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National Union Printed  
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Years

# THE GUARD Straż

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1002 Pittston Avenue Scranton, PA 18505 ; [www.pnu.org](http://www.pnu.org); [info@pnu.org](mailto:info@pnu.org)

Dwumiesięcznik  
Organ  
Polsko  
Narodowej Spojnia  
Wychodzi bez  
przerwy od 121 lat



(From left) Fr. Lucarz Yanish, John Andrzejewski, Prime Bishop Anthony Mikovsky, and Rt. Rev. Bernard Nowicki gather following a Mass on Sunday, February 16th at St. Stanislaus in Scranton, PA in honor of Bishop Hodur.

From Very Rev. Robert M. Nemkovich Jr.  
Remembering the Vision of Bishop Francis Hodur

On February 16th we pause to remember in prayer Bishop Francis Hodur; the organizer of the Polish National Catholic Church and the Polish National Union of America (Continued On p.16)

### Honoring Bob Maycan

On Sunday, January 19, 2020 the Executive Officers of the PNU along with members of Polonia in Chicago gathered at All Saints Cathedral Parish for Holy Mass in Honor of Bob Maycan. Bishop-Elect Jaroslaw Rafalko welcomed all present for this special celebration. Holy Mass was celebrated to give glory to God for the years of service that Bob has given to the Polish National Union of American and to Polonia as a whole.

(Continued On p.16)



### Congratulations Debbie!

Spojnia Credit Union Assistant Manager, Debbie Migliori is retiring in just a few short weeks! The SCU, PNU, PNCC, members, and friends came together for Debbie's retirement party. (Continued on p. 19)



### District Family Night photos from District Six and District Seven (p. 8 and p.9)



## MORE INSIDE THIS EDITION

### DISTRICT NEWS

REPORT OF ACTIONS  
TAKEN BY THE BOARD OF  
DIRECTORS OF THE PNU

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SAVE FOR A  
RAINY DAY

Spójnia Credit Union Annual Meeting

March 14, 2020 at 10:30 A.M

(800) 724-6352

1002 Pittston Ave, Scranton PA Lower Level

Call To Rsvp By March 9, 2020

Light Luncheon To Follow

Snow Date: March 21, 2020

Call PNU or SCU Home Office at (800) 724-6352

### PNU Executive Management

Martin Wachna, Jr.  
Chief Executive Officer  
executive01@pnu.org  
John C. Andrzejewski  
Chief Financial Officer  
Kathryn Nemkovich  
Vice President

### Board of Directors

Prime Bishop  
Anthony A. Mikovsky  
Kathryn Nemkovich, Vice President  
Mari Jane Stankowski, Director  
Very Rev. Robert Nemkovich, Jr.  
Mary Stankowski  
Michael Mietlicki  
Gregory Senkevitch

### Spojnia Inc Directors

Prime Bishop	Paul Gorgol
Anthony A. Mikovsky	David Petrosky
Martin Wachna, Jr., PNU CEO	Stacey Shrive
Michael Mietlicki	
Mari Jane Stankowski	

### Education & Youth Commission

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

### Fraternal Activities Committee

Michael Mietlicki, Chairman	Henrietta Kleckner
Martin Wachna, Jr., PNU CEO	George Urciuoli
exofficio	Grace Weaver

### Internal Audit Committee

Rev. John Kowalczyk, Chairman  
Henrietta Kleckner, Vice Pres.  
Marian Sleczkowski, Secretary

### Medical Director

Dr. Samuel Alfano  
Media, PA

### Spojnia Credit Union

Jan Cwikla, President  
Jacek Grotnik, Vice President  
Joan Scheuneman, Secretary  
John C. Andrzejewski, III, Treasurer  
John Ostroski

### PNU/SCU Home Office Contact Info & Staff Directory

Call PNU or SCU Home Office at (800) 724-6352

#### Polish National Union

Martin Wachna, CEO x310

John Andrzejewski, CFO/Secretary x310

Joan Scheuneman, Executive Assistant x310

Jessica Moser, Insurance Admin x305

Melissa Cohen, Insurance Claims, Marketing, & STRAZ Editor x303  
straz@pnu.org ; www.thestraz.com

#### Spojnia Credit Union

Karen Rieder, SCU Manager x308

Lynne Mellen, SCU Assistant Manager x302

Sandy Reed, MSR x306

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### District 1: Lackawanna County, PA

Julie Andrzejewski, District Director  
109 1st  
Elmhurst Twp, PA 18444  
(570) 842-1603  
purplepigmet@comcast.net

### District 2: New York-New Jersey - Philadelphia

Leslie Pietrowitz, District Director  
43 Raymond Street  
Hasbrouck Heights, NJ 07604  
(201) 393-0696  
lpietrowitz@gmail.com

### District 3: New England

Mary Ann Zarek, District Director  
363 Lindsey Street  
Attleboro, MA 02703  
(508) 226-1615  
mazarek@verizon.net

### District 4: Buffalo, NY

Beverly Basinski, District Director  
4375 Homestead Lane  
Clarence, NY 14031

### District 5: PA-Ohio

Melissa Snee, District Director  
326 Oak Grove Court  
Wexford, PA 15090  
(724) 263-7272

### District 6: Illinois - Minnesota - Florida

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

### District 7: Michigan

From the Desk of the CEO: Effective February 21, 2020 Suzanne Sniezek has been named  
Director of District 7

Suzanne Sniekek, District Director  
6147 Rockland Street  
Dearborn Heights, MI 48127

### District 10 : Latham, NY

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

### Death Report

#### 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.

Joseph Pavlica JR	Joel Buchholtz	Thomas Wosikowski
Linda Ciesinski	William Novak	Irene Obzut
Rosemary Brown	Irene Skutnick	Carol Kane
Thomas Asselin	Andrew Hornick JR	Pauline Kadyra
Joseph Pochiba	Sylvia Stark	Frank Krystyniak

Polish National Union & Spojnia Credit Union  
(800) 724-6352

1002 Pittston Ave  
Scranton, PA 18505

www.pnu.org; info@pnu.org

www.spojniacreditunion.org; info@spojnia.org

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Polish National Union of America



**District One**  
 Julie Andrzejewski  
 District One Director  
 purplepigmet@comcast.net  
 109 1st  
 Elmhurst Twp, PA 18444  
 (570) 842-1603



### PNU Presents To The Scouts

On February 9 a Boy Scout mass was held at St. Mary's PNCC in Duryea. Scouts, leaders, and family members from Cub pack 316, Troop 316, and Troop 3701 were in attendance. District 1 Director Julie Andrzejewski was invited to give a presentation on the PNU during the reception after mass. During the presentation Director Andrzejewski was able to speak about the benefits of PNU life insurance and social membership, the Spojnia Credit Union, and the Education and Youth Commission. Afterwards, the conversation continued with interested prospective members.



District 1 Director Julie Andrzejewski discusses rates with a prospective applicant.



Scout master Matt Fino presents Rev. Carmen Bolock with an award for his winning chili in a recent chili cook off.

### District 1 Quarterly Meeting December 12, 2019

On December 12, 2019, District 1 held their annual Christmas party and meeting. At 6:10PM Honorary Director Joan Scheuneman welcomed everyone and then called upon Prime Bishop Emeritus John Swantek for the invocation. After the sharing of Oplatek, everyone enjoyed a delicious meal. We continued with playing a Christmas game and the singing of Christmas carols. Honorary Director Joan Scheuneman then called the meeting to order at 7:32PM on December 12, 2019. The meeting was held on the lower level of the PNCC Center in Scranton, PA. Honorary Director Joan Scheuneman announced that she would be stepping down as District Director for District 1, and announced new District Director, Julie Andrzejewski. Director Andrzejewski thanked Honorary Director Joan Scheuneman for all she had done for District 1. This was followed by a round of applause. District Director Andrzejewski then assigned Jessica Moser as acting secretary for the meeting.

