



NSS Life
Family Matters...

National News

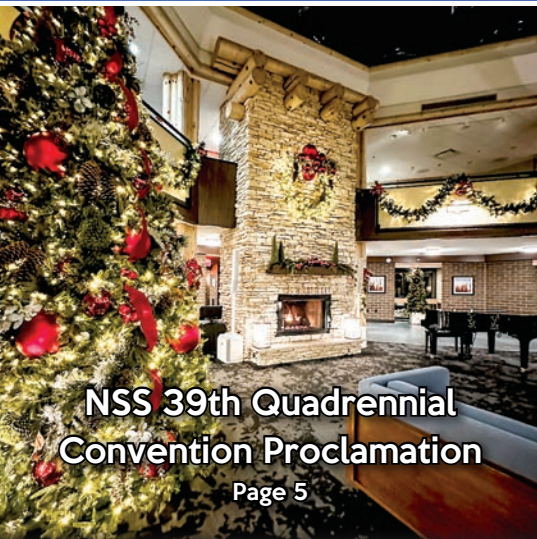
JANUARY 2026

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2025 Photo Contest Overall Winner: Mark Mason – #0731

See Page 12 for Further Winners



**NSS 39th Quadrennial
Convention Proclamation**

Page 5



NSS Life
Family Matters...

**2025
Third Quarter
Statement Recap**
Page 7



**2025 Christmas Ornament
Contest Winners**

Page 14



National Slovak Society

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Lori Crowley
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John G. Payerchin, *FIC, CRCMP, Secretary-Treasurer, CFO*
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Inside this Issue...

Assembly Activities

Activities at a Glance..... 3

From the Executive Officers

The President's Page..... 4
Proclaiming the XXXIX Convention 5
Secretary-Treasurer's Page..... 6

NSS Financial Matters

Third Quarter Financial Statement..... 7
Annuity Interest Rates..... 8

NSS Sales Department

Recommender/Change of Address Form 2
National Sales Director..... 9
Anniversary Offer Program..... 25-26

NSS News & Activities

The Community Corner 10
Reading/Fitness Matters Sign-Up 11
Photo Contest Winners 12
Christmas Around The World Photos..... 13
Christmas Ornament Winners..... 14
PVR Fund News 15
Assembly Meetings 16-17
Matching Fund/Events 18-19
Departed Members..... 20-21
PVR Scholarship Donations 21
Start Hearing 22
Easter Egg Class..... 23
Scholarship Thank You's..... 27

Národné Noviny

Traja králi..... 24
Z trojkráľových proročiek..... 24
Nový rok = Nový začiatok..... 24

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
January 10	Assembly L075, Meeting, Grande Family Restaurant, Moosic, PA at 1:00 pm
February 12	Assembly 0617, Meeting, Amber Donia European Bakery at 1:00 pm
April 30	Assembly L075, St. Frances Kitchen fund raiser
May 9	Region 2, Grotto Pizza, 337 Wyoming Valley Mall, Wilkes-Barre, Pa 18702
May 10	Assembly L075, Join Hands Day, KOC Hall in Pittston, PA at Noon
May 17	Assembly L075, Old Forge Softball Golf Tournament (TBA)
August 3	Assembly L075, Summer Picnic, Mercateli Segelia Park, Moosic, PA at 1:00 pm
September 21	Assembly L075 Montage Ski Patrol Golf Tournament
October 11	Assembly L075, Meeting, Grandes Restaurant (TBA)
REGION 5	Assemblies 0039, 0100, L105, 0108, 0123, L161, 0377, 0434, 0441, 0588, 0731, 0737, 0774
January 27	Assembly 0441, Meeting, Eat'n Park, Pittsburgh, PA at 6:00 pm
February 2	Assembly 0588, Meeting, Stefka residence, Gibsonia, PA at 5:00 pm
February 10	Assembly 0774, Meeting, Home Office Boardroom at 12 Noon
February 14	Assembly 0731, Meeting, Cessna's residence, Boardman, OH at 1:00 pm
March 8	Region 5, Spring Meeting, Home Office, Canonsburg, PA at 1:30 pm
March 15	Assembly 0123, Meeting, Eat'n Park, Pittsburgh, PA at 3:00 pm
March 19	Assembly 0123, Volunteering, Global Links, Pittsburgh, PA at 4:00 pm
April 1	Assembly 0123, Bingo, VA Hospital, Pittsburgh, PA at 3:00 pm
April 13	Assembly 0588, Meeting, Stefka residence, Gibsonia, PA at 5:00 pm
June 14	Assembly 0123, Delegates attending convention
September 14	Assembly 0588, Meeting, Stefka residence, Gibsonia, PA at 5:00 pm
November 9	Assembly 0588, Meeting, Stefka residence, Gibsonia, PA at 5:00 pm
December 13	Assembly 0731, Christmas Party, Boardman Park's Elton Beard Cabin at 3:00 pm
REGION 8	Assemblies 0004, 0070, 0160, 0432, 0595
January 21	Assembly 0160, Meeting/Election of Delegates, Jim Czarney's residence at 7:00 pm
February 10	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
January 11	Assembly L102, Meeting/Christmas Party, Wesnak's residence, Whitehall, PA at 3:00 pm

2026 Tentative Board of Directors Meeting Schedule

Saturday, March 21, 2026	Winter Board of Directors Meeting
Friday, June 12, 2026	Committee Meetings of Board of Directors/ Spring Board Meeting
Saturday, June 13, 2026	Spring Board of Directors Meeting
Saturday, August 22, 2026	Summer Board of Director Meeting (Virtual)
Thursday, November 12, 2026	Committee Meetings of the Board of Directors
Friday, November 13, 2026	Board Training
Saturday, November 14, 2026	Fall Reorganization Board of Directors Meeting
Sunday, November 15, 2026	Fall Reorganization Board of Directors Meeting

The President's Page...

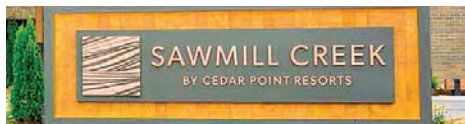
Joseph Stefka, Jr., FIC, President, CEO
Email: jstefka@nsslife.org



Happy New Year!

Wishing all of you a very Happy, Healthy, and Prosperous 2026 from the Officers, Board of Directors, and Home Office Staff of NSS Life!

Hoping all your New Year's resolutions continue throughout the year and are achieved.



39th Quadrennial Convention

This year will be extremely busy, as the 39th Quadrennial Convention will be held in addition to the usual annual activities and events. Planning for the Convention is well underway, with our Member and Community Engagement Department playing a crucial role. Monthly planning meetings have been held for the past several months, and the frequency will increase through June.

The Proclamation announcing the XXXIX Regular Convention of the National Slovak Society appears elsewhere in this issue. This is an official notification to all assemblies, regions, and members regarding the upcoming Convention in June at Sawmill Creek Resort in Huron, Ohio. Every four years, the National Slovak Society holds a quadrennial convention to review the past four years, conduct new business, revise the bylaws if necessary, elect a board of directors, and set a course for the next four years. The convention is the highest legislative, executive, and

judicial body of the NSS. Every assembly and region in the Society has the responsibility to send delegates to the convention to represent the members of their assembly or region. The election of these delegates will take place in early 2026, and they will play a crucial role in our Society's future by attending the convention. Please be sure to follow the guidelines for publishing the meeting to elect delegates in the *National News* at least 30 days before the meeting date.

PVR Scholarship

A goal to reach a \$2,000,000 balance in the PVR Scholarship Fund by 2026 was set at the 38th Quadrennial Convention. The PVR Committee has been working diligently over the past three years to raise funds to achieve the goal. In the last year, \$181,407 was raised, and the fund's total is \$1,825,591. This year, 2026, marks the 60th anniversary of the PVR Scholarship. Over the past sixty years, over 1,000 members of the NSS have benefited from the scholarship! If you have been a past PVR Scholarship recipient, please consider contributing to the fund to ensure that other NSS members in the future will have the same opportunity. Please help us reach our goal to have a self-sustaining PVR Scholarship Fund!

