



National Slovak Society

Where "Family Matters"

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Dean Burns, *FIC, Vice-President*
Linda Strom, *Secretary/Treasurer*

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FSWFE and PBU merged with NSS in 1997
ROCWMAS merged with the NSS in 1998

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Activities at a Glance...

REGION 2	Assemblies L075, P09M, 0146, 061
January 22	Assembly L075, Meeting, Grande's Restaurant, Moosic, PA at 1:00 pm
REGION 5	Assemblies P38A, 0039, 0100, L105, 0108, 0123, L161, 0283, 0377, 0434, 0441, 0588, 0700, 0737, 0774, 0809
February 19	Assembly 0108, Meeting, Eat'n Park, Waterfront, Homestead, PA at 2:00 pm
March 6	Assembly 0039, Meeting at Denny's Restaurant, Uniontown, PA at 7:00 pm
March 11	Region 5, Meeting, NSS Home Office, McMurray, PA at 2:00 pm
REGION 7	Assemblies P09A, 0008, 0731
	No activities at this time
REGION 8	Assemblies 0004, 0070, 0160, 0432, 0595
January 17	Assembly 0160, Annual dinner & meeting at 6:00 pm
January 18	Assembly 0004, Meeting, Dr. Martin Luther Evangelical Church, Brooklyn, OH at 7:00 pm
February 19	Assembly 0432, Family Tobagganing Party, The Chalet, Strongsville, OH, 6:00 pm - 9:00 pm
February 25	Assembly 0432, Annual Dinner Dance/Reverse Raffle, St Elias, Cleveland, OH at 6:00 pm
REGION 10	Assemblies 0065, 0586
February 2	Region 10, Meeting, St. Matthew's Healthcare, Park Ridge, IL at 11:00 am
April 5	Assembly 0065, Meeting, St. Matthew's Healthcare, Park Ridge, IL at 11:00 am
June 7	Assembly 0065, Meeting, St. Matthew's Healthcare, Park Ridge, IL at 11:00 am
September 6	Assembly 0065, Tentative "Birthday Luncheon" at Sts. Peter & Paul Lutheran Church, Riverside, IL at 12:00 Noon
November 1	Assembly 0065, Meeting, St. Matthew's Healthcare, Park Ridge, IL at 11:00 am
December 6	Assembly 0065, Meeting, St. Matthew's Healthcare, Park Ridge, IL at 11:00 am
December 6	Assembly 0065, Tentative "Stedraky" Xmas Luncheon, Sts. Peter & Paul Lutheran Church, Riverside, IL at 12:00 Noon
REGION 14	Assemblies R059, L102
January 15	Assembly L102, Xmas Party, Wesnak's Home, Elmhurst Drive, Whitehall, PA at 2:00 pm
February 6	Assembly R059, Meeting, Lahutsky's Home, Bethlehem, PA at 2 pm
REGION 15	Assemblies L002, L006, 0028, L145
January 28	Region 15, Meeting, Holy Name of Jesus School Meeting Room, Stratford, CT at 9:00 am
January 28	Assembly 0028, Meeting, Holy Name of Jesus School Meeting Room, Stratford, CT at 10:00 am
AT LARGE	Assemblies R019, R023, P31M, 0038, L040, L075, 0110, 0207, 0236, 0240, 0267 0299, 0381, 0554, 0568, 0705, 0800, 0805, 0813
	No activities at this time

From The President's Desk...



David G. Blazek, FIC
National President

Happy New Year!

On behalf of my family and the staff of the Home Office, I would like to wish each and every one of our members a Blessed and healthy New Year in 2012. Economic uncertainty continues to be the concern of every American but I am proud to report that NSS continues to grow in assets, surplus and continues to be a conservative safe haven for your annuity investments. A complete report for 2011 will be forthcoming in future issues from our Secretary/Treasurer Linda Strom.

Our agents and home office sales staff have once again done an excellent job in getting the word out to potential new members about the great products the NSS offers to their members and the benefits of belonging to a fraternal benefit society. Congratulations to our Sales and Marketing Department and thanks to our Customer Service staff for the great job they do each and every day. We look forward to another productive growth year in 2012.

A Heartwarming Story - The Dime

Bobby was getting cold sitting out in his backyard in the snow. Bobby didn't wear boots; he didn't like them and he didn't own a pair. The thin sneakers he wore had a few holes in them and they did a poor job of keeping out the cold. Bobby had been in his backyard for about an hour already. And try as he might, he could not come up with an idea for his mother's Christmas gift. He shook his head as he thought, "This is useless, even if I do come up with an idea, I don't have any money to spend."

Ever since his father had passed away three years ago, the family of five had struggled. It wasn't because his mother didn't care, or try, there just never seemed to be enough. She worked nights at the hospital, but the small wage that she was earning could only be stretched so far. What the family lacked in money and material things, they more than made up for in love and family unity. Bobby had two older and one younger sister, who ran the household in their mother's absence. All three of his sisters had already made beautiful gifts for their mother. Somehow it just wasn't fair. Here it was Christmas Eve already and he had nothing.

Wiping a tear from his eye, Bobby kicked the snow and started to walk down the street where the shops and stores were. It wasn't easy being six without a father, especially when he needed a man to talk to. Bobby walked from shop to shop, looking into each decorated window. Everything seemed so beautiful and so out of reach. It was starting to get dark

and Bobby reluctantly turned to walk home when suddenly his eyes caught the glimmer of the setting sun's rays reflecting off of something along the curb. He reached down and discovered a shiny dime. Never before has anyone felt so wealthy. Bobby walked into the first store he saw but his excitement quickly turned cold when the salesperson told him that he couldn't buy anything with only a dime.

He saw a flower shop and went inside to wait in line. When the shop owner asked if he could help him, Bobby presented the dime and asked if he could buy one flower for his mother's Christmas gift. The shop owner looked at Bobby and his ten cent offering. Then he put his hand on Bobby's shoulder and said to him, "You just wait here and I'll see what I can do for you." Bobby heard the sound of the door closing as the last customer left and he began to feel alone and afraid. But then the shop owner came out to the counter and before Bobby's eyes lay twelve long-stemmed red roses with leaves of green and tiny white flowers all tied together with a big silver bow. Bobby's heart sank as the owner picked them up and placed them gently into a long white box. "That will be ten cents young man" the shop owner said reaching out his hand for the dime.

Slowly, Bobby moved his hand to give the man his dime. Could this be true? No one else would give him a thing for his dime. Sensing the boy's reluctance, the shop owner added, "I just happened to have some roses on sale for ten cents a dozen. Would you like them?" This time Bobby did not hesitate and when the man placed the long box into his hands, he knew it

Continued on page 5

From The President's Desk... A Heartwarming Story - The Dime

continued from page 4

was true. Walking out the door that the owner was holding for him, Bobby heard the shop keeper say, "Merry Christmas, son."

