



NSS Life
Family Matters...

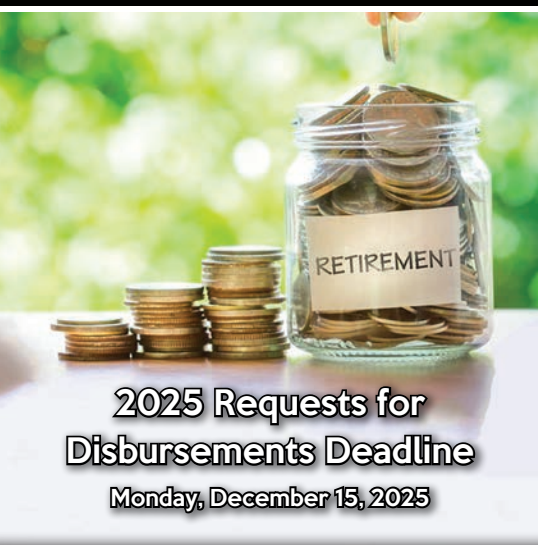
Národné Noviny

DECEMBER 2025

Providing Fraternal Life Insurance Since 1890 | NATIONAL NEWS | NUMBER 3608 | VOLUME 117



“UNTO YOU IS BORN THIS DAY IN THE CITY OF DAVID A SAVIOR,
WHICH IS CHRIST THE LORD...GLORY TO GOD IN THE HIGHEST,
& ON EARTH PEACE, GOOD WILL TOWARD MEN.” – LUKE 2:11; 2:14



**2025 Requests for
Disbursements Deadline**
Monday, December 15, 2025



**2025 Pumpkin Decorating
Contest Winners**
Overall Winner: Gretchen Kropf – #0434
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**2025 National Service
Christmas Card Collection**
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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

EDITOR

Lori Crowley
Published Monthly
Send articles for publication to:
1301 Ashwood Drive
Canonsburg, PA 15317
Deadline: 5th of preceding month

NSS EXECUTIVE OFFICERS

Joseph Stefka, Jr., *FIC, President, CEO & Elder*
John G. Payerchin, *FIC, CRCMP, Secretary-Treasurer, CFO*
Robert F. Katricak, *FIC, Chairman of the Board*

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Theresa M. Zemelman

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FSWFE merged with NSS in 1997

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Could you use a little extra "Green?"

RECOMMENDER FORM

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

Recommender Information:

Name: _____ Phone: _____

Address: _____

City: _____ State: _____ Zip: _____

Prospect Information:

Name: _____ Phone: _____

Address: _____

City: _____ State: _____ Zip: _____

Do you need a Change of Address?

CHANGE OF ADDRESS FORM

Please use this form to register your change of address for the *National News* and mail to the Home Office. Upon receipt of this form completed in its entirety, the staff will immediately implement the change. *Thank you.*

Change of Address Information:

Full Name: _____

Certificate #: _____ Assembly #: _____

New Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Former Address: _____

City: _____ State: _____ Zip: _____

Activities At A Glance

REGION 2

Assemblies L075, 0617

December 6
February 12, 2026
April 30, 2026
May 9, 2026
May 10, 2026
May 17, 2026
August 3, 2026
September 21, 2026
October 11, 2026

Assembly L075, Avoca Troop 316 Craft Fair, at Ladore Lodge
Assembly 0617, Meeting, Amber Donia European Bakery at 1:00 pm
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
Assembly L075 Montage Ski Patrol Golf Tournament
Assembly L075, Meeting, Grandes Restaurant (TBA)

REGION 5

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

December 6
December 7
December 7
December 10
December 13
February 2, 2026
February 14, 2026
March 8, 2026
April 13, 2026
September 14, 2026
November 9, 2026

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
Assembly 0774, Meeting, Home Office Board Room, at 11:00 am
Assembly 0100, Meeting, Hartley Inn, Carmichaels, PA at 2:00 pm
Assembly 0588, Meeting, Stefka residence, Gibsonia, PA at 5:00 pm
Assembly 0731, Meeting, Cessna's residence, Boardman, OH at 1:00 pm
Region 5, Spring Meeting, Home Office, Canonsburg, PA at 1:30 pm
Assembly 0588, Meeting, Stefka residence, Gibsonia, PA at 5:00 pm
Assembly 0588, Meeting, Stefka residence, Gibsonia, PA at 5:00 pm
Assembly 0588, Meeting, Stefka residence, Gibsonia, PA at 5:00 pm

REGION 8

Assemblies 0004, 0070, 0160, 0432, 0595

December 8
December 14
January 21, 2026
February 10, 2026

Assembly 0432, Meeting/Christmas Party/Elections, Tony K's, Berea, OH at 7:00 pm
Assembly 0070, Meeting at 11:00 am and Christmas luncheon to follow
Assembly 0160, Meeting/Election of Delegates, Jim Czarney's residence at 7:00 pm
Assembly 0432, Meeting, Pytel's residence at 7:00 pm

REGION 14

Assemblies R059, L102

No Activities

AT LARGE

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

December 7

Assembly 0110, Meeting /Christmas Luncheon, Olivetto Pizzeria at 12 Noon

MERRY Christmas

AND HAPPY NEW YEAR



NSS Life
Family Matters...

ATTENTION MEMBERS!



Thank you to those who provided their emails last month. Going forward, please submit your emails or requests to update emails in our system to: updatemyemail@nsslife.org. Thank you.

The President's Page...

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



The month of December is a month filled with events leading up to Christmas Day. Shopping for Christmas gifts, preparing for Christmas Eve and Christmas Day dinners, and attending Christmas luncheons and parties. All of this seems so important at the time it is taking place, but the most important facet of the Christmas Holiday is the celebration of the Birth of our Savior Jesus Christ! Family gatherings to celebrate His birth leave some of the greatest memories in each of our lives. Growing up in a small town in Western Pennsylvania was not easy. The company house located in a former coal mine patch had few amenities, but it was home. What made the house special was the people, not the structure. It was our immediate and extended family's devotion to the Slovak traditions, foods, and holiday rituals displayed by my immigrant grandmother that will hold a place in this writer's memory forever. She always worked tirelessly to make the Christmas Eve and Christmas Day dinners special by preparing the recipes she had learned from her family in the small village of Párnica in Slovakia prior to her journey to America. The memories of the Slovak Holiday traditions, flavorful Slovak recipes, and most of all family will be cherished forever. Wishing all of you an enjoyable, relaxing, and Blessed Christmas Holiday with your families, building cherished memories! Family really does Matter!

On behalf of the National Slovak Society Officers, Board of Directors, Home Office Staff, and my family, I would like to wish each of our members and their families a Blessed and Merry Christmas and a safe, healthy and Happy New Year! The NSS Home Office will be closed on December 24th – 26th for the Christ-

mas Holiday. Regular business hours will resume on Monday, December 29th. The offices will also be closed on December 31st and January 1st for the New Year Holiday, with regular business hours resuming on January 2nd.

Recently several NSS Officers, Directors, and Home Office Staff members attended the Pennsylvania Fraternal Alliance, the Ohio Fraternal Alliance, and the New Jersey/New York Fraternal Alliance Annual Meetings. At the Pennsylvania Fraternal Alliance Annual Meeting, NSS Secretary-Treasurer/CFO John Payerchin was elected as the President, NSS Directors Abigail Gross, Esq. and Andrea Garbon were elected to the PFA Board of Directors. Director Sue Ondrejco served as the President of the PFA for 2024-25 and chaired the Annual Meeting in October. The Ohio Fraternal Alliance delegates elected NSS Director Laurie Fox as the 1st Vice-President, NSS Chair of the Board Bob Katricak as Treasurer, and NSS Director Mike Czarney as a member of the OFA Board of Directors. Secretary-Treasurer/CFO John Payerchin was elected as 2nd Vice-President of the New Jersey/New York Fraternal Alliance at its Annual Meeting in October. The presence of our officers and directors in the various state fraternal alliances helps to keep the NSS updated on legislative and regulatory happenings in each state and provides an opportunity to interact with our peers working for the betterment of the fraternal benefit system. Congratulations to all that will be serving in the coming year! At the local level, NSS Director Keith Kuchera serves as the 2nd Vice-President of the Fraternal Societies of Greater Pittsburgh and NSS Field Development Manager Jeff DeSantes serves as the Immediate Past President of the organization.

