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OFFICIAL
BI-MONTHLY

of the
Polish National Union
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for 123 Years

THE GUARD Straż

October/November 2020

Dwumiesięcznik
Organ Polsko
Narodowej Spojnia
Wychodzi bez
przerwy od 123 lat

www.pnu.org; info@pnu.org
570-344-1513 or 1-800-724-6352

November 11th is Veteran's Day

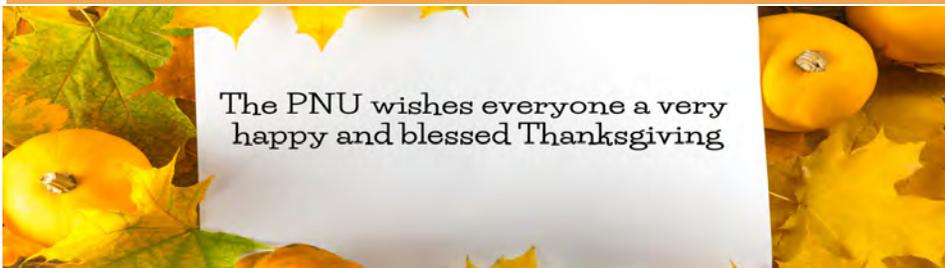


The Polish National Union of America thanks all of our brave men and women who served our country

Please thank a veteran this year!

Send us photos and thank you wishes and we will share them on our Facebook page and in The STRAZ!

Email us at straz@pnu.org



The PNU wishes everyone a very happy and blessed Thanksgiving

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Let's all wish Martin (Marty) Wachna, Jr.



A very happy one year
anniversary as PNU'S CEO!

Thank you for your dedicated leadership!

HOLIDAY HOURS

The Polish National Union
&
Spojnia Credit Union
Home Office

Will be closed on Wednesday, November 11th, 2020
in observance of Veteran's Day

Will close early at 3:00 PM on Wednesday, November
25th, 2020 and be closed Thursday,
November 26th, and Friday, November 27th, 2020
in observance of Thanksgiving

Looking Ahead: The Home Office will also be closed on December 24th
and December 25th, 2020 in observance of Christmas

PNU Executive Management

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executive01@pnu.org
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Chief Financial Officer
Kathryn Nemkovich
Vice President

Board of Directors

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

Spojnia Inc Directors

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

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

Fraternal Activities Committee

Michael Mietlicki, Chairman	Henrietta Kleckner
Martin Wachna, Jr., PNU CEO exofficio	George Urciuoli
Very Rev. Lucian Urbaniak	

Internal Audit Committee

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

Medical Director

Dr. Samuel Alfano
Media, PA

Spojnia Credit Union

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

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Find Us On Facebook @ Polish National Union of America

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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.

Jean Kopcza	Laura Kotula	Walter Godek
Beatrice Sub	Emily Lacala	James McAndrew
Patricia Vasilcik	Caroline Wojdyla	Aurelia Howery
Munya Panasuk	Robert Siekierka	Linda Mietlicki

Membership Report

August: The PNU welcomed 7 new members. Henrietta Kleckner (District 5) sold \$20,000 of insurance (\$65,000 of insurance was sold in total)

September: The PNU welcomed three new members and Edmund Kotula (District 2) sold \$10,000 of insurance.

Plan Your Personal Adventure At The Bishop Hodur Retreat Center By Mari Jane Stankowski, Spojnia Inc & PNU Board of Directors

The Bishop Hodur Retreat and Recreation Center is located in Waymart, PA not far from the Polish National Union Home Office in Northeastern Pennsylvania. It is controlled and operated by Spojnia Inc., a joint venture of the Polish National Union and the Polish National Catholic Church, which was the vision of our founder, Bishop Hodur. For him it was an expression of the Christian teaching of caring for one another. The property originally was the site of a home for the elderly where they could live and support themselves by working on a farm. He later established a "camp" for children and parishes to enjoy throughout the summer months. Fellowship was a key aspect for the many people who stayed at the camp. People from all over the country would come and enjoy all that "Spojnia Farm" had to offer. Friendships were made that lasted a lifetime. Over the years, due to state regulations and changes within our society, the "Home" and camp have undergone many changes. There have also been many recent additions and I would like to tell you about those changes and also the wonderful opportunities available at Spojnia Farm.

With the help of the YMS of R, we have added a new playground for children as well as the new pool for all to enjoy. The commons area of the Retreat Center and dining hall has been air conditioned. We have installed Wi-Fi and new audio-visual equipment throughout. You can now take advantage of the new hiking trail that will lead to the site of where Bishop Hodur's house once stood as well as the entire property. Bishop Hodur had a small home built on the property. He used this as a place to go to meditate, pray and work on his writings. It truly is a place where you can feel closer to God.

In keeping with the vision that Bishop Francis Hodur had, the Retreat Center is evolving to meet the needs of today's society. The Bishop Hodur Retreat and Recreation Center is not just a children's camp, but rather so much more. The peace of a country setting is perfect for spiritual retreats, lecture series, family reunions, graduation parties and even weddings.



