



**NSS Life**  
Family Matters...

# National News

Providing Fraternal Life Insurance Since 1890 | NÁRODNÉ NOVINY | MARCH 2024 | NUMBER 3587 | VOLUME 116



# Pittsburgh

**MAY  
17-18  
2024**

**Also in this Issue:**

Youth Achievement  
Award and Fraternalist  
of the Year Nomination  
Applications

See Pages 12-13

2024 Literary Contest

See Page 23

2024 May Art Contest

See Page 23



# Bowlero

PITTSBURGH (formerly AMF Noble Manor Lanes)

BOOK ROOM  
DOUBLE TREE - GREENTREE





# National Slovak Society

Periodical Postage Paid at McMurray, Pennsylvania and Additional Mailing Offices  
Owned and Published by the



## NATIONAL SLOVAK SOCIETY OF THE UNITED STATES OF AMERICA

Organized February 16, 1890  
1301 Ashwood Drive Canonsburg, PA 15317  
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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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Keith A. Kucherawy • Susan M. Ondrejco • Andrew "Drew" J. Wesnak  
Theresa M. Zemelman

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

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FSWFE merged with NSS in 1997

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### Národné Noviny

*Medzinárodný deň žien 8. marec..... 20*  
*Tohto roku si pripomínáme 85 vyročie*  
*od vzniku Prvej Slovenskej Republiky..... 20*  
*z ľudovej múdrosti... .. 20*  
*Americká lyžiarska hviezda*  
*ohromená slovenskými šperkami..... 20*

## Could you use a little extra "Green?"

### RECOMMENDER FORM

As a proud member of NSS Life, now is the best time to share your experience with family and friends. Best of all, you will receive a cash reward (\$25 or \$10 for a youth term product) for recommending each person we issue a policy.

#### Recommender Information:

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

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

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

#### Prospect Information:

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

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

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

## 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

April 13  
 May 18  
 August TBA  
 October 12  
 November 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

March 2  
 March 10  
 March 17  
 April 7  
 April 13  
 April 15  
 April 17  
 May 5  
 May 17-18  
 May 18  
 June 9  
 June 21  
 July 12-14  
 July 14  
 September 8  
 September 15  
 September 23  
 November 3  
 December 1  
 December 7  
 December 7

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  
 Region 5, Meeting, Home Office, 1403 Ashwood Drive, Canonsburg, PA at 1:00 pm  
 Assembly 0737, Meeting, Panera Bread at 2:00 pm  
 Assembly 0731, 50's Sock Hop, Christian House Home Health Living, E. Palestine, OH  
 Assembly 0588, Meeting, Stefka's residence, Gibsonia, PA at 5:00 pm  
 Assembly 0123, Volunteering, Veteran Hospital, Aspinwall, PA at 7:00 pm  
 Assembly 0377, Meeting, Foster House, Belle Vernon, PA at 3:00 pm  
 2024 Annual Joint Bowling Tournament, Bowlero Lanes, Pittsburgh, PA  
 Assembly 0123, Volunteering, Global Links, Greentree, PA from 10:00 am to noon  
 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 0039, 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 0377, Meeting, Hugo's Restaurant, Brownsville, PA at 3:00 pm  
 Assembly 0731, 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

April 14  
 April 17

Assembly 0070, Meeting, Dr. Martin Luther Church, Brooklyn, OH at 11:00 am  
 Region 8, Meeting, Dr. Martin Luther Lutheran Church, Brooklyn, OH at 7:00 pm

### REGION 14

#### Assemblies R059, L102

March 3

Assembly R059, Meeting, Keysock's residence at 3:00 pm

### AT LARGE

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

March 7

Assembly 586 , Call Irene Tomaskovic for information



*Easter Greetings from the Officers,  
 Board of Directors, and Employees of  
 NSS Life to all of our Members*

## The President's Page...

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



As I author this article on Groundhog Day, early this morning in Punxsutawney, Pennsylvania, seventy miles northeast of my home, Punxsutawney Phil did not see his shadow and predicted an early spring. Phil may be right this year. The forecast for the Pittsburgh area for the next ten days includes daytime high temperatures in the mid to high 40's and 50's with sunshine! Great weather for early February!

This year we celebrate Easter with Good Friday on March 29th and Easter on March 31st. On behalf of the Officers, Board of Directors, Home Office Staff and my family, I would like to wish all of you a Happy and Blessed Easter as you gather with your families. The Home Office will be closed for business on March 29th and April 1st so that our home office staff may enjoy the holiday with their families. Also, in the month of March, several other holidays and important dates are on the calendar. St. Patrick's Day is on Sunday, March 17th and Spring begins on March 19th. Also, remember to set your clocks ahead one hour as Daylight Saving Time begins at 2:00 a.m. on Sunday, March 10th.

The Board of Directors Winter meeting has been moved from Saturday, March 16, 2024, to Saturday, March 9, 2024. If you have any items you would like the Board to consider at the Winter Meeting, please submit them to our Secretary/Treasurer Linda M. Strom at the Home Office.

This writer has scheduled several visits to NSS Regions in the coming months to provide members with a presentation on a variety of topics including NSS operations, fraternal benefits,

the financial status of the Society, and our financial products. During the visit, time will be allotted for questions and input from the members attending the meeting. This will help the Officers and Board of Directors gain insight into the items that are most important to each Region. The first visit is scheduled on Sunday, March 17th with Region 5 at the NSS Home Office, 1403 Ashwood Drive, Canonsburg, PA 15317 at 1:00 p.m. Additional visits are planned with Region 8 on April 17th, Region 2 on Sunday, August 11th, and plans are currently being developed for the visit to Region 14. The time and location of each Region visit will be announced in future issues of the *National News*.

Several assemblies and regions will be holding meetings and events during the month of March. Assembly 039 will hold a meeting and Lenten Dinner on March 10th, Region 5 will hold its Spring meeting on Sunday, March 17th, Assembly 123 will hold a fraternal activity on Saturday, March 2nd, a dinner /mystery play "Mobsters, Molls, and Marinara." Please plan to attend your assembly and/or region meetings and become an active member of the NSS. It is a great way to meet other members and take part in volunteer and community support activities while helping the NSS in fulfilling our mission.

A reminder that nominations for NSS Fraternalist of the Year and Youth

Achievement Award are due by April 1st. Assembly leaders, please take the time to nominate a member of your assembly for each of the awards. Recognize those that go the extra mile in volunteering and are involved in your community. Please complete the applications that appear elsewhere in this issue or email our Member and Community Engagement Coordinator Bethany Bonnar for the applications.

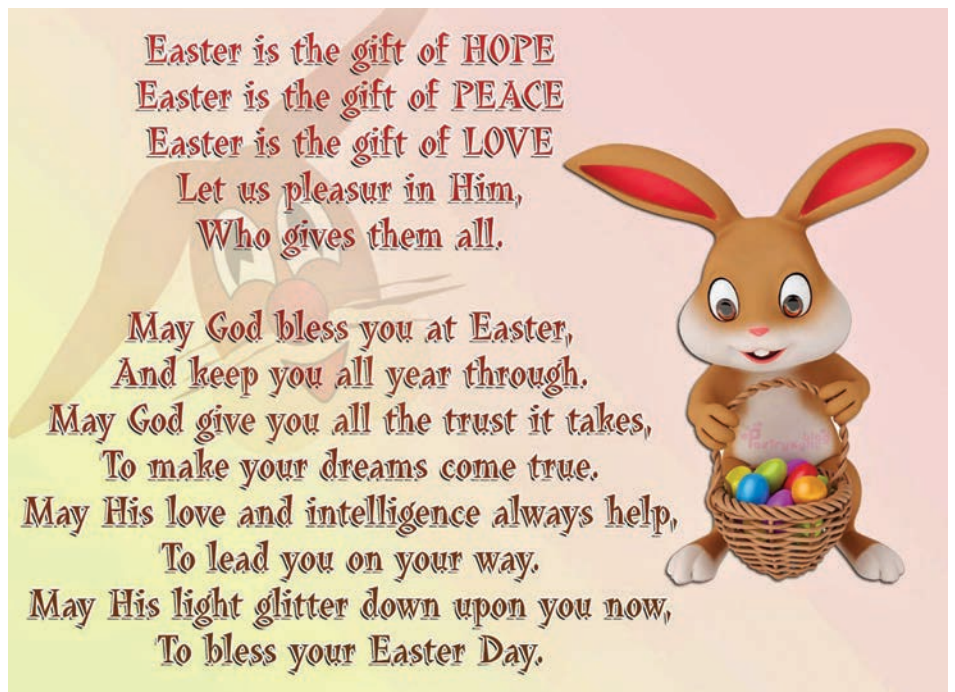
The 2024 NSS Poetry/Literary Contest has been moved to March. The deadline for submissions is March 15th. This is a great opportunity for our youth members as well as adults to display their literary talents by either submitting a poem or a short essay responding to the prompt in the Poetry Contest Guidelines. Parents and grandparents please encourage our youth members to participate in the contest.