The University of Pittsburgh held its 35th Annual Slovak Festival at the Cathedral of Learning on Sunday, November 2, 2025. The event began with a breakfast held at the William Pitt Union with University of Pittsburgh Slavic Studies Faculty and staff, the Slovak Ambassador to the United States of America, H.E. Andrej Droba, Consul General of the Slovak Republic in New York, Beatrice Szabóová, Cultural and Public Policy Counselor of the Embassy of the Slovak Republic, Paula Kolláriková, fraternal leaders, members of the University Slovak Student Club, and guests. This writer had the opportunity to address the group regarding the

Slovak Studies Program at the University of Pittsburgh, the endowment provided by the Slovak Fraternal Benefit Societies to support the Slovak Studies Program, and the involvement of the National Slovak Society in the Slovak Festival over the years. The Festival was once again a huge success with a variety of ethnic vendors, lectures, and musical and dance performances throughout the day.

News of Narodniars

Special Happy Birthday wishes to my lovely wife, Annette, and to my son-in-law Brett Bernardo! Happy Birthday wishes to National Slovak Society Directors Abigail Gross and Sue Ondrejco, to Home Office Staff members Brigid Delien, Cyndi Salat, Frank Tomasic, and Michelle Walton, to Michael Dvorsak, John and Kevin Crowley, Braidon Shriver, Janice Krynak, David W. Blazek, Fran Blazek, and all others celebrating a birthday this month.

Happy Anniversary wishes to everyone celebrating a wedding anniversary during the month of December!

Pitt Slovak Heritage Festival



President Joseph Stefka, Jr, wife Annette, and Slovak Ambassador to the United States of America, H.E. Andrej Droba at the University of Pittsburgh William Pitt Union during the Pitt Slovak Heritage Festival.

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!!**

Secretary-Treasurer's Page

John Payerchin, Secretary-Treasurer/CFO

Email: jpayerchin@nsslife.org



**Veselé Vianoce a Šťastný
Nový rok!**

**Merry Christmas and
Happy New Year**

It is hard to believe that we are at the end of 2025 already. The year has been an amazing learning and growing experience for me personally. Working more closely with the home office staff and members is one of the best aspects of my role. The home office employees are an outstanding group of individuals that collectively exceed the needs of members, agents, and their fellow coworkers. I am proud to work with all of them. Hearing from our members and the events and ongoing of their Assemblies and Regions has been a great inspiration. The passion that they exude is on another level. I appreciate all of your hard work and dedication to serving the members of your Assemblies, Regions, and communities.

At the time of the writing of my article, we are still a few days away from the 3rd quarter financials so an update will be in next month's article. As the markets and FED have been in flux, our premium income has slowed some but is steady. The portfolio of NSS is continually being monitored by our asset managers AQS, Larry and Byron White, and their team. The Investment Committee meets regularly to discuss the markets, the performance of the portfolio and investment opportunities to review and make decisions on.

NSS is truly blessed with our group of advisors. From IT to actuarial to auditing to asset management to legal, this group of individuals work together to give the Executive Officers and Board the best information available to make the

decisions that are in the best interest of our members.

I want to take a moment to thank Assembly 0554 in Dubois, PA, and specifically Jim and Ron Stricek. The Assembly graciously donated \$10,000 to the PVR to create another perpetual scholarship to be granted each year. Assembly 0110 in Tarrytown, NY, with leadership from Rich DeSanctis, donated \$2,000 as well. Assembly 0774, the Home Office Assembly made a \$20,000 donation for two additional perpetual scholarships. As part of the PVR Committee, I want to thank these Assemblies and all of the other Assemblies and individuals that have donated to the PVR. Your contributions are helping young members further their education and expand their horizons. We are so close to our goal of \$2 Million in the PVR Fund by the convention next summer. Our request is that Assembly, Regions, and members continue to donate and help us not only reach the goal but smash it!

For those of you who are Assembly or Region leaders, the 2026 packets will be sent out sometime in December for use in January. They will also be posted online and available for download. We are ever closer to the responsibility of our Assemblies and Regions to elect delegates for the 2026 Convention. Delegate Election Packets will be sent out according to the timeline set by the current By Laws. If anyone has any questions, please reach out to your leaders or me in the home office.

As the modernization of NSS continues, we are asking members to provide email addresses to allow us to better communicate with you on important financial and fraternal matters. We have very few email addresses in our system and are dedicated to increasing that number exponentially. If you know you have not provided your email or are unsure, please send an email to update-myemail@nsslife.org and we can verify, enter, or update your email in the system.

Meetings are ongoing in the planning of the convention. Fraternal activity options are being discussed and reviewed. Bethany and Jamie in the Member and Community Outreach Department have been beyond helpful with many aspects. I am grateful for their willingness and ability to step up and take the reins, not those reins, and get things accomplished. They are an important asset to NSS and our members.

As we close 2025 and begin to look forward to 2026, beyond the convention, there are other exciting things happening and being planned. Contests, events, and new opportunities for members to

connect and engage are in the works. We look forward to having more of you be involved with our fraternal programs and take advantage of the many benefits of being an NSS member come with. Reach out to your Assembly or Region leader and get involved. If you are unsure of what Assembly or Region you belong to, reach out to the home office and we will gladly help you.

The holiday season brings times of joy, happiness, and memories. Take the time to be connected to these moments. Give an extra hug. Say an extra kind word. Be more present for your family and friends. Create the memories that will be thought of and shared for year to come.

Your last fun fact of the year! And of course it relates to Christmas...

Mistletoe became associated with Christmas through the tradition of hanging it in homes, a practice believed to bring good luck and peace to inhabitants. The custom of kissing beneath mistletoe originated in Europe during the 1500s, coinciding with the spread of Christianity. In the United States, this tradition gained popularity following Washington Irving's reference to it in "Christmas Eve," part of his 1820 collection, The Sketch Book of Geoffrey Crayon, Gent. The established custom dictated that each time a couple kissed under the mistletoe, a berry would be removed until none remained. If you want to learn an even more interesting (and kind of gross) fact about Mistletoe, look up the origins of the word and send me your answer via email, (jpayerchin@nsslife.org) or regular mail.

May God bless you, your family and friends, our troops that serve our great country here and all over the world, those who are afflicted with sickness, those who live in war-torn parts of the world, and those who are less fortunate. Enjoy these special moments.

**Merry Christmas
and a Happy New Year!**



Secretary-Treasurer John Payerchin, Jim Stricek, Director Keith Kucherawy and President Joseph Stefka, Jr. with Assembly 0554's PVR donation check.

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.

REMEMBER TO KEEP YOUR PERSONAL ACCOUNT INFORMATION CURRENT

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

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

**ANY REQUESTS FOR DISBURSEMENTS FROM THE NSS FOR 2025 SHOULD BE DELIVERED
TO THE HOME OFFICE BY: MONDAY, DECEMBER 15TH, 2025.**

2025 Annuity Contribution Coupon

Any time is a good time to invest, but investing earlier can maximize the compounding effect
on your money. Consider making your 2025 contribution as early as possible.

Name _____

Certificate No. _____ Deposit Amount _____

Traditional IRA for 2025 _____ Roth IRA for 2025 _____

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

From the Sales Department...

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



Money Solves All Problems

No, it does not! To prove this statement, we will use the estate of Jimmy Buffett as an example. A beloved American musician and icon for years. When he died a few years ago, he set up a marital trust with co-trustees consisting of his spouse and his long-time financial advisor. Apparently, there are \$275 million reasons that these two cannot get along and figure out how to best manage his estate. Both parties have sued each other claiming various atrocities. This is an example of what can go wrong. Keep in mind these kinds of stories happen every day regardless of the amount of money.

When should a person think about their estate plan? Anytime, there is a change in your life. Marriage, new baby, new house, new job, divorce, retirement, etc. are all reasons to consider how your estate is working. Some people think they are too young to worry about such things. Others say I don't have anything worthwhile. These are all excuses.