**Secretary's Report:** Attendance: Acting Secretary Jessica Moser reported that there were 21 Delegates representing 7 branches and 5 guests present. Acting Secretary Moser then read the minutes from the previous meeting. Director Andrzejewski asked if there were any corrections or errors and there were none noted. A motion was made by Vice Director Mari Jane Stankowski second by Branch Secretary Dorothy Andrzejewski to accept the minutes as read. Director Andrzejewski called for a vote. Motion passed unanimously.

**Treasurer's Report:** Treasurer Patricia Bolock gave the financial report from September 5, 2019 to December 12, 2019. Director Andrzejewski asked if there were any corrections or errors and there were none noted. A motion was made by Carl Cwikla and seconded by Patricia Evanchyk to accept the treasurers report. Director Andrzejewski called for a vote. Motion passed unanimously.

**Old Business:** Director Andrzejewski reported that the Texas Roadhouse fundraiser was a great success. There was a great turnout. Honorary Director Scheuneman updated the delegates on the Children's Day event to see Frozen II. This was also a great turnout. 39 people attended with 14 children. Guests from as far as New Philadelphia attended. Great feedback was received and a good time was had by all.

**New Business:** Director Andrzejewski proceeded to election of district officers. Treasurer Patricia Bolock nominated Honorary Director Joan Scheuneman as Vice Director and she accepted. Vice Director Joan Scheuneman nominated acting Secretary Jessica Moser as District Secretary and she accepted. Reverend Carmen Bolock nominated Patricia Bolock as Treasurer and she accepted. CFO John C. Andrzejewski III made a motion to close nominations, seconded by Patricia Evanchyk. Director Andrzejewski called for a vote and the motion passed unanimously. PNU Board Director Mari Jane Stankowski made a motion to elect the slate of officers as nominated. This was seconded by Reverend Carmen Bolock. Director Andrzejewski called for a vote. Motion passed unanimously.

(Continued on p. 4)



Polish National Union of America



**District One**  
 Julie Andrzejewski  
 District One Director  
 purplepigmet@comcast.net  
 109 1st  
 Elmhurst Twp, PA 18444  
 (570) 842-1603



Jessica Moser, District 1 Secretary, Patricia Bolock, District 1 Treasurer, Julie Andrzejewski, District 1 Director, and Joan Scheuneman, District 1 Honorary Director, pose for a photo at the District 1 Quarterly Meeting and Christmas Party



Prime Bishop Anthony Mikovsky speaks at The District 1 Christmas Party

(Continued from p. 3)

Following his remarks, Director Andrzejewski asked for invitations to make parish visits to promote the Polish National Union of America. Discussion was then held regarding potential events or fundraisers for the upcoming 2020 year, including the suggestion of a Dine and Donate and a possible family day held at the newly renovated Bishop Hodur Retreat and Recreation Center made by Polish National Union of America Board Director Mari Jane Stankowski.

**Home Office Updates:** CFO John C. Andrzejewski III offered special thanks to Vice Director Joan Scheuneman for her many years of service as District Director. CFO Andrzejewski III then noted changes to the Constitution and by-laws in the appointment of District Directors. CFO Andrzejewski III also told the delegates that our new Chief Executive Officer is Marty Wachna Jr, who was elected at the 2019 Convention at Sea. CFO Andrzejewski III then noted the financial year end is approaching. CFO Andrzejewski III discussed the close out of two different promotions offered within the 2019 year, the Cheers for 111 Years and the Annuity promotion. There are many ideas for the upcoming 2020 year and we are looking forward to offering new promotions to promote insurance sales. CFO Andrzejewski III also suggested to those in attendance to invite new people that may not yet have insurance policies that the delegates know to improve growth. CFO Andrzejewski III concluded by offering his congratulations to the elected officers.

#### Calendar of Events:

St. Stanislaus Cathedral PNCC Cemetery – 12/14 - Wreaths Across America at 12:00PM.

St. Stanislaus Cathedral – 1 Hot Meal is the first Saturday of every month.  
 2/8/2020 Annual Valentines Dance.

Holy Mother of Sorrows: 2/28/2020 Fish fry. Time to be determined.

Resurrection of our Lord: 2/28/2020 Fish fry every Friday in lent. Time to be determined.

The next meeting will be held at 10:30AM on Saturday March 7, 2020 at St Mary's in Duryea, PA. Future meetings have been set as follows: June Meeting:

June 3, 2020 held at Holy Mother of Sorrows in Dupont, PA at 7:00PM.

September Meeting: September 17, 2020 held at St. Adalbert's located in Dickson City PA at 7:00PM. December Meeting and District 1 Christmas Party: Set for December 9, 2020 at 6:00PM at St. Stanislaus Cathedral in Scranton, PA.

A motion to adjourn was made by Carol Mikovsky. Meeting adjourned at 8:07PM.

Respectfully submitted,

Jessica E. Moser  
 Secretary

#### PNU Member Report

\$25,000 of insurance was sold for the month of December for a total of 5 new members. Jessica Moser and Henrieta Kleckner each sold \$5,000 of insurance. We kicked off 2020 strong with a surge in new social memberships ( 9 total). Dorothy Andrzejewski and Edward Burczy each sold \$5,000 of insurance for the month of January.



**District Two**  
 Leslie Pietrowitz  
 District Two Director  
 43 Raymond Street  
 Hasbrouck Heights, NJ  
 07604  
 (201) 393-0696  
 lpietrowitz@gmail.com



The last District 2 Quarterly Meeting was held Saturday, December 14, 2019 in the auditorium of the Church of the Transfiguration, Wallington N.J.

Highlights of the meeting were the end of the fiscal year and reports and minutes of the previous meeting. Delegate reports of the PNU Convention held September 29- October 3, 2019 were given and new changes to the constitution and election of PNU officers and Board of Directors were reviewed. In addition to Honorary District Director Edmund J. Kotula, the following delegates represented the district at the convention: Linda Zulkowski, Leslie and John Pietrowitz, Beverly Desbiens, Very Reverend Gregory, and Tatiana Mludzik. At the end of the meeting correspondence letters from CEO Martin Wachna was read out loud. The letter, written on behalf of the Board of Directors, named Leslie Pietrowitz as the new District Director and Edmund Kotula as Honorary Director. At this point the meeting was adjourned sine dyne.

District 2 then held its first meeting chaired by Director Leslie Pietrowitz. Pietrowitz was sworn in by Reverend Joseph Cyman. After opening remarks by Director Pietrowitz, the first order of business was the election of officers. Newly elected officers taking their oath were the following:

Vice Director, Linda Zulkowski; Treasurer, Peggy Kotula; Financial Secretary, Reverend Joseph Cyman; and Honorary Director, Edmund Kotula. New PNU Board Member, Michael Mietlicki, addressed the group regarding his position. On behalf of him and the Board of Directors he provided a toast to the new Director and District Board.

#### **NATIONAL, STATE, COUNTY, CITY OFFICIALS AND POLISH AMERICAN LEADERS TO HONOR POLONIA ON PULASKI DAY**

(From [www.polishmuseumofamerica.org](http://www.polishmuseumofamerica.org))

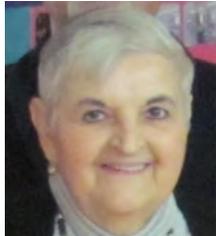
CHICAGO, IL -- Celebrate Pulaski Day at the Polish Museum of America (PMA) on Monday, March 2, 2020, with top officials from national, state, county, and city governments and leaders of Polonian organizations and institutions, as the State of Illinois pays tribute to the Polish community by honoring Revolutionary War hero Casimir Pulaski. The program includes the traditional wreath-laying ceremony at Stanislaw Batowski's painting of Pulaski at Savannah. Admission is free and the program begins promptly at 10 a.m. in the PMA Sabina P. Logisz Great Hall, 984 North Milwaukee Avenue, Chicago.

