



NSS Life
Family Matters...

National News

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THE NSS HERITAGE MUSEUM PRESENTS **Septemberfest**

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NSS Disaster Relief Fund

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**2024 National Service
Christmas Card Collection**

Ho! Page 23



**2024 Christmas Ornament
Contest**

Page 23



National Slovak Society

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EDITOR

Lori Crowley
Published Monthly
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NSS EXECUTIVE OFFICERS

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FSWFE merged with NSS in 1997

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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

November 3
November 3

Assembly L075, Veterans Day Bingo (TBA)
Region 2 & Assembly L075, SPCA Bone Appetite Fund Raiser, Wilkes-Barre, PA

REGION 5

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

November 3
November 3
November 8
November 10
November 23
December 1
December 7
December 7
December 8
December 14
December 14

Slovak Heritage Festival, Cathedral of Learning Commons Room, Oakland, PA at 12-4:00 pm
Assembly 0588, Meeting, Stefka's residence, Gibsonia, PA at 2:00 pm
Assembly 0774, Wheeling Nailers, Wesbanco Arena, Wheeling, W. VA at 7:10 pm
Assembly 0731, Meeting, Cessna Residence, Boardman, Ohio at 2:00 pm
Christmas Around The World, NSS Museum, McMurray, PA 1:00 pm - 5:00 pm
Assembly 0377, Meeting, Hugo's Restaurant, Brownsville, PA at 3:00 pm
Assembly 0731, Christmas Party, Boardman Park's Lariccia Center Rotary Room 1:00
Assembly 0737, Holiday meeting, (Time & place to be announced)
Assembly 0123, Christmas Party, Rockefeller's Grille in Kennedy Twp 1:00 pm- 3:00 pm
Assembly 0039, Annual Christmas Party, Columbia Assoc. Social Hall at 2:00 pm
Assembly L161, Christmas Party, Avonworth Community Pk Pittsburgh, PA 11:30-2:00 pm

REGION 8

Assemblies 0004, 0070, 0160, 0432, 0595

December 1
December 10
December 13

Assembly 0070, Meeting/Luncheon, Dr. Martin Luther Church, Brooklyn, OH at 11:00 am
Assembly 0432, Christmas Dinner/Meeting, at Tony K's, Berea, OH at 6:30 pm
Assembly 0432, Funny Bus Tour of Cleveland, Cleveland, OH at 6:30 pm

REGION 14

Assemblies R059, L102

January 12, 2025

Assembly R059, Meeting, Lahutsky residence, TBA

AT LARGE

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

November 10
December 6

Assembly 0705, Meeting, Buck Home Seelyville, IN, at 1:00 pm
Assembly 0586, Christmas Party, Maggiano's Restaurant, Oakbrook, IL. (TBA)

REMEMBER TO KEEP YOUR PERSONAL ACCOUNT INFORMATION CURRENT

Please contact our NSS Life Member Services Department at 724-731-0094 or 1-800-488-1890 with any of the following changes:

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

ANY REQUESTS FOR DISBURSEMENTS FROM THE NSS FOR 2024 SHOULD BE DELIVERED TO THE HOME OFFICE BY: THURSDAY, DECEMBER 15TH, 2024.

The President's Page...

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



On the evening of September 26, 2024, Hurricane Helene made landfall in Florida and left many of our Southeastern states in devastation. Less than two weeks later, Hurricane Milton made landfall in Florida on the evening of October 9, 2024. The storms' wind, rain, storm surges, tornadoes, and flooding caused excessive damage and many deaths across Florida, Georgia, Alabama, Tennessee, Virginia, North Carolina, and South Carolina. Our thoughts and prayers are with everyone affected by the hurricanes. Many NSS members and agents live in the states that have been affected. In March of 2018, the NSS Board of Directors adopted a Disaster Relief Policy which provides a fraternal benefit to members affected by natural disasters like Hurricanes Helene and Milton. Information regarding the policy and how members can apply for funding through the Disaster Relief Policy is located on pages 5 and 6 of this issue and will also be placed on our website.

Thanksgiving will be celebrated on Thursday, November 28th. It gives everyone a chance to spend time with their families, give thanks for the many Blessings we all have, usually eat too much, and watch football games. The Executive Officers, Board of Directors, and NSS Home Office Staff would like to wish all of you a safe and Blessed Thanksgiving Holiday with your family. Once again, it is our marketing slogan for NSS Life, but it rings true at times like this... Family Matters!! Enjoy the time together! The NSS Life Home Office will be closed for business on Thursday, November 28th, and Friday November 29th so that our staff can enjoy the holiday with their families.

The month of November also brings us the end of Daylight Savings Time on Sunday, November 3, 2024, at 2:00 a.m. Please remember to set your clocks back one hour before you go to bed on Saturday night!

Veterans Day will be celebrated on Monday, November 11, 2024. Please make this day special for our Veterans. Our Veterans' service to our Country has ensured that we have the freedoms to enjoy in the United States of America. Please take time to thank Veterans not only on this day but every opportunity you have! The National Slovak Society over the past several years has contributed to a variety of organizations related to Veterans causes and support of active service members including Veterans Outreach of Pennsylvania (VOVA), Wounded Warrior Project, the Crabtree-Kovacicek Veterans House at Washington City Mission, Guardian Angels Medical Service Dogs, and Operation Support our Troops (OSOT). Each of these organizations provide valuable service to our Veterans or active troops.

The NSS Heritage Museum presented its annual Septemberfest on Saturday, September 28th. The remnants of Hurricane Helene provided overcast skies with a few brief sprinkles of rain and temperatures in the mid 70's. It was a wonderful, perfect day for the event! The turnout was great and the largest in Septemberfest history with a total of 475 attendees. The event included enjoyable performances by the Pittsburgh Slovaks and the Polka Classics. The 3 River Region of the Model A Ford Restorers Club had a display of thirteen Model A Fords from the years 1928 -1931. Vendors were present with various ethnic merchandise for sale, demonstrations of spinning, lace making, and cooking took place throughout the day, children and adults enjoyed an activity area to complete Slovak crafts, children participated in a games area and received prizes, a basket raffle took place to support the PVR Scholarship Fund, a bake sale of Slovak cookies and pastries was available, chimney cakes were made on site, and the Slovak Café served a variety of delicious Slovak food! The event was a tremendous success! A special thank you to all the volunteers that made the event successful including those that helped prepare prior to the event, those that volunteered during the September-

fest event, and those that were part of the cleanup crew! Volunteers included Executive Officers, members of the Board of Directors, Assembly Leaders, NSS Members, and Home Office Staff. A huge thank you to our Museum Manager Sue Ondrejco for a phenomenal job planning and administering the event and thank you for the hard work of the NSS Heritage Museum Committee. Thank you to the Septemberfest Sponsors including Platinum Sponsor AQS Asset Management for sponsoring the tents for the event; Gold Sponsors Joe and Terri Elliott, Ron and Terri Cooper, Drew and Sharon Wesnak, Mike and Laurie Fox, John and Stephanie Kurilla, Region 5, Region 14, Assembly L102, Assembly 160, Assembly L161, Assembly 588, and Assembly 731; Silver Sponsors Assembly 123, Assembly 441, and Assembly 617; and Bronze Sponsor Brandon Wargo. Also, thank you to our Valley Brook neighbors, Jordan Tax Service for once again permitting the NSS to use their parking lot for Septemberfest parking. Your kindness and generosity are greatly appreciated!

The NSS Board of Directors will meet for the Fall Meeting on November 15-17, 2024, at the Home Office at 1301 Ashwood Drive. Please submit any information to be considered by the Board of Directors to Secretary-Treasurer/CFO Linda Strom by November 1, 2024.

The University of Pittsburgh Slovak Studies Program will host its 34th Annual Slovak Heritage Festival on Sunday, November 3, 2024, from 12 p.m. to 4 p.m. in the Commons Room at the Cathedral of Learning on the University of Pittsburgh's Oakland campus. The event is a wonderful opportunity to meet other Slovak fraternalists, enjoy performances by Slovak groups, view cultural displays, attend educational programs, and enjoy delicious Slovak food. Director of the Slovak Studies Program at the University of Pittsburgh Renata Kamenarova, PhD., informed this writer that the Ambassador of the Slovak Republic, H.E. Radovan Javorcik has made plans to attend the festival. Please make plans to join us at the festival.