## News of Narodniars

Special Happy Birthday wishes to NSS Directors Andrea Garbon and Theresa Zelman, to Home Office members Lori Korte and John Payerchin, to Jim Arbore, Carole Koches, and all others celebrating a birthday in March.

Happy Anniversary to all couples celebrating a special day in March!

Get well wishes to Sharon Wesnak as she recuperates following recent knee surgery. Wishing you a quick recovery!



## A Page From My Notebook...

**Linda M. Strom, Secretary-Treasurer/CFO**  
Email: [lstrom@nsslife.org](mailto:lstrom@nsslife.org)



## Assembly and Regions Annual Reporting

First let me apologize for the lateness of the annual reports. I have been working on an easier way to make forms available which would mean each assembly/region would require email addresses. I do have 90% of them which you have provided on NSS forms that you have previously filled out. I thank you for this as it will make both our jobs easier.

In order to save time, for those of you that have computers, the reports are located on our website under **"[nsslife.org/fraternal/forms](http://nsslife.org/fraternal/forms)"** You may fill them out online and email them directly to me at **[lstrom@nsslife.org](mailto:lstrom@nsslife.org)**. You should also save them to your hard drive for your assembly records. This will be the wave of the future so let's try this year. I will also send out packets with additional formation so don't panic. I will get packets to you even if I have to deliver them myself!

I've also extended the deadline to April 1st. Please call with any questions.

## 990-N's

As of this writing the 990-N's will have been filed for each Assembly. As you do now, if you get correspondence from the State please forward it to me. You can email it or just send via regular mail.



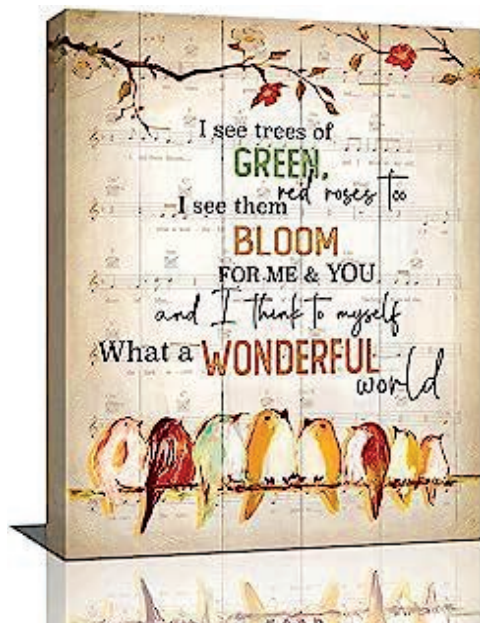
Even though it's the March issue I'm writing this on Valentines' Day and hoping you had a fun and loving day. You probably get tired of hearing about how hectic it is around the office but believe me, there is no time to breathe. All good though as we continue to move ahead with our Equisoft project and will soon go into production with Annuities. This is a huge step and has just about worn everyone out here in the Home Office.

By this time we will have had our KBRA Rating review. We have provided our response to their survey containing information about our operations, leadership, our strategic plan for the future, policies in place, investments, and much more. We anxiously await our results.

We also received our 5-year Pennsylvania Insurance Department Audit Survey to complete and send back to the state! The information requested in this survey takes a much deeper dive into our operations to determine the strength and stability of the society today and looking down the road to see where we will be at the time of our next 5 year audit. We will keep you posted.

## IRA Deadline Approaching

If you have not made a contribution to an individual Retirement Account in 2023, there are good reasons to considering doing so. IRAs allow you to set aside money for your retirement, or qualified education expenses, and they can provide you with valuable tax advantages. An IRA has the benefit that its earnings and gains are not taxed until distribution, or in some cases, they are not taxed at all if the funds are distributed according to the rules. There are limits to how much you can contribute each year but you can still make a contribution to a 2023 IRA by April 15 without affecting the amount you can contribute in 2024. The NSS offers several types of IRA products, including Traditional and Roth IRA's, and Coverdell Educational Savings Accounts. Call our Sales Department and they will provide you with the details.



The sounds of nature and being around birds are very good for your health and well-being. New data finds that even listening to recordings of nature can boost happiness, mood change, and even lessen pain. Most important listening to birdsong helps to decrease stress. New study finds birds give people as much happiness as money.

# Current Interest Rates

★ Effective January 1, 2024 ★

**Optimum 3 - 5.00%**

**Preferred 5 - 4.00%**

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

**Existing Preferred 8 - 4.25%**

(Preferred 7 and Flex earning 4.25%, these plans are no longer available.)

Please contact your NSS Life financial service representative or  
Joe Elliott in the Home Office at 1-800-488-1890.



## 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](http://www.nsslife.org)**  
and login/register as a member.



## OPEN A ROTH IRA

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

- \* Tax Advantages
- \* Competitive Interest Rates

## From the Sales Department...

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



## IRAs and More

March and April are the height of IRA season so here are a few points for your consideration.

First, a person must have earned income to contribute to an IRA. The maximum amount for 2023 (last year) is \$6,500 under age 50 and an additional \$1,000 (catch-up) if age 50 or older. In 2024, the amount increased to \$7,000 and \$1,000. The income limits for IRAs have been greatly expanded. Right now, and up until April 15th a person can open an IRA and make a contribution for 2023, or 2024, or both. Here are the highlights of the following plans:

**Traditional IRA** – Contributions may be tax-deductible. At withdrawal, all monies are taxable. Withdrawals before age 59½ may be subject to a 10% IRS early withdrawal penalty unless one of the exceptions is met (death, disability, domestic, emergency, Sec 72, and more.) Currently, when you turn age 73, required minimum distributions must begin.

**Roth IRA** – Same contribution levels as a traditional IRA but expanded income limits. If a Roth is at least five years old and age 59½ then all withdrawals may be tax-free. There are no tax-deductions for contributions to a Roth. There are no RMDs with a Roth. The principal on a Roth account may be withdrawn without any tax consequences.

**SEP IRAs** – These are IRAs on steroids for small businesses and sole proprietors. While all employees must be included in a plan, the amount of

money that can be put away is 25% of income up to \$264,000. So, a \$66,000 contribution could be made.

### Interesting facts –

- A person can have both a traditional and a Roth IRA, but the maximum is \$7,000 or \$8,000 if age 50+. The money can be split 50/50 or whatever is needed.
- A non-working spouse can have money deposited to their account if the other spouse has the income to support the amount.
- There is no age limit to contributing.
- There are many new exceptions to withdrawing money.
- The Saver's tax credit is a great program for taxpayers who meet the qualifying income threshold.

Please contact your local NSS representative or Joe Elliott in the Home Office for more information.

*NSS does not provide tax or legal advice. We always recommend that you check with your tax professional or legal counsel to see how these programs may affect your particular situation.*

## Parents and Grandparents

What is one of the most important considerations in your life? Most people answered health and family. We will focus on the family, specifically children and grandchildren. We want these people to grow up and be successful and better off than us. Here are some ideas to give our youth a boost in life.

- **Coverdell ESA** – These savings accounts are only available for ages 0 to 18 and have a maximum deposit of \$2,000 per year. The most a person could deposit in this account over 18 years would be \$36,000. At current interest that would amount to \$55,000. If that money was used for higher education, then it would be tax-free.
- **Saver's Tax Credit** – For single taxpayers with an AGI below \$36,500 and joint filers below \$73,000, any contribution to an IRA may allow them to receive a tax credit.
- **IRAs** – Either a traditional or a Roth can help a person build financial security.

A simple idea for a parent would be to contribute at some level to their child's future. This could be 25%, 50% or more. The conversation might go something like this. If you put money into a Roth account, I will match it dollar for dollar. And here is a hypothetical example: A young person, age 18, earns \$5,000 a year through college. As the parent, match whatever they save in the account. The youngster puts in \$2,500 and you match it. This \$5,000 goes into an account for 5 years (\$25,000) and then nothing. At age 65, this young person will have \$163,000 in this account.

We could run any number of scenarios with more money, longer payment period, greater matching and all of this would have an impact. In reality, two items matter most when saving money. One, is how much money and the other is how long the money earns interest. Compound interest was said to be the eighth wonder of the world. Help your children now!

Your actions are setting a young person on the right road. They learn discipline and thrift at a young age. What they receive is a worry-free retirement, a way to make money and not have to work for it later in life and maybe pay less taxes in retirement. A win-win for all.



