

National Slovak Society XXXIX Convention Delegates

BY VIRTUE OF BY-LAWS

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JOHN G. PAYERCHIN	Secretary/Treasurer, CFO
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LAUREN A. FOX	Director
ANDREA L. GARBON	Director
ABIGAIL A. GROSS, ESQ.	Director
KEITH A. KUCHERAWY	Director
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MARY JO HOLKER	Honorary Director
PAUL M. PAYERCHIN, JR.	Honorary Director
JUSTINE WESNAK	Honorary Officer

ASSEMBLY DELEGATES

Assembly Name

0039	Ficara, Lorrie
0039	Ficara, Tony
0039	Gera, Barbara
0039	Gera, Ted
0039	Hill, Todd
0039	Lako, Mara
0039	Lako, Victoria
0039	Leonard, Rita
0039	Mallick, Diane
0039	Mallick, Thomas
0039	McTeir, Heather
0039	Mulich, Barbara
0039	Mulich, Frances
0039	Mulich, Franklin
0039	Myers, Janet
0039	Schwer, Nancy
0070	Froelich, Matthew
0070	Karkosiak, John
0070	Karkosiak, Jr., John
L075	Collins, Dorothy
L075	Collins, Gary
L075	Edwards, Lebrae
L075	Gorgol, Patricia
L075	Gorgol, Richard
L075	Lazar, Adam
L075	Lazar, Allie
L075	Piccoletti, Lucy
L075	Piccoletti, Michael
L075	Piccoletti, Tom
L075	Sachetti, Lucille
L075	Wesnak, Bill
L075	Wesnak, Debbie
0100	Chojnicki, Keith
0100	Chojnicki, Melinda
0100	Chojnicki, Philip
L102	Althouse, Kylie
L102	Brinker, Brooke
L102	Brinker, Dakota
L102	Gross, Michael
L102	Shettig, Kay
L102	Wesnak, Carolyn
L102	Wesnak, Michael
L102	Wesnak, Paul
L102	Wesnak, Wanda
0108	Kralik, Daniel
0108	Kralik, Georgiann

0108	Strom, Linda
0108	Strom, Ryan
0108	Toth, Richard
0123	Bastaroli, Jerry
0123	Bastaroli, Tracey
0123	Buono, Linda
0123	Buono, Patrick
0123	Campbell, Tom
0123	Del Monaco, Bill
0123	Del Monaco, Valerie
0123	Grover, Jill
0123	Grover, Lyle
0123	Johnston Trax, Carol
0123	Knoll, Susan
0123	Knoll, William
0123	Krall, Deborah
0123	Nych, Kathleen
0123	Nych, Stanley
0160	Barnard, Steven
0160	Brunovsky, Rev. Michael
0160	Czarney, James
0160	Czarney, Margaret
0160	Katricak, Erin
0160	Katricak, John
0160	Katricak, Robert M.
0160	Kurta, Anne
L161	Allan, Theresa
L161	Boone, Charles
L161	Boone, Monica
L161	Boone, Ronald
L161	Burkhart, Joseph
L161	Collins, James
L161	Collins, Linda
L161	Collins, Patrick
L161	Kozlowski, Lawrence
L161	Lako, Carol
L161	Mann, Anna
L161	Mann, Justin
L161	Montalbano, Regina
L161	Ondrejco, Rudolf
L161	Rudisin, Susan
0377	Anden, Carol
0377	Bolbrich, Orville
0377	Bolbrich, Sonya
0377	Kascelek, Karen
0377	Matko, Robert
0377	Matko, Roseanne
0377	Moore, Kathleen
0377	Opice, Gina
0377	Skrypak, Suzanne
0381	Hanlon, Rosemary
0381	Merten, Jack
0381	Merten, Peter
0381	Merten, Rosemarie
0432	Pytel, Amanda
0432	Pytel, Dave
0432	Pytel, Marti
0432	Pytel, Shawn
0432	Walls, Marie
0434	Andrulonis, John
0434	Blazek, Frances
0434	Cooper, Terri
0434	Gahagen, Ruth
0434	Gahagen, Terry
0434	Kearney, Nicole
0434	Kearney, Tom
0434	Politowski, Mary
0434	Politowski, Robert
0434	Riepole, Eric

0434	Rudy, Beverly
0434	Sirakos, George
0434	Sirakos, Joy
0434	Wilson, Charles
0434	Wilson, James
0434	Wilson, Theresa
0441	Crowley Jr., Kevin
0441	Crowley, John
0441	Crowley, Kevin
0441	Crowley, Lorraine
0441	Devey, Edward
0554	Stricek, Jim
0554	Stricek, Ron
0568	Capps, Luba
0568	Dorusinec, Adelina
0568	Dorusinec, John
0568	Guizado, Victor
0568	Sabo, Dusan
0588	Bernardo, Ashley
0588	Bernardo, Brett
0588	Bernardo, Carson
0588	Kucherawy, Elaine
0588	Shingle, Darryl
0588	Stefka, Annette
0617	Buckley, Jim
0617	Buckley, Jo
0617	Gushka, Margaret
0617	Gushka, Robert
0617	Kurilla, John
0617	Kurilla, Stephanie
0731	Cessna Sr., James
0731	Cessna, Jessica
0731	Cessna, Kathleen
0731	Fox, Jr., Michael
0731	Fox, Sr., Michael
0731	Mason, Ashlynn
0731	Mason, Mark
0731	Mason, Matthew
0731	Mason, Peggy
0737	Bench, James
0737	Bench, Sandra
0737	Garbon, Andrew
0737	Garbon, Hilary
0737	Garbon, Martha
0737	Garbon, Steven
0737	Manns, Christine
0737	Myers, Bernard
0737	Myers, Eileen
0737	Palicka, Joy
0737	Palicka, Judith
0774	Cilia, Cathy
0774	Kapp, Robert
0774	Ladue, Carol
0774	Ladue, Nelson
0774	Orban, John
0774	Orban, Karen
0774	Orban, Stephanie
0774	Tenney, Donna
0774	Webb, Luke
0813	Farrell, Blaze
0813	Farrell, Daniel
0813	Farrell, Kerry