General Kazimierz (Casimir) Pulaski (b. Warsaw, Poland, March 6, 1745 – d. near Savannah, Georgia, October 9-10, 1779) is recognized as the "Father of the American Cavalry." He offered his services as an experienced military leader to the American Continental Army during the American Revolutionary War. "I came to hazard all for the freedom of America," stated Pulaski in a letter to the Congress. Even before he was officially commissioned by Congress, Pulaski joined the American Army as a volunteer.

At Brandywine, in 1777, he greatly distinguished himself by leading a daring attack against the British, thereby saving the retreating American Army.

At the insistence of General George Washington, Pulaski was made a Brigadier General and the first Commander of the American Cavalry. He established the Pulaski Legion, a corps of Frenchmen, German Hessians, and Poles, who were instrumental in saving the City of Charleston, South Carolina, from British occupation in 1779. In October of 1779, at the age of 34, General Pulaski paid the ultimate price for freedom: he died from mortal wounds received while leading a cavalry charge in Savannah, Georgia. The General's mortal remains were ceremoniously reinterred at the Pulaski Monument at Monterey Square in Savannah, GA in October of 2005. Posthumous honorary US citizenship was granted to General Pulaski in 2009.

In 1977, Illinois made Casimir Pulaski Day an official state holiday. Join friends and supporters of the PMA as your representatives in government celebrate the commitment of Polish Americans to liberty and justice for all in the United States of America. Refreshments will be served following the official program in the Polish Roman Catholic Union of America Social Hall on the first floor.



**District Three**  
 Mary Ann Zarek  
 District Director  
 363 Lindsay Street  
 Attleboro, MA 02703  
 (508) 226-1615

Polish National Union of America



**Excitement For The Future**

District 3 of the PNU held a teleconference on February 13, 2020. We were joined by CEO Marty Wachna who explained the direction he and the Board of Directors plan to take in continuing the growth of the PNU. Using technology to reach more people and promote the benefits of the PNU were discussed. Kathy Nemkovich, liaison between district secretaries and the board, further explained what was being done and how the district could help with this effort. Our annual Spring Raffle is to be held on March 26, 2020. Further we will again sponsor the Ice Cream Social at the Diocesan Youth Retreat in August. Our next teleconference is set for May 26, 2020.

RE: District 3 PNU Easter Raffle

Dear Friends:

Attached please find raffle tickets for the Easter Raffle to benefit District 3 of the Polish National Union. The PNU has been supporting our Polish National Catholic Church since its organization in 1908 and with your support will continue to do so. Last year District 3 provided support to youth at the diocesan youth retreat (paid for the bowling trip and ice cream) and winter youth gathering (provided a pizza party and ice cream social).

The Easter Raffle will take place on Sunday, March 29, 2020 immediately following the 10:30 AM Holy Mass at Holy Cross Parish in Central Falls, RI. The first prize is \$75.00 cash, the second \$50.00 cash and the third prize is \$25.00 cash.

Tickets are \$2.00 each, 3 for \$5.00 and 7 for \$10.00. Please download the tickets and make as many copies as necessary. Your generous support of this District's fund raiser is greatly appreciated.

Checks in payment for the Easter Raffle tickets should be made payable to "District 3 PNU". Checks and ticket stubs should be returned to District 3 PNU c/o Blessed Trinity Parish, 37 Winthrop Street, Fall River, MA 02721.

Thank you for your help in this fund raising effort for our District.  
 Fraternally yours in Christ on behalf of Maryann Zarek (District 3 Director),

Fr. Sr. Rob Nemkovich

Welcome them with the PNU

Ask The Polish National Union how we can give your bundle of joy the best head start possible

Life Insurance  
 \$20,000 Single Premium  
 \$1,600 Pay Once Insured For Life

\* Premium based on single premium for female age 0. Inquire for details

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 Address \_\_\_\_\_  
 Phone \_\_\_\_\_

**DISTRICT 3 POLISH NATIONAL UNION  
 EASTER RAFFLE**



1<sup>st</sup> prize \$75.00 cash; 2<sup>nd</sup> \$50.00 cash; 3<sup>rd</sup> prize \$25.00 cash  
 Drawing Sunday, March 29, 2020  
 Donation - \$2.00 each; 3 for \$5.00; 7 for \$10.00

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 Phone \_\_\_\_\_

**DISTRICT 3 POLISH NATIONAL UNION  
 EASTER RAFFLE**



1<sup>st</sup> prize \$75.00 cash; 2<sup>nd</sup> \$50.00 cash; 3<sup>rd</sup> prize \$25.00 cash  
 Drawing Sunday, March 29, 2020  
 Donation - \$2.00 each; 3 for \$5.00; 7 for \$10.00

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 Phone \_\_\_\_\_

**DISTRICT 3 POLISH NATIONAL UNION  
 EASTER RAFFLE**



1<sup>st</sup> prize \$75.00 cash; 2<sup>nd</sup> \$50.00 cash; 3<sup>rd</sup> prize \$25.00 cash  
 Drawing Sunday, March 29, 2020  
 Donation - \$2.00 each; 3 for \$5.00; 7 for \$10.00

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Polish National Union of America

**District Five**  
 Melissa Snee  
 District Five Director  
 326 Oak Grove Court  
 Wexford, PA 15090  
 (724) 263-7272



On January 19, 2020, at Holy Family Parish, McKeesport, PA, Melissa Snee (District 5 Director) and Fr Bruce Sleczkowski (Pastor and Vice Director) presented to Tammy Jugan and Jodi (Jugan) Cook a Memorial Stone to be added to the Tree of Life in memory and thankfulness of Irene Jugan's many years given in service to the PNU and the PNCC. The Stone was donated by District 5 of the Polish



Standing by the Tree of Life - Marian Sleczkowski, Melissa Snee, Rebecca Lawrence, Joseph Lawrence, Tammy Jugan, Fr Bruce Sleczkowski, Jodi Cook, Terry Kleckner, Ted Gibala, Henrietta Kleckner.



#### **PNU District 5 Quarterly Meeting – January 19, 2020 - Teleconference**

Attendance – Fr Bruce Sleczkowski, Marian Sleczkowski, Henrietta Kleckner, Terry Kleckner, Melissa Snee, Paulette Beliunas, Janis Gibala, Ted Gibala, Rosalie Clark, Barbara Wisniewski, Michael Wisniewski, MaryAnn Kiska, Stan Kiska, David Bober, and guest – Martin Wachna CEO PNU.

Meeting opened at 7:02pm by Melissa Snee and Fr Bruce Sleczkowski offered prayer. Melissa welcomed Martin Wachna to our meeting.

**Minutes** – Marian Sleczkowski read the minutes for the September 21st meeting. There were no changes/corrections. Henrietta Kleckner made a motion to accept the minutes, seconded by Ted Gibala. Motion passed.

**Financial Report** – Henrietta Kleckner presented the Financial Report for the quarter ending September 30, 2019 and December 31, 2019. Janis Gibala motioned to accept financial report, seconded by Paulette Beliunas. Motion passed.

**Correspondence** – None

#### **Old Business –**

**PNU Performance** – Melissa Snee reported that the District 5 last quarter performance was good. PNU overall performance last quarter was positive.

**Irene Jugan's memorial "Rock" for the Tree of Life** – Fr Bruce and Melissa presented it to Jodi Cook & Tammy Jugan this morning at Mass.

**Convention 2019** – Elections were held for CEO, CFO, Vice President, Board Members and the Internal Audit Committee. Henrietta Kleckner was the recipient of the first Irene Jugan Heart & Soul Award. District Directors will now be appointed by the PNU Board of Directors and will have bi-monthly conference calls with Kathy Nemkovich, PNU Vice President.

Delegate ratio was changed to 1 delegate per every 50 members, instead of 100 members.

#### **New Business –**

##### **Branches Reports**

**Br 305** – Michael Wisniewski thanked Marty for working with them for a letter to amend the parish by-laws to remove their policy of giving insurance certificates to newborn children.

