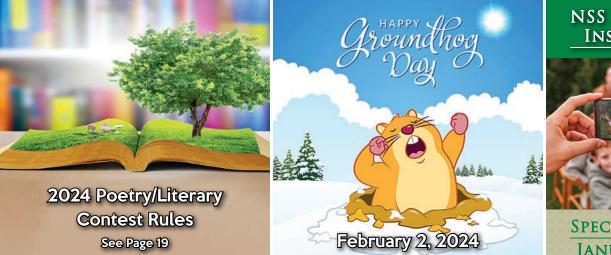
The National Slovak Society of the United States of America

NSS Life. Národné Noviny

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NATIONAL SLOVAK SOCIETY **OF THE UNITED STATES OF AMERICA**

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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

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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:

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	Certificate #:	Ass	embly #:	
:	New Address:			
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	Former Address:			
:	City:	State:	Zip:	
	www.nssl	ife.org	NSS	LIFE

Activities At A Glance

REGION 2	Assemblies L075, 0617
February 24 April 13 May 18 August TBA October 12 November TBA	Assembly 0617, Meeting, TBA 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	Assemblies 0039, 0100, L105, 0108, 0123, L161, 0377, 0434, 0441, 0588, 0731, 0737, 0774
February 18 February 25 February 25 March 2 March 10 April 15 May 5 May 17-18 June 9 June 21 July 12-14 July 12-14 July 14 September 8 September 15 September 23 November 3 December 1 December 7 December 7	Assembly 0731, Meeting, Boardman Park Georgianna Parker Activity Ct at 6:00 pm Assembly 0588, Meeting at Stefka's residence, Gibsonia, PA at 2:00 pm Assembly 0377, Meeting at Olive Garden, Washington, PA at 3:00 pm Assembly 123, Dinner/Mystery Play, Oakdale Community Center, at 5:00 pm Assembly 0039, Meeting/Lenten Dinner, Bob Evans Community Room at 6:00 pm Assembly 0588, Meeting at Stefka's residence, Gibsonia, PA at 5:00 pm Assembly 0377, Meeting, Foster House, Belle Vernon, PA at 3:00 pm 2024 Annual Joint Bowling Tournament, GCU, NSS, & SCS Assembly 0039, Summer Bar-B-Q/Flag Day, Columbia Assoc. Pavillion at 2:00 pm Region 5, Pirates Outing National Golf Tournament, Treasure Lake, DuBois, PA Assembly 0377, Annual Picnic, Richardson's Park, Bentleyville, PA at 3:00 pm Assembly 039, Fall Dinner/Flight 93 Memorial Service, Bob Evans at 6:00 pm Assembly 0377, Meeting, Sesame Gourmet Restaurant, McMurray, PA at 3:00 pm Assembly 0588, Meeting, Stefka's residence, Gibsonia, PA at 5:00 pm Assembly 0588, Meeting, Stefka's residence, Gibsonia, PA at 2:00 pm Assembly 0588, Meeting, Stefka's residence, Gibsonia, PA at 3:00 pm Assembly 0577, Meeting, Hugo's Restaurant, Brownsville, PA at 3:00 pm Assembly 0377, Meeting, Hugo's Restaurant, Brownsville, PA at 3:00 pm Assembly 0371, Christmas Party, Boardman Park's Lariccia Center Rotary Room (TBA) Assembly 0039, Annual Christmas Party, Columbia Assoc. Social Hall at 1:00 pm
REGION 8	Assemblies 0004, 0070, 0160, 0432, 0595
February 18	Assembly 0432, Tobogganing, Strongsville Chalet, Strongsville, OH at 6:00 pm
REGION 14	Assemblies R059, L102
AT LARGE	Assemblies L002, R019, L040, 0110, 0236, 0267, 0381, 0554, 0568, 0586, 0705, 0800 0813
February 29	Assembly 0586, Meeting, Time and Place to be announced.



NATIONAL NEWS | FEBRUARY 2024

The President's Page...

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



As I author this article, it is the first day of Winter. Up to this date, the Pittsburgh area has avoided any major snow events. The weather forecast for the next week shows temperatures in the 50's and high 40's. I am sure this will change shortly but everyone will enjoy the temperature and lack of snowy highways for the time being.

Our Secretary-Treasurer/CFO has recently submitted a letter of retirement to the Board of Directors. Linda's effective retirement date is December 31, 2024. Linda has been a lifelong member of the society and has been active as both a member of the Board of Directors since 1990, and the National Secretary-Treasurer/CFO since 2006. Her dedication and commitment to the NSS has helped us to continue to grow over the past thirty-three years. Personally, I met Linda while we were both attending NSS District 5 events as children with our families back in the 1960's. Over the years, we have had the opportunity to work together as members of the former National Assembly and for the past three years as fellow National Officers of the Society. Linda's knowledge and experience was extremely helpful in my transition to the position of National President in 2020. She has been a great teammate in the NSS Home Office and will truly be missed when she retires. Wishing you nothing but the best Linda!

During the month of February, we recognize several holidays. Groundhog Day occurs on February 2nd, Valentine's Day on February 14th, Presidents' Day on February 19th, and the Lenten Season begins on Ash Wednesday, February 14th. We at NSS also celebrate Found-

ers Day on February 19th. The NSS Home Office will be closed on Monday, February 19, 2024, in observance of Presidents' Day and Founders Day.

The story of the founding of the National Slovak Society has been documented on the pages of this publication numerous times in the past. Our Founder and Honorary President, Peter V. Rovnianek, organized a meeting with five Slovak societies from various parts of the country to form the National Slovak Society in Pittsburgh, Pennsylvania. Four of the five societies placed \$50 each into a fund for member benefits. Since Pittsburgh hosted the first meeting, it was not required to place \$50 into the fund. From its humble beginning of a \$200 benefit fund in 1890, the National Slovak Society has continued to grow. Today the Society has 41,000 members and our assets approach \$1.8 billion! Why has the NSS continued to grow and prosper over the last 133 years? The Society has had officers and directors over the years that have made decisions in the best interest of all of the Society's members. It has continued to develop and offer products providing members with financial security. It has embraced technology to assist in the processing of business. The Society has at times taken bold steps such as developing a marketing and advertising campaign using printed media, radio, and television advertisements and implementing the campaign consistently over the past 20+ years. The NSS has always treated their members like family, leading to the marketing slogan ... "where family matters!." Member loyalty has contributed to our continued success, and we thank you. The Society continues to focus on its mission: "To provide our fraternal family with a sustainable measure of financial security via life and annuity products, while offering charitable, cultural, social, and educational opportunities that benefit our members and their communities." The NSS has

also continued to support efforts to preserve our Slovak heritage and culture. The Society Officers and Directors have not been satisfied with the status quo over the years. They have continually looked for ways to improve our products, our business processes, and our fraternal benefit offerings. All of this has led to a strong, growing Society poised for the future. I think the founders of the National Slovak Society would be extremely proud of where we are today in our 134th year, with growing membership and assets!