REGION DELEGATES

Region	Name
2	Petro-Wesnak, Marlin
5	Palko, Joseph
14	Wesnak, Sharon

ASHLEY M. BERNARDO



My name is Ashley Bernardo, and I respectfully submit my name for consideration as a candidate for the Board of Directors. It would be a tremendous honor and privilege to serve on the Board of Directors of the National Slovak Society. As a fourth-generation member since birth, the National Slovak Society has played a

significant role throughout my life. My great grandfather, Josef Stefka was instrumental in helping to establish Assembly #588. My grandfather, Joseph Stefka, Sr. was the President of the National Slovak Society from 1978-1993. One of my very first NSS memories was leading the Pledge of Allegiance at the 30th Quadrennial Convention from the dais in 1990. Visiting my grandfather at his Southside office was a favorite outing of mine. I attended many Region 5 meetings at the home office with my parents and grandparents. I would help set up the lunch with my grandma and mother. Attending the Pallan Plan meetings with my grandmother and parents is also a strong memory. I always participated in all of the contests and children's events such as the annual Region 5 Christmas party. I looked forward to attending the golf and bowling tournaments yearly growing up and helping my father, Joseph Stefka, Jr, as he was the Activities Director for many years. Watching my father fulfill his responsibilities as a member of the Board of Directors for 26 years and as President & CEO for the past 6 years has inspired me to want to follow in his leadership footsteps.

I was also honored to be a recipient of the PVR Scholarship. I graduated summa cum laude from Bethany College with Distinction earning a Bachelor of Arts degree in Elementary Education. During my high school and college years, I consistently held leadership roles, demonstrating initiative and responsibility in group settings, such as President of the National Honor Society and being selected as Senior Fellow of the Education Department at Bethany College. I was hired by Burgettstown School District the summer after I graduated for my first teaching position as a first-grade teacher. Because of my outstanding technology skills, I was nominated by the school district as a Keystone Technology Integrator for 2008. I held several leadership positions, including representative for our Annual Heartwood Character Education event and District Educational Advisory Committee member for several years as well as participating in the district leadership retreat. As an elementary teacher, I led a diverse environment of students that required constant decision-making, clear communication, and proactive problem-solving. I regularly collaborated with colleagues, families, and administrators, took initiative to implement new strategies, and remained accountable for measurable outcomes. These experiences have developed my leadership, organizational, and governance-focused skills.

Having a family of my own built on strong core values

was something I always dreamed about. My husband, Brett and I are proud parents of four children, Carson (16), Bella (14), Adalyn (11), and Caroline (7). The National Slovak Society has been a part of all of their lives since birth. It continues to be an important part of our family's life, and our entire family actively participates in the contests, assembly meetings, events, and National Conventions. As a mother of four, I have developed exceptional organizational, time management, and multitasking skills through coordinating busy schedules, activities, and commitments.

After Bella was born in 2011, I made the difficult decision to step away from teaching to raise our children. My strong drive for leadership and making a difference didn't stop while I was at home. I quickly became the co-chair of the Parent Steering Committee at my children's preschool, where I led the meetings and would oversee various committees. I participated on several committees where we planned events and fundraisers for the preschool. I continue to be highly involved in my children's elementary school and middle school. I serve as co-chair of both schools' Staff Appreciation Committees, where we plan and coordinate ongoing staff recognition efforts throughout the school year, as well as organize and implement a week-long celebration at both schools in honor of Teacher Appreciation Week. In addition, I co-chair the 5th grade committee leading 13 volunteers in planning and implementing events for the entire 5th grade class at our elementary school.

In addition, in November of 2015, I became an independent consultant for a national clothing company to help contribute to our family while being at home with our children. Through my business, I personally led all operational and strategic functions, including inventory management, sales, marketing, and financial oversight. I took initiative to grow the business by reinvesting profits and expanding reach through pop-up and in home events and team-building, ultimately creating a successful venture. Due to my success of my team, I was promoted to Trainer Level. Building and mentoring a business team further strengthened my leadership and collaboration skills, which I am eager to bring to a board of directors' role. Due to my business' success, my part-time venture quickly turned into a full-time, seven day a week job. While all of my hard work paid off, I ultimately decided to transition away from this role, as the time commitment no longer aligned with my priorities at that time for my family life. I'm forever grateful for all of the leadership, organizational, and financial management skills I gained from this endeavor.

My involvement in the National Slovak Society has continued into my adulthood. I currently serve as the President of Assembly #588. At the 37th and 38th Quadrennial Conventions, I organized, scheduled, provided activities and led the Youth Funfest providing fraternalism to the next generation of NSS leaders. For the 39th Quadrennial Convention, I assisted the NSS Member and Community Engagement Department in reviewing past Funfests and planning the structure for the upcoming event. I have volunteered in the past with for the annual Septemberfest.

I am deeply committed to the mission and future of the National Slovak Society. I would be honored to contribute my

National Slovak Society XXXIX Convention Director Candidates

experience, leadership, and dedication in service as a member of the Board of Directors and to help the NSS continue to be a leader among fraternal benefit societies. I would greatly appreciate your support.

Fraternally,
Ashley Bernardo

MICHAEL J. CZARNEY



My name is Michael J. Czarney, and I have proudly served as a Director of the National Slovak Society (NSS) since 2014. I am seeking re-election and would be honored to continue serving in this role. I believe my experience, leadership, and commitment to our mission position me to contribute meaningfully to

the continued success and growth of the NSS, and I respectfully ask for your support.

