



NSS Life
Family Matters...

Národné Noviny
OCTOBER 2026

Providing Fraternal Life Insurance Since 1890 | NATIONAL NEWS | NUMBER 3618 | VOLUME 118

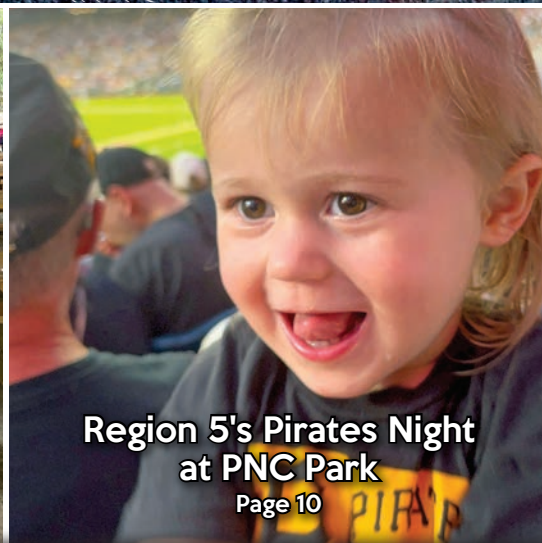
HAPPY
HALLOWEEN

YOUTH CIRCLE MAGAZINE
KRUH MLADŽE • YOUTH CIRCLE
FALL 2026



NSS Life at Slovak Day
at Kennywood Park

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Region 5's Pirates Night
at PNC Park

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Region 5's Summer Picnic

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National Slovak Society

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NATIONAL SLOVAK SOCIETY OF THE UNITED STATES OF AMERICA

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Lori Crowley

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President, CEO & Elder

John G. Payerchin, *FIC, CRCMP,*

Secretary/Treasurer, CFO

Robert F. Katricak, *FIC,*

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FSWFE merged with NSS in 1997

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Could you use a little extra "Green?"

RECOMMENDER FORM

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

Recommender Information:

Name: _____ Phone: _____

Address: _____

City: _____ State: _____ Zip: _____

Prospect Information:

Name: _____ Phone: _____

Address: _____

City: _____ State: _____ Zip: _____

Do you need a Change of Address?

CHANGE OF ADDRESS FORM

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

Change of Address Information:

Full Name: _____

Certificate #: _____ Assembly #: _____

New Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Former Address: _____

City: _____ State: _____ Zip: _____

Activities At A Glance

REGION 2

October 10
October 22
October 24
November
December 5

Assemblies L075, 0617

Assembly L075, Meeting, Grandes Restaurant, Moosic, PA at 1:00 pm
Assembly 0617, Amberdonia European Bakery, Kingston, PA at 1:00 pm
Assembly L075, Join Hands Day, CEO Weinberg Food Bank, Pittston, PA at 9:00 am
Assembly L075, Shop for the Greenwood Headstart Children for Christmas (DTBD)
Assembly L075, Assist Avoca Troop 316, (TBA)

REGION 5

October 11
October 11
November 7
November 9
November 28
December 5
December 6
December 6
December 13
February 21, **2027**

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

Region 5, Meeting, 1403 Ashwood Dr., Canonsburg, PA at 1:30 pm
Assembly 0731, Halloween Hayride, Countryside Farm, 4:00 pm - 7:00 pm
Assembly 0731, Meeting/Christmas ornaments, Cessna's residence at 2:00 pm
Assembly 0588, Meeting/Holiday Party, Stefka residence, Gibsonia, PA at 5:00 pm
Christmas Around the World, NSS Heritage Museum, McMurray, PA
Assembly 0039, Columbia Association Social Hall starting at 2:00 pm.
Assembly 0377, Christmas Party, Hugo's Restaurant, Brownsville, PA at 3:00 pm
Assembly 0123, Christmas Party/Meeting, Imperial SNPJ
Assembly 0731, Christmas Party, Boardman Park's Elton Beard Cabin at 3:00 pm
Assembly 0123, Our Town, Lincoln Park Performing Arts Center

REGION 8

October 4
October 20
December 8
December 8
January 17, **2027**

Assemblies 0004, 0070, 0160, 0432, 0595

Assembly 0432, Red Wagon Outing, Red Wagon Farm (TBA)
Assembly 0432, Meeting, Pytel Residence, North Olmsted, OH at 7:00
Assembly 0432, Meeting, Arturo's Restaurant, North Olmsted, OH at 7:00
Assembly 0432, Holiday Party, Arturo's Restaurant (After meeting)
Assembly 0432, Tobogganing (TBA)

REGION 14

October 1-31
October 17 to November 11
December 5
December 9

Assemblies R059, L102

Assembly R059, Food Drive, St. Nicholas Russian Orthodox Church
Assembly L102, National backpack project donations from Oct. 17th to Nov. 11th.
Assembly L102, Matching Fund, Hocky AA, Catty playground, 8 am to Noon.
Assembly L102, Matching Fund, Christmas party for Kiwanis Club in Emmaus.

AT LARGE

October 25

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

Assembly 0705, Meeting, Buck Home, Seelyville, IN at 1:00 pm



The President's Page...

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



The Fall Season is a colorful spectacle in the Pittsburgh area. The cooler nights and more rainfall have returned lawns to their bright green color after the drier summer months. Although the area has received more than our share of rainfall in recent weeks, the months of July and early August, with extended stretches of days above 90 degrees, turned the grass brittle and light shades of brown. Mother Nature will once again create a colorful panorama as the green leaves turn to a stunning display of yellow, orange, and red before falling to the ground and leaving the barren trees as a prelude to the winter months ahead. Fall in Pennsylvania is a season filled with activities and people seeking views of nature's beautiful display.

Summer Board Meeting Recap

The Board of Directors met for the Summer Board of Directors Meeting on August 22nd at the Home Office in Canonsburg, Pennsylvania. The Board approved the Minutes of the Spring Meeting, and the Member and Community Engagement Director, National Sales Director, Asset Manager, and Legal Advisor presented reports. Our Auditor presented an overview of the Second Quarter Financial Statement; the Fraternal Allowances for Assemblies and Regions and Extra Effort Awards for Assemblies were approved, the Investment Policy Guidelines were revised, and the crediting rates for annuity products were changed effective September 1st. The First-Year Bonus Rate for the Preferred 8 was set at 8.00%, the

First-Year Bonus Rate for the Preferred 5 was set at 7.00% with the rate for years two through five set at 4%, and the Optimum 3 Rate was set at 4.75%. The Optimum 3 guarantees the rate for the first three years of the contract. The current rates are listed elsewhere in this issue. The Board of Directors and Officers continue to protect our members' money while offering competitive annuity rates. We accomplish this through a disciplined approach to investing, resulting in increased Surplus that protects our members' investments. At the end of the Second Quarter, NSS Assets were \$1,823,168,090, and Liabilities were \$1,723,513,304, with our Solvency Ratio at 105.78%. For every \$100 dollars an NSS member currently has invested with us, the NSS has \$105.78 to fund that liability! Please contact our Home Office Agent, Joe Elliott, for additional information about our life insurance and annuity products.

Region 5 Picnic and Fall Meeting

Region #5 held its Annual Family Picnic on Sunday, August 23rd at Cedar Creek County Park in Belle Vernon, Pennsylvania. The event was a huge success, with 140 members in attendance! We served a catered picnic luncheon, held a Slovak Basket Raffle benefiting the PVR Scholarship Fund, hosted children's activities, and enjoyed several games of Bingo. Thank you to the individual members and Assemblies that donated baskets for the raffle, including Assembly 100, Assembly 108, Assembly 123, Assembly L-161, Assembly 441, Assembly 588, Assembly 731, and Assembly 737. Twenty-three baskets were donated, raising a total of \$840, and with Matching Funds, a total of \$1680 was donated to the PVR Scholarship Fund. Thank you to everyone who attended the picnic, participated in the raffle to help fund the PVR Scholarship Program, and volunteered throughout the day.

Pitt Slovak Heritage Festival

The University of Pittsburgh will host its annual Slovak Heritage Festival on Sunday, **November 1st** from 12:00

p.m. to 4:00 p.m. in the Commons Room of the Cathedral of Learning on the University of Pittsburgh campus. The University of Pittsburgh is the only university in the United States offering a Slovak Studies Program. The National Slovak Society is proud to sponsor the event again this year. The event brings together a variety of vendors, music and dance groups, presentations, and delicious Slovak food! Please make plans to join us on the University of Pittsburgh campus for the Slovak Heritage Festival!

Photo Contest and Pumpkin Decorating Contest

A reminder that the deadline for both the Photography Contest and the Pumpkin Decorating Contest is **October 31st**. The Photography Contest remains our most popular contest. Please follow the published rules for both contests and submit your entries before the deadline!

News of Narodniars

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

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

Get well wishes to our 2026 Fraternalist of the Year, Kathy Cessna, as she recovers from a recent stay in the hospital. Kathy is always willing to assist with any NSS project or event and most recently managed the basket raffle benefiting the PVR Scholarship Fund at the 39th Quadrennial Convention.

Also, get-well wishes to Home Office employee Brigid Delien as she recovers from injuries sustained in a recent accident.

Secretary/Treasurer's Page

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



Fraternal Greetings!

October has come upon us as fast as a chilly fall breeze. As we look forward to fall, the changing of the leaves, Halloween, and all the fall activities on the horizon, do not forget the NSS events that fill out the 2026 calendar. The Photo Contest (October 31), Pumpkin Contest (October 31), Christmas Around the World at the Slovak Heritage Museum (Saturday, November 28), Annual Christmas Card Collection (December 14), and the Christmas Ornament Contest (December 7).

Bethany and Jamie have done such a great job of coordinating all the behind-the-scenes work for events all year and we look forward to finishing off 2026 with record setting participation in these events.

