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Narodowej Spojnia
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NAVIGATING A NEW NORMAL (P.8)

(Pictured Above)

*PNU Board Member Fr. Sr. Rob Nemkovich
leads a session on St. Peter at the 2020
Altar Server Retreat*

RECOGNIZING OUR ESSENTIAL WORKER HEROES (P.11)

PNU MEMBER TO HAVE PROJECT DISPLAYED AT THE VATICAN (P.7)



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& MORE!

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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.

Laura Kotula	Charlotte Albin	Rosemary Petrosky
Amelia Swantkowski	Yvette Barby	Carolyn Dykiel
Francis Malewich	Gladys Deerkoski	Henry Faleski
Peter Klecha	Mary Strychalski	William Novak IV

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Submit STRAZ content to straz@pnu.org

On a positive note

A Reflection By PNU CFO/ Secretary John Andrzejewski

The concept of each person being his or her brothers or sisters keeper has become very evident during the past few months as the COVID-19 Pandemic has swept across the world. We see many headlines and good stories about people coming together to help others in need. Often the concentration of help stories are about the effort to make sure people are fed and taken care of. However, once in a while a headline appears in the news that one would never expect to see.

Recently the Wall Street Journal ran an article that blazoned the headline "Life Insurers Halt Sales as Hopes for Profit Dim." This headline took me by surprise mainly because of the fact that the main benefit offered to the members of the PNU is life insurance. The article further goes on to state, "The driving force behind the action: a collapse in interest rates tied to the spread of the coronavirus" Within the article several of the larger insurers in the country are named, however I don't want to dwell on this news.

On a more positive note, the PNU has not stopped issuing life insurance certificates to members who apply. Tough times generally mean that common groups of people band together and get even tougher to ride out the dark days with hope, encouragement, assistance, and their faith in God that sunny days are on the horizon. Examples of these times can be found throughout the history of the PNU.

The first and foremost example is rooted in 1908 when the PNU was formed. At that time the social and economic conditions were such that members of the newly formed Polish National Catholic Church were being isolated within their communities bringing rise to the need to provide for both spiritual and financial means. During 1908 with the leadership of Prime Bishop Francis Hodur men and women came together as brothers and sisters in the form of the PNU and with the intention of providing for the protection of families through the establishment of a death benefit fund. This was the initial form of life insurance made available to our members. In the spirit of each person being their brothers and sisters keeper members contributed funds to a common pool which was held to pay a specified death benefit should another member pass away. This was a way of easing the burden upon a family should a death occur. The fund was periodically replenished through the assessment of dues to each member.

Life insurance as we know it today started to take shape in the 1920's with formal codification or laws implemented by the various states of the United States. With the codification the dues payments made by members of the PNU became periodic premium payments made to purchase a death benefit or what is more commonly known as life insurance coverage. Despite the change the PNU continued to serve its members basic needs for death benefits and through the early part of the 20th century extended the benefit such that both women and children were eligible for enrollment for the life insurance coverage.

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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.

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: _____

Amount of transaction or method by which amount will be determined: _____

Telephone Number: _____ Email: _____

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

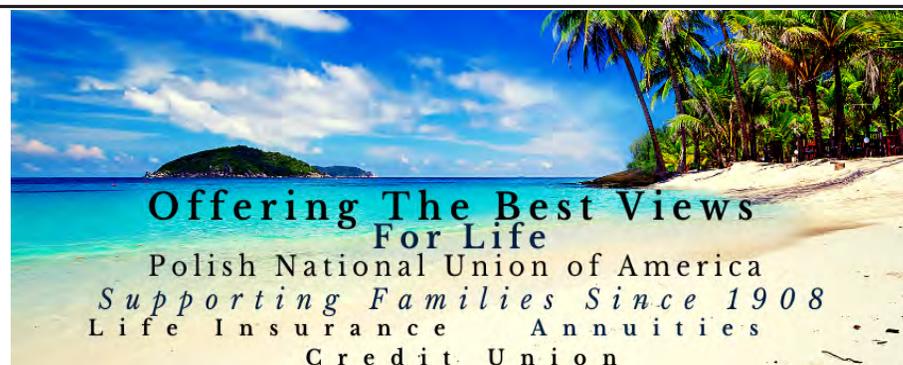
The annuity rate has been set to 1.6 %



Polish National Union of America



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Polish National Union of America District 1 Quarterly Meeting June 3, 2020

On Wednesday, June 3, 2020, District 1 held their second quarterly meeting for the 2020 year. The meeting was held as a phone conference due to the Covid-19 pandemic. At 7:06PM, District Director Julie Andrzejewski called the meeting to order. Director Andrzejewski then called upon Prime Bishop Emeritus Swantek for the invocation.

Secretary's Report: Attendance: District Secretary Jessica Moser reported that there were 18 Delegates representing 10 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 Reverend Carmen Bolock 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 March 7, 2020 to June 3, 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: How to Sell Insurance Policies: Director Andrzejewski proceeded on how to help our members determine what type of insurance is best for them to buy. Director Andrzejewski continued the training on insurance sales by discussing the benefits the PNU offers with each insurance policy. Vice Director Joan Scheuneman provided advice on sales for Single Premium Policies being best for children as they are cheap and lifelong. Branch Secretary Jan Cwikla also provided advice on how to approach a member, that may not expect they can afford insurance, in particular the younger generation. Board Director Mari Jane Stankowski reminded the delegates that even if your job offers life insurance, many people do not realize it is a term insurance. This can be a benefit of the PNU plans. Director Andrzejewski concluded the training by answering questions from the delegates and providing clarity on successful insurance sales.