Several assemblies have meetings scheduled during the month of February including Assembly 617 on February 24th, Assembly 588 on February 25th, Assembly 586 on February 9th. Assembly 432 will sponsor a tobogganing event on February 18th. Please be an active member and take part in your assembly meetings and activities!

News of Narodniars

Special Birthday wishes to my granddaughter Adalyn Bernardo on her ninth birthday! May your day be as special as you are!!! Happy Birthday to Randi Czarney, Elaine Kucherawy, Bob Triebsch, Elizabeth Young, Don Shriver, Linda Beno, former Home Office employee Mary Lou Chojnicki, Phillip Chojnicki, Daneille Lavin, Cooper Lavin, Maureen O'Neill, Bob O'Neill, and all other NSS members celebrating a birthday in the month of February.

Happy Anniversary wishes to Veronica and Cliff Moeller, Maureen and Bob O'Neill, and all other couples celebrating a wedding anniversary this month! Enjoy your special day!

Deepest sympathy to NSS Field Development Manager Jeff DeSantes, his wife Julia, and the DeSantes family on the passing of Julia's father Joe Fabri. May God provide Peace and comfort to the DeSantes family at this most difficult time.



A Page From My Notebook...

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



Another Chapter Closed

If you've read any of my previous articles you know I always try to fill my page with information about our members, sayings that send special messages, the quarterly financials, important information for our Assemblies and Regions and more. However, my article this month will be a bit different and personal.

After a lifetime of membership in the National Slovak Society, over 30 years of dedication as a Board Member and 17 years as Secretary-Treasurer/ CFO, I have notified the Board of Directors of my desire to retire from my position as the NSS Secretary-Treasurer/CFO on December 31, 2024. Thank you all for having the faith in me to play a part in the leadership of the NSS and to join a "team" of dedicated employees that envision a bright and prosperous future for the society.

I extend my gratitude to Chairman Bob Katricak and the Board of Directors for their support and faith in me. I wish them much success in their search for a new Executive Officer to fill the requirements of my position. Finally I would be remiss if I did not thank President & CEO Joseph Stefka, Jr. for a friendship that began many "moons" ago as youth members until today as Executive leaders of the NSS. It's hard to believe we are that old!

As a Member of the National Slovak Society, you and your family are eligible for benefits from Start Hearing.

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.

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Current Interest Rates

★ Effective January 1, 2024 ★

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.

2023 Yearly Leaders



Rich Nulph is the **TOP PREMIUM/ANNUITIES PRODUCER** for the **Year of 2023**. He is the founder and President of Safety 1st Retirement located in Lower Burrell, PA with six locations in the Pittsburgh area. Rich built his firm to bring a holistic approach to retirement planning. Safety is a priority in building a successful retirement plan that includes lifetime income options. The firm also provides expert support in estate planning and Medicare products. You can reach Rich and his team at **412-772-8575**. Congratulations from NSS Life on a job well done.

Congratulations to **Joseph Hernandez** on being the **TOP LIFE INSURANCE/NEW MEMBER PRODUCER** for the **Year of 2023**. Joseph is from Lumberton, North Carolina. Joseph started selling life insurance at the early age of 18 and was employed with United Insurance for 20 years. He decided recently to go independent and is very excited about working with the NSS and the products they have to offer. Joe is the proud father of two precious little girls, Zoe and Skylar.



From the Sales Department...

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



Insure Your Love

February is recognized as "insure your love" month. It probably coincides with Valentine's Day being on February 14th but nonetheless it is an important topic and one that every family should think about.

Life insurance is one of the most unique financial products. If and when something bad happens, an immediate amount of money will be paid to your loved one(s). Which will probably be your spouse, children, parents, a charity, etc.

Most people think about life insurance when there is a life event. An example of these would be: marriage, new baby, buying a house, new job, divorce, retirement, etc. But anytime is a good time to consider and review your life insurance situation and it is something that should be done at least once a year.

Life insurance is inexpensive and easy to obtain. It is the sincerest love letter a person will ever write. When insurance is purchased, a pool of money is created. Someday that money will be used by your heirs to pay for funeral expenses, pay off a house, a college education or provide a monthly income so your family can remain in their world despite the loss of you and your income.

Call your local NSS representative or Joe Elliott in the Home Office for more information or a free quote. Have a happy Valentine's Day!



Because he Loved Me – Life Insurance Poem

Because he loved me, He did the dishes. Rubbed my feet. Suprised me with tulips. Took me to musicals, even though he didn't like them. Carried my bags, while I did the shopping. Held my hand.

He died of cancer four years ago.





Because he loved me, I can stay in our home. I can be here for our children. I can afford to pay for their college education. I can worry about the other things in life besides money.

He still loves me. And he shows it.

A Roth Conversion

Everyone agrees that tax-free is better than tax-deferred and that is the difference between a traditional IRA and a Roth IRA. However, most retirement funds are in pensions and 401(k)s (est. \$13 trillion) There is approximately \$9 trillion in traditional IRAs and \$1 trillion in Roth IRAs.

One option available to people with an IRA is the ability to convert it to a Roth IRA. There are pros and cons to doing a conversion. First, the good reasons to convert.

- 1. At retirement you might be in a higher tax bracket so convert now!
- 2. Roth accounts do not have any RMDs.
- 3. A Roth may be paid to your heirs tax-free.
- 4. Regardless of income, a traditional IRA may be converted to a Roth IRA.
- 5. A Roth IRA gives you options when you want to withdraw money that will not be taxable. This may be a helpful planning tool in the future.

The disadvantages of doing an IRA conversion to a Roth are:

- 1. Taxes are due on any amount converted.
- 2. A converted amount may affect your Medicare and/or your Social Security.