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

Overnight Stay Rentals Weekly Rates: Sunday, Monday, Tuesday, Wednesday, and Thursday

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

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

More than 25 guests:

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

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

Weekend Rates: Friday and Saturday

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

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

More than 25 guests:

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

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

-A non-refundable deposit of \$200 is due 1 month after contract has been issued.-

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

Grand Party Outing Package

\$350 Fee for use of Pavilion, Kitchen, Pool, and Grounds. (No Retreat Center)

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

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

Contact Stacey Shrive at (570) 488-5686 or bhrrc@spojniainc.org to book your personal adventure today!

October

is

Polish American Heritage Month

1908 - Polish American Social Services is established in Philadelphia to welcome Polish immigrants coming to America through the Washington Avenue Port of Entry in South Philadelphia.

-Source: polishamericancenter.org, Brief Outline of Polish and Polish American History (Key Dates)

The Polish National Union of America wishes everyone a happy Polish American Heritage Month!

There are an estimated 9.15 million self-identified Polish Americans, representing about 2.83% of the U.S. population.

Polish Americans are the second-largest Central European immigrant group after the Germans

Source: https://en.wikipedia.org/wiki/Polish_Americans

Share your favorite Polish recipes or traditions with us!

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Your Personal Adventure at Bishop Hodur Retreat Center



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Celebrating Polish American Heritage Month

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Herring Under A Coat Recipe & General Pulaski



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PNU District 1 Meeting Minutes

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General Casimir Pulaski

General Pulaski Memorial Day (October 11th) is a United States public holiday in honor of General Kazimierz Pułaski, a Polish hero of the American Revolution.

Pulaski is one of only eight people to be awarded honorary United States citizenship.



A RECIPE BY PAULINA RUDNICKA

HERRING UNDER A COAT

Ingredients

- 8 Flat Matjes style herring fillets in oil
- 1 big yellow onion
- 1 big sour apple
- 1 small plastic container of sour cream
- 1 small plastic container of Greek yogurt
- lemon juice from 2 lemons
- fresh dill or green onions for decoration

Directions

- Take out herring fillets from the container and rinse them with cold water, let them sit in a bowl with cold water for 20 minutes
- Rinse them again and let them sit in fresh water another 15 minutes. Rinse them off & be delicate
- Cut them into square or rectangle pieces
- In the meantime, dice an onion in small pieces
- Grate a peeled apple & put it together in a bowl with lemon juice, sour cream and yogurt. Stir it well to mix all the ingredients.
- Place herring on the bottom of a glass, flat dish with a higher rim. Make one tight, flat layer of herring pieces.
- Cover all the herring with a thick layer of mixed ingredients from the other bowl. Decorate the top with dill or green onions.
- Leave it in the fridge to chill for 1-2 hours.
- Serve it with fresh polish bread and optionally with a shot of vodka.

Smacznego!

SUBMIT YOUR FAVORITE RECIPE TO STRAZ@PNU.ORG

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

Opt In

Members Can Opt-In For Email Alerts From The PNU! Visit www.pnu.org to opt-in today!



Polish National Union of America



District One
 Julie Andrzejewski
 District One Director
 109 1st
 Elmhurst Twp, PA 18444
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 district1director@pnu.org



District 1 would like to congratulate Christine Wachna on receiving the Second Annual Irene Jugan Remembrance Award.

Celebrating Spójnia Sunday



Polish National Union of America -District 1 Quarterly Meeting- September 17, 2020

On Thursday, September 17, 2020, District 1 held their third quarterly meeting for the 2020 year. The meeting was held as a phone conference due to the Covid-19 pandemic. At 7:02PM, District Director Julie Andrzejewski called the meeting to order. Director Andrzejewski then called upon Prime Bishop Emeritus John Swantek for the invocation.

Secretary's Report: **Attendance:** District Secretary Jessica Moser reported that there were 18 Delegates representing 9 branches and no guests present. Secretary Moser then read the minutes from the previous meeting. Director Andrzejewski asked if there were any corrections or errors. Board member Mary Ann Stankowski noted a correction from Children and Youth to Education and Youth in the minutes. No further corrections were reported. A motion was made by Vice Director Joan Scheuneman, seconded by Prime Bishop Emeritus Swantek to accept the minutes as corrected. Director Andrzejewski called for a vote. Motion passed unanimously.

Training: Annuity Promotion and Sales: Director Andrzejewski proceeded to discuss the The Polish National Union of America Annuities and an upcoming promotion. The current age group for annuities is from ages 16-84. When withdrawing from an annuity it is important to note there is always tax on the interest portion. Annuities must be kept for 6 years to avoid additional penalties. As the years progress, the additional withdrawal penalties decrease by 1% each year.

Old Business: Membership Contest: Director Andrzejewski continued into old business with discussion regarding our upcoming Membership Contest set to run from Spojnia Sunday, September 27, 2020 – September 26, 2021. Director Andrzejewski provided an outline on how points are to be distributed for each sale. Vice Director Joan Scheuneman proposed a change in the point system. After further discussion, the details of the contest are as follows:

District 1 and 8's Membership Contest

1. The Contest will begin on Spojnia Sunday, September 27, 2020 and end on September 26, 2021. Any application signed during this period will be considered for the contest if it is received in the home office no later than 10 business days from the end of the contest. Medical applications submitted and pending will be disqualified if they are not approved within 15 days of the end of the contest.
2. For determining the membership count only one application per person will be considered.
3. Prizes will be awarded to organizers and Branch Secretaries as follows:
 - Applications with both organizers and Branch Secretaries - 100% will be awarded to the organizer.
 - Applications with Branch Secretary only - 100% will be awarded to the Branch Secretary. (Continued on p. 6)