News of Narodniars

Happy Birthday wishes to Director Laurie Fox, former Director Brian Medved, Lori Crowley *National News*

Editor, Home Office staff members Patti Kropf and Mary Lee Shingle, to Cyndy Tribsch, Trudie Reeves, George Leasure, and to all others celebrating a birthday in November.

Happy Anniversary wishes go out to my wonderful wife Annette as we celebrate our 48th wedding anniversary this month, also to Honorary Director Tony Beno and wife Linda, and to Di-

rector Keith Kucherawy and wife Elaine and to all others celebrating a wedding anniversary in November.

Best wishes for a speedy recovery to Irene Tomaskovic who recently had surgery.

Letter from the President



NSS Life
® Family Matters...

Joseph Stefka, Jr., FIC
President/CEO

October 11, 2024

Re: NSS Disaster Relief Fund

Dear NSS Member,

Recently Hurricanes Helene and Milton struck the southeastern United States with a devastating impact. The wind, rain, storm surge, tornadoes, and flooding caused excessive damage to homes across Florida, Georgia, Alabama, Tennessee, Virginia, North Carolina, and South Carolina. As a valued member of the National Slovak Society Family, we want you to know that we care and are willing to help provide support in this time of great need. Please call or send us a note to let us know you are okay and if you have been directly affected by this natural disaster. Please share this information with other members of your family or other NSS members who may have suffered losses in your area and might not receive this message due to the circumstances following the hurricanes.

If you have suffered a financial loss not covered by insurance, the NSS Board of Directors in 2018 established a Natural Disaster Relief Fund available to all members as a fraternal benefit. The amount of the relief fund set by the Board of Directors is limited, so the number of awards and the amount of each award will be dependent upon the total number of claims submitted. We trust that any amount we are able to pay will help in some way. A summary page is included outlining the qualifications and criteria necessary to be considered for an award from the NSS Natural Disaster Relief Fund. We encourage you to apply for the award if you qualify.

Our thoughts and prayers are with you, your family, friends, and others who may have been impacted by these disasters.

Fraternally,

Joseph Stefka, Jr., FIC

President & CEO

Information Pertaining to the NSS Natural Disaster Benefit

Members who live in areas affected by natural disasters may be eligible to receive this Disaster Relief Fraternal Benefit upon meeting the following criteria:

Natural disasters include, but are not limited to:

- Hurricanes
- Tornadoes
- Floods
- Earthquakes
- Wildfires
- Forest fires

The following qualifications apply:

- Must be federal or state declared disaster.
- Member must be in good standing.
- Maximum benefit per household is \$5000 regardless of number of calamities suffered by the family and/or the number of adult members affected.
- Benefit is for “out of pocket” expenses not reimbursed by insurance and/or relief from FEMA or other agencies
- Disaster Relief Application must be filed with the President or Secretary/Treasurer within 90 days of the occurrence.
- Photos and/or documentation of loss must accompany application.
- The NSS shall have sole discretion in determining payees and the dollar amounts of any awards.
- Disaster Relief Benefit does not cover damage resulting from water entering basement due to sewer backup or sump pump failure.
- Assemblies and Regions shall be notified and encouraged to add to the award.

How to apply:

- Contact the home office for a Disaster Relief Fraternal Benefit application.
- Mail the completed application with documentation of loss to:

NSS Life
1301 Ashwood Drive
Canonsburg, PA 15317

For additional info about this benefit, please contact our Member & Community Engagement Coordinator, Bethany Bonnar at (412) 770-2093 or bbonnar@nsslife.org

Tax Filing Relief and Retirement Account Withdrawal Options for Hurricane Victims

Victims of Hurricane Helene have at least a glimmer of good news when it comes to their tax filings and ability to withdraw from their retirement accounts for disaster-related expenses.

The IRS usually postpones certain tax deadlines for individuals affected by federally-declared disaster areas. On October 1st, the IRS announced disaster tax relief for all individuals and businesses affected by Hurricane Helene, including the entire states of Alabama, Georgia, North Carolina and South Carolina and parts of Florida, Tennessee and Virginia. Generally, the IRS extended the deadline to file certain individual and business tax returns and make tax payments until May 1, 2025. It is likely the IRS will provide similar relief for victims of Hurricane Milton.

Meanwhile, as a result of SECURE 2.0, victims of federally declared-disasters (such as Hurricanes Helene and Milton) can withdraw up to \$22,000 from their IRAs. If you are under age 59 ½, you won't have to pay a 10% early distribution penalty on these withdrawals. Further, the taxable income on these withdrawals can be spread over three years, and the funds can be repaid over three years. Your employer plan may also allow these withdrawals. Even if your plan doesn't allow disaster-relief withdrawals, you may be able to treat a hardship withdrawal (see the last paragraph of this article) as a disaster-relief withdrawal on your federal tax return – this would allow you to avoid the 10% penalty, spread income over three years and repay the withdrawal.

SECURE 2.0 also allows you to pay back a withdrawal you made prior to a disaster that you intended to use to purchase or construct a home if you are unable to use the funds because of the disaster. Finally, if you have a company plan that allows for loans, the plan can allow you to borrow a larger amount and give you additional time to repay outstanding loans.

You may also take penalty-free withdrawals from your IRA for “unforeseeable or immediate financial needs relating to personal or family emergencies.” Your employer plan may also allow emergency distributions. These withdrawals are limited to one per calendar year and are limited to \$1,000. Once an emergency withdrawal is taken, no other emergency withdrawal can be taken in the following three years unless the original distribution is repaid or future

(Continued on page 19)

A Page From My Notebook...

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



Happy Birthday to my mom, **Marie Palko!!** A dedicated mother, daughter and NSS member. The most important thing in her life was her family, second only to her love of BINGO! We Love You Mom.

Getting Your Affairs in Order

End-of-life planning is something you can do at any time. No one knows what tomorrow will bring. If it were to happen today, are you prepared? Here are 10 items to do to create a smart end-of-life plan.

1. Have a will and update it periodically
2. Have a health care directive (living will)
3. Have a power of attorney
4. Have Life Insurance
5. Review beneficiary designations
6. Specify where important financial account information is located
7. Specify where important non-financial information and valuables are located (marriage license)
8. Specify your final arrangements
9. Have a list of professionals who will assist you
10. Explain to heirs how your trust works.

These 10 steps will help you get your affairs in order, and provide you with the peace of mind of knowing that your wishes are clear and that your loved ones will be taken care of.

Family Visiting

Creating a comfortable guest room with friends and family visiting for the upcoming holiday, below are some ingredients for a winning guest room.

1. A good bed
2. Fresh Towels
3. A bench or luggage rack for a suitcase
4. A closet with enough space to hang clothes with six to eight hangers
5. Cleared-Off Surfaces
6. A comfortable chair with a side table
7. A bedside lamp for reading
8. Drawer space
9. An alarm clock.

Don't Forget

Make sure that all of your personal account information (i.e. address changes) is current. Also make sure that you send all requests for disbursements for 2024 into the Home Office by the **15th of December**.



Notes of Appreciation

Dear NSS:

I wanted to reach out to thank you for gifting me the PVR Scholarship. Your support will allow me to complete my undergraduate degree in Computer Science at the University of Pittsburgh. I am incredibly grateful.

Natalie Goldsworthy

Dear PVR Scholarship Committee:

Thank you so much for awarding me a PVR Scholarship totaling \$2,400. I am incredibly grateful for your generous support. Thank you also for your willingness to re-issue my first check after I unexpectedly switched schools. I appreciate all your help so much. Thank you.

Arlo McIntyre



REMINDER



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!!**



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
and login/register as a member.



2024 Annuity Contribution Coupon

Any time is a good time to invest, but investing earlier can maximize the compounding effect on your money. Consider making your 2024 contribution as early as possible.

Name _____

Certificate No. _____ Deposit Amount _____

Traditional IRA for 2024 _____ Roth IRA for 2024 _____

If you wish to make a deposit into an existing account with the National Slovak Society (NSS Life), simply complete this coupon and return it with check payment to our Home Office.

From the Sales Department...

