



**NSS Life**  
Family Matters...

# National News

JANUARY 2025

Providing Fraternal Life Insurance Since 1890 | NÁRODNÉ NOVINY | NUMBER 3597 | VOLUME 117



Welcome New NSS Life  
Secretary-Treasurer/CFO  
John G. Payerchin



NSS Heritage Museum's  
Christmas Around the  
World Celebration



2024 Christmas Ornament  
Contest Winners

# HAPPY NEW YEAR!



'24 Photo Contest Overall Winner: Walter Piroth – #0434

See Page 12 for Further Winners



# National Slovak Society

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## NATIONAL SLOVAK SOCIETY OF THE UNITED STATES OF AMERICA

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Founder and Honorary President, Peter V. Rovnianek

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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*  
John G. Payerchin, *FIC, CRCMP, Secretary-Treasurer, CFO*  
Robert F. Katricak, *FIC, Chairman of the Board*

### NSS BOARD OF DIRECTORS

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Keith A. Kucherawy • Susan M. Ondrejco • Andrew "Drew" J. Wesnak  
Theresa M. Zemelman

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David Blazek, *President* • Anthony Beno, *Director* • Mary Jo Holker, *Director*  
Edward Koches, *Director* • Paul Payerchin, Jr., *Director*

### FSWFE HONORARY OFFICERS

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

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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

<p><b>REGION 2</b></p> <p>February 12 August 7 November (TBA)</p>	<p><b>Assemblies L075, 0617</b></p> <p>Assembly 0617, Meeting, Theos Metro, Kingston, PA at 1:00 pm Assembly 0617, Fraternal Day (Tenatively set) Assembly 0617, Join Hands Day at St. Vincent de Paul Kitchen</p>
<p><b>REGION 5</b></p> <p>February 2 February 22 March 9 June 8 September 14 December 7 February 22</p>	<p><b>Assemblies 0039, 0100, L105, 0108, 0123, L161, 0377, 0434, 0441, 0588, 0731, 0737, 0774</b></p> <p>Assemly 0731, Assembly meeting, Kathy &amp; Jim Cessna's, Boardman, OH at 2:00 pm Assembly 0123, Mystery Dinner (TBA) Assembly 0039, Lenten Dinner Meeting, Bob Evan's Restaurant, at 6:00 pm Asssembly 0039, Summer Bar-B-Que, Columbia Association Picnic Pavillion at 1:00 pm Assembly 0039, Fall Meeting, Bob Evan's Restaurant, (Communiy Room) at 6:00 pm Assembly 0039, Christmas Party, Columbia Association Social Hall at 2:00 pm Assembly 0123, Mystery Dinner (TBA)</p>
<p><b>REGION 8</b></p> <p>February 16</p>	<p><b>Assemblies 0004, 0070, 0160, 0432, 0595</b></p> <p>Assembly 0432, Tobogganing, Strongsville Chalet, Strongsville, Ohio at 6:00-9:00 pm</p>
<p><b>REGION 14</b></p> <p>January 12</p>	<p><b>Assemblies R059, L102</b></p> <p>Assembly R059, Meeting, Lahutsky residence, TBA</p>
<p><b>AT LARGE</b></p>	<p><b>Assemblies L002, R019, L040, 0110, 0236, 0267, 0381, 0554, 0568, 0586, 0705, 0800, 0813</b></p> <p>No Activities</p>

## 2025 Tentative Board of Director's Meeting Schedule

<p>Saturday, March 22, 2025 Friday, May 30, 2025</p>	<p>Winter Board of Director's Meeting (Virtual) Committee Meetings of Board of Directors/ Spring Board Meeting</p>
<p>Saturday, May 31, 2025 Sunday, June 1, 2025</p>	<p>Spring Board of Directors Meeting Spring Board of Director's Meeting</p>
<p>Saturday, August 23, 2025 Friday, November 14, 2025</p>	<p>Summer Board of Director's Meeting (Virtual) Committee Meetings of Board of Directors/ Fall Board Meeting</p>
<p>Saturday, November 15, 2025 Sunday, November 16, 2025</p>	<p>Fall Board of Director's Meeting Fall Board of Director's Meeting</p>

## The President's Page...

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



Happy New Year Greetings from the NSS Life Home Office to everyone on behalf of the Officers, Board of Directors, and the Home Office Staff! Hope 2025 is filled with good health, prosperity, and peace around the World! The New Year is typically a time for everyone to make New Year Resolutions that often become a distant memory in a few months and are rarely sustained throughout the entire year. Most people make resolutions that revolve around improving their health by changing their eating habits or exercising more often, changing some personal behavior, or improving their financial status through changes in spending or saving more. A great way to improve financially would be to either open an annuity with NSS Life or to deposit money on regular basis into an existing NSS Life annuity account. The money earns interest daily and is tax-deferred until withdrawals are made. Our current annuity crediting rates are attractive as most banks have dropped their rates on certificates of deposit as the Federal Reserve has begun to reduce rates. The current rates appear elsewhere in this issue of the *National News*. Contact your NSS Life agent or contact our Home Office agent Joe Elliott to open an annuity with us.

The third quarter statement of the National Slovak Society shows that the Society continues to grow in a responsible manner. Assets at the end of the quarter are \$1,825,538,470. Net Income for the year as of September 30th was \$4,817,818. Surplus increased to \$98,994,574 an increase of \$4,136,155 from year end 2023. The NSS Life Solvency Ratio continues to increase and is 105.73% at the end of

the quarter, as assets continue to grow at a faster pace than liabilities. The gain in Surplus and the increasing Solvency Ratio are both signs of financial strength of the Society. The Solvency Ratio indicates that for every \$100 of liabilities the NSS has \$105.73 in assets. The Board of Directors reviews the annuity crediting rates each quarter, makes informed decisions, and has increased NSS annuity crediting rates over the past two years. Our members holding annuity accounts with NSS Life have benefited from these increases in crediting rates as their annuity account balances have received a higher rate of return. This in turn has reduced Net Income but has benefited our members as their annuity account balances continue to grow.

The Fall Board of Directors Meeting took place November 15-16, 2024, at the Home Office in Canonsburg, Pennsylvania. Committee meetings were held in the morning on Friday, November 15th, with the Board of Directors Meeting beginning in the afternoon and continuing through Saturday, November 16th. Several of the Board Committees met virtually before the actual meeting. The Board approved changes to our Investment Policy Guidelines, received updates on the status of the Pennsylvania Insurance Department Five-Year Exam and the Policy Administration System Conversion Project, reappointed the Society's Legal Advisor, Medical Advisor, and Appointed Actuary, approved additional policies to strengthen our Board Governance process, reenacted our Disaster Relief Policy Fund to assist NSS members affected by recent hurricanes, reviewed progress of the NSS Strategic Plan, and voted to maintain the current crediting rates on NSS Life Annuities for the first quarter of 2025. The Board of Directors also decided to cancel the proposed Assembly Officer Seminar which was scheduled for March 2025 due to a lack of sufficient responses from our Assembly leaders. Assembly Officers play a vital role in the Society and the Assembly Officer Seminar provides Assembly leaders with a great deal of relevant, up-to-date information regarding the Society and the role and responsibility of the officers. At your next Assembly meeting, please check with your Assembly leaders to ascertain how they responded to the survey.

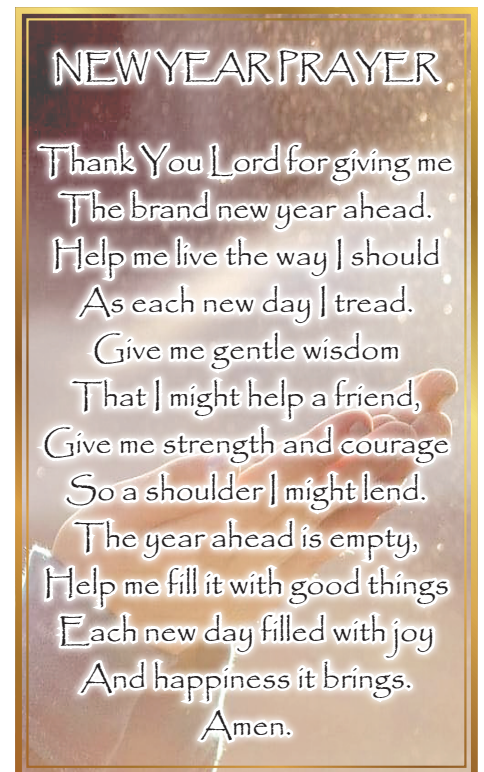
The Joint Slovak Fraternal Bowling Tournament is scheduled for the weekend of May 16 – 17, 2025, at Meadow Lanes at the Hollywood Casino at the Meadows in Washington, Pennsylvania. Please mark your calendars and make plans to put together an NSS team to compete in the tournament. The bowling tournament weekend is a great time to meet fellow fraternal members while competing in a team, doubles, or singles event! More details will be published in future issues of the *National News*.

The NSS National Golf Tournament is scheduled for the weekend of July 18 – 20, 2025, at Tam O'Shanter Golf Course in Hermitage, Pennsylvania. Tam O'Shanter has been the site for multiple NSS National Tournaments and offers a challenging layout. Details regarding the tournament will appear in future issues of the *National News*.

