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of the Polish

National Union Printed
Continuously for 123 Years

1002 Pittston Avenue Scranton, PA 18505

THE GUARD Straż

April/May 2020

Dwumiesięcznik
Organ
Polsko

Narodowej Spojnia

Wychodzi bez

www.pnu.org; info@pnu.org

570-344-1513 or 1-800-724-6352

Wesołych Świąt Wielkanocnych

HE IS RISEN!

HE IS RISEN INDEED!

Happy Easter



“The Christ will suffer and rise from the dead on the third day, and repentance and forgiveness of sins will be preached in his name.” -Luke 24:46-47

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

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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.

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

Internal Audit Committee

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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

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Karen Rieder, SCU Manager x308
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Sandy Reed, MSR x306

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District 5: PA-Ohio

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District 6: Illinois - Minnesota - Florida

Christine A. Wachna, District Director
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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 Sniezek, 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 Franus	John Kalabokes	Harriet Jablonowski
Delphine George	Maxine Sleczkowski	Rose Witkowski
Stella Duskey	Norbert Zajac	George Libertin
Theresa Niemotka	Geraldine Pofok	William Novak IV
Vincent Ziarko	Phyllis Bator	Stanley Perucki

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Easter Traditions: A Reflection From Michael Mietlicki, PNU Board Member

Easter is a special time of the year for me for many reasons.

Most important is the religious aspect of the feast and all that it means to me as a Catholic.

Because of that aspect, I have very precious memories growing up at St. Stanislaus Cathedral of the Polish National Catholic Church in Scranton. As a student of St. Stanislaus Cathedral School, I remember participating in the Adoration of the Blessed Sacrament on Holy Thursday and Holy Friday afternoons.

On Holy Friday evening I remember accompanying my father as the Y.M.S. of R. took their turn Adoring the Blessed Sacrament before, during and after the beautiful Tenebrae Service. As I attended the Holy Saturday Liturgy, I remember the smell of the mixture of kielbasa, hyacinths and incense where the altars were decked with Easter flowers and Easter food baskets lined the communion rail waiting to be blessed. I remember my parents and other relatives taking their Easter baskets to my grandparent’s home for that special visit by the parish priest to bless the Easter food that overflowed the dining room. And being raised in Scranton, who can forget the Gertrude Hawk chocolate bunnies.

I’m sure you have your own memories and I’m sure you are building those future memories for your children and grandchildren as you participate in Holy Week and Easter Liturgies at your local parish (even if your celebration may be streamed because of COVID-19).

In a more temporal sense, Easter coincides with Spring and Spring brings with it all that is new and refreshed. If you will allow me, a mother-nature resurrection. The winter coldness and snow transforms to buds on trees, cherry blossoms, tulips, daffodils, forsythia and many other signs of God’s existence and His covenant with us.

I find Easter and the signs of Spring all very positive. It causes me to clean out the old and plant the new. Clean out the old flower beds to plant new flowers. Examine old financial strategies and goals and plant a new stake in the future. All very positive. All very refreshing.

As we celebrate Easter and welcome Spring, be sure to make those special Easter memories with your family and as you reevaluate your financial goals for you and your family, consider PNU products. They make a great addition to any Easter basket. On behalf of the Executive Management and Board of Directors of the PNU I wish you a Blessed Easter. Celebrate this day with your family. Hold them close. Love them dearly.

-Michael R. Mietlicki , PNU Board of Directors

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PNU Announces Direct Premium Payment Option

Recently the PNU established the ability to allow for premiums to be paid direct from a member's checking or savings account. This is more commonly referred to as a direct debit or ACH transaction.

Members who received their premium bills for the month of April were the first to be alerted to this new service. A form was included to complete in order to request automatic payment of premium.

This service could not have had better timing as the PNU has shifted into pandemic operation mode. During this time limited office hours are available from 10 am to 2 pm; however the ACH option eliminates the need to either mail or physically present a premium payment at the Home Office.

A copy of the Authorization Agreement for automatic payments is included below. Please feel free to print the form and send it in to the Home Office if you wish to participate in the automatic payment program.

John C. Andrzejewski CFO/Secretary

Authorization Agreement for Automatic Payments

(Check applicable box)

Addition: New Participant _____

Change: Change in Bank and/or account number _____

Delete: Cancel Participation Date _____ Participant's Initials _____

Name _____

Bank Name _____

Bank Address _____

Bank's Routing and Transit # _____

Account # _____ Account Type: Checking _____ Savings _____

Frequency / Date of Payments: _____

I hereby authorize Polish National Union of America, hereinafter called COMPANY, to initiate debit entries to my account at the Bank named above; and to initiate adjustments for any debit entries made in error to my account at the Bank named above, hereinafter called DEPOSITORY I acknowledge the origination of ACH transactions to my account indicated above must comply with the provisions of U.S. Law. This authority is to remain in full force and effect until COMPANY has received written notification from me of its termination in such time and in such manner as to afford COMPANY and DEPOSITORY a reasonable opportunity to act on it.

If the payment referenced above is returned unpaid by the receivers bank, a \$ 30.00 fee will be collected by means of an electronic fund transfer from the consumer's account specified in this authorization.

Signature _____ Date _____

Revocation of Authorization

Authorization to the PNU for automatic payments can be revoked by writing to Polish National Union of America 1002 Pittston Avenue, Scranton, PA 18505 or by submitting a letter of revocation through the PNU email system using the address info@pnu.org

Annuity Rate Announcement

As of April 1st, 2020 the annuity rate has been set to 1.6 %



Polish National Union of America



District One
 Julie Andrzejewski
 District One Director
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 (570) 842-1603



Polish National Union of America District 1 Quarterly Meeting March 7, 2020

On Saturday, March 7, 2020, District 1 held their first quarterly meeting for the 2020 year. The meeting was held at St. Mary's PNCC Hall in Duryea, PA. At 10:35AM, District Director Julie Andrzejewski called the meeting to order. Director Andrzejewski then called upon Prime Bishop Anthony Mikovsky for the invocation and swearing in of the officers.

