

STRAZ

OFFICIAL
BI-MONTHLY
of the Polish Na-
tional Union
Printed
Continuously for
121 Years

Dwumiesięcznik
Organ
Polsko
Narodowej
Spójni
Wychodzi
bez
przerwy od
120 lat

1002 Pittston Avenue Scanton, PA 18505 www.pnu.org info@pnu.org
570-344-1513 or 1-800-724-6352

NO. 4

SCRANTON, PA STRAZ AUGUST 2019

VOLUME 124

Spójnia Sunday is Sunday September 22, 2019.

We dug up a wonderful excerpt from a blog post from Holy Name of Jesus National Catholic Church, PNCC in Schenectady, New York from 10 years ago in 2009. We enjoyed reflecting back on this article and we think you will also.

Why Do We Celebrate Spójnia Sunday?

The month of September has many meanings to many different people. First, and probably foremost, parents look forward to the beginning of the new school year. Farmers know that September means the beginning of the fall harvest of God's gifts to us. Polish National Catholics know that September has been set aside by the Church to honor its fraternal organization, the Polish National Union of America, "Spójnia."

Many people ask, why does the Church celebrate a fraternal organization in a special way? The answer to this question is an easy one: because the Polish National Union of America had done and given more to the Church than any other organization to date. The Polish National Union was born and grew from the heart of the Polish National Catholic Church. These two great institutions share the same membership, the same concerns for the people. The same man, the late Prime Bishop Francis Hodur, organized both. Both organizations stand for the same principle, that all men and women should and do have the right to choose their destinies, no matter what their ethnic backgrounds.

In other words, it would be very hard to separate in the inter-mingled struggles and accomplishments of the two. Over the past 100 years, the support of Spójnia for the Polish National Catholic Church has been constantly shown through financial aid to parishes in the form of mortgages, educational materials and financial stipends; and recreational aid to all by support given to many varied and widely held events. Our parish has benefited greatly over the years through these various programs: our college students have received stipends, and, in past years, the van traveling to the "Zlot" was funded through the PNU.

(Continued on p.11)



As many of you know our national church has designated the last Sunday in September, Spojnia Sunday, to be the day that we reflect on the good that our sister organizations do for us all. It was so important to Bp. Hodur that this day be included in our church calendar, that I ask that you give it the same importance. Please take a moment today to meet one of our PNU secretaries, and to listen and watch the presentation. This day was coordinated with you in mind, just as the PNU was founded over 100 years ago by Bp. Hodur: it was made for our benefit so we could depend upon it and feel secure about our future. The future good work of both the PNU and SCU now depends on you.

The above is an excerpt from St. Francis PNCC

Source: <https://www.stfrancispncc.org/tag/spojnia/>

1752 Harton Ave

East Meadow, NY 11554

516-794-5189

Holiday Office Hours

PNU and Spojnia Credit Union offices will be closed on Monday October 14, 2019 in observance of Columbus Day

**PNU EXECUTIVE
MANAGEMENT**

Robert R Maycan
Chief Executive Officer
John C. Andrzejewski
Chief Financial Officer
Mari Jane Stankowski
Vice President

BOARD OF DIRECTORS

Prime Bishop
Anthony A. Mikovsky
Scranton, PA
Kathryn Nemkovich
Fall River, MA
Very Rev. Robert Nemkovich, Jr.
Fall River, MA
Mary Stankowski
Scranton, PA
Michael Zarek
Attleboro, MA
Michael Mietlicki
Scotch Plains, NJ

SPOJNIA, INC. DIRECTORS

Prime Bishop
Anthony A. Mikovsky
Robert R Maycan, PNU CEO
Jacek Grotnik
Ipswich, MA
Paul Gorgol
Frederick, MD

David Petrosky
Moscow, PA
Stacey Shrive
Old Forge, PA
Mari Jane Stankowski
Scranton, PA

**ED & YOUTH
COMMISSION**

Prime Bishop
Anthony A. Mikovsky
Robert R Maycan, PNU CEO
Mary Stankowski, Chairperson
Carol Mikovsky
Very Rev. Robert Nemkovich, Jr.

FRAT. ACTIVITIES COMM.

Michael Zarek, Chairman
Attleboro, MA
Robert R Maycan, PNU CEO
exofficio
Rev. Carmen Bolock
Duryea, PA
Phil Kaczorowski
N. Smithfield, RI
George Urciuoli
Clifton Park, NY
Grace Weaver
Scranton, PA

Medical Director
Dr. Samuel Alfano
Media, PA

**INTERNAL AUDIT
COMMITTEE**

Philip Kaczorowski, Chairman
N. Smithfield, RI
Henrietta Kleckner, Vice Pres.
Manor, PA
Marian Sleczkowski, Secretary
McKeesport, PA

SPOJNIA CREDIT UNION

Jan C. Cwikla
President
Avoca, PA
Jacek Grotnik
Vice President
Ipswich, MA
Joan Scheuneman
Secretary
Scranton, PA
John C. Andrzejewski, III
Treasurer
Elmhurst Twp, PA
John Ostroski
Roaring Brook Twp, PA

DISTRICT DIRECTORS

DISTRICT 1 LACKA. COUNTY
Joan Scheuneman, 1308 Pittston Ave.
Scranton, PA 18505 (570) 344-1513

**DISTRICT 2 AND 9
NEW YORK-NEW JERSEY-PHILA**
Edmund J. Kotula, 51 Franklin Ave.
Wallington, NJ (973) 773-4090

**DISTRICT 3 AND 11
NEW ENGLAND**
Mary Ann Zarek, 363 Lindsey St.
Attleboro, MA 02703
(508) 226-1615

DISTRICT 4 BUFFALO, NY
Beverly Basinski, 4375 Homestead Ln.
Clarence, NY 14031

**DISTRICT 5 AND 12
PA-OHIO**
Melissa Snee, 326 Oak Grove Ct.
Wexford, PA 15090
(724) 263-7272

DISTRICT 6 CHICAGO, IL
Christine Wachna,
421 S. Church Rd.
Bensenville, IL 60106,
(630) 350-1787

DISTRICT 7 MICHIGAN
Stephanie Marsh, 2582 Belle View
Shelby Twp, MI 48316
(586) 731-6937

DISTRICT 8 Home Office

DISTRICT 10 LATHAM, NY
George Urciuoli, 5 Bramble Wood
Clifton Park, NY 12065
(914) 475-3219

Polish National Union Death Benefit Report

We express our sincere
condolences to the families of the deceased.
May perpetual light shine upon them. May they Rest in
Peace.

Irene Jugan
Sandra Tutko
Stella Spryszak
Emilia Oleksak
Edward Sekerke
Peter Zalaffi
John Navalany
Peter Chropowicki
Dennis Przyjemski
Mary Miller
Stanley Mosten
Florence Dainty
Regina Nycz
Stanley Navoczynski
Dolores Keeler
Dorothy Stahelski
Karen Palumbo
Stanley Ocwieja
Joseph Strok JR
Stefan Zydon
Glenn Olszewski
Leona Wydra
Genowefa Twardeskie
Stephanie Pawlak
Helena Rizzo
Sophia Lipinski
Dorothy Marmo
Dorothy Stanek

Take a moment to
update your life
insurance policy.

Families grow and change each year so
be sure to check who your primary and
contingent beneficiaries are.

Contact Us Today

1 800-724-6352

info@pnu.org

www.pnu.org

“Like” us on Facebook
1002 Pittston Avenue
Scranton, PA 18505



Polish National Union of America
District One

Joan Scheuneman, District Director 1308 Pittston Ave.
Scranton, PA, 18505



**Polish National Union of America
District 1 Quarterly Meeting
June 5, 2019**

District Vice Director Mari Jane Stankowski called the second quarterly meeting to order at 7:06 pm. The meeting was held at St. Mary's PNCC in Duryea, PA. She then called upon Rev Carmen Bolock for the invocation.

Secretary's Report: Attendance: Secretary Julie Andrzejewski reported that there were 6 delegates representing 3 branches and 2 guests present. Secretary Andrzejewski then read the minutes from the previous meeting. Vice Director Stankowski asked if there were any corrections or errors and there were none noted. A motion was made by Patricia Evanchyk second by Branch Secretary Dorothy Andrzejewski to accept the minutes as read. Vice Director Stankowski called for a vote. Motion passed unanimously. Minutes were then read from the Delegate Meeting held on March 28, 2019. Vice Director Stankowski asked if there were any corrections or errors and there were none noted. A motion was made by Patricia Bolock, second by Patricia Evanchyk to accept the minutes as read. Vice Director Stankowski called for a vote. Motion passed unanimously. Minutes were then read from the Special Convention Delegate Election Meeting on April 25, 2019 and acknowledged as read.