## News of Narodniars

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

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



## NSS Life Welcomes Secretary-Treasurer/CFO John G. Payerchin

On January 1, 2025, John G. Payerchin took office as the Secretary-Treasurer/CFO of the National Slovak Society/NSS Life following the retirement of Linda. M. Strom. John has served in a variety of capacities for the Society during the past decade. John was appointed by the Board of Directors in 2016 to fill a vacancy. He served as a Director through March 31, 2022, and served on a variety of Board Committees. John resigned from the Board of Directors to become the National Slovak Society's first Compliance and Risk Manager, beginning April 1, 2022. John continued in the position through June 30, 2024, when he became the Society's Compliance and Risk Manager/Secretary-Treasurer/CFO Designate to begin transitioning into his new role. John has continued to perform the responsibilities of the Compliance and Risk Manager through December 31, 2024, while assisting with the transition of our new Compliance and Risk Manager Jeffrey Johnson II, since December 2, 2024.

John has been an active member of the National Slovak Society and has served as the President of Assembly 039 in Uniontown, Pennsylvania. He has been a member of fraternal benefit societies his entire life. John and his father Paul M. Payerchin, Jr. became the first father and son to hold the position as Secretary-Treasurer/CFO of the NSS. Paul served in the role of Secretary-Treasurer/CFO from 1995 through 2006. John also currently serves as the President of the NSS Heritage Museum Committee.

John is a personable, energetic, forward-thinking individual with a career in business and leadership. We at the Home Office are looking forward to John assuming his new role and providing our members with a wealth of knowledge of the fraternal benefit system, the insurance business, technology, and regulatory compliance.

John, we are excited to welcome you to the Home Office of the National Slovak Society as an Executive Officer!

## National Slovak Society (NSS Life) Privacy Notice

### **Introduction:**

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

### **Personal Information:**

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

### **Protecting Your Personal Information:**

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

### **Disclosure of Your Personal Information:**

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

## Secretary-Treasurer's Page

**John Payerchin, Secretary-Treasurer/CFO**

Email: [jpayerchin@nsslife.org](mailto:jpayerchin@nsslife.org)



## Happy New Year! Šťastný nový rok!

I want to start my first article by talking about my predecessor, Linda Strom. I have known Linda for thirty years, collaborated with her as a board member for six years, and as my partner in crime in the office for the last two plus years. She has been a colleague, a mentor, and most importantly a friend. When I first accepted the position of Compliance and Risk Manager in April of 2022, I went to her office so many times asking “Is there anything you want me to do?” that I had to buy her a Nerf Gun to keep me out of her office! Honestly, she has been gracious and generous with her time. No matter what the request, event, or meeting. I will miss her and will do my best to take NSS to the next levels that she was an integral part of laying the foundation. “ILUL”

Now on to my Dad, Paul Payerchin, Jr., who served as Secretary-Treasurer prior to Linda. My dad has always been there for me and my siblings. If you had told me as a child that I would follow in his footsteps, that would have been a stretch, since his first career was a Lutheran minister. But now to have the opportunity to hold the same position as NSS Life is beyond an honor. His patience, encouragement, and guidance have had a major impact on the person that I have become. Thank you, Dad, for always motivating me to be the best I can be at whatever I have decided to do. I love you.

So how did my journey bring me to this? Well, it all began on a cold winter's Sunday in March of 1973...

wait that will take too long. I will focus on the important highlights. I am the third of four children to Paul and Susan Payerchin. My wife, Heather, and I have been married since 2019 and our blended family is blessed with five children, and four beautiful granddaughters. I became a member of NSS Life in 1994. In 2006, I was unknowingly volunteered or “voluntold” by my Dad, elected, and continue to serve as President of NSS, Assembly 0039 in Uniontown, PA. After the passing of Director Keith Godor in 2016, the board elected me to serve the remainder of his term, I was re-elected in 2018 and resigned from the board at the end of March 2022 to take on my new role as Compliance and Risk Manager. I have held the position of President for the NSS Slovak Heritage Museum since 2016, a board member of the New Jersey/New York Fraternal Alliance since 2024, and in 2018 elected as a board member of the Pennsylvania Fraternal Alliance, but currently serve as the Second Vice-President.

As I begin this new journey, I want to express my gratitude to the Board of Directors for their trust and confidence in my ability to help guide the NSS into the future. I promise that I will work every day to ensure that our members and their financial security is at the forefront of all we do as a society. I am excited to be part of this executive team, working with this Board of Directors to grow NSS Life to provide financial security for even more members.

Each quarter Donna Tenney, our Controller and our CPA firm, H2R CPA, work on the quarterly statement. I will update you with the highlights each time the report is complete. The third quarter of 2024 was completed in November.

- Assets grew from \$1,806,044,969 at the end of 2023 to \$1,825,538,470 at the end of the 3rd Quarter.
- Surplus grew from \$94,858,419 at the end of 2023 to \$98,994,574 at the end of the 3rd Quarter.
- Membership grew to 45,003 at the end of the 3rd Quarter from 40,096 at the end of 2023.

We are expanding into more states! As part of our Strategic Plan adopted by the board at the November '23 meeting, we applied to eight new states in the 3rd quarter of '24. (Iowa, Kansas, Massachusetts, Nevada, New Mexico, Oklahoma, Utah, and Washington.) Our plan calls for eight more in 2025. (Arkansas, Louisiana, Mississippi, Vermont, New Hampshire, Maine, Rhode Island, and Washington D.C.) This expansion will place NSS Life in forty states and the District of Columbia.

As I look forward personally and professionally to 2025, I am excited to embark on this new chapter of my life. President/CEO Stefka and I will work together along with our amazing Home Office staff to work the Strategic Plan, hit the milestones, and accomplish the goals in front of us. Speaking of the Home Office staff, we added two new members in December. Jeff Johnson has taken over the Compliance and Risk Manager position and Max Abusara as Information Systems Analyst. We are excited to have them as part of the team.

Happy Birthday to my wonderful wife, Heather. She consistently provides support in all of my endeavors, and I am greatly appreciative of her always being there for me. I love you.

Each month I plan to give you some type of fact or puzzle. Since this is my first month, I decided to pay tribute to my Mom, who loved Flamingos. Did you know that there are more plastic flamingos in the world than real flamingos? Ornithologists, someone who studies birds, yes, it is a real job, estimate that there are around 200,000 flamingos in the world at any given time, while plastic flamingos are well into the millions. While some HOA's have banned them, unbelievably, the plastic flamingo has been the Official Bird of Madison, WI since 2009! I know the election is over, but feel free to fact-check me!

Until next month, treat others with kindness, as their challenges may not be visible. And let NSS Life empower your financial future, because **Family Matters!**



## PVR Fund News

Happy New Year from the PVR Fund Board of Directors! We wish you all health, happiness, and prosperity in the coming year.

The PVR Fund Board of Directors would like to extend our apologies and thanks to the members of **Assembly 737**. Their generous basket donation for the raffle held at Septemberfest was mistakenly not listed in the November issue. We are truly sorry for the omission and are grateful for their continued support.

As you all know, the PVR Fund's goal is to increase our fund to \$2 million by the 2026 Convention. 2026 looks a lot closer from this side of 2025 – we have only 18 months remaining! Here's how you can help:

1. Hold a fundraiser to benefit the PVR Fund in your own assemblies!
2. Designate the PVR Fund as a beneficiary on your annuity or life insurance policy!
3. Purchase a leaf or acorn for display at the NSS Heritage Museum using the order form elsewhere in this issue!
4. Fund a perpetual scholarship in your name, or in memory of a loved one.

Many of our members have been recipients of a PVR Scholarship. Even though the fund was established as a separate 501(c)(3) organization in 2004, PVR Scholarships have been awarded for over 25 years. If you are a previous scholarship recipient and you are looking for another tax write-off for 2024, please take this opportunity to make a donation!



## PVR Profiles

Attention, PVR Scholarship Recipients! We'd love to hear from our past PVR Scholarship Recipients. Please send us a short note to let us know how you are doing, update us on your lives, or even to share how the PVR scholarship helped you. We would like to publish at least one profile a month. Please send your notes via email to [jpayerchin@nsslife.org](mailto:jpayerchin@nsslife.org). Here is our first PVR Profile:

**NAME: Theresa Zemelman**

**SCHOLARSHIP FIRST AWARDED: 2000**

Happy New Year to all members and friends of the National Slovak Society! It is my pleasure to be the first PVR profile published in the *National News*. I was awarded a PVR Scholarship for the years 2000-2003, to help finance my studies in Mechanical Engineering at Carnegie Mellon University. After graduation, I initially took a position as a materials engineer for a naval engineering firm, which was a division of SAIC. Two years later, I changed industries, and became a mechanical engineer for Raul V. Bravo + Associates, Inc., a transportation engineering firm, specializing in passenger rail transportation. I remained a full-time employee of this firm until the birth of my oldest daughter, Cara, when I became a part-time contract employee. Twelve years and three more children later, I remain a contract employee for Raul Bravo, but am also a member of the NSS Board of Directors and a member of the PVR Committee. My husband Cal and I are busy with our children Cara (12), Daniel (10), Diana (7), and David (3), and live in northern Virginia, just outside of Washington D.C. The PVR Scholarship helped me to buy textbooks, pay for my meal plan, and overall, helped to relieve some of the financial burden of college from my family. Even though I now only work part time, my education has given me organizational and research skills and has given me confidence to take on many unusual projects. As a bonus, I am well qualified to help with homework! I am grateful to the NSS for helping me to finance my education, and am highly motivated to help the PVR Fund meet its \$2 million goal. D'akujem! Šťastný Nový rok!