Look For The Good

By Joanna Fuchs

In the New Year, let's resolve to get less stressed, upset, anxious about things over which we have no control. Lets have a narrower focus on our lives, loving and helping our family and friends, making our community a better place to live, to create peace and contentment.

In the New Year, let's resolve to pay less attention to depressing stories on TV, in magazines and newspapers, and to stop focusing on what we want that we haven't got, instead of appreciating the many blessings we do have.

In the New Year, let's look for the good. We may have to search through a mass of negative media, but the good is there, all around us.

I wish for you a New Year filled with good, engulfed in serenity and happiness!

News of Narodniars

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

Assembly 588 Donates



Assembly 588 Recording Secretary Annette Stefka with the Assembly's donation to the North Hills Community Outreach Holiday Food Drive. Assembly 588 purchased nonperishable food items to present to the group during their bi-annual food drive. North Hills Community Outreach operates three food pantries in Northern Allegheny County.





**PROCLAIMING THE XXXIX
REGULAR CONVENTION
OF THE NATIONAL SLOVAK SOCIETY OF THE USA**

To all members of the Subordinate Assemblies, Regions, Board of Directors, Executive Officers, and Honorary Officers, respectively submit that in compliance with Article 4, Section A of the current By-Laws of the National Slovak Society of the USA, I hereby proclaim the:

XXXIX Regular Convention

To be convened on

Sunday, June 14th, 2026, at 7:00 p.m.

SAWMILL CREEK RESORT

HURON, OHIO

Subordinate Assemblies and Regions are hereby instructed to elect a delegate or delegates in compliance with Article 5, Sections A, B, C, D, E, F, G, H, and I of the current By-Laws of the National Slovak Society of the USA. These elections shall be held within the period commencing with the date of this proclamation in order that the names of duly elected delegates, their verification and other forms required be delivered to the address of the Secretary-Treasurer/CFO John G. Payerchin, 1301 Ashwood Drive, Canonsburg, PA 15317 no later than March 16, 2026.

Requirements with which every delegate is required to strictly comply are contained in the above-mentioned sections of the current By-Laws. The election of delegates is to be held in strict compliance with these directives, which are to be read at the Assembly or Region meeting before the election is conducted.

**Joseph Stefka, Jr., FIC
President & CEO**

Secretary-Treasurer's Page

John Payerchin, Secretary-Treasurer/CFO

Email: jpayerchin@nsslife.org



Happy New Year!

As we start 2026, may God bless you and your families this year. 2025 flew by so fast. I am now beginning my second year as Secretary-Treasurer/CFO, which is hard for me to believe. I have been so blessed and honored to serve in this role for the past year. Between our Home Office staff, Board of Directors, advisors, and especially our members, you have all made this a wonderful year and I am grateful and look forward to many more.

Our year-end financials must be completed by March 1st, and I will have a summary after we complete them. Hopefully in time for the April issue. Looking back at the 3rd quarter of 2025, I have listed the information on the next page. The reserving factors that I explained upon then release of the 2nd quarter statement continue to have an impact on the financials for 2025. They will begin to change in the 1st quarter of 2026 and continue to improve throughout the year.

A reminder to Assemblies to that you must advertise your meeting to elect delegates to the convention at least 30 days prior to the meeting date. All election forms must be returned to the Home Office by March 16, 2026, which is 90 days prior to the convention. We will be sending out the election packets to each Assembly and Region soon, and you may have even received them before this article is published. If you have any questions, please reach out to me.

On a separate note, I had the opportunity to represent NSS Life at the Westmoreland Shop With A Cop fundraiser on December 6th. This event is

to help the Pennsylvania State Police to raise money for a shopping experience for children that have been involved in or witness to a violent crime. NSS Life made a \$2,000 donation to help with the 2025 holiday season. Pennsylvania State Police Trooper Steve Limani along with Jason and Rhonda McCoy put a tremendous amount of effort into the evening. The Ugly Sweater event was a tremendous amount of fun. There

was a photo booth, charity basket raffle, food, drinks, charity auction, and even a visit from Santa. If you wish to donate, you can mail a check to SWAC, 100 N. Westmoreland Ave., Greensburg, PA 15601. The picture includes myself, Trooper Limani, and my friend Tony Kovatch, who connected me with this non-profit.

Here's an interesting fact for the start of the year: On March 16, 1926, physicist Robert Goddard launched a ten-foot rocket powered by liquid fuel from a snowy field in Massachusetts. This first ever liquid fueled rocket flight lasted only 2.5 seconds, climbed to 41 feet, and landed in a cabbage patch about 200 feet away. Though modest in outcome, this experiment became the cornerstone for today's modern rocketry. Wishing you all a safe and blessed new year.



National Slovak Society (NSS Life) Privacy Notice

Introduction:

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

Personal Information:

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

Protecting Your Personal Information:

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

Disclosure of Your Personal Information:

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

NSS Life Privacy Policy

Adopted January 23, 2019



2025 THIRD QUARTER FINANCIAL STATEMENT RECAP

Balance Sheet Comparison

Assets	September 30, 2025	December 31, 2024	Difference
Bonds	1,590,358,189	1,589,987,820	(370,369)
Preferred Stocks	10,886,994	4,671,600	6,215,394
Common Stocks	12,609,248	10,581,523	6,215,394
Mortgage Loans on Real Estate	164,330,424	159,948,948	4,381,476
Real Estate	3,173,619	3,224,615	(50,996)
Cash/Short Term Investments	31,344,765	41,358,523	(10,013,758)
Contract Loans	1,044,655	1,045,317	(662)
Other Invested Assets	17,473,518	6,200,000	11,273,518
Investment Income Due & Accrued	18,407,786	18,966,989	(559,203)
Premiums & Considerations	117,894	107,666	10,228
Aggregate Write-in	233,009	0	233,009
TOTAL Assets	\$1,849,747,092	\$1,836,093,001	\$13,654,091
Percentage Change Year to Year	0.74%		
Liabilities	September 30, 2025	December 31, 2024	Difference
Aggregate Reserves for Life	1,667,094,300	1,648,664,000	18,430,300
Aggregate Reserves for Annuities	59,176,638	59,426,015	(249,377)
Contract Claims (Life)	425,000	350,000	75,000
Policyholder Dividends	1,335,000	1,330,000	5,000
Interest Maintenance Reserve	4,259,531	4,386,881	(127,350)
Commissions	581,000	525,000	56,000
General Expenses	2,362,000	2,632,000	(270,000)
Amounts Withheld	57,764	37,041	20,723
Asset Valuation Reserve	18,578,600	19,669,800	(1,116,300)
TOTAL Liabilities	\$1,849,897,092	\$1,836,093,001	\$13,706,681
Surplus Contribution	150,000	150,000	0
Surplus	\$95,877,259	\$99,072,264	(\$3,117,315)
Solvency Ratio	105.51%	105.70%	

Income Statement Comparison

Assets	September 30, 2025	September 30, 2024	Difference
Premiums	165,618,816	175,531,503	(9,912,687)
Net Investment Income	66,310,826	67,042,339	(731,513)
Amortization of IMR	497,782	536,358	(38,576)
TOTAL Income	\$232,427,424	\$243,110,200	(\$10,682,776)
Expenses	September 30, 2025	September 30, 2024	Difference
Death Benefits	14,004,146	9,416,434	4,587,712
Annuity Benefits	186,844,987	196,429,911	(9,584,924)
Matured Endowments	77,715	26,961	50,754
Disability Benefits	3,577	3,577	0
Surrender Benefits & Withdrawals	667,895	600,992	66,903
Interest and Adjustments	12,415	12,215	200
Increase in Reserves	18,430,300	16,774,500	1,655,800
TOTAL Expenses	\$220,041,035	\$223,264,590	(\$3,223,575)
Commissions	4,130,589	4,359,745	(229,156)
General Insurance/Fraternal Expenses	9,681,400	9,763,822	(82,422)
Taxes, Licenses/Fees	355,398	388,001	(32,603)
TOTAL	\$234,208,422	\$237,776,158	(\$3,567,736)
Net Gain from Operations Before Dividends	(1,780,998)	5,334,042	(7,115,040)
Dividends	969,043	957,236	11,807
Net Gain after Dividends	(\$2,750,041)	\$4,376,806	(\$7,126,847)
Net Realized Gain/Losses Transferred to IMR	(2,558,051)	441,012	(2,999,063)
Net Income	(\$5,308,092)	\$4,817,818	(\$10,125,910)

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.



