



NSS Life
Family Matters...

Národné Noviny

OCTOBER 2025

Providing Fraternal Life Insurance Since 1890 | NATIONAL NEWS | NUMBER 3606 | VOLUME 117

Happy Halloween



Trick or Treat



NSS Life
Family Matters...

2025
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Statement Recap
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National Slovak Society

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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

October 22
November 2
November (TBA)
April 30, 2026
May 9, 2026
May 10, 2026
May 17, 2026
August 3, 2026
September 21st, 2006
October 11, 2006

Assemblies L075, 0617

Assembly 0617, Meeting, Theos Metro, Kingston, PA at 1:00pm
Region 2, SPCA Bone Appetite Fund Raiser, The Woodlands, Wilkes Barre, PA
Assembly 0617, Join Hands Day at St. Vincent de Paul Kitchen
Assembly L075, St. Frances Kitchen fund raiser
Region 2, Grotto Pizza, 337 Wyoming Valley Mall, Wilkes-Barre, Pa 18702
Assembly L075, Join Hands Day, KOC Hall in Pittston, PA at Noon
Assembly L075, Old Forge Softball Golf Tournament (TBA)
Assembly L075, Summer Picnic, Mercateli Segelia Park, Moosic, PA at 1:00 pm Mon
Assembly L075 Montage Ski Patrol Golf Tournament
Assembly L075, Meeting, Grandes Restaurant (TBA)

REGION 5

October 11
October 11
October 12
October 12
October 12
October 27*
November 8
November 9
December 6
December 7
December 7
March 22, 2026

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

Assembly L-161, Dinner, North Hills United Presbyterian Church, Pgh., PA
Assembly 0731, Halloween Hayride, Countryside Farm, Poland, OH 4:00-7:00 pm.
Assembly 0377, Meeting/Luncheon, Sesame Gourmet, McMurray, PA at 3:00 pm
Assembly 0123, Meeting/Show, Lincoln Park Performing Arts Center at 2:00 pm
Region 5, Fall Meeting, Home Office, Canonsburg, PA at 1:30 pm
Assembly 0588, Meeting, Stefka residence, Gibsonia, PA at 5:00 pm-Date/Time change
Assembly 0731, Meeting, Kathy & Jim Cessna's residence, Boardman, OH at 1: 00 pm
Assembly 0123, Bayernhof Museum Tour, Pittsburgh, PA t 2:00 pm
Assembly 0731, Christmas Party, Lariccia Center, Boardman Park, OH
Assembly 0039, Christmas Party, Columbia Association Social Hall at 2:00 pm
Assembly 0377, Christmas Party/Meeting, Hugo's, West Brownsville, PA at 3:00 pm
Region 5, Spring Meeting, Home Office, Canonsburg, PA (TBA)

REGION 8

December 7
December 8

Assemblies 0004, 0070, 0160, 0432, 0595

Assembly 0070, Meeting at 11:00 am and a Christmas luncheon to follow
Assembly 0432, Meeting/Christmas Party, Tony K's, Berea, OH at 7:00 pm

REGION 14

November 2

Assemblies R059, L102

Assembly R059, Meeting at the Lahutsky residence

AT LARGE

October 27
November 16
November 26

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

Assembly 0813, Meeting, Farrell residence, Dothan, AL at 6:00 pm
Assembly 0705, Meeting, Buck residence, Seelyville, IN at 1:00 pm
Assembly 0813, Meeting, Farrell residence, Dothan, AL (TBA)



The President's Page...

Joseph Stefka, Jr., FIC, President, CEO

Email: jstefka@nsslife.org



October is a busy month for NSS Regions and Assemblies. Region #5 will hold its Fall Meeting on October 12th, Assembly L-161 will hold a Dinner on October 11th, Assembly 731 will hold a Hayride on October 11th, Assembly 123 will attend a show on October 12th, Assembly 377 will hold a meeting/luncheon on October 12th, Assembly 813 will hold a meeting on October 27th, and Assembly 588 will hold a meeting/Halloween Party on October 27th. Please plan to attend the meetings/activities that your assembly is holding. It is a great time to meet other assembly members and enjoy some fun and fraternalism! Your attendance at activities also earns your assembly funds for future events. Plan to get involved! NSS Life is more than an organization that sells life insurance and annuities to help secure your financial future – we work to uphold our mission of “offering charitable, cultural, social, and educational opportunities that benefit our members and their communities.” Plan to become a part of making your communities a better place to live by joining us in carrying out our mission.

The NSS Board of Directors met on August 23, 2025, virtually for the Summer Board of Directors Meeting. Some of the highlights from the meeting included the following. A recap of the PVR Scholarship Program for 2025-2026 was presented with a total of 166 PVR Scholarships granted including 46 First Year; 42 Second Year; 49 Third Year; and 29 Fourth Year Scholarships for a total of \$101,800. The Second Quarter Financial Statement was presented with Net admitted Assets increasing to \$1,854,112,132; Premium increased to \$127,174,616; and Solvency Ratio was at 105.56%. Annuity Rates were changed including raising the

Bonus First Year Rate on the Preferred 5 to 6.00% and the First Year Bonus Rate on the Preferred 8 to 7.00%. Balanced Growth Consulting presented a Strategic Plan Update to the Board of Directors and Executive Officers.

Region #5 held its Annual Family Picnic on Sunday, August 17th at Cedar Creek County Park in Belle Vernon, Pennsylvania. The event was a huge success with 150 members in attendance at the picnic! A catered picnic luncheon with some Slovak cuisine including haluski was served, a Slovak Basket Raffle was held benefiting the PVR Scholarship Fund, children were presented with a filled NSS backpack, and members enjoyed several games of Bingo. Two brief heavy downpours occurred during the afternoon but did not interfere with everyone's enjoyment of the event. The Region #5 Picnic has grown over the past several years with attendance of over 130 members at each of the last four picnics. Thank you to the assemblies that donated baskets for the raffle including Assembly L-161, Assembly 441, Assembly 588, Assembly 731, and Assembly 737. Eighteen baskets were donated raising a total of \$660 and with Matching Funds, a total of \$1320 was donated to the PVR Scholarship Fund. Thank you to all that attended the picnic, those that participated in the raffle to help fund the PVR Scholarship Program, and to all that volunteered throughout the day. Holding an event like the Region #5 Picnic takes a team of volunteers to make it happen. Region #5 has a great team of members willing to volunteer to make the picnic a special event each year! Looking forward to next year's event!

The Western Pennsylvania Slovak Radio Hour Dinner - Dance Fundraiser was held on Sunday, August 24th at Stratigos Banquet Center in North Huntingdon, Pennsylvania. The event was very successful! The band, Harmonia from Cleveland, Ohio, was very entertaining and played a variety of Slovak music. The crowd enjoyed dancing and singing along. Congratulations to Rudy and Sue Ondrejco for their continued dedication and keeping our Slovak Heritage alive in Western Pennsylvania through the weekly radio program.

The University of Pittsburgh will host its annual Slovak Heritage Festival on Sunday, November 2nd from 12:00 p.m. to 4:00 p.m. in the Commons Room of the Cathedral of Learning on the University of Pittsburgh campus. The University

of Pittsburgh is the only university in the United States offering a Slovak Studies Program. The National Slovak Society is a sponsor for the event again this year. The event brings together a variety of vendors, music and dance groups, presentations, and of course delicious Slovak food! If you have never had an opportunity to attend the Festival, make plans to join us for a great time!

The American Fraternal Alliance held its Annual Executive Summit in Cleveland, Ohio, on September 8 – 10th. NSS Executive Officers attended the educational event with executive officers of other fraternal benefit societies from across the United States. The program covered topics such as the future of fraternalism, the changing economy and its impact, advocacy for support of our fraternal mission, and recruiting and succession planning for the future. In addition to attending the various sessions, the opportunity to network with fellow fraternal leaders makes the annual event very beneficial. Thank you to AFA CEO Allison Koppel and the team at the AFA for another great program!

Remember the deadline for both the Photography Contest and the Pumpkin Decorating Contest is October 31st. The Photography Contest is our most popular contest with the number of entries growing each year. Please be sure to adhere to the rules for both contests and get your entries in before the deadline!

News of Narodniars

Happy 16th Birthday wishes to my grandson Carson Bernardo! Hope you have a special day! October birthday wishes to Honorary Director Tony Beno, Home Office Staff members Riley Daugherty, Joe Elliott, Rick Toth, and Charlotte Wilson also to Alexa Tribsch, Jessica Dvorsak, John Dvorsak, George Batyko, Bob Kapp, and Nicole Kearney. Happy Birthday to all others celebrating a birthday in October.

Happy Anniversary wishes to Director Laurie Fox and husband Mike, Honorary Director Ed Koches and wife Carol, Barb and Todd Wilcock, and Melinda and Keith Chojnicki. Best wishes to all others celebrating an anniversary this month.

Deepest sympathy to Director Drew Wesnak and his wife Sharon on the passing of their son Jason. May God provide Peace and comfort to Drew and Sharon and their families at this most difficult time.

Secretary-Treasurer's Page

John Payerchin, Secretary-Treasurer/CFO
Email: jpayerchin@nsslife.org



We are entering the 4th quarter of 2025 already. It is hard to believe that three-fourth's of the year is over. Fall is here. My wife, Heather's, favorite holiday, Halloween is this month. Even though we usually start decorating right after Labor Day.

We have finished the 2nd quarter statement, and it is listed in this article. Premiums continue to come in at a great pace. But as in the first quarter, the Optimum 3 (MYGA) reserves have had a negative impact on income and surplus. The Executive Officers, Board of Directors, Sales Director, and advisors met and implemented a new plan for September through at least the end of 2025. We have increased the first year Bonus Rates on the Preferred 5 to 6% and the Preferred 8 to 7%. The subsequent years rates have not changed. These increased first year rates will drive new premiums, while having a more positive impact on net income and surplus for the remainder of 2025 in comparison to the Optimum 3.

A reminder to all Assemblies and Regions to take advantage of the NSS Matching Funds program. By partnering with a local charity or holding and Assembly/Region fund raiser for the PVR, NSS Life will match any amount up to \$500 per event. We strive to make a difference in our communities. Bethany Bonnar, Member and Community Engagement Director, has recently added a new associate, Jamie Belding, to the department. I am excited for the future of NSS Life's member and community involvement and the difference we can make together.

The Slovak Heritage Museum will be hosting Christmas Around the World again this year on Saturday, Novem-

ber 29th from 1:00 P.M. to 5:00 P.M. The museum showcases Christmas traditions from various countries, sells traditional Slovak foods, baked goods, crafts for kids, and even a visit from St. Nicholas himself.