District One
Julie Andrzejewski
 District One Director
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 district1director@pnu.org



Polish National Union of America

(District 1 Meeting Minutes Continued From p.5)

- Applications written through the Home Office will not be eligible for inclusion in the contest.
- 4. The first required premium must be paid prior to award being given. Below is a list of the products sold and the amount of points that will be earned provided that the above rules are followed. (Continued on p. 6)
- 1 Social Membership -----1 point
- For every \$1,000 New Annuity Deposit -----1 point
- For every \$1000 of Insurance sold----- 1 point
- For every \$1,000 of Twenty-Year Endowment sold -----2 points
- 5 New PNU Insured Members (excluding social memberships) -----10 bonus points
- For every \$50,000 of insurance coverage sold -----25 bonus points

5. Prizes will be awarded at the 2021 4th quarterly meeting based on the top three amounts of total points earned.

- Highest amount of points ----- \$250 Visa Gift Card
- 2nd highest amount of points ----- \$50 Visa Gift Card
- 3rd highest amount of points ----- \$25 Visa Gift Card

A motion was made by Patricia Evanchyk to hold the membership contest, seconded by Jan Cwikla. Director Andrzejewski called for a vote. Motion passed unanimously.

New Business: Hand Sanitizers and Spojnia Sunday: Director Andrzejewski opened the new business with discussion about the hand sanitizers provided to the district from the PNU. The hand sanitizers have been distributed. Director Andrzejewski continued into discussion upon what each of our churches are doing for Spojnia Sunday. Bishop Bernard Nowicki reported that the Cathedral Parish will be distributing fliers and plan to distribute hand sanitizer at mass. Bishop Nowicki stated due to Covid-19, they are limited on what they can do.

Upcoming Christmas Party and Meeting: Next item under New Business is the upcoming meeting and Christmas party set December 9, 2020 which will now be a phone conference without the Christmas party. Due to the Covid-19 Pandemic, CEO Martin Wachna directed that there should be no in-person meetings or events.

Irene Jugan Award: The second annual Irene Jugan award is upcoming, and the winner will be announced soon. Our last winner was Henrietta Kleckner. Irene Jugan was a wonderful woman, and it is an honor to be able to keep her memory alive. Keep watching the Straz or on our Facebook page for more information.

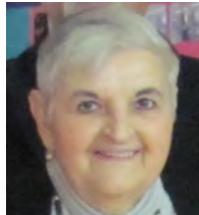
Home Office Updates: CFO John Andrzejewski III started the updates explaining the Covid-19 protocols for the Home Office are still in effect. Our hours are currently full time again however our staff members are wearing masks and are keeping up cleanliness to best serve our members. CFO Andrzejewski proceeded into our new promotion upcoming to emphasize the annuity program. CFO Andrzejewski noted this is for new annuities and to watch the Straz and Facebook for upcoming communications regarding the promotion. CFO Andrzejewski continued discussion on to our new e-mail platform Vertical Response. We are currently signing members up who may want to be included in e-mail offers. Please note this is only for PNU and we do not sell or share e-mail information. There will soon be a group e-mail sent out to our members who have already enlisted. CFO Andrzejewski continued with home office updates stating our Licensing State Exam is starting for the home office on September 21st. This year it appears to be digital due to Covid-19 so the home office will be kept busy the next couple months. Furthermore, there are upcoming changes coming to our insurance rates. The current rates are going to be going up starting January. It is important to stress to anyone who may be on the fence about buying that the rates are going to change, so now may be the best time. Lastly the Fraternal Activities Committee is working on a list of potential activities and fundraisers for the districts and branches to get involved in. District Director Andrzejewski concluded the home office updates by stating now is the time to sell life insurance and annuities with the rates rising next year and the interest rate promotion coming up.

Calendar of Events: None Noted

The next meeting will be held at 7:00PM on Wednesday December 9, 2020 as a conference call. Prime Bishop Emeritus John Swantek offered a closing prayer keeping all those affected by the Covid-19 pandemic in mind and to keep all safe. A motion to adjourn was made by Father Carmen Bolock. Meeting adjourned at 7:54PM.

Respectfully submitted,

Jessica E. Moser
Secretary



District Three
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District 3 PNU Thanksgiving Raffle and Request for your support of our Youth

Dear Friends:

Attached please find raffle tickets for a Thanksgiving Raffle to benefit District 3 of the Polish National Union. Please realize how much our District does for the youth of our diocese. Last week they sponsored a visit to Battleship Cove and also provided an Ice Cream Truck for them during the youth retreat. This cost \$570 and we are only able to do this because of our two raffles as our only source of income. Please consider supporting this endeavor as it benefits our youth with Fraternal Activities. Please see the picture of our fraternalism in action included below.

The Thanksgiving Raffle will take place on Sunday, November 22, 2020 immediately following the 10:30 AM Holy Mass at Holy Cross Parish in Central Falls, RI. One \$50.00 and two \$25.00 cash prizes are being awarded.

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

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

Thank you for your help in this fund-raising effort for our District.