Old Business: Children's Day at Bishop Hodur Retreat and Recreation Center: Director Andrzejewski continued into old business opening with the initial plan for Children's Day at Bishop Hodur Retreat and Recreation Center. Due to the current pandemic with Covid-19, the Children's Day event planned is placed on hold for the time being. Dine to Donate 2020: Old business discussion continued into the fundraiser for Texas Roadhouse initially planned for May 14th and May 28th. Due to Covid-19 the fundraiser planned is also currently on hold. Delegate Patricia Evanchyk recently contacted Texas Roadhouse, but due to the pandemic, is unable to get a date at this time. This too will be revisited at a later date.

New Business: Selling Insurance Contest: Director Andrzejewski opened the floor for new business. First on the agenda was a discussion about an insurance selling contest. Director Andrzejewski asked for suggestions from the delegates about possible prizes for the contest. Revered Bolock suggested gift cards to restaurants, ranging in value. Board Director Mari Jane Stankowski requested an outline before any plans were made. The contest outline will be provided by Director Andrzejewski by email in time for our September meeting. Children and Youth Stipend Program: PNU Board Member, Mary Ann Stankowski entered discussion regarding the Children and Youth Stipend program. The applications were due April 15, 2020. PNU Board Member Mary Ann Stankowski discussed she was currently creating a possible new application for the Children and Youth program, which allows more information to be added which is necessary for the process. Once approved, the applications will be forwarded to the District Directors. Board member Mary Ann Stankowski also stated due to Covid-19 typical fundraisers the Children and Youth has will be placed on hold at this time.

Home Office Updates: CFO John Andrzejewski III started the updates explaining the Covid-19 protocols for the Home office during this time had reduced hours. These hours will be changing the week of June 8th, hopefully increasing the open office hours. CFO Andrzejewski stated there has been an increase in claims due to Covid-19, but the office is staying up to date with our members' needs. CFO Andrzejewski provided an update on future training videos and presentations that soon will be added to SharePoint for District Directors and Branch secretaries. CFO Andrzejewski provided a reminder that many of our forms used in the home office are available on the website, so please direct your members to download them if needed. CFO Andrzejewski continued by stating the Branch Rosters and 990-N tax documentation has been mailed to our Directors and Branch Secretaries. As a reminder, please return these if you have not already as they are extremely important in showing how active we are.

(Continued on p.6)



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(Continued from p.5) Director Andrzejewski mentioned to please take photographs of any events you may have or have had and submit the stories and photographs to the Straz. Especially giving thanks to the heroes of the pandemic, whether it be nurses, firemen, police officers, or even those making masks. CEO Marty Wachna Jr provided information on some big plans we have underway. CEO Wachna informed the Delegates of a new form of payment being accepted. The PNU is now accepting ACH payments to allow for ease of premium payments for our members. This will limit the amount of checks required to be mailed. CEO Wachna also stated we are now working on a new digital platform to get into contact with our members by email.

Calendar of Events:

Holy Mother of Sorrows: 7/18 – Annual Open Pit Chicken Barbeque

St. Mary's PNCC: 8/22 – Fall Sale at 10:00AM tentatively.

The next meeting will be held at 7:00PM on Thursday September 17, 2020 at St. Adalbert's located in Dickson City PA. Future meetings have been set as follows: December Meeting and District 1 Christmas Party: Set for December 9, 2020 at 6:00PM at St. Stanislaus Cathedral in Scranton, PA.

Prime Bishop Anthony Mikovsky offered a closing prayer keeping all those affected by the Covid-19 pandemic in mind. A motion to adjourn was made by Board Director Mari Jane Stankowski. Meeting adjourned at 7:58PM.

Respectfully submitted,

Jessica E. Moser
 Secretary



John and Elizabeth Andrzejewski, firefighters with the Elmhurst Roaring Brook Volunteer Fire Department, returning from a birthday drive by parade during Covid-19 stay at home.

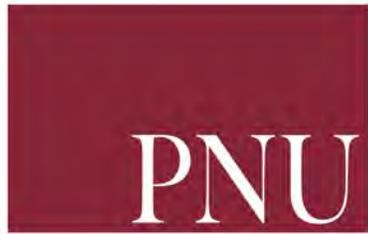
PNU Member Plays Key Role in Living Chapel Assembly

Elizabeth Andrzejewski, daughter of CFO John Andrzejewski and Julie Andrzejewski had the fortune of being a key player in the construction of a structure intended to raise awareness about our changing climate and to provide a place for all to reflect upon the beauty God has created here on Earth. Elizabeth is a doctoral student with the Stuckeman School of Architecture at Penn State University.

(Article Source Credit: Excerpts from Pamela Krewson Wertz, Penn State News, "Addressing climate change, promoting sustainability through design" Published on May 26, 2020 www.news.psu.edu)

Gilleen Denny and a group of students, faculty and research assistants in the Stuckeman School are celebrating the virtual unveiling of a "Living Chapel" they designed to promote environmental consciousness as part of Global Catholic Climate Movement activities in Rome from May 16-24 and United Nations World Environment Day on June 5.

(Continued on p. 7)



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PNU Member Plays Key Role in Living Chapel Assembly (Continued from p. 6)

The purpose of the chapel is “to encourage worldwide acts of ecological restoration with an emphasis on tree planting in support of the U.N.’s Trillion Tree Campaign,” said Denny, who earned a bachelor of architecture from the Stuckeman School.

The structure, which features green walls that are adorned with living plants and an elaborate chime wall featuring metal embellishments, will officially be introduced via streaming video on June 5 in the Rome Botanical Garden as part of events organized by the Italian Alliance for Sustainable Development in celebration of the U.N.’s World Environment Day.

The chapel will eventually be on display at the Vatican, where it will become the second structure in Vatican City to be designed by an American architect. The first was the Chapel of the Holy Spirit by architect Louis Astorino, also a Penn State architecture alumnus.

From the Vatican, the Living Chapel will move to its permanent home in Assisi, Italy, as a feature point of a new Saint Francis pilgrimage trail that is being unveiled this spring.