### Thought For The Month:

*Happiness is not having what you want, it is wanting what you have.*

*Slovak proverb*

## The Community Corner

**Bethany Bonnar,**  
Member & Community Engagement Coordinator  
Email: [bbonnar@nsslife.org](mailto:bbonnar@nsslife.org)



One of the benefits of being a member of a Fraternal Benefits Society is in fact, the benefits! Make sure you are taking advantage of the exclusive benefits you have access to as a member of NSS Life. With scholarship opportunities, local volunteering events, and creative contests, there are so many ways to get involved! This month, I encourage you to take part in an NSS Life activity or program (especially if you never have before)! Reach out to your local assembly leaders to learn how you can participate in local events. Sign up for one of our Fitness Matters Programs (that can be completed from anywhere)! Take a look below for all of the fun things we have in store for this month and for the months to come!

### PVR Scholarship

Applications are still available for the PVR Scholarship Grant. Current High School seniors are encouraged to apply to potentially receive \$2,400 (distributed over four years) in scholarship aid. The deadline for completed applications is May 1, 2024. To qualify for the scholarship, the following criteria must be met for each scholarship applicant.

- Be a member of the National Slovak Society for a minimum of 2 years.
- Have a minimum of \$10,000 in an active permanent life insurance policy, or a minimum of \$5,000 in an active annuity policy.
- Must be attending a college/university, junior college, trade, technical, nursing, or business school, or other institutions that are approved by the NSS Board of Directors.

- If a scholarship is awarded, the student must maintain a 3.0 cumulative GPA or higher, and be enrolled full-time, to continue receiving the scholarship each consecutive year.

If you have any questions about if you qualify for the PVR Scholarship, please call Bethany Bonnar at 412-770-2093 or email [bbonnar@nsslife.org](mailto:bbonnar@nsslife.org).

### Contests

Spring is the season for creativity at NSS Life! We are currently accepting submissions to the Poetry/Literary Contest and the Art Contest. If English was always your strongest subject in school, grab a pen and write a creative poem or short essay! If art class was more your style, then grab a paint brush and enter a masterpiece into the Art Contest! Whatever medium you gravitate towards, enter for the chance to win cash prizes and show off your talent to the NSS Life community! The deadline for the Poetry/Literary contest is March 15th. The deadline for the Art Contest is May 31st. See later in this edition for complete rules and information on both contests.



### 2024 National Bowling Tournament

Our National Sporting events are a great chance for members from all over to come together as one Fraternal Family. This year's National Bowling Tournament will be held in Pittsburgh, Pennsylvania on May 17th and 18th. Sign up for team or doubles competition held at Bowlero Pittsburgh! With hospitality night on the 17th and a social cocktail party on the 18th, this is a great opportunity to bond with members of NSS Life as well as SCS and GCU. Grab your bowling shoes and come on "dahn tahn" for a weekend of fraternalism and fun! See later in this edition for sign up forms and more information.

## Youth Achievement and Fraternalist of the Year Awards

NSS Life is proud to honor our members who go above and beyond in volunteerism in their local communities. We are currently accepting nominations for the 2024 Youth Achievement award, which highlights a youth member of NSS Life who has shown outstanding service in their school/work, community, church, and their local assembly. The winner of this award will receive \$500.00 and will be announced in the *National News* and on our social media platforms. We are also accepting nominations for the Fraternalist of the Year Award, which is given to an adult member (18+) of NSS Life who has exhibited exceptional volunteerism. The winner of this award will designate a charitable organization as a benefactor of a \$500.00 donation and will be featured in the *National News* and on social media. I encourage you to nominate the youth and adult members of your local assemblies that you feel have shown dedicated fraternal service. Nomination Forms for Youth Achievement Award and Fraternalist of the Year are on pages 9 and 10 or you can go online to [nsslife.org](http://nsslife.org) to access these forms. **Deadline is April 1st, 2024.**

### Social Media

Social Media is a great place to not only stay up to date with what local assemblies are up to, but also with what is going on at the National level! Give us a follow-on:

**Instagram (@NationalSlovakSociety)**  
**Facebook (@NSS Life) and**  
**LinkedIn (@NSS Life).**





No applications will be accepted after April 15, 2024

NSS Life NATIONAL BOWLING TOURNAMENT  
**A JOINT TOURNAMENT OF GCU, NSS & SLOVAK CATHOLIC SOKOL**  
 "USBC MORAL SUPPORT CERTIFIED"  
 AMF Bowlero Pittsburgh Lanes ⇄ Pittsburgh, PA  
 Friday, May 17 & Saturday, May 18, 2024

No applications will be accepted after April 15, 2024

*Please note: Bowling Fees must accompany this application for the bowlers to be registered in the tournament.  
 League bowlers must submit a copy of their league average sheet with their application.*

BOWLER INFORMATION (LIST CAPTAIN FIRST)	NSS TOURNAMENT INFORMATION
Name: _____ Address: _____ Phone: _____ Last 4 Digits SS# _____ E-mail: _____	Highest Avg. 2022-23 _____ USBC No. _____ Team: _____ Please Check Tournament Events Bowler at Left Is Submitting Payment for on this Application: <input type="checkbox"/> Team <input type="checkbox"/> Doubles <input type="checkbox"/> Singles <input type="checkbox"/> All Events
Name: _____ Address: _____ Phone: _____ Last 4 Digits SS# _____ E-mail: _____	Highest Avg. 2022-23 _____ USBC No. _____ Team: _____ Please Check Tournament Events Bowler at Left Is Submitting Payment for on this Application: <input type="checkbox"/> Team <input type="checkbox"/> Doubles <input type="checkbox"/> Singles <input type="checkbox"/> All Events
Name: _____ Address: _____ Phone: _____ Last 4 Digits SS# _____ E-mail: _____	Highest Avg. 2022-23 _____ USBC No. _____ Team: _____ Please Check Tournament Events Bowler at Left Is Submitting Payment for on this Application: <input type="checkbox"/> Team <input type="checkbox"/> Doubles <input type="checkbox"/> Singles <input type="checkbox"/> All Events
Name: _____ Address: _____ Phone: _____ Last 4 Digits SS# _____ E-mail: _____	Highest Avg. 2022-23 _____ USBC No. _____ Team: _____ Please Check Tournament Events Bowler at Left Is Submitting Payment for on this Application: <input type="checkbox"/> Team <input type="checkbox"/> Doubles <input type="checkbox"/> Singles <input type="checkbox"/> All Events

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

DOUBLE & SINGLES EVENTS—SATURDAY, MAY 18

9 AM  12:30 PM

TEAM EVENT—FRIDAY, MAY 17

Hospitality Meal Served 5 PM at Bowlero Pgh. Lanes Bowling Begins at 6:30 PM All Teams

Team Name: \_\_\_\_\_

*(Please place team bowlers in the order they will be bowling.)*

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

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

Name of your Local USBC: \_\_\_\_\_

Association Secretary: \_\_\_\_\_

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

Make all Checks or Money Orders payable to: NSS Life

Mail to: NSS Life Fraternal Dept., 1301 Ashwood Drive, Canonsburg, PA 15317.

Important: Every Individual and Captain on this entry agrees to relinquish his rights to prize money if it should be found that any information herein is false.

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

# **Important to All Tournament Entrants**

## *Read Carefully Information Given Below*

### *Rules and Regulations of Annual GCU/NSS Life/SCS Bowling Tournament*

1. The Tournament shall be conducted in compliance with the rules and regulations of the USBC.

2. All members of the NSS Life are eligible to participate in this tournament.

3. All contestants must be members of the NSS Life as of April 15, 2024 or must have six months premium paid in advance at the time of entry. New bowlers must have bowled a *minimum of 21 games* as of March 15, 2024. *Bowlers with no average see #7 below.*

4. NSS Life adult members are required to maintain a minimum balance of \$300.00 in an annuity or have a permanent life insurance certificate, to qualify to participate in a NSS Life subsidized sporting event held on a national level i.e. National Bowling Tournament, National Golf Tournament, etc.

5. The total cost per person for each event shall be:

a. Prize Fee .....	\$10.00
b. Bowling Fee.....	\$8.00
c. Hospitality Fee.....	\$5.00
TOTAL COST (per event).....	\$23.00
Banquet Fee (Optional).....	\$0.00
*All Events (Optional).....	\$5.00

*\*Only bowlers paying the \$5.00 for the All-Events will be eligible for the cash awards.*

**PRIZE FEE WILL BE RETURNED 100 PERCENT  
IN EACH EVENT**

At least 1 of 10 of participants in each event will win prizes.