Now is a great time to review your finances and get your house, hopefully not haunted, in order. Contact NSS Life or your NSS Life agent to review your current policies or discuss life changes that create a need for new or increased coverage.

Until next month, May God bless you and your families. Continue to make a difference by doing a kind act for one person a day. One small interaction can truly make a difference and brighten someone's day.

Special Days in October

October is here already! Doesn't that sound crazy? And fall is here in all of its glory, with fun activities like pumpkin picking, tailgating at football games and sweater weather!

The month of October is synonymous with all things Halloween. Black cats, witches and ghosts, planning the perfect Halloween costume, and adorning your home and yard with spooktacular decorations fitting for this time of year.

There are also some major religious holidays observed during October 2025, including Rosh Hashanah and the federal holiday, Indigenous Peoples' Day (otherwise known as Columbus Day). But the month of October is also chock full of fun and silly observances, like National Coffee Day, a day dedicated to the movie Mean Girls, Wear Something Gaudy Day, National Greasy Foods Day and Face Your Fears Day.



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



2025 SECOND QUARTER FINANCIAL STATEMENT RECAP

Balance Sheet Comparison

Assets	June 30, 2025	December 31, 2024	Difference
Bonds	1,613,998,050	1,589,987,820	24,010,230
Preferred Stocks	10,768,822	4,671,600	6,097,222
Common Stocks	11,741,982	10,581,523	1,160,459
Mortgage Loans on Real Estate	157,955,794	159,948,948	(1,993,154)
Real Estate	3,190,617	3,224,615	(33,998)
Cash/Short Term Investments	18,326,327	41,358,523	(23,032,196)
Contract Loans	1,335,076	1,045,317	289,759
Other Invested Assets	18,431,100	6,200,000	12,231,100
Investment Income Due & Accrued	18,255,765	18,966,989	(711,224)
Premiums & Considerations	108,599	107,666	933
TOTAL Assets	\$1,854,112,132	\$1,836,093,001	\$18,019,131
Percentage Change Year to Year	0.98%		
Liabilities	June 30, 2025	December 31, 2024	Difference
Aggregate Reserves for Life	1,670,402,800	1,648,664,000	21,738,800
Aggregate Reserves for Annuities	57,761,726	59,426,015	(1,664,289)
Contract Claims (Life)	525,000	350,000	175,000
Policyholder Dividends	1,330,000	1,330,000	0
Interest Maintenance Reserve	4,251,191	4,386,881	(135,690)
Commissions	475,000	525,000	(50,000)
General Expenses	2,467,000	2,632,000	(165,000)
Amounts Withheld	196,474	37,041	159,433
Asset Valuation Reserve	18,942,000	19,694,900	(752,900)
TOTAL Liabilities	\$1,756,351,191	\$1,737,045,837	\$19,305,354
Surplus Contribution	150,000	150,000	0
Surplus	\$97,760,941	\$99,047,164	(\$1,286,223)
Solvency Ratio	105.57%	105.70%	

Income Statement Comparison

Assets	June 30, 2025	June 30, 2024	Difference
Premiums	127,174,616	111,154,056	16,020,560
Net Investment Income	44,096,829	44,007,107	89,722
Amortization of IMR	283,991	346,944	(62,953)
TOTAL Income	\$171,555,436	\$155,508,107	\$16,047,329
Expenses	June 30, 2025	June 30, 2024	Difference
Death Benefits	8,838,879	5,800,823	3,038,056
Annuity Benefits	130,904,010	127,181,021	3,722,989
Matured Endowments	56,172	17,020	39,152
Disability Benefits	3,297	3,296	1
Surrender Benefits & Withdrawals	520,956	435,366	85,590
Interest and Adjustments	8,189	8,326	(137)
Increase in Reserves	21,738,800	9,269,500	12,469,300
TOTAL Expenses	\$162,070,303	\$142,715,352	\$19,354,951
Commissions	3,050,353	2,885,314	165,039
General Insurance/Fraternal Expenses	6,493,319	6,931,690	(438,371)
Taxes, Licenses/Fees	253,559	160,167	93,392
TOTAL	\$171,867,534	\$152,692,523	\$19,175,011
Net Gain from Operations Before Dividends	(312,098)	2,815,584	(3,127,682)
Dividends	641,689	636,475	5,214
Net Gain after Dividends	(\$953,787)	\$2,179,109	(\$3,132,896)
Net Realized Gain/Losses	(953,787)	2,179,109	(3,132,896)
Net Realized Gain/Losses Transferred to IMR	(1,034,331)	174,055	(1,208,386)
Net Income	(\$1,988,118)	\$2,553,164	(\$4,541,282)

PVR News

Hello Fall! Whether you enjoy spending time with the colors outdoors, or prefer to stay cozy indoors, October is the perfect month for you. The PVR Fund Board of Directors wishes all of our members an abundance of blessings this month.

Sponsor a Knit-a-Thon!

Looking for a cozy fundraiser to benefit the PVR Fund? Your assembly could hold a knit-a-thon! Sign up individuals or teams to knit or crochet for a set amount of time on a certain day, and each individual or team collects sponsors. Sponsors pledge an amount per hour, item, or skein of yarn completed by the knitter.

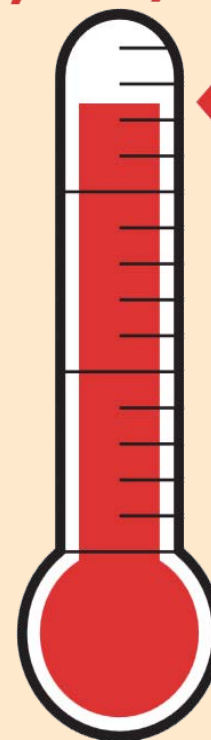
Then, get knitting! After the event, the pledges are collected and funds are donated to charity.

For help organizing an event in your Assembly, contact Bethany at the Home Office (bbonnar@nsslife.org).



**FUND BALANCE AS OF
AUGUST 31, 2025**

\$2,000,000



**Raised
\$1,771,277**



Thank you to our donors and sponsors! In the month of August, we added over \$8,000 to the PVR Fund. Only \$228,722.89 to go!

In the entire circle of the year there are no days so delightful as those of a fine October – no days so calm, so tenderly solemn, and with such a reverent meekness in the air. – Alexander Smith



Current Interest Rates

★ Effective September 1, 2025 ★

Optimum 3 - 4.50%

New Preferred 5 - 6.00%* (For First Year Only)

New Preferred 8 - 7.00%* (For First Year Only)

Existing Preferred 5 - 4.00% • 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.



Life insurance protects the people you love.

40% of adults say their loved ones would be barely or not at all financially secure should the primary wage earner die unexpectedly.

#LIAM25

LIMRA
Navigate With Confidence

Source: 2025 Insurance Barometer Study, LIMRA and Life Happens



Young adults use social media to gather life insurance information.

More than 6 in 10 younger adults say they trust social media influencers for information about insurance products and information.

Three quarters say they would trust a social media influencer who worked in the insurance industry.

#LIAM25

LIMRA
Navigate With Confidence

Source: 2025 Insurance Barometer Study, LIMRA and Life Happens

From the Sales Department...

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



Go Fund Me

Perhaps if you are like me and read the local obituaries in the paper, every now and then at the end of the notice will be a go fund me connection. This source was needed to pay for the person's last expenses. According to the go fund me website the average amount raised is \$2,600. Not enough to pay for the average funeral which is between \$8000 to \$10,000. However, it may be enough to pay for cremation since that is less money.

Another solution would have used life insurance. This financial product is simple and straight forward. Do you have \$10,000 of life insurance protection to pay for your last expenses? That might run \$40 to \$50 per month if age 60 to 70. If you are a female it would be less. Many people think about buying life insurance after attending a funeral, since we may recognize our own mortality. Nobody is getting out of this world alive. Make it easier on your heirs and do some simple planning now. The sooner you start a plan the better off you will be. We also have partnered with more than two hundred funeral homes that use our pre-need plans. Call us for a free quote or more information.

Taxes at Retirement

When people retire they do not want to have to pay taxes. If anything

they want to pay less or no taxes in retirement. Is that even possible? Yes it is. About 40% of Social Security recipients pay taxes on their benefits. For example, a retired married couple would pay taxes on their Social Security income (up to 50%) if their combined income is more than \$32,000. Some of the ways to keep your income lower is to use your IRAs before age 73 to lessen the impact of any RMDs. Using a QCD – qualified charitable donation is another tool that can be helpful. Converting qualified monies to a Roth can be very helpful along with other withdrawal strategies. These are just a few ideas for your consideration. NSS always recommends that you discuss your particular tax situation with your tax professional. Everyone's situation is a little different so make sure and get the appropriate advice.

Pay Off Your Debt

Interest rates have a significant impact on your debt. Probably the lowest interest rate is on your mortgage, followed by an auto loan and then credit cards. Since credit cards are going to be the most outrageous figure (sometimes 18% to 28% APR,) we will attack them first. Attack is the right word because a plan of aggressive action is needed. Start paying more money on the highest interest card first. Pay extra or double-up the payments until this one is paid off. Then the next one. Then move on to the car loan. One of the easiest things to do is to round up your payment. The loan is for \$450 per month, go ahead and pay \$500 every month. On a five year loan this should shorten the payments by six months. When it comes to your mortgage, add an extra \$100 to every payment. This will do two things, one, shorten the payment period and two, saves some interest costs. Will this be easy to do – no. We are all creatures of habit and routine. Paying more is outside of your comfort zone but something worthwhile that you will leave you with more money in your pocket.

Summer Agent Advisory Council Meeting

The Sales Department recently held another Agent Advisory Council meeting at the home office. Among other issues discussed, a presentation was provided by NSS asset manager Larry White, of AQS Asset Management.



Thought For The Month:

Some people want it to happen, some wish it would happen, and others get up and make it happen. Michael Jordan NBA player/entrepreneur retirement

The Community Corner Photo Contest

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



This time of year is filled with pumpkin spice and everything nice here at NSS Life! With contests, events, and volunteering opportunities, there's something for everyone to trick or treat themselves with this Halloween! Speaking of events, thank you to everyone who attended, donated, or volunteered at Septemberfest this year! A wonderful time was had by all in attendance as we ate, danced, and celebrated Slovakian culture together! If you happened to have missed out on the fun, don't fret! You have another chance to celebrate ethnic culture with NSS Life at Christmas Around the World on November 29th at the NSS Heritage Museum!