Fraternally yours in Christ on behalf of our District 3 Director Maryann Zarek,

Name

Address

Phone

**District 3 Polish National Union
 2020 Thanksgiving Raffle**



**1 - \$50.00 & 2 - \$25.00 cash prizes
 Drawing Sunday, Nov. 22nd
 Donation - \$2.00 each; 3 for \$5.00; 7 for \$10.00**

Name

Address

Phone

**District 3 Polish National Union
 2020 Thanksgiving Raffle**



**1 - \$50.00 & 2 - \$25.00 cash prizes
 Drawing Sunday, Nov. 22nd
 Donation - \$2.00 each; 3 for \$5.00; 7 for \$10.00**

PNU District 3 Fraternal Support of our Youth - August 2020

Ice Cream Truck and Battleship Cove!





District Four
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PROTECT WHAT YOU ARE THANKFUL FOR

The Polish National Union of America

Annuities Life Insurance Credit Union

Community & Fraternalism

www.pnu.org (800) 724-6352 info@pnu.org Find us on Facebook

PROTECT WHO YOU ARE THANKFUL FOR

DISTRICT 4 NEWS – OCTOBER STRAZ

Our Congratulations to Christine Wachna, District 6 Director, on her being selected the recipient of the 2nd Annual Irene Jugan Heart & Soul Award. Great job Chris! This is certainly a well-deserved honor. Chris' dedication and enthusiasm for the PNU is infectious. Keep up the good work.

As October is Polish American Heritage Month, my question to you is: Have you ever travelled to Poland? We as Polish Americans have family that immigrated to the United States generations ago. As such, wouldn't it be fun to visit your family's homeland? If you ever get an opportunity to travel to Poland, do so. It is an amazing cultural and historical experience. Poland has evolved from kingdoms and monarchs, through war and occupation, struggle and recovery. The Polish people are to be commended for their resilience. Your travels through Poland can take you from the seacoast to forests and lakes to the Tatra Mountains. So many wonderful cities await your visit. It is truly a journey worth taking. And by the way, not to worry if you don't speak Polish. The majority of Poles speak English. Witamy.

District 4 celebrated Spojnia Sunday with a PNU display at Holy Mother of the Rosary Cathedral, Lancaster, NY and at Holy Trinity, Woodlawn, NY. District 4 representatives, Sharon Pawlowski and Beverly Basinski at HMRC and Father Gary Spencer at Holy Trinity, manned the informational display and promoted the benefits that the PNU offers. Several inquiries were made by parishioners. The pictures depict Sharon Pawlowski at HMRC's Saturday mass, Beverly Basinski at HMRC's Sunday mass, and Father Gary promoting the PNU at Holy Trinity's Sunday morning coffee hour. Thank you for your assistance on Spojnia Sunday Weekend.

Beverly Basinski
 District 4 Director



Sharon Pawlowski of District 4 with parishioners at HMRC Sunday Mass



Beverly Basinski District 4 Director with parishioners at HMRC Sunday mass



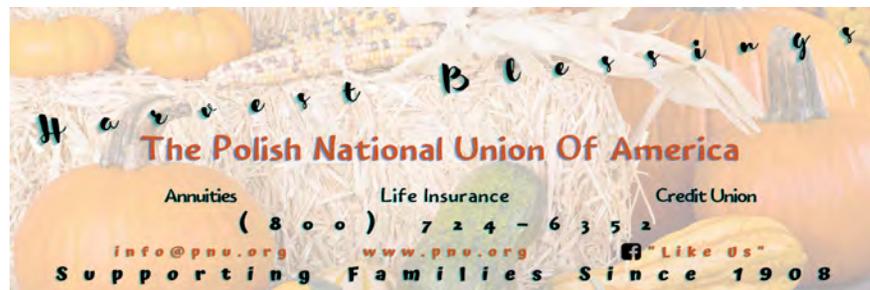
Father Gary Spencer at Holy Trinity - Spojnia Sunday coffee hour



PNU Display at Holy Trinity, Woodlawn, NY



District Five
Melissa Snee
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Welcome To The PNU, Cash!

Celebrating Polish Culture

District 5 PNU Presentation Table



PNU Branch 132 welcomes newest member Cash Henry Wagner, son of John and Shannon Wagner. Thank you to Grandparents John and Roberta Wagner for continuing their support of the PNU and investing in Cash's future. He joins his sister Jordyn in Branch 132. All are members of Holy Family Parish, McKeesport, PA.