*Note:* Contestant may win only one cash prize event (gross or net), whichever cash prize is higher. Excluding special prizes. Awards will be presented to the Contestants who roll the highest gross and highest actual net scores in each event.

6. **SUBSTITUTES.** Bowlers may compete only once in each event. However, the tournament manager may allow a bowler who has previously bowled to substitute on a four bowler team when one of its original entrants is absent. The score of such bowler in the team event rolled with his entering team must count for all events. No one may bowl in this tournament except those originally entered before the tournament opens or such substitutes who may be authorized by the captain of a team or his appointee provided the individual whose name appears on the entry blank is unable for sufficient reason to attend the tournament at the time scheduled. The Bowling Committee shall have power as to the substitutes that are offered by the captain or his legalized representative, and if accepted, each substitute must bowl each event under his full name and only at scheduled time in each event. The substitutes score and handicap from the said event will be used.

7. Any contestant whose current average as of March 15, 2024 of *at least 21 games* is ten pins or more above his highest average from the previous season must use his current average.

**HANDICAP - Handicap (Men)** allowed will be 85% of the difference between 240 and last season's 2022-2023 highest sanctioned league average of at least 21 games. Bowlers who have no established average will use their highest sanctioned league average of at least 21 games as of March 15, 2024. Male bowlers who have no established average for this year or last year will be listed as 175 average and will be handicapped accordingly. If the bowler does not have a sanctioned average over the last two years, but has competed in the Joint Fraternal Tournament, the most recent 5 year history from the Joint Fraternal Tournaments will be used. Male bowlers with an average over 240 will receive no handicap and will bowl scratch in the tournament.

Handicap (Women) allowed will be 85% of the difference between 200 and last season's 2022-2023 who have no established average will use their highest sanctioned league average of at least 21 games as of March 15, 2024. Female bowlers who have no established average for this year or last year will be listed as 150 average and will be handicapped accordingly. If the bowler does not have a sanctioned average over the last two years, but has competed in the Joint Fraternal Tournament, the most recent 5 year history from the Joint Fraternal

tournaments will be used. Female bowlers with an average over 200 will receive no handicap and will bowl scratch in the tournament.

*Under no circumstances will handicaps be increased after participant has bowled.*

Contestants in this tournament are not required to report any tournament prize winnings for the previous 12-month period.

8. **FALSIFYING AVERAGES - PENALTY** - The team captain is responsible for reporting all averages of the individual team members, and they are responsible to him. Should the Tournament Committee find at any time that the averages have been falsified, the team shall forfeit all claims for prize money as well as their entry fee and will be subject to disqualification and suspension from organized bowling.

All prize winners are subject upon request to submit an affidavit of correct league averages.

9. **Re-rating of Bowlers** - According to USBC Rule No. 319 A-E, bowlers may be re-rated by the Tournament Committee.

10. All entry applications and bowling fees are to be sent directly to: **NSS Life Bowling Tournament, 1301 Ashwood Drive, Canonsburg, PA 15317** not later than *April 17, 2023. Rule 310-A2 is in effect.*

11. Bowlers who participate in tournament games must be dressed in a presentable manner to appear before public and when possible to use an emblem attached to shirt or dress so that participant can be identified.

12. Both USBC and eligible non-USBC members may participate in moral support tournaments with high score protection automatically extended to USBC members. Eligible non-USBC members can qualify for high score protection at their option by paying a \$21.00 fee for which the Congress will issue an unattached membership card.

13. **NO MONEY WILL BE REFUNDED.** All prize fee money will be paid in prizes.

14. In the Doubles contest the names of both members of the team must be given, because entries with the word "Partner" will not be accepted. Entry blanks so compiled will be returned and the entry money retained until proper blank is received. If both entrants in the Doubles event appear when scheduled, it is understood that they must bowl as they have been entered on the original entry blank and no change in position will be allowed at any time after entry blank has been filed.

15. **Assignment of Alleys** - The Tournament Committee will make up the alley assignments for all entrants in the Doubles, Singles and Team Events. Entrants in the Doubles and Singles Events are required to report fully 30 minutes prior to the time they are scheduled to bowl.

Captains of teams must report their line-up at least 30 minutes before scheduled to bowl.

16. In the Doubles & Singles Events bowling entrants will bowl all six of their games on the same pair of lanes. Bowlers entered in the Singles Event only will be assigned to alleys by the Committee.

17. A team may use a name other than its league name for tournament entry without the payment of additional membership dues as formerly required.

18. Failure to use the correct average shall disqualify score if submitted average is lower than correct average thereby resulting in a lower classification or more handicap. Prize winnings shall be based on the submitted average if it is higher than the correct average. However, corrections in averages may be permitted up to the completion of the first game of a series. **Bowlers must include a copy of their league average sheet with their application.**

*FOR FURTHER INFORMATION CALL  
NSS LIFE MEMBER AND COMMUNITY  
ENGAGEMENT COORDINATOR  
BETHANY BONNAR—(412) 770-2093*



# Hospitality Questionnaire for the 2024 GCU, NSS & SCS Joint Bowling Tournament

*Please complete and return this questionnaire  
with your bowling application.*

Bowler Name: \_\_\_\_\_

## Friday Evening Buffet (*Free for Bowlers*)

\_\_\_\_ I will have a guest at the Friday Evening Buffet at Bowlero-Pittsburgh on Friday, **May 17, 2024**. Enclosed is my payment of **\$15.00 per guest** for the Friday Buffet.

Friday Buffet Guest \_\_\_\_\_

Friday Buffet Guest \_\_\_\_\_

## Saturday Evening Bowlers' Cocktail Reception

**Hot and Cold Hors D'oeuvres and two-hour Open Bar.**

\_\_\_\_ **YES**, I will attend the Bowlers Reception at the DoubleTree Greentree Hotel at 5:30 PM on Saturday, **May 18, 2024**.

\_\_\_\_ I will have a guest(s) at the Reception on Saturday, **May 18th**. Enclosed is my payment of **\$65 per guest** for the Reception.

Saturday Guest \_\_\_\_\_

Saturday Guest \_\_\_\_\_

Saturday Guest \_\_\_\_\_

\_\_\_\_ **NO**, I will not attend the Reception on Saturday, May 18, 2024

Do you or your guests have any dietary restrictions? If so, please explain:

\_\_\_\_\_

**Return this form with your bowling application by April 15, 2024.**

*Thank You!*



# NSS Fraternalist of the Year Nomination Form



★ **DEADLINE FOR NOMINATIONS: APRIL 1, 2024** ★

## ~ RULES AND REGULATIONS ~

### PURPOSE:

As a fraternal benefit society our mission calls us to "reach out to touch lives" in concern for those in need around us through our families, churches and communities. The purpose of this award is to recognize those members of the National Slovak Society that have gone that "extra mile" in volunteer fraternal service (i.e. meals on wheels, hospital work, visiting shut-ins, etc.). We encourage all assemblies to seek a worthy candidate from within your assembly and for the NSS membership to nominate a fellow member who is deserving of consideration for this award.

Those worthy of nomination are NSS members who have given of their time, talents and abilities in ways that would be designated as "extra-ordinary". Through their unselfish and tireless volunteer efforts those around them have benefited significantly. These people are those that rarely say "No!" and are always willing to lend a hand. We know that they are out there and you can find them for us.

The NSS "Fraternalist of the Year" Award is a fraternal program offered by the society for the benefit of our membership and the fraternal benefit system. You as members of the NSS are encouraged to seek a deserving nominee for the highest fraternal award offered by the NSS.

### ELECTION PROCESS:

Any member of the National Slovak Society can nominate a fellow NSS member to be the "Fraternalist of the Year." Nomination forms are available from the Home Office or on our website at [www.nsslife.org](http://www.nsslife.org) under "Fraternal/Forms/Fraternal Program Forms." Nominations can be made by any adult member of the NSS or through their local Assembly. This will allow more deserving members the opportunity to be recognized for their efforts to make a difference in the lives of others.

### DEADLINE:

**Deadline for nominations** to be in the Home Office is **April 1st** of each year. The winner will be selected by a non-member judge.

### RECOGNITION:

The recipient will be announced in the "National News" and listed on our website at [www.nsslife.org](http://www.nsslife.org) under "Fraternal/Forms/Fraternal Program Forms," receive a congratulatory plaque and designate a charitable organization as benefactor of a \$500.00 donation. The Winner's name will be displayed on a plaque in the Home Office.

## ~ The following must be signed by Nominating Member ~

I wish to nominate \_\_\_\_\_  
to receive the National Slovak Society "Fraternalist of the Year" Award for touching the lives of those in need in their family, church and community. I believe that this individual should be awarded the "Fraternalist of the Year" for going that "extra mile."