Here is what everyone should have: a will, a health care proxy, and a durable power of attorney (POA). Then consider trust and a POD designation. This is payable on death and is a simple way to name a beneficiary on bank accounts, checking or savings. Spend a little time and get this resolved for your family. Talking about this will help eliminate some hard feelings later in life.

Year-End Tax Tips

In the last month of the year, there really is not much time left to make any significant changes. But there is always enough time to make some changes. Here is a quick list to think about.

- Add to or increase your 401k contributions. Maybe add a Roth 401k to your benefits.
- Tweak your W-4 before year end and have more money withheld.
- Think about adding or opening a traditional IRA or a Roth IRA.
- Review your long-term investments and take some capital losses.
- Defer some income if possible (maybe a bonus?).
- Make a charitable donation, perhaps using your RMD.
- Consider a Roth conversion.

Finally, be sure and meet with your attorney or tax specialist to see how these or other ideas may work in your particular situation.

Net Worth

Knowing your net worth today can serve as a baseline for framing your financial goals and setting a target for your net worth at some point in the future, like in retirement. To determine your net worth, make a list of all your assets (bank and investment accounts, real estate, valuable personal property) and another one of all your debt (credit cards, mortgages, or student loans). Your assets minus your liabilities, equals your net worth. So, \$200,000 of assets minus \$100,000 of debt means that your net worth is \$100,000.

Do not be discouraged if your liabilities outweigh your assets. That's not uncommon when you are starting, especially if you have a mortgage, debts and student loans. The goal is to increase net worth every year. This simple task will tell you if you are making progress.

NSS Life Exhibit at Pitt Slovak Heritage Festival



President Joseph Stefka, Jr., wife Annette, and National Sales Director Greg Felton at the NSS Life exhibit at the Pitt Slovak Heritage Festival at the Cathedral of Learning Commons Room at the University of Pittsburgh.



Thought For The Month:

Life is 10% of what happens to us and 90% how we react to it!

*Charles Swindoll
Pastor and author*

The Community Corner

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



Sending you the happiest of holiday wishes from the Fraternal Department here at NSS Life! This time of year always holds a truly special place in my heart. With the extra magic of Christmas in the air, I encourage you to embrace the things and people that mean the most to you! Amidst the hustle and bustle of shopping, parties, and holiday concerts, I hope you find the chance to catch your breath and slow down to appreciate all you have! If you are able, I encourage you to give to those who are less fortunate. Whether you give time, physical donations, or monetary contributions, this is a great time of year to help those who need some more holiday cheer. As the chapter of another year comes to an end, I want to express my gratitude for another great year for Fraternal fun and service with NSS Life! Bring on 2026! May your days be merry, bright, and filled with love from our fraternal NSS Life family to yours!

Recent Contests and Projects

We haven't had any time for "reindeer games" here at the NSS Life Home Office, because of how busy things are! Congratulations to all our winners from the Pumpkin Decorating and Photo Contests! Your artistic

talents never cease to amaze me! The Christmas Ornament Contest is also coming to a close! Stay tuned for the winners to be featured in a future edition of the *National News*!

If you're reading this early in the month of December, it may not be too late to send in some cards! Email jbelding@nsslife.org for more information on participating in the Christmas card collection! We are so excited to begin dropping off the holiday cards donated by members like you to nursing home residents throughout the Pittsburgh area!

2026 Fraternal Programs

2026 is the perfect time to start taking advantage of the exclusive benefits that you have access to as a member of NSS Life! All sign ups for 2026 fraternal programs and benefits will open in January! NSS Life fraternal benefits and programs are tailored so that there is something for everyone to enjoy! For our littlest members we have **Reading Matters**, where kids are rewarded for reading books by getting to have NSS donate to a charity of their choosing! For our senior members we have the **Senior Scholarship Program**, where members over age 55 can receive reimbursement for taking continuing education classes. For everyone who likes to move, we have **Fitness Matters**! In Fitness Matters, anyone can choose to participate in either "Cardio Matters" or "Working Out Matters", where they receive complimentary fitness logs to help you achieve your goals! With each completed log, you win a free prize from NSS Life! With

benefits like these, 2026 is sure to be your year! Keep an eye out for these programs in January or email jbelding@nsslife.org for more information now!

Social Media

Want an early Christmas present? The final count for cards donated in the Christmas Card Collection and the winners of the Christmas Ornament Contest will be announced on the NSS Life social media accounts, before they are released anywhere else! Give us a follow on Instagram (**@NationalSlovakSociety**), Facebook (**@NSS Life**) and LinkedIn (**@NSS Life**) to see all the Christmas Joy!!

Christmas Memories

*When snowflakes dance on winter winds
And colored lights shine Christmas cheer,
When children's laughter fills the air
And family gathers from far and near,*

*I try to celebrate with them
And not let my hurting show,
But the empty spaces within my heart,
At this season, seems to grow*

*'Till often times it fills the days
And many night times too,
With aching thoughts and memories
Of Christmases I spent with you.*

*So for now I'll wipe away the tears
And join with loved ones dear
To celebrate this Christmas time,
For I know that, in my heart,
you're here.*



The NSS Life Home Office staff dressed in their costumes for Halloween.

2025 NSS Pumpkin Decorating Contest Winners

(See Front Cover for Best Overall Winner: Gretchen Kropf – #0434)



Carved Category (12 & Under): 1st Place
Christian Cole - Assembly C774



Carved Category (12 & Under): 2nd Place
Connor Dooley - Assembly C774



Carved Category (12 & Under): 3rd Place
Elliot Gross - Assembly C102



Carved Category (Teen): 1st Place
Ben Gaither - Assembly C731



Carved Category (Teen): 2nd Place
Jack Gaither - Assembly C731



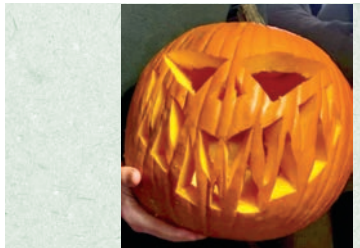
Carved Category (Teen): 3rd Place
Carson Bernardo - Assembly C588



Carved Category (Adult): 1st Place
Kathleen Cessna - Assembly 0731



Carved Category (Adult): 2nd Place
Michelle Bertrand - Assembly 0432



Carved Category (Adult): 3rd Place
Matt Pytel - Assembly 0432



Painted Category (12 & Under): 1st Place
MacKenna Althouse - Assembly C102



Painted Category (12 & Under): 2nd Place
Lilliana Ratley - Assembly C102



Painted Category (12 & Under): 3rd Place
Jameson Ratley - Assembly C102



Painted Category (Teen): 1st Place
Anthony Cherevka - Assembly C108



Painted Category (Teen): 2nd Place
Alexandra Schwer - Assembly C039



Painted Category (Teen): 3rd Place
Maxwell Edwards - Assembly C075



Painted Category (Adult): 1st Place
Laurie Fox - Assembly 0731




Painted Category (Adult): 2nd Place
Maggie Semego - Assembly 0108




Painted Category (Adult): 3rd Place
Katie Karkosiak - Assembly 0070

Christmas Card Collection!



Season's Greetings!
We are writing to share some information about one of our current projects! NSS Life is once again holding our Christmas Card Collection! We are asking people like you to donate holiday cards, letters, or drawings to be distributed to residents of Nursing Homes across Pittsburgh. Writing a holiday greeting in a Christmas card is a small act of kindness that brings hope and joy to those who may be having a blue Christmas. Our goal this year is to donate over 6,000 cards! All donations can be mailed or dropped off at 1301 Ashwood Drive, Canonsburg PA 15317 by December 8th. Thank you for helping us spread holiday cheer!

Sincerely,
Your Friends at NSS Life



NSS Life®

CHRISTMAS CARD COLLECTION



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

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



NSS Life®
Family Matters...

give the gift of
life insurance
This Holiday Season!



Merry Christmas
and
Happy New Year
to all of our
NSS Members

**Available from the NSS Heritage Museum
Gift Shop while supplies last!**

OPLATKY:

Package of 4 large wafers = \$5.00

Each large wafer = \$2.00

Small wafer with Christmas Blessing
ideal for placing inside
Christmas cards. Available in English
OR Slovak. Please specify.