We are working on adding to the list of members' email addresses on file. Although the list is growing, we are currently well below the number of email addresses we would like to have on file. You can easily register your email with us by signing up for access to your NSS account(s). Whether you have a life policy, annuity policy, or both, simply go to www.nsslife.org and click the Member Login, at the top right of the home page. You are a few clicks away from seeing all your policy information.

Since the publication of the September issue was published, some of our annuity rates have increased. See the rates page in this issue for the current rates or you can always go to the NSS Life website to check them as well. We continually work with our advisors in this ever-changing financial

world to ensure we offer competitive rates and the protection our members rely on for their investments. We are grateful you are part of the NSS Family!

At the end of the month, Director Keith Kucherawy will complete his term on the board. I wanted to thank him for all his hard work, dedication, and generosity over the past 4 years and beyond. I know that Keith and his wife Elaine will continue to support and attend NSS events. I wish you and Elaine all the best!

Fun Facts About October

Your fun fact about October is the about the origins of the tradition of Trick-or-Treating. During the Middle Ages in Britain and Ireland, poor people and children would go door-to-door on Halloween, All Saints' Day, and All Souls' Day asking for "soul cakes." In return, they promised to pray for the souls of the homeowner's deceased relatives. This practice was known as "souling" and is considered one of the ancestors of modern trick-or-treating.

The strange part is that each cake was sometimes believed to help a soul's journey after death. So, hundreds of years ago, a child might knock on your door and effectively say: "Give me a cake, and I'll pray for your dead grandmother." Not exactly the same as asking for a Snickers bar.

Bonus weird fact: In some old Halloween traditions, people left food outside their homes specifically for wandering spirits, believing the boundary between the living and the dead was thinnest on Halloween night.

God bless all of you and your families!



Saturday, November 28, 2026

1:00 pm - 5:00 pm

- Multi-Ethnic Christmas Trees on Display
- Make Your Own Oplatky Christmas Wafers
- Photo with St. Nicholas - Bring Your Camera
- Old World Bake Sale - Cookies, Cakes & Pastries
- Kid's Arts & Crafts - Make Your Own Cards
- Slovak Old World Kitchen - Ethnic Foods
- Slovak Folk Museum & Slovak Gift Shop
- Handcarved Animated Nativity Display

FREE ADMISSION - FAMILY FUN

National Slovak Society Heritage Museum
351 Valley Brook Road, McMurray, PA 15317
For information call: (724) 731-0094

Current Interest Rates

★ Effective September 1, 2026 ★

Optimum 3 - 4.75%

New Preferred 5 - 7.00%* (For First Year Only)

New Preferred 8 - 8.00%* (For First Year Only)

Existing Preferred 5 - 4.00% • Existing Preferred 8 - 4.00%
(Preferred 7 and Flex earning 4.00%, 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.



Top Reasons to Own Life Insurance



60% Cover burial and final expenses



42% Transfer wealth or leave an inheritance



26% Help replace lost wages/income of a wage earner



20% Pay off the mortgage



19% Supplement retirement income

NSS Life at the South Carolina NAIFA Meeting



NSS Regional Manager Jeffrey Wilson representing the NSS at the South Carolina NAIFA meeting.

From the Sales Department...

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



Divorce and Life Insurance

Only death could be more painful than divorce. Yet in this great country of ours the rate of divorce is around 42%. This figure has been declining recently. Some attribute this fact to people waiting and getting married later in life. Whatever the causes and timing of divorce, this article will focus on the results and the protection of all parties.

The first step is to secure all financial obligations and assets. Having this information allows for the next step which is to discuss any child support or alimony. Cash value life insurance is an asset that will probably be divided equally. Beneficiaries should be reviewed and updated. This is an important step especially when children are involved. Should more life insurance be purchased even if it is a term policy? Both parents will need protection should something happen to the other one. This can be accomplished with a permanent plan of insurance which will provide some residual values in the future. For budget conscious buyers, a term life plan would work. Remember the terms are generally ten or twenty years with us. A good thorough review of any new/existing coverage and full disclosure to your legal counsel is the best course of action. Despite the trauma of divorce, an equitable and fair distribution and protection of all parties (including children) should be the goal.

Retirement Age

A recent large survey asked workers when they planned on retiring. The interesting statistic is the disconnect between when they planned on retiring and when they actually retired.

Here are the facts and figures:

Age	Planned Age to Retire	Actual Age Retired
62	21%	42%
63/64	10%	21%
65	19%	15%
66/67	26%	12%
68-70	24%	10%

- The most glaring percentage that jumps off the page is age 62. About 21% of people planned on retiring at that age. But the actual number is twice as much or 42%. The reasons are simple; health issues, laid-off, plant closures, downsizing, etc.
- Almost one in five planned on retiring at age 65 when they could access Medicare, but the actual number is 15% since so many retired before that age.
- Almost half of the respondents planned on retiring at normal retirement age or later. The actual result was 12% at normal retirement age and 10% between normal and age 70. These are less than half of the planned number, reflecting the large number that retired prior to age 62.
- Around 19% planned on retiring at age 65. This was to take advantage of Medicare and have hospitalization coverage. The actual number was 15% slightly less, reflecting some of the previously mentioned reasons for early retirement.

The point here is simple. Our wants and desires may be different than what happens in actual practice. In the meantime, work as long as you want, enjoy your work and be the best that you can be. But at the same time, save your money because you never know how it is going to work out. Some decisions may be beyond your control. Know that NSS Life can help you with the savings part by utilizing our IRAs, Roth IRAs, and annuities.

Paying for College

The statistics are overwhelming; a college degree is worth the money. People with degrees make more money and are less likely to be unemployed. And the further your education the better. A master's degree is better than a bachelor's and a doctorate is better than a master's degree. The average cost for college is \$30,000 per year but it could easily be more. How can a person ever repay a \$120,000+ debt? Here are several simple yet practical steps.

- A scholarship (academic and/or athletic) helps offset some costs.
- Apply for all applicable financial aid. Use a 529 or Coverdell ESA plan.
- Taking college level courses while still in high school lessens the course load.
- Starting at a community college for the first year or so.
- Commute and live at home while saving the room and board expenses.
- Take classes in the summer to lessen the number of years (maybe 3 instead of 4 yrs)
- Apply for all possible monetary scholarships. (parent's workplace, organizations to which you belong to, community programs, membership organizations/NSS, etc.)
- Get a part time job and pay for classes. Statistics tell us that people who paid for some of their college expenses did better than those who did not contribute.
- Upon graduation, look for companies that have a repayment plan for their employees. Some companies may have programs to pay for your advance degrees so be sure and take advantage of that option.

Finally, know that this big bill is money that must be repaid. Any steps taken to lessen the burden should be explored. A \$100,000 college debt is repayable starting six months after graduation. The standard repayment schedule is ten years. That would be \$1,000 a month plus interest. Be smart about this because it is your money.

Thought For The Month:

"Your vision will become clear only when you look into your own heart.
Those who look outside, dream; those who look inside, awaken."

Carl Jung (1875-1961) Writer/Psychiatrist

The Community Corner

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



October is always one of my favorite months, and this year is extra special as my fiancé Maxwell and I are getting married! Other than my special celebration, this month is filled with contests, events, and volunteering opportunities here at NSS Life! Read below for all the fun ways to celebrate the scariest time of year, or even jump ahead to the fa-la-la holidays!



Pumpkin Decorating Contest

Fall fun can be at your fingertips with the NSS Life Pumpkin Decorating Contest! It is a great way to “carve” out some time for family fun during the busy days of fall! Have your whole NSS Life family submit photos of their painted and carved creations for the chance to win cash prizes! Pumpkin photos can be submitted digitally via email to our Member and Community Engagement Associate, Jamie Belding at jbelding@nsslife.org. Each entrant can submit one carved pumpkin and one painted pumpkin each! Don’t for-

get to include your name, age, and address, so that we know which pumpkin in the patch is yours! Compete for the chance to win the overall grand prize of the “Best Overall” award and receive \$150.00! Please have your pumpkins submitted by October 31st!

Photo Contest

There is still time to grab your camera (or even your phone) and snap some pics to enter into NSS Life’s Photo contest! Enter a photo into each category for the chance to win cash prizes! The “Human Interest” category is the perfect place to show off pictures you have taken where people are the main subject! “Nature/Wildlife” is the place to show off the beauty found outdoors in your next of the woods! The “Travel” category is where you can show off photos from vacations or trips you have taken anywhere in the world! Finally we have my favorite category, “The Best Photo I have Ever Taken”. I am sure that phrase brings a special photo you have taken to mind – one that stands above all the rest! **Digital photos can be submitted via email to jbelding@nsslife.org!** Physical photos can be mailed to the NSS Home Office at 1301 Ashwood Drive, Canonsburg, PA 15317. All submissions are due by October 31st to be considered for judging.

Fitness Matters

It’s important to stay active, especially as we move into the months of holiday food and shorter days! I know I’m not the only one who needs a bit of an incentive to get me off my couch! If you’re like me, Fitness Matters is here for you! As a member of NSS Life, you can sign up to receive free fitness logs for “Cardio Matters” (where you can track miles you run/walk) or “Working Out Matters” (where you can track any other type of physical activity!). For each fitness log you complete, NSS Life provides you with a unique prize to encourage you to keep moving! The prizes get better and better for each level you achieve! Interested in signing up? Email jbelding@nsslife.org for more information or to sign up today!