**Br 197** – Barbara Wisniewski reported that they had a sale of insurance to someone living out of state. Unfortunately, her hands are tied due to Ohio laws.

**Br 116** – David Bober reported that he has been working a lot with Henrietta, he asked about licensing and Melissa said she would work with him on obtaining this. He also has a couple of potential prospects that he has been working with.

**Br 123** – Paulette Beliunas said she has been working on a couple of prospects.

**Br 132** Henrietta Kleckner – Working on some possibilities. She stated that Janis has referred a couple of people to her.

Melissa Snee thanked the branch secretaries for their reports. Melissa stated that she has some new digital ads that will be sent out. Marty mentioned that these will hopefully be distributed monthly.

(Continued on bottom of p. 8)



Polish National Union of America



**District Six**  
Christine Wachna  
District Six Director  
421 South Church Road  
Bensenville, IL 60106  
(630) 350-1787  
pnuofadist6@att.net



#### A Word From District 6 Director Christine Wachna

On February 15th District 6 celebrated their 13th Family Night at the Chicago Wolves Hockey Game. Too bad they lost 5-2. Thanks everyone for coming out and supporting our annual event!



#### (District 5 Meeting Minutes Continued From p.7)

Melissa reported that the PNU has set sales goals for all the Districts. For District 5 our 2020 goals are: Minimum goal of \$125,000, preferred goal of \$250,000, stretch goal of \$375,000, and annuity goal of \$35,000.

Social Membership goal of \$600 (20 memberships) Marty answered a variety of question regarding policy sales.

2020 Family Outing – After some discussion, it was decided that Henrietta contact Conneaut Lake Park for details and possible dates of July 11 or August 1.

Election of officers – Vice-Director – Fr Bruce Sleczkowski , Financial Secretary/Treasurer – Henrietta Kleckner, Recording Secretary – Marian Sleczkowski , Auditors – Terry Kleckner & Michael Wisniewski

Marshall – Ted Gibala

Meeting Schedule for 2020:

Sunday April 19, 2020 3:00 pm Canonsburg at the Polish Social Club – David will confirm this July – TBD October – TBD

Melissa thanked Martin Wachna for joining us and for his valuable input. Motion to adjourn the meeting was made by Janis Gibala, seconded by Rosalie Clark. Melissa Snee closed the meeting at 8:18pm.

Fr. Bruce Sleczkowski offered closing prayer.

Respectfully submitted,

Marian E. Sleczkowski  
Recording Secretary



Polish National Union of America Dearborn Heights, MI 48127

### District Seven

Suzanne Sniezek

(313) 720-4339

smsniezek@att.net

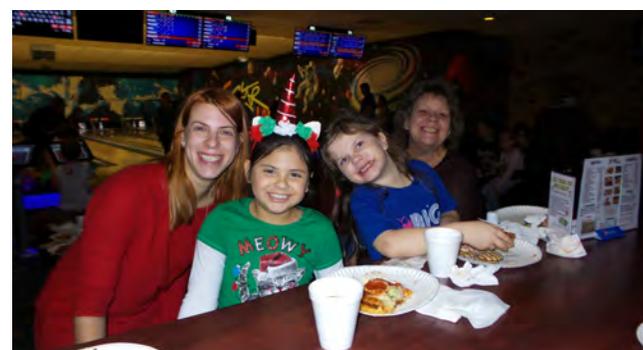
6147 Rockland Street

Dearborn Heights, MI 48127



On Sunday, Dec. 8, 2019, PNU- District 7 held their annual Children's Christmas Bowling Party at 5-Star Lanes in Sterling Hts, Michigan.

Dist. 7 Director Stephanie Marsh greeted everyone and checked in all the bowlers. The party included 2 games of bowling followed by a pizza party. Very Rev. Jaroslaw Nowak said the grace before the meal. There were 44 bowlers, including 20 kids, plus many guests in attendance. Everyone had a good time. During the bowling party District 7 held a 50/50 raffle with proceeds being donated to the PNU Education & Youth Fund. Following the party, each child was given a goody bag of candy and Christmas craft to take home. Thank you to District 7 for hosting another fun event.



*getting married in 2020?*



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when you say "I do"*

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### A Newlywed's Guide To Life Insurance by Abby Hayes

**Funeral and end-of-life costs:** In 2014, the median cost of a funeral with a viewing and burial was about \$7,000. And, remember, that doesn't include any costs associated with an unexpected accident, hospital stay, or lengthy illness.

Those can really add up. Unless you have enough in savings to cover the costs, you need some life insurance coverage.

**Mutual debts:** The financial fallout from one spouse's untimely death can be huge, especially if you have outstanding mutual debts. Not all debts will automatically pass to the surviving spouse. But if both names are on the credit card or outstanding debt, those will. It's best if you can pay off all or at least most of these debts with life insurance proceeds.

**Time to grieve:** It can be a good idea to build in enough life insurance for the spouse to take a few months off after an unexpected death.

Source: An excerpt from [www.doughroller.net/insurance/a-newlyweds-guide-to-life-insurance/](http://www.doughroller.net/insurance/a-newlyweds-guide-to-life-insurance/)

## Report of Actions Taken by the Board of Directors of the PNU during a regular board meeting held December 5, 2019

### OPENING

A regular meeting of the Board of Directors of the Polish National Union of America was held on December 5, 2019 at the home office in Scranton, PA. The meeting was opened by CEO Wachna. All board members were present. A member of the Internal Audit Committee was also present.

### MINUTES

The minutes for the regular board meeting held September 12, 2019 and minutes for a special meeting held on October 24, 2019 were distributed prior to the meeting. CEO Wachna asked for corrections or additions. There were no corrections or additions made. **A motion was made and seconded to accept the minutes from the regular meeting held September 12, 2019; and the special meeting held October 24, 2019. The motion passed.**

### STANDARD REPORTS

Standard reports for Spójnia Inc., monthly membership, and the Third Quarter 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. The conclusion of discussion regarding the Third Quarter Statement brought to a close the Standard Reports section of the meeting.

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

### CHIEF EXECUTIVE OFFICER'S REPORT

A written report was distributed to the members of the board prior to the meeting. During the meeting CEO Wachna reviewed highlights contained in the report and allotted time for questions and discussion. As a part of the report CEO Wachna distributed a list of suggested committee appointments for the board to consider. The board engaged in discussion regarding the committee appointments. The first item considered was the formation of the Board Liaison Committee. Additional discussion focused on suggested appointments for the Fraternal Activities Committee (FAC). **At the conclusion of the discussion a motion was made and seconded to approve the creation of the Board Liaison Committee and all committee appointments as suggested by CEO Wachna and subsequently modified by the board. The motion passed.**

**A list of approved committee members (as per constitution ) follows:**

#### Development Committee:

Martin Wachna, Jr. – CEO  
John Andrzejewski – CFO/Secretary  
Kathy Nemkovich – Vice President  
Melissa Cohen – Straż  
All District Directors

#### Fraternal Activities Committee

Michael Mietlicki – Chair  
Henrietta Kleckner – IAC  
George Urcuioli

Representative from PNCC not determined as of December 5, 2019

#### Education and Youth Commission

Prime Bishop Anthony Mikovsky  
Mary Ann Stankowski – Chair  
Very Reverend Robert Nemkovich, Jr. – PNCC appointment  
Martin Wachna, Jr. CEO  
Carol Mikovsky – PNU appointment

**(Continued on p. 11)**

**Report of Actions Taken by the Board of Directors of the PNU during a regular board meeting held  
December 5, 2019 (Continued from p.10)**

**Investment Committee**

Gregory Senkevitch – Chair  
Martin Wachna, Jr. – CEO  
John Andrzejewski – CFO/Secretary  
Mary Ann Stankowski  
Mary Jane Stankowski

**Board Liaison Committee**

Gregory Senkevitch – Chair  
Very Reverend Robert Nemkovich, Jr.  
Michael Mietlicki

**Spójnia Inc**

Mari Jane Stankowski  
Michael Mietlicki  
David Petrosky – Joint appointment

The second item brought to the board for their consideration and approval was the remaining appointments to the position of District Director. CEO Wachna opened the discussion. The board noted that the District Director position for District 7 has not been filled as of the date of the board meeting. Suggested candidates were approached as per discussion at a previous meeting with no positive results.