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



Live, Die, or Quit

What else could happen to you? These are the only three possibilities that can exist when you buy life insurance. If you live long enough and with the right kind of insurance a person could turn their policy into a cash cow that might help fund an emergency or help with retirement. If you die, then any inforce policy proceeds will be paid to your beneficiary tax-free. But what if you quit paying on a policy? Depending on the length of time you did make payments, there are residual benefits that can accumulate for the insured's benefit. We call these non-forfeiture options or benefits (NFO.) There are three options. One, is cash or loan against the policy (previously mentioned.) Two, is a reduced paid-up option. This one uses your cash account to buy a certain amount of life insurance (one-time payment) for the future. An example, payments are paid on a twenty pay life plan for ten years. Since half of the payments were made then maybe half of the value would be paid-up. This varies depending on plan, age, sex and tobacco use. The last option (#3) is called extended insurance. This option also uses the cash value account to pre-pay the original death benefit in advance using a term rate calculation. Using the twenty pay life plan that was paid for ten years and stopped, the cash value might buy continued coverage for 19 years 84 days. This number depends on the age, sex, plan and cash value to determine this figure. The good news is that if payments had to be stopped, the original face amount

of insurance could remain in effect for whatever the time frame would be thus providing your family with needed protection No other financial product provides for all of these scenarios.

Consolidating your IRAs

When discussing IRAs, age 73, is important since this is the required minimum distribution (RMD) age. At this point in life, a person must take out some money based on their IRA balance. A person can have multiple IRAs and take the funds from one account, but the RMD figure is based on the total of all IRAs. As we get older it is imperative to keep track of this financial information. Many members have found it helpful to consolidate their IRA accounts. When working, there was nothing wrong with having an account with us, at the bank or somewhere else. But now, to keep matters simple it may be a good idea to transfer some of these other IRAs to NSS. We can help you with the paperwork. Usually we need two forms signed, we mail them to the other company, and they send us a check on your behalf. The advantages are one statement, one set of RMD paperwork every January, online access to the account, flexibility and the safety and security of knowing that NSS will be here today and tomorrow for your piece of mind.

Employee Benefits

For those still working, please check out your employee benefit package. Your employer provides so much more than just health insurance. Check with your HR department about what is available. Here are a few simple items to check:

- Employers may provide some life insurance for employees but many times you can buy 1x, 2x or 3x your salary for pennies or a few dollars. Ask?
- Is there a 401k match? If so, are you in for at least that part? It is free money, and your employer wants you to accumulate money for a worry-free retirement.
- Is there a flexible spending account (FSA) and would it be good for you?
- Mental health benefits, tuition reimbursement, education opportunities, volunteer hours, childcare, adoption, and so much more.

Employers pay a fortune for these benefits in the hope that it makes their employees' lives better. They want you to use these benefits so make sure you know what they are.

Fall Agent Advisory Council Meeting



In October the NSS Agent Advisory Council met again for a meeting discussing current issues.

Thought For The Month:

When you arise in the morning, think of what a precious privilege it is to be alive. To be able to breathe, to think, to enjoy and to love.

Marcus Aurelius – Roman Emperor (121-180 A.D)

The Community Corner

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



While I believe in trying to be thankful all year round, there's just something about the month of November that puts everything I have to be thankful for at the front of my mind (maybe it has something to do with a certain holiday focused around turkey...). I am thankful for my health, my family and friends, my incredible boyfriend, and for being apart of the NSS Life family. While we all have plenty of things to be grateful for, it's important to remember those who may be counting fewer blessings this season. I am proud of NSS Life's commitment to helping those in need. It's important to help others as often as you can, and I truly believe that NSS Life does that through the amazing volunteerism and efforts of our members.

Christmas Card Collection

As the days get darker and colder, what better way to fight the winter blues than by spreading warmth and light with NSS Life's Christmas Card Collection! This National Service Project is open for all NSS members and friends of NSS Life to participate in! We are asking people like you to send in donations of holiday cards, letters, and artwork to be distributed to residents in nursing homes across Pittsburgh, PA. Our goal this year is to distribute over 2,000 cards and pictures, so we need help from **YOU!** It only takes a moment to write a heartfelt message that will mean the world to someone who may be spending the

holidays away from the ones they love most. Please include the names of all who donate, so that we can thank you in a future edition of the *National News!* I encourage you to include members of your community outside of NSS Life in this project! Last year we graciously accepted donations from friends of NSS Life like local elementary schools, churches, and other community groups! Together we can help brighten spirits and show others a little Christmas magic. All Christmas Card donations can be mailed or dropped off to 1301 Ashwood Drive, Canonsburg, PA 15317 and are due by **December 8th.**

Christmas Ornament Contest

'Tis the season for NSS Life's Christmas Ornament Contest! Create a homemade ornament and submit it to NSS Life for the chance to win a little extra Christmas cash! The best part is, that all ornaments will be donated to our friends in nursing homes to help them deck the halls! While only one ornament can be entered per person, I love when our assemblies include extra ornaments to be donated as well! Don't forget to include your T-shirt size (youth and adult sizing available) for your complimentary NSS Life T-shirt! All submissions must be mailed or dropped off at the NSS Home Office (1301 Ashwood Drive, Canonsburg, PA 15317) by **December 1st**, so grab those glue guns soon! See later on in this edition for a complete list of contest rules.

Christmas Around the World

Kick off the holiday season by attending Christmas Around the World at the NSS Heritage Museum on Saturday, **November 23rd!** Come see the stunning display of Ethnic Christmas Trees and learn about holiday traditions from around the globe! Plenty of delicious Slovak food will be available, along with plenty of holiday treats from the Old World Bake Sale. Get a jump on your holiday shopping at the Slovak gift shop! With our recent Museum expansion, there will be plenty of fun things for the whole family! The event will be

held at the NSS Heritage Museum at 351 Valley Brook Road, McMurray, PA 15317 from 1:00 p.m. to 5:00 p.m. on Saturday, **November 23rd.**



Disaster Relief

Following the devastating effects of Hurricanes Helene and Milton, NSS Life is standing by our members that have been affected. Through our Disaster Relief Benefit, NSS Life members can receive reimbursement for property lost or damaged due to Hurricanes Helene and Milton. Please reference the qualification summary included on page 6 of this edition of the *National News* for more details. Members looking to apply may contact me at bbonnar@nsslife.org or at **412-770-2093** for an application, or if you have any questions regarding the application process. At NSS Life, *Family Matters* – and family is there for you in times of need.

Fitness Matters

2025 is closer than we think! With the year wrapping up, so is our 2024 installment of Fitness Matters! Time is running out to reach every level and collect all your prizes for this year! Reminder that all Cardio Matters and Working Out Matters fitness logs must be turned into the home office by the end of the year for them to count for this year! Email logs to bbonnar@nsslife.org or mail the physical copies to 1301 Ashwood Drive, Canonsburg, PA 15317. Don't fret if you didn't reach every level this year – Fitness Matters will be returning in 2025 with a whole new set of prizes for you to work towards!

Social Media

Want a sneak peek to see if your Christmas Ornament was a winner? Then give us a follow on our social media accounts! All NSS contest winners are posted online early, just in case you can't wait for the National News to arrive! Give us a follow on **Instagram (@NationalSlovakSociety)**, **Facebook (@NSS Life)** and **LinkedIn (@NSS Life)** to find out first!

N.S.S. Heritage Museum Presents ...



Christmas

Around the World

Saturday, November 23, 2024

1:00 pm - 5:00 pm

- Multi-Ethnic Christmas Trees on Display
- Make Your Own Oplatky Christmas Wafers
- Photo with St. Nicholas - Bring Your Camera
- Old World Bake Sale - Cookies, Cakes & Pastries
- Kid's Arts & Crafts - Make Your Own Cards
- Slovak Old World Kitchen - Ethnic Foods
- Slovak Folk Museum & Slovak Gift Shop
- Handcarved Animated Nativity Display

FREE ADMISSION – FAMILY FUN

National Slovak Society Heritage Museum
351 Valley Brook Road, McMurray, PA 15317
For information call: (724) 731-0094

NSS Life®

CHRISTMAS CARD COLLECTION



DONATE HOLIDAY CARDS, ARTWORK, AND LETTERS FOR NURSING HOME RESIDENTS

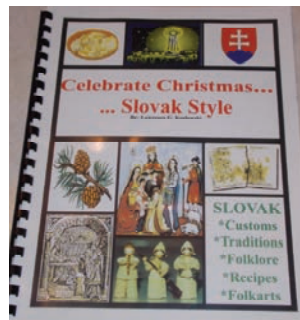
MAIL TO 1301 ASHWOOD DRIVE, CANONSBURG, PA 15317 BY DECEMBER 8TH



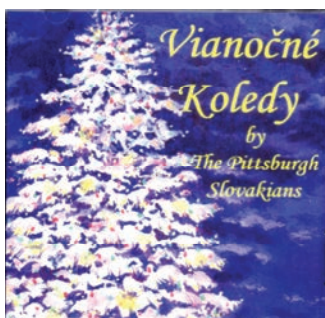
Available from the NSSHM Gift Shop while supplies last!