Christmas Slovak Style:

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

Each booklet = \$12.00

(includes postage and handling)

Slovak Christmas CD:

Sung and produced by the Pittsburgh
Slovakians.

Features 14 traditional carols.

Each CD = \$17.00

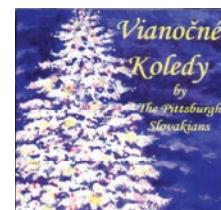
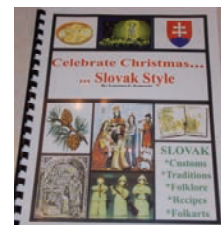
EXCLUSIVE! Slovak Christmas CD

Sung and produced by the Carmelite
Fathers in Lorinčik, Slovakia. Features
21 traditional carols.

Limited Supply Available

Each CD = \$17.00

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



National Slovak Society Heritage Museum Presents:

Kráslice Classes (Egg Decorating)

Saturday, March 14, 2026 Or Saturday, March 21, 2026

As the symbol of new life, Easter is the most important holiday in the Christian calendar. It has always been celebrated with joy and accompanied by numerous colorful traditions among the Eastern Slavs.

Experience the tradition of creating a colorful Easter egg of your very own!

Local artist, Mike Yanchak will guide you step by step through the process, while discussing the origin, techniques and symbolism used in creating “kráslice,” as they are called in Slovak.

Where: National Slovak Society Heritage Museum
351 Valley Brook Road McMurray, PA

Time: 10 AM - 3 PM

Cost: \$40 per person (includes all materials)

Class size is limited and designed for ages 12+.

Deadline for registration is February 25, 2026



For more information email:
nsshm.curator@gmail.com

CLASS SIZE IS LIMITED!

Name: _____

Phone Number: _____

Email Address: _____

I want to attend the March 14th class _____ I want to attend the March 21st class _____

Please submit this form with your payment by February 25, 2026

Make checks payable to NSSHM

Mail to: NSSHM

234 ILION St.

Pittsburgh, PA 15207

Scenes from the NSS HERITAGE MUSEUM'S Septemberfest Celebration



Vendor selling religious and holiday themed framed Dot art portraits.



Kathleen Moore and Judy Landa selling Paska bread.



Vendor selling various decorative lamps, scented candles, and other goods.



Vendor selling various hand knitted billows, bags and stuffed animals.



Vendor selling holiday themed wreaths.



Brigid Delien, Michael Weaver with son, Silas.



Arts and crafts demonstration on Egg painting.



Entrance to Heritage Museum.



Slovak woodcarving display.



Director Andrea Garbon helping with a vendor.



Rusty Gold Brewing Company representative.



Assembly #0731 members selling tickets for a PVR fundraiser.

Christmas Recipes

Nut Roll

- 2 c. flour
- 2 yeast cakes
- 1 tsp. salt
- 1 tsp. vanilla
- 1 c. canned milk
- 1/2 pound lard
- 4 whole eggs

Sift flour and salt. Add vanilla and yeast which has been dissolved in canned milk. Cut in shortening. Add one egg at a time and beat well after each egg. Mix all ingredients well. Place dough in refrigerator overnight. Next day roll dough to 1/4" thickness, spread filling and roll. Brush to with egg yolk to which a little milk has been added. Bake at 350 degrees or until brown. (Recipe makes 4 rolls)

POPPYSEED FILLING

- 1 pound ground poppyseed
- 2 cups sugar
- 1 teaspoon vanilla and milk

WALNUT FILLING

- 8 egg whites
- 2 cups sugar
- 2 teaspoons vanilla



Candy Kissed Twists

- 1 bag small pretzels (twisted)
- 1 (13 oz.) bag Hershey's Kisses milk chocolate
- 1 (10 oz.) bag of Hershey's Holiday Bits

Heat oven to 350°. Unwrap Hershey's Kisses milk chocolates. Place pretzels on a nonstick cookie sheet. Place 1 unwrapped Hershey's Kisses milk chocolate on top of each pretzel. Bake 5 minutes or until the chocolate is soft, but not melting. Remove from oven and gently press Hershey's Holiday Bits on top of the soft Hershey's Kisses milk chocolate. Cool and serve.

Snowberries

- 2 1/4 c. flour
- 1 tsp. baking soda
- 1/2 tsp. salt
- 3/4 c. brown sugar
- 3/4 c. granulated sugar
- 1 c. butter, softened
- 2 eggs
- 1 tsp. vanilla
- 12 ounce package white chocolate chips
- 1 c. dried cranberries

Preheat oven to 375°. Combine flour, soda and salt. In a large bowl, cream butter and sugars until light. Beat in eggs and vanilla. Gradually add flour mixture to combine. Stir in chips and cranberries. Drop rounded teaspoons onto ungreased cookie sheets. Bake for 10 minutes or until golden brown. Makes 4 dozen.

Christmas Pecans

- 4 c. pecan halves
- 1 c. sugar
- 2 egg whites, stiffly beaten
- 1/2 c. butter

Toast pecans at 325° for about 20 minutes until light brown. Fold sugar into beaten egg whites. Beat again to blend sugar (meringue). Fold cooled nuts into meringue. Melt butter in large baking pan (or melt butter in microwave and pour in). Spread nut mixture over butter. Bake at 325° degrees for about 50 to 60 minutes, "lifting" nuts up and turning over (with spatula) every 10 minutes. Cool on brown paper bags or on lint-free paper towels. Serves a crowd.

Christmas Balls

- 24 graham crackers
- 1 c. chopped walnuts
- 1 c. chopped dates
- 4 c. miniature marshmallows
- 1 c. sweetened condensed milk coconut

Roll graham crackers into fine crumbs, add nuts, dates, marshmallows and condensed milk. Mix well. Refrigerate overnight. In the morning, roll the mixture into balls the size of a walnut and roll in coconut. Makes 3 dozen.

Apricot Kindles

- 1 c. vegetable shortening
- 1/2 c. sugar
- 1 tsp. baking powder
- 1/2 tsp. baking soda
- Pinch of salt
- 3 1/2 c. flour
- 3 egg yolks
- 1/2 c. orange juice
- 1 jar apricot filling or preserves
- 3-4 T. chopped nuts
- 1/4 tsp. cinnamon
- Confectioners' sugar

Cream shortening and sugar. Mix together baking powder, baking soda, salt and flour. Beat egg yolks with orange juice. Alternating, blend the flour mixture and egg mixture into the shortening, starting and ending with the flour. Divide dough into 3 balls (About 11 ounces each). Chill slightly for dough to roll easy. Between wax paper, roll each dough into a 10 by 14 rectangle. Spread with apricot filling or preserves. Sprinkle with nuts and cinnamon. Roll each dough as for nut roll. Place seam down on greased pan. Bake at 350° for 30 to 35 minutes or until lightly browned. While warm, sprinkle with confectioners' sugar and slice into 1/2 to 3/4 inch pieces. Makes 3 loaves.

Egg Nog

- 12 large eggs
- 1 1/4 c. sugar
- 1/2 tsp. salt
- 2 quarts milk
- 1 c. dark rum (optional)
- 2 Tbsp. vanilla extract
- 1 tsp. ground nutmeg plus extra for sprinkling
- 1 c. whipping cream

In a 4 quart saucepan, beat eggs, sugar, and salt till blended. Gradually stir in 1 quart milk and cook over low heat, stirring constantly or until custard thickens and coats the back of a spoon. Pour custard into large bowl. Stir in rum, vanilla extract, 1 teaspoon nutmeg, and the remaining milk. Cover and refrigerate until well chilled, probably for at least 3 hours. Beat whipping cream until soft peaks form. Gently fold whipped cream into custard mixture. Pour into punch bowl. Sprinkle with nutmeg and serve.

ASSEMBLY 0039 Uniontown, PA

ANNUAL CHRISTMAS PARTY: We will be looking for you at our Annual Christmas Party on Sunday, December 7th at the Columbia Association Social Hall starting at 2:00 pm. Fun for the whole family!