As he returned inside, the shop-keeper's wife walked out. "Who were you talking to back there and where are the roses you were fixing?" Staring out the window, and blinking the tears from his own eyes, he replied, "A strange thing happened to me this morning. While I was setting up things to open the shop, I thought I heard a voice telling me to set aside a dozen of my best roses for a special gift. I wasn't sure at the time whether I had lost my mind or what, but I set them aside anyway. Then, just a few minutes ago, a little boy came into the shop

and wanted to buy a flower for his mother with one small dime. When I looked at him, I saw myself, many years ago. I, too, was a poor boy with no money to buy my mother a Christmas gift. A bearded man, whom I never knew, stopped me on the street and told me that he wanted to give me ten dollars. When I saw that little boy tonight, I knew who that voice was and I put together a dozen of my very best roses." The shop owner and wife hugged each other tightly and as they stepped out into the bitter cold air they somehow didn't feel cold at all.

Edited from the Internet -
Author unknown

News of Narodniars

Deepest sympathies go out to our own Vice President Dean Burns and his entire family on the passing of Nancy Burns; wife, mother, grandmother and friend to not only her family but the entire NSS. She will be sorely missed by all. Birthday wishes go out to Honorary Directors Paul Godor and Edward Havir, former Fraternal Director Karen Lynne Orban, Susan Payerchin, Tod Wilcock and daughter Shannon Woods, and to all others celebrating this month.

From the President's Desk:

Paraprosdokian of the month:

*Knowledge is knowing a tomato is a fruit.
Wisdom is not putting it in a fruit salad.*

Nancy E. Burns Assembly 008 - Struthers, Ohio



Nancy E. Burns, Assembly 008 member and beloved wife of Vice President, Dean Burns passed away suddenly at her home on Monday, November 7, 2011 at the age of 77.

Nancy was born in Campbell on Oct. 16, 1934, and graduated from Struthers High School in 1952 and from Choffin School of Practical Nurs-

ing in 1974. Nancy was a Licensed Practical Nurse and worked at St. Elizabeth Health Center until her retirement and continued to volunteer at St. Elizabeth's for several years. She was a member of St. Nicholas Church and the Altar and Rosary Society. She was also a member of the National Slovak Society, Ladies Auxiliary of the Knights of Columbus, and a volunteer at the St. Vincent de Paul Society. She had been a member of the Center Street PTA, the Silver Sneakers Group at the YMCA, and the Holburn Herb Growers.

Nancy was known for her strong Catholic faith and had a deep devotion for her family. She loved strawberries, which included a wide collection of strawberry items. She enjoyed spending time in her backyard gardens and baking Slovak dishes. Nancy enjoyed golfing at the NSS Golf Tournaments.

She married her high school sweetheart, Dean Burns, on November 27, 1954. Besides her husband, Dean, she is survived by her six sons, Christopher (Nancy) Burns of West Bloomfield, Mich., Daniel (Mary Louise) Burns of Painesville, David Burns (fiancée Michele Snyder) of Macedonia, Richard (Susan) Burns of Poland, Andrew (Mary Terese) Burns of Holland, Mich. and Alan (Justyna) Burns of Plainfield, Ill.

She is also survived by 14 grandchildren, Danielle Burns, Rachel (Brad) Wilson, Stephanie Burns, Jennifer Burns, Kelly Burns, Eric Burns, Teresa Burns, Michelle Burns, Jonathon Burns, Sarah Burns, Andrew Burns Jr., Kayleigh Burns, Maxwell Burns and Vivienne Burns.

Nancy is also survived by her sister, Betty Van Such of Columbiana. She was preceded in death by her mother and father. Nancy will be sadly missed. Our deepest sympathy to Dean Burns, Vice President of the NSS and his family.

A Page From My Notebook.....

By Linda M. Strom, National Secretary/Treasurer
Email: lstrom@nsslife.org

Happy New Year!

We now enter a new year, hopefully refreshed and not too filled with refreshments from the holiday festivities. I wish you and your families good health and prosperity in this coming year.

New Matching Funds Event

At its 2011 Fall Board Meeting the Board of Directors approved an additional Matching Funds Event to benefit the NSS Heritage Museum. Detailed information is included in the Annual Packets.

Recap of the 2011 Fall Board Meeting

The 2011 Fall Board Meeting was opened and called to order on November 19, 2011 by National President David G Blazek with all Board members present.

All **Bond Sales, Exchanges and Purchases** through September 30, 2011 were ratified and all Mortgages reviewed. Minutes of the May 2011 Spring Board and the August 2011 Executive Committee Meetings were approved.

Sales Director Greg Felton presented the **Sales Directors Report** highlighting: New Business in Life and Annuity Sales; Total Agents; Total Membership; Historical Comparisons and Potential New Offerings.

CPA Donald Reddinger presented an **Overview of the 3rd Quarter of 2011** which showed Net Income of \$2.3mm, Total Assets of \$571mm and Surplus of \$12.2mm.

The **Fraternal Directors Report**, presented by Fraternal Activities Coordinator Brigid Delien, recapped the following Fraternal Activities: 2011 Youth Achievement Award; 2011 Fra-



ternalist of the Year Award; 2011 May Art Contest; 2011-2012 PVR Scholarship Program; 2011 Bowling Tournament Update; 2011 Golf Tournament Update; 2011 Poetry Contest; 2011 Summer Youth Contest; Ornament Contest and some final comments.

The **Salary Committee** presented its report and recommendations followed by the approval of the recommendations by the Board of Directors

President Blazek introduced NSS Asset Manager **Larry White** (AQS) who touched upon: Portfolio Metrics; Trailing Reinvestment and Credited Rates; NSS Investment Quality Distribution; NSS Sector Distribution; NSS Municipal Distribution; NSS Projected Forward Cash Flow; Buys; Govt Treasury Status and some final comments.

Annuity **Interest Rates** were reviewed. After lengthy discussions with our Asset Manager, our CPA and our Actuary, the Board moved to adjust interest rates for the first quarter of 2012, 01/01/12 - 03/31/12. (rates are published elsewhere in this newsletter).

The **Assembly Growth Committee** recommended approval of the 2012 National Project in support of America's Second Harvest/Local Food Banks and local Shelters; Addition of a Matching Fund Event to benefit the NSS Heritage Museum; Status of Revisions to the NSS Fraternal Manual and discussion on Active Assemblies and their use of Assembly Funds.

The **Fraternal Growth Committee** acted upon all petitions received for consideration; reviewed a new NSS Disaster Relief Policy and reviewed a new offering from Grief Support Services.

The **Membership Growth Committee** recommended the establishment of

one set of annuity rates per product and to move ahead with exploring other possibilities for offering new products.