OPLATKY:
 Package of **4 large** wafers \$4.00
Small wafer with Christmas Blessing ideal for placing inside Christmas cards. Available in **English OR Slovak.**
 Please specify. \$2.00 ea.



Christmas Slovak Style: Remembering the Priceless Treasures of Christmases Past and an Inspiration for Christmases of the Future
 \$12 (includes postage and handling)



Slovak Christmas CD
 Sung and produced by the Pittsburgh Slovaks. Features 14 traditional carols. \$17.00



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



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



THE NSS HERITAGE MUSEUM PRESENTS **Septemberfest**

SEPTEMBER 28, 2024

PLATINUM SPONSORS
AQS Asset Management, LLC
NSS Life

GOLD SPONSORS
Joe & Terri Elliott
Ron & Terri Cooper
Drew & Sharon Wesnak
Mike & Laurie Fox
John & Stephanie Kurilla
NSS Region 5, Pittsburgh, PA
NSS Region 14, Whitehall, PA
NSS Assembly L102, Whitehall, PA
NSS Assembly 0160, Lorrain, OH
NSS Assembly L161, Pittsburgh, PA
NSS Assembly 0588, Avella, PA
NSS Assembly 0731, Lowellville, OH

SILVER SPONSORS
NSS Assembly 0123, Coraopolis, PA
NSS Assembly 0441, West Mifflin, PA
NSS Assembly 0617 & C617, Ashley, PA

BRONZE SPONSORS
Brandon Wargo

Cloudy skies nor a few sprinkles could keep the crowd from enjoying this year's 12th Annual **SEPTEMBERFEST**. From beginning to end the atmosphere was enchanting, offering something to delight guests of all ages.

The Board of Directors of the NSS Heritage Museum are very grateful to have the support of the NSS National Board of Directors, and the very generous financial assistance from business associates, Regions, Assemblies and individuals which allows us to continue fulfilling our mission, preserve and spread our culture, and an opportunity to introduce people to what fraternalism is all about in our community every year.

In addition to the financial assistance received from our sponsors, we are fortunate to have very dedicated volunteers. There is much planning and many things that take place behind the scenes such as: cleaning the museum, shopping, cooking, baking, set-up, clean-up...and many phone calls, e-mails, and texts!

We want to thank all of our volunteers. We are grateful for your willingness to give your time, energy, and talents. You are an essential part of our organization and its success.

Dakujeme
❁❁❁❁❁❁❁❁❁❁



Save the date: **SEPTEMBERFEST 2025** —9/27/2025

Scenes from the **NSS HERITAGE MUSEUM'S Septemberfest** Celebration



President Joseph Stefka, Jr. and Director Mike Czarney highlight Septemberfest sponsors.



Inside the NSS Heritage Museum.



Raffle gift baskets donated by members and assemblies of NSS Life.



Vendors with various ethnic and Slovak themed items for sale.



Judy Landa selling Mancini's Bakery Paska bread along with other vendors.

Scenes from the NSS HERITAGE MUSEUM'S Septemberfest Celebration



3 Rivers Model A Ford Club Vehicles.



President Stefka sitting in a Model A Ford car.



Robert and Roseanne Matko having lunch at Septemberfest.



Visitors purchasing fresh homemade Slovak cakes and cookies.



Steel City Chimneys vendor was on hand to sell fresh Chimney Cakes.



Chimney Cakes (Skalice trdelnik).



Pittsburgh Slovaks performing on a beautiful day at Septemberfest.



Children making headbands out of flowers and ribbon.



Rudy Ondrejco and members making purchases at the International Marketplace.



More scenes from the NSS HERITAGE MUSEUM'S Septemberfest next issue!

Scenes from the NSS Region 5 Summer Picnic



Attendees to this year's Region 5 picnic relaxing before the festivities begin.



President Joseph Stefka, Jr. welcoming attendees and announcing upcoming Region 5 events.



Youth members having a great time.



Games and prizes for youth members.



Hula Hoop contest for all members attending the picnic.



Members taking a photo at the picnic.



Honorary Director Paul Payerchin and Son, John Payerchin, FIC, CRCMP, Secretary-Treasurer/CFO, Designate.



A wonderful lunch was served for all members attending the Region 5 picnic.



Raffle baskets provided by Region 5 assemblies.



Chairman Robert Katricak receives a gift certificate from winning bingo with wife Chris.



Director Laurie Fox led the Bingo proceedings.

NSS Employee Spotlight: Mary Lee Shingle *Executive Assistant*



Hello, my name is Mary Lee Shingle. I am Mr. Joseph Stefka and Ms. Linda Strom's Executive Assistant (part-time). I have been with NSS since April 2023, starting out as part-time receptionist and now in my present position as Executive Assistant.

I graduated from Penn State University in 1974

with an associate degree in Marketing, and from California University of PA in 2000 (summa cum laude) with a bachelor arts degree in Communication (Public Relations) and minor in Computer Science. I worked 27 years at McGuffey School District. I started there as a two-hour a day aide and retired in 2018 as the Supervisor of Transportation and Child Accounting. After enjoying five years as a retiree, I decided to go back to work because I felt I still had some value and productivity left in me as a working employee. In my role as an Executive Assistant at NSS, I work directly with Mr. Stefka and Ms. Strom. I do a variety of tasks in this role, such as: organizing files, compiling materials for meetings, presentations and conferences, offer assistance in handling diverse administrative duties as required, and engage in the coordination of company events, meetings, and conferences. I also provide assistance in organizing travel arrangements for officers and NSS board members. I also contribute to special projects and company events as needed. I have enjoyed my time working at NSS with this group of awesome people!

My husband, Darryl, and I enjoy spending time with our three sons and their wives and two grandchildren. I also raise and show collies, and recently became an AKC licensed judge of collies. I've been involved with dogs for over 40 years and recently (April 2024) had a dog I bred and raise go Best of Breed at the Collie Club of American National held in Peoria, Illinois. I've also had the same dog go Best of Breed at Westminster Kennel Club dog show. Thank you.

Mary Lee Shingle

NSS Employee Spotlight: Maureen Schantz *Pre-Need Life & Annuity Associate*



Hello to everyone. My name is Maureen Schantz, and I am a Pre-Need Life & Annuity Associate. My job consists of processing new applications and servicing the Pre-Need Agents with customer service. If you have any questions, please feel free to contact me. I am here to assist you.

A little about myself. I was born and raised in Canonsburg. Now I am living in Carnegie with my husband, Jack. We both have children from previous marriages. I have one son, George, who is a coal miner and Jack has 5 children, 8 grandchildren, and 4 great grandchildren.

I love cooking Italian & Polish dishes from scratch. I also enjoy canning.

I am a sports fan of watching football and hockey. I love my Steelers & Penguins!

I want to thank NSS Life for accepting me into the NSS Life Family. I enjoy my job and working with everyone. This is a great group of workers.

Hope to meet many of the Pre-Need Agents in the future and obtain a relationship with working with them. Thank you.

Maureen Schantz

Assembly 774 Event

WHEELING

TAILERS

LIMITED TICKETS AVAILABLE!

VS TROIS-RIVIERES LIONS

Friday, November 8th - 7:10pm

Wesbanco Arena, Wheeling, WV

Tickets: \$10.00 each

Call 412-770-2093 or email bbonnar@nsslife.org to reserve tickets

checks payable to: NSS Life Assembly 774

University of Pittsburgh

Nov. 3, 2024

Cathedral of Learning Commons Room 12 p.m.-4 p.m.
University of Pittsburgh (Oakland)

- ^ Ethnic Food (Klobasa, Holusky, Holupki, Pirohy, Pastries & Cookies)
- ^ Cultural Displays & Lectures Shop
- ^ Slovak and East European Import Vendors (Crafts, Gifts, Food & More)
- ^ Musical and Folk Dance Performances

facebook.com/SlovakHeritageFestival
youtube.com/SlovakHeritageFestival

SLOVAK HERITAGE FESTIVAL

ASSEMBLY 0039 Uniontown, PA

Your secretary and I had a great time at the recent *Septemberfest*, sponsored by the NSS Heritage Museum. Great Slovak cuisine, polka music, Slovak dancers, interesting crafters and vendors, games for youngsters and of course our beautiful museum with all the Slovak artifacts and magnificent wood carving. The NSS PVR Scholarship Fund and the museum were the beneficiaries of this wonderful event.