- Great food
- Door prizes and gifts
- Chinese Auction for PVR Fund
- 50" Smart TV give-away
- Memorial service for members
- Fraternal fun

We will be filling out Christmas cards for the "NSS Christmas Card" collection program. The home office has set a goal of 6,000 cards. We will be doing our part!

We also will be talking about the upcoming 2026 NSS Quadrennial Convention coming up June 14-18 at the Sawmill Run Resort in Huron, OH. We will be electing delegates at our March 2026 meeting.

Our deepest sympathies go out to the families of the following members: Eleanor M. Babuscak, Josephine R. Carolia, Loni Cassidy, Joan M. Dowing, Janet Maust, Helen Ponzurick, Walburga Short, Patricia Weller, Norma W. Wible and Nancy Wilburn. May they rest in the loving arms of the Resurrected Christ.

The NSS Heritage Museum has a number of Slovak Christmas artifacts for sell. Check the latest issue of the "National News."

Our first meeting in 2026 will be held at the Bob Evan's Restaurant on Sunday, March 8th starting at 6:00 p.m. Have a blessed Christmas with your family!

Paul Payerchin
Secretary

ASSEMBLY R059 Whitehall, PA

Our thanks to Paula and John Lahutsky for hosting our November 2025 meeting and to Francine and Michael Slivka for providing baked treats. Our meeting opening prayer "O Heavenly King" was led by Protodeacon Michael Sawarynski. We will be conducting a food collection drive for New Bethany Ministries in Bethlehem PA in November and December. We are also donating money to benefit the Northampton

Food Bank through the Assumption Orthodox Church in Northampton PA. Because of the recent devastating massive flooding in the Diocese of Alaska (Orthodox Church in America), we are sending a donation to help with flood relief there.

We are also sending a donation to the Holy Transfiguration Monastery in Ellwood City, PA in memory of Nancy Sabol who fell asleep in the Lord on September 20, 2025. Nancy served as our assembly secretary for many years, including the years when we became a part of the NSS. She was a former teacher, enjoyed music, singing, reading, traveling, and people. She was definitely a people person and took people without extended family "under her wing." Her church life was very important to her, and she lived her faith.

Nancy is greatly missed by those who knew that side of her. She is survived by her daughter Elizabeth. May Nancy's memory be eternal!

Michele Guydan
Secretary

ASSEMBLY 0070 Brooklyn, OH

Our assembly is hosting our December meeting on **December 14th** 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. The deadline for reservations was November 30th. Any questions, please call John Karkosiak at (216) 741-6990.

John Karkosiak
Secretary

ASSEMBLY L075 Duryea, PA

Our assembly attended the Bone Appetite Matching Fundraiser for Region 2 and the SPCA at a dinner at the Woodlands in WB on Nov. 2, 2025 and sponsored a basket. We also sponsored a basket and attended the dinner at the Greenwood Hose Company 125th anniversary on October 24th, and a Veterans Day Bingo Pizza Party at the WBVA on November 23rd. Officers shopped for the Angel Tree outfits and toys for Greenwood Head Start children and Santa distribution of gifts after Thanksgiving.

In December the matching funds for Avoca Troop 316 will take place at the Ladore Lodge craft fair on **December 6th**, where we will assist the troop selling homemade chili.

Future Dates for meetings:

Selection of delegates for the June NSS Convention will take place on **January 10, 2026** at Grande Family Restaurant, Birney Ave, Moosic, PA at 1:00 p.m. If you are interested please attend the meeting to be nominated or contact Lehrae Edwards 570-569-2181.

April 11, 2026 - Meeting at Grande Restaurant at 1:00 p.m.

October 10, 2026 - Meeting (nomination & election of officers) at Grande Family Restaurant at 1:00 p.m.

August - date for Fraternal summer picnic to be announced.

Lehrae Edwards
Secretary

ASSEMBLY 0100 Pittsburgh, PA

A meeting will be held on **December 13th** at the Hartley Inn, Carmichaels, PA at 2:00 p.m.

All members are urged to attend these meetings. If planning on attending please call Melinda Chojnicki at 724-812-6150 so we can plan accordingly.

Melinda Chojnicki
Secretary

ASSEMBLY L102 Schnecksville, PA

Our assembly will be doing a Matching Funds on **December 7th** for Breakfast with Santa.

The Kiwanis Christmas party will be held on **December 10th** and the Camelot House on December 14th.

Sharon Wesnak
Secretary

ASSEMBLY 0110 New York, NY

A Christmas luncheon/annual meeting will be held on **December 7th** at Olivetto Pizzeria & Ristorante, Franklin Square, New York at 12 Noon. All members are welcome.

Rich DeSanctis
Secretary

ASSEMBLY 0123 Coraopolis, PA

Assembly members and guests who joined us for the Liberty Pole Distillery tour learned a great deal about whiskey production and its historical ties to Western Pennsylvania. Did you know there hasn't been a Vodka Rebellion? The day ended with a curated tasting with a flight of Liberty Pole products and some fellowship time over a light in-house menu. It was educational and fun.



Members in the Rickhouse of Liberty Pole Spirits.

We hope you have a joyful Christmas and New Year, with peace and safety for those who will be traveling.

As always, we'd like to hear about your ideas for service projects and fraternal activities. Please let us know about any community service or charitable fund raising you've done. Our contact information is at the bottom of the column.



Assembly 123 member Louis "Gino" Lannamorelli turned "96" on November 19th. Happy Birthday Gino!!

We're looking forward to a great 2026. Don't forget, it's a Convention year. It's likely our Delegate sign up/election will result in unfilled seats, so consider joining us. You'll put in full

workdays on the convention floor but there will also be plenty of social activity and some entertaining excursions. There's fun and fellowship, but most importantly, this is your opportunity to do your part to guide the future of the National Slovak Society.

Thank you for your attention,

Lyle Grover
President

ASSEMBLY 0160 Lorain, OH

A meeting/election of delegates will be held at Jim Czarney's house on **January 21, 2026** at 7:00 p.m. Please call or email Bob Katricak at 440-320-6916 or rkatricak@nsslife.org for more details. The convention is in Sawmill Creek, Huron, Ohio, June 14-June 18. All members of Assembly 160 are welcome to run for a delegate position.

Jenny Benner
Secretary

ASSEMBLY 0377 Bentleyville, PA

Our annual Christmas Party will be held on **December 7th** at Hugo's Restaurant. Cookies are always appreciated for 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.

Suzanne Skrypak
President

ASSEMBLY 0432 Fairview Park, OH

Election of Delegates for NSS Convention at Sawmill Creek Resort in Huron, Ohio will be held at Christmas Dinner/Meeting on **December 8th**. Election of Officers will also be held. Please email: Dave.Pytel57@gmail.com if interested in attending.

Our Christmas Dinner/Meeting and Elections will be held on **December 8th, 2025**, at Tony K's, 841 W Bagley Rd, Berea, Ohio at 7:00 p.m.

On **February 10, 2026**, a meeting will be held at the Pytel's residence at 7:00 p.m. Please try to attend.

Shawn Pytel
Publicist & Social Media

ASSEMBLY 0588

Elects Officers

Our assembly held its final meeting for 2025 on October 27, 2025. The assembly elected officers for two years and set meeting dates for the coming year. The officers elected for 2026-2027 are:

President - Ashley Bernardo
Vice President - Keith Kucherawy
Recording Secretary - Annette Stefka;
Financial Secretary - Joseph Stefka, Jr.
Activities Director/Eldress - Elaine Kucherawy

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

Monday - February 2, 2026 5:00 p.m.
Monday - April 13, 2026 5:00 p.m.
Monday - September 14, 2026 5:00 p.m.
Monday - November 9, 2026 5:00 p.m.

Please plan to attend the meetings and become active Assembly 588 members. Please contact Annette at 724-407-3591 if you are planning on attending a meeting.

Annette Stefka
Recording Secretary

ASSEMBLY 0617 Ashley, PA

A meeting for our assembly will be held on **Thursday, February 12, 2026**, at Amber Donia European Bakery at 1:00 p.m. Members planning to attend please contact John Kurilla at 570-239-5936 - 579-287-4163- jjkurilla@aol.com

The members of Assembly 617 would like to wish members of the NSS family a Merry Christmas and a Happy New Year.