As an example: A retired couple has \$3,000 per month in Social Security benefits and another \$2,000 of other income. They decide to convert a \$50,000 IRA to a Roth. They should be in a 12% tax bracket so their conversion would cost them about \$6,000. This would not affect their Medicare or SS payments.

NSS always recommends that you consult with your tax advisor or professional representatives to see how any financial moves may affect your situation.

Thought For The Month:

When nothing seems to help, I go and look at a stonecutter hammering away at his rock, a hundred times without as much as a crack showing in it. Yet at the hundred and first blow, it will split in two, and I know it was not that last blow that did it – but all that had gone before.

Jacob Riis – Danish/American journalist (1849-1914)

The Community Corner

Bethany Bonnar,

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



Happy February! A time of year when we celebrate love for the sake of love (and chocolate for the sake of our stomachs!). However, this time of year can be lonely at times for some. I am a firm believer that the love we celebrate on February 14th doesn't have to be only a romantic kind of love. Celebrate love for family and friends, community, furry friends, or anything/anyone else that brings you joy! Don't let the winter blues get you down and remember that love can be found all around!

Recent Events

Last month we started up our revamped version of the Fitness Matters program, where you can work out, walk, or run your way towards special NSS prizes. Thank you to everyone who has signed up and already begun their fitness journey! Don't fret, you can sign up and begin participating in either "Cardio Matters" or "Working Out Matters" at any time during 2024!

Social Media

February 20th is NSS Founders Day! To celebrate, check out our social media accounts, Instagram (@NationalSlovakSociety), Facebook (@ NSS Life) and LinkedIn (@NSS Life), during the week of February 20th for some special surprises!

We have also begun a "Scholarship Spotlight" series on our social media accounts, where we showcase the successes of our PVR Scholarship recipients. From athletic achievements, to academic success, to career developments, we are happy to support and

you or a family member has been a recipient of the PVR Scholarship, please send in any updates or photos you wish to share via email, mail or social media!

Scholarship Opportunities

PVR Scholarship applications are currently being sent out to interested students graduating in 2024. All NSS members who are current seniors should take advantage of this fantastic opportunity to potentially receive \$2,400 in scholarship aid for their higher education tuition. The deadline for completed applications is May 1, 2024. Please call the home office with any questions during the application process or to see if you qualify.

An additional scholarship provided by the Ohio Fraternal Alliance is available to NSS Life members who live in Ohio and will graduate high school in 2024. Please specify that you would like to receive the OFA scholarship application alongside the PVR Scholarship Application if you qualify.

There is also another scholarship opportunity provided by the New England Fraternal Alliance for NSS Members that are current college students. To qualify for this scholarship, students must be an NSS Life member that resides in New England (Connecticut,

congratulate our scholarship winners. If Maine, Massachusetts, New Hampshire, Rhode Island, or Vermont) and must be enrolled as a full-time student in an accredited college/university or graduate school. Again, please specify if you would like to receive the NEFA application if you qualify.

> Please feel free to contact me at 412-770-2093 or bbonnar@nsslife.org with any questions or concerns regarding scholarship applications. Good luck applying!

Poetry/Literary Contest

We have decided to move up the annual NSS Poetry Contest to this winter (because we all know the little ones would much rather play outside in the summer!). The deadline for submissions is now March 15th. We have also added another submission type of a short essay, if poetry isn't your strong suit. Respond to the given prompt for your short essay, or let your imagination run wild with a creative poem. The best part? We have also increased the prize money for all winning submissions! First place winners will now receive \$100.00, second place winners will receive \$50.00, and third place winners will receive \$30.00. When you and your family are cozied up indoors this winter, take some time and craft either a poem or an essay for the chance to win! See more details on the Youth Circle page at the end of this issue.

2024 Fraternalist of the Year Award Nomination

As a fraternal benefit society our mission calls us to "reach out to touch lives" in concern for those in need around us through our families, churches and communities. The purpose of this award is to recognize those members of the NSS that have gone that "extra mile" in volunteer fraternal services (i.e. meals on wheels, hospital work, visiting shut-ins, etc.). We are encouraging all assemblies and for the NSS membership to nominate a fellow member who is deserving of consideration for this award. Application will be in the next issue. You can also contact Bethany at 412-770-2093 or email bbonnar@nsslife.org for information or an application.

2024 Youth Achievement Award Nomination

In 1998 The National Assembly voted to establish a "Youth Achievement Award" that is similar to our "Fraternalist of the Year Award" for adults. The contest is open to all NSS Youth Members under the age of 21. The award is directed at youth who do outstanding fraternal work in one of the following areas: School/work, community, church and their local assembly. If you know of a youth member who is deserving of consideration nominate him for this award. You can also contact Bethany at 412-770-2093 or email bbonnar@nsslife.org

Linda Strom Secretary-Treasurer/CFO Plans Retirement

Linda Strom has informed the Board of Directors that she is retiring from her position as Secretary-Treasurer/CFO of the National Slovak Society (NSS) as of December 31, 2024. Linda has been a lifetime member of the NSS and has devoted her life to the NSS. She was elected to the Board of Directors in 1990 and then elected to the position of Secretary-Treasurer/CFO in 2006. The Board thanks Linda for her 33 years of service. Although we will miss her hard work and smiling face, the Board wishes her well in the next phase of her life. We know that Linda will still be an active member of the NSS, and we look forward to seeing her at fraternal events.

The Board has begun a search for Linda's replacement and plans to have someone in place by July 1, 2024, so they can benefit from Linda's expertise and knowledge.

> Robert Katricak Chairman of the Board

NSS Employee Spotlight: Michelle Walton

Accounting Associate





Hello, my name is Michelle Walton. I am currently in New Business – Life/Customer Service but will be transitioning into the Accounting Department. I have been with NSS Life for almost 2 years and am very happy to be a part of the NSS Life Family. I graduated with a Business

Management degree and started my first job right after college. I was there for 23 years, until my position was moved out of state. Having older parents, my husband and I decided to stay here in Pittsburgh. I have worked a few other jobs since then, all doing accounting functions and working directly with clients. I really enjoy talking and connecting with people.

When I am not working, my husband and I enjoy playing darts. We are both very competitive and like to travel to different tournaments. My signature darts (darts I designed) were released over a year ago. I have recently been learning to crochet and have made quite a few items. It is a fun way to relax after a busy day. I have a love for animals and would have a zoo if I could, but I do have a wonderful Goldendoodle that is full of personality named Cooper. I also love to cook and try new recipes.