\_\_\_\_\_  
NSS Assembly/Region Member Officer Signature

\_\_\_\_\_  
Assembly/Region #

**IMPORTANT: SUPPORTING DOCUMENT HIGHLIGHTING THE NOMINEE MUST BE ATTACHED AND SUBMITTED TO THE HOME OFFICE INCLUDING A RECENT PHOTOGRAPH.**

**The winner of the NSS "Fraternalist of the Year" will be notified by the Home Office of their selection.**

**DEADLINE: April 1st of Each Year**

# NSS Youth Achievement Award Nomination Form



**NSS Life**  
Family Matters...

★ **DEADLINE FOR NOMINATIONS: APRIL 1, 2024** ★

## ~ RULES AND REGULATIONS ~

### PURPOSE:

The American Fraternal Alliance, through their "Americas Promise" Program, has encouraged their member societies to increase their awareness of the contributions of youth to the fraternal benefit system. In response to that challenge, the National Assembly, in 1998, voted to establish a "Youth Achievement Award" that is similar to our "Fraternalist of the Year Award" for adults. The contest is open to all NSS Youth Members 18 years of age and under.

### RATIONALE:

The award is directed at youth who do outstanding fraternal work in these four (4) areas:

- a. At their school/work    b. In their community    c. In their church    d. In their local assembly

### NOMINATION:

Youth members can be nominated by any adult member of the NSS or through their local assembly. A document detailing the qualifications of the Youth Member being nominated must be attached to this form and submitted to the Home Office. A Youth Member may be nominated each year up through and including their eighteenth (18th) birthday or until they are selected to receive this award. Nomination forms are available from the Home Office or on our website at [www.nsslife.org](http://www.nsslife.org) under "Fraternal/Forms/Fraternal Program Forms."

### DEADLINE:

**Deadline for nominations** to be in the Home Office is **April 1st** of each year. The winner will be selected by a non-member judge.

### AWARD:

The winning youth will receive **\$500.00** and will be announced in the "National News" and "Youth Circle Magazine" insert. Their name will be displayed on a plaque in the Home Office.

### JUDGING:

An independent judge, appointed by the National President, will review all nominations and make a determination of the winner. The National President, or an appointee, shall be the final authority on all matters involving this fraternal benefit.

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## ~ The following must be signed by Nominating Member ~

I wish to nominate \_\_\_\_\_  
to receive the National Slovak Society "Youth Achievement Award" for outstanding service to their school/work, community, church and local assembly. I believe that this individual should be awarded the "Youth Achievement Award" due to their service in the above categories.

\_\_\_\_\_  
NSS Member or Assembly Officer

\_\_\_\_\_  
Assembly #

**IMPORTANT: SUPPORTING DOCUMENT HIGHLIGHTING THE NOMINEE MUST BE ATTACHED AND SUBMITTED TO THE HOME OFFICE INCLUDING A RECENT PHOTOGRAPH.**

**The winner of the NSS "Youth Achievement Award" will be notified by the Home Office of their selection.**

**DEADLINE: April 1st of Each Year**

## ASSEMBLY 0039 Uniontown, PA

Our NSS Fraternal Department is offering a new addition to our Annual Poetry Contest. You now can now write a short essay on “*What is your favorite Fraternal Memory with NSS Life?*” Deadline: March 15th so you do not have much time! Help YOUR assembly get “*Fraternal Points*”!!

In the February issue of the “*National News*” it was announced that our \$500.00 Christmas Party gift to the PVR Fund was matched with \$500.00 from NSS “*Fraternal Matching Funds*.” Our deepest sympathies go out to the families of members Virginia Autz and Dwight Gindlesperger. May they rest in the loving arms of their Resurrected Lord and Saviour.

High school seniors are reminded that applications for a first year NSS Scholarship are due in the Home Office by May 1st. The rules for application are on the NSS website under “*Fraternal/Forms*.” Call Bethany Bonnar at 412-770-2093 for assistance.

The NSS is offering members a new “*Fitness Matters*” program. Sign up today with the Home Office by calling Bethany at the above number.

We commend NSS Secretary-Treasurer Linda Strom on her decision to retire after seventeen years. We thank her for her dedication in leading the NSS to new fiscal and fraternal heights. We wish her well, as she moves to another stage on the road to a full and quiet life.

Take the time to look at the new NSS insurance opportunity in the “*Anniversary Offer*” that runs through the end of this month. Easy to apply and NO medical questions asked. Full details were in the recent NSS magazine.

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.

**John Payerchin**  
President



## ASSEMBLY R059 Whitehall, PA

A meeting will be held on Sunday, **March 3, 2024** at the Keysock residence to hold our annual election of officers at 3:00 p.m. We will also plan upcoming activities for 2024.

Belated birthday wishes to Michael Slivka who celebrated in January. Birthday greetings to Treasurer, John Lahutsky celebrating in March. April birthday wishes to Bill Keysock and Martha Sawarynski.

**Michele Guydan**  
Secretary

## ASSEMBLY 0070 Brooklyn, OH

A meeting will be held on Sunday, **April 14, 2024** at Dr. Martin Luther Church, 4470 Ridge Road, Brooklyn, Ohio at 11:00 am. We will be planning events for the year of 2024. Refreshments will be served.

Call John Karkosiak for any questions at 216-741-6990.

**John Karkosiak**  
Treasurer

## 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*

**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

**Have You Signed  
Up A New Member  
Lately?**

## ASSEMBLY 0123 Coraopolis, PA

Yes, the leaf has fallen victim to the harsh winter wind. My brave little leaf put up such a gallant fight, but its time was up. I now get to enjoy the trees in the naked natural state and await the first and early buds of spring.

Spring, what a glorious word. It arrives officially on March 19th; daylight saving time starts March 10th. Baseball is well into spring training and Easter is early this year, March 31st. Even Punxsutawney Phil predicted an early spring.

I am glad to announce some upcoming volunteering activities for our assembly. Wednesday, **April 17th** we are starting back our volunteering at the Veteran Hospital in Aspinwall. We sponsor a bingo night with refreshments for the veterans. This starts at 7:00 p.m. and lasts about one and a half hours and is much appreciated by the veterans. If you would like to help, please call Jill Grover at 412-638-7060 for more details.

Saturday, **May 18th** we are scheduled to volunteer at Global Links in Greentree from 10:00 a.m. to noon. This involves sorting medical supplies. Afterwards we will have lunch and a brief meeting. If you would like to volunteer for this call either Jill Grover or myself at 724-242-5085.

Do we have anyone in our membership who you know would be worthy of nominating for either the Fraternalist of the Year or Youth Achievement Award? If so, please let me know so I can get you the needed paperwork.

I want to give a shout out to my “*Flower Girl*” who was a winner in both the Poetry and Photo contest.

I would like to wish each of you a Blessed Easter!

**Bill Knoll**  
President



## ASSEMBLY 0377 Bentleyville, PA

Mark your calendar and join us for these events!

**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 0586 Chicago, IL

Our meeting in February was blessed with springlike weather. We found a restaurant with many Slavic dishes. The owners are of Eastern European background. Grand Duke in Downers Grove was our choice. Not many eateries still able to continue operating.

Illinois passed 300 new laws which took effect January 1st. Businesses will have to figure out how these affect them, eating places included. Prices here continue to rise. Our Tomaskovic family cooks some of Grandmas' Antol and Tomaskovic soups and dinners, many of which are more affordable than most.

Our 586 group will meet next in May around Mothers Day, God willing. Say a prayer for our troops in harm's way. And for the best country in the world, the United States.

**Irene Tomaskovic**  
President

*You gotta try your luck once a day, because you could be going around lucky all day and not even know it.*

## 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:

**Monday, April 15th** - 5:00 p.m.

**Monday, September 23rd** - 5:00 p.m.

**Sunday, November 3rd** - 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 0731 Lowellville, OH

Adult and youth Assembly 731 members are planning a fun afternoon for the residents of the Christian House Home Health and Assisted Living in East Palestine, Ohio.

On Saturday, **April 13th**, we will convert their dining area into a 1950's Soda Fountain Shop for a special 50's Sock Hop. Music for the afternoon will include the top hits popular in the 1950's and we'll help them with some dance moves. The Soda Fountain will surely be the highlight of the afternoon as we provide milkshakes, sundaes, and root beer floats. Of course, we will be decked out in favorite 50's clothes. The Christian House will continue the theme through dinner with burgers, hot dogs, and fries.

**Laurie Fox**  
President

## ASSEMBLY 0737 North Huntingdon, PA

A meeting will be held on Sunday, **April 7, 2024** at 2:00 p.m. at Panera. Our agenda includes discussing all of our assembly business. Members who plan to attend or for further information, please call or text 412-558-0314 or leave a message at 724-423-3992.