Vesele Vianoce a Stastny Novy Rok.
John Kurilla
President



ASSEMBLY 0731 Lowellville, OH

Assembly 731 Halloween Hayride and Party was enjoyed by 50 members and friends. Attendees included toddlers, little kids, teens, young adults and senior adults sharing an evening together. There were plenty of activities after a hayride to the pumpkin patch where everyone picked a pumpkin. Games included a trip through the corn maze, a mummy wrap, balloon-popping, and everyone's favorite donut-on-a-string challenge. Everyone filled their bellies with hot dogs, chili, chips, cake and cupcakes before making s'mores. Members look forward to this event where family and friends of all ages can have fun.

Our next social event will be a Christmas Party on Saturday, December 6, 2:00 at the Lariccia Center in Boardman Park. We will have a basket raffle and 50-50 raffle as a Matching Funds activity. Guests are asked to donate a basket or prize for the raffle. Please contact Kathy Cessna (330-559-8554) by November 26th with the names of members and their guest planning to attend. Details and updates will be posted on our Assembly 731 Family & Friends Facebook page: <https://www.facebook.com/groups/403723159708377>

At a recent assembly meeting, we began planning 2026 assembly activities. We discussed several events and will have dates and details to share by the end of the year. Members are encouraged to follow our Facebook page and refer to the NSS Magazine for updates. Our next meeting will be Saturday, February 14, 2026 at Kathy & Jim Cessna's home at 1:00 p.m.

Laurie Fox
President

ASSEMBLY 0737 North Huntingdon, PA

Our assembly is planning a meeting and Holiday luncheon. More information to follow. If any questions, please call or text Andrea Garbon at 412-558-0314 or leave a message at 724-423-3992.

Andrea Garbon
President

ASSEMBLY 0774 Canonsburg, PA

Home Office Assembly 0774 will hold a meeting on December 10th in the Home Office Board Room at 11:00 a.m. We will be discussing donations to be made and upcoming events of the NSS, Region 5, and our communities.

Happy Holidays to you and your families!

John Payerchin
Secretary

Assembly 588 Halloween Party



Members of Assembly 588 recently attended an Assembly Halloween Party dressed in costumes. The party included a variety of Halloween games and related foods. The attendees enjoyed the evening and are looking forward to next year's assembly Halloween Party!

Assembly 110



Earlier this year, the members of Assembly 110 got together for their bi-annual weekend outing. On June 6 - 8, 2025 the members met at Woodloch Pines in Hawley, PA. Several of our members live across many states and this one opportunity every two years is enjoyed by all to get together and see each other all in one place.

Assembly 617



Check presented for fundraiser for Holy Family Food Pantry on Saturday, October 25, 2025.

In October, Assembly 617 held a business meeting followed by a Halloween social at Theos Metro in Kingston. The Assembly reviewed past activities and made plans for future activities. Among the activities discussed were Fraternal Day, Matching Funds activities, Join Hands projects, and Holy Family Food Pantry. Additional items discussed were meeting dates, election of officers, and new projects.

An important topic discussed was the upcoming NSS Quadrennial Convention, June 14th-18th in Ohio. The assembly request that any member desiring to represent the assembly at the convention should contact John Kurilla.

At the meeting the assembly offered congratulations to all members who participated in NSS sponsored and members who earned PVR Scholarships. It was also noted that a check will be presented to Holy Family Food Pantry.

John Kurilla
President

Assembly 731 Halloween Party Photos



Note of Thanks and Appreciation

If I haven't said it before, I thank you now! If I did thank you before, I would say it again!

I was proud and pleased to serve as a National Slovak Society Life Insurance Agent from April 28, 2003, until my September 4, 2024, retirement. Recently, I realized that I may not have thanked some of you who had been so special to me! For this, I apologize, appreciate all you've done for me through the years, and extend my sincere thanks to you at this time!

I thank my loving wife of over 58 years, Mary Kay, for her support and understanding during that time spent on my phone calls and appointments! I also thank our dear son, Todd, and our dear daughter, Erin, and their families, for the love and happiness they've always brought and currently bring us!

I thank Bill DelMonaco, NSS Agent for bringing me into NSS Life, and for being a true example and friend. I thank President Joe Stefka, Jr. and his Administrative Staff for their excellent leadership! I thank and appreciate Cyndi, Pam, Jill, Bethany, Lori and the other members of the office staff for always being so efficient, helpful, and caring!

Finally, I thank all my Policyholders for believing in me as their agent, and in NSS Life for their life insurance needs! I'm pleased to have been able to transfer my NSS Policyholder files and records to new NSS Agent, Alyssa Flood, here in Edinboro! Alyssa and her husband, Jake, already have NSS insurance policies with me as their agent from years ago.

Alyssa is sincere and dedicated and will be understanding to your future life insurance needs and concerns.

With my best wishes, always.

Ron Sturga

*Ron had previously been a Port Allegany High School Teacher and Football Coach (1963-1970), and then a member of the Edinboro University Faculty from 1970 until his retirement in June, 2001.



PVR NEWS

Welcome to December! May you feel the peace, hope, and joy that the Christmas spirit brings, and may the lights of the season remind you of Him who is the source of all light.



Thanks to our donors and sponsors, 2025 has been a banner year for the PVR Fund. From October 31, 2024 through October 31, 2025, we have added **\$181,407.91** to the PVR Fund.

THANK YOU, REGIONS AND ASSEMBLIES!

Over the past 12 months, our Regions and Assemblies have donated over **\$42,000** to help us reach our goal.

We recently received generous donations from:

Assembly 774	\$20,000
Assembly 554	\$10,000
Assembly 110	\$ 2,000

VOLUNTEER HOURS PROGRAM

For the last two years, the NSS Life Board of Directors has generously donated \$5 to the PVR Fund for each community service hour that our Regions and Assemblies report to the AFA. In 2025, this program resulted in a donation of **\$33,862.50**. December is full of volunteer opportunities - don't forget that your hours help your community AND the PVR Fund!



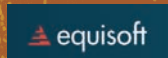
FUND BALANCE AS OF
OCTOBER 31, 2025

\$2,000,000



Raised
\$1,825,591

Alexander & Company
ADVERTISING AND MARKETING



PVR SCHOLARSHIP FUND

TREE OF LIFE DEDICATION

Donor Information

Full Name(s):

Address:

Phone:

Email:

Tree of Life Dedication Please make check payable to: PVR Scholarship Fund

- ☐ Leaf (\$250.00)
- ☐ Acorn (\$1,000.00)
- ☐ Stone (\$10,000.00)

Message for Engraving

A final proof will be emailed to you for approval before your dedication is engraved.

Completed form and check can be mailed to NSS Life at 1301 Ashwood Drive,
Canonsburg, PA 15317

NSS Life - 1301 Ashwood Drive, Canonsburg, PA 15317 - 724-731-0094 - info@nsslife.org