Pumpkin Decorating Contest

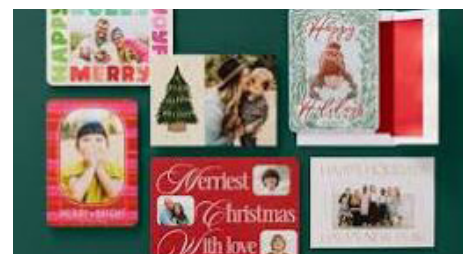
What better way to celebrate Halloween and the scariest time of year than by participating in NSS Life's Pumpkin Decorating Contest! "Carve" out some time for family fun and have the whole family submit photos of their painted or carved creations for the chance to win cash prizes! Pumpkin photos can be submitted digitally via email to our Member and Community Engagement Associate, **Jamie Belding** at jbelding@nsslife.org. Each entrant can submit one carved pumpkin and one painted pumpkin each! Don't forget to include your name, age, and address, so that we know which pumpkin in the patch is yours! Compete for the chance to win the overall grand prize of the "Best Overall" award and receive \$150.00! Please have your pumpkins submitted by October 31st!

If pumpkins aren't your thing, we also have the NSS Life Photography Contest happening now, where you can win cash prizes for photos you have taken! This year, we have provided brand new photo categories for you to enter! The "Human Interest" is where you can proudly display any photos where people are the main subject. The "Nature/Wildlife" is where you can show off the great outdoors, from your perspective! "Travel" is the perfect category to show off photos from your recent vacations and show the world where you've been! My personal favorite category is titled "The Best Photo I have Ever Taken". I feel that even us amateur photographers all have a special image saved, that we know is the best of the best that we have ever captured. We wanted to give you the chance to show that image off, without having too strict of a category! Photos in this category can be absolutely anything, but we want them to be your best! **Digital photos can be submitted via email to jbelding@nsslife.org!** Physical photos can be mailed to the NSS Home Office at 1301 Ashwood Drive, Canonsburg, PA 15317. All submissions are due by October 31st to be considered for judging.



Fitness Matters

As the days get shorter and colder, it's important to keep active! Do you need a little push to stay on your feet? Fitness Matters is here to help! As a member of NSS Life, you can sign up to receive free fitness logs for "Cardio Matters" (where you can track miles you run/walk) or "Working Out Matters" (where you can track any other type of physical activity!). For each fitness log you complete, NSS Life provides you with a unique prize to encourage you to keep moving! The prizes get better and better for each level you achieve! Interested in signing up? Email Jbelding@nsslife.org for more information or to sign up today!



2025 Christmas Card Collection

For the last two years we have asked NSS Life community to donate letters, artwork, and cards to be donated to nursing home residents around the greater Pittsburgh Area! Our National Christmas Card Collection last year saw an incredible response, as we distributed over 3,500 cards to over 700 nursing home residents! This year we are raising the bar and are hoping to collect and distribute **5,000 holiday cards!** To reach such a high goal, **we need your help!!** We are once again asking for your donations from members like you! The best part is, you don't have to be an NSS Life member to participate! We will graciously accept cards from family, friends, students, members of your church, school, or community! All cards can be dropped off or mailed to the NSS Home Office at 1301 Ashwood Drive, Canonsburg, PA 15317 by December 8th. If we want to reach our goal of 5,000 holiday cards, we will need all the help we can get! We even accept donations of blank Christmas cards! Our home office staff members will add heartfelt messages to blank card you have lying around your house or have picked up from the dollar store! However, we do love if you are able to take a few moments to write to someone who needs some holiday cheering up! The race to 5,000 cards is on! For any questions, reach out to our fraternal team here at NSS Life!

Social Media

Want early access to see if your pumpkin or photo 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!

Appreciation Letters

Dear Mr. Stefka, Jr.,

I wish to express my gratitude for the 3rd installment of the PVR Scholarship. My sisters and I have been receiving PVR scholarships for 11 years, and the funds are always used toward our Penn State textbook purchases. NSS is such a dedicated supporter of higher education, and it is greatly appreciated.

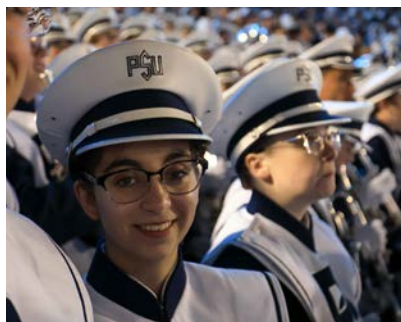
Your faithful Member,
Dylan Ross Michael

Dear NSS:

Thank you so much for the scholarship! I had a very successful first year at Penn State studying biobehavioral health, taking me one step closer to my goal of becoming a doctor. I took several honors and anatomy classes, including a donor lab, which were challenging but rewarding. On top of my course load, I auditioned into the Blue Band, going to hours of marching practice each week as well as practicing on my own to earn a spot in the pregame performances. In December, I traveled with the band to Indiana, Arizona, and Florida for playoff and bowl games.

I'm looking forward to returning to Penn State for another year of band and classes. I'm also applying to a research abroad program next summer to gain more experience in the medical field. I appreciate the continued financial support from NSS that allows me to take advantage of these opportunities.

Thank you,
Marie Nastasi



Dear NSS:

Thank you so much for awarding me the NSS Life PVR scholarship this year! I am currently a first year music major at Indiana University of Pennsylvania. My primary instrument is violin, but I am also minoring in organ and planning to double major in small business management. My first semester went great, and I am greatly looking forward to the spring semester. I greatly appreciate the interest that NSS Life and all the PVR fund donors have taken in making sure that education is more accessible by awarding these scholarships. You have made this wonderful experience possible by letting me remain focused on practicing, academics, and building connections instead of worrying how I will make ends meet. Thank you!

Sincerely,
Martin Meyer

Dear Scholarship Committee and Miss Bonnar:

I just wanted to reach out and say thank you for the PVR scholarship! It was very helpful over my college experience and now I am officially an RN! Thank you again for your selflessness and help.

Sincerely,
Kristin Catando

Reading Matters

Jake Shank, a proud C731 member, recently completed two book logs as part of the NSS Reading Matters program. A rising second grader at Poland McKinley Elementary, Jake was honored with the NSS "Super Reader Award" by Kathy Cessna, Youth Programs Coordinator for Assembly 731. The award presentation took place during a heartwarming afternoon in which Assembly volunteers served ice cream treats to residents at the Christian House with a 50's Sock Hop theme.

In recognition of his reading achievements, Jake received a \$100 donation check to contribute to a cause of his choice. True to his hometown and love for local history, Jake selected the Poland Historical Society as the beneficiary. He presented the donation to Julie Brennan, the Society's Treasurer, during its June meeting.

Jake's thoughtful choice reflects his appreciation for the community he calls home and his budding interest in preserving its rich history. After receiving his award, Jake posed with youth members, Valerie, Evie, and Jimmy Cessna, along with his mom, Lindsay Estes, Kathy Cessna and his grandma, Linda Estes.

Jake presented his award donation to Julie Brennan, Poland Historical Society Treasurer. The donation will be helpful to Society in its efforts to provide educational programs to the Poland students.



Kathy Cessna presents the NSS "Super Reader Award" to Jake Shank



Jake presented his award donation to Julie Brennan, Poland Historical Society Treasurer.



L-R: Jake posed with youth members, Valerie, Evie, Jimmy Cessna, and Jake Shank. Top Row L-R: His mom, Lindsay Estes, Kathy Cessna and his grandma, Linda Estes.

NSS – Part of the Rich History of Fraternal Benefit Societies

For more than one hundred years, lodge-based fraternal benefit societies, like the National Slovak Society of America, have enriched the lives of millions of people across the United States while making immense contributions to the U.S. economy. As defined in the Internal Revenue Code and state law, fraternal benefit societies are not-for-profit mutual aid organizations that (1) have a fraternal purpose, (2) operate under a lodge system, and (3) insure members and their families against death, disease, disability. The activities of fraternal members organized through their local lodges are made possible by the resources generated by providing insurance products to fraternal members, as required under Section 501(c)(8) of the Internal Revenue Code and various state laws.

With 7.2 million members nationwide, fraternal bring together like-minded people who share a common bond for the purpose of helping others. By volunteering their time to help their communities through charitable service, these local philanthropists make a large and sustained economic contribution to the United States. These benefits come about in two ways: directly through the contributions of money and time by fraternal members, and indirectly through the benefits generated when the efforts of members deepen the bonds within communities and improve the lives of their residents. This latter contribution of societies involves the creation of valuable social capital—the bonds between people that make communities stronger and more cohesive.

Fraternal are built on a common bond and a lodge system that organizes their charitable work. Local members volunteer through lodges to meet community needs, respond to natural disasters, and serve the common good. These efforts are driven not by outside directives but by the people who know their communities best. Lodges connect local volunteers with the resources of national offices, creating a powerful structure that strengthens communities and delivers lasting benefits across the country.

In 2024 alone, fraternal devoted 45.6 million hours of service and \$690 million to local organizations nationwide. Fraternal chapter members are the heart and hands that prepare meals and weekend food bags for at risk children, assemble packages for deployed troops, build beds, and show up in the immediate aftermath of natural disasters. These societies via their members, strengthen the fabric of American life and reflect our nation's core ideal of civic responsibility, mutual aid, and service.

Fraternal members don't just buy an insurance product; they join as members and contribute by giving back in their hometowns. To better understand the fraternal impact, consider how the Independent Sector in partnership with the

Do Good Institute calculates the value of volunteer hours; in 2024, the 45.6 million hours completed by fraternal members was worth nearly \$1.6 billion.

American Fraternal Alliance

The American Fraternal Alliance is the trade association for 50 fraternal benefit societies across the U.S. Celebrating our 140th anniversary in 2026, the Alliance has been supporting and promoting the sector for nearly as long as fraternal have existed. Through advocacy, education, and networking, the Alliance serves as a vital resource for member societies – working together to advance the fraternal benefit society movement. Advocacy is a core focus for the Alliance, and we are dedicated to keeping fraternal voices strong on Capitol Hill.

Each year, our staff and fraternal leaders work together to promote the value of our sector by meeting with legislators in Washington, DC, writing letters and sending invitations to community service events. One key part of this effort is helping secure support for congressional resolutions that highlight the importance of fraternal and justifies the fraternal tax exemption. New resolutions are introduced in the House and Senate every two years—this year they are House Resolution 4 and Senate Resolution 6. As of August 27, 88 Representatives and 24 Senators have added their names to the bills.

The Alliance provides a wide range of resources tailored to societies and their home office executives. Our in-person events, like the Spring Symposium, Executive Summit, regional Lunch & Learns, and the Fraternal Career Development series (which included two NSS staffers, John Payerchin and Bethany Bonnar) create meaningful opportunities for connection and growth. To meet members where they are, we also offer virtual and on-demand programs like the Fraternal Governance Series. Through these offerings, the Alliance remains committed to supporting the evolving needs of fraternal and equipping leaders with tools to succeed.