**Andrea L. Garbon**  
Treasurer/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 570-479-4116 or RSVP on our Facebook page at (NSS Life Region 2.) Congratulations to the newly re-elected officers.

**Marlin Petro Wesnak**  
President

## Region #5 Meeting Notice

The Spring Meeting of Region #5 will be held on Sunday, **March 17, 2024**, at 1:00 p.m. at the Home Office, 1403 Ashwood Drive, Canonsburg, PA. Plans for Region #5 activities for the remainder of 2024 will be discussed. All assemblies in Region #5 are requested to send representatives to the meeting. A luncheon will be served following the meeting.

**Joseph Stefka, Jr.**  
President  
Region #5

## Region #8 Cleveland, Ohio

*Assemblies: #4, #70, #160, and #432*  
**Guest speaker for this meeting will be NSS President Joseph Stefka, Jr.**

This semi-annual meeting of Region #8 will be hosted by Assembly #160 and will be held:

**DATE:** April 17, 2024  
**LOCATION:** Dr. Martin Luther Lutheran Church  
4470 Ridge Road  
Brooklyn, Ohio 44144  
**TIME:** 7:00 PM  
**(Please note time)**

President Stefka will be attending our Regional meeting to discuss plans to "Improve Region and Assembly education, support, communication, and participation for the upcoming years." This is part of NSS Strategic Plans for the years 2024-2028. Time will be allotted for questions and input from the members of this meeting.

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

**Carole Koches**  
Recording Secretary

# Assembly Activities

## News from Region 2



Members of Region 2, Assembly L075 and guests 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. Region 2 President provided the event with NSS brochures and ink pens.

**Marlin Petro**  
President



## Assembly 441 Matching Funds Project



Assembly 0441 Treasurer, Kevin G. Crowley and members participated in presenting a monetary gift of \$250.00 to the West Milflin Volunteer Fire Department Christmas Program for the children of the community.

## Assembly 731 Matching Funds Project



**L-R: Director Laurie Fox (Assembly 731 President) presents the NSS Matching Funds check in the amount of \$500.00 to Julie Brennan, Treasurer of the Poland Historical Society.**

Assembly 731 held a Matching Funds Basket Raffle with the Poland Ohio Historical Society to help support the Historical Society's effort to have a cemetery marker placed at the site where the family of Poland Village's first constable was buried between 1885 and 1940. The entire community came together over the past several months to help raise the \$3,000 needed for the family marker. The marker will be placed in the cemetery this spring. The Historical Society is very appreciative to Assembly 731 and NSS for their part in making this a successful fundraiser.

### A Sincere Thank You

On behalf of the Payerchin family, we would like to express our sincere gratitude for the floral gifts from the Home Office, many sympathy cards and thoughtful prayers on the death of beloved Susan Jane Payerchin. She was a faithful wife, devoted mother, grandmother and great-grandmother. We truly appreciated the presence of NSS Officers, staff and assembly members at her memorial service.

**Payerchin Family Members**

### 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!**



## NSS Employee Spotlight: Jennie Pernisek *New Business Annuity*



Hello, my name is Jennie Pernisek and I work in the new business annuity department. The majority of my work life was in administration for my family-owned business. I am a lifetime member of a fraternal organization, and I met my husband, a musician, at a fraternal event.

We have 3 sons and a rescue cat. I am an avid walker/jogger, I love being outdoors in nature, spending vacations at the beach with family, and watching murder mysteries. My husband and I enjoy supporting local bands and attending cultural events with our sons. Thank you.



## 11 Facts About Easter

1. Easter is the celebration of the resurrection of Jesus Christ in the Christian religion.
2. Eggs have been seen as ancient symbol of fertility, while springtime is considered to bring new life and rebirth.
3. Americans spend \$1.9 billion on Easter candy. That's the second biggest candy holiday after Halloween.
4. 70% of Easter candy purchased is chocolate.
5. 76% of Americans think the ears of a chocolate bunny should be the first to be eaten.
6. Egg dyes were once made out of natural items such as onion peels, tree bark, flower petals, and juices.
7. There's much debate about the practice of dyeing chicks. Many hatcheries no longer participate, but others say that it isn't dangerous to the chick's health because the dye only lasts until the chicks shed their fluff and grow their feathers.
8. The first story of a rabbit (later named the "Easter Bunny") hiding eggs in a garden was published in 1680.
9. Easter takes place on a Sunday, after the 40-day period called Lent. Lent is referred to as a time of fasting, but participants focus more on giving up one significant indulgence.
10. Holy Week is celebrated during the week leading up to Easter. It begins on Palm Sunday, continues on to Maundy Thursday, Good Friday, and then finally, Easter Sunday.
11. "The White House Easter Egg Roll" event has been celebrated by the President of the United States and their families since 1878.

## Pittsburgh Slovaks

The Junior Pittsburgh Slovaks 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](mailto:sue.ondrejco@gmail.com)

## Easter Trivia

- Q: Easter always falls between which two dates?  
A: March 22 and April 25
- Q: Is more candy sold for Easter, Christmas, Valentine's Day or Halloween?  
A: Halloween
- Q: About how many chocolate bunnies are produced each year?  
A: 90 million
- Q: What baked good is a Good Friday tradition in England?  
A: Hot cross buns
- Q: How many jellybeans do Americans consume each Easter?  
A: 16 million
- Q: Households each spend how much on average on Easter annually?  
A: \$192.01 (2022/2023 average)
- Q: The original Easter bunny in Germany was actually what sort of animal?  
A: Hare
- Q: What's the most popular Easter candy in America?  
A: Marshmallow peeps
- Q: Buying what for Easter is said to bring good luck for the rest of the year?  
A: New clothes
- Q: Most Americans bite off what part of a chocolate bunny first?  
A: The ears



### *Easter Slovak Style:*

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

\$12 (includes postage and handling)

To Purchase item shown above,  
Make check payable to: NSSHM  
1301 Ashwood Drive  
Canonsburg, PA 15317

## Dates To Remember For Deadlines

### April 1st:

Youth Achievement Award  
Fraternalist of the Year Nomination Forms

### May 1st:

PVR Scholarship Program First Year Applications Due

### May 17th-18th:

National Bowling Tournament Bowlero, Pittsburgh, PA

### May 31st:

Art Contest Deadline

### June 21st:

NSS Pirates Night at PNC Park

### July 12th-14th:

NSS National Golf Tournament  
Treasurer Lake Golf Course  
DuBois, PA

### July 15th:

PVR Scholarship Program Renewal Transcripts Due

### September 28th:

NSS Heritage Museum Presents "Septemberfest"

### October 31st:

Pumpkin Decorating Contest and Photo Contest

### November 30th:

NSS Heritage Museum Presents "Christmas Around the World"