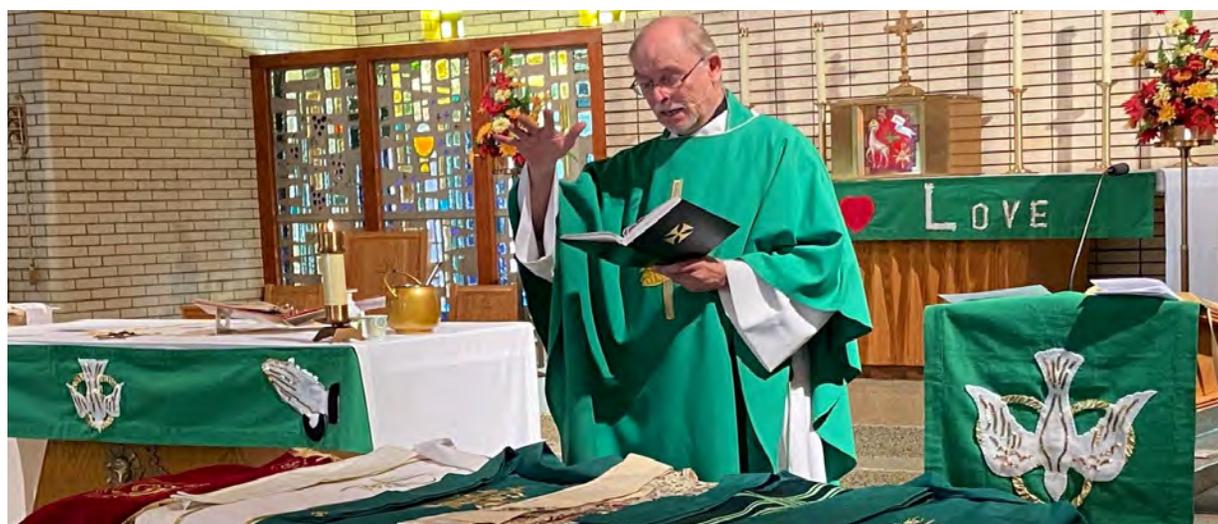
District 5 Director, Melissa Snee, & her PNU member daughters, Hannah (6) & Kaylee (9), dancing with the Lajkoniki Polish Dance Ensemble. Melissa began dancing with the group, based out of Holy Family Polish National Catholic Church, McKeesport, PA at the age of 6 along with both of her daughters. This photo was taken last year at Kennywood Park's Polish Day, where the group performed.



Henrietta Kleckner and Marian Sleczkowski



Henrietta Explains PNU Insurance Plans



Fr. Bruce blessing new vestments donated by Tammy Jugan and Jodi Cook in memory of Irene, George, and Cheryl Jugan



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Polish National Union of America District Six Teleconference Thursday, August 27, 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 Very Rev. John P. Kowalczyk, Vice Director. District Director Christine Wachna called the Roll: **Present:** Christine Wachna; Very Rev. John P. Kowalczyk; Catherine Kowalczyk; Christina Danielkiewicz; Teri Heath; Robert Maycan; Rev. David Rowinski; Judith Palacios; Walter Cegelka. Guests at meeting were Martin H. Wachna, Jr., PNU CEO; Sandra Dobrovolskis. **Absent:** Bishop Elect Jaroslaw Rafalko; Dian Maycan; June Wyant.

The Agenda, minutes from the May 14, 2020 meeting and financial reports were sent out by Director Christine Wachna. Director Christine Wachna added Spójnia Sunday to be placed under New Business on the Agenda. Upon motion made by Catherine Kowalczyk and seconded by Teri Heath, the **Proposed Agenda as amended was accepted.** Motion carried. The minutes from the May 14, 2020 meeting were accepted as presented upon motion made by Very Rev. John P. Kowalczyk and seconded by Walter Cegelka. Motion carried.

Correspondence: Christine Wachna received approval of the District Roster. An email from the CEO was received informing that there are to be no in person meetings and events for the remainder of 2020.

The Financial Report was given by Catherine Kowalczyk. Upon motion made by Rev. David Rowinski and seconded by Christina Danielkiewicz, the financial report was accepted, subject to audit. Motion carried.

Old Business Christine Wachna reported that the status of in person meetings is suspended for the remainder of 2020. Therefore, the in person October meeting at St. Michael the Archangel Parish as previously scheduled has been re-set to Thursday, October 15, 2020 at 6:30 p.m. CST as a teleconference.

Director Christine Wachna initiated an email on August 26, 2020 with regard to a Consecration gift from the District. This was done so that it would not be brought up at the teleconference on Thursday, August 27, 2020 in the event that Bishop Elect Rafalko would be present. During the email exchange a motion was made by Christina Danielkiewicz, seconded by Very Rev. John P. Kowalczyk to give Bishop Elect Rafalko a gift for his Consecration, to be presented at his Installation. Since Bishop Elect Rafalko was not present tonight, it was voted upon and the motion carried.

New Business

Branch Secretary Reports: Br. 295 – Catherine Kowalczyk: Cathy reported that there was nothing going at present.

Br. 362 – Walter Cegelka: Walter reported that he is working on signing a new member.

Br. 37 – The Board of Directors met in June regarding the appointment of Rev. David Rowinski as the Interim Secretary of Branch 37. He was so appointed. Rev. David Rowinski reported that he received the branch records from the former secretary. As of yet he has not done anything. He asked about looking into licensing.

Congratulations are extended to Very Rev. John P. Kowalczyk, Jr. on being appointed Senior for the North Central Seniorate of the Western Diocese. All present congratulated the new Senior.

For the Good of the District - Director Christine Wachna reported that Rev. David Rowinski was appointed Chaplain of District 6.

Very Rev. John P. Kowalczyk asked that all keep the date of September 14, 2020, Bishop Elect Jaroslaw and Leslie Rafalko in their prayers.

The Consecration of Bishop Elect Jaroslaw Rafalko will take place this day; however on a very limited scope. Saturday, October 3, 2020 at 10:00 a.m. is the Installation Mass of Rt. Rev. Jaroslaw Rafalko as the 9th Ordinary of the Western Diocese.