Treasurer's Report: Treasurer Patricia Bolock gave the financial report from February 27, 2019 to June 5, 2019. Vice Director Stankowski asked if there were any corrections or errors and there were none noted. A motion was made by Secretary Julie Andrzejewski, second by Patricia Evanchyk to accept the treasurer's report. Vice Director Stankowski called for a vote. Motion passed unanimously.

Donate: Patricia Evanchyk reported that Texas Roadhouse creates a flyer and when people bring in the flyer that day, PNU District 1 receives 10% of the total food bill. Tentatively we will hold it on August 5 or 13. Emails will be sent to parishes and flyers will be mailed. It will also be posted on Facebook, and postcards will be mailed. Flyers will also be passed out at The Lion King movie.

New Business: Home office update: Vice Director Stankowski reminded us that on July 4 there will be a mass at 11am and a picnic at The Bishop Hodur Retreat and Recreation Center. The new pool should be in by the middle of June. Rev Bolock reminded all in attendance of the 90 for 90 fundraising campaign being held by the United YMS of R.

Education and Youth Commission: Vice Director reported that over \$7000.00 was given out in stipends in the school year of 2018-2019. The Education and Youth Commission is holding a raffle that will be drawn at the PNU board meeting in December 2019. Prizes are as follows: first prize is \$400.00, second prize is an Amazon Echo, and third prize is \$100. Also, there are cultural items for sale at the PNU and the profit benefits the Education and Youth Commission. Passing of Irene Jugan CEO, PNU: Vice Director Stankowski suggested that we make a donation in her memory. Secretary Julie Andrzejewski made a motion to donate \$200.00 to the Education and Youth commission in memory of Irene Jugan, second by Patricia Evanchyk. Vice Director Stankowski called for a vote. Motion passed unanimously.

Calendar of Events: St. Mary's – Fall yard sale on August 24 from 9am to 2 pm. \$10 fee for a table. St. Stanislaus Cathedral holds a One Hot Meal the first Saturday of every month.

The next meeting will be held on September 5 tentatively at St. Adalbert's in Dickson City at 7 pm. A motion to adjourn was made by Dorothy Andrzejewski. Meeting adjourned at 7:49pm.

Respectfully submitted,
Julie L. Andrzejewski
Secretary

**Special Convention Delegate Election Meeting June 24,
2019**

District 1 of the PNU held its second 2019 Special Convention Delegate Election Meeting on June 24, 2019 at 7:00 pm at the PNCC National Church Center in Scranton, PA.

Attendance: Secretary Julie Andrzejewski reported the attendance was 7 delegates representing 4 branches.

District Director Joan Scheuneman reported that this meeting is held for the intention of electing delegates to the convention. District 1 is eligible to elect 3 delegates at this meeting and as many alternates as possible. She then told those in attendance that she received notification from Rev. Bruce M. Sleczkowski of his wish to be a delegate. Director Scheuneman opened the nominations. She asked those in attendance if there were any nominations for delegates to the convention. Secretary Andrzejewski nominated Rev. Bruce M. Sleczkowski, second by Grace Weaver. Vice director Mari Jane Stankowski nominated Julie Andrzejewski, second by Rev Carmen Bolock. After asking if there were any other nominations and hearing none, Director Scheuneman closed the nominations. Director Scheuneman called for a vote to elect the delegates nominated and the motion passed unanimously. All those nominated were elected and are as follows: Rev. Bruce M. Sleczkowski and Julie Andrzejewski. A motion to adjourn was made by Vice Director Mari Jane Stankowski. Meeting adjourned at 7:05 pm.

Respectfully submitted,

Julie L. Andrzejewski
Secretary

**The Home Office sold \$40,000 of insurance
for the month of July.**

Come out and support District 1's fundraiser Dine to Donate at Texas Roadhouse.

We will be in Wilkes-Barre on Monday, September 16 and in Dickson City on Thursday, September 19. Come out and enjoy a meal with your family and friends. You will need to show the invitation that corresponds to the location you are going to. Texas Roadhouse will donate 10% of your total food bill to District 1. Thank you for your support and hope to see you then. Share with family and friends!



FUNDRAISING

»» *Support* ««

POLISH NATIONAL UNION OF AMERICA - DISTRICT 1
MONDAY, SEPTEMBER 16
3PM-10PM



10% DONATION NIGHT
 for Polish National Union of America - District 1.
 Present this flyer at the Wilkes-Barre location and Texas Roadhouse will donate 10% of your total food purchases to Polish National Union of America - District 1!

570-822-2654
 465 WILKES-BARRE TWP BLVD.
 WILKES-BARRE, PA



DINE TO DONATE

»» *Support* ««

POLISH NATIONAL UNION OF AMERICA DISTRICT 1
THURSDAY, SEPTEMBER 19
3PM-10PM



10% DONATION NIGHT
 for Polish National Union of America District 1.
 Present this flyer at the Dickson City location and Texas Roadhouse will donate 10% of your total food purchases to Polish National Union of America District 1!

570-383-5358
 1255 COMMERCE BOULEVARD
 DICKSON CITY, PA



Polish National Union of America

District Two and Nine Edmund J. Kotula,
District Director 51 Franklin Ave.
Wallington, NJ Phone: (973) 773-4090

Photo sent in by Edmund Kotula,
District Two and Nine Director
"Remember When" At Ellis Island
in 1993 when Prime Bishop
Hodur's name was pointed out on
the famous American
Immigrant Wall of Honor,
located at the Ellis Island
National Museum of
Immigration.

**(Left to right) Then: District Di-
rector of District 2 Edmund Ko-
tula, Secretary General John
Andrzewjewski, and President
Anne Pron**



Polish National Union of America

District Three and Eleven
Mary Ann Zarek, District Director 363 Lindsey St.
Attleboro, MA 02703 Phone: 508-226-1615



Polish National Union of America

District Four
Beverly Basinski, District Director
4375 Homestead Ln
Clarence, NY 14031



District 3 will be holding a Special Delegate Go
To Meeting Teleconference on September 9,
2019 at 7:00 PM. District 3 has elected 8
delegates to attend the 31st General Convention
to be held aboard the Allure of the Seas Septem-
ber 29 - October 6, 2019.



**District 4 sponsored a Family Day event at the
Lancaster Opera House on June 23 to see the
musical Sister Act. We had a group of 30 attend
the matinee performance. Those who participated
really enjoyed the musical comedy featuring local
talent.**

District 4 Quarterly Meeting scheduled for Sun-
day Sept.22, 2019 at 9:30 AM at The Bishop Pe-
lowski Parish Center, Holy Mother of the Rosary
Cathedral, Lancaster NY. This is Spojnia Sunday
so we as a group will also be present to market
and discuss the merits of the PNU.



**Dear PNU District 3, Thank you so much for
your generous support of Youth Retreat 2019.
We loved the ice cream and bowling. May God
bless you all.**



Polish National Union of America

District Five and District Twelve
Melissa Snee, District Director 326 Oak Grove Ct.



PNU District 5 Quarterly Meeting – June 30, 2019

Meeting was hosted by Holy Trinity Parish, Washington, PA
Attendance – Fr Bruce Sleczkowski, Marian Sleczkowski, Henrietta Kleckner, Terry Kleckner, Melissa Snee, Michael Wisniewski, Barbara Wisniewski, Fr Mark Swoger, Paulette Beliuas, Janis Gibala, Ted Gibala, and Rosalie Clark.
3:00pm District Director Melissa Snee opened the meeting, Fr Mark Swoger offered prayer for the meeting.

Minutes – Marian Sleczkowski read the minutes for the March 16th meeting. There were no changes/corrections. Michael Wisniewski made a motion to accept the minutes, seconded by Terry Kleckner. Motion passed.

Financial Report – Henrietta Kleckner presented the Financial Report for the quarter ending March 31st, 2019. Ted Gibala motioned to accept financial report, seconded by Paulette Beliuas. Motion passed.

Correspondence – Thank You card from Walter Podgurski's family.

Old Business – PNU Performance 1st Quarter 2019 – Melissa Snee reported that the PNU 2019 performance needs improvement.

New Business – There was discussion as to when a policy is in full force. Again, we had discussion regarding putting a brochure together that is specifically geared to children.

Loss of Irene Jugan

This loss will be greatly felt throughout the Polish National Union of America. We in District 5 and Branch 132 feel this on a personal level as she was from our area. There was much discussion as to what we could do in her memory. Terry Kleckner made a motion to donate \$500 to the Education & Youth commission in her memory, and to purchase a Tree of Life "Rock" and have it installed at her home parish of Holy Family Parish, McKeesport, PA. Motion seconded by Ted Gibala. Motion passed. Inscription on rock will be – In memory of Irene Jugan, CEO Polish National Union – By PNU District 5.

Melissa Snee explained the "Irene Jugan Heart & Soul Award" that will be awarded annually. She also spoke about the special Spojnia Sunday Observance 2019 in memory of Irene Jugan. You can send in "memories" of Irene Jugan and these will be posted on the PNU facebook page throughout the month of September. Watch the Straz for more information.