Kalsbeek located a workspace large enough for their needs — the Laundry Building on campus — and assembled a “dream team” of students and researchers with expertise in building foundations, methods of assembly, fabrication processes, green structures and materials research that could work together to build the traveling, green, artistic, musical structure Revie and Denny envisioned.

That core team included architecture doctoral student Elizabeth Andrzejewski, graduate students Elizabeth Rothrock and Kacie Ward, and research assistants Becca Newburg, Garrett Socling and Dani Spewak, an alumna of the School of Visual Arts.

With her strong welding background, Andrzejewski focused on the fabrication and mounting of steel pan drums from the donated parts on the chime wall, which was to be the chapel’s focal point.

The original plans for the chapel called for up to 10,000 saplings, cultivated from the Botanical Garden’s own trees and other participating nurseries, to be featured on or around the chapel. The idea was that the saplings would then grow enough to cover the structure by the time the chapel was unveiled.

Since those saplings continued growing while plans for the chapel were on hold as the COVID-19 pandemic surged, they are now too mature to install on the walls and are planted in pots throughout the chapel. Those trees will be distributed upon the chapel’s public opening to be planted in other parts of Italy where deforestation has taken place.

The green walls of the chapel are adorned with 3,000 perennial plants — a mix of evergreen leaves and flowers — that form a mosaic pattern. They are affixed to the walls with recycled fleece fabric that is stapled to PVC board. Other areas of the chapel also include trees and plants to reflect the rich biodiversity of Europe’s old growth forests, which have been almost entirely lost due to deforestation. After the chapel moves to the Vatican, it will eventually make its way to its permanent home in Assisi, near the chapel built by St. Francis, patron saint for ecologists.



Lizz Andrzejewski, left, and Elizabeth Rothrock work on welding pieces of the chapel wall together in the Laundry Building in late January 2020.

IMAGE: PENN STATE



An aerial view of the Living Chapel as it stands assembled in the Rome Botanical Garden.

IMAGE: CONSUELO FABRIANI



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PNU District 3 Zoom Meeting May 26, 2020 7:00PM

Bishop Paul opened the meeting with a prayer.

Fr. Sr. Rob presented the financial report for treasurer Eric Nemkovich. motion to accept the financial report was made by Nancy Riley, second by Tom Zarek. Maryann Zarek thanked Fr. Sr. Rob and Kathy for their donation to the COVID-19 fund.

Maryann Zarek has been working on a list of bad addresses that she received from the home office, which consists of 9 branches. Maryann sent out correspondence to parish pastors and has been in contact with Jessica at the home office. Nancy Riley updated her list and Fr. Sr. Rob will send along his correspondence to Maryann. Fr. Wos from Woonsocket returned his list, as did Janice Klimcak. This was a huge endeavor as many of these policies have not been surrendered or the persons have passed away. Maryann will send over the new addresses to the home office to update in the system. Kathy will bring this situation up at the June board meeting. Maryann Zarek inquired about the 2020 Youth Retreat; District 3 usually pays for the ice cream social and the off site activity. Fr. Sr. Rob said the site is to be determined. The camp director, Terry Campbell, is waiting for the governor to release summer camp standards. If the retreat cannot happen in person, it will be held via Zoom.

Bishop Paul suggested that the district make a goal to recruit one branch secretary for the Western parishes incorporating the branches. Maryann Zarek will check with the PNU to see if this can be done and to also see if there is a job description for a Branch Secretary. The next meeting will be August 14, 2020 at 7:00PM. A motion to adjourn was made by Nancy Riley, second by Fr. Sr. Rob. Maryann Zarek asked Fr. Sr. Rob to offer the closing prayer. Meeting adjourned at 7:45pm.

(From the cover) Navigating A New Normal

A wonderful day for our 2020 Altar Server Retreat where we focused on Disciples of Jesus: Peter, Paul and Andrew. Bishop Paul Sobiechowski celebrated Mass for the Feast of Sts. Peter and Paul (June 29th) and Fr. Sr. Joe Soltysiak preached on candy bars, these Apostles and Jesus' forgiveness.

After a group picture and some donuts we had a session on St. Peter by Fr. Sr. Rob Nemkovich. Joanne led the servers in an discipleship activity of helping others based on the book she highlighted "Same Kind of Different as Me: Everybody can help Somebody". Fr. Bob Koerber presented on St. Paul and then it was time for pizza - Thank you PNU District 3. After Lunch Fr. Henryk Wos spoke on St. Andrew and the Bishop gave us his Apostolic Blessing and if was off for swimming and a great time of fellowship, fun and catching up at Lincoln Woods Park!

A big thank you to Fr. Wos and Our Saviour's Parish in Woonsocket for hosting this retreat!

Our Diocesan Youth Retreat is coming quickly and will begin on either August 16 or 17 depending upon our location. Discipleship 2020 in action - let us be Jesus to all!

- The Eastern Diocese Youth Facebook page



2020 Altar Server Retreat Attendees Enjoy Fun In The Sun



Thank You PNU District 3 For Donating Pizza!



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Former Branch Secretary of District 4 Laid To Rest

NIZINKIEWICZ - Emily W. (nee Konieczka)

April 16, 2020, beloved wife of the late Joseph F. Nizinkiewicz; dear mother of Mark (Sandy) and Lydia Nizinkiewicz; loving grandmother of Stephanie and Sarah; sister of the late Elinor, Stanislaus Jr. and Antoinette; survived by nieces and nephews. Funeral Service private. A Memorial Service will be held at a later date. Emily was President of the Cheektowaga Alexander Seniors, member of the Holy Mother of the Rosary Cathedral Choir. If desired, memorials may be made to the SPCA or the HMR Cathedral Church. Arrangements by the BARRON-MILLER FUNERAL HOME, INC.