Secretary's Report: Attendance:

District Secretary Jessica Moser reported that there were 11 Delegates representing 5 branches and 1 guest present. 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 PNU Board Director Mari Jane Stankowski, seconded by Patricia Evanchyk 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 December 12, 2019 to March 7, 2020. Director Andrzejewski asked if there were any corrections or errors and there were none noted. A motion was made by Branch Secretary Dorothy Andrzejewski, and seconded by Patricia Evanchyk to accept the treasurer's report. Director Andrzejewski called for a vote. Motion passed unanimously.

Training:

Social Membership Training: Director Andrzejewski proceeded to train on the benefits of the PNU Social Membership. Director Andrzejewski discussed the benefits included with Social Memberships and reviewed how commissions are calculated with insurance sales. Education and Youth: Director Andrzejewski discussed our Education and Youth benefit for college students. This years stipend applications must be in by April 15, 2020. Forms and applications: Director Andrzejewski then concluded the training portion by sharing examples of the PNU beneficiary update forms as well as applications for the delegates to take and use for new members.

Old Business:

Christmas Party: Director Andrzejewski reported on the Christmas Party held at the PNCC building on December 12, 2019. The Christmas party was a success and a good time was had by all.

Dine to Donate 2019: The fundraiser for Texas Roadhouse was a success. District 1 collected more than \$1100.00 in contributions for the basket raffle. This allowed us to learn the best time to request donations are in the beginning of the month, which will assist in future Dine to Donate events we may have. Review of finances from 2019: Director Andrzejewski presented a review of the income and expenditures of District 1. Discussion followed.

New Business:

Passing of Delphine George: Director Andrzejewski announced the passing of our past treasurer Delphine George. A discussion was held regarding the possibility of making a donation in her memory. PNU Board Director Stankowski made a motion that District 1 make a donation of \$50.00 to the Janet Weis Children Hospital, seconded by Patricia Evanchyk. Director Andrzejewski called for a vote, motion passed unanimously.

Straż: Director Andrzejewski proceeded into discussion of the District 1 Easter ad for the Straż. Vice Director Joan Scheuneman made a motion to place a \$25.00 Easter ad in the Straż, seconded by Branch Secretary Dorothy Andrzejewski. Director Andrzejewski called for a vote, motion passed unanimously.

Education and Youth: Director Andrzejewski discussed our Education and Youth benefit for college students. Stipend applications must be in by April 15, 2020.

Children's Day: Director Andrzejewski opened the floor for discussion about a children's day event. During the discussion several suggestions were made. CFO John Andrzejewski III mentioned a possibility for a bowling event, or possibly both a bowling event and a day at the Bishop Hodur Retreat and Recreation Center. Patricia Evanchyk suggested on making the day chosen a family event. Director Andrzejewski stated the current dates available at the Bishop Hodur Retreat and Recreation Center.

Patricia Evanchyk made a motion to hold this year's Children's Day Event on August 22, 2020 at the Bishop Hodur Retreat and Recreation Center. Seconded by Dorothy Andrzejewski. Director Andrzejewski called for a vote. Motion passed unanimously.

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District One
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(Continued From p. 5)

Dine to Donate 2020: Director Andrzejewski asked for ideas for our next Fundraiser. PNU Board Director Stankowski suggested another Dine to Donate through Texas Roadhouse to raise money for our upcoming Children's Day. Patricia Evanchyk agreed to arrange the dates for the Dine to Donate on two separate Thursdays. Drawings for the fundraiser baskets will be held on the second week. District 1's Texas Roadhouse fundraiser will tentatively be held on May 14th and May 28th. Vice Director Scheuneman made a motion to hold a dine to donate fundraiser through Texas Roadhouse, seconded by PNU Board Director Stankowski. Director Andrzejewski called for a vote. Motion passed unanimously. Prime Bishop Anthony Mikovsky Remarks: Prime Bishop Mikovsky offered motivational remarks for sales and asked all members to please keep Prime Bishop Emeritus Swantek in our prayers.

Home Office Updates:

CFO Andrzejewski stated the financial statements for 2019 were filed. The home office is also implementing new tools like special emails for our district directors and business cards. CFO Andrzejewski continued with discussion of a new tool called "SharePoint" that the home office will be utilizing as a way for groups and people to get together via the computer and collaborate on projects. This may also lead the way for holding digital meetings using "Teams", a separate program offered by Microsoft 365. This will allow people to meet safely and to access updates from their location. CFO Andrzejewski concluded his report by stating every day progress is being made and we hope to have future promotions coming up after the upcoming board meeting.

Calendar of Events:

St. Stanislaus Cathedral – 3/29 – Breakfast with the Bunny at 10:30 AM; 1 Hot Meal is the first Saturday of every month.

Holy Mother of Sorrows: 3/28 Lenten Retreat for the Scranton Seniorate at 11:00AM.

National Church Center: 3/27, 3/28, 3/29 - Mission and Evangelism Workshop in Temperance Michigan.

St. Mary's PNCC: 4/25 – Spring yard Sale at 10:00AM tentatively.

The next meeting will be held at 7:00PM on Wednesday June 3, 2020 at Holy Mother of Sorrows in Dupont, PA. Future meetings have been set as follows: 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 Patricia Evanchyk Meeting adjourned at 11:41AM.

Respectfully Submitted,
 Jessica E. Moser, Secretary

February Membership Report: District 1's Joan Schueneman sold \$20,000 in annuities and Jan Cwikla sold \$5,000 of insurance for the month of February. PNU totals for the month were \$35,000.

March Membership Report: The Home Office sold \$20,000 of insurance for the month of March. PNU totals for the month were \$30,000.



District 1 members gather for a meeting on March 7, 2020



District 1 Director, Julie Andrzejewski, provides training on social membership



District Four
Beverly Basinski
 District Four Director
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 Clarence, NY 14031
 bevbasinski@gmail.com



POLISH NATIONAL UNION OF AMERICA
DISTRICT 4 MEETING
SUNDAY, NOVEMBER 10, 2019

The PNU District 4 post convention and 4th Qtr meeting was held on Sunday, November 10, 2019 at 9:30 AM in the Bishop Peplowski Center, Lancaster, N.Y. Seven members were in attendance.