2025 Facts About Life Insurance



Who owns life insurance?

According to the 2025 Insurance Barometer Study, conducted jointly by
LIMRA and Life Happens, **51%** of American adults say they have some
sort of life insurance coverage (individual and/or group).

A majority of working adults
(**55%**) say they have life insurance
coverage through their employer.

Men continue to be more likely
than women to report owning life
insurance: **54%** versus **48%**.

Gen Z and **Hispanic**
adults are the least likely to
say they own life insurance.

From the Sales Department...

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



Insure your Love

Next month is the “Insure Your Love” campaign. The goal is to call attention to the greatest financial product ever devised and the reason people buy life insurance. The number one reason is because they love someone. People buy life insurance so their family can remain in the house even if the bread winner dies. They buy insurance so children can go to college whether a parent is living or not. They buy insurance to pay for last expenses. They buy insurance to help make dreams come true. They buy insurance because they love their family. Now might be a good time to evaluate your life insurance. We would love to help with a free quote. We offer plans that can be designed to fit any budget. Call your local NSS representative or Joe Elliott in the home office for more information.

IRA's and EDB's

IRA beneficiary rules became more complex after the SECURE Act. Know that spouses get preferential treatment. Then there are non-spouse beneficiaries. For most of them, their choice is either a lump sum or the ten-year rule, which may include some RMDs (required minimum distributions) depending on the circumstances. There is another category with an exception to the ten-year rule and that is for eligible designated beneficiaries (EDBs.) This includes a person (non-spouse) that is not more than ten years younger than the original IRA owner, disabled individuals, and minor children (until they reach age 21.)

NSS Life always recommends that you consult with your tax advisor or attorney to see how any ideas may affect your particular situation. The information expressed here is of general interest and not specific to your tax bracket.

4 C's of financial planning

Every endeavor, road trip, or vacation begins with a plan. So does financial planning. Here are the 4 “c”s of financial planning; create, conserve, consume and continue.

- C1 Create a plan that is doable and achievable. Make it work for you. Save, budget, automate, etc.
- C2 Conserve – nothing wrong with conservative returns. This beats losing money every day. Slow and steady wins the race. W.C. Fields said it best when he said, “I am more concerned with the return of my money than the return on my money.”
- C3 Consume some of your wealth for today. A good rule of thumb is the 70/20/10 method. 70% of your money goes to expenses, 20% for splurges (trips and other wants, and 10% for savings/investments.
- C4 Continuation of the plan to your heirs. Most accomplish this with life insurance. A good solid, financial plan would also include: a will, trust, power of attorney and a health care directive.

Take that first step and get started with your goals and dreams. The sooner you start the better off you will be in the long run.

NSS Life at NAIFA Meeting



Sales Director Greg Felton and Field Development Manager Jeff DeSantes representing NSS Life at the November NAIFA meeting in Cleveland, OH.

Thought For The Month:

- *If you want to change the world, go home and love your family.*
- *Not all of us can do great things. But we can all do small things.*
- *Give the world the best you have, and it may never be enough. But give it your best anyway.*
- *Either you run the day or the day runs you – your choice.*

Mother Teresa (1910 – 1997)

The Community Corner

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



2026 A Convention Year!

Let us welcome 2026! I hope that this year brings you happiness, health, and joy! The start of the new year brings a chance to once again sign up (or join for the first time!) for all of our NSS Life Member Benefit Programs! Read below to learn more about our incredible programs and how you can begin accessing the benefits today! 2026 happens to be an extra-special year (and not just because I am getting married this year!) because our Annual Convention is scheduled for June! Please mark your calendars for **June 14-18th** to join us in Huron, Ohio at Sawmill Creek Resort! We have plenty of fun scheduled, and I can't wait to share more information with you soon! For more information about the convention, don't hesitate to get in touch with jbelding@nsslife.org.



Christmas Card Collection

It is time for me to express my deepest gratitude to everyone who participated and donated to the 2025 Christmas Card Collection! Each year, I am blown away by the response of our members and other community members, and this year was no different!

By collecting even more cards than we did last year, we were able to spread even more holiday joy to residents living in nursing homes in the greater Pittsburgh area. I cannot begin to tell you how great the impact of small acts of kindness like this is. May the hope we spread carry into the new year. From the bottom of my heart, thank you for every card, letter, or picture donated! Let's set our goals even higher for 2026!

PVR Scholarship

Is 2026 your graduation year? Then, do I have some news for you! Applications for the 2026-2027 PVR Scholarship are now available! To qualify for the PVR Scholarship, you must be the insured party or the annuitant on an active NSS Life policy. The minimum amount for life insurance is \$10,000 of permanent insurance, and the minimum for annuity deposits is \$5,000. Don't forget that current college students can also apply for the PVR Scholarship if they haven't yet. To request an application, please call 412-770-2093 or email bbonnar@nsslife.org. All completed applications will be due to NSS Life by May 1, 2026.



Fitness Matters in 2026

Every year, most of us make a New Year's Resolution relating to our health and fitness. Maybe you want to be more consistent, surpass your goals from last year, or even start for the first time! Whatever your fitness goal, NSS Life is here to help with Fitness Matters! When you sign up for Fitness Matters, you will receive a complimentary fitness log from NSS Life! Use the log to track your fitness journey and reach milestones of achievement! Once you get a milestone, send in a picture of your log to receive a prize from NSS Life! Each level comes with a different prize, and

they only get better as you go! Choose either "**Cardio Matters**," where you can track your miles from daily walks/runs, or "**Working Out Matters**", where you can track other workouts like yoga, swimming, and Pilates. Fill out the entry form found later in this edition or sign up by emailing jbelding@nsslife.org.



Reading Matters in 2026

While some people are setting New Year's Resolutions, some of us are also setting reading goals for 2026! Want to encourage your little one to pick up a few more books this year? Reading Matters is here! For NSS Life Youth Members, Reading Matters provides free reading logs to encourage reading and achieving goals! Once a reading log is completed, it can be redeemed for a \$50.00 donation from NSS Life to the charity of your reader's choice! Your reader will receive special prizes from NSS Life and a certificate showcasing the donation made in their honor! Parents, this is a great way to teach your little ones about giving back, as they get to choose a charity or cause that is important to them! To get started, fill out the sign-up form found later in this edition or email jbelding@nsslife.org.



Social Media

Still looking for a New Year's resolution? A simple goal to complete is to follow NSS Life on social media! It's the best way to stay up to date on all the exciting programs, events, and other member benefits to come in 2026! Complete your resolution and follow us on Instagram (@NationalSlovakSociety), Facebook (@NSS Life), and LinkedIn (@NSS Life)!

NSS Fitness Matters Program Rules

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

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

If miles aren't your style, you can sign up for the “Working Out Matters” instead. In this program you can log other workouts you complete in 2026. What counts as a workout is up to you! From yoga classes, to rehabilitation stretching, to water aerobics, the possibilities are endless! This new program gives you the freedom to pick what workouts are right for you!