Live Fraternally

Philanthropic work and shared purpose is what sets fraternal apart from their mutual and commercial life insurance peers. The Alliance loves to see and share the incredible work you, as members, are doing in your communities. We also compile community service information to celebrate fraternal and educate policymakers and regulators about the unique value proposition of being a fraternal benefit society. We can't wait to see what you do in your communities in the remaining months of 2025 and are sure even bigger things are to come in 2026!

Allison Koppel, CAE
Chief Executive Officer
American Fraternal Alliance





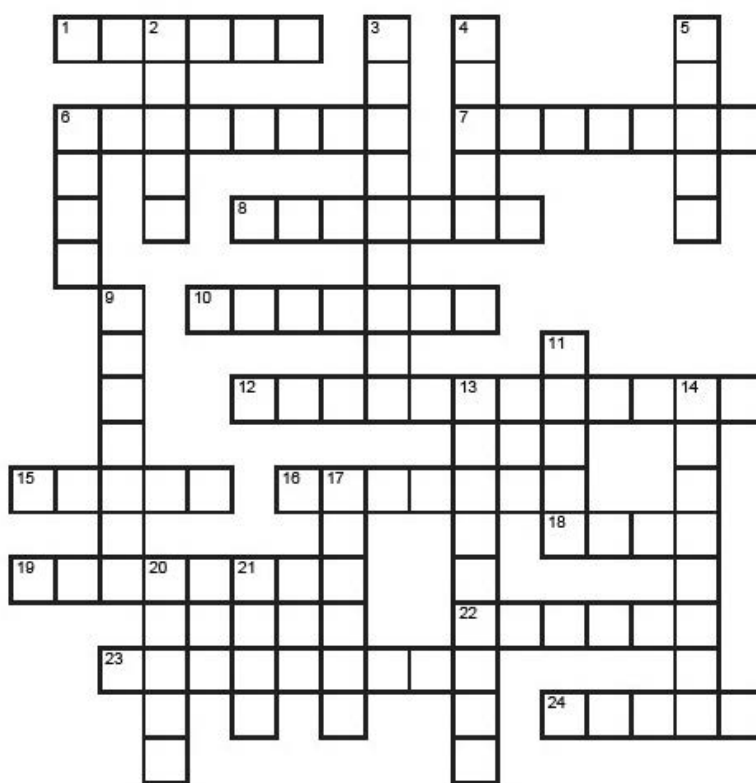
Youth Circle Magazine - Fall 2025



I LOVE FALL

Fall Activities

Acorn
Apple
Autumn
Chestnut
Cider
Cobweb
Fall
Football
Gourd
Halloween
Harvest
Hay Bale
Hayride
Leaves
Maize
November
Nuts
October
Pumpkin
Quilt
Rake
Scarecrow
September
Sleet
Thanksgiving



ACROSS

1. They fall from trees.
6. Popular autumn sport.
7. Jack-o-lantern gourd.
8. The 10th month of the year.
10. The gathering of crops.
12. The fourth Thursday in November.
15. Might be patchwork.
16. Seat at a square dance (two words).
18. Leaf gathering yard tool.
19. They are roasted on an open fire.
22. Halloween decoration made by a spider.
23. The 9th month of the year.
24. Decorative squash.

DOWN

2. Oak tree's fruit.
3. October 31st.
4. Honeycrisp.
5. Also known as corn.
6. The season that follows summer.
9. Fun activity on a farm.
11. Drink made from apples.
13. Used to keep birds off of crops.
14. The 11th month of the year.
17. Another word for the fall season.
20. Semi-frozen rain.
21. What squirrels often gather.

Explore the Fall Foliage

Whether it's right at a local park or a two-hour drive into the country, look up the best places to see all the gorgeous, vibrant fall foliage near you. Bring your camera and get ready to marvel at the yellows, oranges, and reds of the season.

Go Pumpkin Picking

Head to a pumpkin patch to find the perfect pumpkins for an October-themed doorstep or natural fall decor inside. You'll love being able to choose your favorite pumpkin and take it home to carve or paint.

Go for a Hike

Whether it's flat and leisurely or long and rigorous, there's nothing like a good hike through nature surrounded by cool, clean air and fall-touched trees. Bundle up, go with a bunch of friends, pack a picnic for the end, and don't forget to bring your camera.

Roast Marshmallows and Make S'mores

If you already have a cozy fall fire roaring away in the hearth, do yourself a favor and toast up some marshmallows, too. Grab some graham crackers and chocolate to make classic s'mores, or enjoy the marshmallows on their own. They make for a warm, gooey treat with or without chocolate (although chocolate always helps).



Mummy Luminaries

Materials:

- Circle punch(es)
- Hole Punch
- Scissors
- Foam brush(es)
- LED tealights
- Mod Podge Matte
- Glass Jars
- 6 yards Cheesecloth
- 1 sheet Cardstock black



Instructions:

Clean and wash your jars, removing any labels or adhesive. Cut the cheesecloth into strips.



Add Mod Podge to the glass, and start wrapping the cheesecloth around the jar. Let dry. Keep layering to get the "mummy effect," letting dry between layers.

Apply Mod Podge to the inside lip of the jar and fold the cheesecloth over the rim and let dry. Repeat with as many jars as you like. Give each jar a final coat of Mod Podge to stiffen the cheesecloth, and let dry. Use circle punches

to cut circle eye shapes out of black cardstock. The small dot was created with a hole punch. Add the eyes with Mod Podge and let dry. Black eyes are applied to the cheesecloth with Mod Podge. Pick up some flameless candles or tea lights and you're ready to display your Halloween luminaries!



Sheep Craft



Materials:

- Q-Tips (preferably unused)
- small ball of clay
- felt or foam paper for the head
- googly eyes
- scissors
- glue



For the sheep's body, cut several ends off of the Q-tips leaving about a 1/4 inch of the stem still in place. For the sheep's wobbly little legs, cut 2 Q-tips in half.



To form the sheep's body, roll a 1-2 inch clump of clay into a ball and then insert the shorter cut Q-tips into the clay until the surface is full. When you're done, you should have a cool little cotton swab ball!



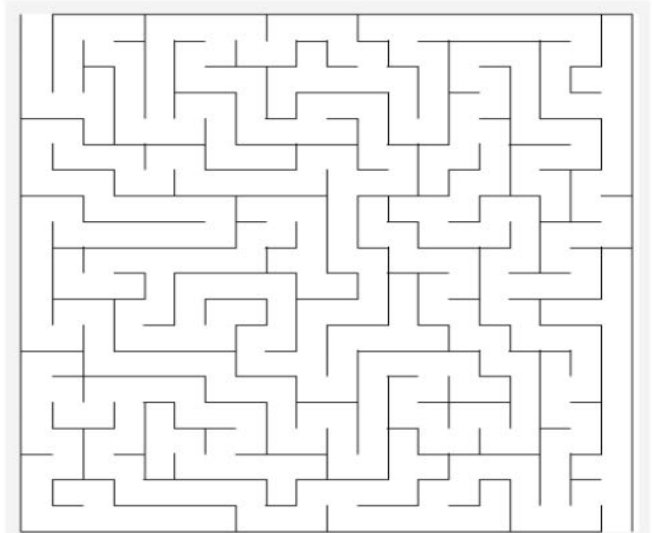
To make a miniature head, cut a small oval shape out of felt or foam paper. Give him some fuzzy hair by layering and gluing a few pieces of cloud shaped felt on top. Finish his adorable little face with Q-tip ears.



Attach the googly eyes and then insert his legs. Use hot glue to attach his little head to his body, but any sort of craft glue should do the trick. This project makes you say "Aww! This is just the cutest thing I've ever seen."

Thanksgiving Maze

Help the Native American Boy and Girl find the Pumpkin Pie



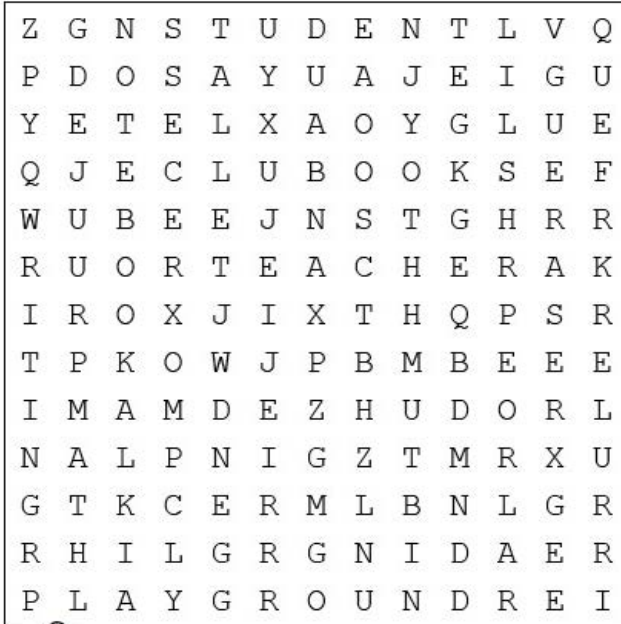
Best Halloween riddles

1. I don't have eyes, but once I did see. Once I had thoughts, but now I'm white and empty. What am I?
A skull.
2. I have no feet to dance, I have no eyes to see, I have no life to live or die, but yet I do all three. What am I?
Fire.
3. Who makes it, has no need for it.
Whoever buys it won't use it.
Who uses it, won't care.
What am I?
A casket.

Back to School

Word Search

DIRECTIONS: Find and circle the vocabulary words in the grid. Look for them in all directions including backwards and diagonally.



BOOKS
DESK
ERASER
GLUE
LUNCHBOX
MATH
NOTEBOOK
PAPER

PENCIL
PLAYGROUND
READING
RECESS
RULER
STUDENT
TEACHER
WRITING

Funny Jokes

- J:** Why did the scarecrow win an award?
A: Because he was outstanding in his field!
- J:** What do you call a tree that doubts itself?
A: A weeping willow.
- J:** Why did the pumpkin spice latte break up with the regular coffee?
A: It found someone more a-peeling.
- J:** What's a ghost's favorite dessert?
A: Boo-berry pie!
- J:** Why do leaves change color in the fall?
A: Because they want to leaf their old selves behind!
- J:** What kind of dog protects a pumpkin patch?
A: A gourd dog.
- J:** Why do birds fly south in the fall?
A: Airline tickets are cheaper than in the spring.
- J:** What do you call an ear of corn wearing a bow tie?
A: Dandy corn.
- J:** What do teenagers and fall weather have in common?
A: They're unpredictable and often give you the cold shoulder.
- J:** What should you do when your car slides on wet fall leaves?
A: Pump-kin the brakes.