(Editor's note: read more about the memorial initiatives for Irene and submission information, criteria, and deadlines inside this edition on p. 20)

Henrietta Kleckner sold an annuity for the month of July

Branches – Br 123 McKees Rocks – Paulette Beliuas - is approaching 2 new families in the parish and her son-in-law Br 132 McKeesport Reported by Henrietta Kleckner – At last branch meeting it was decided to sponsor a Lenten Food Drive – "Roll Away the Stone of Hunger" and the drive was very successful. She is in the process of working with several parishioners regarding policies, setting up a Friends & Family night with Washington Wild Things again this year.

She has also been speaking with David Bober of Br 116 Canonsburg trying to help him with information.

Br 197 Warren, OH – Barbara Wisniewski - Sent appropriate reports to the Home Office, no activities due to the hold on sales in Ohio.

Br 112 Parma, OH – Michael Wisniewski – Sent reports to home office, discouraged that they cannot sell policies in Ohio, They sponsored a coffee & donut session for Spojnia Sunday.

Br 65 Brent Adler – He would like to work on a letter or flyer that could be sent to current members in their parish. Melissa Snee thanked the branch secretaries for their reports and stressed that this needs to be part of every District meeting to keep everyone in the district up-to-date with our branch activities.

Education & Youth Commission – The raffle ticket copies and information have been sent out. Please be sure these are copied and displayed in an area that they will be visible to parishioners to purchase.

Spojnia Credit Union – updates and rate sheets were passed out.

2019 Convention – Scrapbook Ad – Due July 15. Michael Wisniewski made a motion to take a full page ad for \$100, Janis Gibala seconded it. Motion passed.

111th PNU Birthday! – PNU is sponsoring specials which include special annuity rates and guaranteed issue 20 pay life plans. There is an age restriction – must be between 20 and 65. Unfortunately, not available in Ohio. These promotions will run from June 12 through September 30, 2019.
1 – Special Annuity Rates for new accounts: 3.25% on \$1,000 minimum deposit; 4.36% \$11,111 minimum deposit.
2 – Guaranteed Issue 20 Pay Life plan of \$5,111 or \$11,111. Must be between age 20 – 65 with \$20,000 or less of PNU insurance in force. Fully In Force after 1st annual premium payment

Meeting Schedule for 2019:

Saturday, September 21, 11:00am Holy Family Parish, McKeesport, PA (will also include a delegate meeting – DELEGATES PLEASE BE SURE TO ATTEND)

Sunday, December 1, 2019 3:00pm TELECONFERENCE
Motion to adjourn the meeting was made by Ted Gibala, seconded by Michael Wisniewski.

Melissa Snee closed the meeting at 4:50pm. Fr. Bruce Sleczkowski offered closing prayer.

Respectfully submitted,

Marian E. Sleczkowski
Recording Secretary



Polish National Union of America
District Six

Christine A. Wachna, District Director 421 South Church Road
Bensenville, IL 60106 Phone: 630-350-1787 E-mail: pnuofadist6@att.net



PNU District Six Meeting Schedule

3rd Quarterly Teleconference Meeting - Thursday, September 5, 2019 @ 6:30 p.m. central

Call-in information will be sent to all regular participants no later than the week prior to the meeting.

4th Quarterly Meeting & District Officer Elections – Saturday, October 19, 2019 @ 12 Noon central

All Saints Cathedral Parish located at 9201 W. Higgins Road in Chicago, IL

Contact Christine Wachna, Director of District Six for details – 630-350-1787 or pnuofadist6@att.net.

The Pre-convention Committee from District Six met on Saturday, August 3, 2019 to work on the virtual scrapbook.

Thanks to everyone who sent in their pictures and ads to support this endeavor. We appreciate your generosity!

Christine Wachna, Chairman

Pre-convention Committee

2019 Meeting Schedule

3rd Quarter – Teleconference – Thursday, September 5, 2019 - 6:30 pm Central / 7:30 pm Eastern

4th Quarter – In-Person Meeting – Saturday, October 19, 2019 – 12 Noon Central – All Saints Cathedral 2019

Fundraiser To Benefit Education & Youth

A big thank you to District 6 for organizing this fundraiser to help the PNU Education & Youth Commission! Buy a PNU polo shirt today! There are three colors to choose from! The fundraiser is in honor of the 31st General Convention of the PNU. Purchase a PNU shirt and the proceeds will be donated to the Education & Youth Committee. If we sell 100 shirts the Ed & Youth Committee will receive over \$500 to assist in providing stipends to our youth in college. The more shirts we sell the more we can provide. Thank you for your support!

-Christine Wachna, District 6 Director

How To Order

www.customink.com and type in PNU District 6 Education and Youth Fundraiser in the search bar area of the website.

Order by phone 855-862-8756

Check out the sample below!



Everything is coming together nicely and there is never a dull moment with this group (*disclaimer: do not try this at home!*) We pray everyone is looking forward to the Convention and has safe travels to Fort Lauderdale.

- Christine Wachna, Chairman Pre-convention Committee

District 7 Family Day Picnic & Raffle Was A Great Success!



Polish National Union of America



District Seven
Stephanie Marsh, District Director 2582 Belle View
Shelby Twp, MI 48316
(586) 731- 6937

On Corpus Christi Sunday, June 23, 2019, the PNU-District 7 hosted their annual Family Day Picnic & Raffle. This year Resurrection Parish in Temperance, Michigan was the location of the picnic. With over 60 guests in attendance, it was warm and sunny for the outdoor Holy Mass concelebrated by Very Rev. Jaroslaw Nowak and Rev. John Cramer, and assisted by Deacon Richard Kasprzak. Following the Mass everyone enjoyed a delicious picnic lunch of hotdogs, kielbasa, sloppy joes, salads and desserts. District 7 Director Stephanie Marsh sold raffle tickets and answered questions about the PNU. There was music for everyone to enjoy and the kids competed in fun relay races and games on the parish grounds. They all received prizes for their efforts. The picnic concluded with the big raffle. Six lucky winners took home cash or gifts card prizes. Thank you to Resurrection Parish for hosting and for everyone who supported and attended this annual picnic.

Submitted by Kathy Chockley



The PNU District 7 Family Day Picnic & Raffle was enjoyed by all ages with great weather, food, and lawn games with the kids



Polish National Union of America

District Ten

George Urciuoli, District Director 5 Bramble Wood
Clifton Park, NY 12065
(914) 475- 3219



Polish Fest —A Big Success!

The Blessed Virgin Mary of Czestochowa Parish hosted its 17th Annual PolishFest on its church grounds, 250 Old Maxwell Road, Latham, NY on June 7, 8, and 9, 2019. Over 6,000 people celebrated Polish culture with us at PolishFestNY, Albany New York's largest Polish cultural event! Before the festival opened, much was done to ensure its success! The PolishFest Committee works for months planning the perfect event. George Urciuoli and Regina Pollack chaired the event. Richard Mossey, Katie Hoefer, Donald Dross, Carol Foucault, Mary Cremins, Mary Ellen Cadalso, and Stephanie Fitzgerald made sure that we had plenty of Polish food, desserts and beer throughout the festival. Kathy Shooks coordinated the many volunteers. Mary Lou Epner chaired the admissions area. Alyssa DePaula of the Holy Name of Jesus Parish in Schenectady, NY ran the children's activities with the assistance of the Schenectady parish youth. Anntonette Zembrzuski Alberti planned the cultural events, entertainment, and publicity. Richard Radzyminski was the treasurer for the event. Richard Caldaso chaired the security committee. And so many other parishioners and friends of the parish were instrumental in planning and running the event. To all, we give our deepest thanks! Leading up to PolishFest, Krysty Dross and Ewelina Mistek appeared on local TV news programs to discuss Polish food and culture. The local public radio station also hosted an hour-long "Polish Food Friday" program on the first day of the festival. You can listen to the segment at <https://www.wamc.org/post/food-friday-polish-fest-6719>. The biggest "star" of PolishFest is always the food! This year we had two main food lines serving barszcz, bigos, golabki, haluski, kapusta, kielbasa, pierogi, potato pancakes, stuffed peppers and more! We had a Pierogi Bar with 10 varieties of pierogi made especially for PolishFest by Scranton's own Plumpy's! Our bar served Polish beer, Polish pizza, Polish sliders, and hot pretzels with Polish mustard.