2026 Christmas Card Collection

I promise that I am not rushing you through Halloween and into the holly jolly holidays by bringing up this year’s Christmas Card Collection! I simply cannot contain my excitement and must share with you our upcoming project where we ask you to donate letters, cards, and artwork to be given to nursing home residents! Last year we collected over 7,000 holiday cards to over a thousand nursing home residents in the greater Pittsburgh area. We absolutely shattered our collection goal last year, and this year we hope to do it again! We are once again raising the bar and hoping to collect and distribute **9,000 holiday cards!** To reach such a high goal, **we need your help!** We are once again asking for your donations from members like you! The best part is, you don’t have to be an NSS Life member to participate! We will graciously accept cards from family, friends, students, members of your church, school, or community! All cards can be dropped off or mailed to the NSS Home Office at 1301 Ashwood Drive, Canonsburg, PA 15317 by **December 14th**. We even accept donations of blank Christmas cards! Our home office staff members will add heartfelt messages to blank cards you have lying around your house or have picked up from the dollar store! However, we do love if you are able to take a few moments to write to someone who needs some holiday cheering up! Let the race to 9,000 cards begin!

Social Media

Want early access to see if your pumpkin or photo was a winner? Then give us a follow on our social media accounts! All NSS contest winners are posted online early, just in case you can’t wait for the *National News* to arrive! Give us a follow on Instagram (@NationalSlovakSociety), Facebook (@NSS Life) and LinkedIn (@NSS Life) to find out first!

NSS Life Staff Helps Sell Meals During Slovak Day at Kennywood Park



It was a very humid day with poor air condition due to wildfires.



Slovak Day attendees paying for meal tickets at the pavilion entrance.



L-R: Member and Community Engagement Associate Jamie Belding, President Joseph Stefka, Jr., Member and Community Engagement Director Bethany Bonnar, and Agent & Member Relations Liaison Krista Freund.



L-R: Accounting Assistant Patti Kropf, Graphic Artist Ryan Strom, Editor Lori Crowley, Paula Kollarikova, Cultural Counselor of the Slovak Embassy, Underwriter Rick Toth, and Joseph Senko.

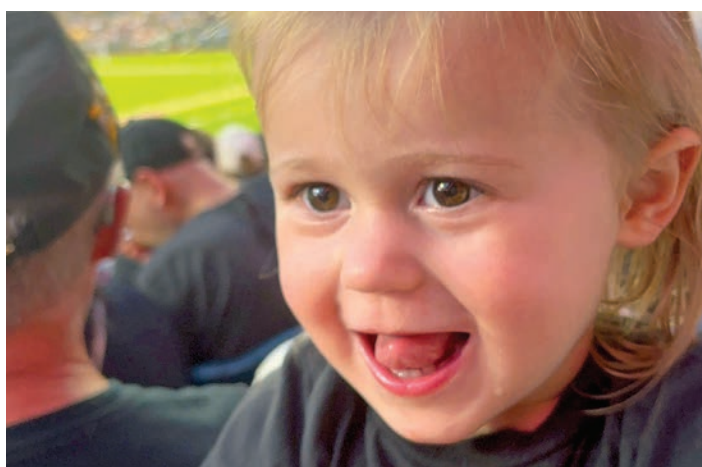


The Rusynsky Bet'are (Rusyn Rascals) band entertained attendees.



L-R: Cynthia Maleski, NSS Director Sue Ondrejco, Bishop Larry Kulick, Sr., Sister Alojziana, Rudy Ondrejco, Sister Vienna and Sister Geraldine (front) who celebrated her 100th birthday.

Scenes from Region 5's Pirates Night at PNC Park



Scenes from the Region 5 Summer Picnic



The event was held at the larger Pavilion #1 again this year.



Members enjoying their buffet meals.



Catered food for attendees provided by Partyline catering, served by Region 5 leaders and NSS home office staff in attendance.



Raffle baskets were donated by Region 5 assemblies and members.



President Joseph Stefka, Jr. and Secretary/Treasurer John Payerchin presenting the 2025 Fraternalist of the Year award to James Bench.



President Joseph Stefka, Jr. calling out Raffle basket winners.



Welcome October



Let the crisp air and cozy nights begin. Happy October

This month, the PVR Board of Directors anticipates that we will finally reach our \$2 million goal. As of August 31, we are only **\$5,762** away! We hope to see many of our members and sponsors at Septemberfest, where we will hold our annual basket raffle fundraiser. Remember, if your Assembly or Region donates to the PVR Fund during this time, it is considered a matching funds event! Don't miss out - donate today!



\$2 Million

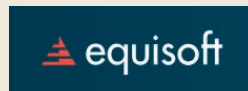
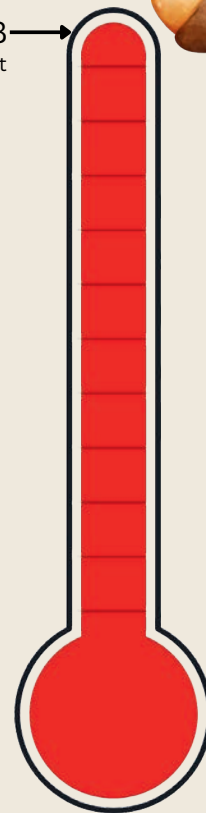


The PVR Scholarship Fund was established in 2004 as an independent 501(c)3 organization to provide scholarship grants to NSS Life members in pursuit of higher education. Our fund's rules **grant scholarships to all members in good standing who complete the application**. In 2004, it was anticipated that the NSS would spend \$80,000 per year on scholarships, and our endowment goal of \$2 million was calculated using this number. The interest accrued on the \$2 million endowment would fund the \$80,000 in scholarships every year. Currently, NSS Life donates the funding for the scholarships.

22 years later, we are within reach of our \$2 million goal. Our society has grown, and our scholarship program is more popular than ever. For the last two years, we have awarded over \$100,000 in scholarships.

The PVR Fund still needs your support! We urge our Assemblies, Regions, friends, and sponsors to continue supporting the PVR Fund.

\$1,994,238
(As of August 31, 2026)

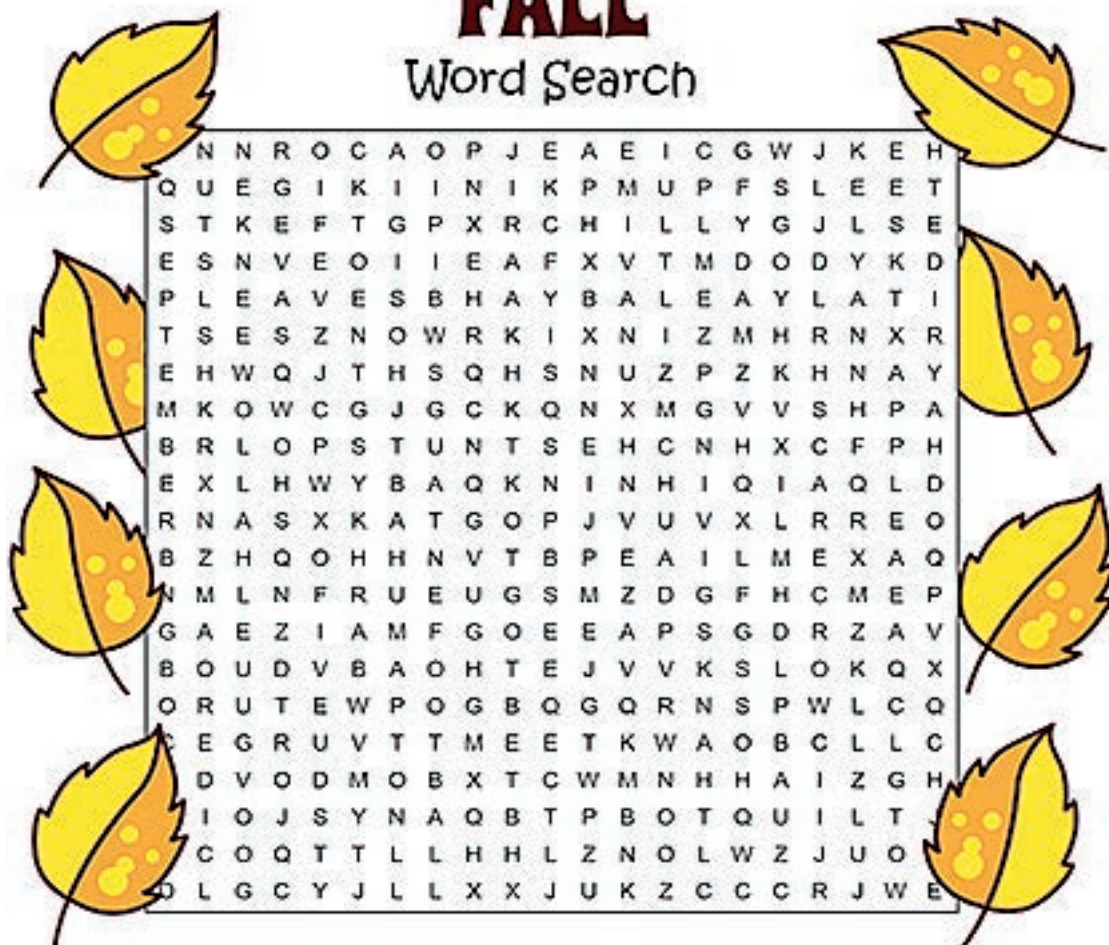




Youth Circle Magazine - Fall 2026



FALL Word Search



ACORN
APPLE
AUTUMN
CHESTNUTS
CHILLY
CIDER
COBWEB
FALL
FOOTBALL
GOURD
HALLOWEEN

HARVEST
HAY BALE
HAYRIDE
LEAVES
MAIZE
NOVEMBER
NUTS
OCTOBER
PUMPKIN
QUILT
RAKE

SCARECROW
SEPTEMBER
SLEET
THANKSGIVING

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

Old Fashion Sayings

Fill in the missing word

1. When in Rome, do as the Romans _____
2. Easy come, easy _____
3. Birds of a feather flock _____
4. A stitch in time saves _____
5. A penny saved is a _____
6. Actions speak louder than _____
7. Don't count your chickens before they _____
8. Practice makes _____
9. Don't bite the hand that _____
10. Don't cry over spilled _____
11. Where there's smoke there's _____
12. The grass is always greener on the other _____
13. Beauty is in the eye of the _____
14. Too many cooks spoil the _____
15. Don't judge a book by its _____
16. Don't put all your eggs in one _____
17. The apple doesn't fall from the _____
18. Many hands make light _____
19. Well, I'll be a monkey's _____
20. Hold your _____
21. "Heavens to _____!"
22. I'm so mad, I could spit _____