Find The Ring In The Garden



- J:** Why did the scarecrow skip the horror movie?
He didn't have the guts to go.
- J:** How did the ghost haunt three houses at the same time?
A: She used Boo-tooth.
- J:** Why did the man avoid carved pumpkins?
A: He didn't know Jack.

**HAPPY
HALLOWEEN**

Painted Acorns

Materials:

- Paintbrush(es)
- Oven
- 48 Acorns large are preferable
- Mod Podge Satin
- Acrylic paint two colors

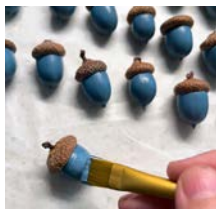
Instructions:

Collect as many acorns as you would like; the larger the better. Wash them and let dry. Bake in a 200 degree oven for a few hours to kill any bugs inside.

Choose your base color. Paint the bases of all the acorns, one side at a time, using the paintbrush. Set aside on a covered work surface and let dry.

Flip the acorns over and repeat. You may need two coats of paint depending on the color you chose. Let dry. Paint the tops at this time (optional).

Seal all acorns with Satin Mod Podge and let dry. Add to a vase to display.



Costumes To Make Yourself



'Tis the season! **Scarecrows** are a fall staple—and super easy to DIY on Halloween. Whether you go as a cute scarecrow, a scary one or everybody's favorite from The Wizard of Oz, you'll need a few basics. Sew scrap fabric patches to an old pair of overalls, and use either corn husks, felt or yarn to replicate hay peeking out of your sleeves and hat. Drawn-on freckles and a distinctive nose bring the look together even more.



A little makeup can go a long way, but in this case, a lot of makeup goes even further. Don't be shy about layering on the ghastly white makeup and the black around your eyes to create a **spooky skeleton**. A "stitched" look across your mouth brings it up a notch—and is surprisingly easy to pull off.



Paper Bag Jack-O'-Lantern Halloween Costume. All you need for this last-minute DIY is a jumbo brown paper bag and a Sharpie. Before you create your paper-bag masterpiece, find out why we carve pumpkins in the first place.

What is Veterans Day?

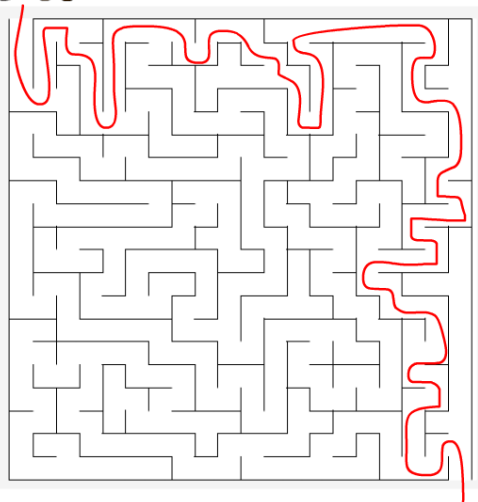
Veterans Day is held on November 11th in honor of all those who served in the United States Armed Forces. This is different from Memorial Day which honors those who died while serving. There are many parades and services throughout the country that honor veterans. At many events, such as church services and football games, veterans will be asked to stand and then the crowd will honor them with applause.

Many people fly a US flag on this day to show their patriotism and support for the armed services. At 11:00 am a moment of silence is observed to remember those who served.

If you see a veteran or soldier on Veterans Day, **be sure to thank them** personally for their service to our country.

Thanksgiving Maze Solution

Answer To: Find the ring in the garden



Our Youth Members of the NSS Holding The Sun In Their Hands



Claire Zeigler, 2 Years old and her older sister Stella, age 4 decided to hold the sun in their hands on vacation. They are the granddaughters of John Payerchin, Secretary/Treasurer of the NSS.

Sadie Czarney Plays Flag Football



Sadie #3, nine years old has joined the fast growing world of girls flag football!! Her Amherst School District in Lorain County, is one of many creating an opportunity for girls to participate in this exciting sport. Last season her team went unde-

feated and this year Sadie is having a blast playing quarterback. Here you see her defending the ball and getting an interception!

Randi Czarney

Congratulations to Connor Seifert

I am sending you information regarding my grandson Connor Seifert, age 8 and attends Donaldson Elementary School, Oakdale.

Connor not only participates in the reading program but he is now a published writer. His teacher submitted his story to Young Writers in a nationwide contest of scary tales, written as a mini saga. Below is his story in the book Scary Tales - Tales of Mystery

Diane Moeller

The Man-Eating Megalodon

In a deep, clear, harmless-looking ocean lived a man-eating megalodon. It had razor-sharp teeth and everyone was afraid of it. Even the hammerhead was afraid of its giant size. Then one day, a curious man wondered what the man-eating megalodon looked like. He was determined to go to the deep sea, but everyone else thought he was crazy and that it was too dangerous. However, with confidence, the man decided to risk it for the biscuit! Out he went to the deep blue sea and learned that the megalodon was not man-eating. He lived to tell this story.

Connor Seifert

Wedding Congratulations 0108

Rhett V. Bilec and Anna V. Blake were united in marriage at St. Eugene Church, Saints Joachim and Anne Parish, in Liberty Boro, PA on June 28, 2025. The ceremony was officiated by Father Tom Burke. The bride was escorted down the aisle by her mother, Cheryl S. Blake, and her godmother, Sheri Bourassa. The parents of the groom are Mike and Susan Ellen Bilec. A reception followed at R Place Event Center in Elizabeth, PA where guests enjoyed dinner and dancing. The newlyweds enjoyed their honeymoon in Japan..

Mike Bilec
Assembly #0108



News from Assembly 0160



Our assembly attended the Lake Erie Crushers baseball game on Friday, July 25, 2025. In attendance there were 20 members and 13 guests. The Crushers were celebrating Christmas in July. Our members had visits with Santa Claus, the Grinch and the Crushers' mascot Stomper. Members were treated to a suite at the game, food and fireworks after the game. A good time was had by all. We plan to make this a yearly event.

Jenny Berner
Fraternal Activities Coordinator



Nov. 2, 2025

12p.m.-4p.m. Cathedral of Learning 1st Floor,
University of Pittsburgh (Oakland)

- **Ethnic Food**
Klobasa, halushki, holupki, pirohy, pastries, and more!
- **Cultural Displays and Lectures**
- **Slovak and Eastern European Vendors**
Crafts, gifts, baked goods, and fun!
- **Musical and Folk Dance Performances**

▶ youtube.com/SlovakHeritageFestival

f facebook.com/SlovakHeritageFestival

Take advantage of your member discounts now

As a member of the **National Slovak Society**, you and your family are eligible for exclusive Start Hearing benefits.

- % **Discounts up to 48% on today's latest technology**, including rechargeable hearing aids and tinnitus options
- 🇺🇸 **Access to a nationwide network of 3,000+ hearing professionals**
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Fruit Dip Recipe

Ingredients

- 8 ounces cream cheese, softened
- 10 ounces marshmallow fluff, 1 jar
- 2 teaspoons vanilla extract

Instructions

Begin by allowing the cream cheese to reach room temperature. This will en-

sure a smoother, creamier texture when mixed with the other ingredients.

In a medium mixing bowl, combine the softened cream cheese, marshmallow fluff, and vanilla extract. Using a hand mixer or a whisk, whip the ingredients together until they achieve a smooth, creamy consistency with no visible lumps. For a thicker consistency, consid-

er chilling the dip in the refrigerator for about 30 minutes before serving. Place sliced fresh fruits around the bowl of cream cheese fruit dip. Fruits like strawberries, apple slices, grapes, and pineapple chunks work well.



Scenes from the Region 5 Summer Picnic



Members arriving for the picnic. The event was held at a larger pavilion this year,



Raffle baskets were donated by Region 5 assemblies and members.



Snacks and desserts brought by attendees.



A lot of members were in attendance for this year's picnic.



Region 5 leaders and NSS home office staff helping hand out food.



A brief heavy rainstorm came through at the beginning of the event, but cleared up as the event progressed.



Director Laurie Fox called the numbers for the after meal Bingo games.

ASSEMBLY 0039 Uniontown, PA

Greetings to Assembly 0039 members. As fall has set in, I wanted to take the time to remind our members of the Annual Christmas Party on Saturday, December 6th at 1:00 pm at the Uniontown Columbian Association. We will hold our basket raffle to raise money for the PVR fund. If you want to bring a basket to add to the raffle, please do so. We look forward to seeing you all again.

Reminder of The Slovak Heritage Museum "Christmas Around the World" Event on Saturday, **November 29** from 1:00 P.M. to 5:00 P.M. Join us for a day of Slovak food and treats, a variety of cultural Christmas traditions, crafts, and a visit by St. Nicholas.

The 39th Quadrennial Convention is coming fast. The convention will be on June 14-18 at Sawmill Creek Resort in Huron, OH. We will have our delegate nominations and election at our March Meeting. If you have questions or want more details, call John Payerchin at the home office.

I want to thank Barb Mulich and all of the monthly volunteers who take time to work with the Salvation Army in Uniontown, packing backpacks as part of the Blessings in a Backpack program. This is a tremendous opportunity for our Assembly members to give back to the community and help underprivileged kids with meals that they do not get at home.

Have a safe and blessed month.

Paul Payerchin
Secretary

Northampton County. New Business: The following donations were made: to the Diocese of Alaska (Orthodox Church in America) fund for the building of a church in Kwethluk AK to house the relics of the recently canonized Righteous St. Olga the Wonderworker, Matushka of all Alaska; to a local family consisting of an out-of-work Army veteran, his wife, and 2 young sons working with Valor House; to Freedom First Animal Rescue; and to another animal rescue - Philadelphia Rescue Angels. Our next meeting will be held November 2, 2025 at the Lahutsky residence to elect 2026 officers. Birthday greetings to Alexandra Keysock September 27, Protodeacon Michael Sawarynski November 8, and Dorothy Stafiniak (a very special birthday) November 20.

Michele Guydan
Secretary RO 59

ASSEMBLY 0070 Brooklyn, OH

Our assembly is hosting our December meeting on **December 7th** with a meeting at 11:00 a.m. and a Christmas luncheon to follow. At our meeting we will be electing delegates for the June 2026 convention. Since the luncheon is catered, please call John Karkosiak at (216) 741-6990 by November 30th to confirm your menu choice.

John Karkosiak
Secretary

Our assembly gets points (so, funding) if you participate in these things. That allows us to make donations and helps cover assembly activities, like these, below:

Please take note of these dates for Assembly 123 activities. Contact nss123@email.com or call 412-638-2754 if you plan to participate.