**At the conclusion of the discussion a motion was made and seconded to appoint Julie Andrzejewski to the position of District Director of District 1. The motion passed with one abstention.**

**Mortgage Department**

CEO Wachna included a brief summary of activity in the mortgage department within the report distributed to the board. He noted that the accounts were reviewed for delinquency according to policy. This item concluded the report of the CEO.

**A motion was made by and seconded to receive the report. The motion passed.**

**Chief Financial Officer's Report**

**Exonerations** : No exonerations were brought before the board for consideration.

**Correspondence**

CFO Andrzejewski noted that two thank you notes were received. Correspondence was also received from the Internal Audit Committee indicating that they held a reorganization meeting. The letter named the committee members positions as decided upon at their meeting. They are: Chair – Reverend John Kowalczyk, Vice Chair - Henrietta Kleckner  
Recording Secretary – Marian Sleczkowski

**Branch Affairs**

A letter of resignation was received from the secretary of Branch 34, Mr. Philip Kaczorowski. The letter was reviewed with the board and a subsequent discussion was held. As a result of the discussion the board did not take action to accept the resignation. Under the heading of Branch Affairs several items for discussion were brought to the board as a result of a meeting held with the district directors. The items were discussed with no action required as a result. Additional discussion regarding the districts was engaged in under the District Liaison report.

**Budget Update**

CFO Andrzejewski reported that a budget update for the period ending June 30, 2019 and September 30, 2019 were distributed to the board prior to the meeting. Due to the scheduled budget discussion associated with the year 2020 a review of the updates was not conducted. The board was informed that the budget updates paralleled the quarterly statement results.

(Continued on p. 12)

## **Report of Actions Taken by the Board of Directors of the PNU during a regular board meeting held December 5, 2019 (Continued from p. 11)**

### **2020 Budget**

The proposed budget for the year 2020 was distributed to the board prior to the meeting. Also distributed was a written narrative explaining the major differences in projections when compared to the projections in the 2019 budget.

A review of the projections and differences between the 2019 budget and the 2020 budget was conducted. CFO Andrzejewski reported that all IAC members submitted their approval of the budget. Two of the returns contained no comment. One return contained comments which were read to the board.

The board engaged in discussion regarding various elements of the budget. CEO Wachna commented regarding the premium income projection indicating that sales goals would be set for 2020. The board noted that possible promotional programs would be discussed at a later point in the agenda. The discussion also included the projected salary schedule for 2020. The net effect of the salary changes implemented at the convention as well as the change in personnel was reviewed. Suggestions for modification were made during the discussion.

**At the conclusion of the discussion a motion was made and seconded to approve salary as recommended and subsequently adjusted by the board for staff and set the salary of the executive officers the same as that set at the 31st General Convention. The motion passed with one abstention.**

**The board considered that additional changes to the budget amounts may be necessary based on anticipated discussion of promotional programs and changes to administration systems. Based on the considerations a motion was made and seconded to table further discussion. The motion passed.**

**At the conclusion of the discussion a motion was made and seconded to approve salary as recommended and subsequently adjusted by the board for staff and set the salary of the executive officers the same as that set at the 31st General Convention. The motion passed with one abstention.**

**The board considered that additional changes to the budget amounts may be necessary based on anticipated discussion of promotional programs and changes to administration systems. Based on the considerations a motion was made and seconded to table further discussion. The motion passed.**

### **Holiday Schedule**

A schedule showing the planned holidays for the year 2020 was distributed. CFO Andrzejewski noted that the schedule followed the holiday schedule printed in the employee policy manual. Exceptions to the schedule were noted. During discussion suggestions were made with regard to modification to the schedule presented. **At the conclusion of discussion a motion was made and seconded to approve the holiday schedule including the suggested modifications. The motion Passed.**

### **Personnel**

CFO Andrzejewski updated the board with respect to the personnel.

### **State Exam**

CFO Andrzejewski reported regarding the approaching routine Pennsylvania Insurance Department Exam.

### **Convention**

A report regarding the 31st General Convention was given. CFO Andrzejewski reported the following:

- Final approval of the changes to the constitution and bylaws was received from the State of Pennsylvania Insurance Department.
- The PNU Constitution and Bylaws was updated with changes made during the convention and subsequently submitted to each of the states that the PNU is licensed in.
  - Expenses are being finalized and the process of transcribing the proceedings will begin soon.

**(Continued on p. 13)**

## Report of Actions Taken by the Board of Directors of the PNU during a regular board meeting held December 5, 2019 (Continued from p. 12)

CFO Andrzejewski reminded the board that the constitution and bylaws requires the board to dissolve the Pre-convention Committee upon completion of their work. With the reminder CEO Wachna reported that the work of the committee was completed and consideration should be given to dissolution of the committee. Hearing this, **a motion was made and seconded to dissolve the 31st General Convention Pre-convention Committee with thanks from the board for their work and participation in the successful convention. The motion passed.**

### Promo Programs

CFO Andrzejewski brought the board up to date regarding the results of promotional programs made available to the membership in 2019.

### Dues Mailing

A report regarding the results of the 2019 membership dues mailing was given. The report included statistics regarding the expense of the program and the revenue generated. Also taken into consideration was the number of members who surrendered certificates after receiving dues notices. The board entered into discussion regarding the continuance of the program. Discussion was tabled without action.

### Board Disclosure 2019

As the last item on the agenda for the report of the CFO the board disclosures were distributed, completed and returned to be placed on file in the home office. **A motion was made and seconded to accept the report of the CFO. The motion passed.**

### Committee Reports

#### Investment Committee

The board noted that the Investment Committee was reorganized and named during the current meeting. There were some items to discuss relative to the investments. CFO Andrzejewski guided the board with respect to the items. The first was consideration of a new approved broker associated with Medallion Wealth Management. A recommendation was made to approve Theresa Hutchinson as a broker for the PNU. **Upon the recommendation a motion was made and seconded to approve Theresa Hutchinson of Medallion Wealth Management as a broker for the PNU. The motion passed.**

The second item to consider under the Investment Committee was the rates set for the mortgage loans and annuities. Since the Investment Committee had not met to consider a recommendation CFO Andrzejewski **suggested the board keep mortgage and annuity rates the same as set for the fourth quarter ending December 31, 2019 for the first quarter ending March 31, 2020. After a brief discussion a motion was made and seconded to approve the recommendation. The motion passed.**

The rates are as follows:

- The annuity rate for all new issues and annuities issued after 12/31/2012 will be set at 2.5%.
  - The annuity rate for issues prior to 1/01/2013 will be set at 3%.
- The residential loan rates would be set at 5% for twenty years, 4.75% for fifteen years and 4.5% for ten years.
- The Commercial loan rates would be set at 5.5% for twenty years, 5.25% for fifteen years, and 5.0% for ten years.

Prior to concluding discussion under the Investment Committee the board engaged in discussion regarding the issuance of first mortgages through the PNU versus the SCU.

The discussion did not result in any formal action.

### Education and Youth Commission

A written report and financial statement were submitted to the board. Chair Stankowski reviewed the highlights of activity undertaken by the commission. She indicated that the raffle drawing was scheduled to take place after the close of the board meeting. The board was also advised that the PNU shirt sale was reintroduced based on requests to do so. At the conclusion of discussion about the Education and Youth Commission CEO Wachna indicated that there were no additional reports from the committees. **A motion was made and seconded to accept the reports of the committees.**

The motion passed.

