



# National Slovak Society

Where "Family Matters"

APRIL 2011 | NUMBER 3432 | VOLUME 103



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your "nest egg"  
so you can focus on all the  
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## National Slovak Society

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### NATIONAL SLOVAK SOCIETY OF THE UNITED STATES OF AMERICA

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Founder and Honorary President, Peter V. Rovnianek

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351 VALLEY BROOK ROAD, MCMURRAY, PA 15317-3337

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

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Drew Wesnak

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Edward Koches, *Director*  
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*Spiritual Advisor*

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Reverend George Virchick

#### ROCWMAS HONORARY OFFICER

Olga Kasnot, *President*

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

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## Activities at a Glance...

<b>REGION 2</b> April 10 May 14 May 15 May 28	<b>Assemblies L075, P09M, 0146, 0617</b> Assembly L075, Duryea Cub Scouts Raffle, Blue & Gold Banquet, Dupont Hose Co, Dupont, PA Region 2, Meeting, Beer Deli, Forty Fort, PA at 1:00 pm Assembly P09M, Meeting, Bardarik Hall, St Clair, PA Assembly 0617, Join Hands Day, McAuley Center, Plymouth, PA t 9:30 am
<b>REGION 5</b>  April 10 April 29-May 1 May 7 May 14 May 27 July 15-17 August 20 October 29	<b>Assemblies P38A, 0039, 0100, L105, 0108, 0123, L161, 0283, 0377, 0434, 0441, 0588, 0700, 0737, 0774, 0809</b> Assembly 0123, National Aviary Fraternal Event, Pittsburgh, PA at 2:00 pm NATIONAL Bowling Tournament, Camelot Lanes, Boardman, OH Assembly 0039, Fraternal Project, UPS Food Drive for Fayette County Special Olympics Summer Games, Baldwin High School, Pittsburgh, PA, Register 7:45 am Assembly L160, Meeting, Ondrejco Home, Pittsburgh, PA at 1:00 pm NATIONAL Golf Tournament, Culbertson Hills Golf Course, Edinboro, PA Assembly L160, Meeting, Ondrejco Home, Pittsburgh, PA at 1:00 pm Assembly L160, Meeting, Ondrejco Home, Pittsburgh, PA at 1:00 pm
<b>REGION 7</b> April 23 May 7 May 16 June 13-15 July 17 July 23 September 1 October 13	<b>Assemblies P09A, 0008, 0731</b> Assembly C731, Easter Egg Hunt, Poland Township Park, Poland, OH at 2:00 pm Assembly 0731, Join Hands Day with Beatitude House, Poland Township, OH at 9:00 am Assembly P09A, Meeting, Date/Time TBD Assembly P09A, Fraternal Trip to Frankenmuth & Soaring Eagle Casino Region 7, Family Picnic, Poland Township Countryside Farm, OH Assembly 0731, Matching Funds Garage Sale, Poland Township Countryside Farm, OH Assembly 0731, Youth Day Scavenger Hunt, Canfield Fair, OH from 2:00 pm - 6:00 pm Assembly 0731, Halloween Hayride, Poland Township Countryside Farm, 6:00 pm - 9:00 pm
<b>REGION 8</b> April 10 April 19 April 20 May 17 June 21 July 19 September 20 October 18 November 15 December 11 December 20	<b>Assemblies 0004, 0070, 0160, 0432, 0595</b> Assembly 0004, League Roll-Off & Banquet, Yorktown Bowl Banquet Room, OH at 3:45 pm Assembly 0432, Meeting, Beno Home, Lakewood, OH at 7:30 pm Region 8, Semi-Annual Meeting, Dr Martin Luther Church, Brooklyn, OH at 7:30 pm Assembly 0004, Meeting, Dr Martin Luther Church, Brooklyn, OH at 7:00 pm Assembly 0432, Meeting, Pytel Home, N Olmsted, OH at 7:30 pm Assembly 0004, Meeting, Dr Martin Luther Church, Brooklyn, OH at 7:00 pm Assembly 0004, Meeting, Dr Martin Luther Church, Brooklyn, OH at 7:00 pm Assembly 0432, Meeting, Location TBD at 7:30 pm Assembly 0004, Meeting, Dr Martin Luther Church, Brooklyn, OH at 7:00 pm Assembly 0432, Family Xmas Party, Transfiguration Parish Hall Assembly 0432, Meeting, Transfiguration Parish Hall
<b>REGION 10</b> April 3 April 7 May 1 June 2 September 8 November 3 December 8	<b>Assemblies 0065, 0586</b> Assembly 0065, 90th Anniv Ladies Altar Guild, Sts Peter & Paul Lutheran Church, 12:00 noon Assembly 0065, Meeting, St Matthew's Healthcare, Park Ridge, IL at 11:00 am Assembly 0586, Annual Meeting (details to follow) Assembly 0065, Meeting, St Matthew's Healthcare, Park Ridge, IL at 11:00 am Assembly 0065, Meeting, St Matthew's Healthcare, Park Ridge, IL at 11:00 am Assembly 0065, Meeting, St Matthew's Healthcare, Park Ridge, IL at 11:00 am Assembly 0065, "tentative date" Stredraky Christmas Luncheon at 12:00 pm

<b>REGION 14</b> April 14 May 15	<b>Assemblies R059, L102</b> Region 14, SCF Crdnl Tomko Chptr Easter Bake Sale, St John Baptist Church, Allentown, PA Slovak Catholic Fed 100th Anniv Celebration, Centennial Banquet, Clarion Hotel, Scranton, PA
<b>REGION 15</b>	<b>Assemblies L002, L006, 0028, L145</b> No activities at this time
<b>AT LARGE</b>  April 8 & 9 April 10 April 10 April 17 April 24 May 14 May 15 June 5 June 11 June 18 September 4 November 6	<b>Assemblies R019, R023, P31M, 0038, L040, L075, 0110, 0207, 0236, 0240, 0267, 0299, 0316, 0381, 0554, 0568, 0705, 0800, 0805, 0813</b> Assembly 0813, Tri-State Barbecue Festival, helping Wiregrass 211 Assembly R019, Meeting, SS Peter & Paul Orthodox Church, Buffalo, NY Assembly 0813, Meeting, Dothan, AL at 1:00 p.m. Assembly #568, Slovak Mass, St. John Bosco Highschool, Bellflower, CA at 11:00 am Assembly L040, Annual Easter Egg Hunt, Siprish Home, Clarence, PA at 2:00 pm Assembly 0813, Join Hands Day Stamp Out Hunger Event, Englewood, FL Assembly 0554, Meeting, Cursensville, PA at 2:00 pm Assembly 0554, Meeting, Cursensville, PA at 2:00 pm Assembly L040, Annual Gathering, 3 Point Sportsman Club, Clarence, PA at 12:00 noon Assembly 0381, Meeting, Medved Home, Grosse Ile, MI Assembly 0554, Meeting, Dubois, PA at 2:00 pm Assembly 0554, Meeting, Cursensville, PA at 2:00 pm



## NSS Members & Family - We Can Help You Avoid A Stroke

### 1. Stroke Screening/Carotid Artery \$60

Screens for buildup of fatty plaque in the carotid artery, the #1 cause of stroke.

### 2. Abdominal Aortic Aneurysm Screening \$60

Screens for the existence of an aneurysm (enlargement) in the abdominal aorta that could lead to a ruptured aortic artery.

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Screens for peripheral arterial disease in the lower extremities, which is linked to coronary artery disease.

### 4. Atrial Fibrillation Screening \$60

Screen for the most common irregular heart beat, which increased the risk of stroke 5 fold.

We'll be in your neighborhood!

**We have over 1,400 events planned in 48 states in 2011.**  
**Call 1-866-964-5845 to find an upcoming event in your neighborhood. Please mention priority code: CSMS-015**

NSS members & family sign up for all 4 tests and pay member price of only \$135.00



Call today and save \$105 on all 4 tests

**Call 1-866-964-5845 priority code: CSMS-015**  
**Pre-registration is required. Call to schedule your screening.**  
[www.lifelinescreening.com/memberbenefits](http://www.lifelinescreening.com/memberbenefits)

*Happy Easter  
to all of  
our members*



## From The President's Desk...



David G. Blazek, FIC  
National President

Greetings as we enter the Spring of 2011 and hopefully warm and sunny weather. In the Pittsburgh area, we had a lot of rain in March so maybe it was April showers a month early and this month we bring the flowers; wishful thinking.