APPLY FOR  
**SCHOLARSHIP**

# 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.



### Nearly half

of U.S. consumers say they would face financial hardship within 6 months should the primary wage earner die unexpectedly.

Source: 2024 Insurance Barometer Study, LIMRA and Life Happens.

Life Insurance Awareness Month 2024 #LIAM24



## From the Sales Department...

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



## RMDs for Beneficiaries

There has been some confusion over the past few years about beneficiaries having to take an RMD from an inherited retirement account (IRA). Under the Secure Act there were more questions than answers. In fact, the government waived any inherited RMDs through 2024. Here is the basic rule. If you inherit an IRA and the deceased died after their required beginning date. Then the beneficiary must also take RMDs and deplete the account by the end of the tenth year. This applies to non-eligible beneficiaries. The list of eligible designated beneficiaries includes spouses, minor children, disabled, etc. This group can still elect lifetime payments. The rules are complicated and without competent advice, a person risks a 25% penalty from the IRS on any RMD shortfall. NSS always recommends that you discuss your particular situation with your tax advisor because everyone's situation is different.

### **You may not have enough life insurance if you ...**

- + Only have it through your employer
- + Got a raise
- + Have a stay-at-home spouse/partner without it
- + Had a child
- + Bought a new home



## Basic Estate Planning

Estate planning is not only for the wealthy. Estate planning allows for the orderly disposition of assets for everyone regardless of their wealth. The most important tool in any plan is the will. In the will, a person appoints an executor and a guardian for children. Next, a person should have durable power of attorney. This is important in the event a person becomes incapacitated and the POA can act on your behalf. A health care directive allows a person to select all the life-giving treatments they may want or need when they cannot make this decision for themselves. Trusts are becoming more popular than ever. They have multiple uses because they provide flexibility and privacy and can be implemented while a person is still living. NSS always recommends that you consult with an attorney (most will do a free consultation along with a cost estimate) and have these items professionally prepared for you. One other important piece of estate planning is life insurance. This asset can be for any amount and purchased for pennies on a dollar. The impact on any estate is tremendous since the life insurance could easily double or triple the estate. All of your other assets had to be earned or inherited. Your life insurance estate can be created with the stroke of a pen.

## Financial Planning Tip - Your credit score

Why is your credit score important? Because this is a measure of your financial health. A good score will get you a better interest rate on a mortgage or lower auto insurance rates. Your score is used to screen people for apartment rentals and job opportunities. A good score will help get higher limits on a credit card, qualify for a premium card, or get a waiver on deposits with utilities. What is the number one thing you can do to protect your score? Pay your bills on time. Even if you must make a minimum payment – pay on time! A couple of other things to do to protect your score is 1) check your credit score for any errors or old information that can be deleted. The other item is to not get too close to your maximum limits. Next month we will discuss some helpful ways to pay off your credit card debt.

## 5 New Year's Resolutions to Lead a Healthy Financial Life **2025**

- 1. I will increase my savings every year**  
To facilitate investments in productive asset classes and avenues
- 2. I will have a financial plan in place**  
To achieve each of my financial goals, including retirement.
- 3. I will rationalize debt**  
To be financially healthy and have a good credit score.
- 4. I will attempt to maximize tax savings**  
To efficiently use capital and employ it for wealth creation
- 5. I will "protect" my family's financial future**  
To indemnify risk to life and health by being optimally insured.

### **Thought For The Month:**

*Do good for a thousand days but the good is still insufficient.  
Do bad for one day and that bad is already excessive.*

*Slovak proverb*

## The Community Corner

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



### New Year!

Welcome to 2025! I hope that this new year brings you continued happiness, health, and peace! Don't forget to sign up for the 2025 installments of your favorite NSS Life benefits like Fitness Matters and Reading Matters! See below for more information!

### Christmas Card Collection

I am extremely excited to share the news that the 2024 NSS Life Christmas Card Collection was extremely successful! Not only did we reach our goal of collecting and donating 2,000 cards, but we surpassed it! Over 3,500 cards were donated by amazing members and friends of NSS like you! Donations were made to almost 500 residents across 7 different nursing home facilities in the Pittsburgh Area! Thank you to each and every person and group that contributed to this year's collection! I am truly blown away by the response this year and already can't wait for 2025! Your kindness was felt throughout the city and your efforts helped us spread hope and happiness!

### PVR Scholarship

If 2025 is your high school graduation year, then it's time to think about applying for NSS Life's PVR Scholarship! Applications for the 2025-2026 school year are now available! Remember that in order to qualify, you must be the insured or the annuitant on an active NSS Life policy. The minimum amount for life insurance is \$10,000

of permanent insurance and the minimum of annuity deposits is \$5,000. Current college students can also apply for the PVR Scholarship if they have not yet applied. To request an application, please call 412-770-2093 or email [bbonnar@nsslife.org](mailto:bbonnar@nsslife.org). All completed applications are due to NSS Life by May 1st, 2025.

Introducing two new Fitness Matters programs for NSS Life Members:

**"CARDIO MATTERS"**  
and  
**"WORKING OUT MATTERS"**

**SIGN UP TODAY!**  
Whether you prefer to go for a jog or take a yoga class, NSS Life is here to offer you exclusive prizes for reaching your fitness goals!

**FITNESS MATTERS**

### Fitness Matters 2025

Want some incentives for keeping up with your 2025 fitness resolution? Then sign up for Fitness Matters! When you sign up for Fitness Matters, you will receive a complimentary fitness log from NSS Life! Use the log to track your fitness journey and reach milestones of achievement! Once you reach a milestone, simply send in a picture of your log to receive a prize from NSS Life! Each level comes with a different prize, and they only get better as you go! Choose either "Cardio Matters" where you can track your miles from daily walks/runs or "Working Out Matters," where you can track other workouts like yoga, swimming, Pilates. Fill out the entry form found in this edition or sign up by emailing [bbonnar@nsslife.org](mailto:bbonnar@nsslife.org).

**SIGN UP NOW!**

Youth members (ages 5-18) can receive official Reading Matters Book Logs. Each completed book log will equal a \$50.00 donation from NSS Life to the charity of the reader's choice!

### Reading Matters 2025

Want an easy way to reward reading and also teach your little ones about caring for others? Reading Matters is here! For NSS Life Youth Members, Reading Matters provides free reading logs to encourage reading and achieving goals! Once a reading log is completed, it can be redeemed for a \$50.00 donation from NSS Life to the charity of your reader's choice! Your reader will receive special prizes from NSS Life and a certificate showcasing the donation made in their honor! Parents, this a great way to teach your little ones about giving back, as they get to choose a charity or cause that is important to them! To get started, fill out the registration form found in this edition or email [bbonnar@nsslife.org](mailto:bbonnar@nsslife.org).

### Social Media

Make a New Years resolution to follow NSS Life on social media to make sure that you never miss a thing! Follow us on **Instagram (@NationalSlovakSociety)**, **Facebook (@NSS Life)** and **LinkedIn (@NSS Life)** to stay up-to-date on all to come in 2025 with NSS Life!



## NSS Fitness Matters Program Rules

Here at NSS Life we believe that “Fitness Matters,” which is why we are happy to provide our members with an exclusive fitness program to help them stay healthy and active. We are proud to introduce two program options, so you can choose what fits your fitness lifestyle best!

The original Fitness Matters program you know and love has a fresh coat of paint and a new name! In the “Cardio Matters” program you can keep track of the miles you run/walk this year!

If miles aren’t your style, you can sign up for the “Working Out Matters” instead. In this program you can log other workouts you complete in 2025. What counts as a workout is up to you! From yoga classes, to rehabilitation stretching, to water aerobics, the possibilities are endless! This new program gives you the freedom to pick what workouts are right for you!

Each program has achievement levels, to provide you with goals to strive towards in your fitness journey. For each level you complete, you will receive an exclusive prize from NSS Life! This is a great way to prioritize your health and also get some awesome NSS goodies at the same time!

Interested in participating? Simply fill out and mail in the attached form to the NSS Home Office. You can then expect your complimentary fitness logs to arrive in the mail, and your journey can begin! Once you have completed a level, mail or email your form to Bethany Bonnar ([bbonnar@nsslife.org](mailto:bbonnar@nsslife.org)) to receive your prize. As always, talk to your doctor before beginning a new fitness program to make sure that it is right for you.

### Rules

- You must be an active NSS Life Member to participate in the Fitness Matters Program.
- Members can sign up for this program at any time during the 2025 calendar year, and all miles/workouts will be valid through 2025.
- To participate in this program, fill out the attached form and mail it into the home office at 1301 Ashwood Drive, Canonsburg, PA 15317.
- You may only participate in one program at a time.

Contact Member and Community Engagement Coordinator, Bethany Bonnar, with any additional questions at [bbonnar@nsslife.org](mailto:bbonnar@nsslife.org) or at **412-770-2093**.

### NSS Fitness Matters Program Sign-up Form

Name: \_\_\_\_\_ Age: \_\_\_\_\_

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

T-shirt Size: \_\_\_\_\_ Assembly: \_\_\_\_\_

Program (Select Only One):

\_\_\_\_\_ Cardio Matters

\_\_\_\_\_ Working Out Matters

## NSS Reading Matters Program

NSS Life is proud to announce the newest benefit for our Youth Members, Reading Matters, where you can complete reading logs for charity! All members aged 5-18 are eligible to receive official NSS Life Reading Matters Book Logs, where each completed book log will equal a \$50.00 donation from NSS to the charity of the reader’s choice! Whether it be a local animal shelter or a national environmental charity, you can now read your way towards helping a cause that means something to you!