The **Audit Committee Report**, presented by National Director Robert Katricak, indicated that the Bond Audit was completed and that all was in order. The CPA firm of Reddinger, Will, Gallagher & Dickert, LLC were again retained to audit for year ending 12/31/2011. The Audit committee will also move forward with creating several business policies.

The **Museum Committee Report**, presented by National Directors Keith Godor and Sue Ondrejco, provided a brief overview of 2011 Museum operations.

The **PVR Committee** recommended that a Matching Funds Notice be placed in the Annual Packets announcing the addition of a new Matching Funds Event for the NSS Heritage Museum and a new scholarship offering for members that are attending college on a part-time basis. The Tree of Life has received 10 donations in 2011 to date totaling \$2,707.25.

The **2012 National Project** will now help support local shelters as well as local food banks.

National Director Wesnak reported on his findings for holding an **NSS Regional Golf Tournament** somewhere in central Pennsylvania.

Revisions to the **NSS Strategic Plan** were reviewed and approved.

Previous revisions to the **NSS Insurance & Annuity Policy** were approved.

Several items pertaining to Home Office operations were discussed.

Work will begin, in preparation for presentation to the **2014 Quadrennial Convention**, to revise the NSS ByLaws to reflect current governance practices. This project will be led by Vice President Dean Burns.

President Blazek appointed National Director Keith Godor to serve on the Executive Committee for 2012.

The following **tentative Board and Exec Committee meeting dates** were announced: Winter Executive Committee Meeting Friday 2/25/2012; Spring Board Meeting Friday 6/1/2011; Summer Executive Committee Meeting Saturday 8/18/2012 and Fall Board Meeting Friday 11/16/2012.

3RD QUARTER 2011 FINANCIAL REPORT - NATIONAL SLOVAK SOCIETY

Net Admitted Assets:

	September 2011	December 2010
Bonds	\$545,860,200	\$481,678,193
Preferred Stocks	2,948,616	3,768,516
Common Stocks	421,611	530,894
Mortgage Loans on		
Real Estate	6,239,728	4,020,600
Certificate Loans	835,788	300,274
Real Estate Occupied		
By Society	337,728	917,721
Cash On Deposit	11,265,907	16,661,523
Electronic Data Equipment	0	0
Uncollected Premiums	93,358	145,124
Investment Income Due	7,129,387	5,732,995
TOTALS	\$570,389,648	\$513,755,840

Liabilities and Unassigned Funds:

	September 2011	December 2010
Aggregate Reserve	\$529,000,000	\$477,984,264
Deposit-type		
Contracts	22,672,298	18,960,250
Certificate Claims	210,000	210,000
Commissions Due	53,750	107,000
Refunds Due and Unpaid	200,000	200,000
General Expenses Due	1,063,400	818,200
Retained By The Society		
As Trustee	335,396	442,688
Asset Valuation		
Reserve (AVR)	1,211,500	1,017,500
Interest Maintenance		
Reserve (IMR)	3,228,315	3,476,349
Contingency Reserve	150,000	150,000
Unassigned Funds	12,204,989	10,389,589
TOTALS	\$570,389,648	\$513,755,840

Surplus Account:

	September 2011	December 2010
Beginning Surplus	\$10,539,589	\$8,698,722
Net Income	2,328,830	534,482
Change in Net Unrealized		
Capital Gains or (Losses)	(368,035)	1,020,536
Chge in Nonadmitted Assets	48,605	363,649
Change in Valuation		
Reserve	(194,000)	(527,800)
Aggregate Write-ins for Gains		
and Losses in Surplus	0	450,000
Net Change In Surplus	1,815,400	1,840,867
Surplus At Statement Date	\$12,354,989	\$10,539,589

Summary Of Operations:

	September 2011	December 2010
INCOME:		
Premiums & Annuity		
Considerations	\$77,920,116	\$173,242,666
Net Invest. Income	21,688,714	23,299,007
Amortization Of Interest		
Maintenance Reserve	(25,583)	(36,529)
Income Sub-Total	\$99,583,247	\$196,505,144

	September 2011	December 2010
EXPENSES:		
Death Benefits	\$880,121	\$1,318,960
Matured Endowments	34,487	670
Annuity Benefits	40,180,142	51,706,928
Disability, Accident,		
Health Benefits	356	764
Surrender Benefits	161,857	155,271
Interest On Deposit		
Type Contracts	12,879	15,252
Increase In Aggregate		
Reserve For Life		
Contracts	51,015,736	133,926,557
Commissions On		
Direct Business	2,373,333	4,985,624
General &		
Fraternal Expenses	2,350,194	2,638,776
Insurance, Taxes,		
Licenses, Fees	93,573	162,166
Expense Sub-Total	\$97,102,678	\$194,910,968

	September 2011	December 2010
SUMMARY:		
Net Gain From Operations		
Before Refunds		
To Members	\$2,480,569	\$1,594,176
Refund To Members	(154,498)	(207,347)
Net Gain From Operations		
After Refunds		
To Members	2,326,071	1,386,829
Net Realized		
Capital Gains	2,759	(852,347)
Total Net Income	\$2,328,830	\$534,482

Linda M Strom
National Secretary/Treasurer

The Second Opinion from the Vice-President



Dean Burns, FIC
National Vice-President

In Appreciation

My family and I want to express our appreciation for the outpouring of condolences after the death of my wife, Nancy, from so many NSS members. The cards and calls meant a lot to us as did the donations to the PVR fund in her memory.

Life is what happens to you while you're busy making other plans.

John Lennon, "Beautiful Boy" English singer & songwriter (1940 - 1980).

That quote is so fitting when it came to Nancy's life. She had so many projects and plans that she was working on at the end of her life. As with many people, she might have done things differently if she knew that her time on earth was nearly over. Hindsight is so amazing. We always know what we should have done or said.

Nancy would not want people to be sad because in her deep religious belief, she knew that she was going to a better place. And most people expressed their grief in terms of how meaningful her life on earth was to so many people. May we all be so blessed.

Please do not wait very long before you say and do all that you want to accomplish during your life. I know from first hand experience that none of us should miss the opportunity to let friends and loved ones know how we felt.

New Year

Obviously, 2012 for the Burnses will be vastly different from that which we expected. It will be different for many NSS members. For some it will be better; for some worse. But it will be different.

Let's face it. We all face adversity. Sometimes the adversity is with our health; sometimes the adversity is with our relationships; sometimes the adversity is with our careers; sometimes the adversity is with our finances. Life is not always a bed of roses. The important thing is not **WHAT** the adversity is, but **HOW** we react to the adversity. You all know a hundred clichés about adversity and you can pick the one which means most to you. Whether it is "God's will", or "things happen for the best" or whatever other saying gets you through, you will deal with it. And probably better than you thought you could.