I'd like to wish you and your family a very Blessed Easter which falls on April 24th this year. Our offices will be closed on Good Friday and Easter Monday in observance of this holiday. Checking the calendar, I see that assemblies and regions are coming out of winter hibernation and things are starting to happen. The weekend after Easter we will be holding our NSS Bowling tournament at Camelot Lanes in Boardman, Ohio. Hospitality Night will be held at the lanes on Friday evening beginning at 6:00 p.m. Bowling will take place on Saturday from 11:00 a.m. to 2:00 p.m. followed by a Monte Carlo Social at 3:00 p.m and we will bowl singles and doubles on Sunday morning. Try and make an effort to attend this year's event which promises to be a fun weekend. Housing for out-of-towners will be at Das Dutch Village Inn.

## News of Narodniars

Celebrating birthdays this month are National Directors Drew Wesnak and Bill Knoll, home office staffer Lisa Shriver, Ashley Stefka Bernardo, Daniel Tanzone, Rebecca Beatty, Rudy Ondrejco, granddaughters Chloe and Alexa Woods, and son-in-law Jeff Lavin. Best wishes to anyone else celebrating a special day in April whether it is a birthday or wedding anniversary.

Congratulations to Justine Wesnak, who just finished her term as President of the Slovak Gardens in Winter Park, Florida on a most successful Slovak Day, and Annual Meeting last month. As Justine finished serving as President, she was elected as an auditor for a three year term. NSS National Director Mary Jo Holker also continues to serve the Gardens as a Board of Director.

## Scholarships And Art Contest

Time is fast approaching if you plan on submitting an application for a NSS PVR Scholarship. All applications must be received at the Home Office by May 1, 2011 (no exceptions).

Please contact Brigid Delien for information or an application if you haven't done so already. And for our budding artists, get ready for the upcoming May Art Contest. Everyone is a winner in the Art Contest where you will receive a T-shirt for entering.

### Thought for the month:

*Why are you **IN** a movie,  
but you're **ON TV**?*

## Tax Time



April 15th is not only the tax filing deadline but it is also the deadline for making a contribution to an **Individual Retirement Account (IRA)** for the 2010 tax year. Now is the time to make that contribution and you also have the option of contributing for the 2011 tax year. Contributing early is one of the best ways to take advantage of the compounding of interest you will receive to enhance your IRA accumulation potential.

## OUR DEPARTED MEMBERS February 2011

Name	City and State	Date of Death	Assembly
Alexander, Mildred	Bridgeport, WV	08/04/1977	0809
Allegretto, Ida	Johnsonburg, PA	01/09/2010	0737
Bashore, Homer	Jonestown, PA	01/23/2011	P09M
Bayas, Edward J	Riverview, MI	09/17/2010	L161
Beechy, Mary M	Southington, OH	01/25/2011	0731
Bindo, Frances M	Philadelphia, PA	01/21/2011	0211
Blazick, Leonard R	Hunlock Creek, PA	01/16/2011	0211
Brudnak, Lois M	Charleroi, PA	01/15/2011	0377
Buckner, Charles M, Jr	Lakeland, FL	12/27/2010	0813
Cepko, Rudy	Bonita Springs, FL	01/17/2011	0800
Crail, Junior P	Charleston, IL	12/16/2010	0705
Dzwonczyk, Dorothy	Peckville, PA	12/10/2010	P31M
Ermine, Judith A	Scottdale, PA	02/08/2011	0737
Falkowski, Bernice A	Muskegon, MI	01/09/2011	0381
Haluska, Stephen	Ft. Washington, PA	09/10/2010	L075
Hamilla, George III	Smithfield, PA	11/25/2010	0039
Hutchison, Mary E	Hilliards, PA	01/16/2011	0207
Jankura, Lydia	Stratford, CT	01/29/2011	0028
Jurik, Cyril	Donora, PA	01/30/2011	0377
Kendall, Daniel L	West Brownsville, PA	02/08/2011	L161
Kloo, Elizabeth J	Allentown, PA	12/19/2010	0039
Kompinski, Netti	Allentown, PA	02/01/2011	0617
Koval, Eugene A	Wyoming, PA	10/13/2010	L075
Krizner, Anthony	Uniontown, PA	01/20/2011	0039
Kunak, Frank M	Trumbull, CT	01/15/2011	L002
Langlois, James R	Waukesha, WI	12/23/2010	0316
Lucas, Emil	Garland, ME	01/24/2011	L002
Mackiewicz, Richard	Greensburg, PA	02/03/2010	L105
Martin, Lawrence W	Waukesha, WI	12/23/2010	0316
Matta, Ethel	Satellite Beach, FL	01/13/2011	0813
Mihalik, Frank	Leechburg, PA	01/17/2011	0737
Nalevanko, Dorothy	Olyphant, PA	12/12/2010	L075
Nicholson, Patricia J	Rockford, IL	12/16/2010	0065
Pancoast, William W	Pittsburgh, PA	12/10/2010	0100
Patrick, Robert	Youngstown, OH	01/14/2011	0036
Patterson, Jack	New Salem, PA	10/15/2010	0039
Russell, Reginald	Oldsmar, FL	01/16/2011	0813
Scott, Helen S	Avon, OH	11/18/2010	0160
Sommer, Beatrice V	Pittsburgh, PA	01/15/2011	0100
Susor, Myrtle I	Oregon, OH	01/02/2011	0160
Tenney, Mary Ellen	Linesville, PA	11/16/2010	L105
Tocimak, Marta	Philipsburg, PA	02/03/2011	0207
Usel, Mary Jane	Pittsburgh, PA	01/22/2011	0700
Vukic, Uros	Irwin, PA	12/27/2010	0737
Yandura, Helen	Nemacolin, PA	01/15/2011	0377

## PVR SCHOLARSHIP FUND DONATIONS February 2011

### Donations:

Matching Funds from  
Assembly 0770 92.00



## MEMORIAL TREE LEAF DONATIONS (February 2011)

In Memory of **David M Mrazik:**  
From Matthew J Mrazik  
(brother) 250.00  
Donation from Assembly  
0211: 457.25



## Tours to Slovakia

### Youngstown Sister Cities:

**Tour to Slovakia** July 14 - 18, 2011  
For a flyer, call Jim/Kay at (cell) 724-858-5843 or [jmbench@yahoo.com](mailto:jmbench@yahoo.com) or Adventure International Travel Service at 800-542-2487 or Paul @ [aits.webmail.com](mailto:aits.webmail.com) or [bde-mechko@aol.com](mailto:bde-mechko@aol.com).

### John's Tours:

**12 day tour to Slovakia** - June 25-July 7, 2011  
**17 day tour to Slovakia** - Sept 4 - 20, 2011  
Call or write: John's Tours, P.O. Box 154, Vandergrift, PA. 15690 - 1-800-260-8687 or 724-567-7341.

### 10th Consular Tour To Slovakia:

**14 day tour to Slovakia** July 31-Aug 13, 2011  
Call Joe Senko at (412) 531-2990 or [jtsenko@aol.com](mailto:jtsenko@aol.com), or Manor Oak Two, Suite 500, 1910 Cochran Road, Pittsburgh, PA 15220.

### Slovakia Heritage Tours:

**2011 Slovakia Tour** - Sept 16 - Sept 25, 2011  
Full details on website:  
<http://slovakiaheritage.wordpress.com>  
phone: 978-544-5144  
email: [connectionmswork4u@hotmail.com](mailto:connectionmswork4u@hotmail.com)

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

## A Page From My Notebook.....

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



## A Special Get Well

For the past several months, Kevin Crowley, the son of our Editor, Lori Crowley has undergone two major orthopedic surgeries. As of this writing Kevin is on the road to recovery but it has been a difficult journey for both Kevin and the Crowley family (especially Mom). Even through all of this, Kevin volunteers at Children's Hospital to bring joy to children in need. Please keep Kevin in your prayers. **Kevin, you're almost there. Keep your spirits up and your feet on the ground. The USMs (and we) need you!**

## 2010 Year End Results

The Society's operating performance for 2010 continues to indicate a strong growth trend consistent with 2009 as assets have increased \$143.4 million, a 38.75% increase over 2009 admitted assets. The asset growth for the past four (4) years was the result of higher life and annuity premium income.