District Director, Beverly Basinski, called the meeting to order and Bishop John Mack gave the invocation.

Sharon Pawlowski, Secretary, read the minutes from March 23, 2019 and minutes from Spojnia Sunday, September 22, 2019. Motion to accept both minutes from 3/23/19 and 9/22/19 was made by Edward Dudek and seconded by Christina Giczkowski. Viola Przybylski, treasurer, was not present at the meeting but phoned in the treasurer's report to Beverly Basinski. The report was reviewed with those present at the meeting.

Old Business:

31st PNU General Convention: Beverly Basinski said that the District Directors are now to be appointed by the PNU Board of Directors. On 10/24/2019, the Board of Directors of the PNU appointed Beverly Basinski District Director of District 4.

There will be periodic teleconferences with the District Directors and Board of Directors.

Motion to renew the HMRC Bulletin Ad for the PNU for 2020 for \$150.00 and the Straz Christmas Ad 2019 for \$25.00 was made by Edward Dudek, seconded by James Pawlowski and the motion carried. Every two weeks Beverly will be changing the PNU notice in our HMRC bulletin.

Our district signed three annuities during the Anniversary promotion.

Family Day, Sunday, June 23, 2019 at Lancaster Opera House to see "Sister Act" was very well attended. District 4 thanks everyone who supported this event.

New Business:

In the future hopefully all applications for the PNU will be done online.

Also thinking about using insurance brokers to promote the PNU products.

Remember that we are the members, shareholders of the PNU.

Spojnia Credit Union gives out an annual scholarship. College students who hold a credit union account may apply for scholarships. Raffle ticket report by Christina Giczkowski: Sold \$570.00 - \$225.00 prizes = \$345.00 to Trinity Food Pantry in Lancaster, NY. Bishop John Mack picked the winning tickets:

1st prize, \$100.00 – Justin Bates, 2nd prize, \$75.00 – Andrea White, 3rd prize, \$50.00 – Linda Klusek. Raffle was a huge success. A \$5 donation was made to bring the total Donation to \$350.

A motion to adjourn the meeting at 10:05 AM was made by Edward Dudek, seconded by James Pawlowski and the motion carried.

Respectfully submitted,

Sharon Pawlowski
 Recording Secretary



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



Polish National Union of America District Six Teleconference Thursday, February 13, 2020, 6:30 p.m.

The meeting was called to order by Director Christine Wachna at 6:32 p.m. The Invocation was pronounced by Rev. John P Kowalczyk, Vice Director. It was noted that the Roll Call was added to the Agenda. Director Christine Wachna called the Roll: Christine Wachna, Christina Danielkiewicz, Teri Heath, Robert Maycan, Dian Maycan, Rev. John P Kowalczyk, Catherine Kowalczyk, Judie Szydowski, Walter Cegelka, Rev. David Rowinski and Judith Palacios. Martin H. Wachna, CEO of PNU joined the call while meeting was in session. The Agenda, financial reports and minutes from the October 19, 2019 meeting were sent out by Director Christine Wachna. Upon motion made by Robert Maycan and seconded by Rev. John Kowalczyk, the **Proposed Agenda as Amended** as presented was accepted. Motion carried. The **minutes** from the October 19, 2019 meeting were accepted as presented upon motion made by Catherine Kowalczyk and seconded by Dian Maycan. Motion carried.

Correspondence:

A letter from CEO Martin H. Wachna, Jr. to the Districts listing sales goals set for 2020. This is the first time that such a goal has been set for the Polish National Union. Within this letter it also stated that the PNU will begin to obtain email addresses for its members. All districts are to request email addresses from their respective members and submit them to the main office contact, Jessica Moser.

Also, a birthday card was sent to Bishop Elect Rafalko from the District. He was celebrating a "monumental" birthday.

The Financial Report was given by Catherine Kowalczyk. Printed copies will be distributed after today's meeting. Upon motion made by Teri Heath and seconded by Robert Maycan, the financial report was accepted, subject to audit. Motion carried.

Old Business

Christine Wachna reported that Family Night (Wolves Hockey Game) is set for Saturday, February 15, 2020, 7:00 p.m. There are 24 persons (4 youth, 20 adults) attending. As agreed, there is no dinner prior to the hockey game, but attendees will be able to park at the Cathedral and carpool to the game.

New Business

2020 Sales Goals – Reference made to the letter received from CEO Martin H. Wachna, Jr. It was stated that the more sales the branch secretary gets, the less work for the District Director. There will be a new tool to be used for quotes. It is an Excel document to be used to assist in giving quotes. Catherine Kowalczyk stated she has a possible candidate for membership and this Excel program will be very helpful. CEO Martin Wachna stated that PNU is also encouraging Social Membership.

Martin & Christine Wachna visited St. Paul's Parish (Rev. Mark Niznik, pastor) in Belleview, Florida where Martin gave a presentation. A female present spoke to Christine afterward and advised that she is willing to help any way she is able. There are 6 social members now, with the possibility of more.

Each District has the same goals: bring in new premium income.

Branch Secretary Reports – Catherine Kowalczyk, Br. 295, reported that 2 members were signed in December, 2019. She has one prospect for \$15,000 that should be completed very soon. Walter Cegiela and Judith Palacios, Br. 362, sold 2 new policies. They are working on 3 members, who are Spanish speaking, which makes their job a bit more difficult. Also they have possible leads on seven more members. Teri Heath, Br. 37, reported that she is tendering her resignation.

Honoring Robert Maycan - On Sunday, January 19, 2020 Robert Maycan was honored for his many years of service to the Polish National Union and the Polish National Catholic Church. Both CEO Martin H. Wachna Jr. and CFO John C. Andrzejewski were in attendance. Also the following representatives from Polonia attended: Frank Spula, Polish National Alliance Jim Robaczewski, Polish Roman Catholic Union; Steve Tokarski, Polish American Congress, Indiana Division, Polish National Alliance Treasurer & Polish American Congress Charitable Foundation; Christopher Nowotarski, Polish American Congress Charitable Foundation.