Similarly, we also may face good luck or blessings we were not expecting. There is a word, **serendipity**, which means good luck in making unexpected and fortunate discoveries. I think it is a good word for things which we do not expect which are beneficial. Human nature may dictate that we accept the good without question while the bad makes us wonder about the fairness of the universe. While those happenings in our own lives are most significant to us, they may not be to others. They have their own issues.

But if you are going to look skyward and ask, "Why me, God?" in times of adversity, then fairness requires that we look up and ask the same question during the good times. God probably won't answer since He, (or She), is busy with other things. But whomever is running things has given us the tools to deal with whatever comes to us.

Do Better

So I gave you my version of philosophy above. It was free and you may think it was overpriced at that. However, annually, I try to get one or two people to go into the New Year with a resolve to make themselves better people and thus make the world a better place.

My wish for everyone is that you find your way to a more satisfying way of life

in 2012. Make, and keep, a resolution or two. Pick things that matter to you (as opposed to what others want of you) so that there is some incentive to follow through with the good intentions.

The Army used to have a slogan (maybe they still do) that said, "Be all you can be." That is good advice for us all. Think of the concept that everyone managed to be all that they could be. I think that the world would be a better place. Yes, I know that human nature is to complain about things which do not suit us. I may be the worst offender of that when I am driving and the person in front of me seems to have gotten a license as part of a happy meal, but I actually am working on it. I do not swear nearly as much. I discovered that it did no good to swear at them anyway. That discovery came after years of trying.

Stay Even

If you can't do better, then at least try to stay even. Do not let the minutiae of living detract from the beauty of it. As Tennyson wrote in **Ulysses**,

*"How dull it is to pause, to make an end,
To rust unburnished, not to shine in use!
As though to breathe were life.*

Life piled on life

*Were all too little, and of one to me
Little remains: but every hour is saved
From that eternal silence, something more,
A bringer of new things; ..."*

I hope each of you finds that "something more" that will make life more meaningful to you and to those around you.

Correction

Someone has correctly pointed out that the Immaculate Conception is the conception of Mary (not Jesus) without original sin to prepare her for the subsequent birth of Jesus. So my question about the length of the pregnancy was ill-advised and I was wrong, again.

The December 25th date for Christmas was adopted about the 4th century by Western rite Christian churches. Eastern rites had the date as January 6th. (Epiphany). The precise date is unknown. The concept is the same. Any discussion of the actual date is irrelevant. Sorry for bad information last month.

Fraternal Matters...

By: Brigid Delien
 Fraternal Activities Coordinator
 Email: bdelien@nsslife.org



2011-2012 Scholarships

The PVR Scholarship Applications for the 2012-2013 scholastic year are now available to those wishing to submit an application for consideration in the Program.

There have been no changes in the rules and regulations for this upcoming year. A copy of the rules can be found published on our web site under "Youth Programs" – "Scholarships".

Please note that the PVR Scholarship application is not published on our website because membership eligibility must be determined prior to sending an application to a member. To verify your eligibility, please call (724) 731-0094 or email me at bdelien@nsslife.org with your request for an application and, once eligibility verification has been determined, an application will be mailed.

The deadline to submit new applications is May 1st of each year.

Due Dates At A Glance

In an attempt to simplify the search for deadlines for the NSS Fraternal Programs, we have displayed a list of the 2012 Schedule of Important Dates, as an easy reference. We wish to encourage participation in all events available within our Fraternal Programs. We design these events to benefit our members, and to provide an opportunity for our members to invite a relative or friend to participate as a guest in the National Tournaments. Please feel free to cut out the below schedule and place it somewhere for easy access or merely mark your calendar. Also, please remember to read the Activities at a Glance in the front of this magazine and make plans to attend an Assembly or Region function as well. And don't forget the NSS Website! This is provided to you to find not only listings of all our Fraternal Programs, but to acquire forms and other important information regarding the NSS.

April	1st	Fraternalist of the Year Nominations Due
		Youth Achievement Nominations Due
		Deadline for Bowling Entries
	23-25th	National Bowling Tournament
May	1st	2012-2013 First Year Scholarship Applications Due
	31st	Youth Art Contest Entries Due
June	10th	Golf Entries Due
July	13th-15th	National Golf Tournament
	15th	2nd-4th Year PVR Renewal Transcripts Due
August	15th	Poetry Contest Entries Due
October	1st	Photo Contest Entries Due
November	15th	Christmas Ornament Entries Due

Ornament Contest Results:

This year we received 43 entries. To take the time to create an ornament is not only a fun family project, but it truly comes from the heart. It was very tough for our judges to decide as all were very creative and unique.

I would like to thank all the entrants for submitting an ornament and congratulations to those that created a winning entry.

Pictures of the winning ornaments can be found on the last page of this Newsletter.

Ben Ostrowski	Assembly C617	Frosty 5-7
Noah Beatty	Assembly C039	Rudolph 8-10
Charles Boone	Assembly C161	Snowflake 11-13
Josephine Ostrowski	Assembly C617	Santa 14-16
Jessica Semego	Assembly 0108	Region
Paul Payerchin, Jr	Assembly 0039	Assembly
Rachel Draa	Assembly 0731	Adult Member



Board sets Interest Rates for New Sales

Effective January 1, 2012

Preferred Choice	1.00%
Optimum 3	2.00%
Preferred 5	3.25%
Preferred 8	3.50%

*Preferred 7 and Flex earning 4%, 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.

*Your Money is Safe and Secure
with NSS Life*

Members of NSS



Elder Law Management is offering discounted estate planning documents for members living in Western PA. These important documents include Wills, Living Trust, Durable Powers of Attorney, Healthcare Directives and Living Wills.

Also offered are plans to lower potential inheritance taxes, assist with Medicaid planning and avoid Probate cost and delays. **Western Pennsylvania members can receive 10% to 15% discounts off our already competitive rates.**

For a no cost consultation call our Pittsburgh office at 412-456-4700; toll-free at 1-877-456-4700. Ask for Estate Advisor Rich Nulph.

From the Sales Department...

By Greg Felton, CLU, ChFC
National Sales Director



drawn. A couple of points are important here: One is on withdrawals the interest always comes out first. The other is withdrawals prior to age of 59½ may be subject to a 10% IRS early withdrawal penalty.

Why You Should Have an Annuity

Too many people think that annuities are complicated. The word "annuity" alone may cause some confusion. Hopefully this explanation will help you understand annuities a little better.

First of all an annuity is really a savings plan. It is much like a savings account at the bank with a few unique features and it is only offered through insurance companies.

Here are some of the many advantages of an annuity:

- Current, competitive rate of interest (currently as high as 3.50%)

- A lifetime minimum rate of interest.

- Tax-deferred accumulations

- Options to create a monthly income

- No sales charges or administrative fees

- 10% of account value may be accessed with out charge

Without a doubt the two most important reasons people like annuities are the interest rate and the tax-deferral on their money. Let's face it, right now if you walked into your bank the best rate they could offer you is 1 or 2% at the most. And if you earned that 1 or 2%, you would owe taxes on the interest at the end of the year. Banks send out 1099's and taxes are due.