There being no further business to come before the meeting, upon motion made by Robert Maycan and seconded by Catherine Kowalczyk, the meeting was adjourned at 7:02 p.m. Motion carried.

Rev. David Rowinski 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

Polish National Union of America district6director@pnu.org

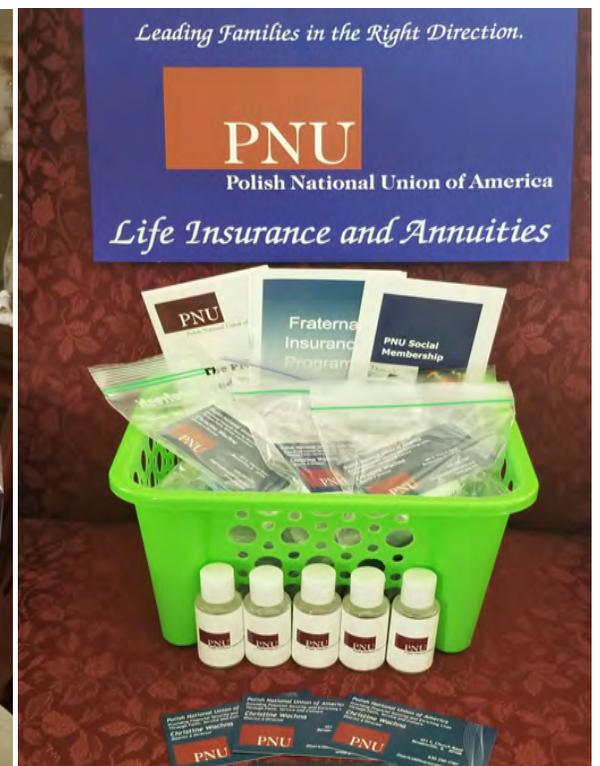


District Six -

Spojnia Sunday is fast approaching and how does a District Director distribute information to their parishes during a Pandemic? Well..when there just so happens to be a Diocesan Synod beforehand, that's how. Baskets were put together not only with current PNU and SCU pamphlets, but the baskets also included the new "Bucket List" pamphlet along with hand sanitizer that was supplied by the PNU Home Office. Now I know that most parishes cannot distribute pamphlets, but the least we can do is make sure the Pastor has a supply of the most up-to date materials when someone inquiries about the PNU. Pastors who were present for the Synod of the Western Diocese received the basket shown. It also helped that if some Pastors were not present, those who were, delivered the baskets on behalf of myself. The remaining Pastors who were unable to attend the Synod "in-person", had the information and sanitizer mailed to them. All clergy received a letter accompanying the basket/mailed encouraging them to support and promote Spojnia Sunday in any way they know how. The "Bucket List" power point and accompanying presentation notes will be emailed to those parishes within the boundaries of District Six prior to Spojnia Sunday in order to share the information electronically with the faithful. On behalf of the Branch Secretaries of District Six, I wish to thank all of the clergy for their assistance in promoting the PNU. May everyone continue to stay safe, stay healthy and be blessed.

Christine Wachna

Director – District Six
Polish National Union of America



Polish National Union Of America
Membership is about family legacy
Life Insurance
Annuities
Credit Union
Community & Fraternalism

A LITTLE BIT TODAY
WILL GO A LONG WAY
FOR THEIR TOMORROW
The Polish National Union
Life Insurance
Annuities
Credit Union
Community & Fraternalism

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.

www.pnu.org

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

Thank You For The Thank You Letters!

I would like to take this opportunity to "Thank" the Education and Youth Commission of the PNU, for the recent stipend award I have received for the 2019/2020 academic year. I never imagined my second semester as a junior studying at Penn State University would have turned out in such a disturbing and stressful manner. Here I was leaving college in the beginning of March thinking to come home for a visit on my spring semester break only to find out that I would not be returning to campus and complete my studies online at home. Not only was I isolated from my friends, but my close family members who lived so close to me. I never experienced anything like this in my life. One thing which did come out of all of this was I discovered a new talent and took a liking to teaching myself how to play the guitar. Not knowing the outcome of the pandemic, and seeing how the simple normal things in life seemed awkward anymore, I am back on campus for the fall semester (so far again with mostly online classes) to complete my senior year. Hopefully we will all find that consistent normalcy we are so use to return to our everyday lives. In the midst of everything going on I turned "21" and got an electric guitar for my birthday. Stay safe everyone.

Thank you,

Timothy Stankowski
 Penn State University – Kinesiology Major

The Spójnia Credit Union
 is having a loan sale!

Contact them to learn more
 (800) 724-6352
 info@spojnia.org
 www.spojniacreditunion.org

TAKE THE
 LEMONS
 FROM 2020
 AND MAKE
 LEMONADE
 WITH THE
 POLISH NATIONAL UNION

Report of Actions Taken by the Board of Directors of the PNU during a regular board meeting held September 16, 2020

OPENING

A regular meeting of the Board of Directors of the Polish National Union of America was held on September 16, 2020 via Teams 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 June 4, 2020 were distributed prior to the meeting. CEO Wachna asked for corrections or additions. There were none. **A motion was made and seconded to accept the minutes from the regular meeting held June 4, 2020. The motion passed.**

STANDARD REPORTS

Standard reports for Spójnia Inc., monthly membership and the first quarter statement were given during this portion of the board meeting. Each report was considered separately with respect to any discussion and questions. All reports were distributed to the PNU Board of Directors prior to the meeting. Time was allotted for discussion and questions. **A motion was made and seconded to accept the standard reports. The motion passed.**

CHIEF EXECUTIVE OFFICER'S REPORT

A written report was distributed prior to the meeting. CEO Wachna highlighted items contained in the report. The board entered into discussion regarding some of the items mentioned.