### December 1st:

Christmas Ornament Contest

### December 8th:

Christmas Card Collection



## DEPARTED MEMBERS JANUARY 2024

Name	City and State	Date of Death	Assembly
Acre, Wanda	Saxonburg, PA	01/12/2024	0123
Akam, Betty	Erie, PA	01/16/2024	R019
Anderson, Lorraine N	Bentleyville, PA	01/10/2024	0377
Ballou, Carol	Beaver, PA	12/29/2023	0123
Barnes, Leona G	Allegheny, PA	01/20/2024	0123
Battaglia, Anne	Sewickley, PA	09/05/2023	L161
Beach, Anita	Culloden, WV	11/29/2023	0774
Bechtel, Bonnie	Halifax, PA	11/15/2023	L102
Beveridge, Keith	Meadville, PA	12/16/2023	0731
Blizard, Erna	Philadelphia, PA	12/25/2023	R059
Boffardi, Patricia	Wesley Chapel, FL	10/24/2023	0434
Brumage, Connie	Fairmont, WV	11/09/2023	0774
Buszkiwicz, Irene	Plainfield, IL	09/29/2023	0586
Butterworth, Charles L	Northern Cambria, PA	05/08/2023	0267
Cahn, Kathryn E	Fayette, PA	01/17/2024	0039
Caldwallader-Rubin, Mary	Abington, PA	01/01/2024	R059
Callihan, Thomas E	Chicora, PA	12/14/2023	0123
Campagna, Denise Ann	Lawrence, PA	01/04/2024	0100
Capazzoli, Samuel	Pittsburgh, PA	12/25/2023	0441
Carlton, Mary L	Butler, PA	12/01/2023	0737
Cassady, Lois	Blair, PA	01/22/2024	0774
Centarowski, Edward	Pittsburgh, PA	12/03/2023	0123
Cerny, Dennis	Burlington, KY	12/21/2023	0586
Chubb, Phoebe	Middletown, PA	01/14/2024	0774
Cole, Theresa	Indiana, PA	12/10/2023	L105
Copeland Jr., Clarence	Westmoreland, PA	12/24/2023	0373
Danks, Richard	Greensburg, PA	10/21/2023	0737
Davis, Richard F	West Mifflin, PA	12/12/2023	0441
Dilks Sr., Robert	Warren, PA	01/21/2024	0731
Downey, Kathleen	Jeannette, PA	12/09/2023	0737
Drobac, Steven	Monaca, PA	10/01/2023	0123
Eades, Inez	Ansted, WV	12/26/2023	0774
Eckrote, Mary	Ebervale, PA	12/17/2023	0774
Engle, Milton	Clymer, NY	12/14/2023	0774
Fetcenko, Jeffery	Hawk Run, PA	10/16/2023	0774
Frost, Samuel	Elizabeth, PA	12/13/2023	0441
Fundy, Elizabeth	Belle Vernon, PA	12/24/2023	0377
Gallo, Judith	Schnecksville, PA	01/11/2024	L102
Gazada, Barbara	Wilkes-Barre, PA	12/30/2022	0617
Gillespie, James	Surfside Beach, SC	11/28/2023	L161
Glover, David	Greenwood, IN	12/06/2023	0705
Gontkovic, Albin	Bluffton, SC	11/25/2023	0554
Good, Timothy	Berks, PA	12/10/2023	L102
Gore, Rufus	Merrill, WI	09/27/2023	0381
Grant, Betty	Derry, PA	01/04/2023	0737
Greene, Merle	Milesburg, PA	12/07/2023	L040
Grogan Sr., Thomas A	Pittsburgh, PA	11/23/2023	L161
Hershberger, Louise	Washington, PA	12/20/2023	0434
Hess, Robert	Ashley, PA	01/05/2024	0617
Hilkert, Evelyn	Cambria Springs, PA	12/16/2023	0774
Hockersmith, Carol	Crawfordsville, IN	12/18/2023	0705
Hollis, Kenneth	Vanderbilt, PA	12/27/2023	0039
Holt, Harold M	Sheboygan, WI	10/26/2023	0774
Hosey, John	Beaver, PA	01/19/2024	0123
Houseknecht, John	Saint Clair, PA	12/02/2023	0617
Hull, Stanley	Pittsburgh, PA	12/22/2023	0100
Jack, Robert W	Westmoreland, PA	01/01/2024	L105
Kachurka, Frank	Orwigsburg, PA	01/09/2024	L102
Kaufman, Dorothy	McDonald, PA	01/06/2023	0123
Keslar, Norma	Garrettsville, OH	12/30/2023	0070
Keys, Rebecca	Latrobe, PA	12/10/2023	0737
Klemencic, Theresa	Bridgeville, PA	12/24/2023	0434
Kletzly, Helen	Bellevue, PA	12/24/2023	0123
Knecht, Irene	Taylor, MI	09/19/2023	0381
Kovach, Charles	Greensburg, PA	11/16/2023	0737
Krall, George	New Florence, PA	01/11/2024	0737
Lamantia, Richard	Midland, PA	11/17/2023	0123
Laughlin, Robert	Southwick, MA	12/01/2023	0774
Lauthers, Charles	Manheim, PA	12/04/2023	L102
Leard, Ginger	Lincolnton, NC	12/24/2023	0774
Leshko, Anna	Schuykill, PA	12/07/2023	L102
Lestini Jr., John	Tega Cay, SC	10/29/2023	0774
Lewis, Harrison	Burgettstown, PA	10/17/2023	0588
Lindley, Glenn	Eighty-Four, PA	11/26/2023	0377
Loga, Cora	Temperance, MI	12/13/2023	0381
Lopez, Betty	Cambria, PA	12/12/2024	0554
Marcello, Erma	Monaca, PA	09/20/2023	0123
Martinsky, Paul	Detroit, MI	12/12/2023	0381
Matrey, Anne E	Pittsburgh, PA	10/08/2023	0434
McCollum, Gaynelle	Fairfax, VA	09/02/2023	0774
Mc Collum, Naomi	Washington, PA	11/25/2023	0377
McFeely, Lila	Erie, PA	01/01/2024	R019

## DEPARTED MEMBERS JANUARY 2024 (continued from page 18)

Name	City and State	Date of Death	Assembly
McFrye, Kenneth	Connellsville, PA	08/19/2023	0039
McIlvaine, Keith	Canonsburg, PA	12/19/2023	0434
Mihalcin, Lorraine	Munhall, PA	10/24/2023	0108
Michel, Robert	Hubert, NC	12/23/2023	0434
Miles, Laura	Mingo Junction, OH	01/16/2024	0595
Miller, Alice	Pittsburgh, PA	12/29/2023	0100
Mitaras, Leona	Pittsburgh, PA	01/15/2024	L105
Mitchell, David	Greenville, PA	01/06/2024	0731
Mongold, Sandra	Fort Ashby, WV	11/24/2023	0774
Morell, Bonnie	Rochester, PA	01/09/2024	0123
Motler, Robert	Parma, Ohio	11/16/2023	0004
Musiak, Nancy	Latrobe, PA	10/18/2023	0737
Muto, Samuel	Butler, PA	12/24/2023	L161
Nicholson, Martha	New Florence, PA	12/06/2023	0737
O'Malley, Charles	La Grange, IL	10/31/2023	0586
Oakes, Robert	Conway, PA	01/01/2024	0123
O'Brien, Kenneth	Park Ridge, NJ	10/27/2023	0110
Oravets, Frances	Masontown, PA	12/05/2023	0039
Palmer, Margaret	Monroeville, PA	11/25/2023	L105
Payerchin, Susan	Zelienople, PA	12/11/2023	0039
Pesce, Robert	St Mary's, PA	12/08/2023	0544
Petrasko, Elizabeth	Dunmore, PA	09/11/2023	0617
Phelps, Roberta	Sewickley, PA	12/21/2023	L161
Potoka, Gary	Mount Pleasant, PA	12/23/2023	0737
Randolph, Louise	Meadville, PA	12/27/2023	0731
Rasel, Albert	Washington, PA	11/04/2023	0377
Ream, James	Eugene, OR	12/08/2023	0800
Redden, Alice	Beckley, WV	12/11/2023	0774
Reed, Janet	Coburn, PA	12/18/2023	L040
Ritzert, Genevieve	Bulter, PA	12/01/2023	L161
Rock, Elizabeth A	Martinsburg, PA	12/18/2023	0267
Rother, Delores	Pasadena, CA	11/03/2023	0568
Rozzi, Domenic	Laureldale, PA	07/10/2023	L102
Rubinsak, James	Munhall, PA	12/29/2023	0108
Sachs, Clifford	Caldwell, ID	11/14/2023	0110
Sadowy, Lorraine	Baden, PA	01/04/2024	0123
Saker, Karen	Masury, OH	12/09/2023	0731
Sambol, John	Canaan Township, PA	12/01/2023	0774
Schenkel, Richard	Murrysville, PA	01/05/2024	0774
Schrecengost, Ronald	Spring Hill, FL	12/23/2023	0774
Selway, James	Washington, PA	12/13/2023	0588
Seprish, Patricia	Bellefonte, PA	01/13/2024	L040
Shamrock, Ann	Henderson, NV	11/02/2023	0737
Shelton, Dale	Meadville, PA	12/23/2023	0731
Sisko, Joseph	Homer City, PA	01/23/2024	L105
Smith, Annie	Craigsville, WV	12/17/2023	0774
Smith, Marian	Centre, PA	01/05/2024	L040
Smith, Peter H	Warren, PA	01/12/2024	0554
Sowers, Theresa	Pittsburgh, PA	12/11/2023	0100
Spatz, Betty	Berks, PA	01/26/2024	L102
Spicher, Mary	Kensington, PA	12/24/2023	L105
Steele, George	Butler, PA	12/11/2023	0123
Stemmler, Carol	Westmoreland, PA	01/15/2024	0737
Stout, Marvin	Circleville, OH	10/29/2023	0595
Strickland, Karen	Elkview, WV	10/11/2023	0774
Tedys, Elvira	Conway, PA	01/07/2024	0123
Terrill, Lewis	Saegertown, PA	01/11/2024	0731
Thompson, Gerald	Erie, PA	12/21/2023	0774
Trout, Emma	Birdsboro, PA	01/05/2024	L102
Verbish, John	Pittsburgh, PA	12/01/2023	0123
Veselich, Irene	Butler, PA	12/28/2023	0774
Von Hagen, Frederick	Bloomington, MN	07/27/2023	0774
Wakefield, Julia	Pittsburgh, PA	01/03/2024	0100
Washko, Andrew	Spring City, PA	06/25/2023	L102
Ways, Terry	Martinsburg, WV	09/07/2023	0774
Weaver, Jacqueline	Carnegie, PA	01/06/2024	0774
Weber, Sandra	Meadville, PA	11/15/2023	0123
Weber, Sandra	Pittsburgh, PA	11/15/2023	0123
Wilhelm, Roy	Pittsburgh, PA	12/10/2023	L161
Williams, Garrett	Export, PA	01/11/2024	L105
Young, Young	Huntingdon, PA	01/01/2024	0267
Zabel, Richard	Three Oaks, MI	10/05/2020	0381
Zanoni, Helen	Pittsburgh PA	03/29/2023	0441



## DONATE TO THE PVR SCHOLARSHIP FUND

Every penny donated goes directly into the PVR Scholarship Fund.