Pipe Cleaner Corn Craft

Supplies:

- 4 Pipe Cleaners
- Plastic Pony Beads (approximately 120 beads)



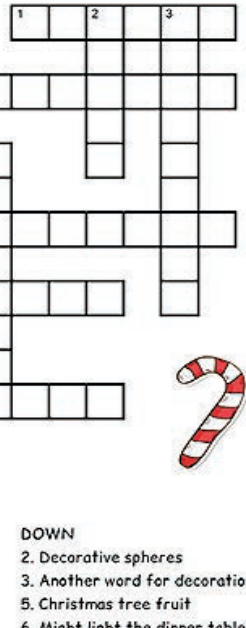
1. Use four 12 inch tan colored pipe cleaners and an assortment of beads in the shades you like best. You can have each color bead sorted in its own little container.
2. Line up your pipe cleaners so they are even on each end and twist them together in the middle.
3. Next, evenly space each pipe cleaner and spread them into the shape of a star.
4. Start threading the beads onto each pipe cleaner, until all 8 are covered. Be sure to leave a little over an inch of pipe cleaner showing on each end so you have enough to twist your husks later on.
5. Use 15 beads per row, and try to mix up the colors without being too exact. No need for patterns with this one, just go with the flow!
6. Once you've covered your star in beads it's time to shape your corn! Carefully bend each end upward and gather the points together.
7. Next, take the tops of your pipe cleaners and twist them a couple times to secure the beads and form the corn "husks." Be sure to leave some ends free and fan them out a bit.
8. Once you've made all of your cute little corns, you could string them together and make a garland or group a bunch in a bowl for table decoration. You can also make one for each place setting at the holiday table. They could hold a small name card and double as a little party favor that your guests can take home.

Happy Thanksgiving

Christmas Decorating

ACROSS

1. Used to wrap a present
4. Decoration for a banister
7. Striped and sweet
9. Used to open a walnut
10. Door decoration
11. Many times these are strung together
13. Glitter for the tree



DOWN

2. Decorative spheres
3. Another word for decorations
5. Christmas tree fruit
6. Might light the dinner table
7. Place where greetings are found
8. Hung by the chimney
12. Might be cedar, fir or pine

Find The Five Differences



Fall Football Jokes

- Q: Which football player wears the biggest helmet?
A: The one with the biggest head!
- Q: What insect is always picked last for the football team?
A: The fumble bee!
- Q: Why are football players always so cool?
A: They have so many fans!
- Q: Why did the football coach go to the bank?
A: To get his quarter back!
- Q: What drink do football players hate?
A: Penal-tea!
- Q: Where do football players go when they're hungry?
A: The Supper Bowl!
- Q: Why can't you play football with pigs?
A: They always hog the ball!
- Q: Where do football players go when they need new uniforms?
A: New Jersey!
- Q: Where did the quarterback take his date?
A: To the Foot Ball!

Twirling Parrot Craft

Supplies Needed:

- Parrot pattern
- Cardboard
- Cardstock paper (12 x 18 size)
- Paint (yellow and whatever color you want to paint your parrot)
- Paintbrush
- Googly eye
- White string
- Craft knife (for adult use only!)
- Scissors
- Glue



Instructions:

1. **Cut out parrot body** - Begin by cutting out a parrot body and beak out of your cardboard. Use a parrot pattern from a previous craft as a guide for making this one. Round the body out a bit more and it worked great!
2. **Paint the bird parts** - Choose a color and paint your parrot body that color. Also paint your beak with yellow paint. Set them aside to dry completely.
3. **Cut strips for feathers** - While your paint is drying, cut out several strips of colored construction paper for your feathers. For the tail feathers cut 1-inch strips along the longest side of the construction paper. For the wings, cut 1-inch strips along the shortest side of the construction paper. Cut the ends of the strips to give them a curved shape.
4. **Pull feathers thru parrot body** - When your parrot is finished drying, have an adult cut a 1-inch strip in the center of the parrot body for the wing feathers and a 1-inch strip at the rear of the parrot for the tail feathers. Hold your strips of tail feathers together tightly and carefully pull them through the slit in the bird. Pull them halfway through and then bend the feathers down for the tail feathers. Do this step again for the wings of the bird.
5. **Glue beak & eyes** - Glue the yellow beak onto your parrot. Then add a googly eyes stickers onto your parrot.
6. **Add white string** - Finish your twirling parrot craft by poking a hole in the top of it's head and tying on a piece of white string.
7. **Now your parrots are ready to twirl!** Simply hang them up from the ceiling or on a hook and watch as they hang down. They tend to twirl naturally a bit because of their weight but you could also give them a little spin.



Minion Pencils

Supplies:

- My First Yellow Pencil – a giant toddler-sized pencil
- Googly Eyes
- Blue foam paper
- Silver Glitter Glue or silver hot glue stick and a low-temp glue gun
- Black Sharpie
- Black cording for hair
- Low-temperature glue gun
- Glue sticks



Instructions:

Add the googly eyes with a low-temp glue gun. Cut blue foam paper to fit around the lower half of the pencil. Wrap it around the pencil and glue to secure it in place. Glue the eye onto the pencil. Cut three little pieces of black cording and glue them above the eye, just under the eraser for hair. Use a black Sharpie to make the mouth. Trace around the googly eye with the silver glitter glue and let dry.

"Believe in yourself and you can do unbelievable things"

Scented Christmas Tree Ornament

Materials:

- Small piece of cardboard
- Puffy Paints
- Craft Felt
- Hot Glue
- Christmas Tree Fragrance oil (or Pine, Fir, Juniper)
- Thin Ribbon or Twine for hanging the ornament

Tools:

- Scissors
- Pencil
- Hot Glue gun

Instructions:

1. Cut your felt into Christmas Tree shapes. You will need two per ornament.
2. Next cut a piece of cardboard into a small triangle. Cut it so that it is approximately a quarter inch smaller than the felt.
3. Glue the felt to the cardboard. Pinch the edges of the two pieces of felt together everywhere except for a small hole near the top that an essential oil dropper can fit into.
4. Decorate the tree with puffy paint to simulate ornaments.
5. Add 3-5 drops of your scent. Hang and enjoy all season long!



Top 10 Facts About Thanksgiving!

Learn all about the America Holiday of Thanksgiving... Thanksgiving is one of America's favorite holidays, but there is more to the story than just turkey and shopping. We will be exploring the history and origins of Thanksgiving, the traditions, and some interesting facts about the holiday. Get ready to learn some fascinating facts about this American holiday.

1. Thanksgiving always falls on the fourth Thursday in November. When Abraham Lincoln was president he proclaimed the last Thursday of November would be the National Thanksgiving Day, however other presidents changed the date. In 1941 Roosevelt made the final change back to being the fourth Thursday of the month.
2. It wasn't easy to convince Lincoln to make Thanksgiving a national holiday and he only did so after 17 years of letters from Sarah Josepha Hale. Abraham Lincoln proclaimed Thanksgiving a national holiday on October 3, 1863. Sarah Josepha Hale, the woman who wrote "Mary Had A Little Lamb," convinced Lincoln to make Thanksgiving a national holiday after writing letters for 17 years.
3. Thanksgiving celebrates the harvest.
4. Cities and towns have parades to celebrate the holiday. Parades take place, with the world's largest one happening in New York City right outside a store called Macy's. That's been going since 1924 and features parade floats, scenes from Broadway plays, large balloons of cartoon characters, and school marching bands!
5. Each Thanksgiving, the President "pardons" a hand-selected turkey sparing the bird from someone's dinner table and ensuring the rest of its days are spent roaming on a farm, doing whatever it is turkeys love to do!
6. Watching American Football is a big part of Thanksgiving. The tradition of football on Thanksgiving began in 1876 with a game between American universities, Yale and Princeton. American football is different to British football (that they call Soccer) and has a ball that looks more like a rugby than a football. The first NFL games were played on Thanksgiving in 1920.
7. Each year, about 46 million turkeys are cooked in the US to celebrate thanksgiving. It's traditional to eat Turkey on thanksgiving as well as mashed potatoes, cranberry sauce and pumpkin pie.
8. The day after Thanksgiving is called Black Friday. You might have heard of Black Friday because American websites often give discounts on their products. Black Friday marks the start of the Christmas shopping period for Americans and stores have lots of discounts.
9. Jingle Bells was supposed to be a Thanksgiving song. "Jingle Bells," the classic Christmas song written by James Lord Pierpont in 1857, wasn't meant to be about Christmas. Originally titled "One Horse Open Sleigh," the song was meant to be sung on Thanksgiving.
10. America isn't the only country to have a Thanksgiving. You might've believed Thanksgiving was purely American, but it's celebrated in Canada too. Instead of the last Thursday in November, however, it falls on the second Monday of every October.

Loose Leash Answer

Clockwise from top left:

- Building is taller.
- Building was deleted.
- Slats on the wood deleted.
- Yellow leash changed to orange.
- Metal bar added.