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

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

Rules

- You must be an active NSS Life Member to participate in the Fitness Matters Program.
- Members can sign up for this program at any time during the 2026 calendar year, and all miles/workouts will be valid through 2026.
- To participate in this program, fill out the attached form and mail it into the home office at 1301 Ashwood Drive, Canonsburg, PA 15317.
- You may only participate in one program at a time.

Contact Member and Community Engagement Associate, Jamie Belding, with any additional questions at jbelding@nsslife.org or at 412-770-2153.

NSS Fitness Matters Program Sign-up Form

Name: _____ Age: _____

Address: _____

T-shirt Size: _____ Assembly: _____

Program (Select Only One):

_____ Cardio Matters

_____ Working Out Matters

NSS Reading Matters Program

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

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

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

Guidelines

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

Contact Member and Community Engagement Associate, Jamie Belding, with any questions at 412-770-2153 or jbelding@nsslife.org.

NSS Reading Matters Program Sign-up Form

Name: _____ Age: _____

Address: _____

T-shirt Size: _____ Assembly: _____

Email: _____

2025 Photo Contest Winners

(See Front Cover for Photo Contest Overall Winner: Mark Mason – Assembly 0731)



Nature/Wildlife Category: 1st Place
Jacqueline Tepe – Assembly 0774



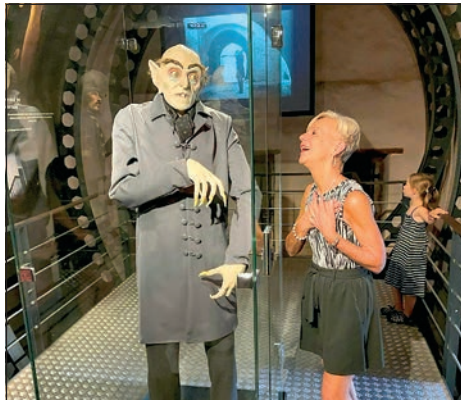
Nature/Wildlife Category: 2nd Place
Laura Arena – Assembly 0588



Nature/Wildlife Category: 3rd Place
Patricia Kropf – Assembly 0434



Human Interest Category: 1st Place
Barbara Mulich – Assembly 0039



Human Interest Category: 2nd Place
Joseph Stefka, Jr. – Assembly 0588



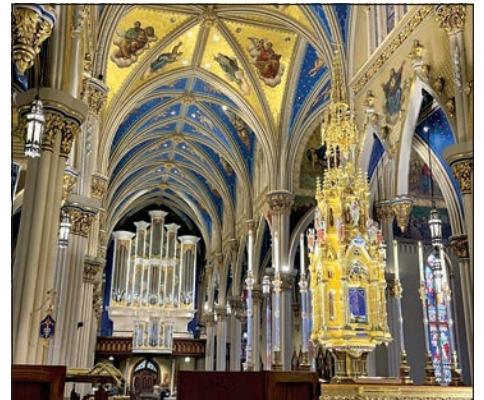
Human Interest Category: 3rd Place
Brianna Scanlan – Assembly 0123



Travel Category: 1st Place
Mark Mason – Assembly 0731



Travel Category: 2nd Place
Marti Pytel – Assembly 0432



Travel Category: 3rd Place
Brett Bernardo – Assembly 0588



"Best Photo" Category: 1st Place
Lorraine Crowley – Assembly 0441



"Best Photo" Category: 2nd Place
Marsha Weber – Assembly L105



"Best Photo" Category: 3rd Place
Kathleen Moore – Assembly 0377

The NSS Heritage Museum Presents "Christmas Around the World" 2025



Visitors walking through the Christmas displays



Various Christmas tree displays from different cultures from around the world



More Christmas tree displays from different cultures from around the world



Christmas display of the Nativity scene



Ondrejco family members with St. Nicholas (Larry Kozlowski)



Visitors viewing the museum's Slovak village woodcarving display



L-R: Heritage Museum director Sue Ondrejco with Member and Community Engagement Associate Jamie Belding and Director Bethany Bonnar



Youth visitors engaging with the arts and crafts table during the event



2025 Christmas Ornament Contest Winners



Frosty Group – Ages 5-7
Mackenna Althouse - Assembly L102



Rudolph Group – Ages 8-10
Jameson Ratley - Assembly L102



Snowflake Group – Ages 11-13
Lilliana Ratley - Assembly L102



Santa Group – 14-16
Ben Gaither - Assembly C731



Adult Group – 1st Place
Becky Gaither - Assembly 0731



Adult Group – 2nd Place
Theresa Cooper - Assembly 0774



Adult Group – 3rd Place
Lawrence Kozlowski - Assembly L161

*Thank you...for your
participation in the Ornament
contest. Your support made
our event a great success!
Happy New Year!*



PVR NEWS

Cheers to new beginnings! The PVR Fund Board of Directors sends warmest wishes to our members and friends for a joyful and prosperous year to come.

January 2026 marks the beginning of our convention year. Our goal's deadline is fast approaching! As of November 30, we are **\$164,821.84** away from our goal.

\$60 FOR 60 YEARS

2026 also marks the 60th year that PVR Scholarships have been awarded. To celebrate this milestone, we are encouraging our members to make individual donations in the amount of \$60. When participating in this fundraising drive, please make sure that you indicate your Assembly number with your donation!

To donate, please mail a check made out to "PVR Fund" to 1301 Ashwood Drive, Canonsburg, PA 15317.

FUN FACT:

Joseph Pulitzer, a Hungarian immigrant, spearheaded fundraising for the Statue of Liberty's pedestal. His 1885 crowdfunding drive raised over \$100,000 from over 125,000 people to complete construction of the pedestal.



**FUND BALANCE AS OF
NOVEMBER 30, 2025**

\$2,000,000

This January, take it day by day, goal by goal, and you'll be amazed by how far you've come.

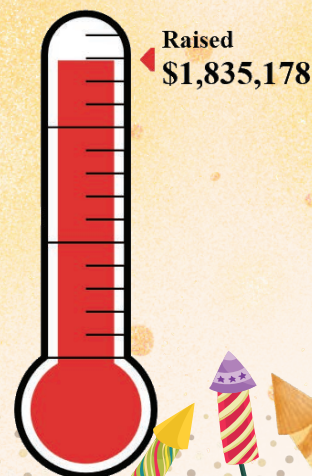
As always, many thanks to our donors and sponsors for your generous support!

Alexander & Company
Advertising and Marketing

AQS

Asset Management for Insurers

 **equisoft**



ASSEMBLY 0039 Uniontown, PA

Happy New Year! Welcome to 2026!



Barbara Mulich winner of TV

Many of our members and friends gathered for our Annual Christmas Party at the Columbia Social Hall. All enjoyed a delicious meal. A memorial service was held for those that died in 2025. Five Hundred dollars was raised for the PVR Scholarship Fund from the basket raffle. Those that attended took time to filled out Christmas cards for shut-ins.

During the fourth quarter meeting, the following officers were elected for 2026:

President: John Payerchin

Vice-President: Barbara Mulich

Secretary/Treasurer: Paul Payerchin

Trustee: Rita Leonard

Trustee: Nancy Schwer

Trustee: Tom Kocis

I stopped by the home office and picked up a couple hundred Christmas cards for our nursing residents here at the Passavant Lutheran Senior Life Community. They loved the cards! Congratulations to Alexandra Schwer who won second place in the recent NSS Pumpkin Carving Contest!

Our deepest sympathies go out to the families of the following members: John Henry Ansell, Robert Babuscak, Michael Bell, Carol Burcaw, Edwin Dooley, Robert Folman, Karen Garred and Anna Gresh. May they rest in the loving arms of the Resurrected Christ.

We will be electing delegates to the 2026 Quadrennial Convention at our first quarter meeting in 2026. The meeting will be held at the Bob Evan's Restaurant on Sunday, **March 8, 2026**, at 6:00 pm. It will be our Lenten dinner. Health, happiness & long life in the New Year.