Once a youth member is signed up, they will receive their official Reading Matters Book Log in the mail. Then, all they have to do is read! Once the log is completed, simply fill out the Charity Selection Form included with the log with the charity you wish to receive the donation. Once submitted, NSS Life will make a \$50.00 donation to the selected charity in honor of your Super Reader! Readers will receive a complimentary prize and certificate from NSS Life thanking them for reading for a good cause! Youth members can sign up to participate at any time during the calendar year and may complete two book logs per year.

Our teenage members can use this as a way to begin or continue their journey into community service and support causes that they feel passionate about! Parents, this is a great opportunity to not only encourage and reward reading, but also to introduce your kids to charity and what it means to give back! Fill out the registration form below to start your little ones down the path towards making a difference and becoming a Reading Matters “Super-Reader!”

### Guidelines

- Must be a NSS Life member aged 5-18 to participate.
- For children under the age of 14, parents must sign the form to act as confirmation that all books listed were read.
- Participants may submit up to 2 completed Reading Matters Book Logs per calendar year (charities can be the same or differ per log).
- Charities chosen as donation recipients must be designated as a 510(c)(3).
- Complete the sign-up form included in this edition and mail to 1301 Ashwood Drive, Canonsburg, PA 15317 or email [bbonnar@nsslife.org](mailto:bbonnar@nsslife.org) to receive your complimentary reading logs and charity selection form.

Contact Member and Community Engagement Coordinator, Bethany Bonnar, with any questions at **412-770-2093** or [bbonnar@nsslife.org](mailto:bbonnar@nsslife.org).

### NSS Reading Matters Program Sign-up Form

Name: \_\_\_\_\_ Age: \_\_\_\_\_

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

T-shirt Size: \_\_\_\_\_ Assembly: \_\_\_\_\_

Email: \_\_\_\_\_

# 2024 Photo Contest Winners

(See Front Cover for Photo Contest Overall Winner: Walter Piroth – Assembly 0434)



**Animals Category: 1st Place**  
Mark Mason – Assembly 0731



**Animals Category: 2nd Place**  
Erin Sturga – Assembly 0774



**Animals Category: 3rd Place**  
Kolton Vidovich – Assembly 0731



**Architecture Category: 1st Place**  
Annette Stefka – Assembly 0588



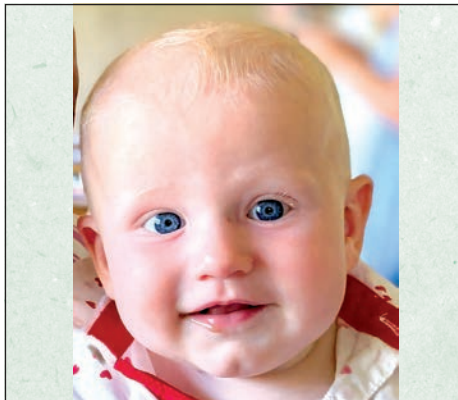
**Architecture Category: 2nd Place**  
Laurie Fox – Assembly 0731



**Architecture Category: 3rd Place**  
Mariah Scalise – Assembly 0123



**Babies Category: 1st Place**  
Donna Keister – Assembly L161



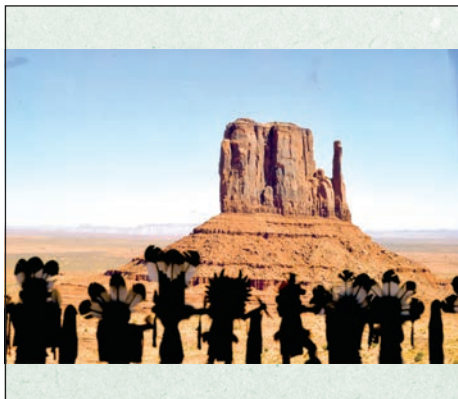
**Babies Category: 2nd Place**  
Laurie Fox – Assembly 0731



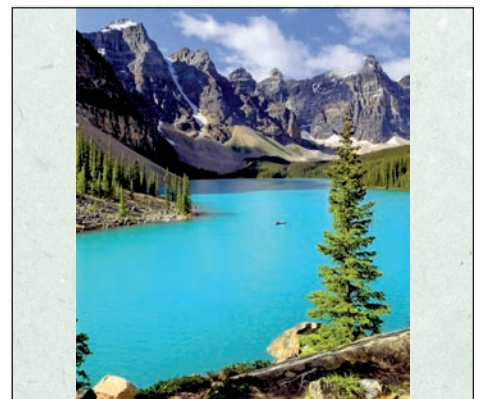
**Babies Category: 3rd Place**  
Ashley Bernardo – Assembly 0588



**Scenic Category: 1st Place**  
Joseph Stefka, Jr. – Assembly 0588



**Scenic Category: 2nd Place**  
Mark Mason – Assembly 0731



**Scenic Category: 3rd Place**  
Lorraine Nist – Assembly 0123



# Youth Circle Magazine - Winter 2025



## Guidelines for Winter Outdoor Play



### GREEN ZONE

30°F or higher

- Layer clothing
- Drink water often
- Watch for signs of getting chilled
- Feel babies' hands and feet
- Take breaks

### YELLOW ZONE

20°F to 30°F

- Be cautious
- Follow Guidelines of the Green Zone
- Easier to become chilled
- Layer clothing under coats

### RED ZONE

20°F and below

- Stay indoors!

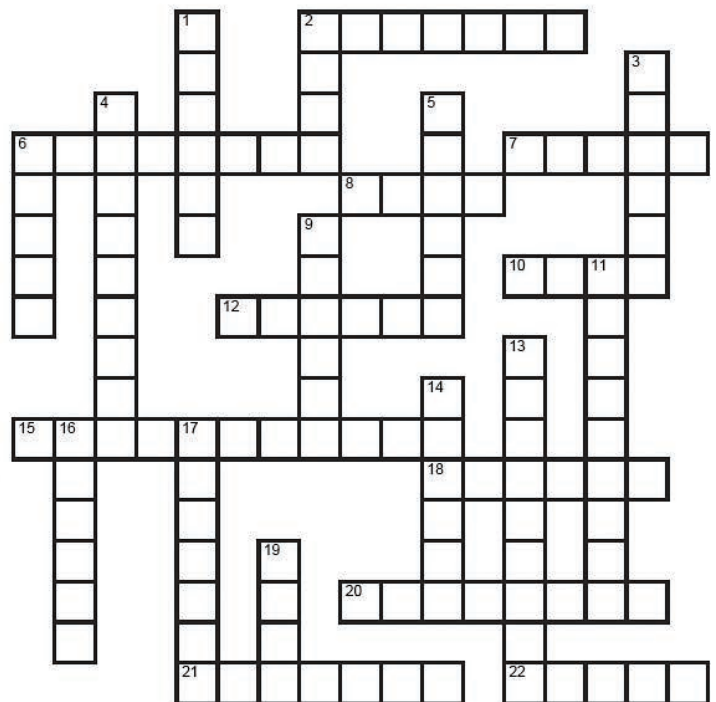
## Winter Crossword

Across

- Knitted top.
- Snowstorm with winds.
- Month that winter ends in.
- When the air moves.
- A sudden blast of wind.
- Shake from the cold.
- Tells you how cold it is outside.
- Rather cold.
- Month that winter starts in.
- He might have a carrot for a nose.
- Keeps you neck warm.

Down

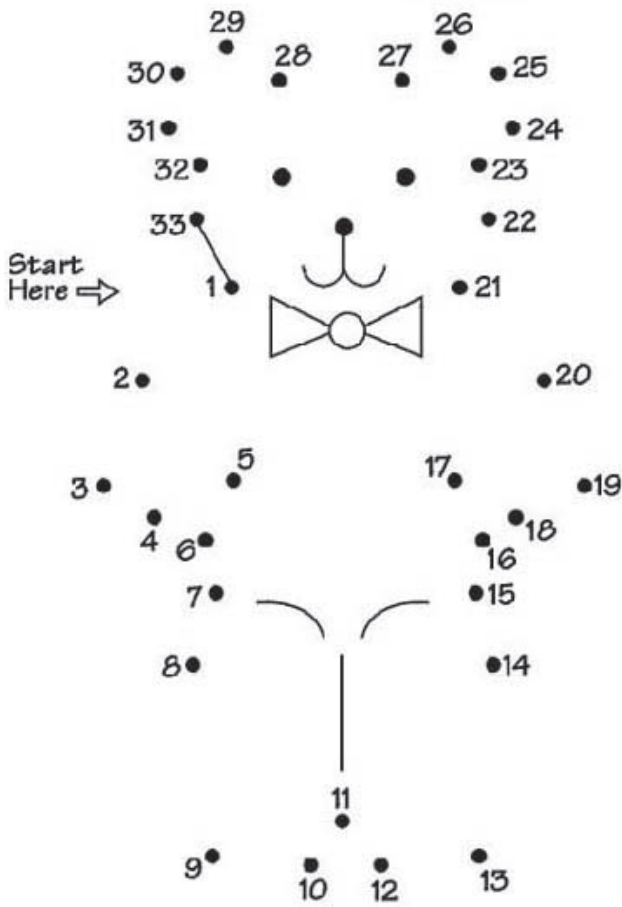
- Turned into ice.
- It goes downhill fast.
- A short coat.
- What bears do in the winter.
- Opposite of summer.
- Shoes for snowy days.
- Frozen trickle of water.
- Ice crystal.
- December 25th.
- Area around the North Pole.
- Used to warm a room.
- Winter hand warmers.
- Temperature (in Celsius) at which water freezes.