December

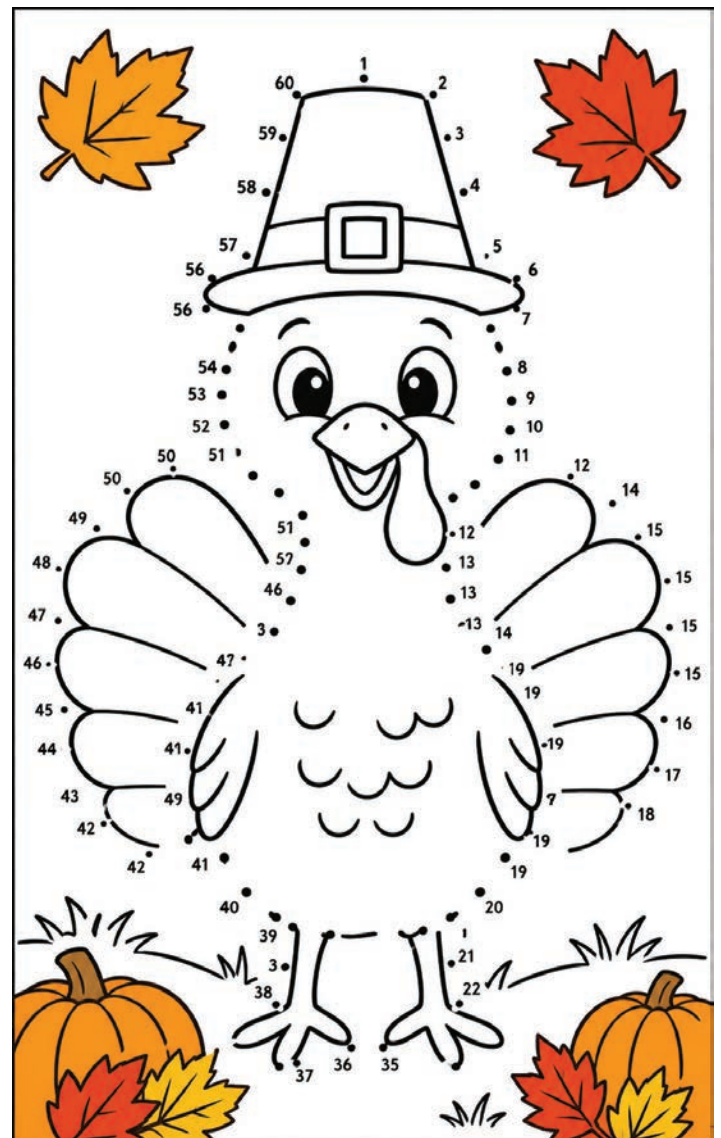
Word Scramble



As the first snowflakes fell in December, Twinkle the elf accidentally spilled her bag of holiday cheer. In the flurry of excitement, words about the season got jumbled everywhere! Can you help her sort them out before Christmas arrives?

EEIRRNDE	_____	UETSNHTC	_____
OSGCREO	_____	ONWMASN	_____
HTAEWR	_____	LOEN	_____
TLENSI	_____	LLHYO	_____
CARIEKFUT	_____	DZLAIRZB	_____
NITVVITA	_____	GNAERM	_____
ADEVTN	_____	ASRT	_____
GSHELI	_____	CIICLE	_____
YNICMHE	_____	AZAKNAW	_____
SMLTEOTEI	_____	SOSITLCE	_____
GONGEG	_____	RDAGNAL	_____
SFTOYR	_____	ELEVS	_____

Thanksgiving Turkey Connect-the-Dots



Nov. 1, 2026

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



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

📺 youtube.com/SlovakHeritageFestival

📘 facebook.com/SlovakHeritageFestival



45th Anniversary Celebration



November 7, 2026
Doors open at 5:30pm
Pokrova Banquet Hall
6812 Broadview Rd. Parma

Join Lúčina alumni and current members in celebrating forty-five years of Slovak Folk Dancing in Cleveland, Ohio!

PROGRAM:
Dance Performance by Lúčina featuring former dancers
Musical Performance by Harmonia
Fujara Solo by Michael Anderko

Tickets include dinner and access to open bar.

Adults \$75
Seniors \$65
13 to 20 \$60
Former Dancers \$65
12 & Under \$15

For tickets, scan the QR code or call these numbers: (440) 623-8481
(440) 668-7797



Get your tickets by October 29



NOVEMBER 7th, 2026 at 5:30pm



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

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

**EVERY DAY IS A
GOOD DAY. THERE IS
SOMETHING TO LEARN,
CARE AND CELEBRATE.**

— AMIT RAY

ASSEMBLY 0039 Uniontown, PA

Over thirty members of the assembly gathered, for our third quarter meeting to celebrate the 25th Anniversary of 9/11. After a delicious dinner, at the local Bob Evans Restaurant, members were given one or two names from the flight crew and passenger list of United Flight 93, to take home and remember their lives. Flight 93 crashed near Shanksville, PA. The National Parks Service has constructed a beautiful museum in remembrance of those that lost their lives.

Assembly President, John Payerchin gave an update of what is happening in the home office since the close of the recent convention. As well as a review of the financial picture at the end of the second quarter.

Our deepest sympathies go out to these assembly members who have recently died and are now in the loving arms of Jesus Christ: Ellen Arison, Charlotte Clark, William Cross Sr., Andrew E. Kocik, Barbara Rutland and Lucy M. Welch.

We were informed by the home office that in the "*Fraternal Allowance Program*", our assembly achieved the highest level "*Titanium*". Only five other assemblies qualified at this level. Thanks to you, our members, who made this possible. We need to keep it up!!!

Now is the time for you to get your creative artistic juices flowing for the NSS Photo Contest and the Pumpkin Decorating Contest. Information is in the *National News* magazine. Your entry earns points for our assembly. Start planning TODAY to enter BOTH contests.

We congratulate all those who recently were awarded a first year PVR Scholarship. Unfortunately, we had no graduate from our assembly!

Don't forget to make your donation to our PVR Scholarship Campaign. Help us get over the top of our goal of \$2,000,000. We are almost there!

Mark your calendars: Annual Christmas Party, SATURDAY, **December 5th** at the Columbia Association social hall starting at 2:00 pm. We are asking members to bring DIAPERS and a NON-PERISHABLE food item for donation.

Watch out for those trick-or-treaters!

Paul Payerchin
Secretary

ASSEMBLY R059 Whitehall, PA

Our next project will be a food drive from **October 1 to October 31** benefiting New Bethany Ministry. This matching fund event will take place at St. Nicholas Russian Orthodox Church.

Paula and John Lahutsky will host the next meeting for R059 at their home on **October 25** at 2:00 p.m.

Michele Guydan
Secretary

ASSEMBLY L075 Duryea, PA

- **October 10, 2026** - A meeting at Grandes Restaurant at 1:00 p.m. for the nomination and election of officers.
- **October 24, 2026** - Join Hands Day at the CEO Weinberg Food Bank, 185 Research Drive, Pittston, PA, starting at 9:00 a.m.

We will conduct matching funds, present a check, and then help package Thanksgiving boxes.

Lehrae Edwards
Secretary/Treasurer

ASSEMBLY L102 Schnecksville, PA

Mark your calendars for our upcoming events:

- **October 17–November 11** - National Backpack Project – donations accepted.
- **December 5** - Breakfast with Santa – matching funds for Hokey AA at the Catty playground, 8:00 a.m. to noon.
- **December 9** - Matching funds Christmas party for the Kiwanis Club in Emmaus.

Any questions, please call Sharon at 610-769-7006.

Sharon Wesnak
Secretary

ASSEMBLY 0123 Coraopolis, PA

Several Assembly members attended the Region 5 Picnic. It was a great opportunity to socialize, meet members from other Assemblies, and play games.

We're proud to congratulate eighth-grade student Emma Heisel for her National Council of Teachers of English "Promising Young Writers Award." She got a perfect judge's score! Read her outstanding work at https://ncte.org/wp-content/uploads/2026-PYW_Emma-H.pdf

Assembly 123 matching fund event: Tavern Night 1776 by the Jacob Ferree Chapter of the DAR at Sophia's, 318 Forest Grove Rd, Coraopolis, 5-8 pm, October 17th. Hear historian Jason Cherry and fiddler Charles May. There will be a 50/50, basket raffles, and two \$500 gift cards to Colonial Williamsburg. \$42 admission. <https://tavern-night-1776.cheddarup.com> Take note of these dates:

- **October 17th** - DAR Tavern Night matching funds event
- **October 21st** - BINGO at the VA HJ Heinz Campus. Starts at 1:45. Assembly: 123 participants get a \$5 discount on the Christmas party.
- **November 28th** - Christmas Around the World at the NSS Heritage Museum.
- **December 6th** - Christmas party and year-end meeting at Imperial SNPJ. We'll elect officers at this meeting.
- **February 21st** - "Our Town" at Lincoln Park Performing Arts Center. This is tentative. Watch for details and updates.

For more information and/or to sign up, contact nss123@email.com or call 412-638-2754 or 412-638-7060.

Start gathering Christmas Cards for the annual drive! Keep up to date at <https://www.facebook.com/goups/837496175759722>.

Thank you for your attention.

Lyle Grover
President



ASSEMBLY 0377 Bentleyville, PA

Don't be left out! Mark your calendar for our Christmas Party. **December 6** - Annual Christmas party at Hugo's Restaurant, National Pike, Brownsville, PA at 3:00 p.m. Please bring a dozen cookies for our cookie table and there will be a another surprise.

As always, please RSVP to me at 724-207-3171 a week ahead so I can confirm attendance.

Suzanne Skrypak
President

ASSEMBLY 0432 Fairview Park, OH

Mark your calendars for the meetings schedule and upcoming activities.

432 Meetings Schedule:

- **October 20, 2026** – 7:00 p.m.
Pytel Residence, North Olmsted
- **December 8, 2026** – 7:00 p.m.
Arturo's Restaurant, North Olmsted

Upcoming Activities:

- **October 4, 2026** – 1:00 p.m.
Red Wagon outing – lots of fun for the kids at Red Wagon Farm
- **December 8, 2026** – 7:30 p.m.
Holiday Party at Arturo's Restaurant (Immediately following the 7:00 p.m. meeting.)