If you missed this event, mark your calendars for Saturday, **November 23rd**, the NSS Heritage Museum will be holding their annual "*Christmas Around The World*." Don't miss this one!!

Our congratulations go out to Bella Infatino who was the recipient of the Ann Marie Czarney Scholarship Award through the NSS Scholarship Program. We wish her well in her scholarship endeavors.

Our assembly was awarded the "Platinum Award Level," by the board of directors for member participation in activities and programs of the society. This is the highest award level the society offers.

Our deepest sympathies go out to the families of these assembly members who now rest in the loving arms of Christ: Carol Allis, Freda G. Aurndt, Barbara Bedar, Joseph Carper II, Martha Defrancesco, Dorothy Dunlap, Robert Gurgon, Charolotte Hatlapatka, Naomi Eicher, Anna B. Kelly, Wayne F. Shaulis and Patrick Stromick.

The home office is looking for old Christmas cards, artwork, and greetings to be delivered to local nursing homes. Last year, we delivered over 1,200 cards to residents in four nursing homes. Mail your cards to the home office. Contact Bethany Bonnar at bbonar@nsslife.org if you have any questions.

Attention: The date for our Annual Christmas Party has been changed from Sunday, December 8th to Saturday, **December 14th** at 2:00 pm. We will again be giving away a large screen HD-TV. Please be sure to mark your calendars. We will be looking for you. Haver a blessed Thanksgiving,

John Payerchin
President

ASSEMBLY R059 Bethlehem, PA

Our thanks to Paula and John Lahutsky for hosting our September 22, 2024, meeting and to Francine and Michael Slivka for bringing delicious baked goods to the meeting.

Upcoming Matching Funds events: (1) Allentown Rescue Mission food drive in October and November. (2) Coffee Hour April 2025 – to benefit the Miracle League of Northampton County. A donation was made to St. Olympia Orthodox Church in Norwood NY to help with their recovery from the severe and devastating damage they sustained from Hurricane Debby flooding. A donation was also made to Valor House which assists homeless veterans.

A meeting will be held on **January 12, 2025**, at the Lahutsky residence for the election of new officers.

Special birthday greetings to our President Alexandra Keysock who celebrated on September 27th. Best wishes to all for a safe and happy autumn.

Michele Guydan
Recording Secretary

ASSEMBLY 70 & C70 Brooklyn, OH

Our assembly will be having our Christmas Luncheon and Meeting on **December 1st**, at Dr. Martin Luther Church, 4470 Ridge Road, Brooklyn, Ohio. Meeting at 11:00 a.m. and luncheon at 12:00 Noon. This is a catered event, so please call John Karkosiak at 216-741-6990 if you plan to attend, so we can plan for our choice of meals. Deadline for reservations is November 24th. If you are able, desserts would be appreciated.

John Karkosiak
Treasurer

ASSEMBLY L075 Duryea, PA

The annual Veterans Day Bingo pizza party (2nd floor rec room) will be held on **November 24th**, at 1:00 p.m.

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

Lehrae Edwards
Secretary

ASSEMBLY 0123 Coraopolis, PA

Now is the time to register for the Assembly Christmas Luncheon to be held Sunday, **December 8th** at Rockefeller's Grill, 1833 McKees Rocks Rd., Kennedy Twp. 15136 at 1:00 p.m. A donation of \$15 is asked of each member who attends. Guests' nonmembers are welcome but a fee of \$20 is required. It is important that we know how many will attend so we ask that you send a check in advance to confirm your reservation to Bill Knoll, 543 Pioneer Ln, Freedom, PA 15042. Or Jill Grover, 114 Fayette St., Oakdale, PA 15071. Please make the check payable to NSS Assembly 123. I look forward to seeing many of you there. After the luncheon, a brief meeting will be held where we will select charities for donations and take nominations for officers. Anyone interested and willing to serve is asked to contact either me at 724-242-5085, or Jill Grover at 412-638-7060.

Wishes of much success are offered to the PVR scholarship recipients from our assembly to: Marie Nastasi, Max Blattenberger, Kayla Dudek, and Nicholas Fedorak.

Depending on when you get this magazine, I hope you all voted or will vote.

November 11th is Veterans Day. A salute and thank you to all the veterans in our assembly. In my family, I want to salute my daughter Marcy Knoll who served in the Navy, my son-in-law Dean Scalise serving in the Air Force and my grandson Jared Liens serving in the Navy.

This is the month to give thanks. So let me wish each of you and your families a Happy and Blessed Thanksgiving.

I will see you at the Christmas Luncheon!

Bill Knoll
President



ASSEMBLY L161 Pittsburgh, PA



*Christmas comes but once a year, let's get together for some holiday cheer!
Food and fun for all ages!*

Saturday, December 14
11:30 - 2:00 pm
"Cabin"

Avonworth Community Park
498 CAMP HORNE ROAD 15229
RSVP by November 30th to
SUE.ONDREJCO@GMAIL.COM

ASSEMBLY 0377 Bentleyville, PA

A meeting will be held on **December 1, 2024**, at Hugo's Restaurant, 687 National Pike Road, Brownsville, PA at 3:00 p.m.

At each meeting, we discuss business and ways to help the community. As always, please RSVP at 724-207-3171 or Bob Matko at 724-331-4122.

Suzanne Skrypak
President

ASSEMBLY 0432 Fairview Park, OH

Our Christmas Dinner /Meeting will be held on **December 10th**, at Tony K's, 841 West Bagley Road, Berea, OH at 6:30 p.m. Please come and enjoy an evening of fraternalism.

On **December 13th**, we will take the Funny Bus Tour of Cleveland, 1250 Old River Road, Cleveland, OH at 6:30 p.m.

All members are welcome. Any questions, please call Dave Pytel.

Shawn Pytel
Publicist

ASSEMBLY 0586 Chicago, IL

Best wishes and prayers for a healthy recovery to our Assembly President, Irene Tomaskovic who has been hospitalized since September 25th. Also belated Happy Birthday to Irene who turned 95 on October 12th.

Our Christmas party will be held on **December 6th**, at Maggiano's Restaurant, Oakbrook, IL. Time will be announced.

Janet Tomaskovic
Fraternal Director

ASSEMBLY 0588 Avella, PA

A meeting will be held on **Sunday, November 3rd**, at the Stefka residence, 5007 Old Orchard Lane, Gibsonia, PA at 2:00 p.m. Please plan to attend our meetings and become active members. Contact Annette at 724-407-3591 if you are planning on attending so she can plan accordingly.

Annette Stefka
Recording Secretary

ASSEMBLY 0705 Seelyville, IN

A meeting will be held on **November 10th**, at the Buck's residence, Seelyville, IN. at 1:00 p.m.

All members are welcome.

Dorothy Buck
Recording Secretary

ASSEMBLY 0731 Lowellville, OH

A meeting will be held on Saturday, **November 10th**, at the Cessna home, 58 Greenbay Dr., Boardman, OH. at 2:00 p.m. We will finalize plans for our Christmas Party and begin planning for 2025. Officers have a lot of ideas to share and would like the input of all members. Please RSVP to Kathy Cessna, 330-559-8554, so she can plan for afternoon refreshments.

Reminder: Christmas Party will be held on **December 7th**, at Boardman Park Lariccia Center's Rotary room at 1:00 p.m. Please RSVP to Kathy Cessna

or Laurie Fox, 330-717-4705. We need the number of adults and number of children who will be attending by December 1st.

Laurie Fox
President

ASSEMBLY 0737 North Huntingdon, PA

Our assembly plans to hold their Holiday meeting on Saturday, **December 7, 2024**. Time and place to be announced. For further information, please call/text 412-558-0314 or leave a message at 724-423-3992 no later than November 18, 2024. All members are welcome.

Andrea Garbon
Treasurer/Secretary

ASSEMBLY 0813 Englewood, FL

Reminder

November - Thanksgiving Baskets for Needy - Contact Dan Farrell, Assembly 813 President.