I am thankful for my NSS Life Family and the relationships I have built since being here. I look forward to the future and all of the great things to come.

Region 2

NSS Region 2 participated in a Matching Funds on September 23, 2023, for the Animal Care Associates at the Holiday Inn in Dunmore. It was a great night of laughs and



fun while helping the area non profit. Reg 2 paid for members tickets to attend the event. Members in attendance were: Marlin Petro Wesnak, Lehrae and Gary Edwards and Dorothy and Gary Collins. We had a "purr" fect time...

Marlin Petro Wesnak President

Assembly L075/Region 2 Matching Funds

NSS members of Region 2, Assembly 75 and guest attended SPCA Bone Appetit on November 12, 2023. Region 2 did matching funds, sponsored attendants and a basket and Assembly L075 sponsored members as their annual Holiday party event and a basket. The Woodlands in Wilkes-Barre was packed with local area restaurants serving food, drinks and fantastic desserts. There was also a basket raffle and a 50/50 that was won by Gary and Dorothy Collins of Assembly L075. NSS Region 2 President provided those in attendance with NSS brochures and ink pens.



Marlin Petro Wesnak President



Assembly L075

Our assembly sponsored a local Head Start with Gifts for Children during the Christmas Holiday. Members Marlin Petro Wesnak, Lehrae Edwards and Lucy Piccoletti went shopping for 28 children to make their holiday a little bit brighter. The highlight of the event was a visit from Mrs. Santa and her helper, our own NSS members Lehrae Edwards and Lucy Piccoletti. They say a picture says a thousand words but the pictures we took that day actually said more then a million. The smiles, the hugs and the tears all made Christmas so much more meaningful. I truly cannot thank NSS Assembly L075 enough for the joy and happiness they provided to both the children and the staff.







ASSEMBLY 0039 Uniontown, PA

We were happy to share homemade Christmas cards, from the Home Office, with the assisting living and nursing residents at the Lutheran Senior Life Passavant Community in Zelienople, PA. They have asked us to do it again next year.

2024:

en Dinner at the Bob Evans Restaurant at 6:00 p.m.

Sunday, June 9th - Summer Bar-*B-Q and Flag Day Celebration* at the Columbia Association picnic pavilion at 2:00 p.m.

Sunday, September 8th - Fall Dinner & Flight 93 Memorial Service at the Bob Evans Restaurant at 6:00 p.m.

Saturday, December 7th - Annual Christmas Party at Columbia Association social hall at 1:00 p.m.

For those of you wishing to volunteer, we meet monthly at the Uniontown Salvation Army to pack food items in backpacks for underprivileged children in the Laurel Highlands School District. The location is 32 West Fayette Street, Uniontown, PA on the second Wednesday of each month at 9:15 a.m.

Our deepest sympathies go out to the families of Edith Costello, Arlene Fleg, Jerrold Holiday, Aura Lozar, Robert Magoulick, David Watson and Robert Zelek. May they rest in the loving arms of their Resurrected Lord and Saviour.

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 p.m.

This year is a leap year. On February 29th, do something special to enrich the life of another person. Share a special valentine hug with the one(s) you love.

> John Payerchin President



FEBRUARY 2ND, 2024

ASSEMBLY L075 Duryea, PA

Future meetings for our assembly will be:

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

August - Fraternal summer picnic. Date to be announced

The following are meeting dates for **October 12th** - Meeting at Grandes Restaurant, Moosic, PA at 1:00 p.m. Sunday, March 10th - Annual Lent- 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

I sit here at my desk in January trying to gather my thoughts for this February article. Winter has just started, and I must think of it as half over and spring is in the offing. However, there is something I'm wondering about so maybe you can help me. Not that anyone still uses cursive or sends letters anymore. This is more mundane. I look out my windows in my office at two trees in my front yard and I enjoy the changing of the seasons. Right now, it's winter and the trees are bare. They have been bare for a month, they are beautiful in their naked way. However, on one of my trees there is still a leaf. I see no leaves on the other trees in the neighborhood. How has that one leaf stayed on the tree? Does that convey a special message for me? Let me know if you have an answer. Tomorrow there may be fifty mile an hour winds so maybe that will end my mystery.

How about some food and fun on Saturday, March 2nd. A buffet dinner and a mystery play at the Oakdale Community Center at 104 Seminary Ave. The doors open at 5:00 p.m. and dinner at 6:00 p.m. This is a joint fund raiser for the Oakdale American Legion and the Carnegie Legion Auxiliary. The play presented by the Mystery's Most Wanted is titled. "Mobsters Molls & Marinara." The play is set in a 1920 speakeasy. Costumes are encouraged, prizes will be awarded for the best costume. Tickets

are \$40 for the dinner and show. BYOB. Assembly 123 members tickets are only \$25. The assembly will subsidize the other \$15. Tickets must be purchased in advance. Contact Jill Grover at 412-638-7060 or alaunit82@ymail.com for questions or tickets.

At the Christmas party, Assembly 123 made donations to the following: Legion Youth Achievement Awards, St. Jude's Children Research Hospital, Mooncrest Neighborhood Programs, Genesis of Pittsburgh, Sisters of St. Joseph, Society of St. Vincent De-Paul, Little Sisters of the Poor, Nicole Chauvet Scholarship Fund, Cramino Care Bears. It was also voted to contribute \$100 per month to the PVR fund in memory of our deceased assembly members for that month.

Try to enjoy each day, it is a blessing that you receive.

> Bill Knoll President

ASSEMBLY 0377 Bentleyville, PA

Our meetings are arranged for 2024. We look forward to seeing you at these events! A potential new member is always welcomed, too. We feel like a family now, so join us for these events!

February 25, 2024 - Meeting at Olive Garden, 371 Washington Road, Washington, PA at 3:00 p.m.

May 5, 2024 - Meeting at Foster House, One Cook Road, Belle Vernon, PA at 3:00 p.m.

July 14, 2024 - Annual picnic at Richardson's Park, Bentleyville, PA at 3:00 p.m.

September 15, 2024 - Meeting at Sesame Gourmet, 2975 Washington Road McMurray, PA at 3:00 p.m.

December 1, 2024 - Meeting at Hugo's Restaurant, 687 National Pike Road, Brownsville, PA at 3:00 p.m.