Annuity premium in 2010 amounted to \$173.2 million, a 54.94% increase over 2009 annuity premium received.

The society's total commission expense for 2010 was \$4.9 million, a 63.16% increase over 2009. Our annuity growth directly affects total commission expenses therefore annuity commissions increased by \$1.9 million in 2010.

**\*NSS Bond Portfolio**, as of 12/31/10, was comprised of: 36.6% Corporates, 31.3% CMOs, 27.5% Municipal and 4.6% Other (Cash, Treasuries, Agencies and Other). As mandated by the NSS Investment Policy Guidelines and Limits that our portfolio contain no less than 90% NAIC 1 and 2 (highest and high qualify) holdings, the NSS Portfolio at year end 12/31/10 contained 98.9% of holdings rated NAIC 1 and 2.

**\*Liabilities** for 2010 showed no significant changes from the prior year other

than a substantial increase in reserves. Policy reserves increased \$141.3 million (approximately 38.74% from 2009). The Interest Maintenance Reserve (IMR) increased \$232,705 and the Asset Valuation Reserve (AVR) increased \$527,800. The AVR increase included realized losses from the sale of common stocks and unrealized gains on common stocks, bonds and preferred stocks.

The Society's surplus account increased \$1.8 million or 21.16% from \$8.6 million to \$10.5 million. The increase in surplus for 2010 was driven by Net Gain from Operations before realized capital gains, release of voluntary aggregate reserves, realized and unrealized capital gains and changes in non admitted assets.

**\*Operations** for 2010 showed Annuity premium income increased by \$60.8 million (55.63%) over 2009. The Society realized \$170.2 million in annuity premium. Total premium income for the year ended 12/31/10 increased by \$61.4 million (54.94%) from 2009 due to increases in both Life and Annuity sales as well as an increase in net investment income and a decrease in amortization of IMR.

Total member benefits increased by \$65.4 million (53.74%) from 2009 due to increases in reserves, death benefits and annuity payouts and a decrease in cash surrenders.

**\*NSS Solvency Ratios** for 2010 are 102.09 and 103.01 (the latter includes special reserves, AVR and IMR).

**\*Membership** increased by 2,872 to 25,035. Certificates increased by 4,296 to 31,732.

From a mere \$20.00 in 1890 to over \$514 million in Total Assets at the end

of 2010, the NSS has achieved outstanding growth and profitability. We thank you, our members, for your continued support, faith and loyalty to the National Slovak Society.

Elsewhere in this issue you will find the 2010 Annual Report. Please do not hesitate to contact me, or NSS Controller Donna Tenney, with any questions or comments you may have.

## Quarterly Assembly Packets

Now that we have completed the filing of our 2010 Annual Statement its back to normal business (maybe normal isn't the right word!). I will be sending the first Quarter Assembly Packet out soon which will contain an updated Member Listing, 2010 Minutes Book and a Statement of our Financial Condition pamphlet.

## Assembly/Region 2010 Annual Reports

The 2010 Assembly/Region Annual Reports have been received and I am now recapping all fraternal data to report to the American Fraternal Alliance. My thanks to all officers who worked so diligently to get the information back to me on time. My thanks also for the effort put forth to fill out the new green fraternal activities form. This tells the story of how much we give of ourselves as fraternalists to help those in need.

The Fraternal Allowance and Diamond Platinum Awards will be presented for approval at the May Board Meeting.

## IRS 990-N Filing

Again this year I have filed the IRS Form 990-N on behalf of all NSS assemblies and regions. I have retained the filing results in my office. If you require a copy, please contact my office.

## Life Line Screening

Information is available on our web site for Life Line Screening, a new benefit for our members. I encourage you to take advantage of this opportunity to remain healthy. I do.

2010 ANNUAL REPORT - NATIONAL SLOVAK SOCIETY

Net Admitted Assets:

	December 2010	December 2009
Bonds	\$481,678,193	\$344,107,962
Preferred Stocks	3,768,516	3,798,101
Common Stocks	530,894	1,706,378
Mortgage Loans on		
Real Estate	4,020,600	3,885,839
Certificate Loans	300,274	239,500
Real Estate Occupied		
By Society	917,721	939,076
Cash On Deposit	16,661,523	11,724,682
Electronic Data Equipment	0	15,426
Uncollected Premiums	145,124	52,266
Investment Income Due	5,732,995	3,814,112
<b>TOTALS</b>	<b>\$513,755,840</b>	<b>\$370,283,342</b>

Liabilities and Unassigned Funds:

	December 2010	December 2009
Aggregate Reserve	\$477,984,264	\$344,507,707
Deposit-type		
Contracts	18,960,250	11,093,579
Certificate Claims	210,000	200,000
Commissions Due	107,000	97,200
Refunds Due and Unpaid	200,000	175,000
General Expenses Due	818,200	1,034,850
Retained By The Society		
As Trustee	442,688	742,940
Asset Valuation		
Reserve (AVR)	1,017,500	489,700
Interest Maintenance		
Reserve (IMR)	3,476,349	3,243,644
Contingency Reserve	150,000	150,000
Unassigned Funds	10,389,589	8,548,722
<b>TOTALS</b>	<b>\$513,755,840</b>	<b>\$370,283,342</b>

Surplus Account:

	December 2010	December 2009
<b>Beginning Surplus</b>	<b>\$8,698,722</b>	<b>\$7,160,501</b>
Net Income	534,482	1,600,903
Change in Net Unrealized		
Capital Gains or (Losses)	1,020,536	416,129
Chge in Nonadmitted Assets	363,649	(120,711)
Change in Valuation		
Reserve	(527,800)	(358,100)
Aggregate Write-ins for Gains		
and Losses in Surplus	450,000	0
Net Change In Surplus	1,840,867	1,538,221
<b>Surplus At Statement Dte</b>	<b>\$10,539,589</b>	<b>\$8,698,722</b>

Summary Of Operations:

	December 2010	December 2009
<b>INCOME:</b>		
Premiums & Annuity		
Considerations	\$173,242,666	\$111,816,153
Net Invest. Income	23,299,007	17,852,003
Amortization Of Interest		
Maintenance Reserve	(36,529)	130,194
<b>Income Sub-Total</b>	<b>\$196,505,144</b>	<b>\$129,798,350</b>

	December 2010	December 2009
<b>EXPENSES:</b>		
Death Benefits	\$1,318,960	\$1,008,063
Matured Endowments	670	9,737
Annuity Benefits	51,706,928	26,359,902
Disability, Accident,		
Health Benefits	764	1,657
Surrender Benefits	155,271	201,628
Interest On Deposit		
Type Contracts	15,252	10,451
Increase In Aggregate		
Reserve For Life		
Contracts	133,926,557	94,122,717
Commissions On		
Direct Business	4,985,624	3,055,686
General &		
Fraternal Expenses	2,638,776	2,837,912
Insurance, Taxes,		
Licenses, Fees	162,166	96,149
<b>Expense Sub-Total</b>	<b>\$194,910,968</b>	<b>\$127,703,902</b>

	December 2010	December 2009
<b>SUMMARY:</b>		
Net Gain From Operations		
Before Refunds		
To Members	\$1,594,176	\$2,094,448
Refund To Members	(207,347)	(177,512)
Net Gain From Operations		
After Refunds		
To Members	1,386,829	1,916,936
Net Realized		
Capital Gains	(852,347)	(316,033)
<b>Total Net Income</b>	<b>\$ 534,482</b>	<b>\$1,600,903</b>

Linda M Strom  
National Secretary/Treasurer

## Fraternal Matters...

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



## 2011 Bowling Tournament

Preparations are in full swing for the upcoming Annual Bowling Tournament! Those who participated last year should be receiving the entry form, rules and regulations, youth bowling form, Hospitality Night and Monte Carlo Event forms. The entry forms and rules and regulations also appeared in the March issue of the newsletter.