Arctic, Blizzard, Boots, Chilly, Christmas, December, Frozen, Gust, Heater, Hibernate, Icicle, Jacket, March, Mittens, Scarf, Shiver, Sled, Snowflake, Snowman, Sweater, Thermometer, Wind, Winter, Zero

# "Let it snow! Let it snow! Let it snow!"

## Connect the Dots



## Seven Animals That Turn White in Winter

1. **Arctic Foxes** -Typically brownish gray in the summer and frosty white in the winter.
2. **Siberian Hamsters** -This is the only animal on this list that you can actually keep as a pet.
3. **Ptarmigans** - All three species of ptarmigans—a genus of birds related to grouse, chickens, and pheasants—trade their scalloped brown plumage for white feathers.
4. **Collared Lemmings** - Determinate number of species, turn from brown or gray in the warmer months to white when the snows come.
5. **Peary Caribou** - Lives in the Arctic, grows a pale white coat in winter. This helps them blend into the snow and stay hidden from predators like wolves and polar bears. Their thick coat keeps them warm in the cold, helping them survive harsh winters. They also have special paws that help them walk through deep snow and find food.
6. **Ermine (Stoat)** - With colder temperatures setting in, the ermine, also known as the stoat, undergoes a striking transformation. Its brown fur turns pure white, except for the black tip of its tail. Its fancy winter coat helps the small carnivore blend into its snowy environment as it hunts smaller mammals. This seasonal change is a crucial survival tactic, allowing the ermine to remain stealthy and undetected while prowling for prey.
7. **Hares** - Similar to the Arctic fox, the Arctic hare wears a grayish-brown coat throughout the year. But when winter sets in, it develops a pristine white coat that perfectly camouflages it against the snowy tundra. This change not only helps the hare avoid predators but also provides great insulation against the frigid temperatures.

## State Capitals

### Word Scramble

1. afrknfrot
2. exhonpi
3. uujena
4. hraentlosc
5. nlsnpaioa
6. niodsma
7. aehirlg
8. nillocn
9. miylopa
10. ibsrmkac
11. irnemolept
12. nluoluho
13. aerctonsma
14. ormegtymn
15. slatesaahle
16. aenelh
17. sclouubm
18. nhcneeey
19. oakept
20. uaagtus

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### Arctic Fox



### Siberian Hamsters



### Collared Lemming



### Peary Caribou



### Arctic Hare



### Ermine (Stoat)





## Weather Word Search

Find all of the words in the grid. Words can go horizontally, vertically, diagonally, or even backwards.



Atmosphere  
Blizzard  
Climate  
Cloud  
Cold Front  
Drought  
Flood  
Fog

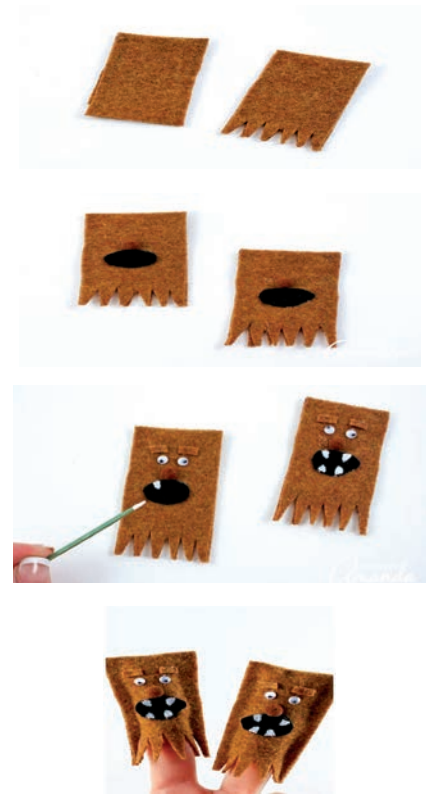
Forecast  
Hail  
Humidity  
Hurricane  
Lightning  
Pressure  
Rain  
Sleet

Snow  
Storm  
Sun  
Temperature  
Thunder  
Tornado  
Warm Front  
Wind



## Wookie Finger Puppets

Use these Wookie Finger Puppets during your storytime routine.



### Supplies:

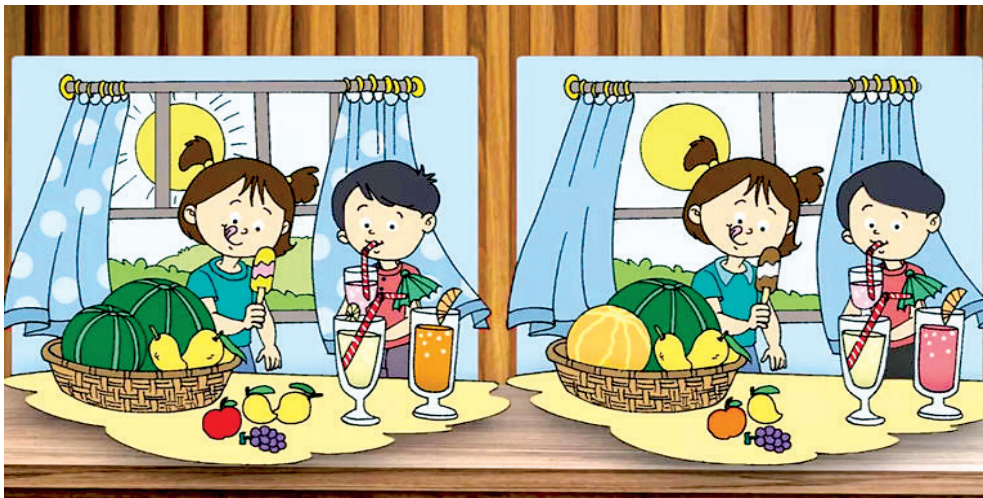
- Brown felt
- 2 small googly eyes
- Scrap of black felt
- Small brown pom pom
- White paint
- Toothpick
- Hot glue gun
- Scissors

### Instructions:

1. Cut a strip of felt the length of your finger and the width of two of your fingertips.
2. Run some glue along the edges of the felt and fold in half to create the initial puppet.
3. Use scissors to cut long triangles in the bottom of the puppet.
4. Cut a small oval from black felt and glue to the center of the puppet.
5. Glue a brown pom pom directly above the black oval.
6. Glue googly eyes above the pom pom.
7. Cut two eyebrows from brown felt and glue in place.
8. Use a toothpick dipped in white paint to add teeth to the black oval.
9. Put puppet on your finger and play!

## Spot The Difference

Find ten differences between the two pictures in ten seconds



# Make Ice Cream in a Bag

## Ingredients

You only need 5 ingredients to make ice cream in a bag:

- 1 cup half and half
- 1/2 tsp artificial or imitation vanilla extract
- 1 tbsp sugar
- Ice
- 1/4 cup salt
- Ziploc bags 1 Small, 1 Large



## Instructions:

1. Pour 1 cup of half and half into a small ziploc bag.
2. Add 1/2 teaspoon of artificial vanilla extract and 1 tablespoon of sugar.
3. Seal the bag firmly and get any excess air out.
4. In the larger ziploc bag, fill it about 1/2 way with ice. Add 1/4 cup of salt.
5. Then add your small bag and fill with extra ice on top. Seal the large bag.
6. Get gloves for shaking and shake for 6 minutes. *\*Gloves are needed since the salt makes the ice extra cold.*
7. Take the small bag out of the large bag and rinse the outside of the small bag with cold water. Make sure to rinse out the top part of the bag also (above the seal).
8. Once done rinsing, carefully open the small bag try not to get any remaining salt from the outside of the bag inside the bag.
9. The ice cream will be a little icy looking to start. Use a spoon to mix it around and soften it up a bit. Scoop out and enjoy!

Name: \_\_\_\_\_ Date: \_\_\_\_\_

## St. Patrick's Day Word Scramble

1. OORLK FEL \_\_\_\_\_
2. CTCIEL \_\_\_\_\_
3. AGIMC \_\_\_\_\_
4. TPO \_\_\_\_\_
5. IMGCA \_\_\_\_\_
6. CRMAH \_\_\_\_\_
7. HARSOKMC \_\_\_\_\_
8. NASIT \_\_\_\_\_
9. SIHIR \_\_\_\_\_
10. LKUC \_\_\_\_\_
11. NRGEE \_\_\_\_\_
12. PRDEAA \_\_\_\_\_
13. RTOUENF \_\_\_\_\_
14. LCPUENEARH \_\_\_\_\_
15. RADNELI \_\_\_\_\_
16. RICMIKLE \_\_\_\_\_
17. CEONDBERFE \_\_\_\_\_
18. LERVCO \_\_\_\_\_
19. DOGL \_\_\_\_\_
20. HSIW \_\_\_\_\_

# Hilarious & Clean Jokes

**Q:** Why did the banana go out with the prune?

**A:** Because it couldn't find a date.

**Q:** How do you make a sausage roll?

**A:** Push it down a hill.

**Q:** Why don't eggs tell jokes?

**A:** They'd crack each other up.

**Q:** What kind of cheese can never be yours?

**A:** Nacho cheese.

**Q:** What does a zombie vegetarian eat?

**A:** "GRRRAAIINS!"

**Q:** Why did the fisherman put peanut butter into the sea?

**A:** To go with the jellyfish.

**Q:** Why did the tomato blush?

**A:** Because it saw the salad dressing.

**Q:** Why do mushrooms get invited to all the parties?

**A:** Because they're such fungus.

**Q:** Why did the cookie go to the doctor?

**A:** It was feeling crumb-y.

**Q:** How does a train eat?

**A:** It goes chew chew.

**Q:** What kind of music do mummies listen to?

**A:** Wrap music.

**Q:** What do you get when you cross a sweet potato and a jazz musician?

**A:** A yam session.

**Q:** What musical instrument is found in the bathroom?

**A:** A tube-a toothpaste.

**Q:** Why did the pianist bang their head against the keys?

**A:** They were playing by ear.

**Q:** What concert costs just 45 cents?

**A:** 50 Cent with Nickelback.

**Q:** What musical keys do cows sing in?

**A:** Beef flat.

**Q:** What is a skeleton's favorite musical instrument?

**A:** A Trombone.

**Q:** What music frightens balloons?

**A:** Pop music.

# How to Make Fake Snow

## Materials:

- 1 Cup baking soda
- 6 Tablespoons conditioner

## Equipment:

- Bowl
- Measuring cup
- Measuring spoon

Add the conditioner on top of the baking soda. Mix well and enjoy!