(Continued on p. 14)

**Report of Actions Taken by the Board of Directors of the PNU during a regular board meeting held  
December 5, 2019 (Continued from p. 13)**

**District Reports**

The Board noted that reports were received from Districts 1, 2, 3, 4, 5, 6 and 10. A report was not received from District 7. District 7 is being administered by Honorary Director Marsh and District 8 currently has no district director in place.

**District Liaison Report**

Vice president and District Liaison Kathy Nemkovich reported regarding the work being done with the district directors since appointments were made. A written report was distributed during the meeting. A review of information contained in the report was conducted with discussion occurring during this time. During the review District Liaison Nemkovich covered areas of concern expressed by the directors, ideas and suggestions brought before the directors meeting for consideration, and administrative needs. The board engaged in discussion regarding the administrative needs of the districts. As the discussion continued the executive officers indicated that they would allocate resources to various projects suggested with a goal of completing them by the end of the first quarter 2020. At the conclusion of the District Liaison Report there were suggestions and informational points mentioned for the board to contemplate taking action on in the future.

With the above the discussion regarding the District Directors Liaison Report was concluded. **A motion was made and seconded to accept the report of the District Liaison. The motion passed.**

**OLD BUSINESS**

**Spójnia Park**

CEO Wachna reported

He informed the board that a new trustee has taken the lead with respect to selling the property. He also reported that some of the changes schedule to occur in early 2020 will help increase the sale appeal of the property.

**NEW BUSINESS**

**Secure Portal**

The floor was opened for discussion regarding the use of a secure portal in order to distribute and store documents used by the board, districts and branches. CEO Wachna presented demonstrations of the portals during a meeting break. Pricing was given. A recommendation was made for the board's consideration. **After a brief discussion a motion was made and seconded to approve the use of the recommended program at the estimated annual cost discussed with the board. The motion passed.**

**Web Hosting**

CEO Wachna informed the board that he was looking at the possibility of changing the web host. Services and cost were reviewed with the board. No action was taken as a result of the discussion.

**Social Membership Proposal**

CEO Wachna reported that a proposal was put together for a promotion which involved the use of the social membership in conjunction with additional membership recruiting. The proposal, initiated by one of the board members was distributed to the board prior to the meeting. Due to the time remaining in the schedule discussion was postponed.

CEO Wachna indicated that there was further new business to discuss and the budget to finalize.  
The board agreed to meet by conference call to continue the meeting.

**Meeting Dates**

Prior to closing the meeting the board members established a meeting schedule for 2020. The dates chosen are:  
March 12, 2020 , June 10, 2020 , September 16, 2020 , December 3, 2020ew business to discuss and the budget to finalize.

**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 Wachna. This concludes the Report of Actions Taken at a regular meeting held December 5, 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 reorganization meeting held January 8, 2020

### Opening

A special meeting of the Board of Directors of the Polish National Union of America (PNU) was held on January 8, 2020 via teleconference. All members of the board were present.

Also present was a member of the Internal Audit Committee.

CEO Martin Wachna welcomed all members of the board and indicated the main item for discussion was the completion of the budget and consideration of a proposed social membership promotion.

### Social Membership Proposal

CEO Wachna turned the floor over to Michael Mietlicki who conducted a review of the proposal. The board engaged in discussion concerning the program and the various aspects of it. During discussion a number of points to consider were made. At the conclusion of the discussion a motion was made and seconded to approve of the program as outlined in the document distributed to the board. The motion passed.

### Budget Discussion

The board engaged in discussion concerning the 2020 budget. A review of the line items that have potential to be affected by the implementation of the social membership proposal was conducted. At the conclusion of the discussion the board noted that the only change was to the salary lines as per discussion during the board meeting held December 5, 2019. A motion was made and seconded to approve the budget as proposed and subsequently modified. The motion passed.

### Other Items

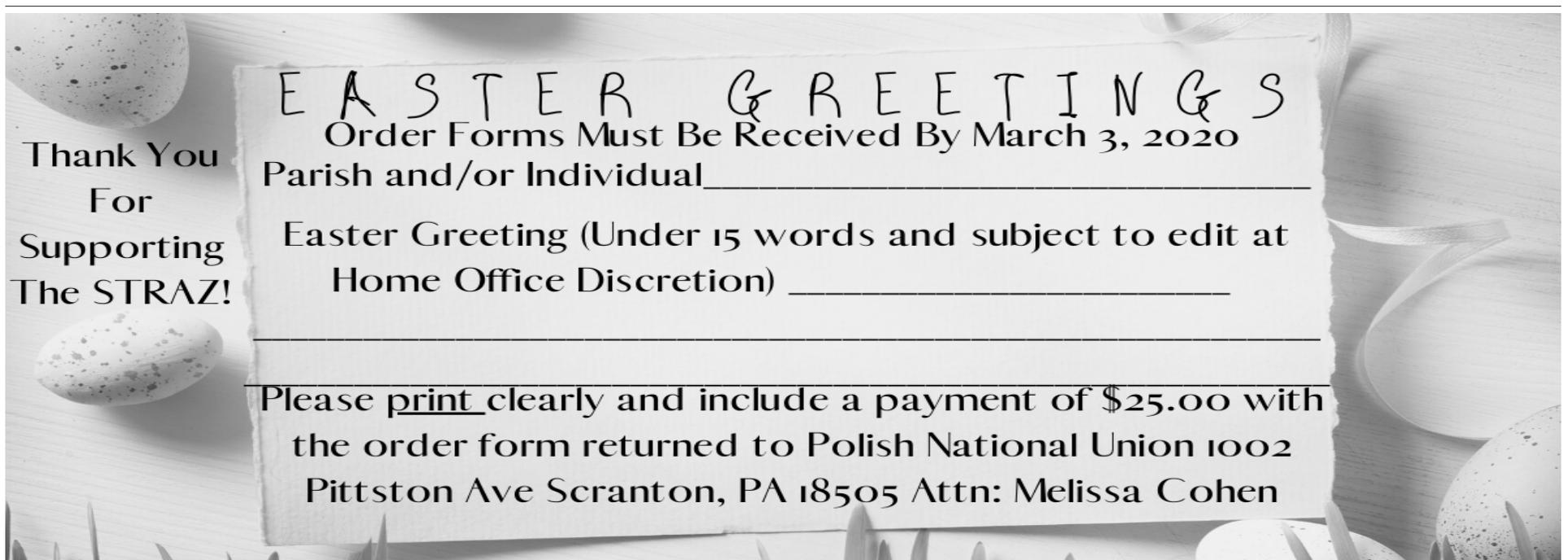
Some miscellaneous informational items were mentioned to the board before closing the meeting. They included a reminder that the National Youth Convocation was scheduled for the summer of 2020: Contact was made with respect to additional district directors; and a recognition for former CEO, Vice President and Director, Robert Maycan is scheduled for January 19, 2020.

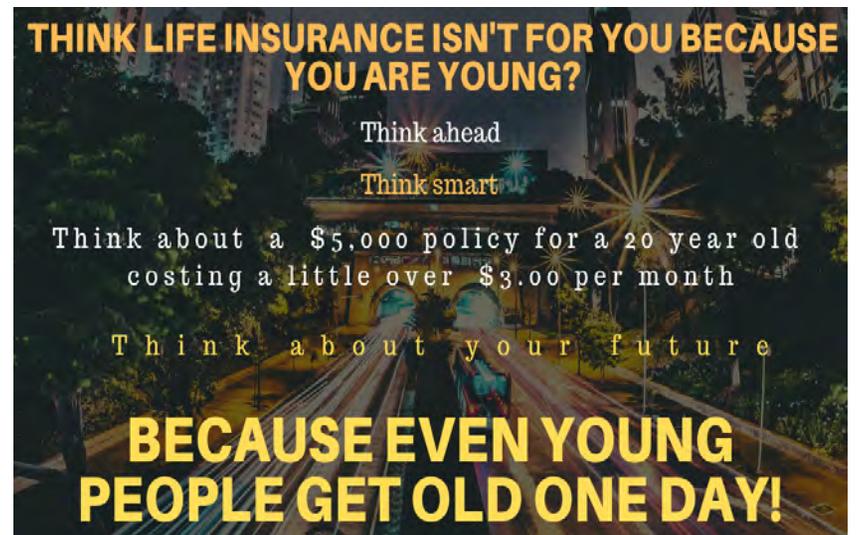
### Closing

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

This concludes the Report of Actions Taken at a special meeting held January 8, 2020. 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





#### EDUCATION & YOUTH COMMISSION STIPEND APPLICATION CRITERIA

1. A member of the PNU, who has a life insurance policy (current paying, single-premium, or fully paid-up) that is in force and in good standing for at least 5 years. (Please remember Social Membership does not qualify.)
2. Currently enrolled and taking classes at a College or University either part-time (under 12 credits) or full-time (12 or more credits).  
  