Here is an overview of events for the weekend:

### Friday, April 29th

Hospitality Night at Camelot Lanes  
Bowl 6:00 – 9:00 PM  
Food, refreshments, socializing and open bowling.

### Saturday, April 30th

Camelot Lanes – Event begins @ 11:00 AM  
Team event and Junior Bowling competition

### Monte Carlo Event

Das Dutch Village 3:00 – 5:00 PM  
Food Stations, Monte Carlo Games, and Chinese Auction

### Sunday, May 1st

Camelot Lanes  
Bowl 9:00 AM  
Doubles/Single Event

This year we will raise monies for the PVR Scholarship Fund through the Monte Carlo Games, as well as, the annual Chinese Auction. The baskets have been a wonderful addition to the weekend. Not only is this a great way to assist in the education of our youth members, but it is also an opportunity to have fun with the creation of a unique basket.

**\*\* Please note that tournament fee is \$17.00 (not \$18.00 as listed in the rules)**



## PVR Scholarship Grants

Attention all members wishing to submit an application to receive a grant for the 2011-2012 scholastic year. Please contact me with your request for an application. **The deadline for returning your application is May 1st.**

As a reminder to the Renewal Students, the responsibility you have in order to continue the grant obligations is to submit a letter of intention to continue your grant, as well as, submitting your transcripts from the 2010-2011 scholastic year. **The deadline for this information is July 15th!**

## Big Changes to the May Art Contest!

I am very excited to announce that this year we have added 3 categories to the Art Contest. Not only will you now be able to show your artistic talent, but also your talent for creativity.

**Artistic** - this would include paintings, drawings, sketches, watercolors, etc.

**Greeting Cards** – This year's theme is "Birthday Cards." You may add comments to your card and make them as simple or extravagant as you want. Greeting cards should not exceed 5 ½ by 8 ½ folded. All cards submitted will be sent to elderly or disabled NSS members on their birthday.

**Poster Contest** – This year's theme is "How would you feed the hungry in your neighborhood." Show us your creativity and put into pictures how you would help the less fortunate in the fight against hunger. Poster will then be donated to local food banks to hang up.

Each member may submit one creation in each category. The prizes and age groups will remain the same for each category and the submission size for the artistic and poster categories will remain the same (11 x 14 matted on poster board.) I'm hoping this will open more doors for our youth members to show off their talents. Remember, the deadline for this contest is May 31st. Official Rules can be found on the Youth Circle Page in this publication.

For your convenience, please cut out and use the form when submitting your artwork.

Name	_____
Address	_____
City	_____ State _____ Zip _____
Phone	_____ Age _____
Assembly	_____ Policy # _____
Artistic Category	_____
Greeting Card Category	_____
Poster Category	_____
<b>Indicate Shirt Size:</b>	
Youth sizes	___ Small      ___ Medium
Adult sizes	___ Small      ___ Medium
	___ Large      ___ X-Large

Your Money is  
Safe and Secure  
with  
NSS Life



**ATTENTION  
All Optimum  
Choice, Optimum 2  
& 3  
account holders**

Conversions receive a higher yield for existing members **beginning March 1, 2011**. If you have one of the above accounts and convert to a Preferred 5 or 8 product you will receive the higher, "existing account" interest rate.

The current "existing account" rates are 4.10% on the Preferred 8 and 3.75% on the Preferred 5 product. Members do not need to do anything since we will notify you at the appropriate time.

## Current Annuity Rates

### For All Existing Accounts:

	Current APY Interest Rate
Preferred 8	4.10%
Preferred 5	3.75%
Optimum 3	3.15%

### Other Rates of Interest:

Optimum Choice	3.00%
Preferred 7	4.00%
Flex accounts	4.00%
Investment Growth	2.75%

.....

### New Business Annuity Rates:

### Effective January 1, 2011

Preferred 8	3.50%
Preferred 5	3.25%
Optimum 3	3.15%
Preferred Choice	3.00% (Available 9/1/10))

### Single Premium immediate annuities:

**3.00% less than 10 years - 4.00% over 10 years**

## From the Sales Department...

By Greg Felton, CLU, ChFC  
National Sales Director

## The Power of Tax Referral

Albert Einstein once remarked that compound interest was the eighth wonder of the world. He may have been correct with this statement but an equally impressive fact is the power of tax deferral which may be the ninth wonder of the world. Let's first review all of the good reasons to own an annuity account with NSS Life.

- \* Competitive rate of interest
- \* Guaranteed minimum rate for life
- \* Lifetime income options
- \* Avoids probate
- \* The safety of your money
- \* Highly liquid account (early surrender penalties may apply)
- \* No special investment expertise or daily monitoring required.

The one other important feature of annuities is tax deferral. Sometimes this single concept can be difficult too grasp. To illustrate this advantage let's use a Preferred 8 product paying 3.5% current interest. On a \$100,000 deposit that would be \$3,500 of interest at the end of one year. By comparison if this money was in a bank CD earning the same rate you would get a 1099 interest statement at the end of the year and owe taxes on this amount. Assume a 25% tax bracket and you would owe Uncle Sam \$875 in taxes. So in a sense did you really earn 3.5% at the bank or did you earn 2.6% because that is all you have left after taxes?

The inverse of this equation shows how tax deferral works. If you leave your money in your annuity you not only earned 3.5% interest but because there are no taxes until withdrawal this is the equivalent of earning 4.66% (in a 25% tax bracket)

I used a 25% tax bracket in this example since this covers about 90% of taxpayers (up to \$140,000 of income). There are higher tax brackets of 28% to

35% so if you are in these higher income ranges your tax deferred savings would be significantly greater (i.e. 4.8% or 5.4%)



Now add the power of compounding and your tax savings really starts to add up. This chart shows the difference using the same numbers from above a \$100,000 @ 3.5% in an annuity vs a bank CD paying the same rate but after taxes:

	Annuity	Bank CD	Difference
10 yr	\$141,000	\$129,000	\$12,000
15 yr	\$167,000	\$146,000	\$21,000

The obvious winner here is the annuity. No other financial instrument does as much. You can open an account with NSS Life with \$1,000 or \$90 per month. Call your NSS Life representative or the Home Office at 724-731-0094 and ask for Joe Elliott. Let us help you take that first step to financial security.

## Finding a Lost Policy?

Sometimes when people die, a claim never gets filed with the company. One reason is that heirs were not aware of any policy. If you suspect that your loved ones had a policy and you cannot find it try these tips:

First check their important papers, check book, or phone book for a policy, agent's or company name, cancelled check, ID card, etc. Next, contact previous employers about fringe benefits such as paid up life insurance, retirement or 401k benefits. Review past tax records for some clues along with monitoring the mail for the next year or so. Eventually you may also check with your state's unclaimed property office. Of course you may contact any insurance company directly for help and they will try to assist you with your search. Finally, if you are convinced that there is a policy out there you may contact the [Medical Information Bureau](http://mibsolutions.com) at [mibsolutions.com](http://mibsolutions.com). They have 170 million records and will do a policy search for you for a fee. There is a form on the site that you can fill out.

## Some Plain Facts About Your Credit Score

Believe it or not your credit score is an important part of your overall financial plan. This number has the power to alter your lifestyle by allowing or denying major purchases such as cars and homes. Your score can also save you money since a higher score would reflect lower costs. There are no easy fixes to a bad credit score. If it was as easy as some companies that advertise on TV would have you think then everyone would just pay a fee and correct all the wrongs they might have made. Then everyone applying for credit would have a good score? OK that is not going to happen.

The truth of the matter is the easy way to maintain a good credit score is to always do the right thing. Don't let it get out of control in the first place and you won't have to worry about a good score.

The most important component of anyone's score is their payment history. This one facet accounts for about 1/3 of your score. Do you pay your bills on time? If you were late; how late? (ex: 30, 60 or 90 days) The later you are the worse it is for your score.