- **September 28th**, 1:00 PM (Weather permitting) - Assembly meeting and mini-golf at Island Sports center, 7600 Grand Ave Pittsburgh PA 15225.
- **October 12th**, - "Guys and Dolls" at Lincoln Park Performing Arts Center, 1 Lincoln Pk, Midland, PA 15059. Noon lunch and Assembly meeting before the show. You must reserve space to attend. \$15 for members, \$20 for your guests.
- **October 25th**, 1:00 PM - Tour and tasting at Liberty Pole Spirits, 800 Adios Dr Washington PA 15301. You must reserve space to attend. \$5.
- **November 9th**, 1:45 PM - Bayernhof Museum Tour, 225 St Charles Pl Pittsburgh PA 15215. You must reserve space to attend. \$5. Meet at the front gate.
- **December 7th**, 1:00 PM - Meeting and Christmas Party at SNPJ 106 255 W Allegheny Rd, Imperial PA 15126.

Again, contact nss123@email.com or call 412-638-2754 if you want to be involved in any of the above.

Thank you for your attention,

Lyle Grover
President

ASSEMBLY R059 Whitehall, PA

Our thanks to Paula and John Lahutsky for hosting our July 13, 2025 meeting and to President Sandi Keysock for providing refreshments. Our meeting opening prayer "O Heavenly King" was led by Protodeacon Michael Sawarynski. Old business: RO 59 treasurer John Lahutsky was pictured in the July NSS Life magazine presenting the assembly's matching funds check to the Miracle League of

ASSEMBLY 0123 Coraopolis, PA

Don't forget Septemberfest. Get there if you can. September 27th, 11:00 AM - 4:00 PM at 351 Valley Brook Rd McMurray PA 15317.

The Photo Contest details should be in this (or an upcoming) edition of the magazine. Contact: bbonnar@nsslife.org.

- **October 31st** - Pumpkin Carving Contest & Photo Contest deadlines
- **December 1st** - Christmas Ornament Contest deadline
- **December 8th** - Christmas card Collection deadline

ASSEMBLY L-161 Pittsburgh, PA

Assembly L-161 is pleased to support the North Hills United Presbyterian Church Fundraiser, scheduled for Saturday, **October 11, 2025**. The cast and crew of the Passion play "The Day He Wore My Crown" will host a stuffed cabbage dinner to raise funds for new sound equipment and scenery needed for the 2026 production next spring. In addition to the dinner, attendees may participate in a basket raffle. The event will be held at North Hills United Presbyterian Church, located at 100

Bellevue Ave, Pittsburgh, PA 15229.
All individuals are welcome to attend.
This initiative will operate as a match-
ing funds project. For further infor-
mation, please contact Anna Mann at
412-973-6064.

Anna Mann
Fraternal Activity Director

ASSEMBLY 0377 Bentleyville, PA

As the seasons change, we stay committed to our organization and to helping others. I always ask to bring a friend or potential new member to our meeting so we can inform them of the benefits of the NSS. Many exciting things are happening and we are so happy to belong to this organization! As members we have many benefits and fun activities in which we can participate!

Our next meeting will be held on **October 12th** at Sesame Gourmet Restaurant at 3:00 p.m. so please consider attending!

And our annual Christmas Party will be on **December 7th** at Hugo's Restaurant. Please bring some cookies to add to our cookie table and prepare for a special surprise this year!

Please RSVP to me at 724-207-3171 by calling, text message or email at: suzanne.skrypak@gmail.com. We need to know who can attend the meetings or events at least 10 days in advance. It is better to RSVP and cancel if something comes up than waiting to the last minute. I appreciate knowing in advance. And let's come up with some new community activities or ways to help other for next year!

Suzanne Skrypak
President



ASSEMBLY 0432 Fairview Park, OH

Mark your calendar for our Christ-
mas Party.

December 8th - Annual Christmas
Party and Meeting at Tony K's, 841 W.
Bagley Road, Berea, OH at 7:00 p.m.

Shawn Pytel
Publicist & Social Media

ASSEMBLY 0588 Avella, PA

Meeting Notice Change of Date

The Assembly 588 meeting origi-
nally scheduled for Sunday, Novem-
ber 2, 2025, at 2:00 p.m. **has been
changed to Monday, October 27, 2025,**
at 5:00 p.m. at the Stefka residence.
Please call Annette at 724-407-3591
if you plan to attend the meeting.

Annette Stefka
Recording Secretary

ASSEMBLY 0588 Avella PA Halloween Party

Our assembly will hold a Halloween
Party for our members at the Stefka
Residence on Monday, **October 27,
2025** at 6:00 p.m. Please contact
Annette at 724-407-3591 by Friday,
October 17th if you plan on attend-
ing the party so that we may prepare
enough treats for all.

Hope to see you in your costume at
the party!

Annette Stefka
Recording Secretary

ASSEMBLY 0617 Ashley, PA

Our assembly will meet on Wednes-
day, October 22, 2025 at Theos Metro
in Kingston, PA at 1:00 p.m.

Among the items to be discussed
will be a Matching Funds project, elec-
tion of officers, 2026 Fraternal Day, St.
Vincent de Paul Kitchen, and delegates
to the NSS convention. Any member
planning to attend should make res-

ervations with John Kurilla **570-287-
4163, 570-239-5936** or jjkurilla@aol.com

John Kurilla
Secretary

ASSEMBLY 0731 Lowellville, OH Change of Dates

Halloween Hayride date has been
**changed from Sunday, October 12th to
Saturday, October 11th**, at Countryside
Farm, Lowellville, OH. from 4:00-7:00.

A meeting will be held on **November
8th** at Kathy & Jim Cessna's home, 58
Greenbay, Boardman, OH at 1:00 p.m.

Our Christmas party **has changed
from Sunday, December 7th to Satur-
day, December 6th**, at 2:00 p.m. Still
at Boardman Park's Rotary Room in the
Lariccia Center.

Laurie Fox
President

ASSEMBLY 0800 Bonita Springs, FL Matching Funds Project

This is a Matching Funds project
to help support All Saints Byzantine
Catholic Church, 1091 Bayshore Road,
N. Fort Meyers, Florida. Members and
friends of the church help make these
delicious Pirohy, Pierogi, or Pirohi
along with other Slavic food for sale to
the local public. Come out and support
this great project and support our local
church fundraiser.

We are open every last Friday of the
month from 4:00 p.m. to 7:00 p.m.
and every last Saturday of the month
from 11:00 a.m. to 1:00 p.m.

Thank you to everyone in advance
for making this a worthwhile endeavor.

Gary Cepko
President



REGION 2 Hazleton, PA

Region 2 recently held a meeting at The Grotto Pizza 337 Wyoming Valley Mall, Wilkes Barre, PA. 18702 on August 23rd at 1:00 p.m. where Election of Officers was held.

Congratulations to all!!

President: Marlin Petro-Wesnak

Vice President: John Kurilla

Recording Secretary: Lucy Piccoletti

Financial Secretary: Lehrae Ann Edwards

Treasurer: Samantha Wesnak

Fraternal Director: Stephanie Kurilla

Our next meeting will be at the Grotto, 337 Wyoming Valley Mall, Wilkes Barre, Pa 18702 on **May 9th, 2026** anyone wishing to attend the meeting please contact me (Lucy Piccoletti) **570-479-4116** by phone or text so we can plan accordingly.

Lucy Piccoletti
Recording Secretary

REGION 2 Hazleton, PA

**Save the Date Reg 2 and NSS 75
SPCA Bone Appetite**

Region 2 will participate in the SPCA Bone Appetite Fund Raiser on Sunday, November 2, 2025 at The Woodlands in Wilkes-Barre, PA. Region 2 will be doing a matching funds and donate a basket. Assembly L075 members will attend and sponsor their members and also will make a basket for the event. Members please watch our Facebook Page for upcoming details until then and SAVE the date.

Marlin Petro
Recording Secretary

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!!**

REGION 5 Pittsburgh, PA

Fall Meeting

The Fall Meeting of Region #5 will be held on Sunday, **October 12, 2025**, at the NSS Home Office, 1403 Ashwood Drive in Canonsburg, PA at 1:30 p.m. Plans for Region #5 activities for the remainder of 2025 will be discussed. All assemblies in Region #5 are requested to send representatives to the meeting. A luncheon will be served following the meeting. The Spring Meeting of Region #5 is scheduled for Sunday, March 22, 2026.

Joseph Stefka, Jr.
President
Region #5

Assembly 0617/C617 Ashley, PA



The annual fraternal Day for Assembly 617 was held on August 7, 2025 at Knoebels Amusement Resort in Elysburg Pennsylvania with fifty (50) members in attendance. The assembly provided hoagies, bottled water, and books of ride tickets to the members. Members also brought desserts and food, and snacks to share with the members.

A brief meeting of the assembly was held to update members on past and future activities of the assembly. Special **congratulations** was given at the meeting to Maya McDonnell for being selected for the NSS Youth Award, Miriam Ostrowski, and Jacob Ostrowski for their success with the NSS Art and Poetry Contest.

The Assembly's Matching Fund Basket Raffle was on display for members to view. The funds raised will help support the mission work of Father John Ostrowski a member of the our assembly in El Salvador. Also funds were raised at the event for the PVR scholarship and Holy Family Pantry. The Youth Circle participated in games to guess the value of dimes, nickels, and pennies in a jar, also the the number of candies in a jar. Winners of this activity also received books concerning Slovak culture. This activity was organized Margaret Lukas. Door prizes were given to members in attendance.

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

John Kurilla
Secretary

REGION 8 Cleveland, OH

Attention Assemblies: #4, #70, #160, and #432

The Semi-Annual meeting of Region 8 will be hosted by Assembly 432. The meeting will be held at Dr. Martin Luther Lutheran Church, 4470 Ridge Road, Brooklyn, OH on **October 15, 2025** at 7:00 p.m.! **(Please note time)**

Plans for upcoming events will be discussed. "With Convention coming up in 2026, **we will be electing delegates to the convention** at this meeting!"

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

Carole Koches
Recording Secretary

News from Assembly L075



Assembly L075 conducted our annual matching funds for Avoca Boy Scout Troop 316 at the Ladore Lodge Craft fair where we sold chili and hot dogs for the troop. President Gary Edwards presenting Troop Committee Chairman Matt Fino with the check. We conducted a matching funds for the Moosic Red Wings Softball Team on Feb. 1 for their Night at the Races by sponsoring a race and several members purchased horses to sponsor the girls. Shown are Moosic Red Wings Coach Tony Blasi, Dorothy & Gary Collins, Region 2 President Marlin Wesnak, Assembly L075 President Gary Edwards and S/T Lehrae Ann Edwards.