Our dessert tent had crepes (nalisniki), cheesecake, Polish vodka cake, Polish cream cheese cookies (kolazcki), Cider Belly doughnuts, and more! Music at PolishFest included three Polka bands, a Slavic folk music string concert, and classical guitarist, Maria Zemantauski. The Capital District Council for Young Musicians held a stunning Chopin Piano concert. Chris Dufy demonstrated the traditional Slovak instrument, the fujara. The Western NY Polish Heritage Dancers and the St. Adalbert's Dancers performed Polish folk dance and fancy Polkas. St. Adalbert's Dancers held Polka dancing lessons for the crowd. Literary events at PolishFest included talks by our featured author, Brigid Pasulka, who wrote the haunting tale, A Long, Long Time Ago and Essentially True. We also had a Book Fair which included Polish American authors, David Trawinski (The Chopin Trilogy), Curtis Urness (Stars and Crosses), and Greg Archer (Grace Revealed). Kat Alberti represented the Adam Mickiewicz Institute's new book, Quarks, Elephants & Pierogi: Poland in 100 Words. Lithuanian author, Barbara Chepaitis made an appearance, signing copies of The Amber and her other books.

PolishFest also hosted a number of cooking demonstrations. Culinary Institute of America professor, Chef John Kowalski demonstrated how to make Polish crepes (nalisniki). Sophie Hodorowicz Knab did a hands-on pierogi making demonstration and presented a talk on Polish flowers, herbs and folk medicine. Greg Archer also demonstrated how to make his mother's pierogi. Anntonette Zembrzuski Alberti did a demonstration on making Polish fruit liqueurs (nalewki). Award winning Polish cookbook authors, Peter and Laura Zeranski, talked about Polish holiday food. Barbara Chepaitis taught the audience how to make several favorite Lithuanian dishes. Other important talks at PolishFest included Grace Alberti, "Teen Historian," presenting on the Aleksander Kulisiewicz and the music of the concentration camps, Greg Archer presenting on his Polish family's years as WWII refugees in Africa, parishioner Klaus Steinchen on growing up in Nazi Germany, Barbara Chepaitis on preserving and telling family stories, Zuzana Lundeen on using wax to make traditional Slovak Easter eggs, and true crime storytelling.

(Continued On p.10)

Polish Fest —A Big Success! (Continued From p. 9)

Greg Archer livestreamed much of PolishFest on our Facebook page throughout the three-day event.

Our vender hall at PolishFest was full of amber, Polish Pottery, Polish and Polish-American books, Polish crafts, Polish American T-Shirts, and goods from local artisans and businesses.

Our children's area included a butterfly tent, bouncy house, and root beer float tent. Throughout the festival we had face painting, balloon twisting, and magic shows. Sophie Hodorowicz Knab led kids in a Polish paper-cutting activity. The Albany NY Tulip Queen and her court read Polish folktales to the kids. All proceeds from the Kidz' Zone benefited the Mohawk Valley Seniorate Youth, to help fund costs for Kurs and Convo.

We are very grateful to Spojnia for its generous sponsorship of PolishFest. Our thanks to Paul Gorgol who printed our new PolishFest T-shirts. We are grateful to our fellow PNCC members from other parishes who came to Albany in support of our festival. We are especially grateful to the Schenectady NY parish for their help in showcasing Polish culture to our region!

It is a tradition during PolishFest to donate all tips that we receive from our patrons to a local non-profit or family in need. This year, we collected \$2,250 in tips for the Regional Food Bank and presented the donation at our Volunteer Dinner on June 26.

If you are interested in following PolishFestNY on social media: our Facebook page is facebook.com/PolishFestNY and our Twitter and Instagram name is "PolishFestNY." Our website is www.PolishFest-NY.org.

For Polish Fest photos check out p. 11

Editor's Note: District 10 volunteered to help make this event the great success that it was. Thank you to anyone from all districts who donate time and effort to help make events like these possible!

District 10 PNU Meeting February 16, 2019

BVMC Parish, Latham, NY

District 1- Director George Urciuoli called the meeting to order at 10:05 AM. In attendance were: Fr. Sr. Marian Pochiecha (by conference call), Rev. Mark Gnidzinski, Rev. Jim Konicki, George Urciuoli, Thomas Zembrzuski Sr (Br. 126 Sec), Richard Mossey, and Regina Pollack. Fr. Sr. Marian offered the Invocation. George thanked everyone in attendance and reviewed the purpose of the meeting.

Election of Convention Delegates

Notice of today's meeting was published in Straz, in accordance with the PNU Constitution.

- A) Convention Dates: September 29-October 6 aboard the Royal Caribbean.
- B) District 10 is allowed 2 delegates, in addition to the District Director (who attends automatically)
- C) Fr. Jim nominated Regina Pollack, 2nd by Dick Mossey. Regina accepted the nomination and was elected unanimously.
- D) There were no other nominations; George said we have time to talk to our members before the deadline for delegate elections (June 1). Copies of the Feb 2019 Special Edition of the STRAZ were distributed and will be sent to the Mohawk Valley Seniorate clergy. The Special Edition STRAZ details the responsibilities of being a delegate, qualifications, and delegate reimbursement rules. George stated that we can convene again for this purpose at the April 6 Seniorate Lenten Retreat, which will be held at the BVMC Parish in Latham.

Reviving inactive Branches within District 10
George shared the membership lists with those in attendance. Fr. Jim is attempting to reactivate Branch 140 at the Holy Name of Jesus Parish in Schenectady. Fr. Jim is also reviewing Branch 168, many of whom belonged to the now-closed Amsterdam parish. Fr. Sr. Pochiecha was also very interested in obtaining the list for Rome and Syracuse. George said he will send each seniorate pastor a copy of their list to review and this can serve as a starting point. It was noted the lists may contain individuals who have died, moved, are no longer parishioners, or simply unknown. We will ask each pastor to try to identify as

Continued On p. 11

Continued From p. 10

George also suggested we conduct a brief survey of our parish's age demographics so we can determine how to target the various PNU products to the different demographics we have. He will develop a brief survey so that we can outline a plan for discussion when we meet together at the April 6 Lenten Retreat.

PolsihFest 2019: Planning is underway and Branch 126 will again provide an information table during the 3-day event. Discussion centered around how to better promote the PNU and its products to the 6,000 people who attend the festival. The Kidz' Zone will be managed by Alyssa DePaula (HNofJ), with all proceeds committed for the benefit of the Seniorate Youth. We will ask our youth to assist managing the area.

Adjournment: There being no further business, Dick Mossey made a motion to adjourn, 2nd by Fr. Mark. Fr. Mark offered Benediction and the meeting adjourned at 11:00 AM.

Respectfully Submitted,
Regina Pollack, District 10 Recording Secretary

**Good Luck Candidates!**

The 31st Convention is just around the corner and from the standpoint of a Home Office employee who will not be sailing the ocean blue I must say ---I am so jealous! The Home Office staff wishes everyone luck and after the intense days of mass mailing and assembling all of the Special Edition STRAZ newsletters I am relieved the convention is close! I hope to see lots of great pictures of all the excitement and I look forward to publishing them in the October edition of The STRAZ.

I spent some time looking at the archived editions of The STRAZ from years past; especially the previous convention editions (as you are all invited to do by going to www.straz.com and selecting "archived editions").

Though I never had the pleasure of working with the late PNU CEO Irene Jugan I must say her words moved me as I read previous articles she wrote. One in particular was right before the 30th General Convention (published October 2015) and sadly, her last convention.

As Irene Jugan said in the closing of her last pre-convention address in the October 2015 STRAZ, "In closing, I must say I am looking forward to seeing each and everyone one of you while at the convention and to experiencing all the positive energy you are so willing to share!" She goes on to say "Sto Lat times two to you and to our beloved Polish National Union! May the decisions of the delegates chart the PNU's future course to serving our members needs for centuries to come."

-Melissa Cohen STRAZ Editor
insurance02@pnu.org



Photos of Polish Fest (Source: Facebook Page Polish Fest NY) June 12-14 2020 are the dates for next year!
<https://www.polishfest-ny.org/>

(Continued From Cover)

Be it in times of hardship or time of good fortune, Spójnia has always been there. Offering a helping hand or a shoulder to rest upon. Giving words of encouragement or inspiration. No matter what the situation, what area of the country or the world, Spójnia would always try to help. Many times the help was meager. Many times it would just be words of encouragement, but at least people know that someone cared. People know that we are "joining hands to touch lives" because we we're all sisters and brothers working together for the happiness and betterment of all. By being members of the PNCC and Spójnia, we have joined hands in a partnership that has grown over the past 100 years.

Source: <https://www.holynamencc.org/2009/09/why-do-we-celebrate-spojnia-sunday/>
Posted by admin on 9/25/2011

A MESSAGE FROM THE EDUCATION & YOUTH COMMISSION

Mary Ann Stankowski is the Education & Youth Commission Chairman and can be contacted at eyc@pnu.org

We would like to take this opportunity to “Congratulate” all the students who have successfully completed their college courses for the academic year, 2018/2019. Whether it was your first year or you completed your course of study and received your degree we hope you have taken the opportunity to check out what the PNU can offer you to start this new chapter in your life! We have awarded 45 stipends this year and hope our recipients will show their dedication and gratitude to this organization along with their school pride by sending in photos of themselves wearing their favorite college t-shirt or sweatshirt from either a famous landmark associated with their College of University or even their favorite hangout. Maybe some of you have graduated and would like to share your special day with us. We certainly look forward to posting these pictures on the PNU Facebook page. Remember all photos can be sent to eyc@pnu.org, with reference “college pride” in a jpeg format.