The next consideration is the amount of money you owe. Again, this one factor makes up about a 1/3 of the score. How much do you owe and to whom? Are you "maxed out" on all of your credit or do you handle your credit line responsibly.

A portion of your score is based on how many new accounts you might have applied for or opened. A lot of activity or accounts opened is viewed negatively. Another factor is the types of credit in use. A mix in the right proportion; mortgage, auto, credit card, etc., is viewed more positive.

The key is simple. Pay your bills on time, don't apply for un-needed credit, check your score every so often and over time you will be fine.

## Thought for the Month

It is your attitude not your aptitude that determines your altitude in life.

## ASSEMBLY 004

### Parma, OH

#### Roll-Off & League Banquet

As "Time Marches On" so is another Bowling Season for the Assembly 4 Sunday League at Yorktown Lanes. The "Half Champs" roll off will start on April 10, 2011 at 3:45 p.m. while all other bowlers will take part in the Annual Singles Tournament.

Following bowling, there will be a banquet in the Yorktown Banquet Room starting at about 6:30 P.M. The Banquet is open to all bowlers, N.S.S. members and non-member guests so come and cheer for your favorite team and enjoy Yorktown's super buffet! Afterwards trophies, prize awards, league business and other announcements will be taken care of. So come and enjoy an afternoon and evening with the NSS #4 Sunday Bowlers on April 10th, 2011.

Please make your reservation for the banquet if you would like to attend or any further information contact: Edward Havir at 440-871-1111 or Bob SirLouis at 1-440-845-2616.

**Banquet Committee**

#### Meeting

A meeting will be held on Tuesday, May 17, 2011 at Dr. Martin Luther Evangelical Church, 4470 Ridge Road, Brooklyn, Ohio at 7:00 p.m. We'll see you there.

**Sonia Vorell**  
Publicity

## ASSEMBLY P09A

### Youngstown, OH

Our assembly is sponsoring a trip to Frankenmuth & Soaring Eagle Casino Mount Pleasant, Michigan on June 13 to June 15, 2011. The cost will be \$259.00 per person/double, \$389.00 single, \$220.00 per person/triple and \$203.00 per person/quad. This includes: 2 nights lodging, baggage & taxes, \$40.00 food credits, \$60.00 slot money, lunch in Frankenmuth, and

shopping at Bronner's. A \$50.00 deposit is required and the balance due by May 5th, 2011. If interested contact Georgette Kollay, 190 Erskine Avenue, Boardman, OH 44512 -

**phone: 330-881-5125 or e-mail**

**georgette190@yahoo.com**

**Georgette Kollay**  
Fraternal Director

## ASSEMBLY P09M

### Brooklyn, OH

A meeting will be held on Sunday, May 15, 2011 at Bardarik Hall, St. Clair, PA.

Our Valentine Luncheon was held on February 13th and catered by T & T Deli. Everyone had a wonderful time.

**Anna Krotchko**  
Treasurer

## ASSEMBLY R019

### Buffalo, NY

A meeting will be held on Sunday, April 10, 2011 at SS Peter and Paul Orthodox Church in Buffalo, New York. We will plan our calendar for the year.

Please attend as your presence is important.

**Irine Zinter**  
Secretary

## ASSEMBLY 039/C039

### Uniontown, PA

#### Dessert at Denny's

A meeting will be held on Tuesday, June 7th at 7:00 p.m. All members are invited to come to the Denny's Restaurant for "Dessert" and the meeting. Denny's restaurant is located in Uniontown on West Main Street across from the Scheetz service plaza.

At the March meeting it was voted to place a leaf on the memorial tree in the Home Office in memory of Dr. Anthony Krizner, DDS a long time assembly officer. Also, we will be supporting the PVR Fund with a basket at the National Bowling Tournament and a hole sponsorship at the National Golf Outing.

Our first fraternal event for the New Year will be assisting the United States Postal Service in their food drive for the Fayette County Food Bank on the Saturday before Mother's Day, May 7th. This event will be part of the NSS National Fraternal Project. All members are to meet at the downtown post office at 9:00 a.m.

We are looking to put a team in the NSS National Bowling Tournament on April 29th and May 1st at the Camelot Lanes in Boardman, OH. The National Golf Outing will be held at the Culbertson Hills Golf Club in Edinboro, PA on July 15-17. Contact the Home Office if you are interested in attending either event. Youth members are reminded of the May Art Contest deadline of May 31st and first year, full-time college, business and technical student scholarship applicants are reminded of their deadline of May 1st, 2011.

**Paul M Payerchin, Jr**  
Vice-President

## ASSEMBLY L040/C040

### Clarence, PA

Our annual Easter Egg Hunt will be held on Sunday, April 24th, 2011 at Rebecca Siphish's residence, Snowshoe, PA at 2:00 p.m. Mark your calendar for our Annual Gathering for members on Saturday, June 11th, 2011 at the 3 Point Sportsmans Club. Please arrive for a 12:00 (noon) luncheon.

**Leona Koleno**  
Secretary

## ASSEMBLY 065

### Chicago, IL

The 90th Anniversary celebration of the Ladies Altar Guild, Sts. Peter & Paul Lutheran Church, Riverside, Illinois will be held on Sunday, April 3rd, 2011 following the 10:15 p.m. church service.

Plan to join us for a delicious lunch, musical entertainment, and fellowship with your assembly members. This is the Matching Fund" for our assembly.

**Mildred Mendel**  
President

## ASSEMBLY L075

### Duryea, PA

Members of Assembly 075 will sponsor a matching funds Monetary Raffle and Basket raffle for the Duryea Cub Scout Pack 375 on April 10, 2011. The drawing will take place at the Blue and Gold Banquet at the Dupont Hose Company, Main St. Dupont, PA with prizes of \$75, \$50 and \$25. Proceeds will benefit the Pack by sending a scout to summer camp. Our next meeting is scheduled for May 15 at 1:00 p.m. at Grande's Restaurant where plans will be finalized for the summer picnic.

**Lehrae Ann Edwards**  
Secretary

## ASSEMBLY 123

### Coraopolis, PA

It's not too late to make the trip to the Aviary on Sunday April 10th. We will meet at the Aviary on Pittsburgh's North Side at 2:00 pm. If you want to join in please call Bill Knoll at 724-242-5085 or Dolly Peters at 412-264-5288. Let us know if you will be joining us for dinner afterward at Max's Allegheny Tavern.

At our meeting last month we made a donation to the Sisters of St. Joseph to buy a new bee colony (they had three vandalized). After our trip to the Aviary

Assembly 123 will be very knowledgeable of the birds and the bees. The National Bowling Tournament is Friday April 29th thru Sunday May 1st. Even if you don't bowl you may want to attend the Monte Carlo Event at Das Dutch Village Inn from 3-5 pm in Columbiana, Ohio. There are food stations, Monte Carlo games and the Annual Chinese Auction. This will be an Assembly event. If you need further information call Bill Knoll at 412-242-5085 or Joan Smith at 412-778 412-778-0431.

**Bill Knoll**  
President

## ASSEMBLY 381

### Grosse Ile, MI

A business meeting will be held on Saturday, June 18, 2011 at the home of Martin and Joanne Medved, 27620 Elba Island Drive, Grosse Ile, Michigan. Time to be announced.

**Joanne Medved**  
Secretary

## ASSEMBLY 554

### Curwensville, PA

Our assembly will meet on the following dates in 2011: **May 15, June 5, September 4, and November 6.** All meetings will be held at 324 Park Avenue Ext., Curwensville, PA at 2:00 p.m. with the exception of the September meeting which will be held at 135 McCullough St., Dubois so our members can attend the festival at St. Michaels Church. For more information and directions contact Jim Stricek at (814) 590-7021 or email at:

**JTS2610@Verizon.net**

Also we will be getting a mailing out to our members with a survey as to what activities we can offer in the future.

**John Stricek**  
Secretary

## ASSEMBLY 568

### LaCanada, CA

Our Annual Slovak Easter Mass will be held at St. John Bosco High School, 13640 Bellflower Boulevard, Bellflower, CA. at 11:00 a.m. A delicious authentic Slovak lunch will be served after mass along with an Easter egg hunt for the children. Come and join us in celebrating the Slovak Spirit of Easter.