At each meeting we discuss assembly business and ways to help the community and stay involved with the NSS. As always, please RSVP to me at 724-207-3171. We hope to see you!

> Suzanne Skrypak President



ASSEMBLY 0432 Fairview Park, OH

Mark That Calendar!!!

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!

Hopefully, you have RSVP'd to either Dave Pytel at (440) 759-4558, Bill Shuttleworth at (440) 465-6024, or Terri Hudak at (440) 714-8902.

ASSEMBLY 0586 Chicago, IL

A meeting will be held on February 29, 2024, unless snow traps us at home. Weather predictions now are for snow, which has begun. Please try to join us for our meeting. We will call members with the time and location.

We hope for a good year 2024 for our country and all our people. God bless America and keep us safe and free.

President

ASSEMBLY 0617 Ashley, PA

A business meeting and social Tobogganing on February 18, 2024, gathering will be held on February 24, 2024, at the Pierce St. Deli, Kingston, PA at 1:00 p.m. If members plan to attend the meeting please contact John Kurilla, 570-287-4163, 570 230-5936, or jjkurilla@aol.com.

> John Kurilla President

Shawn Pytel ASSEMBLY 0731 Publicity & Social Media Lowellville, OH

A meeting will be held on Sunday, February 18, 2024, at the Boardman Park Georgianna Parker Activity Center at 6:00 p.m. to plan our calendar of activities for 2024. Members are encouraged to bring ideas and suggestions to the meeting or if they can't make it to the meeting, share information with an assembly officer prior to the meeting. Youth members are encouraged to attend to offer suggestions about activities that interest them.

Our 2024 Christmas Party is scheduled for Saturday, December 7, 2024, at the Boardman Park's Lariccia Irene Tomaskovic Center Rotary Room.

> Laurie Fox President

ASSEMBLY 0588 Avella, PA

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

Sunday, February 25th - 2:00 p.m. Monday, April 15th - 5:00 p.m. Monday, September 23rd - 5:00 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**



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-Sunday, November 3rd - 2:00 p.m. 4116 or RSVP on our Facebook page at (NSS Life Region 2.) Congratulations to the newly re-elected officers.

Marlin Petro Wesnak President



Assembly 123 Christmas Party



Eileen Mann was the happy winner of the raffle basket that was donated by Assembly 774 at Assembly 123 Christmas Party



Lyie and Jill Grover Secretary-Treasurer enjoying themselves at the party.



Vicky & Joe Kovacs adorning the most festive attire at Assembly 123 Christmas Partv



News From Assembly 004

Assembly 0586

October 7.

tion of treats for the troops overseas.

On December 10th, prior to bowling, we had our Annual Christmas Party with a delicious luncheon prepared by Mike party and to be together once more before the New Year. Cottrell and his staff. As people arrived they picked a goodie We were favored with a delicious lunch at a local seafood bag with a number for a drawing for cash prizes.

Thanks to Bud, Julie and Bob Sir Louis for making the arrangements and all the other work involved.

Then it was out to the lanes for the roll-off to determine women are undergoing fire in the Mideast on land and sea. the 1st half winner. The 1st half winners were the Pin Busters who edged out We B Trying. The winning team members were Stephanie Sir Louis, Pam Burtonshaw, and Jan & Tony Lecznar.

The Officers and members of Assembly 4 hope everyone small way, we can let them know we're thinking of them. had a Joyous Christmas and a Happy New Year and have a healthy, prosperous and SAFE New Year.

> Bob Sir Louis elsewhere but when the appeal came for donations and Tournament Chairman volunteers for the Field of Honor, we decided to help.

Assembly 0731 Christmas Party Photos

Snowball fight between the kids and adults



Our Assembly 586 gathered for our annual Christmas

restaurant. Some of us brought items to add to our collec-

We hear from the news that our military men and

Middle East without retaliation since the attacks on Israel

We send prayers for our people in harm's way. In a

OSOTAMERICA.ORG sent our group thanks for the "morale

Irene Tomaskovic

President

boosters." We were thinking of doing our matching funds

There have been over 120 attacks on our troops in the



Even our adult kids enjoyed Santa - Twins, Bridget and Michael DiVencenzo, attended the party during their college Christmas break

Assembly 0617 Join Hands Day

Assembly 617 held a Join Hands Day of community service at the St. Vincent de Paul Kitchen Wilkes-Barre on November 28, 2023. Assembly members helped with the preparation to open the kitchen for the day. The Assembly also donated \$125.00 to help defray the daily operating cost of the kitchen. The donation was made in memory of George Strish, long time officer of the Assembly.



Our Assembly 0617 had a busy end of 2023 by making donations to Pennsylvanians for Human Life Wilkes-Barre, and Holy Family Food Pantry during December. Pictured is the check presentation to the coordinators Mr. and Mrs. Louis Cardoni and Assembly 617 President John Kurilla.

> John Kurilla 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!

Thank you to all individuals listed be- A Book Review of Slovak Settlers low who donated cards, art, and letters By Michael J. Kopanic, Jr., Ph.D., University of Maryland Globto our Christmas Card Collection!

Rick Toth – NSS Home Office Greg Felton – NSS Home Office Linda Buono - NSS Home Office Liz Brandimarti – NSS Home Office Bethany Bonnar – NSS Home Office Tracey Bastaroli – NSS Home Office Brigid Delien - NSS Home Office Barbara and Frank Mulich - 39 Linda Asmonga – 108 Maggie Semego – 108 Anne Kenderes -110The Sites Family - 434 Keith and Elaine Kucheraway -588Joe and Annette Stefka – 588 Patricia Ciebien - 705

The Shank Family - 731 The Estes Family – 731 Addy Draa - 731 The Fox Family – 731 The Cessna Family - 731 Members of Assembly 731 Sandra Howard - 737 Catherine Burchell - 737 Frank Perfinski – L075 The Gulla Family – L102 Cara Zemelman – L161 Anonymous Donors Students from Blackhawk School District – Chippewa, PA Attendees of Christmas Around the World

Photos from the residents from McMurray Hills Manor enjoying their donated Christmas Cards











al Campus Palovic, Zuzana, and Bereghazyová Gabriela, Slovak Settlers: An Emotional History of Immigration, Senica, Slovakia: Global Slovakia, 2023, 863pp. ISBN: 978-1-7374054-4-3.