Now to December 3rd - Toys for Tots Collection, see Blaze Farrell for Dinner with Knights of Columbus.

Mary Jo Holker
Secretary-Treasurer

REGION 2 & ASSEMBLY L075 Hazelton, PA

Reminder

Region 2 is participating in the SPCA Bone Appetite Fund Raiser on Sunday, **November 3rd**, at The Woodlands in Wilkes Barre, PA. Region 2 will be doing a matching funds and donating a basket. Assembly L075 members will attend and make a basket for the event. Members please continue to watch our Facebook Page for upcoming details. Members can contact Marlin Petro directly for more details.

Marlin Petro
President - Region 2



News From Assembly 0377



Our assembly members attending a meeting on September 15th at Sesame Gourmet Restuarant in McMurray, PA. Everyone had a wonderful time and bringing new ideas to our meeting.

Assembly 0617/C617 Fraternal Day



The annual Fraternal Day for Assembly 617/C617 was held in August at Knoebels Amusement Resort in Elysburg Pennsylvania. The assembly provided hoagies, bottled water, and books of ride tickets to assembly members. Members brought desserts and snacks to share with the group.

A brief meeting of the assembly was held to update members on past and future activities of the assembly. Special congratulations were given at the meeting to Evelyn and Jacob Ostrowski for their success with the NSS Art Contest.

The Assemblies Matching Fund Basket Raffle was on display for members to view. Funds raised will support the mission of Father John Ostrowski a member of our assembly in El Salvador. The Youth Circle participated in a game to guess the value of coins in a jar and guess the number of cookies in a container. These activities were organized by Margaret Lukas and Marge Gushka.

Everyone had a great time enjoying the fraternity, park and the rides.

John Kurilla
President

Thank You

The NSS PVR Scholarship Fund Board of Directors would like to extend sincere thanks to all the members and assemblies who donated funds or baskets for the raffle held at Septemberfest on September 28, 2024. We are grateful for their generous support! The following members and assemblies donated a total of \$2,925 directly to the PVR fund, and will receive credit for matching funds:

<i>Assembly 004</i>	<i>Assembly 617</i>
<i>Assembly 039</i>	<i>Assembly 705</i>
<i>Assembly 236</i>	<i>Assembly 813</i>
<i>Assembly 267</i>	<i>Assembly L040</i>
<i>Assembly 381</i>	<i>Assembly L102</i>
<i>Assembly 432</i>	<i>Assembly R059</i>
<i>Assembly 434</i>	<i>Region 14</i>
<i>Assembly 595</i>	

The following Assemblies and members donated baskets as prizes for the annual PVR Fund Basket Raffle held during Septemberfest, and these assemblies will receive matching funds credit for the event:

<i>Assembly L075</i>	<i>Assembly 588</i>
<i>Assembly 123</i>	<i>Assembly 731</i>
<i>Assembly 377</i>	<i>Assembly 774</i>
<i>Assembly 441</i>	<i>Assembly L161</i>
<i>The Home Office Staff</i>	
<i>Brigid Delien – NSS Life QA & UAT</i>	
<i>Sue Urcho – NSS Life Office Support Specialist</i>	
<i>Michelle Walton – NSS Life Accounting Associate</i>	
<i>Christopher Lucas - NSS Life HR Manager</i>	
<i>Liz Brandimarti – NSS Life Director of Operations</i>	

Also, a big thank you to the volunteers who helped set up and staff our booth, especially Linda Estes and Ida Lewis-Swesey. We couldn't have done it without you! We hope to continue to work with all of you to reach our goal of fully funding the PVR Scholarship Fund by Convention 2026!

Your Assembly's Service Hours Benefit the PVR Scholarship Fund!

The Board of Directors has decided to award the PVR Fund \$5 for each hour of service reported on your Assembly's 2024 AFA questionnaire. Remember, a Community Service Event is any function, project or gathering of



two or more members designed to assist needy individuals or the community at large. The event must be organized or sponsored by the society or one of its local Assemblies to qualify. Community Service Hours measure the total hours contributed to Community Service Events by Assembly members or others who work on projects directly sponsored by the local Assembly. This is another way that your Assembly can contribute to our scholarship fund, while also making a difference in your community!

(Continued from page 6)

salary deferrals (for plans) or contributions (for IRAs) exceed the amount of the original distribution.

Finally, if your plan allows, you may be able to take a hardship withdrawal from your account. The withdrawal must be for an "immediate and heavy financial need." Most plans allow employees to automatically satisfy this requirement if their expense fits into one of seven "safe harbor" categories. One of those categories is disaster-related expenses and losses. There is no dollar limit on hardship withdrawals, but withdrawing pre-tax funds subjects you to tax and the 10% penalty if you are under 59 ½.

Photos from President Joseph Stefka, Jr.'s Trip to Slovakia



Devin Castle



Slovak National Theater
in Bratislava



Červený Kameň Castle
Interior Gardens



Trnava Town Square



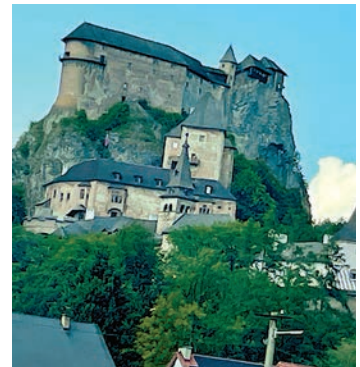
Trenčín Castle



Village of Čičmany
Painted Houses



Monument to Juraj Jánošík



Orava Castle

2024 American Fraternal Alliance Executive Summit in Washington, D.C.



NSS SCHOLARSHIP FOR SENIOR MEMBERS A NATIONAL SLOVAK SOCIETY FRATERNAL PROGRAM

~ PURPOSE ~

To encourage our older members to continue their education and to make fuller use of their leisure time.

~ MEMBER ELIGIBILITY ~

Any life insurance or annuity member, fifty-five (55) years or older, who has enrolled and successfully completed a continuing education or adult education course. Members may submit up to two (2) applications in one calendar year.

~ COURSE ELIGIBILITY ~

Vocational schools, community colleges and universities offer a variety of short-term courses which may include areas like computer training, cake decorating, photography, landscaping, small engine repair, ballroom dancing, etc. This program does not cover courses that assist you to maintain your current full or part-time job. (Example: We will not reimburse life insurance or real estate agents who take continuing education credits to maintain their licenses.)

~PROCEDURE ~

Members should enroll and pay for the course of their choice. Once the member has finished the class, he/she must submit an application, along with verification that the class was successfully completed, to the Home Office for approval by a National Officer. If the scholarship application is approved, the NSS will reimburse the **full tuition for the course up to, but not to exceed, one hundred dollars (\$100.00)**