Paul Payerchin
Secretary

ASSEMBLY L075 Duryea, PA

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 L102 Schnecksville, PA

A meeting/Christmas party will be held at the Wesnak's residence, Whitehall, PA on **January 11, 2026** at 1:00 p.m. Election of delegates will be held after the party.

Sharon Wesnak
Secretary

ASSEMBLY 0123 Coraopolis, PA

Happy New Year!

Assembly members who attended our Christmas Party and year-end meeting experienced a fine dinner, a lovely venue and fun games, along with passing motions on various donations.

Take note of these dates. For information & sign-ups, contact nss123@email.com or call 412-638-2754 or 412-638-7060.

March 15th - Assembly meeting and games at Eat'n Park, 100 Park Manor Dr, Pittsburgh, PA 15205 at 3:00 p.m. Convention Delegates will be elected at this meeting.

March 19th - Volunteer service at Global Links 700 Trumbull Dr, Pittsburgh, PA 15205 at 4:00 p.m. (Awaiting confirmation.)

April 1st - BINGO at the VA Hospital, HJ Heinz Campus 1010 Delafield Rd, Pittsburgh, PA 15215 at 3:00 p.m. The Easter Bunny is expected to attend.

June 14th - 18th NSS Convention at Sawmill Creek Resort by Cedar Point. Enroll as a Delegate before our March 15th meeting. If the number of volunteers exceeds our allotted delegate count, our delegates will be selected by ballot at that meeting.

We're looking into a tour of Phipps Conservatory and Botanical Gardens in the Spring. This is likely to be March or April. Please let us know if this interests you.

Your ideas for donations, fraternal activities service projects are always wanted. 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, 2026. All members of Assembly 160 are welcome to run for a delegate position.

Jenny Benner
Secretary

ASSEMBLY 0432 Fairview Park, OH

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

Shawn Pytel
Publicist & Social Media

ASSEMBLY 0441 West Mifflin, PA

A meeting for election of delegates to the 39th Quadrennial Convention will be held at Eat'n Park Restaurant, 5100 Clairton Boulevard, Pittsburgh, PA on **January 27, 2026**, at 6:00 p.m. Members attending please call or leave a message at 412-576-4874 (Lori Crowley) for reservations.

Lori Crowley
Treasurer

ASSEMBLY 0588

Election of Convention Delegates

Assembly 588 will hold a meeting on Monday, February 2, 2026, at the Stefka residence, 5007 Old Orchard Lane, Gibsonia, PA 15044 at 5:00 p.m. The election of delegates to the 39th Quadrennial Convention from Assembly 588 will take place at the meeting. If you are unable to attend the meeting but wish to be considered for election as a delegate, please send a letter requesting your election to Recording Secretary Annette Stefka at 5007 Old Orchard Lane, Gibsonia, PA 15044 by January 23, 2026. Please attend the meeting to elect our representatives to the 39th Quadrennial Convention, which will be held in Huron, Ohio, from June 14th through June 18th, 2026.

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

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

The next meeting of Assembly 617 will take place on Thursday, **February 12, 2026**, at the Amber Donia European Bakery in Kingston, beginning at 1:00 p.m. Members of the assembly are reminded that the NSS convention will be held in Ohio from June 14-18, 2026. Any member of the assembly interested in representing Assembly 617 at the convention should contact John Kurilla or attend the February meeting.

Also, Assembly 617 notes that Fraternal Day is tentatively set for August 6, 2026, at Knoebels Amusement Resort.

Members of the assembly planning to attend the February 12th meeting, please contact John Kurilla at 570-239-5936, 570-2876-4163, jkkurilla@aol.com

John Kurilla
President

ASSEMBLY 0774

Pittsburgh, PA

Our assembly will hold its Convention delegate election meeting at 12:00 Noon on Tuesday, **February 10, 2026**, in the Boardroom at the Home Office. If you are in Assembly 0774

and interested in becoming a delegate for the 2026 Convention at Sawmill Creek Resort in Huron, OH, please email or call me at the Home Office so I can add you to the delegate list. My email is jpayerchin@nsslife.org. We can send a Microsoft Teams meeting invite so you can join us virtually.

John Payerchin, Jr.
President

REGION 5

Pittsburgh, PA

Convention Delegate Election Meeting Notice

The Spring Meeting of Region #5 will be held on Sunday, **March 8, 2026**, at 1:30 p.m. at the NSS Home Office, 1400 Ashwood Drive in Canonsburg, PA. All assemblies in Region #5 are requested to send representatives to the meeting. The election of our Region's delegate to the 2026 NSS 39th Quadrennial Convention will take place at the meeting. A luncheon will be served following the meeting. Please contact Mary Lee Shingle, Executive Assistant, by email at mshingle@nsslife.org or by phone at 412-904-7398 if you plan to attend, so we have an accurate lunch count.

Joseph Stefka, Jr.
President - Region #5

Correction: December Issue Christmas Recipes

- Walnut Filling
- Two lbs. crushed walnuts
- Eight egg whites
- Two c sugar
- Two t vanilla

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!!**



Assembly 70 Matching Funds Program



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

Assembly 70 matching funds presentation to Dr Martin Luther Church for pierogi sales and stuffed cabbage meal.

Assembly 813 Matching Funds Program



L-R: Assembly 813 Secretary, Mary Jo Holker, Chris Hart Grand Knight, President Assembly 813, Dan Farrell, Deacon Joe Mueller and Father Jim Dane of Saint Columba Catholic Church, several men from the Knights of Columbus and Assembly 813 member Kerry Farrell.

President Dan Farrell, Assembly 813 presented the Knights of Columbus of Dothan Alabama with a matching funds check for \$500 for the annual food and toy drive for those in need. Each year, the Knights host a wonderful holiday dinner for under-served members of the community at the Alfred Saliba Family Services Center. Besides a lovely meal of turkey, potatoes, dressing, vegetables and desserts, all children in attendance at the dinner receive wrapped toys from Santa on December 13th. With help from Assembly 813, the Knights raised over \$700 and countless toys by asking members of the community to donate.

Assembly 123 Christmas Party



A few of our members taking time out for a photo. Everyone had a good time socializing.



Also celebrating a birthday in December is Mary Jane from Assembly 123.

Assembly 377 Christmas Party



Everyone has a great time at our Christmas Party in December. Looking forward to our next event.

NSS Assembly 731 Christmas Party

The Christmas season is officially here, and NSS Assembly 731 kicked it off with our annual holiday party! This cherished tradition brought together members and families for a joyful afternoon filled with laughter, community, and holiday cheer. Santa (Mike Fox) made a special appearance, delighting the children with gifts and festive spirit. Guests enjoyed delicious refreshments before participating in our always-popular basket raffle, where nearly everyone went home with a prize and we raised \$200 for matching funds.

We know how much effort goes into planning, hosting, and cleaning up after such an event, but seeing the kids enjoy themselves makes it all worthwhile. While attendance was a little lower this year, the spacious venue gave the children plenty of room to burn off their holiday energy. Looking ahead, we may consider a smaller hall, but for now, we're excited to announce that next year's party is already being planned!

Save the date for next year's Christmas Party: Sunday, **December 13, 2026**, at Boardman Park's Elton Beard Cabin at 3:00 pm. We look forward to celebrating with you again!



Santa and some of the children. (l-r: Valerie, Walter, Leila, Evelyn, Logan, Jimmy, Liana, Caleb)



Four 4-year-olds truly enjoyed Santa's visit.

Assembly 70

The group kicked off the holiday season by attending the Christmas Vili-ja (Slovak Christmas Eve Dinner) sponsored by the Benedictine Monks of St Andrew Abbey, the Slovak Institute and the Slovak Radio Club. Everyone had a great meal and were entertained by the Lucina Folk Dance group of which Andrew Karkosiak and Katie Karkosiak are both participating members.