Over the past four years, the NSS has demonstrated strong growth and resilience, even in a challenging and competitive environment. Our assets have grown to nearly \$1.85 billion, placing us among the top fraternal organizations by assets. We have achieved a surplus exceeding \$90 million and expanded our membership to over 42,000. I am proud to have played a role in this success and am committed to building upon this momentum in the years ahead.

During my 12 years as a Director, I have actively contributed to the Board's work through committee service and professional development. I currently serve as Chair of the Compensation Committee and the Technology Committee, and I serve on the Fraternal Growth and Membership Committees. I have participated in numerous AQS Symposiums, as well as Board Institute and Master Class programs through the American Fraternal Alliance. These experiences have strengthened my understanding of both the business and fraternal aspects of our organization, enabling me to make informed decisions that support long-term success.

I am a lifelong member of the NSS and deeply rooted in its traditions. My wife, Randi, and our children, Cash and Sadie, are also proud members. My family's legacy within the NSS spans generations, with multiple relatives having served as officers of Assembly 160 in Lorain, Ohio. I am honored to continue that legacy as the current Elder of Assembly 160.

Beyond the NSS, I have been actively involved in fraternal and community leadership. I served as Vice President of the American Slovak Club in Lorain, Ohio, for 10 years before serving as President from 2020 to 2023. Additionally, I have represented the NSS in the Ohio Fraternal Alliance (OFA) for over 11 years, serving in leadership roles including President, Immediate Past President, First Vice President, Third Vice President, and Board Member. These experiences have reinforced the importance of collaboration, adaptability, and

unified leadership—especially in navigating the challenges of recent years.

Professionally, I bring over 26 years of experience in the financial, insurance, and real estate industries. I have held positions with Charter One and other financial institutions, as well as with Progressive Corporation in the insurance sector. I earned a Bachelor's degree in Communications with an emphasis in Public Relations from Adrian College. I've held a life and health insurance license and currently have a real estate license in the State of Ohio. I have also completed the Legal Principles Claims Specialist course through the American Educational Institute.

In addition to my professional background, I am currently serving as a Building Substitute in my local school district while pursuing a Master's degree in Education, which I expect to complete within the next year. This experience has further strengthened my leadership, communication, and problem-solving skills.

Service to others is a core value in my life. I have been actively involved in charitable efforts, including more than 8 years with the American Cancer Society's Relay for Life, where my team raised over \$80,000. My wife and I have also supported St. Jude Children's Research Hospital, raising over \$5,000. I am also an active father, coaching my children's basketball and soccer teams in the Amherst Youth Association.

I am confident that my combination of fraternal involvement, professional experience, and community service equips me to continue contributing to the NSS in a meaningful way. I remain committed to our mission and to ensuring that the NSS continues to grow and thrive for future generations.

Thank you for your past support, and I respectfully ask for your continued support in my re-election as Director.

Fraternally,
Michael Czarney

LAUREN A. FOX



My name is Lauren Fox, and I am honored to serve as a National Director since 2020. I feel confident that my experience and long standing involvement with NSS have prepared me to continue serving our membership effectively. As the first of twelve children, I learned early in life the importance of responsibility,

compassion, and working together. Those values continue to guide my commitment to NSS as I seek to continue serving our members and helping lead NSS into a strong and successful future.

I have been an NSS member since childhood enjoying the fun activities offered to youth members. As an adult, I became active in Assembly 731 in 1996 when I helped plan

events and was elected Secretary. I became Assembly President in 1998, a role I still proudly hold. Keeping our assembly active and welcoming has always been a priority to me. I also work as a fraternal agent to bring new members into the Society. I served many years as Secretary for Region 7. Since 1998, I have represented Assembly 731 as a delegate at every Quadrennial Convention and have served on the Elections, Financial, and Fraternal Committees. In 2014, I was honored to receive the NSS Fraternalist of the Year Award.

I was selected by the Board of Directors in 2020 to fill a vacancy on board and elected by the delegates in 2022. During my term, I have served on the Compensation, Audit, Assembly Growth, Fraternal Outreach, and Heritage Museum committees. I attend all board meetings and complete weekly cybersecurity training to stay current with Board responsibilities to help protect our computer system, networks and data from digital attacks.

I attend the AQS Symposium each year to stay informed about the Society's investments and participate in American Fraternal Alliance programs that encourage collaboration among fraternal organizations. I also serve on the Ohio Fraternal Alliance Board of Directors, where I am currently 1st Vice President and chair their Scholarship Committee.

My professional background includes 35 years as Administrative Secretary to the Superintendent of Mahoning County Schools, working closely with the county school board, administrators, and eleven local school districts' superintendents, while also supervising the county office secretarial staff. My career strengthened my organizational skills and involved daily interaction with the public, always with a commitment to clear, helpful, and courteous service.

While working full time and raising three children, I stayed active in their youth organizations as a Girl Scout leader, Lake-to-River Service Unit Secretary and Chairperson, 4 H advisor, and advisor to the Mahoning County Junior Fair Board. I also coordinated high school band and cheerleading performances and school displays in Education Hall at the County Fair.

Since my retirement in 2009, I remain active in my hometown as President of the Poland Historical Society, Chair of Poland's America 250 Committee and serve as a member of the Poland Township Park Advisory Board and the Poland Leadership Alliance.

My husband, Michael, and I have been married since 1973. We raised our three children—Beth (Matt), Becky (Bill), and Mike Jr. (Anne)—in Poland, Ohio, where we grew up. We are blessed with six wonderful grandchildren: Ashlynn, Cameron, Logan, Ben, Jack, and Walter, all active NSS members and part of our Society's future.