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PNU Branch 132, District 5 Meeting Minutes January 26, 2020 Holy Family Parish, McKeesport, PA

Attendance – Rosalie Clark, Henrietta Kleckner, Terry Kleckner, Ted Gibala, Jan Gibala, Fr. Bruce Sleczkowski, Marian Sleczkowski, Wendy Blotzer, Janet Korch. 10:15am Meeting opened by President, Rosalie Clark. Fr Bruce offered a prayer. Minutes of last meeting presented by Marian Sleczkowski. Minutes approved – motioned by Henrietta Kleckner & Jan Gibala.

Financial Report presented by Henrietta Kleckner. Motion by Wendy Blotzer, seconded by Jan Gibala, passed. Correspondence – None.

Election – Ted Gibala made a motion to keep the current slate of officers, Terry Kleckner seconded. Motion passed.

Election – Janet Korch was added as a Trustee.

Family outing – Last year's Wild Things event was transferred to the District level.

A motion was made by Marian Sleczkowski, seconded by Ted Gibala that we schedule Wild Things Faith Night Baseball Game again. Passed. Henrietta Kleckner will look into the details.

Terry Kleckner made a motion to change the ruling for requiem Masses we made a couple of years ago to be only for actual PNU and PNCC members. Seconded by Ted Gibala, passed.

Lenten Food Drive – Janet Korch made a motion that we have the annual "Roll Away the Stone of Hunger" food drive, seconded by Janis Gibala. Marian offered to make the flyers. The donations will be sent to the McKeesport Intersection. Motion passed.

Spojnia Sunday – Coffee & Donuts, pamphlets to be passed out, pictures displayed, presentation by Henrietta Kleckner, raffle off a basket for anyone who attends.

We discussed ways to promote PNU sales. Think of ways/ideas for the next meeting.

Ideas for a fundraiser. Henrietta Kleckner suggested an Angel Memorial Ornament sale with names engraved on the angels. Henrietta will look into the details and costs.

Rosalie asked if there were any other items to discuss. Seeing none, Janis Gibala made a motion to adjourn the meeting, seconded by Henrietta Kleckner. Next meeting will be May 3 at 10:45am.

Rosalie adjourned the meeting at 11:05am.

Fr Bruce offered closing prayer.

Respectfully submitted,

Marian Sleczkowski
 Recording Secretary,
 Branch 132, District 5



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Polish National Union of America District Six Teleconference Thursday, May 14, 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. District Director Christine Wachna called the Roll: Present: Christine Wachna; Christina Danielkiewicz; Robert Maycan; Dian Maycan; Teri Heath; Rev. John P. Kowalczyk; Catherine Kowalczyk; Walter Cegelka; June Wyant; Rev. David Rowinski; Guest at meeting was Martin H. Wachna, Jr., PNU CEO.

Absent: Bishop Elect Jarosław Rafalko had a conflict so was not able to join our meeting; Judith Palacios.

The Agenda, minutes from the February 13, 2020 meeting and financial reports were sent out by Director Christine Wachna. Upon motion made by Walter Cegelka and seconded by Teri Heath, the Proposed Agenda as presented was accepted. Motion carried. The minutes from the February 13, 2020 meeting were accepted as presented upon motion made by Dian Maycan and seconded by Walter Cegelka. Motion carried.

Correspondence: There was no correspondence.

The Financial Report was given by Catherine Kowalczyk. Upon motion made by Teri Heath and seconded by Dian Maycan, the financial report was accepted, subject to audit. Motion carried.

Old Business Christine Wachna reported that there was no Old Business to be brought before the meeting.

New Business

Branch Secretary Reports: Br. 295 – Catherine Kowalczyk: Cathy stated that with the stay home order, nothing much to report. After the pandemic she has one possible member.

Br. 362 – Walter Cegelka: Walter reported that there are three possible members (Spanish speaking) but now are not employed. Others are grandchildren, but the people have lost their jobs so signing to Spójnia has been put on hold.

Br. 37 – Given by Christine Wachna: Christine reported that there were four possible members but now put on hold because of the pandemic. Teri Heath did submit her written resignation as secretary and it was forwarded to the Board of Directors. There was a Br. 37 meeting scheduled for April 26, 2020 but was cancelled due to Covid 19 restrictions. Rev. David Rowinski has volunteered to be the secretary of Br. 37. Christine Wachna informed the Board. Wanting to move the leadership of Branch 37 along, following direction from the Home Office, District Director Christine Wachna sent a letter to Martin H. Wachna, Jr., CEO; John C. Andrzejewski, CFO; and District Liaison Kathryn Nemkovich appointing Rev. David Rowinski as the Interim Branch Secretary. The Board of Directors will meet in June to discuss the appointment in Branch 37. Rev. Rowinski has received materials from the Home Office and will get branch records from Teri Heath. The branch will schedule a meeting once the pandemic ends. Teri will provide Rev. Rowinski with the branch membership listing.

Parish Visits: Director Christine Wachna sent letters to the parishes requesting to set a date to make a presentation about Spójnia. Responses were received from St. Peter & Paul, South Milwaukee, Wisconsin; St. Mary's, South Bend, Indiana; St. Cyril & Methodius, Chicago, Illinois; and All Saints Cathedral, Chicago, Illinois. Christine mentioned that the presentation at St. Cyril & Methodius will need a translator since the parish is predominantly Spanish-speaking. With regard to All Saints, the presentation could be done in conjunction with a meeting of Br. 37. Rev. Rowinski mentioned the possibility of a "Zoom" presentation. He stated that Judie Szydowski may be able to assist regarding Zoom. He suggested that the branch meeting could be held through Zoom as well. Martin Wachna stated he will bring this up to the Board, however we need to be mindful that not everyone may be able to attend a meeting via computer.

Christine Wachna reported that the District 6 Facebook page has 87 followers. The name of the page is PNU District Six.

The Consecration of Bishop Elect Jarosław Rafalko is scheduled for Monday, September 14, 2020.

It was brought forth that Sunday, June 7, 2020 is Clergy Appreciation Day. All are reminded to keep our clergy in their prayers and if you can, send them a card or note to show they are in our thoughts.