L-R: Dancers Rachel Lamorgese, Alex Jung, Katie Karkosiak and Andrew Karkosiak, with John Karkosiak NSS 70 Treasurer (seated)



Lucina Folk Dancers Group Picture



NSS 70 group photo

Secondly NSS 70 had their annual Christmas party which included a wonderful meal and live Christmas music entertainment by Andrew Karkosiak. It was a wonderful event enjoyed by all and we introduced our newest member, Bryson Patrick Blaine. See picture below.



Next we presented a matching funds check to Dr Martin Luther Lutheran Church for their Nut Roll sales. See picture below.



L-R: Sarah Blaine NSS 70 President, Fred Spann DMLC Council President and Pastor Eric Markovich.

From all of us at NSS 70, we would like to wish everyone at NSSa Merry Christmas and Happy New Year.
John Karkosiak



Assembly L102 National Backpack Project



Drew Wesnak presenting a check to Kathleen Paul from the Hiram Dodd Elementary School.

Assembly 774 Donates To A Good Cause



L-R: Lisa Shriver, Donna Tenney, and City Mission employee.

Members of 774 presented a check in the amount of \$3,000.00 to City Mission Food Drive in Canonsburg, PA.



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 NOVEMBER 2025

Name	City and State	Date of Death	Assembly
Abels, Sara R	Englewood, FL	09/29/2025	0813
Allen, Hayden	Canonsburg, PA	09/20/2025	0774
Amos, Ruth	Shanks, WV	09/10/2025	0774
Augur, Judith B	Canonsburg, PA	08/15/2025	0774
Barber, Clarence	Tyrone, PA	10/02/2025	0267
Barger, Frank	Dubois, PA	07/29/2025	0554
Bausher, Jutta L	Schnecksville, PA	10/22/2025	L102
Bender, Gene	Belle Vernon, PA	10/18/2025	0377
Birky, Larelda M	Frankfort, IL	08/08/2025	0586
Bokor, Ronald	Monaca, PA	10/25/2025	0123
Braunegg, Agnes	Pittsburgh, PA	10/23/2025	0100
Brugger, Cornelius J	Bethlehem, PA	10/27/2025	R059
Buckley, John C	Pittsburgh, PA	10/23/2025	L161
Burkhart, James	Corry, PA	10/20/2025	0554
Burkhart, Betty	Birdsboro, PA	10/17/2025	L102
Burt, Richard K	Seelyville, IN	11/02/2025	0705
Chojnicki, Mary Lou	Pittsburgh, PA	05/09/2025	0100
Cronan, Dorothy	Indiana, PA	10/22/2025	0267
Danko, Mildred	Ravenswood, PA	11/12/2025	0774
Dapprich, Donna L	Pittsburgh, PA	11/18/2025	0100
Debar, Andrea M	Pittsburgh, PA	10/02/2025	L161
Dennis, John Sr	Trucksville, PA	10/21/2025	0617
Dickie, Robert	Reading, PA	11/09/2025	L102
Dickman, Margaret	Butler, PA	11/06/2025	0123
Dippold, Janet	St. Mary's, PA	11/18/2025	0554
Dominiak, Lois	Pittsburgh, PA	10/30/2025	L105
Dougherty, Rose Marie	Pittsburgh, PA	07/15/2025	L161
Dunnewold, Shirley	Lowellville, OH	11/21/2025	0731
Earlie, Charles P	New Lexington, OH	09/19/2025	0595
Ebersberger, M Kathleen	Beaver Falls, PA	11/12/2025	0588
Edwards, Atlas V	Canonsburg, PA	10/30/2025	0774
Erwin, Stanley	Oil City, PA	10/31/2025	0554
Eutsey, John	Scottdale, PA	11/07/2025	0737
Forgach, Esther	York, PA	10/04/2025	0434
Frey, Janet	Blandon, PA	11/14/2025	L102
Geltz, Sharon	Reading, PA	11/21/2025	L102
Gianneski, Heide Lore	Butler, PA	10/25/2025	0123
Glas, Mary Ann	Sun City, AZ	10/31/2025	0100
Goodman, Marian I	Canonsburg, PA	10/09/2025	0774
Gorney, Joanne R	Canonsburg, PA	08/16/2025	0774
Gorney, Joanne	Mingo Junction, OH	08/16/2025	0774
Gottschling, David	Erie, PA	10/30/2025	0774
Grinwis, Lois M	Grosse Ile, MI	10/07/2025	0381
Harnett, Christine	Warren, PA	10/29/2025	0554
Hinsman, Mary Christine	N. Huntingdon, PA	10/28/2025	0737
Holdren, Dorl	Morgantown, WV	09/28/2025	0774
Hopper, Lucille	Pittsburgh, PA	10/28/2025	L161
Hora, Irene	Belle Vernon, PA	11/01/2025	0377
Horgan, Donald D	Frankfort, IL	10/26/2025	0586
Hullings, Donna L	New Cumberland, PA	10/29/2025	L102
Humbert, Charles Barry	Pittsburgh, PA	10/24/2025	L161
Jampedro, James	Donora, PA	10/15/2025	0377
Jartin, Robert J	N. Huntingdon, PA	11/12/2025	0737
Joseph, Helen	Canonsburg, PA	10/27/2025	0774
Kasper, Sally	Warren, PA	11/08/2025	0731
Kauffman, Gloria	Wernersville, PA	10/30/2025	L102
Kozak, Bertha	Canonsburg, PA	10/31/2025	0434
Lascuola, Mary	Butler, PA	10/06/2025	0123
Lilly, Velma	Rock, WV	10/14/2025	0774
Lombardo, Louis	Rochester, PA	11/06/2025	0123
Louis, Catherine A	Bentleyville, PA	08/22/2025	0377
Maginity, Esther	Grosse Ile, MI -	09/13/2025	0381
Marangone, Norma	Coraopolis, PA	11/20/2025	0123
Mautino, Eugene J	Pittsburgh, PA	11/12/2025	L161

DEPARTED MEMBERS NOVEMBER 2025 (Continued from page 20)