The newest book published by Global Slovakia, Slovak Settlers, offers readers a new perspective on the immigration of Slovaks to the New World. It is the first book of its kind that aims to appeal to a broader popular audience, mainly the descendants of Slovak immigrants.

It was edited by Zuzana Palovic and Gabriela Bereghazyová, with the assistance of Professor M. Mark Stolarik, Professor Paul Magocsi, Ondrej Mihál of Canada, Professor Martin Javor of Prešov University in Slovakia, and yours truly, Professor Michael Kopanic.

After a well-written first part about emigration from Slovakia and immigration abroad, it presents 44 authentic stories by authors who tell the story of how their families lived in Slovakia, their emigration experiences, and their adaptive experiences in the Americas after they immigrated. In the words of the authors, "their destinies reveal a timeless story of shared dreams and hope that should never be forgotten."

The book does an admirable job of summarizing Slovak emigration and immigration history but contains no table of contents, nor an index, and captions for pictures are not under the photos but in the back of the book.

Still, the book reads quite well, and I highly recommend it, as it is one of the best summaries of Slovak immigration for the general public. Reading the stories can inspire one to delve into investigating the genealogy and background of one's own family.

To purchase a copy, go to the Global Slovakia website, where it is purchasable for \$80.00. It is not money wasted, and surely you will enjoy it. It can make an excellent gift. https://www.globalslovakia.com/books

**** In the first part, a brief note with the author's name appears at the bottom of the page, but with no title or publication date or page. Although the history of Slovakia is a history of migration, we know so little about the Slovak men and women who dared to cross the ocean in search of a better life and even less about what happened to them after. Their stories help to recover ties severed by decades and even a century of separation.



Professor Kopanic receiving Slovak Settlers from Zuzana Palovec, in Senec. Slovakia



Slovak Settlers



Slovak Settlers book

NATIONAL NEWS | FEBRUARY 2024

IN MEMORIAM Susan Jane Gates Payerchin

Susan Jane Gates Payerchin passed away on Monday, December 12 at the age of 76 in Passavant Lutheran Senior Life in Zelienople. Susan was the wife of Honorary Director and former National Secretary-Treasurer, Paul M. Payerchin Jr. She is also survived by son Paul M. Payerchin III and wife Debra; daughter Rebecca Beatty and husband Dave; son John G Payerchin and wife Heather; daughter Sarah Sewell and husband Matt; eleven grandchildren; and four great-granddaughters. Susan was a member of Assembly 0039 Uniontown, PA. The NSS Family asks you to keep the Payerchin family in your thoughts and prayers.

My Mother's Chocolate Valentine by Jack Prelutsky

I bought a box of chocolate hearts, a present for my mother, they looked so good I tasted one, and then I tried another.

> They both were so delicious that I ate another four. and then another couple, and then half a dozen more.

I couldn't seem to stop myself, I nibbled on and on, before I knew what happened all the chocolate hearts were gone.

I felt a little guilty. I was stuffed down to my socks, I ate my mother's valentine... I hope she likes the box.



DEPARTED MEMBERS DECEMBER 2023

and the second second	DECEMBER	2023	
Name	City and State	Date of Death	Assembly
Aultz, Virginia	Somerset, PA	12/05/2023	0039
Baranowski, Elizabeth	Sarasota, FL	09/22/2023	0586
Barnhart, Richard	Sistersville, WV	11/13/2023	0774
Baun, Esther	Coraopolis, PA	11/09/2023	0123
Beamon, James E	Jamestown, NC	11/11/2023	0774
Bilunka, George	Atlantic, PA	11/18/2023	0731
Blosenksi, Janet	Honey Brook, PA	07/13/2023	L102
Bouton, William	Munhall, PA	10/19/2023	0108
Brandt, Gladys L	Greensburg, PA	11/10/2023	0737
Brown, Robert C	Beaver, PA	09/24/2023	0123
Bukavich, James P	Nanticoke, PA	12/14/2023	0617
Carr, Loretta	Perryopolis, PA	09/20/2023	0108
Carroll, Carolyn J	Auburn, PA	11/27/2023	L102
Cetnarowski, Edward	Pittsburgh, PA	12/03/2023	0123
Churley, George O	Houston, PA	10/16/2020	0588
Cochran, Dwayne	Charleston, WV	10/15/2023	0774
Costello, Edward	Lansdale, PA	12/09/2023	R059
Crofut, Emily	Sarver, PA	11/21/2023	L105
Demyan, Thomas	Old Forge, PA	06/20/2023	0617
Detar, Thelma	Apollo, PA	12/03/2023	L105
Devine, Dillon	Lackawanna, NY	11/28/2023	L075
Dix, Leroy	Greensburg, PA	10/11/2023	0737
Dougherty, Patricia Ann	Hatboro, PA	12/08/2023	R059
Dworek, Lawrence	McKeesport, PA	11/27/2023	0108
Ellstrom, James F	Doylestown, PA	12/17/2023	0774
Eldridge, Carolyn	Greenville, PA	11/22/2023	0008
Ferencz, Edythe	Belle Vernon, PA	11/11/2023	0377
Feyrer, Nancy S	Claremont, CA	10/24/2023	0568
Filbert, Dorothy	Cabot, PA	12/09/2023	0123
Gehringer, Jane	Bethel Park, PA	11/22/2023	0434
German, Patricia	Herminie, PA	11/27/2023	0737
Gialluco, Edward	Weirton, WV	10/11/2023	0774
Gindlesperger, Dwight	Somerset, PA	11/25/2023	0039
Glas, Lois	Oakdale, PA	11/24/2023	0123
Goon, Robert	Tyrone, PA	11/15/2023	0267
Gordon, Joan	Lewisburg, PA	08/30/2023	0731
Gore, Rufus	Merrill, WI	09/27/2023	0774
Hajnik, Joyce	Pittsburgh, PA	11/03/2023	0100
Halterman, Edna	Winchester, VA	10/23/2023	0774
Hays, James I	Jeannette, PA	10/31/2023	0737
Henry, Barbara A	Butler, PA	11/29/2023	0123
Henry, Blanche	Dillsburg, PA	10/24/2023	L040
High, Elizabeth	Douglassville, PA	12/03/2023	L102
Holbert, Joan C	Eighty-Four, PA	11/21/2023	0123
Holstein, Bernadine	Honey Brook, PA	11/18/2023	0774
Jackowski, Edward	Meadville, PA	12/13/2023	0731
Johnson, Jeremiah	Greensburg, KY	11/11/2023 10/22/2023	0774 0737
Johnston, Jane	Latrobe, PA	06/19/2023	0434
Jones, Audrey Joyce, Betty	Bethel Park, PA Bennett, NC	09/09/2023	0774
Kasper, Eloy	Chilton, WI	05/14/2023	0774
Keckler, Darlene	Harrisburg, PA	11/30/2023	0267
	Elizabeth, PA	11/17/2023	0737
Krasman, Elizabeth	West Mifflin, PA	07/03/2023	0108
Larnino, Mary B	McKees Rocks, PA	01/17/2023	L161
,, <u>-</u>	•		