On behalf of the PNU a plaque was presented to Robert by PNU CFO John Andrzejewski, who also addressed all present. Bishop Elect Very Rev. Jaroslaw Rafalko presented Robert with a plaque on behalf of the Polish National Catholic Church. He also read a letter sent to Robert from Prime Bishop Anthony Mikovsky.

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Polish National Union of America



District Six
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(Continued from p. 8)

District Destination Open forum-where do you see the District going? Need to get more involvement. Walter Cegelka suggested that all reach out to co-workers, friends and acquaintances for sales.

For the Good of the District - Robert Maycan questioned as to the status of Spójnia Park. Rev. John Kowalczyk reported that the contract with John Pogacnik runs out. As of now, there is nothing more to report.

Director Christine Wachna initiated a District 6 Facebook page. It launched in early February 2020. There were 300 invites sent out and to date there are 60 likes and 59 followers. It is hoped that all will share and "like" on Facebook.

Rev. John Kowalczyk reminded all regarding the upcoming Convo in July 2020 at Mercyhurst College in Erie, Pennsylvania. He inquired about the possibility of the District sponsoring a youth so that they may be able to attend.

Rev. John Kowalczyk stated that if you are contacted with regard to information regarding the PNU and do not know the answer, please put the person in touch with someone who can give correct information. It is better to give no information than incorrect information.

Rev. John P. Kowalczyk pronounced the benediction.

There being no further business to come before the meeting, upon motion made by Dian Maycan and seconded by Catherine Kowalczyk, the meeting was adjourned at 7:28 p.m. Motion carried.

Respectfully submitted,

/s/ Christina M. Danielkiewicz

Christina M. Danielkiewicz

Recording Secretary

MEETING NOTICE : PNU Branch 37

Election of Officers and Branch Meeting

Sunday, April 26, 2020 10:30 a.m. at All Saints Cathedral

Contact Robert Maycan, Branch President for information. 847-318-7975

February Membership Report: Walter Cegelka and Martin Wachna Jr (District 6) each sold \$5,000 worth of insurance for the month of February. The PNU total insurance sold was \$35,000 for the month of February.

March Membership Report: Walter Cegelka (District 6) sold \$10,000 of annuities for the month of March. The PNU total insurance sold for the month of March was \$30,000.

You Got Lucky When You Met Each Other
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The PNU Helps
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District Seven
 Suzanne Sniezek
 District Seven Director
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 smsniezek@att.net
 6147 Rockland Street
 Dearborn Heights, MI 48127



*Growth Starts
 With Planting
 The First Seed*

Polish National Union of America
Supporting Families Since 1908
 Annuities Life Insurance Credit Union

Family Day
Picnic & Raffle Sponsored by Polish National Union of America District 7
Sunday, June 7, 2020
Bring Your Family & Friends
Free Admission
 On the grounds of All Saints Parish
 5555 Seventeen Mile Rd
 Sterling Hts., MI 48310
 Outdoor Mass at 12:00 p.m.
Food, Fun, Games
Music & Dancing Relay Races For Kids
Raffle Tickets \$1.00 each, 4 p.m Drawing
First Prize - \$200 Cash Second Prize \$100 Cash
Third Prize - \$50 Olive Garden Gift Card
Fourth Prize - \$50 Home Depot Gift Card
Fifth Prize - \$50 Best Buy Gift Card
Sixth Prize - \$50 Applebee's Gift Card

Breaking Down The Cost of Life Insurance
Growth Starts With Planting The First Seed
 Making minor adjustments to your daily routine will make investing in yourself and your loved ones easier than you could ever imagine!

<p>44% Percent of Millenials think life insurance costs more than five times what it actually does</p> <p>Source: www.lifehappens.org</p>	<p>\$128 Annual cost of a \$10,000 life insurance policy for a 30 year old female</p>
<p>Think About What We Spend On The Go Each Day</p> <ul style="list-style-type: none"> \$60/Month Cell Phone \$200/Month Lunch Out During Work Week \$65/ Month Cable TV \$60/ Month Coffee On The Run During The Work Week 	<p>35 CENTS Daily Cost \$10.50 Monthly Cost INSURANCE FOR LIFE</p> <p><small>Above Quotes Based On PNU Life Paid Up At Age 85 Annual Premium Plan For 30 Yr Old Female</small></p>

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 info@pnu.org (800) 724-6352 www.pnu.org

Report of Actions Taken by the Board of Directors of the PNU during a regular board meeting held March 12, 2020**Opening**

A regular meeting of the Board of Directors of the Polish National Union of America was held on March 12, 2020 via internet meeting software. The meeting was opened by CEO Wachna. All board members were present. All members of the Internal Audit Committee were present.

Minutes

The minutes for the regular board meeting held December 5, 2019 and minutes for a special meeting held on January 8, 2020 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; and the special meeting. The motion passed.

Standard Reports

Standard reports for Spójnia Inc. and monthly membership were given during this portion of the board meeting. A report regarding the annual statement was deferred to the CFO's report. 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 and seconded to accept the Spojnia Inc. report and the membership report. 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. There were no items requiring action on the part of the board

Mortgage Department

CEO Wachna further reported regarding the activity associated with the mortgage department. There were no new applications to consider.

At the conclusion of discussion regarding the report a motion was made and seconded to accept the CEO's 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.

Branch Affairs

A letter of resignation was received from the secretary of Branch 37, Mrs. Theresa Heath. The letter was reviewed with the board and a subsequent discussion was held. **As a result of the discussion a motion was made and seconded to accept the resignation. The motion passed.**

Budget Update

CFO Andrzejewski reported that a budget update for the period ending December 31, 2019 was distributed to the board prior to the meeting. A brief review of the budget update was conducted. CFO Andrzejewski reported that the actual numbers shown in the budget reflect the results reported in the 2019 Annual Statement.