Name	City and State	Date of Death	Assembly
Mc Pherson, Cynthia A	Grosse Ile, MI	10/01/2025	0381
McDaniel, Blaise	Wellston, OH	10/06/2025	0595
McMahan, Pauline	Columbus, MI	10/01/2025	0774
Messner, Margaret A	Schnecksville, PA	11/02/2025	L102
Migliozzi, Dorothy J	Pittsburgh, PA	10/30/2025	L105
Miller, Jack	Stoystown, PA	10/31/2025	0039
Miller, James	Mt Braddock, PA	11/14/2025	0039
Mills, William	Centre Hall, PA	11/17/2025	L040
Monaco, Martha E	Pittsburgh, PA	10/04/2025	L161
Mooney, James B	Pittsburgh, PA	11/18/2025	L161
Mottura, Irene J	Pittsburgh, PA	10/19/2025	L105
Mottura, Irene	Vandergrift, PA	10/19/2025	L105
Myers, Margaret	Natrona Heights, PA	10/29/2025	L105
Nalitz, Janice A	Pittsburgh, PA	11/11/2025	0100
Nave, A Ramona	Uniontown, PA	01/17/2025	0039
Notarberardino, Mary A	N. Huntingdon, PA	11/05/2025	0737
Owen, Ann	Sardina, OH	10/06/2025	0595
Padovani, Lisa	Firestone, CO	10/10/2025	0236
Papaila, Diane E	Pittsburgh, PA	10/28/2025	L105
Petro, Betty	Berlin, PA	10/30/2025	0377
Plasman, David	Charleroi, PA	11/12/2025	0377
Plunkett, Bill	Houston, PA	10/25/2025	0588
Pollard, Rose	McMurray, PA	11/11/2025	0434
Puher, Alexis W	Canonsburg, PA	09/17/2025	0774
Ramsey, Paul	Everette, PA	10/30/2025	0774
Rathfon, Gloria	Palmyra, PA	10/08/2025	0267
Rea, Wendy	Butler, PA	11/10/2025	L161
Reece, Billy R	Canonsburg, PA	06/30/2025	0774
Repan, Margaret L	Avella, PA	10/05/2025	0588
Roach, Patricia	Erie, PA	10/12/2025	0731
Robb, Victor E	Canonsburg, PA	10/24/2025	0774
Rolls, Dennis	Plumville, PA	09/09/2025	0774
Rudolf, Mary D	N. Huntingdon, PA	09/21/2025	0737
Russlee, Kenneth G	Canonsburg, PA	03/15/2025	0774
Sagas, John	Pittsburgh, PA	07/21/2025	L105
Schuch, Gerd W	Englewood, FL	07/27/2024	0813
Seidel, Robert R	Schnecksville, PA	10/29/2025	L102
Seidel, Robert	Reading, PA	10/29/2025	L102
Shavulsky, Carolyn J	McMurray, PA	08/22/2025	0434
Shields, Alan	Export, PA	11/06/2025	L105
Skowyra, William A	Canonsburg, PA	10/04/2025	0774
Sleighter, N Pauline	Uniontown, PA	11/10/2025	0041
Smith, Junna	Tanner, WV	08/23/2025	0774
Sobek, John	Donora, PA	01/21/2025	0377
Spinneweber, George	Coraopolis, PA	10/20/2025	0123
Stanko, George J	Canonsburg, PA	11/12/2025	0774
Stevick, Michael	Pittsburgh, PA	10/09/2025	L105
Stiffler, Florence	Indiana, PA	11/08/2025	L105
Stollar, Nancy	Claysville, PA	11/05/2025	0377
Suggs, William D	Schnecksville, PA	11/08/2025	L102
Swaim, Larry	Berkley Springs, WV	10/10/2025	0774
Swarer, Karen R	N. Huntingdon, PA	11/07/2025	0737
Thomson, Margaret	Fombell, PA	11/16/2025	0123
Thomssen, Robert	Des Plaines, IL	10/16/2025	0434
Tinner, Marilyn	Pittston, PA	11/03/2025	L075
Valuchuck, Nola	Indiana, PA	11/21/2025	L105
Wagner, William E	Pittsburgh, PA	10/29/2025	L105
Wible, Norman	Uniontown, PA	08/30/3035	0039
Wilson, Eileen	Humble, TX	08/26/2025	0774
Witkowski, Cathy J	Coraopolis, PA	08/17/2025	0123
Witters, Grace	Reading, PA	11/12/2025	L102
Woodall, Lillianna S	Uniontown, PA	10/30/2025	0039
Yaninty, Francis	Port Vue, PA	10/22/2025	0737

PVR Scholarship Fund Donations November 2025

In Memory of **Assembly 123 Deceased**
Members from September 2025:

Donna Bechtold
Phyllis L. Brant
Caroline Brown
Emma M Cummings
Margaret A Hrinia
Gregory Julia
Frank C. Klatte
Barbara R. Kozma
Virginia Lane
Bonita O'Neill
John Volante
Laura Zubal

From Assembly 123..... 100.00

In Memory of our son and brother,

Shaun Logan Crowley:

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

Matching Funds Contribution:

Assembly 160 500.00
Assembly L161 132.00
Assembly 441 132.00
Assembly 588 132.00
Assembly 737 132.00
Assembly 731 132.00

Donation:

Region 5..... 660.00
Assembly 160 500.00
Carol Anden 50.00
Director Lauren Fox..... 50.00
Director Keith KucheraWy .. 100.00
Director Theresa Zemelman . 500.00
Leo Hannah 200.00

Total..... 3,340.00



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- Access to a nationwide network of 3,000+ hearing professional locations



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- FREE deluxe warranty plan* (including loss and damage)
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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

Január...predstavuje nový začiatok, ako nedotknuté plátno pre rok – obdobie nádeje, stanovovania si nových cieľov, užívania si pokojných zimných chvíľ a oceňovania krásy v tichu alebo pohode. Je to tiež obdobie na zamyslenie sa nad uplynulým rokom, zbavenie sa ľútosti a prijatie prítomnosti. Po sviatočnom zhone ponúka január víťanú pauzu na oddych, nájdienie pokoja a sústredenie sa na to, na čom skutočne záleží. Kiež by sme v roku 2026 prejavovali láskavosť sebe aj ľuďom okolo nás.



Troja králi

6. január—Troch kráľov záverom vianočného obdobia bol sviatok. Typická bola aj koleda—obchôdzka kňaza so sprievodom po domácnostiach. Počas nej sa nad izbové dvere kriedou písali posledné dve číslice letopočtu a iniciálky troch biblických mudrcov (kráľov) G.M.B. (Gašpar, Melichar, a Baltazár), podľa ktorých tento deň dostal svoje meno.

Z trojkráľových pranostík:

Ak je na Tri krále jasno, zdarí sa pšenica.

Na Tri krále – zima stále.

Trojkráľovú zimu vlk nezožerie.

Nový rok = Nový začiatok

Akými nás chce mať Boh vnovom roku?

- **LÁSKAVÝCH** – „Budte k sebe navzájom láskaví a milosrdní, navzájom si odpúšťajte, ako aj vám odpustil Boh v Kristovi!“
- **AKTÍVNYCH** – „A slovo aj uskutočňujte, nebudte len poslucháčmi, ktorí klamú sami seba“
- **OBNOVENÝCH** – „A nepripodobňujte sa tomuto svetu, ale premeňte sa obnovou zmýšľania, aby ste vedeli rozoznať, čo je Božia vôľa, čo je dobré, milé a dokonalé.“
- **BDELÝCH** – „Preto aj vy budte pripravení, lebo Syn človeka príde v hodinu, o ktorej neviete!“

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





NSS Life ANNIVERSARY OFFER PROGRAM

Family Matters...



**EASY TO
APPLY**
SIMPLE ISSUE

**SPECIAL
CONSIDERATION!**
NO MEDICAL EXAMS!

QUALITY LIFE INSURANCE • LIMITED TIME ONLY * JANUARY THRU MARCH, 2026 *

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



NSS Life
Family Matters...

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

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

**See other side for complete rate listings.*

There is a limit of one policy per person. Anyone previously declined since 1/1/24 is not eligible for this program. Also excludes terminally ill, permanently disabled and others. If you purchased this plan last year you are excluded from this year's offer. Other exclusions may apply. Rates are based on age nearest birthday.

NSS Life Anniversary Offer Program

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

Prospect Information:

Name: _____ Phone: _____

Address: _____

City: _____ State: _____ Zip: _____

Recommender Information:

Name: _____ Phone: _____

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

Twenty Pay Life (\$10,000)

