosti nevenovať vôbec. V niektorých častiach Slovenska sa tiež nesmelo šiť, pretože by kury prestali niesť vajcia.

Na Nový rok sa treba vyhýbať konfliktom, byť mierumilovný a v dobrej nálade. Takéto správanie by vám malo zaručiť, že celý rok budú vaše vzťahy v poriadku a bez hádok.

Aké zvyky dodržiavate na Nový rok vy? —plniElanu.zoznam.sk





NSS Life ANNIVERSARY OFFER PROGRAM

Family Matters...



**EASY TO
APPLY**
SIMPLE ISSUE

**SPECIAL
CONSIDERATION!**
NO MEDICAL EXAMS!

QUALITY LIFE INSURANCE • LIMITED TIME ONLY * JANUARY THRU MARCH, 2024 *

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 1/1/22 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 pg. 2 of this newsletter.

Prospect Information:

Name: _____ Phone: _____

Address: _____

City: _____ State: _____ Zip: _____

Recommender Information:

Name: _____ Phone: _____

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

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

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

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

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



Youth Circle Page

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

Pittsburgh Slovaksians



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

Word Scramble

The letters of the words are scrambled. Figure out what the word is and write it on the blank line provided.

- | | |
|-----------------|---------------|
| 1.ESLML _____ | 6.OCWDR _____ |
| 2.GTIF _____ | 7.EOVT _____ |
| 3.NNRUGNI _____ | 8.OKNW _____ |
| 4.TEAN _____ | 9. OBKO _____ |
| 5.OJKE _____ | 10.ILHL _____ |

vote
book
neat
gift
running

know
hill
crowd
smell
know

Note Of Appreciation

Dear NSS:

"Thanks" Such a small word with such a huge meaning!

Thank you for choosing me as a recipient for the NSS Scholarship. It has been a blessing that has helped me in pursuing my dream of getting a degree in Criminology and Criminal Justice. I am so appreciative.

Kathleen Farabugh
Assembly 0267

HAPPY NEW YEAR!

W I H V V A X R N R Z G O A L S A Z Y F
G R B K G Z T Y Z I Z Z J Q C O M P X B
M D M B T B K T P X N S L T K C X X W T
M I Q C R A E Y W E N O Z J K S K R N H
L P D M V X P N Z J L O V Z V Y D Z Q G
G P E X A X K O Q N C O U N T D O W N I
F V Z N D S S M B P C Y W V F T W F B N
T R S P S P A R K L E R S H Q T O J A D
P J O L B Y V M S Y L N N N R C A F L I
Y L P E N S K R O W E R I F Z N Y C L M
X J K E B D P P G W B K N J U G J W O J
W I S C F S F L D B R G P A J E X A O K
Q S C A O W D J R M A W R T J H Q H N C
F R Q K J N W P A R T Y P O P P E R S O
K E P A U J F G X M I Z X R T S X Q L
V E N R I Y E E B G O Q Y I U P H K Y C
Y H I S I R E O T J N O I T U L O S E R
Q C S H A P P Y G T B O U V C D L R Z G
R M Q G Q X Y B N O I S E M A K E R G F
N A E N K V K T Y F H R R A Y R Y I A V

Countdown
Confetti
Midnight
Balloons

Celebration
Fireworks
January
Happy

New Year
Clock
Cheers
Goals

Party Poppers
Noisemaker
Resolution
Sparklers



National Slovak Society
(USPS 0371-140)
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MAY
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BOOK ROOM
DOUBLE TREE - GREENTREE

DOUBLE TREE
by Hilton