**For more information, you may find it on our NSS Life website:
www.nsslife.org**

DEPARTED MEMBERS SEPTEMBER 2024

Name	City and State	Date of Death	Assembly
Adkin, Timothy	Charleston, WV	07/25/2024	0774
Antonik, James	Olyphant, PA	07/23/2021	L075
Bailey, Diana	Brokenstraw Twp, PA	09/09/2024	0554
Ballas, Dennis	Adah, PA	07/29/2024	0039
Balombini, Betty	Guys Mills, PA	09/11/2024	0731
Baney Jr., James	Butler, PA	09/12/2024	0123
Barnes, Joyce	Apollo, PA	11/23/2021	0774
Baronner, Mark A	Coraopolis, PA	08/31/2024	0123
Behrens, Courtney	Sharon, WI	08/24/2024	0774
Berdar, Barbara	Uniontown, PA	07/11/2024	0039
Bibbee, Patsy	Charleston, WV	08/02/2024	0774
Black, Janie	Princeton, WV	07/24/2024	0774
Bluhm, John	Mt Pleasant, PA	08/21/2024	0737
Blycheck, Ruth	Confluence, PA	08/12/2024	0039
Brannock, Douglas	Allegheny, PA	09/15/2024	L161
Buell, Charlene	Indiana, PA	08/26/2024	L105
Bukowski, Anna M	Monessen, PA	09/14/2024	0377
Caleffe, Penelope	Washington, PA	09/08/2024	0588
Casey, Robert	Erie, PA	09/16/2024	0731
Christopher, Eldon	Waynesburg, PA	08/26/2024	0377
Clark, Wallace D	Kersey, PA	07/04/2024	0123
Cole, Helen	Grafton, WV	08/08/2024	0774
Coleman, Robert	Pittsburgh, PA	07/28/2019	L161
Cook, Linda	Blair, WV	07/14/2024	0774
Cook, Melvin H	New Eagle, PA	09/07/2024	0774
Corbin, Carmella	Greensburg, PA	09/01/2024	0737
Crum, Gary	Beaverdale, PA	08/16/2024	0774
Dalton, Dorothy	St John, IN	09/08/2024	0705
De Long, Kenneth	Lenhartsville, PA	08/28/2024	L102
Depetris, Nicholas	Westmoreland, PA	09/05/2024	L105
Dick, Florence	Richmond, VA	06/21/2024	L105
Dickinson, Jerry	Asheboro, NC	07/11/2024	0774
Dively, William	Somerset, PA	08/29/2024	0737
Ellis, Sharon	Natrona Heights, PA	06/05/2024	L105
Ertl, Marguerite	St Clair Shores, MI	04/19/2024	0381
Fernandez, Melinda	Elizabeth, PA	09/08/2024	0039
Fiddler, Nancy	Martinsburg, WV	08/06/2024	0774
Forsythe, Howard	Rostraver Twp, PA	08/24/2024	0377
Fox, Margaret	Lowellville, OH	08/18/2024	0731
Gamble, Richard	Indiana, PA	08/29/2024	0554
Gapinski, Cecelia	Monroeville, PA	08/21/2024	0737
Gilchrist, Grady	Bluffton, SC	05/23/2024	0434
Giles, Cynthia	McKeesport, PA	07/14/2022	0441
Green, Loletta	Huntington, OH	06/26/2021	0774
Greiber, Genevieve	Madison, WI	07/24/2024	0774
Gumbleton, Ruth	Corry, PA	05/08/2023	R019
Gumino, Helen	Meadville, PA	09/15/2024	0731
Hathaway, John	Commerce, MI	09/24/2024	0381
Heck, Antoinette	Wilkes Barre, PA	06/13/2023	0617
Hendrickson, Norman	Freedom, PA	12/15/2022	0123
Henthorn, Homer	Wellsburg, WV	09/02/2024	0774
Hofford, Francis	Lehighton, PA	09/08/2024	L102
Holzschu, Dorothy	Petoskey, MI	08/22/2024	0381
Houseknecht, Michael	St Clair, PA	07/10/2024	0267
Hubler, Elaine	Pottsville, PA	08/26/2024	L102
Infanta, Regina	Lower Burrell, PA	09/05/2024	L105
Jessup, George	McKeesport, PA	09/22/2024	0108
King, Marjorie Sue	Canonsburg, PA	09/10/2024	0434
Koenig, Marilyn	Leesport, Pa	08/27/2024	L102
Kostenbauder, Nancy J	Warminster, PA	01/09/2022	R059

DEPARTED MEMBERS SEPTEMBER 2024 (Continued from page 20)

Name	City and State	Date of Death	Assembly
Kummer, Marilyn	Butler, PA	03/26/2024	0123
La Posta, Florence	Burgettstown, PA	09/09/2024	L161
Lamorte, Margaret	Pittsburgh, PA	08/12/2024	L105
Leadman, Opal	Milton, WV	06/22/2024	0774
Lihani, John	Pasadena, CA	08/17/2024	0568
Locy, Ronald	Washington, PA	08/10/2024	0377
Mala, Julia	New York, NY	12/01/2023	0110
Marak, Ronald	Butler, PA	09/01/2024	0123
Marlowe, Rebecca	Boiling Springs, SC	08/10/2024	0774
Martin, Tricia	Punxsutawney, PA	09/03/2024	0554
Masengill, Isabel	Murrysville, PA	08/20/2024	L105
Maszak, Ronald	Gibsonia, PA	09/12/2024	0123
Mc Adoo, John	Greenville, PA	08/26/2024	0731
Mc Fadden, Madeline	Belmont, WV	03/22/2024	0774
McFarland, Harry	Bradock, PA	09/03/2024	0123
Moore, Betty	Bluefield, WV	05/28/2024	0774
Muldoon, William	Venango, PA	09/06/2024	0731
Musick, Sandra	Uniontown, PA	07/09/2024	0039
Neary, Denise	Clarks Summit, PA	04/23/2024	0267
Omatick, Dolores	Connellsville, PA	09/02/2024	0039
Onderick, William	Murrysville, PA	08/19/2024	L105
Peterson, Kenneth	Hemet, CA	08/12/2024	0568
Petrosky, Phyllis	Finleyville, PA	09/15/2024	0434
Pfeifer, Barbara	Prospect, PA	09/07/2024	0731
Potter, Viola	Eighty-Four, PA	09/18/2024	0377
Prokopchak, Mary	Butler, PA	09/21/2024	0731
Pugh, Richard K	Asheboro, NC	08/12/2024	0774
Reed, John	Liberty, WV	08/04/2024	0774
Reich, Marion	Pittsburgh, PA	06/20/2024	0100
Reynolds, Judy	Point Pleasant, WV	08/15/2024	0774
Riddle, Isabelle	Saegertown, PA	09/14/2024	0731
Ritzert, Vincent P	Cranberry Township, PA	07/02/2024	L161
Schaffer, Sharon	Pittsburgh, PA	08/31/2024	0100
Schneyman, Isabel	Boca Raton, FL	07/15/2024	0800
Schuch, Gerd	South Pasadena, FL	07/27/2024	0813
Schwarz, Jeffrey	Washington, PA	05/01/2024	0123
Seger, Richard	Kent Couty, DE	09/14/2024	0554
Shanholt, Larry	Capon Ridge, WV	08/10/2024	0774
Shavulsky, John A	Jefferson Hills, PA	07/24/2024	0434
Sheldon, Edward	Winter Haven, FL	10/19/2022	0774
Shell, Barbara	Saratoga, NY	09/09/2024	0774
Siemon, Barbara	Johnstown, PA	09/04/2024	0737
Stephenson, Janice	Lehigh, PA	09/06/2024	R059
Stephenson, Margaret	Oakdale, PA	07/25/2024	0123
Swank, Berry	Vandergrift, PA	09/16/2024	L105
Tarachko, Dorothy	Frenchville, PA	10/28/2020	L040
Tortoreti, Angelo	Pittsburgh, PA	09/13/2024	0774
Updike, Paulette	Tyrone, PA	02/25/2023	0267
Vargo, Elizabeth	Gaithersburg, MD	07/01/2024	0737
Waldorf, Linda	Grove City, PA	08/30/2024	0731
Watson, William	Butler, PA	08/28/2024	0774
Welling, Carolina	Medina, OH	08/30/2024	0004
Werth, Rudolph	Butler, PA	09/17/2024	0123
White, Harold D	Warren, OH	08/08/2024	0731
Wilson, Darvin	Beaver, PA	03/24/2023	0123
Wrona, Dennis	Carnegie, PA	08/23/2024	0100
Yamshon, Michele	Pittsburgh, PA	09/02/2024	0100
Yannacci, Reid	Bentleyville, PA	08/02/2024	0377
Young, Beverly	Indiana, PA	05/20/2024	0737
Zambiasi, Mary	Schuylkill, PA	09/11/2024	L102
Zeller, Jean	Willow Street, PA	08/18/2024	L102

DONATE TO THE PVR SCHOLARSHIP FUND

1. Every penny donated goes directly into the PVR Scholarship Fund.
2. Your contribution will help our young members achieve their academic goals.
3. Your donation may benefit your own son, daughter, niece or nephew.
4. Your donation is tax deductible.