Age	Male Annual Premium		Female Annual Premium	
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
0	\$155.70	\$0.00	\$146.60	\$0.00
1	\$157.70	\$0.00	\$148.30	\$0.00
2	\$160.00	\$0.00	\$150.20	\$0.00
3	\$162.40	\$0.00	\$152.20	\$0.00
4	\$164.90	\$0.00	\$154.40	\$0.00
5	\$167.60	\$0.00	\$156.60	\$0.00
6	\$170.30	\$0.00	\$159.00	\$0.00
7	\$173.20	\$0.00	\$161.40	\$0.00
8	\$176.10	\$0.00	\$163.90	\$0.00
9	\$179.20	\$0.00	\$166.50	\$0.00
10	\$182.40	\$0.00	\$169.20	\$0.00
11	\$185.70	\$0.00	\$172.00	\$0.00
12	\$189.10	\$0.00	\$174.90	\$0.00
13	\$192.70	\$0.00	\$177.80	\$0.00
14	\$196.50	\$0.00	\$181.00	\$0.00
15	\$200.30	\$0.00	\$184.20	\$0.00
16	\$204.30	\$0.00	\$187.50	\$0.00
17	\$208.20	\$0.00	\$190.90	\$0.00
18	\$201.30	\$228.20	\$185.50	\$211.40
19	\$203.50	\$231.40	\$188.40	\$215.30
20	\$205.90	\$235.00	\$191.20	\$219.20
21	\$208.30	\$238.60	\$194.00	\$223.20
22	\$211.00	\$242.50	\$197.10	\$227.50
23	\$214.00	\$246.60	\$200.30	\$232.10
24	\$217.20	\$251.10	\$203.60	\$236.70
25	\$220.80	\$255.80	\$207.10	\$241.50
26	\$224.70	\$260.80	\$210.70	\$246.50
27	\$228.80	\$265.90	\$214.60	\$251.60
28	\$233.10	\$271.30	\$218.50	\$256.90
29	\$237.60	\$277.00	\$222.60	\$262.40
30	\$241.90	\$282.90	\$226.90	\$268.00
31	\$246.30	\$289.00	\$231.30	\$273.70
32	\$251.10	\$295.10	\$235.80	\$279.60
33	\$256.00	\$301.40	\$240.50	\$285.60
34	\$261.10	\$307.70	\$245.40	\$291.80
35	\$266.30	\$314.20	\$250.50	\$298.30
36	\$271.80	\$320.90	\$255.70	\$304.90
37	\$277.50	\$327.90	\$261.20	\$311.90
38	\$283.50	\$335.20	\$266.70	\$319.00
39	\$289.70	\$342.70	\$272.50	\$326.50
40	\$296.20	\$350.70	\$278.40	\$334.20
41	\$302.90	\$359.10	\$284.50	\$342.10
42	\$309.70	\$368.00	\$290.80	\$350.20
43	\$316.80	\$377.20	\$297.30	\$358.60
44	\$324.10	\$386.90	\$304.10	\$367.30
45	\$331.60	\$397.00	\$311.00	\$376.30
46	\$339.30	\$407.60	\$318.10	\$385.60
47	\$347.30	\$418.80	\$325.50	\$395.20
48	\$355.60	\$430.50	\$333.10	\$405.20
49	\$363.90	\$442.90	\$340.90	\$415.60
50	\$372.50	\$456.20	\$349.10	\$426.30

Twenty Pay Life (\$7,500)

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

Twenty Pay Life (\$5,000)

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

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



Youth Circle Page

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

Appreciation Letters

Dear Board of Directors:

I greatly appreciate the educational stipend. I am a freshman at Penn State University Park. I enjoy my introduction to micrology course, as I am learning about new weather phenomenon every day. I plan to finish my degree in meteorology in Spring of 2027.

Grace Darby

Dear NSS,

Thank you for providing me with my first year scholarship to Washington and Jefferson College. I am working hard in pursuit of my degree in finance and double minor in accounting and music. I am very grateful for your support.

Sincerely,
Emily Paquet

Assembly 0070 New Member



Bryson Patrick Blaine, Born August 19th, 2025, is our newest member in Assembly 70. Parents are Sean and Rebecca Blaine. Great-grandpa is John Karkosiak.

Winter Jokes For Kids

Q: Where does a snowman get the weather report?

A: The winternet.

Q: How did Jack Frost get to work?

A: By icicle.

Q: Why did the bear keep getting fired?

A: He always disappeared in the winter.

Q: What can you catch in the winter with your eyes closed?

A: A cold.

Q: What do you call an old snowman?

A: Water.

Snow & Ice Science Experiments

1. **Make Instant Snow**

Combine baking soda and water or use polymer fake snow for a texture experiment. Students compare real vs. "Instant" snow.

2. **Melting Snow Race**

Collect snow in cups. Add salt to one, warm water to another, and leave one untouched. Which melts fastest?

3. **Salt & Ice Sculpture Challenge**

Drip colored saltwater on ice blocks and watch tunnels form through the ice.

4. **Ice Excavation Dig**

Freeze small toys in a bowl of water. Kids use warm water, pipettes, or salt to rescue the items.

5. **Frozen Bubble Experiment**

Blow bubbles outdoors below 20°F and watch crystals form inside.

6. **Snowflake Observation Station**

Catch snowflakes on black paper and examine with magnifying glasses.

7. **Grow Crystal Snowflakes**

Use borax, water, and pipe cleaners to create beautiful snowflake crystal formations.

8. **Igloo Building Challenge**

Create igloos with sugar cubes or mini marshmallows and glue. Discuss insulation and engineering.

9. **Ice Lantern Experiment**

Freeze water around a container to make a hollow ice lantern. Discuss freezing points and density.

10. **Snow Volcano**

Add baking soda, dish soap, and vinegar inside a mound of snow for a winter volcano effect.

11. **Candy Cane Science**

Test which liquid dissolves candy canes fastest: hot water, cold water, oil, vinegar?

12. **Ice Cream in a Bag**

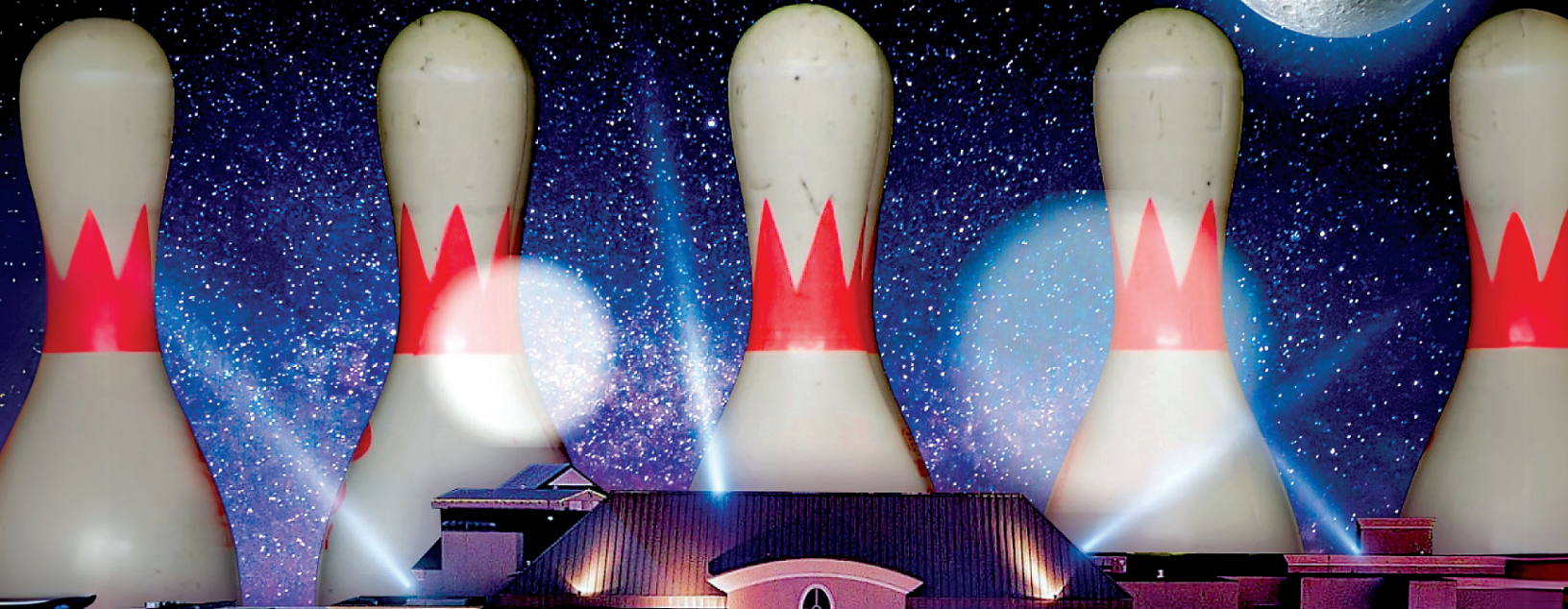
Use salt and ice around a sealed bag of ingredients to make ice cream while learning about freezing point depression.

National Slovak Society
1301 Ashwood Drive
Canonsburg, PA 15317

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