Squish the fake snow together with your hands. You should be able to form snowballs with the snow, but it shouldn't be too wet. If the mixture is so dry that the snow doesn't stick together, add a bit more conditioner. If it's too wet and sticks to your fingers too much, add more baking soda. Now make your snowman and your snowballs.

\*Play with the fake snow on a cookie sheet to contain any mess.



# The NSS Heritage Museum Presents "Christmas Around the World" 2024



Some of the Christmas Around the World staff who helped run the event



Chairman Bob Katricak and wife Chris Katricak



Director Andrea Garbon and Editor Lori Crowley helping sell Heritage Museum merchandise.



Max Ravenscroft with Member and Community Engagement Coordinator Bethany Bonner



Elaine Kucherawy, Chris Katricak, Annette Stefka and Heather Payerchin.



Judy Landa selling Raisin Paska bread



Staff packaging and selling freshly cooked Slovak meals at the event



Judy Landa presenting a gift to Saint Nicholas (Larry Kozlowski.)



Larry Kozlowski dressed as Saint Nicholas posing for various photos with attendees.



## ASSEMBLY 0039 Uniontown, PA

Below is a listing of all of our meetings for 2025:

- Our first meeting in 2025 will be held on **Sunday, March 9th** in the community room of the Bob Evans Restaurant, in Uniontown starting at 6:00 pm. This will be our Annual Lenten Dinner. Mark your 2025 calendar today!
- **Summer Bar-B-Q** - Sunday, **June 8th** at the Columbia Association Picnic pavilion starting at 1:00 pm.
- **Honoring "Ol' Glory"**- Fall meeting on Sunday, **September 14th** in the community room of the Bob Evans Restaurant starting at 6:00 pm. We will be remembering those passengers that died on United Flight 93.
- **Annual Christmas Party** - Sunday, **December 7th** at the Columbia Association Social Hall starting at 2:00 pm.

Our deepest sympathies go out to the families of these assembly members who now rest in the loving arms of the Risen Christ: Ricky Craig, and Timothy Kovalcheck.

Congratulations to Alexandra Schwer who won 1st Place in the recent NSS Pumpkin Contest. Alexandra won in the "Painted Category" 12 & Under. Great job!

Myself and our secretary/treasurer attended the recent congratulatory dinner honoring the retirement of Linda Strom, our current National Secretary/Treasurer. It was a great evening with over 100 people saying thank you to Linda for all of her efforts serving the NSS.

We also attended the Annual Christmas Festival sponsored by the NSS Slovak Heritage Museum. The decorations were great and the Slovak food was beyond delicious.

As we approach the new year, remember that the NSS offers a Senior Scholarship Program for members. Information is on the NSS website at [www.nsslife.org](http://www.nsslife.org). Yes, you can teach an ol' dog new tricks!

Keep warm and healthy,

**John Payerchin**  
President



## ASSEMBLY R059 Bethlehem, PA

A meeting will be held on **January 12, 2025**, at the home of Paula and John Lahutsky and election of officers will be held. November birthday greetings to Protodeacon Michael (Robert) Sawarynski and Dorothy Stafiniak. Our best wishes to both.

**Michele Guydan**  
Recording Secretary

## ASSEMBLY L075 Duryea, PA

Future meetings for the year of 2025:

- **January 11, 2025** - Grandes Birney Ave Moosic at 1:00 p.m. for Installation of officers
- **April 12, 2025** - Fraternal meeting, Grandes in Moosic, PA
- **May 10, 2025** - Join Hands Day, 12:00 Noon at the KOC Hall in PA with the postal carriers.
- The fraternal summer picnic date is TBA along with the annual Veterans bingo in November.

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

**Lehrae Edwards**  
Treasurer

## ASSEMBLY 0123 Coraopolis, PA

Here is some news for all of you who were not at our fabulous Christmas Luncheon. Starting January 1st, Assembly 123 has a new president. His name is Lyle Grover, he is the husband of our Secretary/Treasurer Jill Grover, which will make for close communication and decision making. Lyle is experienced in leadership decision making from the many years working with the American Legion. There will be a smooth transition of power. I will now serve as Vice President. Jill will continue as Secretary/Treasurer. Our assembly could use someone to serve as Activity Director. This is an important position that will help to keep our assembly active and interesting for our membership. If that person is you give Jill Grover a call at 412-638-7060.

To help cure these wintertime

blues, we offer our members a subsidy to attend the Murder Mystery Dinner, Saturday February 22nd at the Oakdale Community Center, 104 Seminary Ave., Oakdale, Pa. This is a fund raiser for American Legion Auxiliary Unit 82 and Post 171. Tickets are \$40, but for members of assembly 123 they are only \$25. This includes a buffet style dinner BYOB. (lots of good food) Entertainment (pg-13 comedy certain to make you laugh hysterically) Also, basket raffles and door prizes. Doors open at 5:00 p.m., dinner at 6:00 p.m. Did I forget to mention the name of the performance is "Montana Marie gets Gunned down at Three." There is also a Cowboy/Western Costume Contest! A real bargain at \$25. Call Jill for the tickets.

As I step back to Vice President, I want to thank all those (too many to list) who have helped me make these past years so enjoyable and easy. It has been fun and you are great. My thank you is not enough but know you will always be remembered in a special way.

**Lyle Grover**  
President

## ASSEMBLY 0432 Fairview Park, OH

Come and enjoy a fun evening of tobogganing on Sunday, **February 16th, 2025** at the Strongsville Chalet, 16200 Valley Parkway, Strongsville, Ohio at 6:00 p.m. to 9:00 p.m.

Food and refreshments will be provided by our assembly.

**Shawn Pytel**  
Publicist

## ASSEMBLY 0617 Ashley, PA

A meeting will be held on **February 12, 2025**, at Theos Metro beginning at 1:00 p.m. in Kingston. Any member planning to attend the meeting please contact John Kurilla, 570-239-5936 - 570-287-4163 - [jjkurilla@aol.com](mailto:jjkurilla@aol.com).

Members of Assembly 617 wish all of the NSS family a Happy New Year. Vesele Vianoce a Stastny Novy.

**John Kurilla**  
President

## ASSEMBLY 0705 Seelyville, IN

It is with great sadness that Assembly 705 announces the death of Helen Margaret Butwin Meunier. Helen passed on November 7, 2024, at the age of 99. She was a life-long member of Assembly 705 serving in the past as the Treasurer. Helen was the last surviving child of John & Anna Butwin, founding members of the assembly in Seelyville, IN. Helen will be missed by her children, Bernie, Helen & Chris, her grandchildren, great-grandchildren and her great-great-grandson and the entire extended Butwin family. She lived a long and happy life as a teacher, rural carrier for the post office and caring for her family.

**Dorothy Buck**  
Secretary

## ASSEMBLY 0731 Lowellville, OH

Members are reminded that our assembly meeting will be held on Sunday, **February 2nd**, at Kathy & Jim Cessna's home, 58 Greenbay Dr., Boardman, OH at 2:00 p.m. We plan to finalize dates and details for several exciting events and community service projects in 2025. Youth and adults members are encouraged to attend this meeting to share suggestions and ideas before we finalize plans for the year.

**Laurie Fox**  
President

## ASSEMBLY 0813 Englewood, FL

During the month of November the Thomas Doley assembly 6727 of the Knights of Columbus conducted a money and food drive to help provide holiday meats to those in need. The funds purchased turkeys for Thanksgiving and also will purchase hams for Christmas, as well as boxes of canned vegetables, bread, and desserts. Fifty families are helped each holiday, and the effort is coordinated with the local charities in Dothan who provided the names of families who need assistance with food during the holidays.

Assembly 813 resident, Dan Farrell, also a 4th degree member of the Knights of Columbus, helps coordinate the food drive and assist with the collection an organization of the donated food.