Also following the festivities, members will hold a meeting to review officer reports and discuss branch activities. We hope to see you all there and would like to wish everyone a very special and safe Easter holiday.

**Milan Konkol**  
President

## ASSEMBLY 586

### Chicago, IL

Our next meeting will be held on Sunday, May 1st, 2011 (location/time to be announced).

Also, members of Assembly 111 look at the NSS "Activities at a Glance" for information about our future activities. We would like you to join us. You can reach me at 815-806-8038.

**Dorothy Volk**  
President

## ASSEMBLY 617

### Ashley, PA

Our Join Hands Day Project will be held on Saturday, May 28, 2011 at the McAuley Center, Church St, Plymouth, PA at 9:30 a.m. Chores will include outdoor spring clean-up, bush trimming, and gardening. Those participating are asked to donate cleaning supplies for the guests to use when they find a more permanent home.

RSVP is required by May 23rd. More information will be given at the time of reservation by calling President Rose Mary Strish at (570) 825-3681

**Rose Mary Strish**  
President

## ASSEMBLY 731 Lowellville, OH

### Easter Egg Hunt

The Annual Easter Egg Hunt for C731 members will be held on Saturday, April 23rd at the Poland Township Park starting at 2:00 p.m. The newly opened Park does not yet have all conveniences of home, but we will have a pavilion and acres of land for this outdoor activity. Reminder to parents... make sure your kids are dressed properly for the weather. Refreshments will be served. Please RSVP to Laurie Fox (330-536-8850) or Kathy Cessna (330-318-9704) or post on the NSS Assembly 731 Facebook page before April 15th .

### Matching Funds Activity

Assembly 731 members are organizing an all day flea-market-type garage sale on Saturday, July 23, 2011 at Countryside Farm, 4684 Center Rd. (Rt 224) in Poland Township, Ohio. As a matching funds activity, we will charge \$10 for a spot to set up a table to sell items. Money raised from the "rental" of spaces will go to the Beatitude House. People selling items will need to bring their own tables and they may also want to set up a canopy for protection from the weather, they can keep their profits. A special area will be set up for donated items that are on the Beatitude House's Wish List. The list is long, but we'll reach out to the community for items such as gift cards for groceries and gas; diapers; clothing items for children; household supplies; personal hygiene/medical supplies; and office supplies. The Beatitude House is sponsored by the Ursuline Sisters, they are committed to serving disadvantaged women and children in the Mahoning Valley by creating homes, providing educational opportunities and helping families to be healthy.

### Join Hands Day

Members of Assembly 731 will assist the Beatitude House with some fix-up work and painting at the homes

of the families they serve. They currently maintain 12 apartments in Youngstown and 13 in Warren. We are looking forward to helping the Beatitude House as they begin their 21st year of service to the community.

**Lauren Fox**  
Secretary

## ASSEMBLY 813 Englewood, FL

Assembly 813 will have a meeting on April 10 at 1:00 p.m. at 1114 Deerpath Road, Dothan to recap the assembly's Matching Funds program for the Wiregrass 211 at the Tri-State BBQ Festival as well as the Circle's aluminum can drive, a Matching Funds program for Habitat for Humanity. Following the business meeting there will be a Beautify Dothan work project, followed by an appreciation dinner. Those planning to attend are asked to call Mary Jo Holker at 941-473-0559 before April 5th to advise how many will be attending so that we can prepare for the dinner. All help will be appreciated.

Assembly 813 will Join Hands on May 14th, 2011 with the United States Postal Service, the Englewood Baptist Church, Lemon Bay Key Club, and others to Stamp Out Hunger. Millions of Americans across the country will help to end hunger in their own backyards in this yearly project. Contact Mary Jo Holker at 941-473-0559 for volunteer opportunities or more information.

For our members who don't live in the Englewood area we suggest they contact the post office in their area to join with others in their hometowns. We already have made arrangements for our members in Alabama to join with the Wiregrass United Way Food Bank to benefit the five county area. they serve. Contact Caly or Kerry Farrell at 334-793-9001 for more information.

**Mary Jo Holker**  
Secretary

## Region 2 Luncheon Meeting

A luncheon meeting will be held for Region # 2 members on May 14, 2011 at the Beer Deli on Welles St., Forty Fort, Pa. at 1:00 p.m. Plans for a possible summer picnic will be discussed. RSVP is required by May 4 by calling Secretary Rose Mary Strish (570) 825-3681.

**Rose Mary Strish**  
President

## REGION 7 Youngstown, Ohio

Region 7 will host a family picnic at Countryside Farm, 4684 Center Rd. (Rt 224) in Poland Township, Ohio on Sunday, July 17th, 2011. More details will be provided as planning continues.

**Lauren Fox**  
Secretary/Treasurer

## REGION 8 Cleveland, Ohio

This semi-annual meeting will be hosted by Assembly #70 on:

**DATE: Wednesday, April 20, 2011**  
**PLACE: Dr. Martin Luther Church**  
**4470 Ridge Road**  
**Brooklyn, Ohio 44144**  
**TIME: 7:30 p.m.**

Please plan on attending, as we will be setting the agenda for 2011 activities. We hope to see all of the assemblies that are part of Region #8 at this meeting.

**Carole Koches**  
Secretary

## REGION 14 Allentown, PA

Region 14 is having a Matching Funds Project for SCF - Cardinal Tomko Chapter Easter bake sale. The last day to order your baked **Easter bread and kolachi** is April 6th, 2011. Pick-up will be on April 14th at St. John the Baptist Church, 924 North Front Street, Allentown, PA.

Any questions or to order, contact Marge Ferri at 610-866-8945.

**Sharon Wesnak**  
Secretary



## ASSEMBLY L61 Pittsburgh, PA

### Matching Funds Project

Throughout the months of April and May, Assembly L161 will be working in conjunction with the Indian Princesses and Indian Guides Program volunteers from the Greater Pittsburgh YMCA to raise money for Camp AIM. Camp AIM provides activities and services in a camp like setting for children with physical challenges such as Cerebral Palsy, Muscular Dystrophy, Spina Bifida and Down's syndrome, as well as many other disabilities. Camp AIM allows between 110 -120 children and young adults from over 50 communities in Allegheny and Washington counties to participate in various physical and social activities as well as vocational and educational programs during their week long day camp sessions at Carlynton High School in Rosslyn Farms.

For more information about or to make a donation to Camp AIM please visit [www.campaim.org](http://www.campaim.org). All assemblies are invited to become a part of the support system for this special project by making a much needed contribution.

**Michael Lako**  
President

## Assembly 432 Family Winter Outing



Assembly 432's annual tobogganing party held at the MetroParks Chalet in Strongsville, Ohio on February 20 attracted a record crowd of 135 members and friends. All enjoyed an evening of soggy (and fast) sledding and refreshments at the fire. Thanks to Tony and Linda Beno, Rick Zbin and Ann Stockmaster, and everyone else who helped with refreshments and all the dessert bakers. This popular event will return again next year on president's weekend (February 19).

**Lois Langell**  
Publicity

## Region 2 Fraternal Event



Members of Region #2 including Assemblies 617 and L075 met at the Pierce St. Deli, Kingston, Pa. on Saturday, Feb. 12 for a luncheon/meeting. Election of officers and annual reports were completed. The following were elected:

President - Marlin Petro Wesnak  
Vice-President - Mary Ann Ostrowski  
Recording Secretary - Rose Mary Strish  
Financial Secretary - John Kurella  
Treasurer - Calvin Kanyuck  
Elder - John Ostrowski  
Fraternal Director - Marge Gushka

**Rose Mary Strish**  
President

## Assembly 617 - C617 Brunch/Meeting

The Old Country Buffet, Wilkes-Barre, PA was the location chosen for our first Assembly meeting of the year, on February 6, 2011. It was changed from our original choice of the Knights of Columbus Hall, Luzerne because we didn't reach the minimum requirement reservation of 20.