I believe the strength of NSS has always come from its members—past, present, and future. Each generation contributes to the Society we know today, and our continued success depends on supporting one another and welcoming the next generation into leadership. NSS thrives when we work as a team: honoring the foundation built by those before us, strengthening our assemblies today, and preparing our young members to carry our mission forward. If re elected, I will continue to focus on that teamwork to help keep our Soci-

ety strong for decades to come.

Fraternally,
Lauren Fox

ANDREA L. GARBON



My name is Andrea Garbon, and I extend my sincere fraternal greetings and gratitude to the NSS Life Executive Officers, Directors, Honorary Members, Members, and Guests. It is truly an honor and privilege to have served as a Director for the past twelve years—and to be a lifelong member of NSS Life. I am filled with

pride as we celebrate our 39th Quadrennial Convention, a milestone few fraternal organizations ever achieve. With reverence and remembrance, we hold in our hearts those who are no longer with us and their families. It is always a joy to reconnect with old friends and form new bonds along the way.

Over the past twelve years, I have diligently prepared for, attended, and actively participated in all regular and special board meetings. My current committee service includes Audit Committee Chairperson, Membership Growth Chairperson, Enterprise Risk Management, and the NSS Heritage Museum. Throughout my tenure, I have also contributed to the Compensation, Assembly Growth, and Fraternal Growth committees.

Working as Audit Committee Chairperson and committee member has given me valuable experience interacting with H2R CPA accountants to ensure the integrity of NSS financial statements. I've also been actively involved with the Pennsylvania Fraternal Alliance and its Scholarship Committee. Additional training and participation through the American Fraternal Alliance, Pennsylvania Fraternal Alliance, and AQS Asset Management have strengthened my understanding of governance and oversight. Among many beloved NSS activities, I've enjoyed participating in Region #5 picnics, the Pittsburgh Pirates outings, NSS Heritage Museum Septemberfest, NSS Heritage Museum Christmas Around the World, NSS National Golf Tournaments, and several local banquets and events.

I am grateful for this chance to introduce myself and share both my qualifications and my enthusiasm for continuing to serve on the Board. I graduated magna cum laude from Seton Hill University in Greensburg, Pennsylvania, earning a Bachelor of Science in Business and Marketing with an emphasis in accounting. My education has fueled both my analytical skills and my confidence in applying those lessons to real-world challenges.

Professionally, I've built a foundation rooted in diligence and service. My career includes more than 10 years at United Parcel Service, where attention to detail and efficiency were essential, and over six years as Tax Collector for Mount Pleasant Township, where I oversaw accounting procedures

and fund distributions. I also spent 15 years at Latrobe Brewing Company, managing quality control operations until its sale. Alongside these roles, I've worked with Eat'n Park Hospitality Group and United Way, which deepened my ties to the community and broadened my skill set.

My family's connection to NSS Life began with my late grandfather, whose legacy continues to inspire my involvement. Many of you have met my family over the years—my parents, brother, sister-in-law, and nephews—all proud life-long members.

This marks my seventh convention as a delegate, following many years attending alongside my family. I currently serve as Treasurer/Secretary for Assembly #737 and as the Secretary for Region #5 in McMurray, Pennsylvania. My brother and I were honored to be recipients of the NSS PVR Scholarship Fund, and we are deeply thankful for your ongoing support of a program that has helped so many members.

As a Director, I recognize that decision-making can be intense, difficult, and sometimes uncomfortable. I continue to stand by the principles I shared four years ago: *Honor the Past, Respect the Present, Prepare for the Future*. To guide those decisions, I use what I call the "A.R.M." framework:

- **A** – *Acknowledge the Situation*. Recognize that thoughtful, informed decision-making is needed.
- **R** – *Research*. Conduct due diligence to ensure decisions are based on facts and understanding, not impulse.
- **M** – *Mediate and Align with Consensus*. Combine research, discussion, and collaboration to arrive at balanced, well-considered outcomes.

This process provides a reliable, consistent way to approach the complex choices that come before our organization.

I embrace the rich diversity of ethnic cultures within the NSS Life community. My goal is to continue serving on the Board as part of a unified team dedicated to preserving our legacy, serving our members, and preparing for future generations. I am deeply thankful for your trust and support over the years—it has been my privilege to serve.

There is still much work ahead and many projects I hope to see through to completion. I respectfully ask for your vote and continued support for re-election to the NSS Life Board of Directors. My education, professional experience, and lifelong involvement in NSS Life have prepared me to continue serving with dedication and passion. Together, we can secure the future of NSS Life!

Thank you sincerely for your time and consideration.

Fraternally,
Andrea Garbon

ABIGAIL A. GROSS, ESQ.



Abigail Gross is a proud Slovak who values her heritage. She has been a lifelong member of the National Slovak Society and has been honored to serve as a National Director for three consecutive terms (2014 - 2026).

As a member of the Board, Abigail has been directly involved with the governance of the NSS. Over the past twelve years, Abigail has been educated on actuarial principles and investment strategy. She has also been involved with the creation and implementation of strategic plans. By serving as a National Director, Abigail has gained the knowledge and experience necessary to lead our society through the next phase of growth.

In addition to serving on the Board, Abigail is an active member of Assembly L102 (Allentown, PA). Beyond activities in her local assembly, Abigail makes an effort to participate in regional and national events.

Abigail's commitment to fraternalism extends beyond the NSS. For the past several years, she has served as the Legislative Chair of the Pennsylvania Fraternal Alliance, focusing on initiatives that protect our status as a 501(c)(8) organization.

Abigail has a strong educational background. She graduated from Shippensburg University with a bachelor's degree in journalism. Notably, she was the first person in her family to graduate from college. While working a full-time position in the public relations field, she earned a second bachelor's degree in psychology from Cedar Crest College. Thereafter, she received her law degree from The Pennsylvania State University, Dickinson School of Law.