Rev. John Kowalczyk asked if the District is going to do anything for the Consecration (a gift for Bishop-elect Rafalko). District Treasurer Catherine Kowalczyk will check the financial records and report to Director Christine Wachna.

The status of Convo 2020 was asked of Rev. John Kowalczyk. To date he had not heard any final decision from Bishop John Mack.

There being no further business to come before the meeting, upon motion made by Robert Maycan and seconded by Walter Cegelka, the meeting was adjourned at 7:12 p.m. Motion carried. Rev. John Kowalczyk pronounced the benediction.

Respectfully submitted,

/s/ Christina M. Danielkiewicz

Christina M. Danielkiewicz
 Recording Secretary



District Six
 Christine Wachna
 District Six Director
 421 South Church Road
 Bensenville, IL 60106
 (630) 350-1787
 district6director@pnu.org



Meet A Few of Our District 6 Essential Worker Heroes!



June Wyant, MS, RN

I have been a nurse for 42 years. My career has spanned from Pediatrics to Adult medicine. I currently work for Franciscan Health as a Nurse Case Manager. I truly feel that God lead me to my passion for nursing.

Chris Plewniak, EMS/ EMT Advanced/ Emergency Services Department

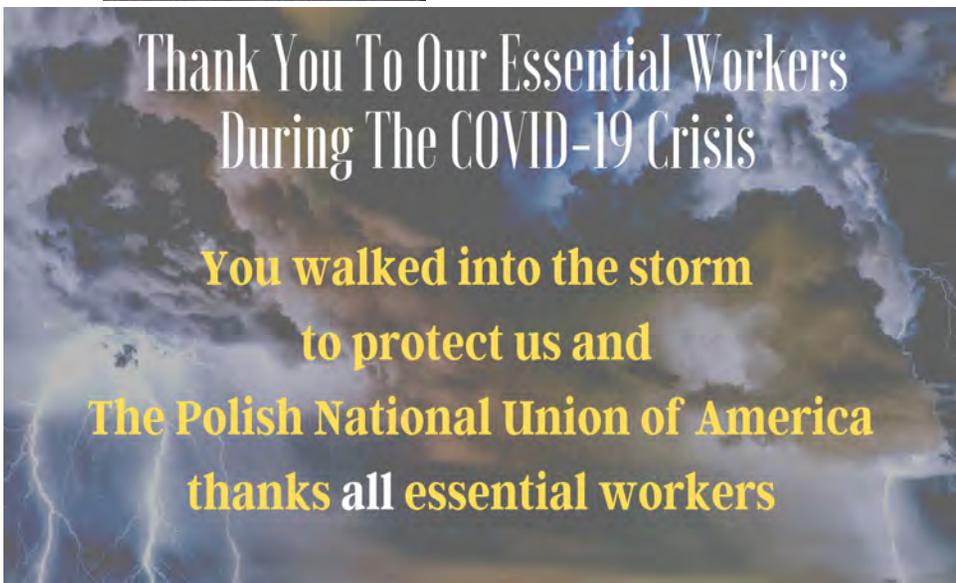


Hello, my name is Chris Plewniak. Please allow me to share a little about myself. I am Rev. John Kowalczyk's son in-law and I have been in the Fire Service for 14 years. I am currently employed at US Steel in the Emergency Services department and have been with them for a little over 8 years. I am responsible for enforcing the rules and regulations of the plant along with responding to any emergency that may occur. This includes but is not limited to EMS as an EMT Advanced, hazmat, firefighting, confined space rescue, rope rescue, high gas rescue, and water rescue. I also work part time with the Cedar Lake Fire Department where my primary function is an EMT, but I also assist as a fire fighter when needed.

Jill Sarbenoff, Critical Care Nurse Educator



I work at Methodist Hospital in Merrillville, IN as the critical care nurse educator for the ICU and Neuro ICU. Other duties there also include on an "as needed basis" a staff nurse in ICU. As of late, mainly during the pandemic I have been working mostly as a staff nurse in ICU. I also am serving as one of two principal investigators for a large national trial on the effectiveness of convalescent plasma on COVID 19. As the educator for ICU and Neuro ICU, I teach a variety of critical care classes and spend time observing and training new nurses in the ICUs. I have led several other evidenced-based projects at the hospital and have presented findings at national nursing conferences. I also am involved on several hospital committees and write and update critical care nursing policies. I have been a nurse for 28 years, the last 10 years at Methodist and the previous 18 as a staff nurse in a combined ICU/CCU/ Neuro ICU.



During Uncertain Times Our Members Can Count On Us

The PNU & SCU Home Office returned to regular business hours

Open: 8:30AM
Close: 5:00 PM

Home Office (800) 724-6352
www.pnu.org
info@pnu.org
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www.thestraz.com

Report of Actions Taken by the Board of Directors of the PNU during a special meeting held May 5, 2020

OPENING

A special meeting of the Board of Directors of the Polish National Union of America (PNU) was held on May 5, 2020 via teleconference. 8 members of the board were present. 1 absent. 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 operation of the home office under COVID-19 pandemic restrictions.

COVID – 19 Discussion

CEO Wachna began the discussion with the initial events occurring at the home office prior to the Governor’s stay at home proclamation for the state of Pennsylvania.

CFO Andrzejewski reviewed the event timeline and actions being taken to comply with the PA Governor orders as well as to safeguard the employees. During discussion concern was expressed regarding notification of the board members regarding the home office operational impact associated with possible staff exposure. As a result of the discussion several recommendations were made with no formal action being taken.

CLOSING

Prior to closing the meeting CEO Wachna reminded the board members that the next meeting would be held on June 4, 2020. He also informed the members present that the meeting venue was changed from in person to via teleconference.