Once again this organization is sponsoring our Raffle Fundraiser to help fund the Stipend Program. We hope everyone who has either received a stipend or has graduated, as well as all of our PNU family members will help support this event as we prepare to start building back up our funding towards this endeavor. Tickets are available at all of your parishes; from your District Directors; Branch Secretaries, or from the PNU building. Anyone wishing to receive tickets can contact Mary Ann Stankowski, 570-341-0986 or via email at eyc@pnu.org. We look forward to your support!!

Monetary donations are also graciously accepted and can be sent directly to the following address: Education & Youth Commission of the PNU
 c/o Mary Ann Stankowski
 1006 Pittston Avenue
 Scranton, Pa 18505

Thank you once again for all of your support and dedication as we continue to help our youth of the PNU....

*Mary Ann Stankowski
 Education & Youth Commission, Chairman*

Name	_____
Address	_____ _____
Phone	_____

2019 Education and Youth Commission Raffle
Proceeds to benefit our College Stipend Program

1st Prize – \$400 cash

2nd Prize – Amazon Echo

3rd Prize – \$100 cash

Drawing: Dec. 5, 2019 @ PNU Offices

Donation - \$5.00 each; 3 for \$10.00



*Checks made payable to: Education and Youth Commission
 c/o PNU of America, 1006 Pittston Avenue, Scranton, PA 18505
 Lackawanna County Permit Number: 4426*

From all of us at The PNU: We are so proud of the 45 stipend recipients this year and are thrilled to hear about the successes of our youth. We encourage our recipients to send in their college photos to eyc@pnu.org as we will continue to publish your photos in The STRAZ and on the PNU Facebook page. We are proud to showcase six stipend recipients on p. 15. Congratulations everyone!

The PNU Is So Proud of All 45 Stipend Recipients!



Amanda Gawel Marywood University majors in Physician Assistant Studies and is the current president of the PA Club at Marywood. She also holds the state title of runner-up for PA Miss Agriculture USA.

Sarah Woronko Attends Vanderbilt University Major: Neuroscience - Psychology
Nick Gerardi 2019 graduate Temple University Major: Civil Engineering
Kyle Kokoskie Elmira College freshman Major : Business Administration-
David Russo attends Houghton College
Eric Nemkovich Attends MCPHS University Major: Pharmacy Doctorate



Sarah Woronko in her favorite college shirt

David Russo student at Houghton College

Please continue to share your success with us! Email eyc@pnu.org with your photos



Kyle Kokoskie in action on the court for Elmira University



Congrats To Recent Graduate Nick Gerardi



Eric Nemkovich



David Russo

**Report of Actions Taken
by the Board of Directors
of the PNU during a regular board meeting
held June 6, 2019**

OPENING

Note to Minutes: The meeting opened under a somber atmosphere associated with the passing of CEO Irene Jugan. She passed into eternal rest on May 30, 2019. Prior to the start of the meeting a memorial Mass for CEO Jugan was celebrated by Prime Bishop Mikovsky who was assisted by Very Reverend Robert Nemkovich, Jr.

A regular meeting of the Board of Directors of the Polish National Union of America was held on June 6, 2019 via tele-conference. The meeting was opened by Vice President Robert Maycan.

All Board members were present with the exception of CEO Jugan who recently passed away.

A member of the Internal Audit Committee was also present.

Minutes

The minutes for the regular board meeting held March 7, 2018 were distributed prior to the meeting.

A motion was made and seconded to accept the minutes from the regular meeting held March 7, 2019 as presented. The motion passed.

Transition of Management

The first item discussed by the board concerned the transition of management. They noted that according to the PNU Constitution and Bylaws the Vice President was to assume the position of CEO and that there was a sixty day window within which the board is required to appoint a replacement director.

Based on this information the following transpired during the meeting:

- Robert Maycan assumed the position of Chief Executive Officer.
- The board entered into discussion regarding who would be appointed to the position of vice president. **After a brief discussion a motion was made and seconded to appoint Mari Jane Stankowski to the position of vice president. The motion passed with one abstention.**
- The board recognized that with the appointment of the new vice president there was a director's position to be filled. The board engaged in discussion regarding potential members who would be qualified to fill the position.

During the discussion several recommendations were made. **At the conclusion of the discussion a motion was made and seconded to appoint Michael Mietlicki to the board of the PNU as a director. The motion passed.**

A second item related to the transition of office discussed by the board is the updated resolution for signature authority. After a short discussion a motion was made and seconded to adopt the resolution. The motion passed.

The third item related to the transition is associated with the salary of the CEO. CFO Andrzejewski asked the board for guidance with respect to the amount of salary to be paid to the CEO.

A discussion regarding this item was engaged in. **At the conclusion of the discussion a motion was made and seconded to increase the former vice president and now CEO's stipend. The motion passed.**

Due to the temporary shift in document review responsibility to the vice president based on proximity to the home office an additional stipend was discussed. **At the conclusion of the discussion a motion was made and seconded to increase the stipend of the vice president with the understanding that this increase is only applicable until the opening of the 31st General Convention and was not intended to set a precedent. The motion passed. There was one abstention.**

(Continued on p.15)

The PNU Annuity Anniversary Offer is in full swing and we are issuing annuities with great rates in celebration of our 111th year serving our members! Act quickly because enrollment ends September 30th! Don't miss out! Contact the home office or branch secretary today! Call (800) 724-6252 for our home office or speak to your branch secretary.

**Report of Actions Taken
by the Board of Directors
of the PNU during a regular board meeting
held June 6, 2019 (Continued from p.14)**

At the conclusion of the discussion associated with the transition of management the board reached a consensus to adjust the agenda to allow discussion of the convention and insurance department related items.

Convention

The board considered the following as a part of the discussion concerning the convention:

- Duties required of the CEO during the opening of the convention.
- Convention committees required to be named prior to the convention.

A suggested roster of committee members was reviewed with the board by the vice president. Discussion followed with some suggested adjustments. **At the conclusion of the discussion a motion was made and seconded to accept the committees as suggested with the changes noted. The motion passed. (See August Special Edition for committee member list)**

- The board was informed regarding the total delegate count.

As a part of discussion regarding the delegate count the board considered a request from the director of District 5. The result of their consideration was to reach a consensus to extend the period established for the election of delegates to June 30, 2019.

- Consideration and discussion of who to appoint as convention chair and vice chairs.
- The established report deadline for receipt by the home office.
- The board noted that the agenda for the convention will follow that outlined in the constitution and bylaws. Discussion regarding the possibility of needing to change the agenda to accommodate constitutional changes was engaged in.
- A discussion regarding the scheduling and content of sessions was engaged in. The board noted that sessions would fill a minimum of two full days. Additional time may be allotted for educational seminars.

State Reply

The PNU received an inquiry from the PA Department of Insurance regarding the financial results submitted for the end of 2018. A reply to the inquiry was developed by CFO Andrzejewski and reviewed with the board members. Suggestions associated with the inclusion of additional information were made during the review.

As a part of the discussion regarding the state reply CFO Andrzejewski informed the board that the fraternal solvency legislation discussed at previous meetings had passed in the House of Representatives in Pennsylvania and is known as HB 1016. The new law provides for:

- Early Regulatory Intervention using the authorized RBC control level as a trigger point.
- A requirement that a fraternal notify the department prior to assessing the membership.
- Means to transfer insurance liability to another fraternal or commercial company.

STANDARD REPORTS

Standard reports for Spójnia Inc., monthly membership, and the Annual Statement were given during this portion of the board meeting. Each report was considered separately with respect to any discussion and questions. All reports were distributed to the PNU Board of Directors prior to the meeting. Time was allotted for discussion and questions.

A motion was made by and seconded to accept the standard reports. The motion passed.

CHIEF EXECUTIVE OFFICER'S REPORT

Due to the unexpected death of CEO Jugan no report was given. However, the board was updated with regard to activity in the mortgage department. No action was required.

CHIEF FINANCIAL OFFICER'S REPORT

Exonerations

Three exonerations were brought before the board for consideration. The certificates meet the requirements established by the board for exoneration. **(Continued on p.16)**

**Report of Actions Taken by the Board of Directors
of the PNU (Continued from p.15)**

They include being at least 80 years old, in force for at least twenty years and having paid more in premium than the face amount of the insurance coverage. **A motion was made and seconded to accept the exonerations. The motion passed.**

Correspondence

CFO Andrzejewski noted that four thank you letters were received.