Annuity Promotion

One item was the annuity promotion proposed by CEO Wachna. He reviewed the terms of the promotion. At the conclusion of the review the board entered into discussion regarding the promotion. **At the conclusion of discussion a motion was made and seconded to approve the annuity promotion as presented. The motion passed.**

Spojnia Sunday

Spojnia Sunday was the next item for discussion on the agenda under the CEO section. CEO Wachna reminded the board that the date of Spojnia Sunday is on September 27, 2020. He reported that a letter was sent to the parish priests asking them to remember the members of Spojnia in prayer. The appeal letter from the Education and Youth was also included in the mailing. CEO Wachna reported that the District Directors were assisting in the effort to emphasize the celebration of Spojnia Sunday. A bulletin insert developed by District 5 was submitted and distributed to the board as an example of what was being done. The District Directors requested the promotional bottles of hand sanitizer to be used for distribution during mass on Spojnia Sunday. The requests have been fulfilled through the home office.

Irene Jugan Heart and Soul Award

The chair of the meeting was turned over to the Vice President for the award discussion. The submissions for the award were reviewed. Upon the conclusion of the review the board members submitted their choice for the award. The winner of the 2nd Annual Irene Jugan Heart and Soul Award was announced as Christine Wachna, Director of District 6. At this point the meeting was turned over to CEO Wachna who continued with the agenda items.

Mortgage Department

A report regarding the activity within the mortgage department was given under the CEO's report. No action on the part of the board was required. **A motion was made and seconded to accept the report of the CEO. The motion passed.**

CHIEF FINANCIAL OFFICER'S REPORT**Exonerations**

There was one exoneration brought before the board for consideration. The certificate meets the requirements established by the board for exoneration. They include being at least 80 years old, in force for at least twenty years and having paid more in premium than the face amount of the insurance coverage. **A motion was made and seconded to accept the exoneration. The motion passed.**

Correspondence

CFO Andrzejewski noted that one item of correspondence was received.

Branch Affairs

A letter of resignation was received in regard to the Branch Secretary of Branch 153; Queens Village, NY, Anthony Kuzniewski. **After a brief discussion a motion was made and seconded to accept the resignation. The motion passed.** CFO Andrzejewski informed the board that a branch roster was submitted subsequent to the last board meeting. He recommended approval of the roster. **A motion was made and seconded to accept the branch roster submitted. The motion passed.**

(Continued on p. 16)

(Report of Actions Taken by the Board of Directors Continued From p. 15)

Branch Consolidation

Before closing discussion concerning branch affairs CEO Wachna reminded the board that during the June 4, 2020 meeting a request from the District Director of District 6 regarding the consolidation of several branches in the district was introduced for consideration. At that time discussion was postponed until the current meeting. Based on this the board engaged in discussion regarding the following branch mergers within District 6:

- Merge Branch 59 into Branch 38
- Merge Branches 363, 341, and 42 into Branch 273
- Merge Branch 313 into Branch 293
- Merge Branch 326 into Branch 295
- Merge Branch 335 into Branch 362

At the conclusion of the discussion a motion was made and seconded to approve of the merger of branches as proposed by the District Director of District 6. The motion passed.

Budget Update

CFO Andrzejewski reported that a budget update for the period ending June 30, 2020 was distributed to the board prior to the meeting. A brief review of the budget update was conducted. Under the budget update the board entered discussion regarding the upcoming valuation rate change. At the conclusion of the discussion on the valuation rate CEO Wachna introduced discussion regarding increasing the certificate fee starting in 2021. **Upon conclusion of the discussion a motion was made and seconded to approve the increase in the certificate fee. The motion passed.**

NY Asset Adequacy Testing

A review of the result of discussion regarding the method of asset adequacy testing was entered into. CFO Andrzejewski informed the board that correspondence was received which indicated that the NY Insurance Department will require a different method of testing as of the year end submission for 2020. An estimated cost was given.

Personnel

CFO Andrzejewski updated the board with respect to the personnel.

Pandemic Operations

CFO Andrzejewski updated the board with respect to the PNU pandemic operations.

Pension Plan Revision

A pension plan revision was required to be filed. The revision and update of the plan is a routine action required under IRS regulation. The documents were distributed to the board when received. **After a short discussion a motion was made and seconded to approve the revised pension plan, resolution, and to authorize the executive officers actions to file the documents by July 31, 2020. The motion passed.**

State Exam

CFO Andrzejewski reported that he was in receipt of a notice regarding the start of the state exam. He indicated that he would be concentrating on a response to requests for documentation in the coming weeks.