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 May 5, 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



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POLISH NATIONAL UNION OF AMERICA**STATEMENTS OF ADMITTED ASSETS, LIABILITIES, AND UNASSIGNED FUNDS -
STATUTORY BASIS
DECEMBER 31, 2019 AND 2018**

<u>ASSETS</u>		
	<u>2019</u>	<u>2018</u>
CASH AND INVESTED ASSETS:		
Cash and cash equivalents	\$ 1,974,037	\$ 288,869
Certificates-of-deposit	471,139	362,959
Bonds, at admitted value	20,895,056	20,942,300
Preferred stocks, at admitted value	763,768	763,768
Common stock, at market value	-	1,422,684
Mortgage loans on real estate	1,400,613	1,543,846
Policy loans	99,726	97,709
Demand mortgage loan receivable	<u>367,284</u>	<u>387,789</u>
Total Cash and Invested Assets	25,971,623	25,809,924
PREMIUMS COLLECTED NOT REMITTED	3,200	4,969
ACCRUED INVESTMENT INCOME	253,282	263,679
COMPUTER EQUIPMENT, net	3,857	3,857
OTHER RECEIVABLES	<u>50,247</u>	<u>34,367</u>
	<u>\$ 26,282,209</u>	<u>\$ 26,116,796</u>

POLISH NATIONAL UNION OF AMERICA**STATEMENTS OF ADMITTED ASSETS, LIABILITIES, AND UNASSIGNED FUNDS -
STATUTORY BASIS (CONT'D)
DECEMBER 31, 2019 AND 2018**

<u>LIABILITIES AND UNASSIGNED FUNDS</u>		
	<u>2019</u>	<u>2018</u>
POLICY LIABILITIES:		
Future policy benefit reserves:		
Life certificates and contracts	\$ 24,673,656	\$ 24,348,939
Accident and health certificates	2,832	2,832
Deposit-type contracts	62,720	77,072
Certificate and contract claims payable	51,099	45,330
Premiums received in advance	<u>136,932</u>	<u>147,575</u>
Total Policy Liabilities	<u>24,927,239</u>	<u>24,621,748</u>
ACCRUED EXPENSES:		
Commissions due branch secretaries	3,046	4,568
General expenses	95,112	95,278
Taxes, licenses, and fees	47,524	33,744
Convention expense	<u>1,000</u>	<u>1,000</u>
Total Accrued Expenses	<u>146,682</u>	<u>134,590</u>
PAYROLL TAXES WITHHELD	6,236	11,769
INTEREST MAINTENANCE RESERVE	73,389	126,971
ASSET VALUATION RESERVE	232,861	200,511
SPECIAL RESERVES	<u>-</u>	<u>89,356</u>
Total Liabilities	25,386,407	25,184,945
UNASSIGNED FUNDS	<u>895,802</u>	<u>931,851</u>
	<u>\$ 26,282,209</u>	<u>\$ 26,116,796</u>

Polish National Union of America Privacy Policy Notice

The Polish National Union of America (The Society) is a member driven society, which is highly dependent upon the confidence each individual has in its purpose. One of the most essential elements of the member-society relationship is privacy.

Privacy is and always has been the number one priority of The Society. Keeping with this tradition, the following notice is intended to inform you about the information the society collects in the process of providing insurances services and member benefits.

“Nonpublic personal information” (NPI) is defined as nonpublic information about you that The Society obtains in connection with providing an insurance or annuity product to you. Examples of NPI include amounts of insurance, premium payment, and beneficiary designations.

Information Collected By The Society

- A. Information submitted by you on applications for membership, insurance coverage and claims.
- B. Information submitted by you and documents associated with the many fraternal programs established by The Society, (E.G Scholarship programs and stipends).
- C. Information received by The Society for underwriting processes. This information is generally obtained from sources such as personal medical records, society required exams, and other third party consumer reporting agencies.

Information Disclosed By The Society

The Society is permitted by law to disclose NPI to nonaffiliated third parties that assist in processing of data and the servicing of accounting records for the purpose of carrying out main business. The Society is also obligated to disclose this information to government entities during periodic mandatory audits.

There are certain third party affiliates associated with the Polish National Union which from time to time NPI is shared in order to provide additional benefits to you. The third parties include The Straż , Spółnia Credit Union , Inc., Fraternal Activities Committee and The Education and Youth Committee. The Society does not disclose any NPI about you to any other third parties, except as permitted by law. Information shared is derived from that which is collected during the many application processes administered by The Society as described in the section entitled “Information Collected by the Society.”

Procedures For The Preservation of Your Privacy

As a fraternal benefit society, The Polish National Union of America has held membership privacy as its highest priority since the start of business in 1908. Since then many procedures and safeguards have been developed to ensure that this priority be maintained. Among them are:

1. Training of personnel regarding the recognition of NPI and proper authorization for release of that information.
2. Limiting record access only to those Home Office employees who are working with your file.
3. Requirements that all requests for information be signed in original with a proper witness.
4. Establishment of board policy requiring the immediate dismissal of any employee who divulges NPI without proper authorization.
5. Establishment of policy restricting the distribution of NPI to those third parties permissible by law only. Your NPI is protected by board policy which regards all information as private and therefore not for sale or for use by any nonaffiliated third parties. This policy also extends to former insureds who no longer have a customer relationship with The Society.

As a final note, please be assured that the information in our insurances files will always be available for modification, corrections, or change when appropriate.

If you believe that a change is required or if you have any questions concerning this letter, , please contact the Home Office by writing to:

John C Andrzejewski III, CFO
 Polish National Union of America
 1002 Pittston Ave, Scranton, PA 18505
 Or by calling (570) 344-1513 1-800-724-6352

Any customer of The Society may elect to restrict the sharing of information affiliated with third parties. To do this, the customer must notify the Home Office of The Society in writing at the address listed above.

Spojnia Credit Union 3rd Quarter Loan Sale!

Home Equity Loan Rates

\$100 Application Fee—No Closing Costs!