After an enjoyable brunch, our meeting included the Election of Officers and the completion of the annual reports. Those elected include: President, Rose Mary Strish; Vice President, John Kurilla; Secretary, Mary Ann Galowski; Financial Secretary, John Ostrowski; Treasurer, George Strish; Eldress, Margaret Lukas; and Fraternal Director, Edward Ostrowski.

Discussion about a Join Hands Day Project and a possible Fraternal Event at Knoebel's Park followed.

Final plans will be advertised in the upcoming National News. Super Bowl enthusiasts were then eager to adjourn.

**Rose Mary Strish**  
President

## SCF 100th Anniversary

The Slovak Catholic Federation is proud to announce the 100th Anniversary of its founding will be celebrated on Sunday, May 15, 2011, with a Liturgy of Thanksgiving at 2:30 p.m., in the Cathedral Church of Saint Peter, Scranton, Pennsylvania, the Mother Church of the Diocese in which the Federation was founded in 1911. The Most Reverend Joseph C. Bambera, D.D., J.C.L., Bishop of Scranton, will be the Main Celebrant, along with the Most Reverend Joseph V. Adamec, D.D., S. T. L., Apostolic Administrator of the Diocese of Altoona-Johnstown and Episcopal Moderator of the Slovak Catholic Federation. The Reverend Philip A. Altavilla, V.E., National President of the Slovak Catholic Federation will serve as homilist.

Following the Liturgy, a Centennial Banquet will be held at the Clarion Hotel, 300 Meadow Avenue, Scranton, Pennsylvania. There will be a cash bar at 4:30 p.m., and dinner will be served at 6:30 p.m. The cost of the banquet ticket is \$36.00 per person. Entertainment will be provided by Pajtasi, a Slovak ensemble from New York. The deadline for banquet reservations is April 16, 2011.

To commemorate this historical event, a Commemorative Book will also be published. Patrons for the Commemorative Book will be appreciated. The deadline for Patrons is April 1, 2011.

For more information or to receive a Patron Form and/or a Banquet Reservation Form, please call Dolores M. Evanko, National Secretary-Treasurer of the Slovak Catholic Federation, at (670) 464-6647 or e-mail at: [www.slovakcatholicfederation.org](http://www.slovakcatholicfederation.org).

## Special Olympics

Volunteers are needed to be partnered with an athlete and spend the day coaching and encouraging a special child at Baldwin High School, 4653 Clairton Boulevard, Pittsburgh, PA on Saturday, May 14, 2011 at 8:45 a.m. to 2:00 p.m. To pre-register as a volunteer email Kathy Guy at [Kathysoc@verizon.net](mailto:Kathysoc@verizon.net). by May 6, 2011. When registering mention you are signing up as part of the Slovaks of the USA group.

## SLOVAK MASS & EASTER CUSTOMS BREAKFAST

Saturday, April 16, 2011  
St. Adalbert Church  
160 So.15th Street, South Side

10:45 a.m. - Recitation of Rosary (in Slovak)

11:00 a.m. - Slovak Mass

### Prince of Peace Parish Center

81 South 13th Street  
South Side

\*SAMPLE SLOVAK EASTER FOODS\*  
paska (sweet bread), sunka (ham)  
sirek (egg cheese) and hrin (beets & horseradish)

12 Noon:

- \* Homemade Baked Goods
- \* Craft Demonstrations
- \* Cultural Displays
- \* Imported Slovak gifts
- \* Slovak "Auction"/Raffles

**ADMISSION FREE**

*Donations Gratefully Accepted*  
For more information  
call (412) 481-8380

## Kent Dudince Sister City Association Eighth Anniversary Banquet Sunday-May 22, 2011

Kent Elks Lodge Hall  
Elks Lane - State Route 59  
(behind Twin Star Bowling Lanes)  
2245 State Rte 59

◆◆◆◆◆  
1:00 pm - Social Hour  
2:00 pm - Dinner  
3:00 pm - Program

◆◆◆◆◆  
Tickets - \$15.00 per person  
Advance ticket sales only  
Deadline - May 6, 2011

Ticket orders/directions will be mailed  
Donation of baked goods-appreciated

◆◆◆◆◆  
Make checks payable and mail to:  
Kent-Dudince Sister City Association  
1544 Vine Street  
Kent, Ohio 44240

Any questions contact:  
Rudy Bachna at 330-673-3255

## Available from the NSS Heritage Museum



Choose a CD or Workbook format. The CD contains the workbook in electronic format. All full sized patterns can be printed.

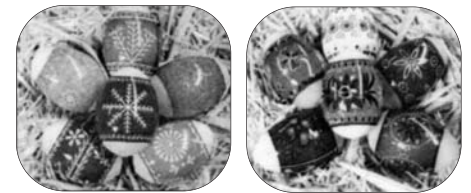
\$10 – Specify your preferred format

To Purchase items shown, make checks payable to:

NSSHM  
351 Valley Brook Rd.  
McMurray, PA 15317

### Reminder

**Purchase up to \$5, add \$1.50 shipping and handling. Purchase \$10, add \$3.00 shipping and handling.**



Slavic Pin Art or Old World Designs

Sleeve of 6: \$1.50  
Sleeve of 12: \$3.00

1. Use large raw, hardboiled, blown, ceramic or plastic eggs.
2. Slide egg into egg wrap.
3. Place egg on spoon.
4. Dunk into boiling water until wrap per shrinks around egg.

Centerpiece - Blessed Candle with Decorated Eggs  
Lamb Butter      Syrek      Sliced Blessed Eggs  
Kolbasy      Ham  
Parsley Potatoes      Carrots      Beet Horseradish  
Mint Marmalade      Jello Mold      Kolacky      Lamb Cake      Beverage

## Easter Cheese (Syrek)

- 12 eggs
- 1 quart milk
- 1 teaspoon salt
- 1 Tbs. sugar (more if desired)
- 1/2 tsp. vanilla

Pour milk into saucepan and break eggs into milk, making sure each yolk is broken. Add salt, sugar and vanilla and mix. Do not cook over direct flame since this mixture scorches easily. Use a double boiler, have low heat and stir frequently. Cook slowly until mixture looks like scrambled eggs. Pour mixture into cheesecloth and tie tightly. Gently squeeze cheesecloth bag to remove any excess liquid and hang for about 3 hours. Remove cheese from bag and refrigerate until cool. Decorate with cloves or pepper balls.

## Paska

- 1/2 cup butter
- 4 eggs, well beaten
- 1 cup scalded milk
- 5 cups flour (approx.)
- 1 tablespoon salt
- 1/2 cup seedless raisins
- 3/4 cup sugar (color optional)
- 1 cake yeast (large)

Add shortening to hot milk, then add sugar. Dissolve and cool to lukewarm, Add crumbled yeast; stir in eggs; add flour and raisins, and knead well until smooth and elastic. Dough should be lighter than for bread. Let rise until double in bulk. Punch down and let rise again. After it has risen for the second time put dough on board and let rest for 10 minutes. Form into round loaf to fit a 2 quart greased casserole or pan. Let rise for about 45 minutes, or until double in size. Top can be decorated with a cross made of strips of dough, braided and each end of braid pressed firmly into dough. Bake about 45 minutes at 350°.

## Kolacky (Slovak Nut Rolls)

### FIRST DOUGH

- 1 pound flour
- 1 teaspoon salt
- 2 tablespoons sugar
- 4 egg yolks, unbeaten
- 2 cakes yeast, dissolved in
- 1 cup lukewarm milk

Sift flour, salt and sugar. Add yolks and dissolved yeast. Mix well.

### SECOND DOUGH

1 pound sifted flour  
1 pound butter  
Work butter into flour and mix well. Combine both doughs and mix well. Let rise 2 hours in covered bowl. Punch down, cover and let rise again for 2 hours. Punch dough again and roll out on powdered sugared board about 1/4 inch thick. Cut in desired shapes and fill with favorite nut filling.

### WALNUT FILLING

- 1 1/2 pounds walnuts, ground
- 8 egg whites
- 2 cups sugar
- 2 teaspoons vanilla

**Or:** Make small balls size of walnuts. Roll out on board which has been covered with powdered sugar. Fill with nut filling. Place on ungreased cookie sheet, about one inch apart. Brush with beaten egg yolk. Bake at 350° F for 30 minutes. Yield: about 120 small golden brown nut rolls.