**Mary Jo Holker**  
President



## Deadline For Publication

Please be advised that all articles, notices, etc., **MUST BE** received by the Home Office **no later than the 5th of the month**. Every effort will be made to publish the article and photos in a timely manner and space permitting. Also, all articles should be **typewritten in regular type or emailed to the Home Office. No Exceptions!!**

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



**Banská Bystrica Beautiful Town Square.**



**President Stefka, Jr. and wife Annette dressed for a Mock Wedding Ceremony as the parents of the bride in the folk Village of Ždiar, Slovakia in the High Tatras.**



**Kaviareň od Srdca (Café from the Heart) Kosice, Slovakia Management and Staff. The coffee shop is run by a civic organization supporting students and adults with disabilities.**



**River Excursion on the Dunajec River separating the borders of Slovakia and Poland.**

## Assembly 0731 Christmas Party

Assembly 731 members enjoyed a wonderful afternoon together with family and friends celebrating the Christmas season at their annual Christmas party. While waiting for Santa's arrival, kids enjoyed playing games and throwing indoor snowballs at each other. Everyone feasted on an assortment of lunch foods and cookies provided by Assembly officers. When Santa arrived, all the kids had a chance to sit and talk with Santa in his sleigh. Each received a special personalized ornament in a bag filled with goodies. Following the Christmas festivities, a Matching Funds Gift Raffle raised \$200 for the PVR Scholarship Fund.

**Lauren Fox**  
President



Santa on sleigh with the children.



Cookie Table



Santa with other members of Assembly 0731.



NSS Express



Snowball game



John plays snowball game.

## A-377 Christmas Party



Christmas party held at Hugo's Restaurant on December 1st, 2024.



## 2024 Christmas Ornament Contest Winners



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



**Rudolph Group – Ages 8-10**  
Elianna Jaster - Assembly C381



**Snowflake Group – Ages 11-13**  
Aubriana Martini - Assembly C731



**Santa Group – 14-16**  
Zachary Martini - Assembly C731



**Adult Group – 1st Place**  
Dolores Smiller - Assembly 0123



**Adult Group – 2nd Place**  
Ashley Bernardo - Assembly 0588



**Adult Group – 3rd Place**  
Mary Martini - Assembly 0731

## Assembly 0617 Join Hands Event



Assembly 617 had a active November and December. Among the activities was a donation to the Holy Family Food Pantry in Luzerne with funds raised from a fraternal project. In addition, Join Hands events were held with Victims Resource Council, Ava's Toy Box (Child Cancer Charity). The annual donation and help to St. Vincent DePaul Kitchen took place in December.

**John Kurilla**  
President

## Assembly 0070 Matching Funds



**L-R: John Karkosiak, NSS 70 Treasurer, Fred Spann, Dr. Martin Luther Church council president, and Pastor Eric Markovich**

A Matching Funds donation was held making and selling pierogies and stuffed cabbage from Assembly 0070 to the church.

**John Karkosiak**  
Treasurer

## 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](http://www.nsslife.org)**

## DEPARTED MEMBERS NOVEMBER 2024

Name	City and State	Date of Death	Assembly
Alewine, Gary	Rostraver Twp, PA	10/24/2024	0377
Antonella, Joseph	Boston, PA	11/15/2024	0737
Arner, Mary Ak	Lehighton, PA	11/10/2024	L102
Augustine Sr., Joseph	Bridgeville, PA	11/18/2024	0434
Banko, Mary	Pitman, NJ	10/05/2024	0160
Barron, Darrell	Somerset, PA	10/25/2024	0039
Becker, Ronald E	North Cambria, PA	10/13/2024	0267
Beshai, James A	Lebanon, PA	11/04/2024	0267
Boltz, Barbara	Berlin, PA	10/25/2024	0039
Boycik, Mary M	Lorain, OH	08/08/2024	0160
Burkhart, James	Corry, PA	10/20/2024	0554
Cernik, Dolores	Allen Park, MI	08/11/2024	0381
Cook, Rella Jeanne W	Southington, OH	10/14/2024	0731
De Petris, Elizabeth	Apollo, PA	10/22/2024	0737
Dehaas, Helene	West Chester, PA	11/14/2024	L102
Denning, Fern E	Spring Arbor, MI	10/28/2024	0381
Dinicola, Sharon	Erie, PA	10/14/2024	0774
Dombrosky, Joseph J	Turtle Creek, PA	10/27/2024	L105
Donnell, Sandra	Crawford, PA	11/12/2024	0731
Dreyer, Robert	Augres, MI	10/16/2024	0774
Druga, Gail W	Allison Park, PA	10/31/2024	0123
Durkin, Theresa	Jamison, PA	10/26/2024	R059
Endree, Karen	Steubenville, OH	11/13/2024	0731
Epling, Joyce	Spencer, WV	09/20/2024	0774
Ewers, Judith	Horsham, PA	10/24/2024	R059
Galizia, Frank	Canonsburg, PA	11/09/2024	0434
Getz, August H	Brooksville, FL	11/12/2024	0813
Graff, John	Washington, PA	11/10/2024	0434
Gross, Rosemary	West Hamlin, WV	07/15/2024	0774
Grove, Mary Catherine	Mt Lebanon, PA	11/10/2024	0100
Harris, William O	Indiana, PA	11/11/2024	L105
Heaton, Everett R	Houston, PA	10/22/2024	0377
Herbert, Mary S	Hammonton, NJ	02/04/2024	R059
Janusek, Peter J	West Mifflin, PA	11/07/2024	0108
Karem, Paula	McClellandtown, PA	10/26/2024	0039
Kerley, Katharine A	East Earl, PA	11/11/2024	L102
Kinneer, Tammy	Connellsville, PA	10/27/2024	0039
Kline, Grover E	Lower Burrell, PA	10/16/2024	L105
Klingbeil, Veronica	Perkasie, PA	10/23/2024	R059
Kulha, Mary	Sugarland, TX	10/03/2024	0434
Kurncz, Marian	St. Johns, MI	09/02/2022	0381
Lang, Mary Jo	Glenshaw, PA	10/27/2024	0108
Lawson, Theresa J	Ft Myers, FL	11/04/2024	0800
Livingston, Alice	Boswell, PA	10/22/2024	0774
Long, Louis	Jeannette, PA	10/05/2024	0737
Lowe, Judith	Ashland, KY	06/27/2023	0774
Lyden, Eleanor	Youngstown, OH	04/03/2024	0731
Markham, David	Clearwater, FL	10/12/2024	0813
Mc Cray, Willard W	Corry, PA	09/11/2024	L161
Micheals, Josephine	Louisville, CO	03/08/2022	0236
Miller, Louis	Washington Court House, OH	10/06/2024	0595
Moles, Ruth	Clendenin, WV	10/22/2024	0774

## DEPARTED MEMBERS NOVEMBER 2024 (Continued from page 22)

Name	City and State	Date of Death	Assembly
Moll, Rena	Belle Vernon, PA	11/18/2024	0377
Moreland, George F	Greensburg, PA	11/15/2024	0737
Morris, Barbara B	Indiana, PA	11/06/2024	L105
Murphey, Ruth D	High Point, NC	08/13/2024	0774
Myers, Richard A	Bradenton, FL	09/19/2024	0813
Nichols, John	Brockway, PA	11/08/2024	0554
Olenick, James	Shaler Twp, PA	10/03/2024	0100
Olverio, Marlene	Bristol, WV	09/30/2024	0774
Orr, James	Belle Vernon, PA	11/15/2024	0377
Papalia, Robert L	Warren, PA	10/30/2024	RO19
Perry, F Eileen	Albany, OH	11/17/2024	0595
Pietsch, Martha J	Beaver Falls, PA	09/11/2024	0123
Piotrowski, Linda	Ligonier, PA	10/29/2024	0737
Presley, Rose	Cottageville, WV	10/27/2024	0774
Price, Margaret	Morgantown, WV	03/14/2024	0774
Raven, M Ann	Marlette, MI	02/22/2024	0381
Rea, Dorris	Washington, PA	10/12/2024	0588
Resh, Lavere L	Dover, PA	10/05/2024	L102
Richey, Marlene K	Midway, PA	10/24/2024	0588
Rietski, Michael L	Latrobe, PA	10/24/2024	0737
Roark, Juanita	Millwood, WV	10/24/2024	0774
Rogers, Elmira	Hico, WV	10/07/2024	0774
Roscoe, Deborah	Greene, PA	10/21/2024	0377
Rosenquist, Thomas A	Warren, PA	10/21/2024	0731
Roundtree, Katherine	Fairmont, WV	09/21/2024	0774
Sabo, John	Uniontown, PA	11/24/2024	0039
Schrock, Dale	Rockwood, PA	10/30/2024	0039
Sheatz, Louise C	Cranberry, PA	10/28/2024	0731
Shirey, Linda D	West Reading, PA	11/06/2024	L102
Sikorcin, Anton	Boynton Beach, FL	10/28/2017	0586
Smilek, Annie Ella	Ellwood City, PA	11/06/2024	0731
Smith, Donald	Union City, PA	10/22/2024	0731
Smith, William James	Erie, PA	10/25/2024	0774
Spodnik, H L	Trumbull, CT	04/23/2023	0774
Stalnaker, Lenell	Arnoldsburg, WV	10/02/2024	0774
Steinacker, Reda	Beaver, PA	11/04/2024	0123
Stepko, John J	Bentleyville, PA	09/26/2024	0377
Sullivan, Paulette	Girard, PA	11/02/2024	0774
Thomas, Eleanore C	Pittsburgh, PA	11/04/2024	0100
Thompson, Rita	Washington, PA	10/26/2024	0100
Tomko, Robert	Pittsburgh, PA	11/26/2024	0100
Traynor, Robert W	Scottdale, PA	11/01/2024	0039
Tutchko, Joseph	McCandless Twp, PA	11/06/2024	L161
Videtich, Anita	Mercer, PA	10/19/2024	L161
Walker, Shirley	Parks Twp, PA	09/29/2024	L105
Watts, Roger	Mingo Junction, OH	09/18/2024	0774
Werry, Allene R	Acme, PA	11/09/2024	0039
Wesling, Ralph G	Bethel Park, PA	10/26/2024	0108
Williams, Terry L	Circleville, OH	06/05/2023	0595
Winings Sr., Clair	St. Benedict, PA	10/18/2024	0267
Yabkabouski, Karen	Wilkes Barre, PA	10/13/2024	0617
Yablunosky, Agnes	Hopwood, PA	03/30/2024	0039