RSVP is required at least one (1) week in advance so we can plan accordingly.

Please contact one of the following:

Dave Pytel – 440-759-4558
Terri Hudak – 440-714-8902
Bill Shuttleworth – 440-465-6024

Chris Pytel
Publicist and Social Media



ASSEMBLY 0588 Avella, PA

A meeting at 5:00 p.m. and Holiday Party at 6:00 p.m. for our members will be held at the Stefka Residence, 5007 Old Orchard Lane, Gibsonia, Pennsylvania on Monday, **November 9, 2026**.

Please contact Annette at 724-407-3591 by Friday, **October 30th**, if you plan on attending the party so that we may prepare enough Holiday refreshments for all.

Hope to see you at the party!

Annette Stefka
Recording Secretary

ASSEMBLY 0617 Ashley, PA

We will hold our fall celebration at Amberdonia European Bakery, Kingstons, Pennsylvania on Thursday, **October 22, 2026** at 1:00 p.m.

Among the activities to review will be Matching Fund at the Parade of Trees, Wreaths Across America, Trail pickup along with other assembly activities.

Members planning to attend, please contact John Kurilla at 570-239-5936, 570-287-4163, jjkurilla@aol.com.

John Kurilla
President

ASSEMBLY 0731 Lowellville, Ohio

Annual Halloween Hayride October 11, 4:00–7:00 p.m.

Join us at Countryside Farm for our popular Halloween Hayride. Register with Kathy Cessna at 330-559-8445 by October 1st. Costumes are encouraged, but warm clothing is essential. We'll be serving hot dogs and chili, and the evening includes: a hayride through the haunted woods; visit to the pumpkin patch; corn maze, and games for all ages. This event is free for members; non-member guests are welcome for \$10.

Photo & Pumpkin Contest Deadline October 31st

Submit your entries for the NSS Photo Contest and Pumpkin Decoration Contest by October 31. Many members decorated pumpkins from last

year's hayride — so when you pick your pumpkin this year, choose one that inspires your creativity.

Assembly Business Meeting November 7, 2:00 p.m.

Members are invited to Kathy & Jim Cessna's home for our Assembly business meeting. We'll discuss ideas for 2027 activities, and youth members are especially encouraged to attend and share their suggestions. A craft session will be included to create Christmas ornaments for the NSS contest, and details about the Assembly Christmas Party will be announced. Everyone attending will be entered into a prize drawing.

Lauren Fox
President

REGION 8 Cleveland, OH

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

The Semi-Annual meeting of Region 8 will be hosted by Assembly 70. The meeting will be held at Dr. Martin Luther Lutheran Church, 4470 Ridge Road, Brooklyn, OH on **October 21, 2026** at 7:00 p.m.! (Please note time)

Plans for the upcoming year will be discussed, along with comments relative to the June National Convention that was held at Sawmill Creek recently.

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

Carole Koches
Recording Secretary



Deadline For Publication

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

Assembly Activities

Assembly L075 Events

Fraternal summer picnic was held on August 2, 2026, at the Mercateli-Segilia Park Birney Ave Moosic. We celebrated several members who turned 70; Shown are Patricia Gorgol, Gary Collins, Debbie & Bill Wesnak and Linda Pilosi. Absent was Richard Gorgol. Despite some rain our cooks Bill & Gary did a great job. The youth circle had plenty of crafts and we played bingo and had a basket raffle.

Members present were: Michael Piccoletti, Cambrie Bill & Deb Wesnak, Guy and Linda Pilosi, Dom, Gabe & VP Lucy Piccoletti, Adam Lazar, Region 2 President Marlin Petro, Patricia Gorgol, Dorothy & Gary Collins, Stephanie & Rocco Cuiccio, Director Drew Wesnak & Sharon, Dr. Sami Wesnak and Secretary-Treasurer Lehrae Ann Edwards.

We sponsored a basket for the Prince of Peace Parish Picnic which was held on August 16th with their annual chicken dinner. Co-Chairmen for the event were Vice-President Guy Pilosi and Linda.

We also sponsored the Matching Funds Annual Montage Mount Ski Patrol Golf Tournament in September at the Blue Ridge Gold Course, sent a basket, sponsored a hole and sent a crew. Co-chairs for the event were Lucy and Lehrae.

Mark your calendars for our future events:

- **October 10, 2026** - A meeting at Grandes Restaurant at 1:00 p.m. for the nomination and election of officers, By-Law revisions and selection of future meeting dates for 2027.
- **October 24, 2026** - Join Hands Day at the CEO Weinberg Food Bank, 185 Research Drive, Pittston, PA, starting at 9:00 a.m. We will be presenting a check and packing Thanksgiving boxes.
- **November** - (Date to be determined) Shop for the Greenwood Headstart Children to present them with Christmas gifts and help with the Moosic Santa Fund.
- **December 5, 2026** - Assist Avoca Troop 316 at the chili sale.

Any questions, please call me at 570-479-5078.

Lehrae Edwards
Treasurer



Assembly 731 Camping Weekend

Several Assembly 731 members enjoyed time together at Mahoning County's 180th Canfield Fair. With the Fair running for six days, families could stop by Laurie & Mike Fox Camp whenever it suited their schedules to get Scavenger Hunt instructions. They returned after the hunt to relax for a bit and enjoy time with friends. While adults chatted, the kids entertained themselves with squirt-gun battles and chalk drawings on a cement wall alongside the campsite. Cold beverages and snacks were always available.

Friday night's gathering at the Cessna camp complete with Kathy and Jim's homemade chili and cornbread was a favorite tradition and a welcome break from the typical Fair food.

Even though heavy rain and thunderstorms dampened the first day at the Fair, the rest of the week offered plenty of laughter, shared moments, and lasting memories. We're already looking forward to next year's adventures.

Lauren Fox
President



Cessna Camp



Fellows family at the fair



Cessna chili night



Liana Logan, Walter Caleb



Mike and Laurie Fox with their grandchildren



Squirt gun boys

Assembly 731 Shoe Giveaway

The Chestnut Ridge Church of God in Hubbard, Ohio, organized a very successful two-day School-Age Shoe Giveaway on August 17–18, supporting families across Trumbull County (OH) and Mercer County (PA). School-age children in grades K–12 were welcomed, fitted, and sent home with brand-new shoes for the school year ahead.

This year, the NSS Life National Office proudly donated \$6,000 to help make the event possible. Several volunteers from NSS Assembly 731 along with Church and Community volunteers helped children find the perfect fit — and bringing plenty of smiles and joy along the way.

A heartfelt thank-you to Chestnut Ridge Church of God and all volunteers who made this back-to-school blessing a reality for so many families.

Special thank you Assembly 731 volunteers: Abrianna Makara, Ashlynn Mason, Gina Miranda, Laurie Burns Fox, Sue Burns, Pastor Rob McFarland, and Kathy Flickinger for your time and energy to help make this a successful project for over 400 kids.

Lauren Fox
President



Families are very appreciative for the opportunity to start back to school styling new shoes.



L-R: Abrianna, Ashlynn, Gina, Laurie and Sue take a minute to pose while waiting for the kids to arrive.



Hundreds of shoes were available in all sizes for boys and girls.



A young teen found his perfect pair of shoes.



A young volunteer makes sure the shoes fit properly.

News from Assembly 617



The annual Fraternal Day for Assembly 617 was held on August 13 2026 at Knoebels Amusement Resort in Elysburg Pennsylvania with over forty members in attendance. The assembly provided hoagies, bottled water and books of ride tickets to the members. Members also brought food, desserts snacks to share with the members.

A brief meeting of the assembly was held to update members on the activities of the assembly. Pictorial Biography of Rev. Jozef Murgas, a Slovak pioneer in radio communications were made available to attendees at Fraternal Day. Special congratulations was given at the meeting to Miriam Ostrowski for her success with the NSS Art Contest.

The Assembly Matching Fund Basket Raffle was on display for members to view. The funds raised will help support the mission work of Father John Ostrowski a member of the assembly in El Salvador. Also funds were raised for the Holy Family Food Pantry. The Youth Circle participated in games to guess the value of coins in a jar also the number of candies in a jar.

Everyone in attendance had a great time enjoying the fraternity, the park and rides at Fraternal Day.