DEPARTED MEMBERS DECEMBER 2023 (continued from page 14)

N	a	m	e	
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Lauthers, Charles Lesko, Helen Libengood, Nancy J Lupka, Carole Maharg, Stella Merritt, Mary Mervis, Betty Miller, Jeannette Miller, Karen S Miller, Mary Anne Minker, Iris O'Connor, Helen Palumbo, Brian C Palumbo, Joseph Petrunak, Robert Purdy, Jean Ramus, Mary Rice, Larry G Riemersma, Lois Rikk, Maria Rock, John Rohall, Gloria Rokicki, Donald Ruediger, Geoffrey Sachs, Clifford Sciarrino, Michael A Sherry, Joseph Simpson, William F Slve, Elzada Smatana, Richard Smith, Beverly A Smith, Sally H Snodgrass, Marilyn Stascak, Lynn Stewart III, Kenneth C Stone, Dorotha Tuschak, Edna Urban, James A Valazza, Anna C Verbish, John Waggoner, Rosemary Waros, Joy A Weiland, Grace Weitzel, Blair Welsh, Jo Ann Wever, Kenneth Wilkinson, Carol Wilson, Daniel L Woodworth, Juliana Worsfold, Noelle Yoder, David L Young, Richard Zanni, Joseph Zikos, Mary J

DECEMBER	2023 (continue
City and State	Date of Death
Manheim, PA	12/04/2023
Topton, PA	10/22/2023
Apollo, PA	12/05/2023
Mt Pleasant, PA	11/12/2023
Butler, PA	11/08/2023
Franklin, PA	12/13/2023
Pittsburgh, PA	09/19/2023
Fountain Hill, PA	12/14/2023
Cranberry Twp, PA	12/07/2023
Orlando, FL	10/06/2023
Coatesville, PA	11/27/2023
Tampa, FL	10/10/2020
Mt Lebanon, PA	09/14/2023
Mt Lebanon, PA	09/14/2023
Dillsburg, PA	10/28/2023
Verona, PA	10/10/2023
Cambria, PA	11/03/2023
Indiana, PA	11/02/2023
Orano, ME	10/16/2023
Allison Park, PA	10/09/2023
MacArthur, WV	08/23/2023
Latrobe, PA	12/13/2023
Cranberry Twp, PA	11/21/2023
Leechburg, PA	11/24/2023
Caldwell, ID	11/24/2023
Pittsburgh, PA	11/29/2023
Ebensburg, PA	07/27/2023 10/09/2023
Indiana, PA	11/26/2023
Oil City, PA	10/27/2023
Macedonia, OH Indiana, PA	11/22/2023
Freeport, PA	09/20/2023
Indiana, PA	11/28/2023
Apollo, PA	10/29/2023
Erie, PA	10/23/2023
Grottoes, VA	11/23/2023
New Kensington, P	
Carmichaels, PA	12/03/2023
Manalapan, NJ	10/30/2023
Pittsburgh, PA	12/01/2023
Pittsburgh, PA	12/06/2023
McKees Rocks, PA	11/21/2023
Butler, PA	10/11/2023
Portersville, PA	12/03/2023
Pittsburgh, PA	12/04/2023
Altoona, PA	12/10/2023
Red Wood City, CA	02/20/2023
Wheeling, WV	11/16/2023
Hillsboro, NH	11/20/2023
DuBois, PA	10/20/2023
Hamburg, PA	12/01/2023
Apollo, PA	11/26/2023
Warrington, PA	11/09/2023
Pittsburgh PA	11/16/2023

DONATE TO THE PVR SCHOLARSHIP FUND

Assembly

L102

L102

L105

0737

0123

0595

L161

R059

0123

0813

L102

0774

L105

L105

0813

0267

0774

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0774 0737

0100

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0110

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0267

0774

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0432

0554

L105

0267

L105

R019

0774

L105

0377

0110

0123

L161

0123

0123

0731

L161

0267 0568

0108

0813

0554

L102 L105

R059

0434

11/16/2023

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 December 2023

In Memory of the following members from **Assembly 0123**:

Larry Baseflug 20.00
Richard E. Beard Sr 20.00
Cindy Bittinger 20.00
Ralph Caruso
Bonnie McCollough 20.00
Marcia Holquist
Philip Pinchotti 20.00
Barbara Sabo
Rex T. Smith
James Wharton 20.00
Patsy Wharton
In Memory of our son and brother,
Shaun Logan Crowley:
From Kevin, Lori, Kevin Jr.,
& John Crowley20.00
Donations:
Marlene Endean 100.00
Assembly 39 Christmas Party . 500.00
Assembly 39 Matching Funds
Contribution 500.00
Assembly L075, Duryea, PA 500.00
Assembly LO75, Duryed, FA 500.00



Pittsburgh, PA

Hoci to môže byť krátky mesiac, február prináša niekoľko jednoduchých malých darčekov, ktoré môžeme počítať medzi vzácne veci života. Hviezdne noci, dobré knihy, príjemné hodiny, čas na priateľov a sny o jarných kvetoch. Aj február občas prinesie to krásne slniečko práve vtedy, keď ho najviac potrebujeme, čo signalizuje, že sa blíži koniec dlhej zimy.