Please issue your check to:
NSS PVR Scholarship Fund

And send to:
National Slovak Society
1301 Ashwood Drive,
Canonsburg, PA 15317

PVR Scholarship Fund Donations SEPTEMBER 2024

In Memory of departed members from
Assembly 0123:

- Robert J. Berberich**
- Darla Boocks**
- Raymond T. Carter**
- Charles Ehle**
- Patrcik Fox**
- Rosemarie Gall Zarnick**
- David C. Hughes**
- William S. Kiser**
- Anthony James Nariano**
- Shirley McKinnis**
- Donald Panyko**
- Helen Prasnikar**
- John Sakson**
- Francine Wytiaz**
- Norbert Yaggi** 100.00

In Memory of departed member
William Mellor:
From Assembly 0070 20.00

In Memory of our son and brother,
Shaun Logan Crowley:
From Kevin, Lori, Kevin Jr.,
& John Crowley 20.00

Donations:
Assembly 0004 for Septemberfest
Basket Raffle 500.00
Tech Guides Inc. for NSS
Golf Tournament 500.00
Assembly 0070 75.00
Assembly 0070 Matching Funds
Contribution 75.00
Total 1,290.00



Budete vedieť, že je november v momente, keď sa kedysi krásne jesenné lístie rozlúčilo, a keď chladný vzduch volá po kabáte. Na jesennej sezóne je niečo, čo ju robí výnimočnou. Možno sú to všetky slávnosti, ktoré s jeseňou prichádzajú: obdobie návratu do školy, triky a pečenie na Deň vd'akyvzdania – aby sme vymenovali aspoň niektoré. Alebo možno je to preto, že teplota je úplne dokonalá, nikdy nie je príliš studená alebo príliš horúca, takže je ideálna pre outdoorové aktivity. Užite si tento mesiac naplno! Choďte von a vychutnajte si dokonalé novembrové teploty – pretože príliš skoro napadne sneh a mráz.

Sviatok všetkých svätých a dušičiek 1. a 2. November



V ôsmom storočí určil pápež Gregor IV Sviatok všetkých svätých na 1 november. V našich časoch si tento sviatok a pamiatku zosnulých príbuzných, Dušičky, ktoré pripadajú na 2 novembra, pripomíname pálením sviečok na cintorínoch a kvetinovou výzdobou hrobov.

V knižke *Rok vo zvykoch nášho ľudu* a je od významnej bádatelky, etnografky Emílie Horváthovej, ktorá skúmala a opisovala život Slovákov v minulosti – vraj kedysi dávno, za starých časov a za starých bohov, naši predkovia verili, že sa duše zomretých príbuzných zúčastňujú na všetkých významných udalostiach v rode aj v rodine. Niektoré pohanské zvyky ľudia potom zachovávali ešte aj v kresťanskom období. Pálili sviečky za mŕtvych a napríklad na Orave a Liptove nechávali pozostalí v noci z 1 na 2 novembra na stole časť večere alebo chlieb a maslo, ale aj pálenku či iný nápoj, aby si duše mohli zajesť. Verili, že keby na stol nič nenašli, celý rok budú plakať od hladu.



35 výročie pádu komunizmu

Jednou z najvýznamnejších udalostí 35. storočia pre Slovensko a celý demokratický svet bol pád komunizmu. Na Slovensko a do vtedajšej ČSSR prišiel 17. novembra 1989, teda pred 35 rokmi. Aj toto výročie bude príležitosťou pre veľké oslavy na Slovensku a aj u nás v Amerike, kde plánuje spomienkové oslavy aj veľvyslanectvo SR vo Washingtone s účasťou predstaviteľov slovenských národných organizácií a inštitúcií v Amerike.



Na Hviezdoslavovom námestí 11 November, 1989

Slovenský festival pri PGH univerzite

Pozývame, slovákov a slovenky na slovenský festival pri pgh univerzite čo bude na 3 -teho novembra čo pripravuje Slavik Department a študenti Slovenského štúdia.

Vstupné na festival je zdarma, prebieha od obeda do 4-tej po obede. Môžete nažívať z výstavy slovenských vecí, pochútnať jedla na slovenský spôsob a prípadne si i zaspievať počas vystúpenia slovenských súborov.



Vianoce po celom svete



V sobotu 16. novembra otvorí Múzeum NSS svoju obľúbenú výstavu Vianoce po celom svete mini festivalom darčiekov, jedla a aktivít a samozrejme stromčekov ozdobených z rôznych krajín, ako aj návštevou samotného sv. Mikulaša v múzeu 351 Valley Brook Rd. v McMurray PA od 12:00 do 16:00 hod. Vstupné ZADARMO. Každý je vítaný.

Inšpirácie pre pokojnejší advent

Cvič sa v sebaovládaní.

Mysli na biednych, chorých a modli sa za nich.

Viac času venuj rodičom a súrodencom, usiluj sa byť k nim za každých okolností láskavý.

Nájdi si čas na spytovanie svedomia, preskúmanie svojich dobrých aj zlých vlastností.

Urob si plán, ako sa polepšiť, a modli sa na tento úmysel.



Deň vd'akyvzdania

Neskorá jeseň vždy prichádza s príležitosťou zamyslieť sa nad predchádzajúcimi časťami roka a poďakovať sa za všetky skvelé veci a skvelých ľudí v našich životoch. Deň vd'akyvzdania poskytuje ideálny čas na to, aby ste svojim najbližším dali vedieť, ako veľmi si ich ceníte.

Tento Deň vd'akyvzdania vám posielam všetko najlepšie! Dobré jedlo, ktoré zaplní váš stôl, pevné zdravie pri tvrdej práci a príjemné chvíle s rodinou a priateľmi. Nech máte v živote všetko najlepšie.

Šťastný Deň vd'akyvzdania!



Youth Circle Page

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

2024 Christmas Ornament Contest Deadline: December 1st, 2024

Now is the time to start thinking and making your Christmas Ornament. Get out your glue guns and glitter and create a winning ornament today!

The rules are as follows:

1. The contest is open to all NSS members. In addition, we are inviting our Home Office Staff, and even our Board Members to participate.
2. Entries should be no larger than 5" High; 5" Wide and 5" Deep. The base can be in any shape so long as it stays within the above measurements. You can glue objects to make your ornament decorative (we encourage you to be creative!) Some examples are glitter, ribbon, stars, cotton balls, etc...Please submit original handmade ornaments only. Ornaments made from kits will be disqualified.
3. All entries must include your name, address, age, youth circle number or assembly number and phone number on a separate sheet of paper. **Youth members will receive a NSS t-shirt for entering and thus should also list their shirt size (Youth: YS, YM, YL or Adult: AS, AM, AL, AXL).**
4. All winners in each group will have their names appear in the "National News." In addition, a picture of your ornament will appear on the website. All entries will be distributed to a local nursing home to be placed on a Christmas Tree. You can send in more than one ornament for distribution purposes--the more we have the prettier the tree will be! In the event you send more than one, please note which ornament you would like to have judged.
5. The contest shall be judged under the following categories and prize awards:

Member Categories:	Prize Awards:
Frosty's Group (Ages 5-7)	First Place - \$50.00
Rudolph's Group (Ages 8-10)	First Place - \$50.00
Snowflake Group (Ages 11-13)	First Place - \$50.00
Santa Group (Ages 14-16)	First Place - \$50.00
Adult Group	First Place - \$100.00
	Second Place - \$60.00
	Third Place - \$40.00

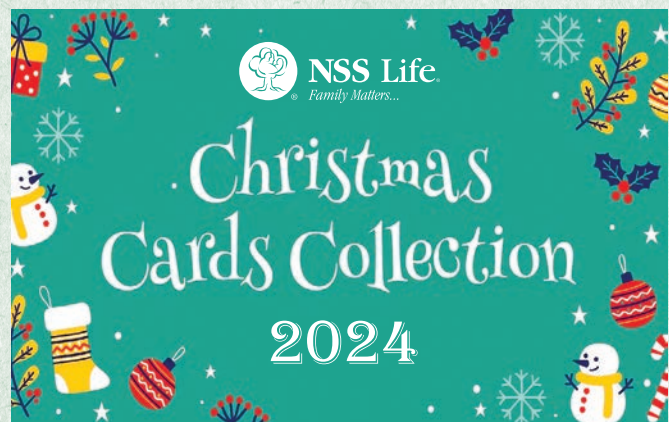
6. Entries must be mailed, or hand-delivered to the NSS Home Office by the deadline of December 1st of each year. **Please mail to: National Slovak Society ATT: Ornament Contest, 1301 Ashwood Drive, Canonsburg, PA 15317.** BE SURE THAT YOU FOLLOW THE RULES CAREFULLY SO YOU DO NOT LOSE POINTS IN THE JUDGING.

CHRISTMAS CARD COLLECTION A NATIONAL SERVICE OPPORTUNITY!

DEADLINE DECEMBER 8TH, 2024

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

Deadline for submissions is December 8th, 2024.



National Slovak Society
1301 Ashwood Drive
Canonsburg, PA 15317

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THE NSS HERITAGE MUSEUM PRESENTS

Christmas Around the World



Saturday, November 23, 2024 • NSS Life Heritage Museum