Annual Statement Related Items

Annual statement related documents were distributed to the board for review prior to the meeting. Prior to entering into discussion CFO Andrzejewski conducted a brief review of the results for the year 2019. The review included the pages in the annual statement showing Assets, Liabilities, Summary of Operations, and the Investment Schedules. Additional detail concerning the Annual Statement results were reviewed and discussed with the board. The Board Liaison Committee added to the discussion and noted that they had met with the executive officers on March 9, 2020 during which time a comprehensive review of the financial results was conducted. The committee had an opportunity to discuss points noted during the meeting.

Executive Session

As a part of the financial statement discussion CEO Wachna called an executive session. There was no action taken in the form of a motion as a result of the session.

Non Ordinary Adjusting Entries

A listing of all entries associated with the preparation of the annual statement and closing of the books for the year 2019 was distributed prior to the meeting for the board to review. **(Continued on p. 12)**

(Report of Actions Taken By The Board of Directors continued from p. 11)

After a review of the entries a motion was made and seconded to approve the non-ordinary adjusting entries provided to the board. The motion passed.

Personnel

CFO Andrzejewski updated the board with respect to the personnel and home office pandemic preparations.

CFO Andrzejewski reported that a new staff member was hired to work for the Spojnia Credit Union. Her name is Lynne Mellen and she was hired for the position of Assistant Manager.

Computer System Update

CFO Andrzejewski updated the board with respect to the ongoing upgrade of the office computer system. Progress was reported.

New York Pandemic Information Request

The board was informed that a request was received from the NY Department of Financial Services regarding the steps being taken to operate the PNU during the pandemic. CFO Andrzejewski reported that a response was being written to comply with the request.

Policy Change

CFO Andrzejewski reported that there were two minor policy changes to consider during the meeting. The changes were discovered during a policy review connected with posting policy documents on SharePoint.

Change number one is to the Anti-Money Laundering Compliance Program. **After consideration of the change a motion was made and seconded to approve the change to the Anti-Money Laundering Compliance Program. The motion passed.**

Change number two is to the Application Alteration Policy. **After consideration there was a motion made and seconded to approve the change to the Application Alteration Policy. The motion passed.**

Committee Reports

Investment Committee

Chairman Senkevitch was called upon to give a report from the Investment Committee. He reported that during the meeting of the Board Liaison Committee with the executive officers investments and the investment portfolio were discussed.

A recommendation was made regarding the advertised rates for the annuity and mortgage products offered.

The rates are as follows:

- The annuity rate for all new issues and annuities issued after 12/31/2012 will be set at 1.6%.
- 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.

After a brief discussion a motion was made and seconded to approve the recommendation. The motion passed.

Spójnia Credit Union

CFO Andrzejewski briefly reviewed the financials with the board. He reported that the loan demand is still strong due to the anniversary promotion and the SCU is still concentrating on promoting mobile banking services available to members.

Fraternal Activities Committee

The chairman of the committee was called upon to give a report. He noted that a financial statement was distributed prior to the meeting. A short discussion was engaged in regarding the activities of the committee. It was noted that a member of the clergy was due to be appointed to fill the opening on the committee.

Education and Youth Commission

The Chair of the commission submitted a written report and financial statement. She noted that the minutes from the December meeting were not distributed. She also reviewed highlights of the activity undertaken by the committee.

Board Liaison Committee

There was no further comment from the committee. The Board Liaison Committee was the last committee report to consider by the board. **At the conclusion a motion was made and seconded to accept the reports of the committees. The motion passed.**

(Continued on p. 13)

District Reports

The Board noted that reports were received from Districts 1, 3, 4, 5, 6 and 10. A report was not received from District 2 and District 7. After a short period of discussion a motion was made and seconded to accept the reports from the District Directors. The motion passed.

District Liaison Report

The District Liaison to the board reported regarding the work being done with the district directors. A written report of the meeting held with the directors in January was distributed prior to the meeting. The activities of the directors, highlights of discussions and directors concerns were noted during the report discussion.

At the conclusion of the report a motion was made and seconded to accept the report of the District Liaison. The motion passed.

Old Business

Spojnia Park

CEO Wachna reported regarding Spójnia Park. No action was needed on the part of the board.

Social Membership Proposal

The board entered into discussion regarding the progress of the Social Membership program. As a result of the discussion the board reached a consensus to delay the launch of the program and directed that preparations associated with the launch continue in the home office.

New Business

Travel Club Contract

CEO Wachna reported that work on the travel club had progressed to the point of having a contract ready to sign. He indicated that both he and CFO Andrzejewski reviewed the contract and recommend that the board authorize the executive officers to sign it. At the conclusion of discussion a motion was made and seconded to approve the contract and authorize the executive officers to sign it. The motion passed.

Other

The executive officers were asked for information regarding the status of honoring the retired district directors. CEO Wachna reported on the status of arrangements.

Meeting Dates

Note: Provided that there are no restrictions at the time due to the spread of the COVID-19 virus the June meeting will be held in person. The date of the meeting is changed to June 4, 2020.

September 16, 2020 – Teleconference starting at 7PM eastern time

December 3, 2020 – In person at the home office starting at 9AM

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 following a closing prayer.

This concludes the Report of Actions Taken at a regular meeting held March 12, 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

**MAY YOUR EASTER BASKET BE FILLED
WITH LOVE AND BLESSINGS**

HAPPY EASTER FROM PNU DISTRICT 1



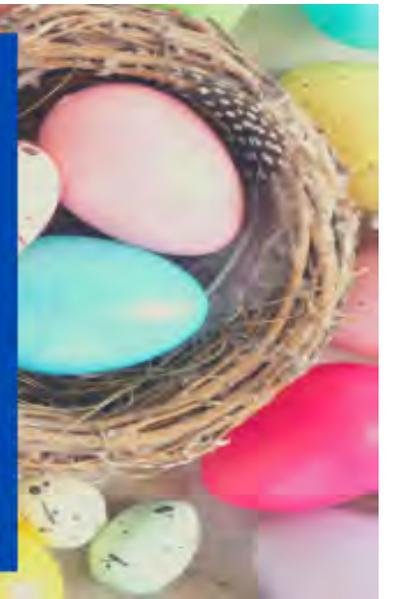
*Peace, Blessings,
&
Happy Easter!*

P N U D i s t r i c t 2

CHRIST IS RISEN - HE IS RISEN INDEED
ALLELUIA!