Peter V. Rovnianek

Už sa fašang kráti, už sa nenavráti

V širšom zmysle slova sa fašiangami nazývalo obdobie od Troch kráľov do Popolcovej stredy. Dľžka ich trvania sa riadila dátumom Veľkej



noci, čo je pohyblivý sviatok, takže fašiangv mávali z roka na rok inú dľžku. Hovorilo sa o dlhom a krátkom fašiangu zároveň sa žartovne а dodávalo. že cez krátky fašiang sa vydá každá dievka. zatiaľ čo cez dlhý len tie krajšie, lebo mládenci budú mať dosť času na vyberanie. Text tejto pravdepodobne najrozšírenejšie fašiangovej

piesne mal veľa regionálnych podôb napríklad:

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

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

Z fašiangových pranostík:

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

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

Aké je počasie na Popolcovú stredu, také je po



16 Február Historickym Dňom Našej Organizacie

Národny Slovensky Spolok slávi 134 vyročie od svojho vzniku z roku 1890. Prvými zakladateľmi boli Peter Rovnianek a Janko Slovensky. Ich motto: Bratsvo-Rovnosť-Sloboda. Vieme, že v tom období Slovensko bolo čiastkou Rakusko-Uhorska (Austria-Hungary). Túžba po slobode Slovaka a Slovenky sa mohlo stať realitov iba na druhej strane mláky v Amerike, hold našim zakladateľom.

Legenda o sv. Valentínovi

Sv. Valentín bol mladý Riman, ktorý zomrel za svoje prevedčenie, okolo roku 269 na rozkaz vládcu Claudiusa II.

Claudius II. bol presvedčený, že ženatý muži sú zlí vojaci,



preto nariadil, že Rimania sa môžu oženiť až po niekoľkých rokoch služby v armáde.

Valentín ignoroval toto nariadenie a tajne sa oženil. Neskôr bol za tento priestupok uväznený a odsúdený na smrť. Z väzenia písal svojej manželke ľúbostné listy, ktoré podpisoval: "Ľúbim ťa-tvoj Valentín". Popravený bol 14. Februára.



Vyobrazujú sa spolu: Sv. Metod má v jednej ruke biskupskú palicu, v druhej tabuľu s obrazom posledného súdu, kým sv. Cyril v pravici drží kríž a v ľavici knihu evanjelia. Sv. Cyril a Metod, orodujte za slovenský národ, aby ho Všemohúci žehnal a zachoval vernosti. pobožnosti a láske k vlasti pre ďalšie





NSS Life. ANNIVERSARY OFFER PROGRAM



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 form below and return it to the home office Sales dept.



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 Offer, please provide the contact information below. We will mail an application. Return the application to the home office Sales department. See the bottom of page two of this newsletter for additional recommender information.

Phone: _____

State: Zip:

Phone:

Prospect Information:

Name: ___

Address: ____

City:____

Recommender Information:

Name: ___

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

	T	Devel ife		
		y Pay Life		
	Male Annua	al Premium	Female Annu	ual Premium
<u>Age</u>	Non-Nicotine	<u>Nicotine</u>	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 \$0.00	\$184.20	\$0.00 \$0.00
16	\$204.30	\$0.00	\$187.50	\$0.00
17	\$208.20	\$0.00 \$0.00	\$190.90	\$0.00 \$0.00
18	\$201.30	\$228.20	\$185.50	\$211.40
19 19	\$201.50 \$203.50	\$228.20 \$231.40	\$185.50 \$188.40	\$211.40 \$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
4 4	\$324.10	\$386.90	\$304.10	\$367.30
44 45	\$324.10 \$331.60	\$380.90 \$397.00	\$304.10 \$311.00	\$307.30 \$376.30
45 46	\$339.30	\$407.60	\$318.10	\$376.30 \$385.60
40 47		\$407.60 \$418.80	\$318.10 \$325.50	\$385.60 \$395.20
	\$347.30			
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)				
	Male Annual Premium		Female Annual Premium	
Age	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)				
	Male Annual Premium		Female Annual Premium	
<u>Age</u>	Non-Nicotine	Nicotine	Non-Nicotine	<u>Nicotine</u>
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 • 1301 Ashwood Drive, Canonsburg, PA 15317

Mason Kraeer - PVR Recipient









Congratulations to Mason Kraeer from Assembly 377. Mason is a freshman at Grove City College where in his first semester, he made the Dean's list. He also helped his football team win the PAC Championship Title.

Appreciation Letter



A thank you letter was received from Lexa Olack. Lexa was a youth member who was one of the winners of the Pumpkin Decorating Contest.

Pittsburgh Slovakians

The Junior Pittsburgh Slovakians 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.**

2024 NSS Poetry/Literary Contest Deadline: March 15, 2024

Submit either a poem or a short essay for the chance to win and have your composition featured in the *National News!* This contest is a great opportunity for NSS Members of all ages to put on their thinking caps and show off their literary talents!

The prompt for the short essay is: "What is your favorite Fraternal Memory with NSS Life? Describe it."

The rules are as follows:

- 1. All NSS Youth members (ages 5-16) and Adult members can participate. Members may submit one poem **OR** one essay each.
- 2. Poems may be any length up to two pages double spaced. Essays must be between 250-300 words.
- 3. Poem Topic is chosen by individual. Essay Topic must be written in response to the prompt provided.
- 4. Each poem or essay MUST be an original work created by the member and should be typed or hand-written clearly.
- 5. All entries must include: name, address, phone number, age, assembly/circle number, and t-shirt size.
- 6. Winners of each age category will have their submissions printed in the *National News*, NSS Social Media Accounts, and NSS Website.
- Contest shall be judged under the following ages: Keats - Ages 5, 6, 7 Angelou - Ages 8, 9, 10 Frost - Ages 11, 12, 13

Shakespeare - Ages 14, 15, 16

- Poe Adult
- Prizes awarded in each level shall be as follows: First Place - \$100.00 Second Place - \$50.00 Third Place - \$30.00

All winners will also receive a certificate of achievement and an NSS Life t-shirt.

9. Deadline for submissions is **March 15th**. All entries must be mailed to:

National Slovak Society Attn: Bethany Bonnar 1301 Ashwood Dr Canonsburg, PA 15317 or emailed to: **bbonnar@nsslife.org**

- 10. Entries will be judged by an outside professional. Decisions made by the judge will be final in all cases.
- 11. The National Slovak Society reserves the right to keep and publish all submissions.

Please contact Member & Community Engagement Coordinator, Bethany Bonnar at **bbonnar@nsslife.org** or at **412-770-2093** if you have any questions. National Slovak Society (USES 0371-140) 1301 Ashwood Drive Canonsburg, PA 15317 Non-Profit Org. U.S. Postage PAID Pittsburgh, PA Permit No. 1166