(This means the student or applicant must be attending college at the current time, does not pertain to high school college courses taken while still in high school.)
3. Show proof of enrollment from Registrar; Tuition Bill; Class Schedule; or Grades. (One or all of these are acceptable forms of eligible enrollment; please make sure student's name, university's name, number of credits taken for each semester, are included on the paperwork enclosed.)
4. A copy of the tuition bill from both semesters should accompany all stipend applications stating the institution's and student's name. (This ensures that the student is enrolled and attending that college or university.)
5. A Stipend Application obtained from the website, [www.pnu.org](http://www.pnu.org), under downloadable forms – Education & Youth Commission (Please make sure all fields of information, especially the student contact information, are properly completed).

1. Offered to students for four years of education from the College or University of their choice.

2. Questions or concerns can be directed to Mary Ann Stankowski, [eyc@pnu.org](mailto:eyc@pnu.org).

3. All information for the entire academic year (both semesters – August – May), should be returned to the following address:

Polish National Union of America

C/o Education & Youth Commission

Attn: Mary Ann Stankowski

1002 Pittston Avenue

Scranton, PA 1850

For members who are in the Polish National Union at least five (5) years and are currently in good standing.  
Grants are made in accordance with the rules and regulations of the Commission.

Stipend for the academic year 20\_\_\_\_ - 20\_\_\_\_ Date \_\_\_\_\_

Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Contact Information: Cell phone# \_\_\_\_\_ Home# \_\_\_\_\_

Email address: \_\_\_\_\_

Member of PNU Branch No. \_\_\_\_\_ District No. \_\_\_\_\_ Certificate No. \_\_\_\_\_

Name of College / University: \_\_\_\_\_

Course/Study Pursued: \_\_\_\_\_

Indicate current year of Enrollment: 1st year \_\_\_ 2nd year \_\_\_ 3rd year \_\_\_ 4th Year \_\_\_

Anticipated/Expected year of Graduation: \_\_\_\_\_

Indicate status attending: \* PART TIME (7-11 credits) \_\_\_\_\_ \* Semester \_\_\_\_\_

\* FULL TIME (12 credits and more) \_\_\_\_\_ \* Semester \_\_\_\_\_

\*please specify number of credits taken for each semester, fall and spring

Tuition Amount \_\_\_\_\_ per academic year.

\_\_\_\_\_

Home office Approval/Authorization

Applicant's Signature

This application must be returned to the Home Office address effective  
December 1st thru April 15th for the academic year stated on this application.

In Order to process this application in its entirety, please submit at least one of the  
following items, to ensure the proper enrollment verification is obtained from  
the College or University.

The name of the institution, applicant's name, as well as enrollment year  
must be stated on these documents in order for them to be approved.

SCHEDULE FROM EACH SEMESTER AND GRADES FOR THE ACADEMIC  
YEAR, INDICATING THE NUMBER OF CREDITS AND ENROLLMENT YEAR.

ACADEMIC STATUS FROM THE UNIVERSITY/COLLEGE VERIFYING THE  
ENROLLMENT YEAR, SEMESTER STATUS, AND NUMBER OF CREDITS.

ATTENDANCE CERTIFICATION OF REGISTRAR FOR ACADEMIC YEAR.  
Please fill out the following information below.

This is to certify \_\_\_\_\_

Enrolled at \_\_\_\_\_

Address \_\_\_\_\_

Enrolled in 1st year \_\_\_ 2nd year \_\_\_ 3rd year \_\_\_ 4th year \_\_\_

Signature of Registrar \_\_\_\_\_

(Seal)

# Honoring Bob Maycan

**Bob served the PNU for many years in various capacities including; President of Branch 37, Chair of the PNU Investment Committee, Vice president, and as CEO following the passing of CEO Jugan. His service as a member of the board spanned twelve years.**

**Bob also served the Polish National Catholic Church and the Polish American Congress in various capacities including as a member of the PNCC Supreme Council and as the Treasurer of the Polish American Congress.**

On Sunday, January 19, 2020 the Executive Officers of the PNU along with members of Polonia in Chicago gathered at All Saints Cathedral Parish for Holy Mass in Honor of Bob Maycan. Bishop-Elect Jaroslaw Rafalko welcomed all present for this special celebration. Holy Mass was celebrated to give glory to God for the years of service that Bob has given to the Polish National Union of American and to Polonia as a whole.

At the conclusion of Mass, CEO Martin Wachna was called up to the pulpit for words on behalf of the PNU. Following CEO Wachna's remarks, Mr. Frank Spula, President of the Polish National Alliance and Polish American Congress extended greetings on behalf of all of Chicago Polonia. Mr. Spula recounted some stories of the ways Bob had promoted Polish Culture and the Polish American Congress.

CFO John Andrzejewski next presented Bob with a gift on behalf of the Board of Directors of the PNU. He discussed all the good works that Bob had done as a member of the Board and for a short period of time CEO of the Union.

At the conclusion of Mr. Andrzejewski's remarks, Bishop-Elect Rafalko read a letter of greetings sent by Prime Bishop Anthony Mikovsky thanking Bob for all the work he has done for the Clergy Pension Fund and the Supreme Council of the Polish National Catholic Church. Bishop-Elect Rafalko then presented Bob with a gift on behalf of the Western Diocese thanking him for his life's work for the Diocese as well.

At the conclusion of the presentations those present in church were invited by PNU District Six Director Christine Wachna to join in fellowship and refreshments in the parish hall which were sponsored by District Six and Branch 37.

We appreciate Mr. Frank Spula, President, Polish National Alliance, Mr. James Robaczewski, President, Polish Roman Catholic Union of America, Mr. Christopher Nowatarski, President, Polish American Congress Charitable Foundation, Mr. Steve Tokarski, Treasurer, Polish National Alliance for their attendance and participation in this celebration. Thanks again to Bob Maycan for all of his years of dedication not only to the Polish National Union of America but also to the Polish National Catholic Church.



**PNU CEO, Martin Wachna, PNU Honoree, Bob Maycan, and PNU CFO/Secretary, John Andrzejewski gather in honor of Bob Maycan's service to The PNU**



## Remembering Bishop Hodur (Continued From Cover)

When our holy Church was organized in 1897 things were not easy for those first members and at times many were marginalized. As a response Bishop Hodur organized the Polish National Union of America in 1908 - a Fraternal Benefit Society to help and give insurance to the organizing members of our Church, much needed support to their families. His vision created our PNU to bring dignity to those hard-working immigrants - to care for them and improve their living conditions.

Through the years the PNU has helped countless members giving them and their families much needed financial security and support. In addition to the excellent benefits given to our membership, following the vision of Bishop Hodur the PNU has been a tremendous support to the mission and work of the PNCC. Supporting the seminary, mission programs, the Clergy Pension Fund and so many more during our now 111 years. Today the PNU continues to follow this vision, not only offering quality products, benefits and assistance to our members but continuing to support the efforts of our Holy Church through their Fraternal endeavors. The PNU has been instrumental in new building projects and parish renovations. After the last banking crisis our parishes in many instances are unable to secure loans from local banks. The PNU has been and continues to be here for you, your family, your parish and our PNCC.