HAVE A BLESSED EASTER
DISTRICT 3 - PNU NEW ENGLAND

DIRECTOR - MARYANN ZAREK
VICE DIRECTOR - MICHAEL ZAREK
RECORDING SECRETARY - JANICE DZIALO
TREASURER - ERIC NEMKOVICH
MARSHALL - THOMAS ZAREK
TRUSTEE - BRENDA RICHARD
CHAPLAIN - FR. SR. ROB NEMKOVICH



PNU District 4

LANCASTER, NY

DISTRICT DIRECTOR: BEVERLY BASINSKI
REV. GARY SPENCER / BRANCH 27
VIOLA PRZYBYLSKI / BRANCH 79 & TREASURER

SHARON PAWLOWSKI: RECORDING SECRETARY

BEVERLY BASINSKI / BRANCH 311



DISTRICT DIRECTOR:
MELISSA SNEE

VICE DIRECTOR & CHAPLAIN:
REV BRUC SLECZKOWSKI

FINANCIAL SECRETARY & TREASURER:
HENRIETTA KLECKNER

RECORDING SECRETARY:
MARIAN SLECZKOWSKI



HAPPY EASTER

PNU DISTRICT 10



**Holy Cross
Hamtramck, MI**

He Lives!

Very Rev. Jaroslaw
Nowak
& Parishioners



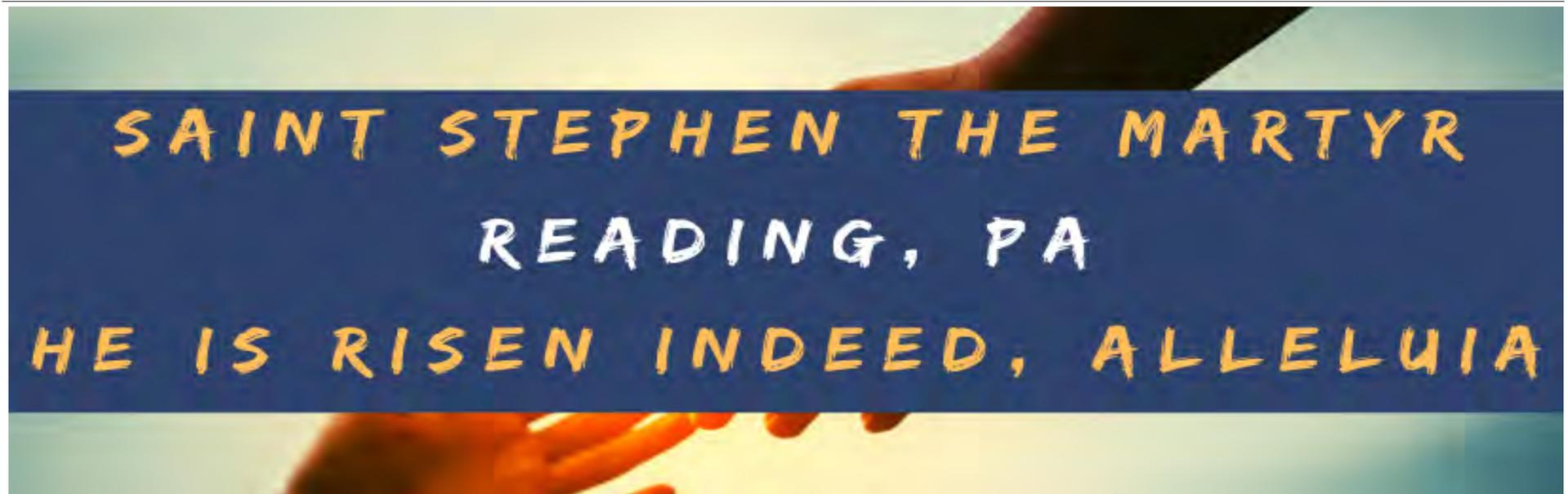


**Happy Easter
Holy Trinity Cathedral**



Holy Mother of Sorrows, Dupont, PA

May Resurrected Jesus fill your life with faith, hope and love for the days to come. Happy & Blessed Easter!



**SAINT STEPHEN THE MARTYR
READING, PA**

HE IS RISEN INDEED, ALLELUIA

**St. Casimir's Pncc
LOWELL, MA**

**REV. ANDRZEJ TENUS, PASTOR
PARISH COMMITTEE**

HOLY FAMILY PARISH

McKeesport, PA

The Lord Has Risen

The Lord Has Risen Indeed! Alleluia

*All Saints
Sterling Heights, Michigan*

CHRIST IS RISEN! HE IS RISEN INDEED!

BLESSED & JOYOUS EASTER

St. Valentine's PNCC Church

127 KING ST., NORTHAMPTON, MA 01060

RADOSNYCH ŚWIĄT WIELKANOCNYCH!

Wesołego Alleluja

Christ Is Risen Indeed!

Bishop Paul & Karen Sobiechowski



PNU Operations Affected by Covid-19 Pandemic

Just over two weeks ago the operations of the PNU were drastically affected by the Covid-19 Pandemic that is sweeping the world. As our executive officers and board watched the news it became evident that the disaster recovery planning that was in place was going to be used in some way. The plan was modified to prepare for the potential that an in-person office operation would not be possible for some time during the pandemic event. As a part of the preparation new software which had just been installed was put to use and the learning curve steepened with the necessity to establish a means for the staff to communicate and work from home. Several changes were made to the way we conduct business in order to continue to serve our members and keep our staff safe. The changes also apply to the operations of the Spojnia Credit Union.