John Kurilla
President

Assembly 377



Assembly 377 members attending meeting at Sesame Gourmet, McMurray, 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 AUGUST 2026

Name	City and State	Date of Death	Assembly
Allshouse, James W	Belle Vernon, PA	08/23/2026	0377
Baker, Thomas H	Levering, MI	11/16/2025	0381
Bangert, Eleanor	Grantville, PA	07/11/2026	0774
Barton, Joseph D	White Oak, PA	07/13/2026	0737
Beahm, Dorothy	Sinking Spring, PA	08/16/2026	L102
Behm, Eleanor	Indiana, PA	07/29/2026	L105
Bondi, Darlene	Pittsburgh, PA	06/09/2026	0441
Burke, Joseph E	Pittsburgh, PA	06/30/2026	0100
Burns, Kathy Jo	Weirton, WV	07/15/2026	0588
Cardillo, Dolores T	Mc Donald, PA	06/19/2026	0588
Carter, Carol R	Pittsburgh, PA	08/13/2026	L161
Cherubini, Lavonne	Brockway, PA	08/25/2026	0554
Chuchra, Virginia	Rivervale, NJ	10/26/2025	0774
Clauser, George Sr	Reading, PA	07/19/2026	L102
Cole, Charles	Victor, WV	07/20/2026	0774
Coulter, Richard R	Brookfield, OH	08/06/2026	0731
Craig, Dolores J	Washington, PA	07/27/2026	0588
Culbertson, Nancy	Malvern, PA	08/13/2026	L102
Davis, Myrna D	Pittsburgh, PA	08/03/2026	0108
De Paolis, Laura D	Butler, PA	08/03/2026	0123
De Podesta, Dolores	White Oak, PA	08/03/2026	0737
Dean, Nancy	Lake Lynne, PA	08/09/2026	0039
Diamond, James L	Butler, PA	06/20/2026	0731
Ditz, Catherine	Warren, PA	07/21/2026	0554
Doll, William A	Lebanon, PA	03/28/2026	L102
Dripps, Ronald B	Trafford, PA	06/14/2026	L105
Durkoske, Anthony	Meadville, PA	07/25/2026	0731
Dye, Roger F	Newport, OH	07/19/2026	0595
Eagle, Fred	Spring Hill, FL	07/28/2026	0813
Edmiston, Mary T	Midland, PA	04/09/2026	0123
Eichhorn, Elizabeth L	Kingwood, TX	07/25/2026	0554
Eisenhour, Phyllis L	New Bloomfield, PA	08/02/2026	0267
Engle, Linda R	Clymer, NY	08/02/2026	0774
Estright, Shirley A	Tyrone, PA	07/29/2026	0267
Everly, William	Kingwood, WV	07/11/2026	0774
Fazio, Beverly H	Indiana, PA	06/02/2026	0737
Felesky, Matthew	Delmont, PA	06/22/2026	0737
Fischer, Janet	Bayside, WI	06/22/2026	0774
Fischer, Ruth W	Pittsburgh, PA	06/17/2026	0434
Flecker, Ira David	Wexford, PA	07/29/2026	0123
Foust, Thelma	Sarver, PA	08/01/2026	L105
Fox, Dina C	Monroeville, PA	06/30/2026	L105
Francis, Kathryn R	New River, AZ	03/26/2026	0731
Gallagher, Joanne S	Pittsburgh, PA	07/17/2026	L161
Gantert, Helen B	Reading, PA	07/23/2026	L102
Genedick, Marilyn S	Seven Hills, OH	12/18/2025	0004
German, Francine	Saxonburg, PA	08/18/2026	0123
Gern, Edward I	Warren, PA	08/05/2026	R019
Glasser, Doris	Marion Center, PA	08/15/2026	0554
Godor, Kenneth	Flemina, GA	05/15/2026	0737
Grinnell, Dennise E	Hastings, MI	07/27/2026	0381
Hall, Retha	Craigsville, WV	07/16/2026	0774
Harris, Rosemary	Brown Mills, NJ	06/13/2026	0774
Hartley, Robert	Greenville, PA	08/16/2026	0731
Harvey, William	Scenery Hill, PA	08/06/2026	0377
Henry, Virginia	Saucier, MS	02/18/2026	0774
Hunsberger, Nancy	Waterloo, NY	01/14/2026	0774
Jackson, Dorothy	Coal Center, PA	08/22/2026	0377
Jones, Dennis	North Huntingdon, PA	08/10/2026	0737
Jordan, William	Gallipolis Ferry, WV	07/13/2026	0774
Kauffman, Charlotte	Altoona, PA	08/23/2026	0267
Keifer, Anita	Pittsburgh, PA	08/12/2026	L161
Keller, Richard	Moon Twp, PA	08/02/2026	0123
Kinsell, David E	Frostproof, FL	06/05/2026	0813
Kirk, Brenda Fay	Beckley, WV	07/15/2026	0774
Klins, Thomas	Erie, PA	08/14/2026	0774
Koches, Edward	Strongsville, Oh	01/17/2026	0432
Koval, Irene	Fairview, PA	07/23/2026	0731
Krotchko, David	Rahway, NJ	05/22/2026	0774
Krupa, Theodore R	Wexford, PA	06/27/2026	0123
Lako, George	Allison Park, PA	04/18/2026	L161
Latta, William A	Meadville, PA	08/07/2026	0731
LeGreca, Rosalie	Doylestown, PA	08/12/2026	R059
Leibinger, Harriet B	Leesport, PA	08/15/2026	L102
Lester, Sylvia	Brownsville, PA	06/14/2026	0039

DEPARTED MEMBERS AUGUST 2026

(Continued from page 22)

Name	City and State	Date of Death	Assembly
Liotta, Jacqueline June	Pittsburgh, PA	08/12/2026	L161
Magnes, Anna Mae	Amherst, OH	03/10/2026	0160
Malley, Ruth	Columbus, OH	04/27/2026	0731
Maloney, Carl	State College, PA	08/14/2026	L040
Mason, William	Morgantown, WV	07/05/2026	0774
Medvan, Michael	Pittsburgh, PA	06/22/2026	0100
Mikush, Janet	Ambridge, PA	05/18/2026	0123
Miller, Harry	Washington, PA	07/13/2026	0588
Miller, Patricia	Hawthorn, PA	07/19/2026	0554
Mills, Rhonda	Huntington, WV	07/20/2025	0774
Mitchell, Leonard	Seneca, PA	07/07/1901	0554
Mohnkein, Nancy	Oli City, PA	08/09/2026	0731
Moody, Thomas M	Oakdale, PA	06/26/2026	0588
Moore, Samuel Arthur	Claysville, PA	08/20/2026	0588
Moran, Carolyn	Daniels, WV	08/06/2026	0774
Morelli, Ronald L	Beaver, PA	06/05/2026	0123
Morgan, Scarlet M	Pittsburgh, PA	07/21/2026	0100
Moskes, Paul	Aliquippa, PA	07/16/2026	0123
Norton, Lisa	Erie, PA	08/06/2026	0731
O Savage, Jaack E	Roscoe, PA	07/31/2026	0377
Oglietti, Monica	Leechburg, PA	09/05/2024	L105
Olsen, Lynn A	Glendora, CA	12/04/2025	0568
Ondik, Joseph W	Greensburg, PA	08/08/2026	0737
Ondo, Nancy	Boyertown, PA	08/18/2026	L102
Ostarticki, Anna	Flemington, NJ	01/02/2026	0110
Ostarticki, Anna	Flemington, NJ	01/02/2026	0110
Patterson, George	Washington, PA	07/06/2026	0588
Peters, Patsy	Montgomery, WV	07/25/2026	0774
Powers, Frank	Kittanning, PA	07/31/2026	L105
Pregmon, Margaret	Jenkins Twp, PA	07/22/2026	L075
Quigley, Thomas	Jeanette, PA	08/06/2026	0737
Radwanski, Valentina	Buffalo, NY	02/28/2025	R019
Rainear, Frederick	Martinsburg, PA	05/29/2026	L105
Reggets, Donald E	Jefferson, PA	07/18/2026	0434
Richardson, Lewis Jr	Pittsburgh, PA	05/12/2026	L161
Richey, James	West Finley, PA	07/26/2026	0377
Riley, Robert D	Apollo, PA	08/05/2026	L105
Roberts, Margaret J	Punxsutawney, PA	06/10/2026	0554
Robinson, Leoda Zoe	Gardners, PA	06/25/2026	0267
Robl, Mary	Uniontown, PA	08/09/2026	0039
Rozeck, Anna Marie	Pittsburgh, PA	08/04/2026	0100
Ruggieri, Helen	Pittsburgh, PA	08/03/2026	0100
Russell, Rick	Altoona, PA	08/03/2026	0774
Rybak, Julie	Oli City, PA	08/13/2026	0731
Sacchetti, Mario	Scranton, PA	02/24/2023	L075
Scalzott, Leona L	Spring Church, PA	08/04/2026	L105
Schafer, James W	Hickory, PA	05/15/2026	0377
Seifert, Richard L	Mc Murray, PA	08/16/2026	0434
Shaw, Wilford	Philippi, WV	11/26/2025	0774
Shemo, Albert	Swoyersville, PA	05/11/2026	0617
Simes, Richard	Coatesville, PA	04/08/2026	L102
Smith, Bicy	Meadow Creek, WV	05/04/2026	0774
Smolenak, Frank	Lower Burrell, PA	08/23/2026	L105
Snyder, M marlene	Dallastown, PA	06/22/2026	L102
Sponsler, James L	Huntingdon, PA	06/30/2026	0267
Stevens, Dale N	Bay City, MI	07/28/2026	0381
Swidzinski, John B	Butler, PA	07/14/2026	0731
Templin, Sebastian	Birdsboro, PA	08/19/2026	L102
Testa, Damian	North Versailles, PA	05/28/2026	0737
Thomas, Carol	Charleston, WV	05/19/2026	0774
Toth, Judith	New Kensington, PA	08/14/2026	L105
Ugen, June E	Export, PA	08/18/2026	L105
Urbanczyk, Walter J	Moon Township, PA	10/01/2022	0123
Vukovich, Thomas J	Beaver Falls, PA	06/30/2026	0123
Walters, Luther	Peterstown, WV	07/07/2026	0774
Watson, Deborah Ann	McMurray, PA	08/12/2026	0434
Weber, Betty G	Hummelstown, PA	08/16/2026	0774
Wendel, Judith	St Mary's, PA	08/14/2026	0554
Whitlinger, William	Apollo, PA	07/22/2026	L105
Yannessa, Gene G	Aliquippa, PA	06/25/2026	0123
Yarusinsky, Andrew	Stony Point, NY	10/21/2012	L110
Yuest, Rita T	Jefferson Hills, PA	06/27/2026	0100
Yothers, Linda	Freedom, PA	08/10/2026	0123
Young, Carl E	Jamestown, NC	07/19/2026	0774
Zahumensky, Deborah	Apollo, PA	08/03/2026	L105