NSS SCHOLARSHIP FOR SENIOR MEMBERS A NATIONAL SLOVAK SOCIETY FRATERNAL PROGRAM

~ PURPOSE ~

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

~ MEMBER ELIGIBILITY ~

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

~ COURSE ELIGIBILITY ~

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

~PROCEDURE ~

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

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

DEPARTED MEMBERS OCTOBER 2025

Name	City and State	Date of Death	Assembly
Adams, Anne	Sewickley, PA	09/20/2025	L161
Alberti, Dianna	Sarver, PA	09/16/2025	0123
Alexander, James W	Lowellville, OH	09/23/2025	0731
Ansell, John Henry	Uniontown, PA	02/04/2025	0039
Babuscak, Robert E	Uniontown, PA	12/01/2023	0039
Baker, Leroy M	Pittsburgh, PA	08/08/2025	L105
Barger, Frank	Dubois, PA	07/29/2025	0554
Beitz, Ronald J	N. Huntingdon, PA	08/27/2025	0737
Bell, Michael	Point Marion, PA	10/12/2025	0039
Benedict, Theresa A	N. Huntingdon, PA	09/22/2025	0737
Blasco, Irene C	Pittsburgh, PA	08/15/2025	0100
Boxler, Mildred C	N. Huntingdon, PA	10/03/2025	0737
Broadie, Beverly A	Coraopolis, PA	09/23/2025	0123
Burcaw, Carol	Berlin, PA	08/24/2025	0039
Burger, Edythe M	Lowellville, OH	10/16/2025	0731
Burns, David	Erie, PA	10/06/2025	0731
Buterbaugh, Lula Mae	Dubois, PA	08/24/2025	0554
Butts, Robin D	Pittsburgh, PA	09/29/2025	L105
Byers, Francis	Butler, PA	09/26/2025	0774
Carricato, Anna	Irwin, PA	09/04/2025	0737
Carson, Eleanor T	Canonsburg, PA	06/27/2025	0774
Cicchinelii, Ronald	Oakmont, PA	10/03/2025	L105
Confer, George	Hamburg, PA	10/21/2025	L102
Cooper, James D	McMurray, PA	09/01/2025	0434
Crugnale, Barbara	Mingo Junction, OH	10/07/2025	0588
Csontos, Immaculate	Canonsburg, PA	09/13/2025	0774
Cummings, Selma L	Canonsburg, PA	09/01/2025	0774
Dailey, Darryl	Butler, PA	10/24/2025	0731
Deem, Daniel	Chillicothe, OH	10/08/2025	0731
Donovan, Margaret J	Schnecksville, PA	09/16/2025	L102
Dooley, Edwin	Farmington, PA	10/10/2025	0039
Earnhart, James E	Lowellville, OH	09/16/2025	0731
Fine, Ruth	Monongahela, PA	10/17/2025	0377
Folman, Robert J	Uniontown, PA	08/09/2025	0039
Frank, Andrew T	Bentleyville, PA	10/20/2025	0377
Fry, Harry Edward	Lowellville, OH	10/03/2025	0731
Gahagan, Kathleen	Pittsburgh, PA	08/10/2025	L161
Garred, Karen	Massillon, OH	10/05/2025	0039
Gibbon, James E	Pittsburgh, PA	09/20/2025	L105
Gilchrist, Barbara	McKeesport, PA	10/05/2025	L161
Gresh, Anna G	Uniontown, PA	09/25/2025	0039
Haas Sr, Robert Joseph	Tarentum, PA	09/10/2025	L105
Holler, Mary Lee	Coraopolis, PA	10/17/2025	0123
Holmes, Ralph	Washington, PA	10/12/2025	0377
Holmes, Ronald	Charleston, WV	09/08/2025	0774
Huaser-Gutche, Rosemary	Rhineland, WI	09/20/2025	0774
Hull, James R	Avella, PA	06/25/2025	0588
Isennock, Millard	Smithmill, PA	08/13/2025	0267
Kaminske, Terri Lynn	Prospect, PA	10/09/2025	0123
Karpiak, Robert	Verona, PA	09/20/2025	L105
Katonka, Maryann	Greensburg, PA	03/28/2025	0737
Ketterer, Maureen	Pittsburgh, PA	09/05/2025	L161
Knapo, Robert	Pittsburgh, PA	08/19/2025	L161
Kolling, Carole A	Pittsburgh, PA	09/24/2025	L105
Kowalski, Thaddeus	Elkton, MD	10/15/2025	0774
Kubaska, Jerry	Pittsburgh, PA	10/11/2025	L105
Kundrat, John	Mingo Junction, OH	02/03/2025	0774
Lackey, John W	Lowellville, OH	10/06/2025	0731
Lane, Evelyn	Middletown, PA	10/18/2025	L102

DEPARTED MEMBERS OCTOBER 2025

(Continued from page 20)

Name	City and State	Date of Death	Assembly
Larimore, Leslie J	Lowellville, OH	10/19/2025	0731
Latocki, Chester A	Grosse Ile, MI	09/18/2025	0381
Lesky, James	Natrona Heights, PA	09/27/2025	L161
Liberatore, Jeannette	Apollo, PA	10/15/2025	L105
Luke, James E	Lorain, OH	08/26/2025	0160
Mackovjak, Rosemary H	Parma, OH	08/28/2025	0004
Magnus, J C	Bonita Springs, FL	07/19/2025	0800
Martin, Audrey	Oakmont, PA	10/18/2025	L105
Mc Daid, Glenn E	McMurray, PA	10/28/2024	0434
Mc Kinney, Herman Randall	Itmann, WV	08/14/2025	0774
Mc Kown, Betty M	Seelyville, IN	09/18/2025	0705
Mc Steen, Maria O	Dubois, PA	08/30/2025	0554
McKinney Jr., Herman	Itmann, WV	08/14/2025	0774
Meltsch, Delores M	Bethlehem, PA	10/19/2025	R059
Mira, Thelma	Oak Hill, WV	06/08/2025	0774
Montgomery, Stanley	Warrington, PA	10/12/2025	0774
Morocco, Thomas	Erie, PA	10/10/2025	0731
Mraz, Eunice	Fredericktown, PA	10/18/2025	0377
Nelson, John	Schnecksville, PA	09/04/2025	L102
Nelson, Peggy	North East, PA	10/15/2025	0774
Nester, Floretta	Newton, WV	09/21/2025	0774
Nolsheim, David A	Englewood, FL	09/01/2025	0813
Oehmke, George Roger	Bethlehem, PA	02/15/2024	R059
Palmer, Edward	Pitcairn, PA	10/11/2025	0441
Panetti, Frances	Silver Spring, MD	09/25/2025	0774
Panzer, Elizabeth	Warrington, PA	10/25/2025	R059
Pickett, James Charles	Kenova, WV	08/02/2025	0774
Rayman, Doris J	McMurray, PA	10/07/2025	0434
Ressler, Anna Mae	Pittsburgh, PA	10/21/2025	L161
Richman, John W	Bentleyville, PA	10/15/2025	0377
Rider, Karen	Centre Hall, PA	10/23/2025	L040
Russo, Rosemary	Pittsburgh, PA	09/03/2025	L161
Schmidt, Barbara D	Coraopolis, PA	10/07/2025	0123
Schreckengost, Judith	Lowellville, OH	10/19/2025	0731
Semprevivo, Deanne	Seneca, PA	10/19/2025	0731
Senatore, Joanne M	Pittsburgh, PA	08/15/2025	L161
Shish, George	Creekside, PA	10/13/2025	0554
Sicari, Frank P	Lowellville, OH	10/08/2025	0731
Sihlanick, Robert	Little Ferry, NJ	08/03/2025	0110
Silvis, Timothy N	Pittsburgh, PA	10/15/2025	L105
Simasek, Joseph M	Canonsburg, PA	05/25/2025	0774
Simmons, Patricia	Brilliant, OH	10/23/2025	0588
Songer, Carol A	Clarence, PA	10/03/2025	L040
Stamm, Keith A	Schnecksville, PA	10/12/2025	L102
Stepko, John J	Bentleyville, PA	09/26/2024	0377
Stolar, Eleanor	Pittsburgh, PA	09/25/2025	0434
Strugala, Walter	Akron, OH	09/07/2025	0432
Tobin, Maryann	Pittsburgh, PA	09/18/2025	L105
Trego Jr., John	Bally, PA	10/22/2025	0774
Trunzo, Matilda	Melbourne, FL	10/04/2025	0813
Tubiello, Lydia	Bethlehem, PA	09/28/2025	R059
Watson, Fred	Canonsburg, PA	10/19/2025	0774
Wayda, Beverly	Amherst, OH	10/18/2025	0160
Wetzel, Pauline M	Schnecksville, PA	08/20/2025	L102
Whitback, Katherine	Meadville, PA	10/20/2025	0731
Woychic, Judith	Fairmont, WV	08/24/2025	0774
Yanosick, Joan	Pittsburgh, PA	10/07/2025	0100
Zenk, Barbara A	Homestead, PA	10/19/2023	0108
Ziemianski, John P	Pittsburgh, PA	04/07/2025	L105
Zuniga, Alvida	La Canada, CA	07/19/2025	0568