The changes made include shorter office hours, staff rotation, reliance on email and the use of our automated attendant to answer the phone in the office. The Governor of Pennsylvania originally ordered all non-essential businesses to close as of March 23, 2020 and insurance companies were on the list. However, insurance companies were taken off the list and placed on the essential business list by March 23, 2020. This order started the implementation of the changes to our operations.

The order has been extended through April 30, 2020.

The changes to the PNU and SCU office operations are as follows:

The changes to the PNU and SCU office operations are as follows:

- The office is staffed from 9 AM to 3PM.
- The teller window is open from 10AM to 2PM for in person transactions.
- The office can be reached by phone using the PNU toll free number 1-800-724-6352. An automated attendant will pick up and prompt the caller to select choices for proper call routing.
 - Calls are directed to voicemail which is being monitored by the staff who will return calls received as soon as possible.
 - The office can also be reached through email. The general email is info@pnu.org
 - This email box acts as a centralized email which is monitored by staff. The email is then routed to the proper staff for follow up.
- All public surfaces in the teller area are sanitized after providing service to members.

The PNU, although closed to full time office operation is still working to serve you the member during this time of crisis. The above restrictions to our operation have been taken as a precaution and out of concern for the safety of our office staff.

During this time our CEO Martin Wachna, our board members and I are keeping the world in our prayers. The same is also extended on behalf of the Spojnia Credit Union Board of Directors. We also extend thanks to you, our members, for your understanding and patience during this trying time.

Please stay safe, stay home, follow the guidelines for fighting the Covid-19 pandemic and most of all stay healthy!

John Andrzejewski

CFO/Secretary

Poland Sends Doctors In Italy's Fight Against COVID -19

A team of doctors is flying out to Italy to help the country in its fight against coronavirus. The 15 medical staff from the Polish Centre for International Aid (PCPM) and the Military Institute of Medicine will fly to the northern region of Lombardy where deaths on Sunday had risen to 6,360 - and increase of 416 in just one day.

The team will be on sight for 10 days where they will relieve exhausted Italian medical staff.

Michał Madeyski, coordinator of the PCPM Medical Rescue Team said, "Most of the team will be in the contaminated zone, therefore we have taken special protective measures and take additional equipment. We are helping now from Italy, but it is not excluded that in a few weeks we will need the help and solidarity of other European Union countries."

The doctors will return on April 19th.

Source: The First News, www.thefirstnews.com March 30, 2020

Polish docs jet into Italy to relieve exhausted COVID -19 medical staff

United Against COVID -19

God Bless the medical professionals, first responders, volunteers, and everyone on the front lines of COVID -19. The Polish National Union Board of Directors, District Directors, Committee Members, and staff will continue to keep these heroes in our prayers as they continue to fight for our health and safety. Oceans and mountains may separate us but countries worldwide are all battling COVID -19 together.

Here is a look at murals across the globe dedicated to the fight against COVID -19.

-Melissa Cohen, STRAZ Editor



A mural in honor of medical staff and first responders of the new Coronavirus COVID -19, is seen in Warsaw Poland, on April 2, 2020. Wojtek Radwanski | AFP | Getty Images



Ruben Rojas, of Santa Monica, California turned a boarded up business into a visual of hope. www.clickorlando.com



"Achoo Covid-19" on a mural displayed in the streets of Paris. Franck Fife | AFP | Getty Images



A mural says "Fight" in Moscow. Sergei Savostyanov | TASS | Getty Images



S.F., a 16-year-old Greek graffiti artist, spray-paints a design, a woman wearing a face mask referring to protection against coronavirus, on the roof of his apartment block in Athens, Tuesday, March 17, 2020. (AP Photo/Thanassis Stavrakis)



Mural by Navajo graffiti artist Ivan Lee In Farmington, New Mexico The message on the globe reads "we will survive" www.voa.com

Spanish Easter Traditions

Torrijas – Spanish French toast (source: www.carolinescooking.com)

Spanish French toast, torrijas, is traditionally served during Easter, but there's really no reason why you shouldn't enjoy this tasty treat any time of year. Soft inside, crisp outside and gently and warmly flavored, it'll be love at first bite.



Torrijas - Spanish French toast

Spain's version of French toast is comfortingly soft inside and gently crisp on the outside. So delicious!

Ingredients

1 cup milk 240ml
1 cinnamon stick
1 cardamon pod
2 tbsp sugar
4 slices bread or more, if small - approx 1/4 loaf
1 egg
1 tbsp olive oil or more, as needed

To serve

1 tbsp sugar
1/4 tsp cinnamon

Instructions

- 1) Warm the milk with the cinnamon, cardamon and sugar in a small pan over a medium-low heat. Stir now and then to dissolve the sugar and bring it to just about simmering, then turn off the heat. Let it sit a minute while you slice the bread.
- 2) Put the slices of bread in the bottom of a dish then pour over the warm milk. Leave it to absorb the milk, turning as needed.
- 3) Whisk the egg in a dish big enough to fit a piece of bread in.
- 4) Warm the oil in a medium-large skillet/frying pan over a medium-high heat. Gently press any excess milk out of the bread and then dip one slice at a time in the egg to coat then put into the pan. Fry up to 3 slices at a time, as fits, until golden brown on either side.
- 5) Stir together the sugar and cinnamon and sprinkle some over the cooked torrijas to serve.

The Easter period in Spain is known as Semana Santa, or Holy Week, and events in many cities around the country really do last a whole week. Here it's not just about Easter Sunday – there are many other traditions leading up to the day, which are perhaps even more important. Many Spanish also take this week as holiday, either to go back home and visit family or visit someplace new. You'll also find that many smaller, family businesses are closed during this week.

The religious processions are the main part of Semana Santa. These go on all week and consist of many people parading through the streets in colourful costumes, carrying huge floats, and mourning the death of Christ. Brass bands and drummers are also in accompaniment. Some of the best and most elaborate religious processions can be seen in the Andalusian cities of Seville and Granada.