By comparison the annuity is paying a much better rate and if you leave the money in the account there are no tax consequences until the money is with-

Assume the same amount of monies left in an annuity or a CD, even if they were both paying the same interest shows that the annuity will come out far better with taxes being deferred. Generally speaking the difference between the two is 20% to 30% more money in the annuity over time.

It is easy to open an account with NSS. We have a \$1,000 minimum or you can start with \$90 per month. We accept monthly payments or you set up a worry free bank draft. Annuities may also be used for IRAs, Roth IRAs and Coverdell Education Savings accounts.

With all of this good news about annuities there has to be some disadvantages right? Annuities should not be used for any short term savings or immediate cash needs. Caution should be exercised when annuities are purchased by young people since they may find themselves needing the money prior to age 59½ and end up with an early withdrawal penalty. With an annuity product you should be aware of the early surrender charges and the withdrawal privileges. You should carefully study the moving parts of certain annuities such as indexed and variable annuities. NSS does not offer these latter ones but some companies do.

One other important point about our annuities is that in addition to a product purchase you may participate in our fraternal benefits. This includes scholarships (worth up to \$1,600), athletics (golf & bowling), contests, publications and more.

For more information please call your NSS representative or Joe Elliott in the Home Office at 1-800-488-1890.

Quick Comparison between a Bank CD and an Annuity

	Bank CD	Annuity
Tax-deferred	No	Yes
Competitive interest	No	Yes
Lifetime guarantees	No	Yes
10% withdrawals from account w/o penalty	No	Yes
Lifetime monthly income	No	Yes
Flexibility	No	Yes

Thought for the Month

Whatever the mind can conceive and believe it can achieve.

Napoleon Hill

(author of Think and Grow Rich)

ASSEMBLY 004

Parma, OH

A meeting will be held on Tuesday, January 18, 2012 at Dr. Martin Luther Evangelical Church, 4470 Ridge Road, Brooklyn, Ohio at 7:00 P.M.

We'll be looking forward to seeing you there.

Sonia Vorell
Secretary

The following members were elected to hold office for 2012:

President, John Payerchin
Vice-President, Paul Payerchin, Jr.
Secretary, Timothy Schwer
Treasurer, Irene Rigglin
Trustee, Nancy Schwer
Trustee, Rita Leonard
Trustee, Anthony Bartock

We wish to extend to all a most blessed and prosperous New Year!

John Payerchin
President

ASSEMBLY 075

Duryea, PA

A meeting will be held on Sunday, January 22, 2012 at the Grande's Restaurant, Birney, Avenue, Moosic, PA at 1:00 p.m. Plans will be discussed for the Join Hands Day project and refreshments will be served. Contact Lehrae Edwards for more information or if you plan to attend.

Lehrae Edwards
Secretary

ASSEMBLY 0028

Stratford, CT

Our Annual Meeting will be held on Saturday, January 28, 2012 following the Region 15, Connecticut Meeting at 10:00 am at the Holy Name of Jesus School Meeting Room, Stratford, Ct. Refreshments will be available. RSVP to President, Eileen Salamon Wilson at (203) 378-8837 by January 23, 2012.

In the event of inclement weather the meeting will be held on Saturday, February 5, 2012 at the same time, same place.

Eileen Salamon Wilson
President

ASSEMBLY R059

Whitehall, PA

A meeting will be held on Sunday, February 6, 2012 at the Lahutsky's home, Bethlehem, PA at 2:00 p.m.

If you need directions, please call 610-868-3593. Election of officers will be held and afterwards a social hour.

Nancy A Sabol
Secretary

ASSEMBLY L102

Schnecksville, PA

Our annual Christmas party will be held on January 15th, 2012 at Drew & Sharon Wesnak's home, 1727 Elmhurst Drive, Whitehall, Pa at 2:00 p.m.

Come see the "House of Santa." The main tree has 4,500 lights and 4,500 ornaments. Roam the house for trees, trees and trees! As always you won't go home hungry. Hope to see everyone on January 15th.

Sharon Wesnak
Secretary

ASSEMBLY 039/C039

Uniontown, PA

"Dessert @ Denny's"

Membership Meeting

All members are invited to attend our first membership meeting in 2012 at Denny's Restaurant, Uniontown, on Tuesday, March 6th starting at 7:00 p.m. Come and enjoy a FREE dessert!! Our Annual Christmas Party was held at the local Knights of Columbus Hall with thirty members sharing in the festivities. A Chinese Auction was held for the benefit of the PVR Program and over \$200 was raised for our younger members.

ASSEMBLY 065

Chicago, IL

Listed in the "Activities at a Glance" are our meeting dates for 2012. The February 2nd meeting date will be based on the weather. If we have inclement weather, the date will be changed. If you plan to attend this meeting, it is best to call Mildred Mendel at 708-387-7244 to confirm the meeting will be held on that date or changed.

Several members attended the "Stedrak" and enjoyed a delicious lunch, meeting and greeting old and new friends and enjoying an afternoon of fellowship.

A Happy and Healthy New Year is extended to all of our members.

Mildred Mendel
President

ASSEMBLY 108

West Mifflin, PA

A meeting will be held on Saturday, February 19, 2012 at the Eat'n Park, Waterfront, Homestead, Pa at 2:00 p.m. All members are welcome.

Joseph Palko
President

ASSEMBLY 123

Coraopolis, PA

Here's wishing all of our members a happy and prosperous New Year!

Hopefully this year will be one filled with many interesting activities, some of which will allow many of you to join in for the first time.

If you have an email address please share it with me at:

wbkns123@hotmail.com

or Joan Smith at

larryandjoan@comcast.net

This will allow us to more easily contact you about upcoming activities in a timely manner.

William Knoll
President

ASSEMBLY 160

Lorain, PA

Our Annual Dinner will be held on January 17, 2012, starting with a brief meeting at 6:00 PM. The meeting will be followed by hors d'oeuvres and cocktails, and then a sit down dinner.

We hope to see many familiar faces (and some new ones!) at this event.

John P. Katricak II
Vice President

ASSEMBLY 432

Fairview Park, OH

Upcoming Events

Family Tobogganing Party

President's Day weekend (February 19th) is a great time to bring the family along and enjoy unlimited tobogganing on the refrigerated chutes at the MetroParks in Strongsville. Sandwiches and hot chocolate will be provided.

Riders must be 42" tall and must wear gloves or mittens. **Please call your reservation in to Tony Beno 216-226-7005, as capacity is limited.**

Reverse Raffle/Dinner Dance

Our annual dinner dance will be held on February 25, 2012 at St. Elias, 8023 Memphis Ave, Cleveland, OH 44144. Contact Tony Beno at 216 226-7005 or any other member to order tickets. This popular event, featuring good food and drink, a \$2000 top prize raffle, and a professional DJ, sells out, so order your tickets no later than one week in advance.