Members of Assembly L075 Piccoletti family welcomed our newest member Olivia Piccoletti at her baptism in January. She is the daughter of Bridget & Michael Piccoletti, along with sons Dominic & Gabriel and the granddaughter of Tom & Lucy Piccoletti our Vice President. The grandparents also welcomed another new member in February Mila Ciuccio daughter of Joseph & Stephanie Ciuccio.

Several members of the NSS Assembly L075 who attended the wedding of members Franchesca Pintha and Matthew Edwards on March 26 in Jamaica. Gene & Evan, Region 2 President Marlin Wesnak, Aunt of the Groom Joseph, Richard & Patricia Gorgol our Hospitality Youth Director and Godmother of the Groom, Mrs & Mr Matthew Edwards, Tom & Lucy Piccoletti Vice President & Aunt of the Groom, Lehrae Ann Edwards S/T & Mother of the Groom, Father of the Groom President Gary Edwards and Adam Lazar nephew of the Groom absent from the photo were Allie Lazar, Karen Richardson & Adam Edwards brother of the groom.

Future dates for the 2025 year: St. Frances Kitchen fund raiser April 30th, Join Hands Day May 10th, 2025 at noon at the KOC Hall in Pittston with the postal carriers, Old Forge Softball Golf Tournament May 17th, The fraternal summer picnic date is August 3rd at Mercateli Segelia Park Moosic at 1:00 p.m., Montage Ski Patrol Golf Tournament Sept 21st, TBA the annual Veterans bingo in November and October 11th, 2025 meeting at Grandes. For more information contact Lehrae Edwards 570-569-2181.



NSS Donates To Help Feed Starving Children



Director Abigail Gross presents a check to the Church's FMSC Committee from NSS Life

Each Board meeting, the Directors review Petitions received from various charities, organizations and institutions seeking donations for specific causes. At the Spring meeting, the Board received a Petition from Union United Church of Christ, located in Neffs, Pennsylvania. The church was seeking a donation to conduct an event called Feed My Starving Children® (FMSC). FMSC is a Christian non-profit that provides nutritionally complete meals for starving, malnourished and hungry people. In 2024, NSS donated \$1,000.00 to the church for this same event. In March of 2024, the Church packed 101,088 packages – which fed 276 children for 365 days. All of those packages were sent to Ukraine.

The next event will take place in October 2025. The church must raise a total of \$30,000 to pay for the ingredients to conduct the event. To help the church reach this goal, the NSS again donated \$1,000.00. A check was presented to the Church's FMSC Committee by National Director Abigail Gross on June 29th. The Committee members were very appreciative of the donation and extended their gratitude to all members of the NSS.

This donation is just one small example of how the NSS makes an impact in our communities. In 2024, the NSS gave out donations totaling \$102,385.00 to churches, food banks and many other charitable organizations. These donations further part of the NSS's mission of offering charitable contributions that benefit our members and their communities.



Assembly 0813

Assembly 813 has recently completed a Matching Funds project with Wright Star Foundation. This was a 6 week program during the summer school break, but the program is offered in the fall and spring also. The program provides tutorial services to students to enhance math and reading skills and also there are classes in social skills as well as a provided snack. The program, which had 50 participants this summer, is free of charge to the students thanks in part to generous benefactors and donations from the community.



L-R: Kerry Farrell, NSS Assembly 813, Destiny Snell, educator, Sidrah Wright program administrator and Mary Jo Holker, NSS Assembly 813.

Halloween in Slovakia

Halloween as we know it is a new, imported holiday in Slovakia, a blend of commercialized American traditions and the country's older, more solemn practices of honoring ancestors and the dead, like Slavic Dziady or All Souls' Day (Dušičky). While some Slovaks embrace the parties and costumes, many families continue the traditional practice of visiting cemeteries on November 1st to light candles and pray for deceased loved ones, seeing it as a time for solemn remembrance rather than a "fun" holiday.



DEPARTED MEMBERS AUGUST 2025

Name	City and State	Date of Death	Assembly
Acrie, Patricia A	N. Huntingdon, PA	08/02/2025	0737
Alfano, Mary	Bentleyville, PA	08/04/2025	0377
Bailey, Donald	Normantown, WV	08/11/2025	0774
Ball, Leah	Harborcreek, PA	07/28/2025	0774
Bannister, Dorothy	Canonsburg, PA	06/11/2025	0774
Belisario Jr, Daniel	Pittsburgh, PA	05/15/2025	0434
Bewick, John	Bentleyville, PA	07/10/2025	0377
Bickings, Richard F	Dubois, PA	06/01/2025	0554
Bocheneck, Arlene	Reading, PA	08/11/2025	L102
Burns, Alfred	Culloden, WV	08/09/2025	0774
Bushik, Kathy	Ambridge, PA	08/18/2025	0123
Butterbaugh, Lula Mae	Indiana, PA	08/24/2025	0554
Byers, Daryle	Karns City, PA	07/30/2025	0123
Caldwell, Ronald Dean	Pittsburgh, PA	07/20/2025	L161
Campbell, Beverly P	Coraopolis, PA	06/25/2025	0123
Carr, Clifford	Brockway, PA	08/21/2025	0554
Cavanaugh, Kenneth	Live Oak, FL	07/21/2025	0737
Chirico, Mary	Coraopolis, PA	07/08/2025	0123
Clark, Gill	Midland, PA	06/18/2025	0123
Collins, Richard D	Canonsburg, PA	03/23/2025	0774
Conner, James	E Millsboro, PA	08/03/2025	0039
Cook, Louise	Oceana, WV	07/08/2025	0774
Corvi, Todd E	Coraopolis, PA	06/26/2025	0123
Crawford, Myrtle	Portsmouth, OH	08/06/2025	0595
Cranrich, Mary Jane	Homer City, PA	05/28/2025	0774
Cunningham, Shirley	Altoona, PA	06/23/2025	0267
Czigler, Mary E	Mercerville, NJ	06/03/2025	0110
De Florio, Helen L	N. Huntingdon, PA	08/08/2025	0737
De Sarro, Anna M	Coraopolis, PA	07/30/2025	0123
De Stout, Dorothy C	Homestead, PA	06/22/2025	0108
Donati, Janet	Latrobe, PA	08/05/2025	0737
Douglass, Delores	Indiana, PA	08/21/2025	0774
Egnatz, Anna	Canonsburg, PA	07/09/2025	0774
Esenwine, Marjorie G.	Parkersburg, WV	06/30/2025	0774
Evans, Mildred P	Pittsburgh, PA	08/10/2025	L161
Fetchko, John Robert	Canonsburg, PA	08/28/2025	0774
Folmar, Rosa Hildred	Bentleyville, PA	08/02/2025	0377
French, Denny Lee	Lowellville, OH	08/06/2025	0731
Frye, Patrick	Venice, FL	07/28/2025	0813
Fuoco, William G	Englewood, FL	07/14/2025	0813
Gallagher, Daniel	Chalfont, PA	07/31/2025	R059
Gengler, Donald T	Pittsburgh, PA	06/01/2025	L105
Gibbs, Joanna H	Canonsburg, PA	04/16/2025	0774
Gregorchik, Joseph	Conemaugh, PA	08/10/2025	L105
Grubinski, Ronald J	Lorain, OH	04/29/2025	0160
Hagerty, Joan L	Lowellville, OH	07/27/2025	0731
Hefferon, Thomas J	Canonsburg, PA	07/07/2025	0774
Henry, Douglas A	Grosse Ile, MI	06/27/2025	0381
Henry, Raymond A	Grosse Ile, MI	07/14/2025	0381
Hill, Carol	Butler, PA	07/28/2025	0123
Ilian, Lillian	Canonsburg, PA	07/23/2025	0774
Jaksic, Mary M	Pittsburgh, PA	07/03/2025	L161
Johnson, Donald E	Canonsburg, PA	07/27/2025	0774
Johnson, Virginia L	Canonsburg, PA	07/29/2025	0774
Jones, John	Kinston, NC	01/09/2025	0774
Kenny, Hilda M	Coraopolis, PA	06/27/2025	0123
Keyser, Eleanor	Mt Pleasant, PA	08/10/2025	0039
Kimmell, John	Rural Valley, PA	07/27/2025	0554
Kinty, Lee Roy	Avella, PA	07/22/2025	0588
Klawinski, William	New Kensington, PA	08/18/2025	L105
Kustra, Theodore	White Oak, PA	08/03/2025	0737
Lafferty, Marlin P	Schnecksville, PA	08/12/2025	L102
Lamberson, Marcella	Grosse Ile, MI	07/15/2025	0381
Latini, Mary Ann	Butler, PA	08/13/2025	0123
Law, Lowrie	Canonsburg, PA	08/21/2025	0774
Lockwood, Albert A	Schnecksville, PA	07/29/2025	L102
Logar, Rebecca	Imperial, PA	08/01/2025	0123

DEPARTED MEMBERS AUGUST 2025

(Continued from page 24)