-Esme Fox, www.theculturetrip.com



Cascarones

At Artelexia we like putting a Mexican spin on many fun crafts and activities, but Easter eggs actually have a sort of history during Semana Santa events in Latin-America. While decorating hard-boiled eggs may not be the norm in most regions of Mexico, being in such proximity to the USA adds a different twist to many of our traditions.

In Mexico, during the Lenten celebrations of the Catholic religion, eggs are hollowed-out, washed, then painted and filled with confetti to use as favors during festivities before the start of Lent.

These colorful eggs are called cascarones.

-Elexia de la Parra, www.artlexia.com

(photo source: muybuenocookbook.com/how-to-make-cascarones/)

Polish Easter Traditions

Święconka

People take to churches decorated baskets containing a sampling of traditional food to be blessed: hard-boiled shelled eggs, ham, sausage, salt, horseradish, fruits, bread and cake.

Prominently displayed among these is the Easter lamb, usually molded from butter or sugar and colorful pisanki. The food have a symbolic meaning, for example:



eggs – symbolize life and Christ’s resurrection,
bread – symbolic of Jesus,
lamb – represents Christ,
salt – represents purification,
horseradish – symbolic of the bitter sacrifice of Christ,
ham – symbolic of great joy and abundance.

The food blessed in the church remains untouched until Sunday morning.

Pisanki -Coloring & Displaying of Easter Eggs

The pisanki derive from an ancient tradition when eggs, the symbol of life, were endowed with magical properties and were thought to ensure both a plentiful harvest and good health. The name Pisanki comes from the Polish word "pisac", which means to write. The practice of coloring Easter eggs is very much alive in Poland today as well as enjoyed by Polish people all over the world. There are several techniques for making pisanki including the use of wax flowing from a pipe or funnel, producing richly ornamented designs or the etching of designs onto a previously colored egg. The geometric and floral patterns or the animal and human images produced reveal a high level of craftsmanship and artistry.

These eggs are exchanged among friends and relatives with good wishes. Many American Poles design eggs with the names of their friends written on them. They exchange these decorated eggs with each other during their Easter visitations along with their good wishes. (americanculturalcenter.org/pisanki)

White Barszcz Zurek (Sour Bread Soup)

In its way, zurek—pronounced “zhurek”—is the most humble of all Polish soups, and at the same time the most exotic, at least to the foreign palate. It has traditionally been eaten at Easter, but now is found on menus all year-round. Though distantly related to the bread and garlic soups of Spain and Italy, its base is not meat or vegetable broth, but zakwas. Zakwas is made from rye bread and water and is, in turn, distantly related both to sourdough and to Russian kvass (a fermented drink). In Poland, zakwas is available in bottles at ordinary supermarkets. Outside of Poland, you can find it in specialty ethnic markets, and even online. If you do have to make it yourself, although it sounds odd and intimidating, it is in fact extremely easy. But it does require planning a few days in advance. (Source: Anne Applebaum & Danielle Crittenden; www.splendidtable.org)



Zurek



Mazurek



Babka

Celebrating Easter Differently

Due to COVID-19 families may not be gathering with others for Easter egg hunts,
But you can still Easter egg hunt in your own backyard or house!

You may have missed the traditional Easter Bunny photo,

But instead you can improvise and take memorable photos and dress Mom or Dad up as the Easter Bunny this year!

You may not be able to attend Easter Mass and surround yourself around fellow parishioners,

But you can tune into live streaming Mass and stay in touch with family using video chat and other technology!

How did you improvise this year? Email your photos and stories of how you celebrated Easter differently this year. (straz@pnu.org)

SCU Annual Meeting "Save For A Rainy Day"

The theme this year for Spojnia Credit Union's Annual Meeting was, Saving for a Rainy Day! This past year was an exciting year for Spojnia Credit Union. It was our 45th Anniversary, and Home Equity Loans and Vehicle Loans were lowered by .45% off the current posted rate in celebration of this milestone.

The meeting was called to order by President Jan S. Cwikla at 10:36 am. Twenty five members and five guests were in attendance as reported by Manager Karen Rieder.

The minutes of the 2019 Annual Meeting were read by Joan Scheuneman. Various reports were given by all directors. Treasurer Andrzejewski reported that loans are at \$6,235,165.00.

Service Awards were presented to the following: Fifteen Years - President Jan Cwikla, Treasurer John Andrzejewski, Manager Karen Rieder; Ten Years - Credit Committee Member Stacey Shrive; Five Years - Nominating Committee Chair Al Micka.

Elections were held and all incumbents were re-elected. The 2020 SCU Board and Committees are as follows:

SCU Board: President Jan Cwikla, Vice President Jacek Grotnik, Treasurer John Andrzejewski, III, Secretary Joan Scheuneman and Director John Ostroski, Jr.

Supervisory Committee: Chair Edmund Kotula, Father Carmen Bolock and Paul Kowalski, Sr.

Credit Committee: Chair Mary Lou Crispino, Stacey Shrive and Katherine Gnat.

Lunch was served immediately after the meeting and door prizes were awarded.

The Annual Meeting is held each March. All members of the credit union are encouraged to attend. It is a great time to meet your Directors, Committee Members and Staff.



Julie Andrzejewski (left) and Marci Paranich share a laugh at the SCU Annual Meeting



Karen Rieder, SCU Manager, speaks at the podium during the SCU Annual Meeting



Lynne Mellen has been hired as the new Assistant Manager to replace Debbie Migliori, who retired on March 20th of this year. Lynne was born and raised on the West Side of Scranton, and is married to her husband Steve and has a daughter Cecelia, who is a freshman in high school. She is a graduate of the University of Scranton and has worked in a variety of fields including banking, telecommunications and retail. She also owned her own business, Silver on Spruce in downtown Scranton for 7 years. In her spare time, she enjoys traveling to warm places and spending time with her family and friends.

Be sure to stop in and say "Hi" to Lynne and welcome her to our "family"!



SCU President, Jan Cwikla, presents Debbie Migliori with flowers at her retirement party on February 21st. For more details and photos from Debbie's party check out our February 2020 STRAZ edition. Happy Retirement Debbie! Be sure to visit!