Branch Affairs

There were two items to discuss and act upon regarding branch affairs. The first concerned the branch rosters. CFO Andrzejewski reviewed the list of branches and districts who returned their rosters. A recommendation was made to approve the rosters. **A motion was made and seconded to approve the branch rosters presented. The motion passed.**

The second item considered concerned the resignation of one branch secretary and the replacement of another. A letter was received from Alice Parluski of Branch 3 indicating that she was tendering her resignation as secretary of Branch 3. The second branch from which notice was received is branch 155. The secretary for Branch 155, Jane Burczy tendered her resignation. Edward Burczy, was suggested as a replacement branch secretary for Branch 155. **After a brief discussion a motion was made and seconded to accept the resignations and accept the suggested replacement branch secretary for Branch 155.**

The motion passed.

Annual Statement Related Items

A number of annual statement related documents were distributed to the board for their review prior to the meeting. Time was allotted for discussion and questions. CFO Andrzejewski provided some comments of explanation regarding the purpose of the documents distributed noting that there was no internal control issues sighted in the SAS 115 letter. Some additional comment was added regarding the trends graphically presented in the Management Discussion and Analysis letter.

Budget Update

Two updates of actual expenses as compared to the budgeted numbers were distributed prior to the board meeting. The first provided numbers as of December 31, 2018 and the second as of March 31, 2019. It was noted that the amounts presented paralleled the numbers shown in the Annual Statement and the First Quarter 2019 statement. The board entered into brief discussion regarding the results reported.

When the discussion concluded a motion was made and seconded to accept the annual statement related reports and the budget updates. The motion passed.

Penetration Testing

CFO Andrzejewski reported that the results of the test were received in the office immediately prior to the meeting.

Personnel

CFO Andrzejewski updated the Board with respect to the personnel.

Promo Programs

CFO Andrzejewski brought the board up to date regarding progress on the development of the promotional programs discussed during the last board meeting. Since sending the initial information outlining the programs they have been developed into a celebration of the 111th anniversary of the PNU. Sample marketing materials and planned correspondence were distributed and discussed.

Postage Machine

A proposal for a new postage machine was reviewed with the board. The board entered into a discussion concerning the new lease. At the conclusion of the lease a motion was made and seconded to approve the new lease as reviewed by CFO Andrzejewski. The motion passed. A motion was made and seconded to accept the report of the CFO. The motion passed.

(Continued on p. 17)

Report of Actions Taken by the Board of Directors
of the PNU (Continued from p.16)

Spójnia Sunday 2019

Director Kathy Nemkovich reported on progress regarding the organization of the Spójnia Sunday event for 2019. She suggested that the PNU highlight the late CEO Jugan's enthusiasm for the PNU by developing an award program that she suggested be called the Heart and Soul Award in honor of CEO Jugan. A preliminary outline of the program was reviewed. A consensus was reached to develop the program as discussed.

Meeting Date

The remaining 2019 meeting dates were noted as follows:

September 12, 2019 – Teleconference

December 5, 2019 – In Person

CLOSING

There was no additional business brought for discussion.

A motion was made and seconded to adjourn the meeting.

The meeting was adjourned by CEO Maycan upon the conclusion of the closing prayer.

This concludes the Report of Actions Taken at a regular meeting held June 6,, 2019. As submitted the report is represented to be as accurate as possible with regard to the content and matters discussed and the disposition of matters presented to the Board.

Respectfully submitted,
John C. Andrzejewski, III
CFO/Secretary

<p style="text-align: center;">Did You Know?</p> <p style="text-align: center;">The Polish National Union is on Facebook!</p> <p style="text-align: center;">Check out our page and give us a "like"</p> <p>Please leave a review of your experience with us, share our page with your friends on Facebook, and be sure to check in with us! We look forward to continuing to serve families for years to come!</p>

Report of Actions Taken by the Board of Directors
of the PNU during a special board meeting held July 1,
2019

OPENING

A special meeting of the Board of Directors of the Polish National Union of America (PNU) was held on July 1, 2019 via teleconference.

All members of the board were present.

Also present was a member of the Internal Audit Committee.

CEO Maycan indicated that the meeting was called for the purpose of discussing the constitution changes proposed by the Ad-hoc Constitution Committee of the board.

Oath of Office

Prior to opening the meeting for discussion of the business at hand CEO Maycan called upon Prime Bishop Anthony Mikovsky to formerly administer the oath of office to newly appointed Director Michael Mietlicki. The oath was administered and Michael was welcomed to the board by the members.

Constitution Changes.

Very Reverend Robert Nemkovich, Jr was called upon to review the final change recommendations. He reported on the activity of the committee and reviewed the changes found in the report distributed to the board members. Fourteen changes were noted during the review. The board engaged in discussion regarding the proposed changes.

At the conclusion of the discussion a motion was made and seconded to recommend the changes to the constitution and bylaws as contained in the draft report number 2 to the Constitution Committee. The motion passed.

CLOSING

There was no additional business brought for discussion. **A motion was made and seconded to adjourn the meeting.**

CEO Maycan adjourned the meeting.

This concludes the Report of Actions Taken at a special meeting held July 1, 2019. As submitted the report is represented to be as accurate as possible with regard to the content and matters discussed and the disposition of matters presented to the board.

Respectfully submitted,
John C. Andrzejewski, III
CFO/Secretary

**Report of Actions Taken
by the Board of Directors
of the PNU during a special board meeting
held July 18, 2019**

OPENING

A special meeting of the Board of Directors of the Polish National Union of America (PNU) was held on July 18, 2019 via teleconference.

All members of the board were present.

Also present was a member of the Internal Audit Committee.

CEO Maycan informed the members of the board that the meeting was called for the purpose of discussing qualifications and expectations associated with the position of Chief Executive Officer.

Proposed Qualifications and Job Description

CEO Maycan indicated that several pieces of information were received relative to the discussion. They included a draft set of qualifications and a draft of a job description.

The board engaged in discussion regarding the qualifications and job description. Suggestions were made as each area of the documents was reviewed. The suggestions for change which were agreed upon were incorporated into the final qualifications and job description which were printed in a special issue of the Straż in July of 2019.

No formal motions were made as of a result of discussion regarding the qualifications and job description. Agreed upon changes were approved by consensus.

CLOSING

There was no additional business brought for discussion. **A motion was made and seconded to adjourn the meeting.**

CEO Maycan adjourned the meeting.

This concludes the Report of Actions Taken at a special meeting held July 18, 2019. As submitted the report is represented to be as accurate as possible with regard to the content and matters discussed and the disposition of matters presented to the board.

Respectfully submitted,

John C. Andrzejewski, III
CFO/Secretary

**Congratulations To Spojnia Credit Union's 2019
Scholarship Winner!**



Spojnia Credit Union's John Andrzejewski, III, (Treasurer), Jack Ostroski, JR (Director) Jacob Gerardi (Scholarship Recipient), Jan Cwikla (President), and Frank Gerardi (Dad)

Jacob Gerardi has been selected as the 2019 Spojnia Credit Union's Scholarship Winner. Jacob is the son of Frank and Jennifer Gerardi of Clarks Summit, PA. He is a graduate of Abington Heights High School and will be furthering his education at Temple University majoring in Community Development.

While in High School, Jacob participated in Band, Student Council, Ski Club, and was a member of the National Honors Society. His interest include basketball, skiing, golf and music. Jacob is active in his church with the Youth Group, Youth Bell Choir and served as an Acolyte.

Those who applied for the Scholarship were ask to write an essay based on the topic: *The Future is Yours, Picture it! Save for it! Share it!* Jacob shared his vision on how and what to do to make a city come back to life and thrive. *"I hope to improve the living conditions in cities and stop the spread of urban sprawl that harms our environment. Making cities sustainable for future generations is my way of giving back", Jacob said.*

The Scholarship is awarded each June to a credit union member furthering their education at the next level.

Get The App!

Spojnia Credit Union now has an App available for you to review and pay your bills online. The App is FREE and can be downloaded from the Apple Store or the Android Google Play Store.

Spojnia Credit Union

Always Forward, Never Back

1006 Pittston Avenue

Scranton, PA 18505

570-344-1513 * 800-724-6352 * 570-961-5961 (Fax)

www.spojniacreditunion.org

See us for all your financial needs!

- ◆ Share Accounts
- ◆ Share Draft Accounts
- ◆ Share Certificates
- ◆ Home Banking
- ◆ Bill Payment
- ◆ Mobile Banking
- ◆ Remote Check Capture Deposit
- ◆ Electronic Statements
- ◆ Direct Deposit
- ◆ Payroll Deduction
- ◆ No Monthly Service Fees
- ◆ Cashier's Checks
- ◆ Quarterly Member Newsletter
- ◆ Quarterly Statements
- ◆ Annual Scholarship
- ◆ Youth Club
- ◆ Notary Service
- ◆ www.spojniacreditunion.org
- ◆ Signature Loans
- ◆ New Vehicle Loans
- ◆ Used Vehicle Loans
- ◆ Home Equity Loans
- ◆ Non-Owner Occupied Home Equity Loans
- ◆ Organization Loans
- ◆ Share Secured Loans
- ◆ Collateral Loans
- ◆ Loan Pre-Approvals
- ◆ Sallie Mae® Smart Option Student Loan
- ◆ Special Loan Promotions
- ◆ Free Overdraft Protection from Shares
- ◆ Shares Insured to \$250,000.00
- ◆ Credit Disability Insurance
- ◆ Promotional Contests
- ◆ VISA® Gift Cards
- ◆ Sprint® Promotions

Contact Spojnia Credit Union Monday through Friday - 8:30 am to 5 pm.