Abigail began her legal career by working for a large Philadelphia-based insurance defense firm. In 2013, with experience under her belt, Abigail bravely decided to open her own law office utilizing her experience in the workers' compensation arena. For the past 13 years, Abigail has owned and managed a successful law practice where she represents those who have been injured at work. Abigail finds satisfaction from her work, knowing that she can use her skills and experience to help clients who find themselves in a time of need. As a practicing attorney, Abigail has a strong analytical ability. As a business owner, Abigail understands financial management and the importance of maintaining client relationships.

Abigail is certified as a specialist in the practice of workers' compensation law as authorized by the Pennsylvania Supreme Court. She frequently appears before judges throughout Pennsylvania and has argued cases before the Appeal Board and the Pennsylvania Commonwealth Court. She is an active member of the Executive Council for the Pennsylvania Bar Association and has been privileged to receive awards including "Top Lawyer," "40 Under 40" and "Woman of Influence."

Beyond her professional career, Abigail's biggest source of pride is her family. Abigail is happily married to Michael, who works at a local school as a guidance counselor. Abby and Mike have been blessed with four handsome boys (Elliot (12); Oliver (10); and Spencer (8) and Hudson (7)) – all members of the NSS!

In their "spare" time, Abby and Mike take pride in working on their farm. Little Red Wagon Farm has been a labor of love. For the past 7 years, they have been planting Christmas trees with the goal of opening to the public before the next Convention! The resident farm animals, orchard and honeybees certainly require hard work – but just like serving as a Board member – hard work is worth it when you believe in the mission you serve.

Fraternally,
Abigail Gross

TODD K. HILL



Todd brings more than 25 years of proven leadership, strategic sales, and relationship-management experience to his candidacy for the Board of Directors. A United States Army veteran and former officer, Todd has demonstrated a lifelong commitment to service, integrity, and accountability—values that closely align

with the mission and principles of a fraternal life insurance organization.

Todd has a B.S. in Natural Sciences, Mathematics and Biology; Minor in Chemistry from Indiana University of Pennsylvania. Having served in Operation Desert Storm in 1991, and working through various roles in the Army, Todd left his military service behind in 2000 as a Tactical Intelligence Officer, having been promoted to 1st Lieutenant.

Professionally, Todd has built a distinguished career as a senior sales and business development leader across highly regulated industries, including healthcare, diagnostics, pharmaceuticals, and risk management. These include companies such as GlaxoSmithKline, Novo Nordisk, Cleveland Heart Lab, and currently with CareDX as a Transplant Specialist & Account Manager. Throughout his career, he has been repeatedly recognized at the national level for performance excellence, earning multiple President's Club and Circle of Excellence honors while responsibly managing complex, multi-state territories and long-term client relationships.

In addition to sales leadership, Todd has held executive-level roles overseeing business development, franchise growth, compliance-driven risk solutions, and operational strategy. His experience as a Certified Risk Management Consultant has strengthened his understanding of financial protection, risk mitigation, and ethical stewardship—key responsibilities entrusted to a board member serving policy-

holders and beneficiaries.

Todd is known for his disciplined approach to decision-making, collaborative leadership style, and ability to translate complex information into clear, practical strategies. These skills have allowed him to consistently balance growth objectives with long-term sustainability—an essential perspective for guiding a fraternal life insurance organization in today's evolving financial environment.

A resident of North Huntingdon, Pennsylvania, Todd is deeply committed to community, family, and service. His combination of military leadership, business acumen, and value-based decision-making positions him well to serve as a thoughtful, engaged, and responsible member of the Board of Directors, always acting in the best interest of the organization and its members.

Todd is the father of two daughters, Paige and Bailey Hill. Paige is in her second year at Cleveland College of Chiropractic in Missouri, pursuing her doctoral studies in chiropractic. Bailey will graduate from Penn State this spring as a junior with a degree in kinesiology and sports medicine; she will begin her physical therapy studies at the University of Pittsburgh in the upcoming fall semester.

Todd believes the effectiveness of a fraternal life insurance group depends on the dedication and involvement of its members. As a board member, he is committed to ensuring decisions remain centered on member value, long-term financial stability, and transparent governance.

He supports initiatives that enhance member education, financial literacy, and clear communication, empowering members and their families to make informed decisions about their financial protection.

Although Todd is new to the fraternal world, the core values of fraternalism—service, integrity, and community—are principles he has embodied throughout his life and career. He recognizes that transitioning into the life insurance business will present new challenges and opportunities, and he is eager to learn and grow through collaboration with fellow board members, executives, and valued partners. This openness and willingness to engage will help ensure thoughtful, member-focused decisions as he embraces his role within the organization.

Todd will advocate for responsible growth strategies that preserve fraternal values, maintain competitive and sustainable benefits, and reinforce the organization's promise to serve current and future generations of members.

Fraternally,
Todd Hill

National Slovak Society XXXIX Convention Director Candidates

ROBERT F. KATRICAK



My name is Robert Katricak and I am currently a National Director. I am running for my ninth term as a member of the Board of Directors. I believe that I have the background and skills for this job and ask you for your support. During my years on the Board, our Society has grown from \$50 million in assets to over \$1.8 billion and

has seen membership grow from about 12,000 members to over 42,000 members. I would be honored to continue to be part of the Board that keeps our Society growing not only its assets, but also in members.

I have taken an active leadership role in our Society. I have served on various committees as well as being an Executive Officer. Beyond solely serving, I have taken leadership roles on those committees. I was Chairman of both the Audit Committee and the Compensation Committee. As Chairman of the Audit Committee, I worked closely with our External Auditors (our Certified Public Accountants), to ensure that our Society is following correct accounting procedures. As part of my duties as Chairman of the Audit Committee, I have also performed Internal Audits of the NSS.