5 Years 3.49% APR

7 Years 3.625% APR

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15 Years 3.75%* APR

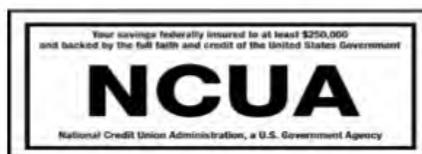
*($\$20,000$ Minimum)



**ALL LOANS WHERE SPOJNIA CREDIT UNION IS IN FIRST
POSITION AS LIEN HOLDER, WILL
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INTEREST RATE.**

Call us for more details or how to get an application! 570-344-1513 or
1-800-724-6352

Not Available in Texas or California



PENNSYLVANIA FRATERNAL ALLIANCE 2020 SCHOLARSHIP APPLICATION

Return the completed application, essay and letter of recommendation, postmarked no later than October 1, 2020, to: Bernadette Luketich-Sikaras Chairperson * Pennsylvania Fraternal Alliance Scholarship Committee * Croatian Fraternal Union * 100 Delaney Drive * Pittsburgh, PA 15235-5416

Date: _____ Date of Birth: _____

Name: _____ Telephone: (____) _____

Address: _____

City/State/Zip: _____

E-Mail Address _____

Your Fraternal Benefit Society: _____ No. of Years a Member _____

College you will be attending in 2020/2021: _____

Scholastic Achievement (Honors/Awards)*: _____

Extracurricular School Activities*: _____

Civic (non-school) Activities*: _____

Fraternal Benefit Society Activities*: _____

*Information may be submitted on a separate sheet of paper. Please type or print.

Submit a 500-word essay on: "What does fraternal mean to you? What would you do to increase the relevance of fraternal to you and your peers?"

I understand that my selection for this scholarship is based upon my answers to these questions and the essay I have written; and, further, that my application is in competition with other eligible persons and that the decision of the Pennsylvania Fraternal Alliance is final. This application is completed with my knowledge and consent, and false information will void the award. The information that is provided in this application is true and complete.

Signature of Applicant

Date

Pennsylvania Fraternal Alliance 2020 Scholarship (Continued from p.16)
Rules/Regulations

Applicant must:

- Be a resident of Pennsylvania and a member of a Fraternal Benefit Society that is a member of the Pennsylvania Fraternal Alliance.
- Be a 2020 high school graduate attending an accredited college, university, trade school, etc. in the summer/fall of 2020 as a full-time student (twelve semester credits). Proof of attendance must be submitted with application.
- Obtain a recommendation letter from your Fraternal Benefit Society.
- Submit a 500-word essay on: "What does fraternal mean to you? What would you do to increase the relevance of fraternal to you and your peers?"
- Return the completed application, essay and letter of recommendation, postmarked no later than October 1, 2020, to:

Bernadette M. Luketich-Sikaras, Chairperson
Pennsylvania Fraternal Alliance Scholarship Committee
Croatian Fraternal Union
100 Delaney Drive
Pittsburgh, PA 15235-5416

- At least one \$500 scholarship will be awarded. Additional scholarships may be awarded depending upon available funds.
- Judging will be done by the 2020 Scholarship Committee of the PFA.
- Awards will be announced at the Annual Meeting held in October 2020

On A Positive Note (Continued from p.3)

Moving forward in time from 1908 the PNU has seen many dark days in the form of World War One, the Pandemic of 1918, various industrial and mining disasters, the Great Depression and World War II. With the advent of WW II the PNU as well as its membership stepped forward to serve the country and provide financial support to the families who paid the ultimate sacrifice with the loss of loved ones. During this time the PNU experienced member deaths which were higher in numbers due to combat deaths. What this represented was a group of members who passed away in a short period of time at an age when death was not common. There is no doubt that this scenario placed financial stress on the PNU. However, rather than leave families with a financial burden due to what is known as the War Clause the PNU membership decided to honor the death benefit claims being filed on behalf those members who were killed in combat. The answer to covering the payments was what is formally known as a special assessment. Informally, the answer turned to the beginnings of the PNU where the pool of money established to pay claims was replenished through each member contributing to the pool. In this way our members exhibited an example of each of us being our brothers and sisters keeper.

Fast forward to the present day. Another dark time has arisen with the COVID-19 Pandemic coupled with the economic fallout of ultra-low interest rates and job losses. During this time the PNU continues to serve its membership through the home office. The PNU has been operating on reduced hours and a rotation of staff since March with the hope of being able to return to a normal schedule of operation by the time this article is printed. One of the most important goals of being able to continue operating is to be able to process claims related to COVID-19 as well as those which are normally occurring in an effort to help relieve the anxiety of having lost a family member. It really is the culmination of the purpose of the PNU in that the financial burden that arises from burial costs is in some way covered thus becoming one less thing on the list of worries.

This brings me to the point of all of this. The PNU has not stopped writing benefit certificates otherwise known as life insurance policies for its membership. Since 1908 the PNU has provided a basic coverage that serves the purpose of covering burial expenses or other final expenses. What we offer is not fancy, it is not complicated and will not make one rich. Our specialty is whole life based insurance certificates issued primarily in the range of \$5,000 to \$30,000 intended to be there to offer relief from the financial burden arising from the loss of a loved one. The concept has not changed from our inception that everyone is his or her brothers and sisters keeper since the PNU is still a member owned fraternal benefit society.

My prayers go out to all of you, my brothers and sisters that you will stay safe during these dark days, that you will not have to experience the loss of a loved one as a result of the pandemic, and that should you fall ill or loose someone that you will be comforted by the Love and teachings of Our Lord and Savior Jesus Christ. There are brighter days ahead!

By John Andrzejewski, CFO/Secretary

History of Flag Day

(Source: www.americaslibrary.gov)

On May 30, 1916, President Woodrow Wilson issued a presidential proclamation establishing a national Flag Day on June 14. Many Americans celebrate Flag Day by displaying the Red, White and Blue in front of homes and businesses. The day commemorates the adoption of the Stars and Stripes as the official flag of the United States.