PVR Scholarship Fund Donations August 2026

DONATE TO THE PVR SCHOLARSHIP FUND

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

In Memory of **Deceased Members from Assembly 123: (June)**..... 100.00
Henriett Blazer, Frank Harringer,
Nathaniel Jeffreys, Suzanne M.
Lewis, Nancy Mignanelli, Dorothy M.
Reilly, Dorothy J. Wagner, Margaret
A. Yankauski

In Memory of **Paul Wesnak:**
From A-L102 & Region 14.... 400.00

In Memory of **Paul Wesnak:**
From Sharon & Andrew
Wesnak 250.00

In Memory of **Paul Wesnak:**
From Sharon & Andrew
Wesnak 500.00

In Memory of **David Stefka & Debbie Stefka Schwab:**

Convention Committee Salary donated:
From Joe & Annette Stefka... 375.00

In Memory of **Deceased Members of A-588:**
From Assembly 588..... 250.00

In Memory of **John J. Matia:**
From Gary & Elsir Herzig... 50.00

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

Convention Committee Salary donated:
From Michael Wesnak 125.00

Donations:

Joe Elliot 66.00
Start Hearing..... 100.00
Assembly 0617..... 250.00
President Joseph Stefka, Jr. 50.00
Director Keith Kucherauw. 50.00
Director Abigail Gross..... 375.00
Rudy Ondrejco 250.00
Total 3,261.00

October

Late summer gradually gives way to early autumn. Amidst the lush green of the forests, the first patches of yellowing trees appear; the yellow hues spread, and the entire landscape transforms. The fields have yielded their harvest and are preparing for a period of rest. The farming year finishes in the beautiful season of gathering the fruits of a year's labor.

Harvest Festival

Once all the grain had been gathered, the reapers fashioned a beautiful wreath from the stalks and presented it to the farmer and his wife with these words: **"Dear master and mistress of the farm, we have finished reaping all your crops. Having done so, we wove this wreath and hastened to bring it to you as quickly as we could, eager to present this gift with love. May you enjoy as many years of health as there are blades of grass in this wreath, and may you be blessed with as many lovely children as there are flowers woven into it. May you give us as many liters of beer as there are eyes gazing upon you here, and may the mistress gift us at least a small keg of wine. So, dear master, please accept this gift from us with gratitude."**



And indeed, as the harvest was, so too shall our "daily bread" be... One could write a poem about it, compose a song, or simply speak a few humble words. For the birth of bread has long been a great mystery. Let us remember our ancestors, who would kneel and pray before they began to reap. When they started to slice the bread, they would make the sign of the cross over it, and before putting it to their lips, they would kiss it. Bread was not merely food; it was always a "gift from God"—something we should not forget even today.

The Beginnings of Slovak Journalism in America



The history of Slovak journalism in America began in 1885, when Ján Slovenský and Július Wolf published the first periodical—*Bulletin*—in Pittsburgh using a hectograph; 22 issues were released. The first

printed newspaper was *Amerikánsko-slovenské noviny* (**the first issue appeared on October 21, 1886**). Thus began the history of Slovak journalism in America, which became one of the main pillars of American-Slovak national life.

Note: Our founder, Peter Rovnianek, contributed articles to this newspaper while he was still a student—a seminarian—in Cleveland.

The month of October is dedicated to the prayer of the Holy Rosary.

Let us dedicate the month of October to meditation and prayer - for the evenings are already long.

Let us offer a decade or a chaplet of the Holy Rosary to the Mother of God each day, concluding with this verse:

O Mary of the Rosary, our patroness, pure Virgin, to you we turn.

You are a kind and merciful Mother; intercede always for us all with your Son.

Weather Lore

If the leaves fall by mid-October, the winter will be wet.

If snow falls early in October, the winter will be mild.

When leaves cling firmly to the trees in October, it signals a harsh winter.



Október

Neskoré leto sa nebadane premieňa na včasnú jeseň. V sytej zeleni lesov vystúpia prvé fliačky žltých listnáčov, žltej farby pribúda a celá krajina sa mení. Polia vydali úrodu a chystajú sa na odpočinok. Roľnícky rok vrcholí krásnym obdobím zberu plodov celoročnej práce.

Dožinkové Slávnosti

Po ukončení zozbierania všetkého obylia ženci a žnice urobili z obylia krásny veniec a odovzdali ho hospodárovi so slovami:

Milý pán hospodár, milá pani hospodárka, už sme vám požali, kde ste len čo mali. Keď sme to spravili, veniec sme uvili, s ním sa k vám ponáhľali, ako sme vládali. By sme vám s láskou odovzdali tento dar. By ste boli toľko rokov zdravi, koľko je v tomto venci trávy, by ste mali toľko pekných dietkov, koľko je v tomto venci kvietkov. By ste nám dali toľko litrov piva, koľko oči sa tu na vás díva, by nás pani hospodinka obdarila aspoň súdkom vinka. Preto milý náš pán hospodár, primijte vdačne tento od nás dar.



A veru aká bola žatva taký bude i „Chlieb nás každodenný“... Dala by sa o ňom napísať báseň, zložiť pieseň, či len povedať niekoľko obyčajných slov. Lebo zrod chleba bol oddávna veľkým tajomstvom. Spomeňme si na našich predkov, ktorí skôr ako začali žať, pokľakli a pomodlili sa. Keď začínali krájať chleba - prežehnali ho a skôr ako ho vložili do úst ho pobozkali. Chlieb nebol len jedlom, ale vždy aj „Božím darom“, nemali by sme na toto zabúdať ani dnes.

Začiatky Slovenského Novinárstva v Amerike



História Slovenského novinárstva v Amerike začína v roku 1885, keď Ján Slovenský a Július Wolf vydali (hektografom) v Pittsburghu prvý časopis – Bulletin vyšlo 22 čísiel.

Prvými tlačenými

novinami sa stali Amerikánsko-slovenské noviny (**1. číslo vyšlo 21. októbra 1886**). Tak sa začínali písať dejiny slovenského novinárstva v Amerike, ktoré sa stalo jedným z hlavných pilierov americko-slovenského národného života. Poznámka: Náš zakladateľ Peter Rovnianek ktorý prispieval článkami do týchto novín vtedy ešte ako študent v Clevelande žiak seminar.

Mesiac október je zasvätený modlitbe svätého ruženca

Cez mesiac október je meditácia – modlitba veď večere sú už zdlhavé. Desiatok, či venček sv. Ruženca venujme denne Matke Božej ukončiac veršikom:

O Mária ružencova naša patronka, my sa k tebe utiekame čista panenka. Ty si Matka dobrotiva patronka ľutostíva, oroduj vždy za nás všetkých u svojho syna.

Pranostiky

Ak skoro v októbri sneh padá, bude mäkká zima.

Keď sa drží list v mesiaci októbri na stromoch pevne, to znamená krutú zimu.

Ak opadá lístie do polovice októbra, bude mokrá zima.

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Youth Circle Page

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

Photo Contest Deadline: October 31, 2026

Contest Eligibility:

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

Deadline:

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

Contest Rules:

- Must be a member before October 1st
- One entry per category
- Any size photo up to 8 x 10, unmounted in black and white or color. (No touch-up or computer enhanced photos permitted)
- Name and address should be submitted on a separate sheet

of paper, along with information where the photo was taken.
Do not write on your photo!

Four Categories

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

Prize List

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

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

Pumpkin Decorating Contest Deadline: October 31, 2026

Description:

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

Contest Eligibility:

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

Submission Deadline:

October 30th is the deadline for all submissions to be received. Submissions may be made online or through mail. Please mail to: National Slovak Society, Member and Community Engagement Director, 1301 Ashwood Drive, Canonsburg, PA 15317. Online submission may be made by direct messaging

any of our social media accounts (Facebook, Instagram, and twitter) or by emailing directly to jbelding@nsslife.org. Judging will be completed by an outside professional.

Contest Rules:

- Must be a member before October 1st
- One entry per category: Painted or Carved
- Age Groups: 12 and Under, 13-17, 18+
Please include your name, address, age, and assembly number along side your submission photo.

Prize List:

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

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

Christmas Ornament Contest Deadline: December 1, 2026

Now is the time to start thinking and making your Christmas Ornament. Get out your glue guns and glitter and create a winning ornament today!

Deadline:

December 1st is the deadline for all entries to be received. Hand deliver or Mail to: NSS Fraternal Dept., 1301 Ashwood Drive, Canonsburg, PA 15317.

Contest Rules:

- The contest is open to all NSS members. In addition, we are inviting our Home Office Staff, and even our Board Members to participate.
- Entries should be no larger than 5" High; 5" Wide and 5" Deep. The base can be in any shape so long as it stays within the above measurements. You can glue objects to make your ornament decorative (we encourage you to be creative!) Some examples are glitter, ribbon, stars, cotton balls, etc... Please submit original handmade ornaments only. Ornaments made from kits will be disqualified.
- All entries must include your name, address, age, youth circle number

or assembly number and phone number on a separate sheet of paper.

Youth members will receive a NSS t-shirt for entering and thus should also list their shirt size (Youth: YS, YM, YL or Adult: AS, AM, AL, AXL).

- All winners in each group will have their names appear in the "National News." In addition, a picture of your ornament will appear on the website. All entries will be distributed to a local nursing home to be placed on a Christmas Tree. You can send in more than one ornament for distribution purposes--the more we have the prettier the tree will be! In the event you send more than one, please note which ornament you would like to have judged.

Prize List

Frosty's Group (Ages 5-7): First Place - \$50.00
Rudolph's Group (Ages 8-10): First Place - \$50.00
Snowflake Group (Ages 11-13): First Place - \$50.00
Santa Group (Ages 14-16): First Place - \$50.00
Adult Group: 1st Place - \$100.00, 2nd Place - \$60.00, 3rd Place - \$40.00

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

National Slovak Society
1301 Ashwood Drive
Canonsburg, PA 15317

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