In November 2020, I was elected Chairman of the Board by my fellow Directors. I have used my banking and accounting skills as Chairman. As the NSS has begun to invest in mortgages, my knowledge of the underwriting of mortgages has helped me recognize mortgages that are safe and viable to purchase. I make at least monthly visits to the NSS office and attend virtual meetings. I am available by phone and email on a daily basis. I have helped set Board meeting agendas and run the Board Executive sessions. I have represented the Society at National, Regional and Assembly events and Slovak cultural programs. I keep my fellow Directors informed of items happening through emails and phone calls. Throughout my term, I have successfully collaborated with President Stefka and Secretary/Treasurer Payerchin.

I was an Internal Auditor and a member of the Executive Management team at First Federal Savings in Lorain, Ohio. I retired from the bank in December of 2022, after 29 years as Internal Auditor. I have dealt with federal regulations concerning the banking industry. I understand the importance of complying with government regulations. This experience helps me to comprehend the multitude of regulations we face as a Fraternal Insurance Organization. Retiring from the bank has allowed me to spend more time fulfilling my duties as Chairman of the Board of the NSS.

I received both a Bachelor's Degree and Master's Degree in Business Administration from Cleveland State University. I have been licensed as a Certified Public Accountant by the State of Ohio since 1980. I am also licensed as an Insurance Agent by the State of Ohio. I ob-

tained my Fraternal Insurance Counselor (FIC) and Fraternal Insurance Counselor Fellow (FICF) certifications.

I am a lifelong member of Assembly 160 in Lorain, Ohio. I am currently the Financial Secretary/Treasurer of this Assembly, following in the footsteps of my grandfather and uncle who also served as Officers. This experience, along with my attendance at American Fraternal Alliance meetings, and Ohio and Pennsylvania Fraternal Alliance meetings, has helped me to understand the fraternal side of our Society. I am a Past President of the Ohio Fraternal Alliance, representing the National Slovak Society. In 2009 I was named the Ohio Fraternal Alliance Fraternalist of the Year. I have attended AQS Insurance Symposiums, American Fraternal Alliance Executive Summits and Spring Symposiums. I volunteered at the NSS Heritage museum Septemberfest and Christmas Around the World events over the past four years.

Fraternally,
Robert Katricak

SUSAN M. ONDREJCO



For more than four decades, I have remained actively involved in a variety of cultural and fraternal organizations, including many years of dedicated service to the National Slovak Society (NSS). Since my initial election as a National Officer in August 2002, I have been deeply honored by the continued trust placed in me

through re-election at each subsequent Quadrennial Convention.

Throughout my tenure, I have contributed across nearly all Board committees, most recently serving on the Governance and Audit Committees, while also chairing the Fraternal Committee. A central focus of my service has been strengthening member engagement—an ongoing priority as we explore new and innovative ways to encourage participation in NSS programs and activities. In addition, my work with the NSS Heritage Museum has been especially meaningful, providing an opportunity to preserve and share the rich artistry, craftsmanship, history, and educational traditions of our culture.

Beyond my national responsibilities, I serve as Treasurer for Region 5 (Pittsburgh Region) and have held the role of Secretary/Treasurer for Assembly L-161 since 2005, along with various other fraternal leadership positions.

To remain current with industry trends and best practices, I have participated in numerous conferences and seminars through organizations such as the American Fraternal Alliance, Pennsylvania Fraternal Alliance, AQS Asset Management, ENDePersis, and the Fraternal Societies of Greater Pittsburgh. I have further strengthened my governance expertise by completing both the Board Institute and Board Master Class through the American Fraternal Alliance, and I

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maintain a Fraternal Insurance License in the Commonwealth of Pennsylvania.

My service has been recognized with several honors, including two Medals of Honor awarded by the Ambassador of Slovakia for distinguished leadership within the Slovak community. In 2023, I was honored with the John Jordan Upchurch Award, and in 2025, I was named “Fraternalist of the Year” by the Fraternal Societies of Greater Pittsburgh.

From 2022 to 2024, I served as Secretary of the Fraternal Societies of Greater Pittsburgh. Since 2013, I have represented NSS as a Board member of the Pennsylvania Fraternal Alliance, where I have contributed on multiple committees and had the privilege of serving as President in 2025.

I earned my Bachelor of Science in Nursing from Duquesne University and began my career at Magee Women’s Hospital, later working as a private duty nurse. After raising our family, my husband Rudy and I founded Rudy’s Auto Service, Inc. in 1994. As co-owner and Secretary/Treasurer, I oversee office operations, financial management, payroll, and record keeping.

It is a privilege to serve as your representative on the Board of Directors. I respectfully ask for your continued trust and support, and I remain committed to acting in the best interests of our members and the Society.

Fraternally,
Susan Ondrejco

KAREN LYNNE ORBAN



My name is Karen Lynne Orban and I respectfully submit my name and bio for consideration as a candidate for National Director.

Having worked within the Fraternal Benefit System for more than 30 years with three Fraternal Societies, I possess experience and knowledge in many

areas pertaining to the daily operation, fraternal programs, in addition to the general structure and promotion of the Society. All in support of the vision and mission statement set forth for growth and in the best interest of the NSS. With over 16 years of experience in the NSS Home Office, along with my work within two additional fraternal societies, I have developed a strong understanding and appreciation for organizational structure, governance, and the daily operations essential to the continued growth and success of our Society. Although I have worked in each department through the early years, the majority of the years working within the Fraternal Societies, comprised of duties performed holding the titles of an Executive Assistant to the National Officers, primarily to the National President of two Fraternal Societies and being the National Fraternal Director of the NSS. I worked closely with the Board to prepare reports, maintain meeting minutes,

update By-Laws, and support ongoing organizational needs. I served as the Region 5 Fraternal Director and a Board Member & Officer of the Fraternal Section of the American Fraternal Alliance. Through attending Fraternal Section meetings as a representative, I gained valuable new perspectives and the opportunity to connect with and learn from the ideas and visions of fellow fraternal leaders across organizations of all sizes. It was both rewarding and highly educational to gain an appreciation for the methods that proved successful, as well as those that fell short, in fraternal programs and procedures. Networking with others who share similar ideals is an essential tool in strengthening and enhancing fraternal operations.