570-344-1513 - 800-724-6352

Become a member today!



SPOJNIA SUNDAY OBSERVANCE 2019 Heart & Soul Remembrance

In loving memory of PNU CEO X Irene Jugan

This year, in conjunction with the traditional Spójnia Sunday observance on September 22, commemorating the historic association of the PNU and Polish National Catholic Church, the Polish National Union has also organized a month-long "Heart & Soul" Remembrance in loving memory of PNU CEO, Irene Jugan.

The first annual PNU Irene Jugan Heart & Soul Award will be presented to an individual who demonstrates the attributes of CEO Jugan, most notably her great love, enthusiasm, passion and devotion to the Polish National Union and the Polish National Catholic Church. PNU members can submit their nominations from now until September 15th, 2019. The recipient of this year's award will be announced at the PNU Convention being held the last week of September. Nomination criteria and instructions on how to nominate someone are provided below.

Below are the nomination criteria and instructions for submitting a nomination for the 1st Annual PNU Irene Jugan Heart & Soul Award.

Nomination criteria and information:

Individual submitting a nomination must be a PNU and PNCC member.

Individual being nominated must be a PNU and PNCC member.

Individual being nominated must demonstrate the attributes of CEO Irene Jugan, most notably her love and dedication to both the Polish National Union and the Polish National Catholic Church, as well as her strength of character, resolution, kind and caring ways, and of course... her feisty spirit.

Nominations must include the following information:

Name, address, and contact information (phone and email) for both the Nominee and the individual submitting the nomination

Name of parish the Nominee is a member of

List of PNU and PNCC organizations and activities the Nominee is/has served in and approximately the length of time, if known.

A short 1-2 paragraphs explaining how the nominee demonstrates the attributes of Irene Jugan.

Nominations should be emailed to PNU Home Office, Attn: CFO John Andrzejewski, executive02@pnu.org, received no later than September 15th, 2019.

Recipient of the award will be selected by the PNU Board and announced during the PNU Convention, the week of September 29th, 2019.

We are also seeking your favorite "Irene Jugan Moments" to be shared on the PNU Facebook page throughout the month of September. We are extending the deadline into September as we are still looking for your favorite memories and photos to share. Please send them in ASAP to insurance02@pnu.org

Looking Ahead

The PNU's 31st General Convention is just weeks away and we look forward to sharing convention highlights and photos in the October edition of The STRAZ. Please email your convention highlight submissions for the October STRAZ by October 14, 2019. Please note the offices of The Polish National Union as well as The Spojnia Credit Union will be closed on Monday October 14, 2019 in observance of Columbus Day.

Contact your Branch

Secretary or our Home Office at 800-724-6352

and learn how we can help you secure your family for whatever tomorrow brings!

Already have a policy with us? You may want to update your policy or look into extra coverage to keep up with the increasing cost of living.

New Pool Opens At Bishop Hodur Retreat Center With Perfect Timing During July Heatwave

When you live in area that suffers from intense cold and snow for months on end, the warm weather is the highlight of the year for many. The season flies by before our eyes and before you know it we face the gusting winds, ice, and dreaded snow once again. With that in mind, many enjoy every ray of sunshine possible during the summer. Family picnics, soaking up the sunshine by the pool, or walks through nature are just a few to name. Did you know all of these activities can be enjoyed at the Bishop Hodur Retreat & Recreation Center? The best part is PNU members get a generous discount on facility use.

Mid July marked a very exciting time for the Bishop Hodur Retreat Center as children of all ages lined up around the pool ready to make the first splash count at the ribbon cutting for the new pool. Parents smiled and got their cameras ready as everyone got ready to take the synchronized first jump into the brand new pool. The day was full of laughter and joy and was the perfect remedy to the historic July heatwave that affected millions.

Several members of the PNU Board of Directors, Spojnia Inc Board of Directors, and the Supreme Council of the PNCC were there for the opening ceremony and a Mass to commemorate the 90th Anniversary of Spojnia Farm. The retreat center was first envisioned by PNCC organizer, Bishop Hodur. A facility that would allow people to gather for religious retreats, patriotic events, picnics, family gatherings, and to socialize were all part of Bishop Hodur's vision 90 years ago.

Visitors can walk the property overlooking "Ustronia", a retreat where Bishop Hodur himself would stay during times of tribulation in the PNCC's infancy. The Ustronia is visible on the property in front of the cafeteria. Trails wind through the property and include markers such as the historic 1800's Gravity Railroad, the old apple orchard where July 4th mass would take place, and the pastures where cows would graze on the old dairy farm.



Prime Bishop Mikovsky leading Mass at Bishop Hodur Retreat Center in Waymart, PA in honor of the 90th Anniversary of Spojnia Farms. The Mass was followed by the opening of the new pool during the historic July heatwave.

Find us on Facebook!

Bishop Hodur Retreat & Recreation Center
Plan your next party, reunion, getaway, or day excursion!

What better way to enjoy the warm weather and sunshine than enjoying this beautiful retreat in the rolling hills of Waymart, PA? Take advantage of one of the many PNU benefits and enjoy the discounted rates on the facilities, walk the grounds, take a swim, have a birthday party, family reunion, and even stay the night. Come on in - -the water is great! Wait--Summer is over already? Book ahead for next year!

-Melissa Cohen, STRAZ Editor



Opening day of the new pool at The Bishop Hodur Retreat in Waymart, PA was the perfect way to ride out the heat wave earlier in July.

**Bishop Hodur Retreat and Recreation Center Rentals
Polish National Catholic Church and Polish National Union Members Rates**

Overnight Stay Rentals

Weekly Rates:

Sunday, Monday, Tuesday, Wednesday, and Thursday

Rental Includes: use of Retreat Center, Pavilion, and Grounds

Ages: 0-6 No charge ages 5-18 \$20 Ages 19-Adult \$25 per night

More than 25 guests:

Ages: 0-6 No charge ages 5-18 \$15 Ages 19-Adult \$20 per night

POOL Fee : \$100 per day- Hours are 12-4pm or 1-5pm. (A four-hour period prearranged with Staff prior to rental).

Weekend Rates: Friday and Saturday

Rental Includes: use of Retreat Center, Pavilion, and Grounds

Ages: 0-6 No charge ages 5-18 \$22 Ages 19-Adult \$27 per night

More than 25 guests:

Ages: 0-6 No charge ages 5-18 \$17 Ages 19-Adult \$22 per night

POOL Fee : \$100 per day- Hours are 12-4pm or 1-5pm. (A four-hour period prearranged with BHRRC Staff prior to rental).

-A non-refundable deposit of \$150.00 is due 1 month after contact has been issued.-

***Access to rooms in wings will be based on number of guests and arranged with BHRRC STAFF and the renting party. ***

-Additional swim time is at a cost of \$25 per hour and must be arranged with BHRRC Staff prior to event to ensure a lifeguard.

(If you arrange for the pool and no one swims, your group is still charged for the scheduling of a lifeguard).

One-Day Outings

Pavilion Party Package

\$100 fee for use of Pavilion and Grounds Only-

(Does not include use of Kitchen, Pool, or Retreat Center)

Pavilion Party and Kitchen Package

\$150 fee for use of Pavilion, Kitchen and Grounds-

(Does not include pool or retreat center)

Kitchen includes- use of stove, walk in freezer, walk in refrigerator, cooking utensils, pots and pans, and Ice Machine (Please clean the utensils you use).

Outdoor Group Party Package

\$150 Fee for use of pool and grounds only-

(Does Not include Retreat Center or Pavilion).

Pavilion is for Bathroom use only If a group would like to have food and use the tables and chairs in the pavilion we will have to charge you a \$50 fee for use of the pavilion.***

-A four-hour pool use period prearranged with BHRRC Staff prior to rental.

Retreat Center Party Package

\$150 fee for use of Retreat Center Commons Area Only and Grounds

(Does not include Pavilion or pool)

One wing will be open for bathroom access with the handicapped bathroom.

Grand Party Outing Package

\$250 Fee for use of Pavilion, Kitchen, Pool, and Grounds. (No Retreat Center)

-A four-hour pool use period prearranged with BHRRC Staff prior to rental.

8-hour maximum on One-day Outings and not to go beyond 7pm.

-Includes 1-hour prep time, 1-hour clean up time, and 6 hours for event.

-A non-refundable deposit of \$150.00 is due 1 month after contract has been issued.-

Pool Hours are 12-4pm or 1-5pm.