Ronald Hendzel
President

REGION 5

Pittsburgh, PA

A meeting will be held on Friday, March 11, 2012 at the Home Office, 351 Valley Brook Road, McMurray, PA at 2:00 p.m. All assemblies within the confines of Region 5 are invited.

Represent your assembly by sending a delegate to this meeting.

Sue Ondrejco
Secretary

REGION 15

Stratford, CT

Our Annual Meeting will be held on Saturday, January 28, 2012 at the Holy Name of Jesus school Meeting Room, Stratford, CT. at 9:00 a.m. All assemblies within the confines of Region 15 are invited to send delegates to this meeting.

A Continental Breakfast will be available prior to the meeting. RSVP to President, Joseph Goda (203) 378-0593 by January 23, 2012.

In the event of inclement weather the meeting will be held on Saturday, February 5, 2012 at the same time, same place.

Eileen Salamon Wilson
Secretary

Thoughtful Note

I have not been a member for very long but I am very thankful for the NSS that cares, has many projects to help others, my agent Scott Lundsford of Ohio and having inspirational articles in the National News. I would like to share a writing that really helped me to smile!

Tattoos' God Puts on us? It is a Smile!
John 3:16

*God tattooed my face with a smile!
God has His tattooed on my heart through
JESUS' love!*

*God has tattooed my life with His grace!
God has chose to tattooed my life with
blessings, when I accepted JESUS
as my Saviours!*

*God tattooed a reminder within me that
With the cross JESUS had placed on
His back, and the stripes by the whip on
His body, all for our sins, for our healing, for
His peace to bring our peace!*

*God tattoo's my day with a promise. A promise
of victory that He will never leave me or
forsake me!*

*God tattooed His Name Emmanuel
throughout the world meaning God with us.
I am protected by His power.*

*God tattooed a Covenant. One that gives
kindness and mercy that won't depart, that
no harm will come to His people and that we
will lack nothing that He will be our God!
His tattoo's upon my hands when I open the
Bible. I can spread the Word, the Bread of
Life!*

*His tattoo is on my feet
His Word is a lamp unto my feet and a light
unto my path!*

*He has tattooed us all with testimonies that
causes rejoicing of our hearts!
God had tattooed me with faith that I will
have strength and can resist the devil!
God has tattooed me to be a winner because
I am redeemed by the Blood of the Lamb. I
have become a child of the King!
God's tattoo of hope is the vision of Heaven,
prayers answered, miracles taken place in
our lives, people singing, "Holy, Holy, Holy
is the Lord God Almighty!"*

*In every soul, God wants to place His love
in your heart and in your mind, greater than
anything imaginable, the feeling of JESUS,
our covering of security, perfect through
and through because His life stamped on us
salvation!*

Peggy Jones
Assembly 595

Assembly 432 Activities

Fall Campout/Trick or Treat

Hardy members of the assembly bundled up and enjoyed the annual fall campout and Halloween celebration at Town and Country RV Park (aka Camp Swampy) in West Salem the weekend of September 30-October 2, 2011. The children enjoyed trick or treating from campsite to campsite between rains. The Scotch Doubles bowling scheduled Thanksgiving weekend was canceled.

Join Hands Day

Non-perishable food items were collected throughout December for our Join Hands Project, St. Augustine Hunger Center.

Matching Funds Presentation

A check was presented to the Providence House, a crisis nursery located in Ohio Savings Children's Village, Cleveland, Ohio



Tony Beno, National Director and Ron Hendzel, Assembly President presented a Matching Funds check to Stacey Sehiemann, Chief Operating Officer of Providence House.

Assembly 0070 Christmas Party



Members of Assembly 0070 enjoying the Christmas party.



Members enjoyed the dessert table.

Slovakia Tour - September 10 - 24, 2012

To Include Slovakia; Poland; Vienna, Austria; Czech Republic, Prague

The September 10, 2012 tour will cover Slovakia; Vienna, Austria; Krakow Poland; Czech Republic, Prague. Visits in Slovakia to Bratislava, Levoca, Sponia Dofina, Presov, Banska Steavnica, Stara Lubovna, Poprod, Nitra, Kosice, Trnava, Piestany, Spissky Hrad, Dunajec River raft ride, Rajecka Lesna. We will have two Folklore programs with dinners. We will see sights in Vienna, Austria. A visit to Schoenbrunn Place, St. Stephen's Cathedral the Platz. Czech Republic, see Old Town Square st. Vitus Cathedral, Prague Castle, Charles Bridge and The Astronomical Clock PLUS other sights.

Included in the tour will be two (2) meals daily---Breakfasts and Dinners, an English speaking guide, bus transportation with restroom and air conditioning, all admits to the sights, rooms in 3 or 4 star hotels all with private bath. Air transportation as a group, this way we can give you a better price and save you the hassle. If you are interested call or write for a complete Day by day Itinerary and price.

**JOHN'S TOURS, PO BOX 154, VANDERGRIFT, PA. 15690
CALL: 724-567-7341 OR 724-568-3215 FAX: 724-568-5252
TOLL FREE: 1-800-260-8687
ALL ABOARD AMTRAK**

NSS Home Office is not responsible for reservations and has no information regarding trips. Please call the contact person listed above. Thank you.

*Visit our website
at www.nsslife.org*

or "Like"

"NSS Life" on Facebook

Region 15 News



Joe and Marge Goda representing the NSS as delegates at the Minutemen Commons, Hanscom Air Force Base, Lexington, MA.



Joe Goda, right, Chairperson of the Family Life Committee presents a plaque and check to Vincent and Helen Knapczyk.

Joe and Marge Goda represented the NSS at the New England Fraternal Congress 87th Annual Meeting in Lexington, Massachusetts. Joe serves as the President of Region 15, CT. and Marge is a member of the Board of Directors. Joe presented a plaque and check to Vincent and Helen Knapczyk, members of the Polish National Alliance chosen as the 2011 Family of the Year of the New England Fraternal Congress at the banquet.



Assembly 0028

Once again, the following stepped up to the plate and participated in the October 2011 NATIONAL **"You Can Make A Difference Day"** and we chose The Thomas Merton Center, 43 Madison Avenue, Bridgeport, CT as our recipient. Participants included:

JEDNOTA, Region 1

National Slovak Society - Region 15, CT. - Assembly 002 and Assembly 028

The First Plavecky Society Of The Holy Trinity, Inc.

Slovak Alliance of Greater Bridgeport, Inc.

Slovak Catholic Sokol - Group 2, CT. - Wreaths 1 and 39 - Assembly No.9, INC - Assembly 308

Slovak Gymnastic Union Sokol Lodge 2

With generous monetary donations from the above, Eileen Wilson, Coordinator presented checks in the amount of \$600.00 for meals for the guest. In addition members from the societies assisted the staff with the preparation and serving the luncheon meal.