Most recently, I had the opportunity to serve on the Board of NSS. It was an extremely rewarding experience to work with my fellow Board members, as together we achieved sustained business growth by leveraging strategic concepts, implementing effective operational and financial tools, and continuously refining processes to improve efficiency, profitability, and customer satisfaction.

During my time on the Board, I had the opportunity to serve on three key committees—Audit, Fraternal Growth, and Technology—each contributing to the Society’s operations and development. On the Audit Committee, we helped oversee financial accountability by working with the CPA firm, reviewing reports, and presenting recommendations to the Board for decision-making. As part of the Fraternal Growth Committee, we addressed challenges from the pandemic by promoting a “back to basics” approach, encouraging member engagement through new and existing programs. On the Technology Committee, we supported efforts to strengthen data security, ensure regulatory compliance, and implement systems that protect sensitive information while enabling future growth. This is where I felt I could contribute most, drawing on my prior experience working in the Home Office. As a former employee, I benefited from the systems in place and developed a strong understanding of both the advantages and the daily challenges staff face. Providing our committed employees with the tools and resources they need to effectively serve members in all aspects of their membership is essential to maintaining a smooth and successful operation.

Although I thoroughly enjoyed my time on the Board, I remorsefully chose not to run for another term. Although it was my belief that I possessed the qualifications, knowledge, and experience to contribute to the continued success of the NSS, the membership deserves full commitment. The delegates vote for the best candidate to represent the Society on a whole and I was unable to meet the expectations that delegates put forth for such a position. The membership expects and deserves a Board member to be available, active, and present not only in assembly activities and meetings, but also attending events, fraternal activities, and to promote and represent our society on every level. Unfortunately, living in Florida and owning a company there limited my ability to fully commit to the responsibilities and it became challenging to be entirely present and therefore, made what I felt was the best decision for the membership on a whole.

For the past 16 years, I have been a 51% franchise owner, where I oversee all aspects of daily operations. Including

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managing appointments, estimates, billing, payments, and customer records, as well as maintaining accurate financial documentation and ensuring compliance with all local, state, and federal tax requirements, including monthly, quarterly, and annual filings with the IRS. I develop and implement business budgets, create advertising and marketing initiatives, and manage the ordering and purchasing of supplies. Additionally, I assess prospective customers' needs, provide effective solutions, and deliver services tailored to resolve their specific situations.

Owning and operating a franchise has provided me with a comprehensive understanding of business management, from financial oversight to strategic decision-making. This experience has strengthened my ability to make informed decisions that support growth, stability, and long-term success while maintaining a strong and reputable standing within the industry.

My husband and I have been truly blessed to raise two wonderful daughters who have grown into successful women in careers they are passionate about. We are also proud grandparents to our grandson, who has completely captured my heart as his 'Kay Kay.' The NSS Life motto, 'Family Matters,' is something we do not just say in our family but truly live each and every day.

John and I will officially retire in July and will no longer carry the obligations of business ownership and will allow me to travel whenever necessary. This coincides with my belief that a strong presence is a vital part of representing our society in all aspects. Therefore, I am eager to return to a high presence and active leadership role for the betterment of the NSS. The honor of being a Board Member and representing the Society and all members is a responsibility I hold in the highest regard.

I would appreciate your support and be honored for the opportunity to serve once again as a National Director for the National Slovak Society.

Fraternally,
Karen Lynne Orban

ANDREW 'DREW' WESNAK



Greetings Delegates, My name is Andrew Wesnak, but most of you know me as Drew.

It has been a true honor and privilege to serve the members of the National Slovak Society as Director for the past 20 years. Over that time, I have remained committed to strengthening our organization, supporting

our members, and helping guide NSS through both growth and challenges. The past four years, in particular, have tested us in new ways, but they have also reinforced the importance of steady, experienced leadership.

As we look ahead, there is still important work to be done. For that reason, I am once again seeking re-election to the Board of Directors at the upcoming 39th Quadrennial Convention, and I respectfully ask for your continued support and confidence.

During my tenure, NSS has experienced remarkable growth—from \$100 million to \$1.85 billion in assets—and now serves over 42,500 members across 25 states, with continued expansion ahead. This success did not happen by chance. It is the result of strong leadership, sound decision-making, and a shared commitment to our mission. I am proud to have played a role in that progress as a member of the Board of Directors, working with Executive Officers, Asset Managers, Accountants, Actuaries, Agents, Sales Executives, and our Home Office staff, who are second to none.

My commitment to the fraternal system is deeply rooted in family tradition, spanning six generations. That legacy continues to guide my service today. At the local and regional levels, I have served as President of Region 14 and Assembly L102 in Whitehall, PA, while also contributing at the national level as a Board member. Through teamwork and dedication, Assembly L102 has consistently earned Diamond and Titanium Level Extra Effort Awards, reflecting our strong commitment to community involvement.

I have faithfully attended Board meetings, served on committees as appointed, and worked collaboratively with fellow Directors and Officers to make informed, forward-thinking decisions. During my years as a Board member, I have served as a delegate to the PA Fraternal Alliance Annual Meetings and have attended the NJ/NY Fraternal Alliance Annual Meetings in various roles, including delegate, Board Director, and, in 2017, President.

I firmly believe that strong governance requires continuous learning. I have consistently pursued educational opportunities through NSS, the American Fraternal Alliance, and AQS Asset Management Conferences to stay informed on evolving issues impacting our industry and our members. This commitment ensures that I bring both experience and current knowledge to every decision made at the Board level.