## PVR Scholarship Fund Donations January 2024

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

<b>Dolores Bacher</b> .....	20.00
<b>Crystal Butson</b> .....	20.00
<b>Sandra J. Duncan</b> .....	20.00
<b>Karen Fair</b> .....	20.00
<b>Mabel Keener</b> .....	20.00
<b>Ronald Lenoski</b> .....	20.00
<b>Helen Newman</b> .....	20.00
<b>Gladdie Paczek</b> .....	20.00
<b>Mary Patton</b> .....	20.00
<b>Ruth Ann Radish</b> .....	20.00
<b>Margaret Shepcock</b> .....	20.00
<b>John Tooch</b> .....	20.00

In Memory of **Susan Payerchin:**

From ENDePersis Fraternal Consulting LLC .....	100.00
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In Memory of **Dr. Martin Votroba:**

From Robert and Christine Metil .....	50.00
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In Memory of **Lieutenant Colonel Carol A. Ciebien**, Air Force Flight and Medical Nurse and Canine Partner Captain Carrol:

From Patricia Ciebien .....	25.00
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In Memory of our son and brother,

**Shaun Logan Crowley:**

From Kevin, Lori, Kevin Jr., & John Crowley .....	20.00
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**Donations:**

Assembly 160 Matching Funds Contribution .....	500.00
Assembly 160 .....	500.00
Start Hearing .....	200.00
Director Theresa Zemelman ....	100.00
Carol Anden .....	50.00



## Marec ....Privítajme jar

Jar je predovšetkým o nových začiatkoch. Pripomína nám, že aj po dlhej a studenej zime môže byť svet opäť plný farieb a tepla. Jar sľubuje krásu na zdieľanie a čarovný dar nového života všade, lásku rodiny a priateľov, obnovu viery a nádeje a šťastie, ktoré pretrvá v každom ročnom období.

### Medzinárodný deň žien 8. marec



Tento sviatok dával mužom skvelú príležitosť, ako sa odmeniť ženám za ich celoročnú „drinu“, veď ŽENA je slovo, ktoré skrýva v sebe čaročaru, duchaplnosť i zmyselnosť. Bez našich žien by bol svet pustý ako lúka bez kvetov, ako nočná obloha bez

hviezd či ako srdce bez lásky.

### Tohto roku si pripomínáme 85 výročie od vzniku Prvej Slovenskej Republiky

14. Marec je významným dňom v Slovenskom Kalendári keď pomocou Amerických Slovákov v roku 1939 vtedajší novozvolený prezident Slovenskej Republiky Dr. Jozef Tiso vyhlásil Slovensko za samostatný štát, čo trval iba počas druhej svetovej vojny do roku 1945.



### z ľudovej múdrosti...

Marcové slnko má ešte krátke ruky a od nôh chladí  
 Ak marec stiahol kožúch, apríl po ňom rád siahne  
 Na Gregora (12.marec) mrcha gazda, kto neorá  
 Po svätom Jozefovi (19.marec) baranček na vršok vyskočí  
 Na zvestovanie Panny Márie (25.marec) každá lúka ožije

### Americká lyžiarska hviezda ohromená slovenskými šperkami



Americká lyžiarka Mikaela Shiffrin si po víťazstve v Jasnej 21. januára odniesla domov špeciálne navrhnutú korunku inšpirovanú tradičnými ľudovými krojmi 3 dedín v regióne Liptov, kde sa Jasná nachádza. Každý súťažiaci dostal aj špeciálne vyrobenú šperkovnicu s náušnicami a príveskom so súťažným číslom každého súťažiaceho.

### v pôste

#### Ked hovoríš:....

“Neviem ako vyriešiť moje problémy...”



#### Boh ti hovorí

“Ja vediem tvoje kroky” (príslovia 3,5-6)

#### Ked hovoríš:...

Je to nemožné....



#### Boh ti hovorí

“Co nie je možné ľuďom je možné Bohu”  
 (Lukáš 18,27)

#### Ked hovoríš:...

“Som veľmi unavený...”



#### Boh ti hovorí

“Ja ta obcerstvim.” (Matúš 11, 28-30)

#### Ked hovoríš:...

“Neviem ako ísť ďalej...”



#### Boh ti hovorí

“Ja ti ukážem cestu.” (Žalm 32,8)



“Hľa, Boží Baránok, Ktorý sníma hriechy sveta” (Jn 1.29)

Zo srdca vám  
 prajeme, nech  
 Kristova obeta na  
 kríži sa pre vás  
 stane zdrojom  
 veľkonočnej  
 radosti!

Autorksa Kresby: Agita Matúšková



# NSS Life ANNIVERSARY OFFER PROGRAM

Family Matters...



**EASY TO  
APPLY**  
SIMPLE ISSUE

**SPECIAL  
CONSIDERATION!**  
NO MEDICAL EXAMS!

## QUALITY LIFE INSURANCE • LIMITED TIME ONLY \* ALMOST OVER! ENDING 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.



**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 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.

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

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

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

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



# Youth Circle Page

Youth Circle of National Slovak Society • 1301 Ashwood Drive, Canonsburg, PA 15317

## 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.
7. 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
8. Prizes awarded in each level shall be as follows:
  - First Place - \$100.00
  - Second Place - \$50.00
  - Third Place - \$30.00All 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: Fraternal Department  
1301 Ashwood Dr  
Canonsburg, PA 15317  
or emailed to: [bbonnar@nsslife.org](mailto: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](mailto:bbonnar@nsslife.org) or at **412-770-2093** if you have any questions.

## 2024 May Art Contest

The rules are as follows:

1. You must be a member of the National Slovak Society to participate. Youth members (ages 5-16) and adults are eligible to participate.
2. Only one entry is permitted per member.
3. Contestants may create their artwork using:
  - a. Paint (pastels, watercolor, oil, tempera and cesium)
  - b. Crayons (wax or liquid)
  - c. Ink/Pencil
  - d. Charcoal
  - e. Glue, construction paper, glitter
4. Paint by numbers, stencils, or tracings will not be accepted.
5. The Artwork may be ANY size up to 11x14 inches and must be mounted on a mat board or poster board for display purposes.
6. All entries must include; name, address, phone number, age, assembly. Please have this information clearly printed on the back of each entry.
7. All entries will receive a complimentary NSS Life T-shirt. All participants should include their youth or adult T-shirt size.
8. If you wish to have your artwork returned to you following judging, please specify alongside your submission. The National Slovak Society reserves the right to keep all entries that do not include a request to be returned. All artwork that does not include a request to be returned will be donated to a local nursing home.
9. Winners in each age group will have their artwork displayed in the *National News* and will be published on the NSS Life Website and Social Media accounts.  
Age Groups:
  - Picasso Level - Ages 5, 6 & 7
  - Rembrandt Level - Ages 8, 9 & 10
  - Michelangelo Level - Ages 11, 12 & 13
  - Van Gogh Level - Ages 14, 15 & 16\*
  - Warhol - Adult (Age 17+)
10. Prizes awarded in each level of every category shall be as follows:
  - First Place..... \$100.00
  - Second Place..... \$ 50.00
  - Third Place..... \$ 30.00

**Deadline for entries to the Home Office is May 31st.**

Either mail or deliver artwork to: National Slovak Society  
Attn: Fraternal Department  
1301 Ashwood Drive  
Canonsburg, PA 15317

Judging will be done by an outside professional. Decisions of the judge shall be final in all cases.

\*In the event the First place winner in the Artistic Category - Van Gogh Level either enters an accredited Art School or pursues Art as a career in college, he/she will be awarded a one-time \$250 Art Scholarship provided that the student meets all the NSS PVR Scholarship rules and regulations.

National Slovak Society  
1301 Ashwood Drive  
Canonsburg, PA 15317

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