Do you know the flag's history? According to American legend, in June 1776, George Washington commissioned Betsy Ross, a Philadelphia seamstress, to create a flag for the new nation in anticipation of a declaration of its independence.



Betsy Ross showing the United States flag to George Washington and others

CREDIT: Moran, Percy, artist. "The Birth of Old Glory," 1917. Prints and Photographs Division, Library of Congress. Reproduction Number LC-USZC4-2791

12 Cool Facts About the United States Flag

(Source: Aparna Krishnamoorthy June 27 2017)

Excerpt of "12 Cool Facts About the United States Flag" www.theculturetrip.com)

It was designed by a high school student

The current flag, with 50 stars and 13 stripes, was designed in 1958 by 17-year-old high school student, Robert G. Heft, of Lancaster, Ohio. President Dwight D. Eisenhower chose his design out of 1,500 entries.

Red, white, and blue

The colors of the flag have important meanings. Red symbolizes hardiness and valor, white symbolizes purity and innocence, and blue represents vigilance, perseverance and justice.

Maintenance of the flag

If a flag can no longer be used or repaired, it must be destroyed in a respectful manner, such as by burning. It can be washed and dry cleaned if it gets dirty or if it touches the ground and is soiled.

Sleep-wake schedule

According to Federal flag laws and regulations, the flag should be displayed from sunrise to sunset, except during inclement weather. It may be displayed 24 hours a day as long as it's "properly illuminated" while it's dark out.

Old Glory origins

Old Glory was the nickname of a specific U.S. Flag — that owned by sea captain William Driver. He was given the flag by his mother and other women in his hometown of Salem. He named it Old Glory upon seeing it flying on his ship's mast in 1831, and continued to display it outside his home. The name later went on to become synonymous with any American flag.

Flag Day

On May 30, 1916, President Woodrow Wilson issued a presidential proclamation establishing Flag Day as the anniversary of the Flag Resolution. On August 3, 1949, President Truman signed an Act of Congress that designated June 14 of each year as National Flag Day.

Fourth of July - Independence Day

The Fourth of July—also known as Independence Day or July 4th—has been a federal holiday in the United States since 1941, but the tradition of Independence Day celebrations goes back to the 18th century and the American Revolution. On July 2nd, 1776, the Continental Congress voted in favor of independence, and two days later delegates from the 13 colonies adopted the Declaration of Independence, a historic document drafted by Thomas Jefferson. From 1776 to the present day, July 4th has been celebrated as the birth of American independence, with festivities ranging from fireworks, parades and concerts to more casual family gatherings and barbecues.

Did you know?

John Adams believed that July 2nd was the correct date on which to celebrate the birth of American independence, and would reportedly turn down invitations to appear at July 4th events in protest. Adams and Thomas Jefferson both died on July 4, 1826—the 50th anniversary of the adoption of the Declaration of Independence.

On July 4th, the Continental Congress formally adopted the Declaration of Independence, which had been written largely by Jefferson. Though the vote for actual independence took place on July 2nd, from then on the 4th became the day that was celebrated as the birth of American independence.

Source: History.com Editors

Publisher: A&E Television Networks

www.history.com/topics/holidays/july4th



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(\$250,000 of Whole Life Insurance!)

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 1006
 Pittston Avenue
 Scranton, PA 18505

Mary Ann Stankowski
 Education & Youth Commissioner
eycepnu.org
www.pnu.org



We are so proud of our 2020 graduates!

CONGRATULATIONS!

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 Community & Fraternalism
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Supporting The Education & Youth Commission : You Can Make A Difference & Help Our Youth Members

Dear Friends:

2020 has not unfolded in the way and manner anyone had planned. Things have changed significantly. As we begin to reopen various places in our society and adapt to a "new normal" the PNU Education and Youth Commission is adapting as well. The past several years we have held a raffle to support our annual stipend program that benefits our PNU college students who meet the requirements. Due to the COVID-19 pandemic this year, in place of our annual raffle we are issuing an appeal letter for donations to help support this important fraternal effort.

The three great cardinal virtues are faith, hope and love. Charity as an act of genuine heart-felt love is so closely related that it is sometimes employed in the sense of love and is regarded as one of the three great virtues. Charity in its various implications and forms of action must hold a high place in the life of every Christian.

The members of the Education and Youth Commission of the Polish National Union of America ask you to prayerfully consider giving a gift that will be used, appreciated and always remembered by our younger members going to college or schools of higher learning.

Over the past years, thousands of deserving students have received stipends from our Commission. Last year more than 30 students received stipends. On behalf of these grateful recipients, we thank you for taking to heart the words: "And now faith, hope, and charity abide, these three; but the greatest of these is charity." 1 Corinthians 13:13

Please make your charitable donation to the PNU Education and Youth Commission and send it to the above address. May God bless you; your family and we again thank you for your prayerful consideration of this appeal.

Fraternally Yours in Christ,

MaryAnn Stankowski, Chairperson

Most Rev. Anthony Mikovsky, Prime Bishop of the Polish National Catholic Church

Martin Wachna Jr., Chief Executive Officer of the Polish National Union

Very Rev. Robert Nemkovich Jr., Vice-Chairperson

Carol Mikovsky, Secretary

Mary Ann Stankowski and PNU,

Thank you for awarding me this educational stipend. I will be using this money to help pay for books next semester as I continue to take classes toward the Doctor of Physical Therapy degree. This past semester is not how I imagined ending my first year of college. The chaos created due to COVID-19 in March ended my bowling season early and forced us all to move to distant learning. Switching to online learning because of the pandemic in the middle of the semester is not an ideal situation. However, I was able to adjust quickly and managed to keep my grades up to end the semester with a 3.67 GPA. I appreciate all the help I can get to defray the cost of my tuition. Looking forward to my second year. Stay safe.

Forever grateful,
 Caitlyn Nowak