(A four-hour period prearranged with BHRRC Staff prior to rental).-Additional swim time is at a cost of \$25 per hour and must be arranged with BHRRC Staff prior to event to ensure a lifeguard. (If you arrange for the pool and no one swims, your group is charged for the scheduling of a lifeguard)

Find us on Facebook at Bishop Hodur Retreat & Recreation Center to arrange for your next retreat or day outing! The perfect place for birthday parties, reunions, and events!

Why Do You Need Life Insurance?

Kristin O'Keeffe Merrick

Contributor: ForbesWomen

Why Do You Need Life Insurance? One of the most fundamental questions you should ask yourself when contemplating life insurance is this: Will someone in my life be adversely effected (from a financial standpoint) by my untimely death? This is different from "Will someone be sad by my untimely death?" I will be sad. But I do not want to assume your financial liabilities.

If You Were To Die Tomorrow, Who Would Assume Your Debt? If you own a home, a business, or have personal liabilities, someone else will become responsible for those liabilities (generally your next of kin). Therefore, your spouse, your parents or your siblings could end up having to pay your debts after the good Lord takes you.

Do You Have Children? Guess what? If you have kids and you don't have life insurance, you may have put your entire family at risk. I know that seems a bit harsh but it is a potential reality. Enough said on that.

Are You A Business Owner? What would happen to your business if something were to happen to you? Do you have a succession plan? If you a business owner and do not have a succession plan, speak to a financial advisor to get you on track to help you create one. This could mean purchasing some type of insurance product and creating some documents determining who would inherit your business and its assets and liabilities.

How Much Insurance Do You Need? This is not an easy question to answer and everyone is different. First, it depends on the variables I mentioned above. It also depends on your age, your sex (men are generally more expensive to insure than women), and how much insurance you can afford. The general formula used by insurance agents is somewhere between 7-10 times your annual salary. For example, if you make \$100,000/year, you should consider buying somewhere between \$700,000 to \$1,000,000 of insurance. That being said, if your life is complicated (kids, business, lots of debt), you should probably look to increase that amount. Again, consider seeking the advice of a financial advisor who understands your financials before making this decision.

What Else Should You Know? Life insurance is a big purchase and one that will stay with you for many years. If you have an old policy laying around, consider having it reviewed by your financial advisor. It may make sense to buy more insurance (especially if your life has changed in the past few years) or to let the old policy lapse. Finally, even if you have a group life insurance policy through your employer, do NOT assume that it is an adequate amount. Most group life policies that are offered through employers will cover 3 times your salary.

Even if it is an adequate amount, what would happen if you were to leave the company or get fired? You would suddenly be without any form of life insurance. Finally, insurance becomes progressively more expensive as you age. In fact, premiums can be almost 2 times as expensive for a 40-year old versus a 35-year-old. Try not to wait on buying insurance as it may only become more of a financial burden.

Like most things related to the financial planning arena, insurance can seem complicated and overwhelming at first. Seek some help from a professional you trust and don't be afraid to ask questions. This is a big purchase and something that could seriously impact your loved ones down the road.

Source:

<https://www.forbes.com/sites/kristinmerrick/2017/05/11/yes-you-probably-need-life-insurance-and-heres-why/#715ec2577f30>

Kristin O'Keeffe Merrick

Contributor

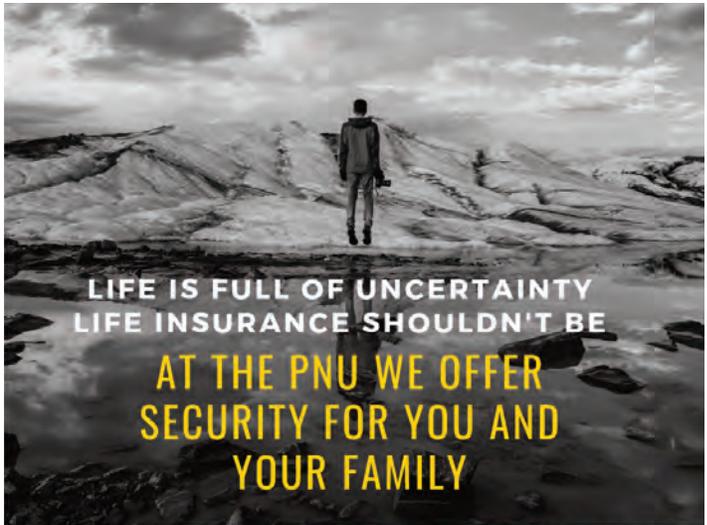
ForbesWomen

Contact The PNU Today To Secure Your Tomorrow

1002 Pittston Ave
Scranton, PA 18505
(800) 724- 6352
INFO@PNU.ORG
WWW.PNU.ORG

LIKE THE POLISH NATIONAL UNION OF AMERICA ON FACEBOOK

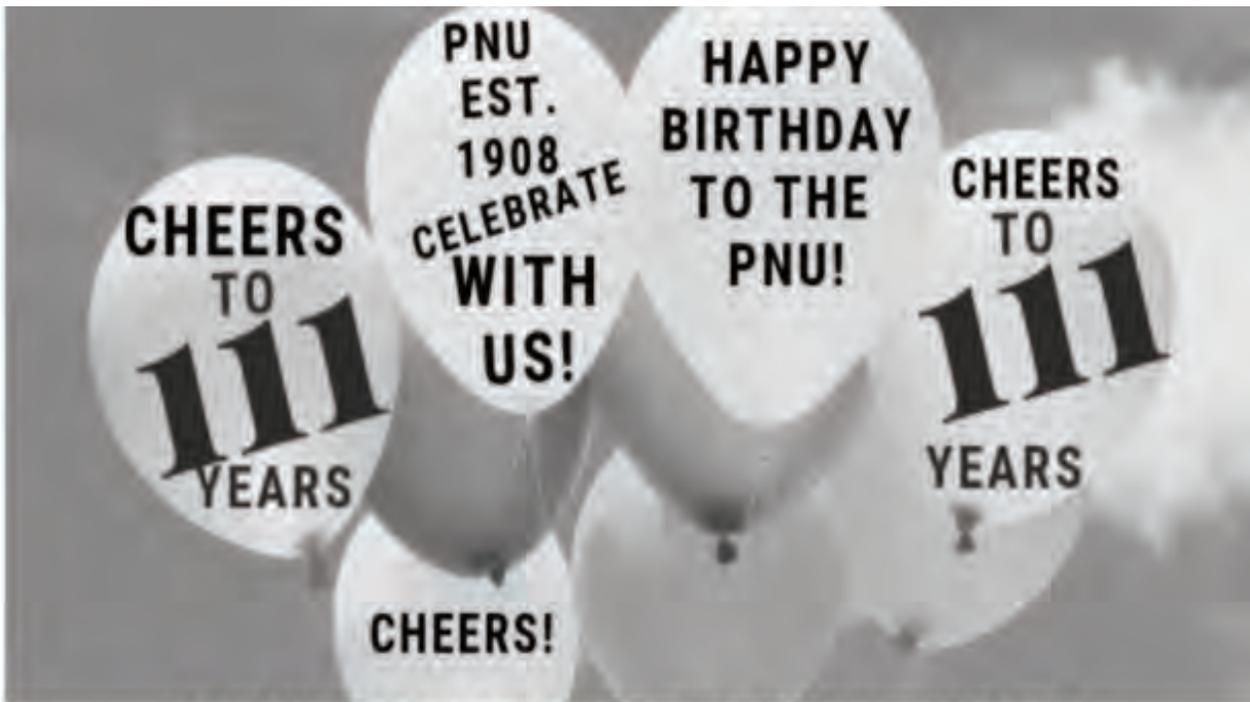
Grandparents: Looking for a gift that will pay off exponentially? Take out a policy for your grandchildren to have for their future!



LIFE IS FULL OF UNCERTAINTY
LIFE INSURANCE SHOULDN'T BE

**AT THE PNU WE OFFER
SECURITY FOR YOU AND
YOUR FAMILY**

**GET IN TOUCH WITH US TODAY AND LEARN
HOW WE CAN HELP YOU PLAN FOR TOMORROW!**



CELEBRATE THE POLISH NATIONAL UNION'S
111th Birthday

WITH AN ANNIVERSARY OFFER ON ANNUITIES
ENROLLMENT OPEN UNTIL SEPTEMBER 30TH

3.25 % ANNUITY RATES FOR ONE YEAR

\$ 1,000.00 MINIMUM DEPOSIT TO NEW ACCOUNTS ONLY

4.36 % ANNUITY RATES FOR ONE YEAR

\$ 11,111.00 MINIMUM DEPOSIT TO NEW ACCOUNTS ONLY

Contact Us

(800) 724-6352

INFO@PNU.ORG

VISIT US ONLINE AT WWW.PNU.ORG

"LIKE" US ON FACEBOOK

Life is unpredictable. Life insurance shouldn't be