Eileen Wilson, Coordinator presented checks in the amount of \$600.00. L-R: Kathy Barone, Kitchen Coordinator, Eileen Wilson, Coordinator Slovak Societies and Janet Barker, Officer Manager.



L-R: Front - Carol Ladue, Mary Kuruc, John Golias and Eileen Wilson. Back - Kevin Sabovik, Judy Salamon, Nelson Ladue and Gene Kuruc.

Appreciation Letter

This letter was sent to Eileen Wilson, Coordinator for the Slovak Societies from the Thomas Merton Center. This is a program of Catholic Charities of Fairfield County. The center serves men, women and children of Greater Bridgeport, CT.

Eileen must be commended for the volunteer time she spends with Region 15, Assembly 0028 and many other organizations.

Dear Ms. Wilson:

"The Staff and guests wish to thank you for donating to the Thomas Merton Center (for both your donations) monetary and time. We wish you God's peace for your generosity."

Mark W. Grasso
Director



Slovak Radio Hour

If you would like to hear Slovak songs or current information, tune in to the Western PA. Slovak Radio Hour. The program is heard on **AM 73 WPIT** from 3 - 4 pm (EST) every Sunday afternoon. You can also enjoy the program via the internet. Log onto **www.wpitam.com**. and click on "listen live" at 3 o'clock (EST).



Spring Language Classes

WPSCA will conduct Spring Slovak language classes as follows:

When: Every Tuesday

February 28 - thru April 24

Where: Mt. Lebanon Public Library

16 Castle Shannon Blvd.

Pittsburgh, PA 15228

412-531-1912

Tuition: Free

Instructor: Bozena Hilko

Call Pam at 412-531-2990 during office hours to reserve a place.



Museum Minutes... 12/11

Spinning Bees

Fashion as we know it had to wait until mankind learned to weave textiles out of twisted fibers -- the spinning of thread to make cloth is indeed an art -- which years ago was part of a normal winter routine in a Slovak home. The women not only had to repair their clothes over the winter months but, if any new ones were to be made, they first had to make the thread and weave it into a piece of material which could then be made into something to wear. Usually, the married women and girls met at someone's house in the evening bringing along the work that needed to be done. This was called Priadky (pree-ud-key)—a spinning bee. The girls also had to bring along a log or two of firewood. It was customary not to bring the wood from home but to surreptitiously take wood from their boyfriend's yards. The hum of the spinning wheels would occasionally be interrupted by song, or a little gossip. The girls eagerly awaited the arrival of the boys. Not only did the necessary work get done, but everyone had a good time doing it. Needless to say, many romances blossomed as a result of these evenings. This is how the long cold winter evenings were spent years ago in the villages across Slovakia. Now, Village folk groups are the bearers of these traditions, preserving the beauty of our Slovak folklore in its most genuine form.



More Cooking & Craft classes are being scheduled for the Spring. As soon as the details are finalized we will make the information available. If you would like to be notified of coming events in advance, please send your e-mail address to: smosr@verizon.net

Relatives of Peter Rovnianek Visit Museum

Mr. Jim Rossi called to arrange a tour of the museum. His mother was visiting from Philadelphia and he wanted her to see the museum before she went back home the following day. He thought that perhaps we had some information on his mother's uncle—Peter Rovnianek! For a few moments I was speechless. Apparently, Mrs. Rossi remembered Uncle Pete visiting them when she was about 10 years old. Her mother (Jim's grandmother) and Peter were brother and sister. They really did not know much about Peter's connection to the NSS. When she saw the pictures of PVR that we have in the museum and board room—she exclaimed that he looked just like Uncle John! another sibling of Peter's. They were in awe of the PVR Scholarship program and the memorial tree adorned with all the leaves, acorns and stones. They were very thankful for all the information and promised to keep in touch.

NSSHM On The Road....

Not only do visitors come to us, but we like to show some of the items we have at the museum by participating in various events. Displays were set up at the 88th Annual Slovak Day in July at Kennywood Park in Pittsburgh; Heritage Holidays in November at the Heinz History Center in Pittsburgh, and at the University of Pittsburgh's Annual Slovak Festival also in November. We also put together a Christmas display for Assembly 0731 in Youngstown, Ohio for an Ethnic Weekend at Holy Family Parish. They also sold items from our gift shop. Thanks to Laurie Fox for giving the museum this opportunity. In December, museum Curator Sue Ondrejco was the guest speaker for the WPSCA monthly heritage meeting discussing Slovak Advent and Christmas Customs. She was also invited to do a similar presentation for the Sisters of Charity of Nazareth in Pittsburgh.

We are willing to assist you or your Assemblies with materials for activities in your area.

**Plan a Matching Fund event
for the Museum in 2012!**



Január

Vinšujeme Vám Šťastný, Radostný

a Panom Bohm Požehnaný Nový Rok 2012

Redakcia a Hlavný Úrad NSS

Január je pomenovaný podľa Jána, rímskeho boha dverí a brán, začiatku a konca, preto býval zobrazovaný s dvomi tvármi – jednou hľadieť do minulosti, druhou do budúcnosti.

Traja králi (6. január) - zjavenie Pána

Záverom vianočného obdobia bol sviatok Troch kráľov.

Je to cirkevný sviatok na počesť biblických mudrcov z Východu, ktorí sa do Betlehema prišli pokloniť novonarodenému Ježišovi a obetovať mu dary - zlato, kadidlo a myrhu. Cestu im ukazovala hviezda.



Zvyky, ktoré sa spájali s týmto dňom, sú typickým príkladom prelínania staroslovanských obyčají obohatených prvkami rímskej kultúry s kresťanskými obradmi. Najznámejším zvykom je obchôdzka chlapcov oblečených v dlhých bielych košeliach s korunkami na hlave, ktorí predvádzajú trojkraľovú hru - parafrázu novozákonného príbehu opisujúceho návštevu Troch kráľov pri narodenom Ježišovi Kristovi. Typická je aj koleda - obchôdzka kňaza so sprievodom po domácnostiach. Počas nej sa nad izbové dvere kriedou písali posledné dve číslice letopočtu a iniciály troch biblických mudrcov (kráľov) G. M. B. (Gašpar, Melichar a Baltazár), podľa ktorých tento deň dostal svoje meno.

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

Aký bude nový rok

Čo všetko môžeme počuť v týchto slovách alebo vycítiť z nich? Sú vyjadrením nášho rozhodnutia zvládnuť to, čo nás čaká. Prišiel okamih začiatku, treba sa do toho pustiť. Je to ako výzva, pred ktorú sme postavení a my to chceme dokázať.