Name	City and State	Date of Death	Assembly
Lucas, Phyllis	Milton, WV	07/11/2025	0774
Mackey, Keith	Fairmont, WV	06/29/2025	0774
Maratta, Carolyn	Coraopolis, PA	08/01/2025	0123
Master, William E	Dubois, PA	01/24/2025	0554
Mc Bryar, Edith L	Lowellville, OH	08/25/2025	0731
McCaffery, Olga	Canandaigua, NY	06/06/2025	R019
McGuire, Mary	Gallipolis, OH	07/10/2025	0595
McMonagle, Shirley	Port Matilda, PA	07/23/2025	0267
Mesaros, Alice M	Bentleyville, PA	08/09/2025	0377
Milcic, Ralph C	Pittsburgh, PA	08/21/2025	L161
Miller, Beverly Jean	Lowellville, OH	08/03/2025	0731
Miller, David B	Grosse Ile, MI	06/20/2025	0381
Molicki, Barbara	Murrysville, PA	07/20/2025	L105
Moorhead, Audrey	Lower Burrell, PA	08/06/2025	L105
Morgan, Arminta	Ronceverte, WV	07/28/2025	0774
Moyer, Glenn	Leesport, PA	08/18/2025	L102
Nass, Judith H	Lowellville, OH	08/04/2025	0731
Nicholson, Ewing	Uniontown, PA	04/24/2025	0039
Orsilli, Irene L	McMurray, PA	08/09/2025	0434
Owen, Norman	Englewood, FL	04/07/2025	0813
Owens, George	Bristol, WV	07/22/2025	0774
Paddack, Gerald G	Frankfort, IL	05/12/2025	0586
Peoples, Mary Jo	Pittsburgh, PA	04/18/2025	L161
Podrasky, Joseph	Honesdale, PA	06/02/2025	L075
Pownell, Richard	Romney, WV	07/17/2025	0774
Pugliese, Leonard	Coraopolis, PA	07/13/2025	0123
Reece, Billy R	Canonsburg, PA	06/30/2025	0774
Reed, John R	Pittsburgh, PA	06/21/2025	L105
Rhinehart, Robert Paul	Canonsburg, PA	07/13/2025	0774
Richardson, Pattie	Warrenton, NC	07/19/2025	0774
Ritchey, Kenneth	Williamsburg, PA	08/10/2025	0267
Rodeheaver, Terry	Keisterville, PA	04/27/2023	0039
Rohall, William E	N. Huntingdon, PA	08/04/2025	0737
Rudolph, Valentino D	Pittsburgh, PA	06/12/2025	L105
Schappell, Ruth M	Schnecksville, PA	08/25/2025	L102
Schroeck, Carol	Erie, PA	08/01/2025	0731
Sherrick, Sophie C	Ashley, PA	08/11/2025	0617
Shrontz, Colton	Uniontown, PA	07/05/2025	0588
Skelley, Ada M	Coraopolis, PA	05/30/2025	0123
Smith, Wayne A	Bentleyville, PA	08/21/2025	0377
Snider, Henry Roger	Canonsburg, PA	11/14/2023	0774
Stahl, Betty	Washington, PA	08/07/2025	0377
Staton, Karen	Washington, PA	08/14/2025	0377
Stoner, Wallace	Tarrs, PA	07/05/2025	0039
Stotler, Phillip	Berkeley Spring, WV	06/04/2025	0774
Stouffer, Dennis	Alliance, OH	06/27/2025	0731
Stull, Marilyn	Ronceverte, WV	06/25/2025	0774
Stump, Roanna	Elizabeth, WV	07/13/2025	0774
Swaim, Patricia	Circleville, OH	06/28/2025	0595
Swetts, Evelyn	Edwardsville, PA	04/18/2025	0617
Szekely, Florence	Braddock, PA	08/10/2025	0108
Taylor, Julie	Berkley Springs, WV	06/28/2025	0774
Taylor, Margaret	Warrington, PA	07/29/2025	0236
Tonkin, Lois L	N. Huntingdon, PA	08/14/2025	0737
Tooch, Rosemarie	Beaver Falls, PA	08/03/2025	0123
Trojanovich, Rosalie	New Athens, OH	11/12/2024	0595
Tubbs, Jerry	Erie, PA	07/28/2025	0774
Urchuck, John	Rositer, PA	07/13/2025	0554
Warden, Donna A	N. Huntingdon, PA	06/28/2025	0737
Webb, Leon F	Coraopolis, PA	06/15/2025	0123
Weiler, John P	Pittsburgh, PA	06/27/2025	L105
Wermlinger, Donna	Saegertown, PA	08/15/2025	0774
Wodarski, Richard A	Lorain, OH	08/10/2025	0160
Wydra, Sandra J	Ashley, PA	05/27/2025	0617
Young, Gail M	Canonsburg, PA	07/05/2025	0774
Young, Helen	Lowellville, OH	08/07/2025	0731
Zechiel, Ruth Ann	Seelyville, IN	05/19/2025	0705
Zirkle, Shirley A	Homestead, PA	06/18/2025	0108



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.
4. Your donation is tax deductible.

PVR Scholarship Fund Donations August, 2025

In Memory of **Deceased Members:**

From Assembly 0123:..... 100.00

June, 2025

Douglas Chabassol, Yvonne DeBacco
Pearl Dunlap, Norma W. Ford
Norma Furness, Judy Isovitsch, Edith
Carol Kopp, Bessie J. Maola, James
Martin, Wilma Meola, Sherry Poppenger
Maureen Sciulli, Walter H. Sell, Mark
Snead, and James Vidmar

In Memory of our son and brother,

Shaun Logan Crowley:

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

Donations:

H2R CPA for NSS
Golf Tournament 500.00
Thomas Ritter..... 500.00
Start Hearing Inc. 300.00
Director Keith KucheraWy .. 100.00
Assembly 0070 100.00
Matching Funds Contribution

From Assembly 0070... 100.00

Director Lauren Fox..... 50.00
Carol Anden 50.00
John & Peggy Belmonte..... 20.00

Total..... 1,840.00



Či je chladno a či prší,
zachovaj si pokoj v duši,
aj keď vonku chladno je
nevzdávaj sa nádeje.
V srdci lásku, dobro maj
a veselo sa usmievaj.

140 Rokov od Vydavania Slovenských Novín



História
Slovenského
novinárstva
v Amerike začína
v roku 1885, keď
Ján Slovenský a
Július Wolf vydali
(hektografom)
v Pittsburghu prvý

časopis—Bulletin vyšlo 22 čísiel . Prvými
tlačenými novinami sa stali Amerikánsko-
slovenské noviny (1. číslo vyšlo
21.októbra 1886). Tak sa začínali písať
dejiny slovenského novinárstva v
Amerike, ktoré sa stalo jedným z
hlavných pilierov americko-slovenského
národného života.

Poznámka: *Náš zakladateľ Peter Rovnianek ktorý prispieval článkami do týchto novín vtedy ešte ako študent v Clevelande žiak seminára.*

Mesiac Sv. Ruženca

Ó, Kráľovná presväteho ruženca,
v týchto časoch skúšok a zmätku,
vypros mi, skrze vzácnu krv svojho
Syna, odpustenie za moje hriechy,
spásu mojej duše a potrebné pros-
triedky na jej zabezpečenie. Chráňte moju
rodinu pred nebezpečenstvami, ktoré nás
obklopujú a udržujte nás v bezpečí pod
svojou ochranou.



Od babieho leta po novembrové plúšte

Neskoré leto sa nebadane premieňa na včasnú
jeseň. Vsýtej zeleni lesov vystúpia prvé fľačky žlt-
núcich listnáčov, žltej farby pribúda a celá krajina
sa mení. Polia vydali úrodu a chystajú sa na od-
počinok. Roľnícky a vinohradnícky rok vrcholí
krásnym obdobím zberu plodov celoročnej práce.



Slovenský Festival pri Univerzite Pittsburg

Pozývame, slovákov a slovenky na slovenský festival pri pitts-
burghskej univerzite ktorý bude 2-eho novembra. Pripravuje
ho Slavik Department. Vieme, že PGH univerzita je jediná v
Amerike čo dostáva grant na vyučovanie štúdia slovenského
jazyka kde študenti môžu získať kredity k maturite.

Pri tejto univerzite je založená i slovenská základňa ktorú fi-
nancuje 5 slovenských organizácii vrátane našej NSS.

Vstupné na festival je zdarma, prebieha od obeda do
4-tej po obede. Môžete obdivovať výstavu slovenských vecí,
ochutnať jedlá na slovenský spôsob a prípadne si
i zaspievať počas vystúpenia slovenských súborov.

Zaujímavosti—Interesting facts

Prvé autá sa u nás objavili pred rokom 1900. V celom Rakús-
ko-Uhorsku vtedy jazdilo asi 90 automobilov. V roku 1910 bolo
na území Slovenska okolo 250 áut. V súčasnosti je evi-
dovaných asi 2.5 milióna osobných vozidiel.

The first cars appeared in Slovakia before 1900. At that time, there were
about 90 cars in the entire Austro-Hungarian Empire. In 1910, there were
about 250 cars on the territory of Slovakia. Currently, there are about 2.5
million registered passenger vehicles.

Prvú vyhlášku o cestnej premávke vydali v roku 1910. Existo-
vali vtedy len 4 dopravné značky: nerovná vozovka, zákruta,
križovanie so železnicou, cestná križovatka.

The first road traffic decree was issued in 1910. At that time, there were
only 4 traffic signs: uneven road, curve, railway crossing, road intersection.

Najstarším funkčným autom na Slovensku je Tatra 12 z roku
1929. Kedsi slúžilo ako
bratislavský taxik. Auto je
vystavené v bratislavskom
Múzeu dopravy.

The oldest working car in Slo-
vakia is a Tatra 12 from 1929. It
once served as a Bratislava taxi.
The car is exhibited in the Brati-
slava Museum of Transport.





Youth Circle Page

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

PHOTO CONTEST Deadline: October 31, 2025

Contest Eligibility:

The NSS Annual Photography Contest is open to all members regardless of age. The photos, however, have to be taken by the member submitting it (no computer generated photos, other than digital ones).

Deadline:

October 31st is the deadline for all entries to be received. Mail to: NSS Fraternal Dept., 1301 Ashwood Drive, Canonsburg, PA 15317. Judging is done by an outside professional.

Contest Rules:

- Must be a member before October 1st
- One entry per category
- Any size photo up to 8 x 10, unmounted in black and white or color (No touch-up or computer enhanced photos permitted)
- Name and address should be submitted on a separate sheet of paper, along with information where the photo was taken. **Do not write on your photo!**
- Digital photos may be submitted via email to jbelding@nsslife.org

Four Categories:

Nature/Wildlife Human Interest Travel
"The Best Photo I Have Ever Taken"

Prize List:

1st Place - \$100.00 2nd Place - \$50.00
3rd Place - \$30.00 Best Overall - \$150.00

Please contact the Member and Community Engagement Associate, Jamie Belding, at jbelding@nsslife.org or call the Home Office at 724-731-0094 Ext. 1020 if you have any questions.

Christmas Ornament Contest Deadline: December 1st, 2025

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

PUMPKIN DECORATING CONTEST Deadline: October 31, 2025

Description:

Carve out some time for some Halloween fun and submit a photo of your Halloween Pumpkin creations for a chance to win some fa-boo-lous prizes! Winning submissions will also be featured in the *National News*!

Contest Eligibility:

The Third Annual NSS Pumpkin Decorating Contest is open to all members, regardless of age. The decorated pumpkin must be created by the member submitting it.

Submission Deadline:

October 31st is the deadline for all submissions to be received. Submissions may be made online or through mail. Please mail to: National Slovak Society, Member and Community Engagement Associate, 1301 Ashwood Drive, Canonsburg, PA 15317. Online submission may be made by direct messaging any of our social media accounts (Facebook, Instagram, and twitter) or by emailing directly to jbelding@nsslife.org. Judging will be completed by an outside professional.

Contest Rules:

- Must be a member before October 1st
- One entry per category: Painted or Carved
- Age Groups: 12 and Under, 13-17, 18+

Please include your name, address, age, and assembly number along side your submission photo.

Prize List:

1st Place	\$100.00
2nd Place	\$50.00
3rd Place	\$30.00
Best Overall	\$150.00

Please contact the Member and Community Engagement Associate, Jamie Belding, at jbelding@nsslife.org or call the Home Office at 724-731-0094 Ext. 1020 if you have any questions.

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.**

National Slovak Society
1301 Ashwood Drive
Canonsburg, PA 15317

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