Advocating for our members has always been my top priority. I strongly support providing resources to our assemblies and regions so they can continue their vital work in their communities—helping those in need and strengthening the NSS presence at the grassroots level. This mission remains at the heart of my service.

At 68 years old, I continue to bring energy, dedication, and perspective to this role. My wife, Sharon, and I have been married for 36 years, and together we are proud of our family—five children, 12 grandchildren, and seven great-grandchildren—all part of the NSS legacy. This personal connection reinforces my commitment to ensuring NSS remains strong for future generations.

After completing my education at Temple University, where I also played football on a nationally ranked team, my professional career provided me with diverse experience in leadership, project management, and labor relations. I have served in roles including Job Foreman, Estimator, and Project Manager, and have held leadership positions within IBEW Lo-

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cal 1522's Board of Directors and Construction Labor Union 1174, where I served as Job Steward, Auditor, and Sergeant-at-Arms. I now serve on the Board of Retirees. Over the past five years, I have also returned to coaching youth football, where I serve on the Board of Directors for Hokey AA. These experiences have strengthened my ability to lead, collaborate, and make sound decisions.

In closing, I am not just asking for your vote—I am asking for your trust to continue the work we have built together. My goal is to ensure that the National Slovak Society remains financially strong, forward-thinking, and deeply committed to its members and communities. With your support, I will continue to provide experienced, steady leadership to guide NSS into the future.

Thank you for your consideration and continued confidence.

Fraternally,
Drew Wesnak

Theresa M. Zemelman



My name is Theresa Zemelman, and I've been privileged to serve as a member of the Board of Directors for the last four years. At this Convention, I ask that you support me as I seek a second term as a National Director.

I am a lifelong member of the National Slovak Society, as are my four children, my three sisters, and my parents. My husband Cal and I have been married for 19 years, and we enjoy participating in many NSS fraternal events, including the coloring contest, art contest, photo contest, and Septemberfest.

I graduated from Carnegie Mellon University with a degree in Mechanical Engineering. Since 2006, I have worked for Raul V. Bravo and Associates and am currently a Principal Engineer. I also served as National Fraternal Activities Director for the First Catholic Slovak Union (FCSU) from 2003 until 2007 where I was the youngest National Officer elected in the history of the FCSU. In addition to NSS and FCSU, I am also a member of Slovak Catholic Sokol, Ladies Pennsylvania Slovak Catholic Union, and the First Catholic Slovak Ladies Association. Professionally, I am a licensed Professional Engineer in Virginia, Maryland, and Florida. My education and work experience provides me with a rigorous, analytical perspective that I bring to every Board deliberation. My professional, fraternal, and organizational leadership gives me a broad perspective on both the business and fraternal aspects of fraternal organizations.

Serving as a National Director has been a valuable and gratifying learning experience. The last four years have been a period of rapid change for our society, and I hope that my contributions to our discussions have been beneficial. One

of the most rewarding experiences I've had over the last four years has been working on the PVR Scholarship committee, where I've served as President of the PVR Board of Directors for the last two years. Having been a recipient of a PVR scholarship myself, I know firsthand how much that support means to a student starting out. I've made it my mission to grow the PVR fund, and I am proud to share that by reaching out to our assemblies and vendors, and making it easier to donate online, we have increased the fund balance by over \$200,000 over the last 18 months. I've also been updating our members on our fund's progress toward our \$2 million goal every month via a new PVR page in the National News. I hope to continue my work with the PVR Fund beyond our \$2 million goal!

I have attended training sessions and symposiums to stay current on the needs of our Society and also served on the technology and membership and marketing committees. I was particularly excited to participate in our 2023 strategic planning retreat, where we worked as a Board to clearly specify our overall goals, and broke those goals down into tasks. By assigning those tasks and monitoring our progress, we are staying accountable to each other and you, our members.

I would be deeply honored to continue serving you as a National Director. I promise to keep bringing my technical expertise, my Slovak heritage, and my dedication to our members to every meeting. I humbly ask for your vote so that, together, we can keep the National Slovak Society strong and vibrant for the generations to come.

Fraternally,
Theresa Zemelman

National Slovak Society XXXIX Convention Resort Information

The National Slovak Society of the United States of America

39th Quadrennial Convention

June 14-18, 2026 | Sawmill Creek Resort, Huron, OH

The NSS Life Mission Statement

“To provide our fraternal family with a sustainable measure of financial security via life and annuity products; while offering charitable, cultural, social and educational opportunities that benefit our members and their communities.”

NSS Life (The National Slovak Society of the USA) will convene the 39th Regular Convention of the society at 7:00 p.m., on June 14, 2026 at the Sawmill Creek Resort in Huron, OH.

Sawmill Creek Resort Information

- **Address:** 400 Sawmill Creek Drive, Huron, OH 44839.
- **ALL reservations (lodging, events, transportation, excursions) will be done through the Home Office. Delegates ARE NOT to call the Sawmill Creek Resort to make any kind of reservations.**
- Unmatched natural beauty awaits when you explore the newly renovated golf resort, Sawmill Creek by Cedar Point Resorts. Take a peaceful walk as you explore our 200-acres of lush woodlands, birdwatch in Sheldon Marsh Nature Preserve, test your golf skills at our world-class course designed by Tom Fazio or dock at our Lake Erie marina.
- Enjoy sumptuous meals and drinks at one of our new restaurants or bars. And at day's end, get a good night's sleep in one of our Ohio resort's 239 newly renovated guest rooms or suites.
- With more than 35,000 square feet of flexible meeting space, Sawmill Creek Convention Center is ideally equipped to host any group event from intimate gatherings to large conferences. Our dedicated event staff will help you dream, plan, and execute your perfect event.
- We invite you to come and experience our nature infused playground located in the heart of the North Coast.



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