Today there are many options folks have for their insurance needs; companies too many to count with creative marketing, catchy slogans and attractive commercials. What the PNU continues to offer, following the Vision of Bishop Francis Hodur, is love, concern and care for our members and support for the mission and work of our holy Polish National Catholic Church. Our Officers, Board, District Directors and Home Officer Staff are working hard to present some important new programs to help grow our PNU and continue to benefit our membership - to benefit You. Please consider some PNU products for yourself, children, grandchildren, your parish, our Holy Church or Spojnia Inc. Support our efforts to join hands to touch lives across our PNU and PNCC family.

As we give thanks to God for and remember the life and work of Bishop Francis Hodur, may we continue that vision to care for and help one another and labor for the work and mission of our Lord and Savior Jesus Christ through our Holy Polish National Catholic Church. Remember the PNU is here is You!

Fraternally yours in Christ,  
Very Rev. Robert M. Nemkovich Jr.  
Director, PNU Board

### SCU Assistant Manager's Retirement Brings Smiles & Tears

Debbie Migliori, Spojnia Credit Union's Assistant Manager, first broke the news that she was going to join her husband in retirement before Christmas. During the PNU Christmas Party, hosted at The Posh in Scranton, members, clergy, attendees, staff, and the PNU Board of Directors lovingly booed during the official announcement. There is a reason why we are both happy for Debbie and also sad to see her leave. Debbie carried a presence with her anywhere she went. Her connection with the SCU members was electric and the passion she puts into her work is more than obvious.

Jan Cwikla, President of Spójnia Credit Union, nailed it when he spoke at Debbie's retirement party on February 21st, "Debbie is like your sister." Cwikla also explained how instrumental Debbie was in the creation of SCU's website, the remote deposit/mobile banking program, Youth Club, and the SCU's annual scholarship. Cwikla was teary eyed by the end of the heartfelt tribute as he stressed Debbie's amazing character and how invaluable she has been to SCU. Karen Rieder, SCU's manager, John Andrzejewski, PNU CFO/Secretary, and Prime Bishop Anthony Mikovsky all spoke at Debbie's retirement party and each one of them all reflected on Debbie's dedication and connection with the members. Sandy Reed, MSR, and Karen Rieder, SCU's Manager, gave Debbie an inflatable pool lounge and gardening tools so Debbie can enjoy some of her favorite things to do. They also presented her with a certificate, flowers, and a card from SCU/PNU/PNCC Home Office staff was also presented.

When I asked Debbie what she will miss the most she didn't hesitate when she said, "The members. I've made some great friends with the members and the people I've worked with." Debbie also reflected back and said her most cherished memory is the overall growth of Spójnia Credit Union since her start here 12 years ago. We will all truly miss you Debbie and we hope you visit us! Who knows? Maybe Debbie will appear on a committee in the future.

-Melissa Cohen, STRAZ Editor



SCU President, Jan Cwikla and Debbie Migliori pose for a photo at Debbie's retirement party



Debbie cuts her retirement cake



(From Left) Debbie Migliori, Frank Wudarski, Linda Quinn, and Marci Paranich are now all home office retirees

### SCU's Annual Meeting

Meet the Spojnia team, chat about what is in store for the credit union, and enjoy a light luncheon following the meeting. Debbie will be at the meeting so come say final goodbyes and also come to greet SCU's new Assistant Manager, Lynne Mellen! Remember to RSVP by March 9, 2020. (800) 724-6352 (extension #306 for Sandy, #302 for Assistant Manager Lynne, and #308 for Manager Karen) [www.spojniacreditunion.org](http://www.spojniacreditunion.org) or email [info@spojnia.org](mailto:info@spojnia.org)



### Don't Bet Your Future On Luck

It's that time of year again! Here at the PNU Home Office in Scranton, PA talks of the annual St. Patty's Day Parade are heard everywhere you go. Businesses are gearing up for the big parade and casinos country-wide are getting ready for St. Patty's Day Promotions to get people in the door. While some may find it enjoyable to gamble for recreation, I can't help but wonder why so many people gamble their futures on the hopes of pure luck.

"I'll get to it later", "I'm perfectly healthy", "I already paid off my house", "It won't happen to me", are common phrases heard from people who might not take life insurance seriously. Perhaps you are guilty of saying one or more of those phrases? Don't wait for you to be the one in a tough situation. Don't wait to find yourself trying to gather the pieces in a time of crisis. Don't be the family who gambles with their future.

Some families feel secure in their current situations. Perhaps both spouses are making a solid living with job security. Some families feel confident life insurance isn't needed. What we need to keep in mind is life can change in a second. You never know when unexpected obstacles can be thrown your way. If that day comes you don't want to first be scrambling to figure it out.

The unexpected can strike at any time. For my family that day came when my mom was diagnosed with frontal temporal dementia before age 60. For 30 years my mom was a successful and hardworking R.N and my father is a retired state government employee. During the years leading up to her diagnosis she wasn't able to hold a job. They have multiple properties, which means a hefty property tax burden each year. With the loss of my mom's income for the years leading up to her diagnosis, my parents struggled. I have two brothers in college. My father now finds himself keeping everything together for the two of them. A nursing home is a potential reality in the future months or years. The comfortable living and plans to enjoy retirement together came crashing down in an instant. Overnight my mom's life expectancy shortened to 6 years as an average (with plenty of literature out there giving broader estimates) and everything they saved for is gone after the unexpected loss of my mother's income five years ago. I never in a million years dreamed this would happen to my family. I used to visit my mom on the nurses unit and bring her coffee during a long shift. She was the smartest woman I knew and now she requires the same amount of care she gave to her patients (with dementia) for decades. Her need for care will only get more involved. I've cried about all the milestones she will miss between myself and my three brothers. It is hard enough not being able to have a conversation with my mom due to her illness. It is hard enough dealing with the difficulties of watching a loved one's personality diminish in front of your eyes. The emotions of this change in my family have truly turned my world upside down. The million details of financial realities are now coming to fruition with my family.

Don't find yourself unprepared for the unexpected turbulence life can throw your way.

When I process a death claim it breaks my heart to hear stories of a family struggling to pay for final expenses with a small policy their family member left behind. Old policies taken out decades ago with a small \$1,000 face value simply won't cover it with the rising costs of funerals. Couples in their late 50's with an expiring term insurance policy from somewhere else are now trying to budget for a whole life insurance policy. I hear stories of heartbreak from families who are forced to sell the beloved family home because they cannot afford the property tax after a loved one passes away.

You don't need to be a certain age to start thinking about life insurance. Let that sink in a minute. So many times in life we confine an idea to only apply to certain ages, social classes, or parts of the world. Flood insurance? "No way. We don't live in a flood zone", or "that's only for people who live in a flat area". That is just an example of how we toss away ideas that ultimately protect our well-being and security of our families. Life insurance is the epitome of family protection. Don't throw that idea away. If anything call us today and check in on your current plan. Already have a policy with us? Does it match the cost of living? Will your family be able to afford the cost of your funeral? Will your spouse be able to pay property taxes until your house can be sold (if that is the plan)? If you are a young couple first starting off what would happen if your spouse unexpectedly passed away? How would your mortgage or rent be paid in your time of transition? Would your childcare needs change? Would your life insurance plan provide additional funds once the funeral has been paid for? Do you have your beneficiaries in order?

Don't bet your future on pure luck. Take an honest look at your situation and ask yourself if the people you love will be fully covered if you were to unexpectedly pass away. Ask yourself the hard questions now. Have the discussions with loved ones that can protect from a family crisis in the future. Contact a district director, branch secretary, or the PNU Home Office today and plan out your family's future.

There is a plan for every budget but there is never a good plan when the future is bet on pure luck.