## DONATE TO THE PVR SCHOLARSHIP FUND

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

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

## PVR Scholarship Fund Donations November 2024

In Memory of **Irene Tomaskovic**,  
Assembly 0586: .....  
From Lori Crowley & Family . 25.00

In Memory of **Raymond Lako**,  
Assembly L161:  
From Lori Crowley & Family . 25.00

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

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

- James Baney, Jr.**
- Mark A. Baronner**
- Wallace D. Clark**
- Norman Hendrickson**
- Mairlyn Kummer**
- Ronald Marak**
- Ronald Maszak**
- Margaret Stephenson**
- Rudolph Werth**
- Darvin Wilson**

From Assembly 0123.....100.00

**Donations:**  
Sharon and Louis Slovensky. 150.00  
Assembly 0588 ..... 250.00  
Steven & Hilary Garbon ..... 200.00  
Start Hearing, Inc. .... 200.00



*Želám Vám, aby budúci rok bol pre vás niečim špeciálny. Nech je každý nový deň naplnený láskou, zdravím, porozumením a šťastím, Nech máte každú minútú aspoň jeden dôvod pre radosť a urobíte si tak váš svet krajším. Šťastný nový rok.*



### ZIMA



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

Čiapka	Mráz	Snehuliak
Čižmy	Perina	Sveter
Kurčule	Rukavice	Vločky
Ľad	Šal	Zima
Lyže	Sane	Žimník



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



NOVOROČNÝ VINŠOVNÍK HELPA (HOREHRONIE)

### Vinčovačky

Pri akom zdraví Nový rok vítame, nech tak aj po dvanásť mesiacov ostane, ako pri stole, tak aj v rodine, a Bože daj aj na hospodárstve.

A ja vám viňčujem na ten Noví rok na poľu urodu, v dome zlahodu, v šercu pohodu, na Hodi hodu hodu, na dvore hudu hudu, žebi še vam dzifka vidala, parobek ožeňil a naj vešele i ščešľive budu!

Ja vam do noveho roku viňčujem, žebi sce maľi teľo urodi jag na jar vodi, teľo pecňoch v peci jag kameňoch na medzi a teľo laskavich slovoch lolo sebe jag chvizdoch na ňebe.



### Folklor—Tradície

Pred vianocami slovenske komunity sa schádzajú ku predvianočnému stolu na spôsob vigílie aby spoločne slávil slovenske zvyky a tradície. Na snímke súbor Pittsburgh Slovaks ktorý počas oslav zabávajú prítomných vianočnými koledami a známou hrou Jasličkari. Toto je azda jediný súbor v Amerike ktorý hru Jasličkari predvádzajú v slovenskom jazyku. Prezident/CEO Joseph Stefka a jeho manželka Annette sú na obrázku vyššie s niektorými členmi Pittsburgh Slovaks, ktorí sú tiež členmi Asy. L-161.







# NSS Life ANNIVERSARY OFFER PROGRAM

Family Matters...



**EASY TO  
APPLY**  
SIMPLE ISSUE

**SPECIAL  
CONSIDERATION!**  
NO MEDICAL EXAMS!

## QUALITY LIFE INSURANCE • LIMITED TIME ONLY \* JANUARY THRU MARCH, 2025 \*

The NSS Life Anniversary Offer uses our twenty-pay life plan (however you may use the single premium plan as well). The advantages of a permanent plan include cash/loan values, reduced paid-up insurance options, dividends and more. To apply for this limited time offer, please complete the below form and return it to the home office.



**NSS Life**  
Family Matters...

The maximum amount of insurance being offered will depend on your age:

ISSUE AGES	MAXIMUM AMOUNT
0-50	\$10,000
51-65	\$7,500
66-80	\$5,000

*\*See other side for complete rate listings.*

*There is a limit of one policy per person. Anyone previously declined since 1/1/23 is not eligible for this program. Also excludes terminally ill, permanently disabled and others. If you purchased this plan last year you are excluded from this year's offer. Other exclusions may apply. Rates are based on age nearest birthday.*

### NSS Life Anniversary Offer Program

If you or someone you know may be interested in this anniversary issue offer, please provide your/their name and contact information below and we will mail an application to you/them. Complete the application and return it to the home office. Further Recommender information available on pg. 2 of this newsletter.

**Prospect Information:**

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

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

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

**Recommender Information:**

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

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

Twenty Pay Life (\$10,000)				
Age	Male Annual Premium		Female Annual Premium	
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
0	\$155.70	\$0.00	\$146.60	\$0.00
1	<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

## 2025 NSS Poetry/Literary Contest Deadline: March 14, 2025

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:

*"Describe your favorite Fraternal Memory with NSS Life"*

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 - \$30.00

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

9. Deadline for submissions is **March 14th**. All entries must be mailed to:
  - National Slovak Society
  - Attn: Bethany Bonnar
  - 1301 Ashwood Dr
  - Canonsburg, PA 15317or 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.

## 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).

## Note of Appreciation

Dear NSS Life,

As the fall semester comes to an end, I want to take the time to thank you for the generous scholarship you have awarded me. I am deeply appreciative of your support. It is a huge honor, and your financial aid will help me greatly as I pursue my Bachelor's degree at Slippery Rock University.

**Audrey M. Bullock**

## New Years Day Jokes

**J:** Why should you put your calendar in the freezer?

**A:** To start off the new year in a cool way.

**J:** What group hates New Year's Day?

**A:** The New Year's Eve clean-up crew.

**J:** What does the Easter Bunny say on New Year's Day?

**A:** Hoppy New Year!

**J:** What's the luckiest band on New Year's Day?

**A:** Black-Eyed Peas.

**J:** What New Year's resolution should a basketball player never make?

**A:** To travel more.

**J:** What does a ghost say on January 1?

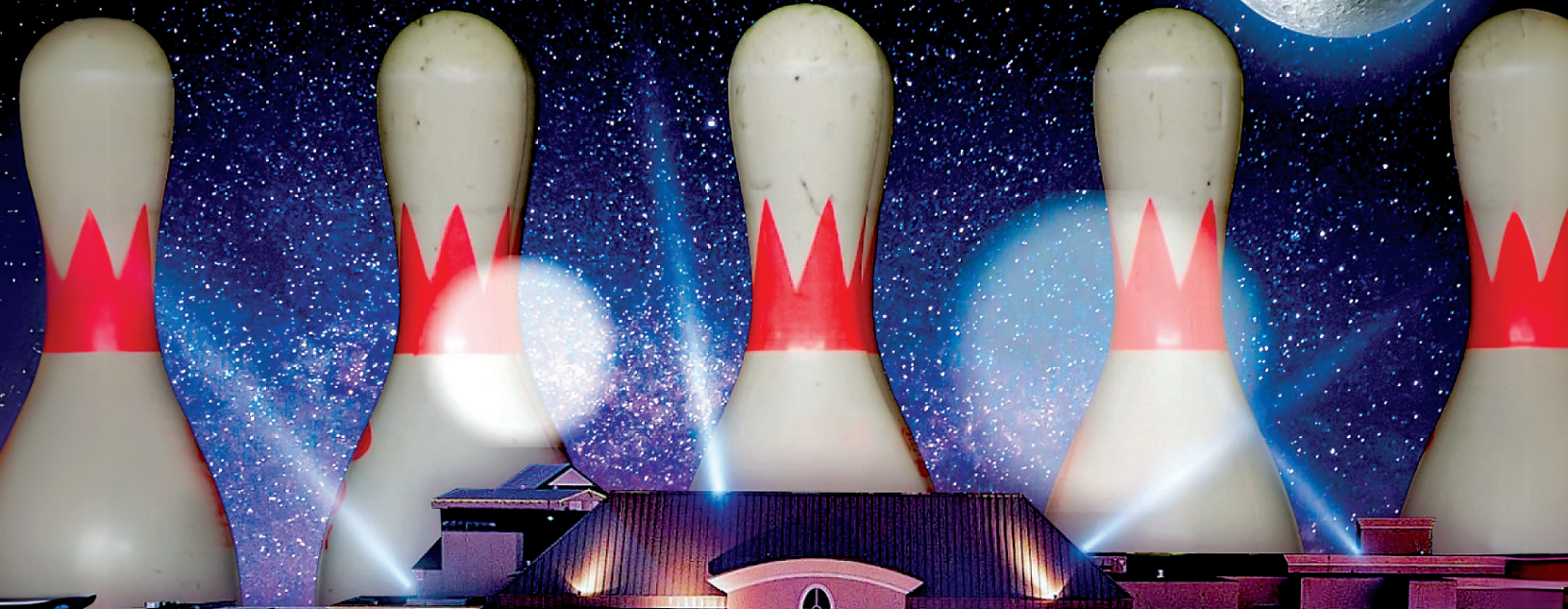
**A:** Happy boo year!

National Slovak Society  
1301 Ashwood Drive  
Canonsburg, PA 15317

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