**Poppyseed Filling:** Combine ingredients, add enough milk to make filling of right consistency.

- 1 pound ground poppyseed
- 2 cups sugar
- 1 cup seedless raisins (optional)
- 1 teaspoon vanilla
- Milk

## Easter Lamb Cake

- 2 cups sifted all-purpose flour
- 1 teaspoon vanilla
- 3/4 cup milk
- 3 teaspoons baking powder
- 1/4 teaspoon salt
- 3 egg whites, beaten stiff
- Butter cream frosting
- 1/2 cup vegetable shortening
- Flaked coconut
- 1 cup sugar
- Gumdrops or chocolate bits
- Almond extract, to taste

Sift together first 3 ingredients; set aside. In a mixing bowl, cream shortening with sugar until fluffy. Beat in flavorings. Add sifted ingredients alternately with milk, mixing well after each addition. Fold in egg whites. Turn batter into front half of a well-greased and lightly-floured lamb cake mold. Tightly cover with second half. Place mold on a baking sheet. For light aluminum molds, bake at 375° for 45 minutes. Remove to a cake rack and let stand, unopened, for 10 minutes. Remove from mold and cool completely. Frost with butter cream icing, sprinkle with coconut. Use gumdrops or chocolate bits for eyes and nose.

## Beet Horseradish

- 1 pound boiled beets
- 1 teaspoon salt
- 2 ounces fresh horseradish
- Pinch of pepper
- 2 tablespoons vinegar
- 1/2 cup water
- 1 teaspoon sugar

Grate beets and horseradish. Combine vinegar, sugar, salt, pepper and water. Bring to a boil. Pour over grated beets and horseradish. Mix thoroughly. Store in jar in refrigerator and serve with meats.



# Veľkonočný vinš

*Milostiplné a požehnané veľkonočné sviatky, nádej z Kristovho víťazstva, vďačnosť a lásku voči Spasiteľovi, hojnosť zdravia a síl vyprosujeme všetkým úradníkom, čitateľom a Vaším rodinám.*

V tomto mesiaci slávime najstarší a najvýznamnejší sviatok kresťanského cirkevného roka – Veľkú noc, kedy si my kresťania pripomíname umučenie, smrť a vzkriesenie Ježiša Krista.

## Veľkonočná oblievačka a šibačka

Na Veľkonočný pondelok je prastarou tradíciou hodovanie, polievanie a korbáč. Od rána muži a chlanci chodia po domácnostiach svojich známych a polievajú alebo šibú ženy a dievčatá ručne vyrobeným korbáčom z vrbového prútia. Podľa tradície muži pri hodovaní prednesú koledy. Potom spievajú alebo recitujú koledy. Aj keď korbáčovanie môže byť bolestivé a polievanie nepríjemné, nie je ich cieľom spôsobiť krivdu. Skôr je korbáč symbolom záujmu mužov o ženy. Nenavštižené dievčatá sa môžu dokonca cítiť urazené. Vykorbáčovaná či poliata žena dáva mužovi farebné vajíčko ako symbol jej vďaky a odpustenia.

## Pranostiky

Apríl zimný, daždivý, úroda nás navštívi.

- Juraj (24. 4.) - Juro žabám hubu otvára, budí jašterice i hadov.
- Čo do Dzura narastie, to po Dzure skape.
  - Ďuro všetkých z izby von do poľa vyženie.
  - O Dzure už tráva bude rásť, čo by si ju hámríkom pral do zeme.
- Marek (25.4.) - Koľko tepla pred Markom, toľko zimy po ňom.
- Na Marka daždivo, sedem týždňov blativo.



*apríl je mesiac lesov*

## Veľkonočné symboly



**baránok** - je jedným zo symbolov Ježiša Krista, lebo obrazne podľa kresťanskej viery on je baránok obetovaný za spásu sveta.



**kríž** - je najdôležitejším z kresťanských symbolov, pretože Kristus bol odsúdený na smrť ukrižovaním. Tento trest patril k trestom veľmi krutým a ponižujúcim.



**ohň** - veľkonočná bohoslužba sa začína zapálením veľkonočného ohňa, ktorý symbolizuje víťazstvo Ježiša Krista nad temnotou a smrťou. Od tohto ohňa sa potom zapalujú veľkonočné sviečky.



**sviečka** - je v mnohých kultúrach chápaná ako znamenie života. Veľkonočná sviečka symbolizuje vzkrieseného Krista - tento symbol pochádza zo starovekých osláv Veľkej noci, pri ktorých sa zapaluje sviečka (nazývaná tiež paškál) od ohňa.



**vajíčko** - je symbolom zatvoreného hrobu, z ktorého vstal Kristus, ako symbol nesmrteľnosti.



**zajačik** - tento symbol má pravdepodobne pôvod v pohanských rituáloch oslavujúcich príchod jari tak, ako aj kuriatko.



**korbáč** - bitie a šľahanie prútmi patrí k dávny magickým praktikám. Má priniesť zdravie, šťastie a odohnať zlých duchov. Pripomína aj bičovanie Ježiša Krista pred jeho ukrižovaním.



# Youth Circle Page

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

## New Members



Stihl Edward Steen  
Assembly 0039



Declan Earl Knestrick  
Assembly 0070



Odin Osborn holds baby brother Grey,  
the newest member of Assembly 813

## May Art Contest

The rules are as follows:

- Contest is open to all members of the National Slovak Society between the ages of 5 and 16.
- Only one entry is permitted per member, per category.
- Contestants may create their artwork using: (Paint by numbers, stencils or tracing will not be accepted)
  - Paint (pastels, watercolor, oil, tempera, and cesium)
  - Crayons (wax or liquid)
  - Ink/Pencil
  - Charcoal
  - Glue, construction paper, glitter
- The Artistic and Posters categories may be ANY size up to 11x14 inches and must be mounted on a mat board or poster board for display purposes.
- The Greeting Card category must be 5 ½ x 8 ½ folded. Please protect when shipping.
- Each year a theme will be announced in the April Issue of the National Newsletter for the Poster and Greeting Card categories.
- All entries must include; name, address, phone number, age, policy number, assembly/circle number, along with your t-shirt size and should be clearly printed on the back of each entry. For your convenience, there will be a form printed in the April Issue of the National Newsletter that you may cut out and place on the back of your entry.
- Please indicate t-shirt size by the following size chart available:
  - Youth sizes - YS and YM
  - Adult sizes - AS, AM, AL and AXL
- Winners in each category will have their artwork displayed in the Youth Circle Publication. A listing of the winners will appear in the National News and will be published on the NSS website. First place winners will be highlighted on the cover of the Youth Circle Publication.
- Contest shall be judged under the following levels and ages for all 3 categories:
  - Picasso Level - Ages 5, 6 & 7
  - Rembrandt Level - Ages 8, 9 & 10
  - Michelangelo Level - Ages 11, 12 & 13
  - Van Gogh Level - Ages 14, 15 & 16\*
- Prizes awarded in each level of every category shall be as follows:
 

a. First Place	\$50.00 and a Jacket
b. Second Place	\$25.00 and a Jacket
c. Third Place	\$15.00 and a Jacket
- All entrants will receive a NSS Life T-shirt.

**BE SURE TO FOLLOW THE RULES CAREFULLY SO YOU DO NOT LOSE POINTS IN THE JUDGING PROCESS**

Deadline for entries to the Home Office is May 31st. Either mail or deliver artwork to: NSS Life, c/o Fraternal Department, 351 Valley Brook Road, McMurray PA 15317. Entries will be judged by a non-member art teacher from a local school district. Decisions of the judge shall be final in all cases.

**\*In the event the First place winner in the Artistic Category - Van Gogh Level either enters an accredited Art School or pursues Art as a career in college, he/she will be awarded a one-time \$250.00 Art Scholarship provided that the student meets all the NSS PVR Scholarship rules and regulations.**

**\*\*The National Elder of the National Slovak Society reserves the right to keep all displays or winning entries. Artwork will only be returned by request.**

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 Dean Burns  
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.