Môžeme týmto povzdychom vyjadriť i svoje obavy. Čo nás čaká, čo je to pred nami? Zvládneme to, bude to dobré, alebo zas ako po viackrát budú len ťažkosti a problémy?

Čo všetko z tohto nám zaznieva v duši pri pomyslení na našu budúcnosť. Sú to obavy?

Či dokonca strach? Alebo rozhodnutie, že to zvládneme? Alebo je v nás radosť spojená s nádejou, že nový rok bude pekný, radostný i šťastný. Taký ako sme si ho priali i po akom túžime.

Či nie je zdravie veľkým darom? Nie je dar to, že mám rád ľudí a ľudia majú radi mňa? Nie je to úžasná vec, ak napriek tomu, že som toľkokrát v živote zlyhal, Boh ma predsa objíma svojou neustálou láskou? Nie je to dar, ak sa na mňa usmeje synček alebo dcérka z kočka; a je zdravá? Koľko máme dobrých ľudí a priateľov okolo seba. Koľko darov Božích skrýva v sebe každý jeden deň a koľko nám ich prinesie aj tento rok, ktorý je pred nami.

Nový rok môže byť nový aj vďaka môjmu prístupu k hodnotám a k životu. Môžem byť nešťastný a to len a len preto, že sused má viac ako mám ja. Alebo môžem byť šťastný a tešiť sa zo života, keď si uvedomím čo všetko mi Boh dáva každé ráno. A aj to, že mi dal tento nový rok, je znakom, že On mi ešte verí, že Boh má stále nádej v človeka. Boh nie je sklamaný a neskončil to s nami. A či toto nie je dôvod na radosť?

Tak teda začíname. Tešme sa bude to iste niečo dobré, lebo nový rok je Božím darom. P. Pavol Kruták SVD

Pranostiky na mesiac január:

Ako na Nový rok, tak po celý rok

Keď január vodu pustí, v ľad ju zas marec zhustí.
Keď je január biely, november je zelený.
Ak je v januári jasno, bude veľa ovocia.

OUR DEPARTED MEMBERS November, 2011

Name	City and State	Date of Death	Assembly
Barclay, Bert S	Punta Gorda, FL	10/14/2011	0813
Berry, Robert P	Huntersville, NC	10/12/2011	0774
Brett, Barbara K	Pittsburgh, PA	10/16/2011	0434
Busa, Albert G	Pittsburgh, PA	11/09/2011	0434
Butwin, George	Terre Haute, IN	11/15/2011	0705
Crompton, Katherine M	Columbus, OH	11/01/2011	0160
Damasius, Vyto J	Crown Pointe, IN	09/13/2011	0586
Fojtik, Edward J	Racine, WI	10/26/2011	0774
Gondal, Anna	Kulpmont, PA	05/23/2010	P09M
Hatala, Mary T	Mansfield Twp, NJ	07/27/2007	0211
Hatala, Susann	Trenton City, NJ	05/14/2011	0211
Heintz, Paul	West Seneca, NY	10/20/2011	R019
Kebles, George B	Finleyville, PA	10/24/2011	0434
Killam, Kimble P	Markesan, WI	10/26/2011	0774
Kosco, Charles	North Union, PA	10/13/2002	0039
Kovalan, Herman	Pittston, PA	10/25/2011	0617
Leon, Cheryl A	Pittsburgh, PA	08/25/2011	0100
Lucansky, John J	Struthers, OH	10/21/2011	0008
Macejko, Andrew F	Campbell, OH	10/24/2011	0008
Mantsch, Judith A	Hendersonville, NC	10/21/2011	0774
McNutt, Sabina L	Charleston, IL	09/17/2011	0705
Myers, Virginia	Zelienople, PA	10/21/2011	0123
Nolsheim, Jozefina	Pittsburgh, PA	10/24/2011	0108
popelas. Louise M	West Newton, PA	08/12/2010	0774
Spanik, Frank	Canton, NY	07/26/1997	0774
Steuber, Jr. Henry	Arcadia, FL	11/02/2011	P31M
Voytilla, Jame M	Perryopolis, PA	10/18/2011	0434
Waddy, Louis	Washington, PA	09/22/2011	0588
Wilson, Anne S	Shoreline, WA	10/15/2011	0568
Winkelman, Edward C	Madison, WI	08/24/2011	0774

PVR SCHOLARSHIP FUND DONATIONS November, 2011

In Memory of Nancy Burns:	
Linda Strom	100.00
Assembly 0123	50.00
Keith S Godor	100.00
Dave & Fran Blazek	100.00
Reddinger, Will, Gallagher & Dickert, LLC	250.00
Region 8	25.00
AQS Asset Management	500.00
Paul J & Carol Godor	100.00
Anthony Beno	50.00
Mary Jo Holker	50.00
Bob & Chris Katricak	100.00
In Memory of Alvin S Jancisin:	
From David Jancisin	100.00
Matching Funds Donation:	
From Assembly 0160	400.00
Donations:	
Assembly 0160	400.00
Bill Knoll	46.50
Bill Knoll	62.06
Bill Knoll	48.00
Assembly 0267	250.00

DONATE TO THE PVR SCHOLARSHIP FUND

YES, I want to help our young members attain their academic goals. Here is my donation of \$ _____.

Name: _____
 Assembly: _____
 Address: _____
 City: _____
 State: _____
 Zip: _____

Please issue your check to:
NSS PVR Scholarship Fund

And send to:
 National Slovak Society
 351 Valley Brook Road
 McMurray, PA 15317





2011 Ornament Contest Winners

Youth Circle of National Slovak Society • 351 Valley Brook Road, McMurray, PA 15317



**Frosty - age 5-7
Ben Ostrowski - C617**



**Rudolph - age 8-10
Noah Beatty - C039**



**Snowflake - age 11-13
Charles Boone - C161**



**Santa - age 14-16
Josephine Ostrowski - C617**



**Region
Jessica Semego - 0108**



**Assembly
Paul Payerchin, Jr. - 0039**



**Adult Member
Rachel Draa - 0731**



Periodicals
Postage PAID at
Canonsburg, PA
and additional
Mailing Offices

Could you use a little extra “green?”

Recommender

As a proud member of NSS Life, there is no better time than now to share your experience with friends and family regarding the benefits of our society. Best of all, you can earn cash rewards for doing so. For every new member that you recommend and a permanent life insurance or annuity certificate is issued, you will earn **\$15**, and **\$10** for every Term certificate.

Recommender Information:

Name: _____

Address: _____

City: _____

State: _____ Zip: _____

Assembly Number: _____

Phone: _____

Prospect Information:

Name: _____

Address: _____

City: _____

State: _____ Zip: _____

Assembly Number: _____

Phone: _____



Send form to Joe Elliott at
the Home Office.

Change of Address

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.*

Name _____

Assembly No. _____

New Address _____

City _____

State _____ Zip _____

Former Address _____

City _____

State _____ Zip _____

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.