PVR Scholarship Fund Donations October, 2025

In Memory of **Jason Althouse:**

From Director Laurie Fox

& Mike Fox..... 50.00

In Memory of **Jason Althouse:**

From Chris & Bob Katricak . 50.00

In Memory of **Jason Althouse:**

From Assembly 774 500.00

In Memory of our son and brother,

Shaun Logan Crowley:

From Kevin, Lori, Kevin Jr.,

& John Crowley..... 20.00

In Memory of **Assembly 123 Deceased**

Members:

Kathy Bushik

Daryle Byers

Beverly P. Campbell

Mary Chirico

Gill Clark

Todd E. Corvi

Anna M. DeSarro

Carol Hill

Hilda M. Kenny

Mary Ann Latini

Rebecca Logar

Carolyn Maratta

Leonard Pugliese

Ada M. Skelley

Rosemarie Toooh

Leon F. Webb

From Assembly 123..... 100.00

Funds Raised from Septemberfest

2025 Basket Raffle 1,470.0

Matching Funds Contribution from

Septemberfest..... 920.00

One Perpetual PVR Scholarship:

From Assembly 554 10,000.00

Two Perpetual PVR Scholarships:

From Assembly 774 20,000.00

Donations For Septemberfest:

Assembly L102 250.00

Donation:

NSS Life Reading Matters ... 50.00

Assembly 110 2,000.00

Total..... 35,360.00





Tradičné slovenské vianočné koláčky - Medovníky



História medovníkov na Slovensku siaha prinajmenšom do roku 1619, keď bol v Bratislave založený prvý cech pekárov. Remeslo bolo v tom čase už rešpektovanou a zavedenou tradíciou, pričom sa cesto z medu a ražnej múky kvasilo mesiace alebo dokonca roky. Medovníky sa často prekládajú ako perník, ale sú to iné sušienky. Zvyčajne sú suchšie a majú iný

chuťový profil, pretože sú sladené medom namiesto melasy a korenia. Dnes sú medovníky tradičným a obľúbeným vianočným koláčikom, ktorý si užívajú pre svoju medovo-korenistú chuť.



Vianočné vinše

Vinšovanie je súčasťou vianočných zvykov, koledovania, rôznych obchôdzok i rodinných návštev. S ním späté vinše patria k ľudovej obradovej poézii a zasluhujú si osobitnú pozornosť. Sú výplodom poetickej duše jednotlivcov a trdajú sa podobne ako koledy cez pokolenia, v súlade s tradíciami.

(Ondrej Demo)

*Nech v dome Vašom zavládne radosť, že ste spolu,
keď rodina si zasadne k štedrovečernému stolu.
Lásky, šťastia hodiny v kruhu svojej rodiny,
užite si spoločne, krásne sviatky vianočné
a nech dlho prevláda novoročná nálada.*

Vinšujem vám, vinšujem, na peci koláče čujem.

*Dajte mi z nich pokošťovať,
Budem vám lepšie vinšovať.
Vinšujem vám keľo-teľo
A toto za mnou ani teľo.
(Vinš z obce Kráľ)*



S príchodom decembra sa na zemi vytvorí koberec zopár zostávajúcich listov, vietor nadobudne nový tón a teploty pod sivou oblohou zvyčajne rýchlo klesajú. Trávniky sa začínajú mrzáť a čoskoro sa na kríkoch usadia snehové vločky. Zároveň nás obklopujú vianočné pamiatky a zvuky – trblietavé ozdoby, mihotavé svetielka a vrúcne úsmevy. Táto slávnostná atmosféra prináša jedinečnú radosť, vďaka čomu je december skutočne výnimočným obdobím roka.

*Pánu Bohu záleží na každom jednom
z nás a každého pozná po mene, veď
On je ten, ktorému sa ani mŕtvi
netratria, lebo On je vskutku Bohom
živých, je to Boh žijúci.*

*Pripravme mu v našich srdciach
dôstojný príbytok, aby jeho Matka
nemusela hľadať miesto, kde položí
svoje Dieťa do jaslíčiek, ale aby ho
mohla vložiť do srdca každého z nás.*

*V tomto dohviezdnom čase Vám
vinšujeme*

*Radosťné a Milostiplné Vianočné sviatky
a šťastlivý nový rok 2026*



Prvé drevené jaslíčky ...

boli pravdepodobne postavené už v 7. storočí v bazilike Santa Maria Maggiore v Ríme. Časové umiestnenie vianočných sviatkov (24. december - 5. január) sa od vydania Rímskeho misála roku 1570 viac menej nemenilo. Vianočný čas sa aj dnes slávi od prvých večier dňa 25. decembra do prvej nedele po Zjavení Pána. Táto nedeľa sa v latinskej cirkvi nazýva nedeľou Pánovho krstu.



Pozvánka

Ak radi počúvate na Vianocné koledy a Vinše tie možno počuť v nedeľu počas Vianočnej doby počnúc druhou nedeľou v decembri na rádio stanici WPIT—730 AM od 3-tej do 4-tej popoludní z mesta Pittsburghu. Keď žijete mimo Pittsburghu možno to počuť cestou internetu, alebo cez smart devices. Povedzte "Alexa play WPIT-AM". Ak chcete počuť kedykoľvek predošle programy—či o podujatiach jednoducho kliknite cestou internetu na: **WPASR.COM**



Youth Circle Page

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

Assembly 377 Welcomes New Member



Our assembly welcomes our newest member, Theron Matthew Widman! Theron was born in Fayetteville Georgia on April 4 of this year. His parents are Travis Widman, a corporate pilot and Captain for Chick Fil A and Natalie Skrypak Widman an Air Traffic Controller in Atlanta and a lifelong member of the NSS.

Baby Theron enjoys playing, swinging, being read and sung

to, trying new solid foods and his newest accomplishment crawling! Mom is hoping he will be ready to try a piece of traditional poppyseed or nut roll in time for Christmas!

Theron's grandmother is Suzanne Skrypak who is the President of Assembly #377. Her husband, Gino Opice, is also a long time member. She has prioritized making each of her grandchildren members of the National Slovak Society.



Appreciation Letters

Dear Scholarship Committee members,

Thank you for awarding me one of your scholarships four years ago, as I graduated from Penn State in June with a Bachelor's Degree in Electrical Engineering. After being interviewed online, an offer was made for me to relocate to Honolulu, Hawaii, working as an electrical engineer with the Hawaiian Electric Company, which I accepted. I moved to Hawaii, obtained an apartment very close to my job and am very happy.

The scholarship helped me with some of my expenses while attending Penn State and I am truly grateful for your help.

Dane T. Anden

Dear Board of Directors:

I am writing to express my sincere gratitude for my scholarship. I was pleased to be selected as a recipient for the past four years and am deeply grateful for your support. I graduated from Penn State with a Bachelor of Science in Applied Mathematics with Minors in Statistics, Applied Economics, and Computer Science. I am now pursuing a Master of Data Analytics at Penn State, and looking forward to finding a position as data analyst. My education would not be possible without the generous support from your scholarship.

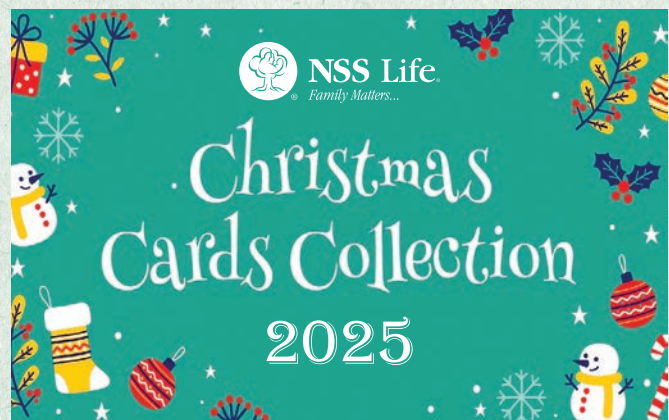
Raquel Anden Rhoads

CHRISTMAS CARD COLLECTION A NATIONAL SERVICE OPPORTUNITY!

DEADLINE DECEMBER 8TH, 2025

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

Deadline for submissions is December 8th, 2025.



National Slovak Society
1301 Ashwood Drive
Canonsburg, PA 15317

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