CPA Engagement Contract

The board was informed that the engagement proposal associated with the CPA exam was recently received. The proposal outlined three years of pricing. The board entered into discussion and asked the Board Liaison Committee to review the proposal. Consideration of approval would be deferred until the December meeting. The CPA engagement proposal was the last item to be discussed under the report of the CFO. **A motion was made and seconded to accept the report of the CFO. The motion passed.**

COMMITTEE REPORTS

Investment Committee

The Chairman of the committee was called upon to give a report from the Investment Committee. A recommendation was made to keep mortgage and annuity rates the same for the fourth quarter of 2020 as they have been set for the third quarter of 2020. One exception was noted regarding the promotional annuity rate approved earlier in the meeting. The exception was applicable to the fourth quarter only. The rate set for the promotion is 2.25% for one year on new contract deposits of \$5,000 to \$24,999 and 2.5% for two years on new contact deposits of \$25,000 or more. Additional details were included in the CEO's report. 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.

(Continued On p. 17)

(Continued from p. 16) Spojnia Credit Union

CFO Andrzejewski briefly reviewed information about the SCU and indicated that the SCU continues to concentrate on promoting mobile banking services available to members.

Fraternal Activities Committee

The Chairman was called upon to give a report. He noted that a written report was distributed prior to the meeting. A financial statement was also distributed prior to the meeting. The chairman reported on discussions held by the committee regarding the development of a charitable activities guide for the districts to use and suggested items to be considered by the board for funding. During the discussion of the information submitted by the committee Chairman Mietlicki indicated that he was looking for approval to distribute the program information to the District Directors. **A motion was made and seconded to authorize the distribution of the suggested charitable activities to the district directors and approve the recommended funding listed within the document. The motion passed.**

Education and Youth Commission

The Chair of the commission, submitted a written report and financial statement. The report and financials were reviewed with the board. No action was required by the board on the items reviewed as a part of the report.

Board Liaison Committee

The Chairman was called on to report regarding the committee activities. There was no written report submitted. Comments with regard to the work of the committee were made and no action on the part of the board was required. The Board Liaison Committee was the last committee report to be considered by the board. At the conclusion a motion was made and seconded to accept the reports of the committees. The motion passed.

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 or 7. CEO Wachna informed the board that he has been in touch with several of the district directors regarding district activity and reports. The board entered into a discussion regarding the decreasing number of branch secretaries. As a result of the discussion one request was made for a modification to the District Report and possible courses of action with regard to the sales component of a branch secretaries responsibilities were noted.

OLD BUSINESS

Spojnia Park

CEO Wachna reported regarding Spojnia Park. There was no progress made with respect to the sale of the property.

Social Membership Proposal

CEO Wachna reported that the kickoff of the program has been delayed until 2021 due to the COVID-19 pandemic.

Travel Club Contract

CEO Wachna reported that the initial introduction of the travel club is being planned for 2021 in conjunction with a membership contest.

NEW BUSINESS

Straz Ad Price

CEO Wachna discussed the price charged for Christmas and Easter ads in association with the publication of The Straz. After a brief discussion a motion was made and seconded to approve the Christmas and Easter advertising rate increase. The motion passed.

Other

CFO Andrzejewski suggested that consideration be given to establishing a Charitable Gift Annuity Program. The board indicated that further discussion would be taken up during the December meeting.

Meeting Dates

CEO Wachna informed the board that the December meeting was to be rescheduled to a later date in December. At the end of the discussion the board reached a consensus to hold the meeting on December 10, 2020 beginning at 9 AM Eastern Time via electronic conference.

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 September 16, 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



Best (And Worst) Reasons To Refinance Your Mortgage

(Source: excerpts from <https://www.forbes.com/advisor/mortgages/reasons-to-refinance/>)

By Amy Fontinelle, Contributor and Mike Cetera, Editor) Published on October 13, 2020

There are many reasons to refinance your home, but they all boil down to one key goal: saving money. You might be trying to lower your monthly payment, pay less mortgage interest, erase high-interest debt or get rid of private mortgage insurance (PMI).

1. Increase Long-Term Savings

Refinancing can help you increase your long-term savings in two main ways:

A lower interest rate can decrease the mortgage interest you pay over the life of your loan.

A smaller monthly payment—which may mean you’ll be paying a mortgage for longer—can allow you to save and invest more for retirement now. The first is a sure thing. The lower your mortgage interest rate and the faster you pay off your home, the less interest you will pay. Don’t forget that closing costs for each mortgage you take out are part of your long-term borrowing costs, too. The second involves more risk. The younger you are when you save and invest for retirement, the more opportunity you have for extra years of compound returns to add up to far more than the interest you would save by paying down your mortgage quickly. Remember, though, investment returns are never guaranteed.

That makes paying off your mortgage a safer “investment” than the stock market in that your return—having a paid-for home—is guaranteed. If you need to, you can unlock that equity in retirement with a cash-out refinance, home equity loan or reverse mortgage.

2. Pay Off Credit Card Debt

Paying less interest on consumer debt, such as credit cards and personal loans, is also a good way to increase long-term savings. But when people think about refinancing to reduce interest on consumer debt, they often think about doing a cash-out refinance and using the cash to pay off their debt.

Is this actually one of the best reasons to refinance? Honestly, it can also be one of the worst. It really depends on you.

Will you reduce your home equity by cashing out, pay off your high-interest debt, then get back into consumer debt again? If your financial situation is unstable, you don’t have a multi-month emergency fund or you don’t have self-discipline, you might end up with more debt than you started with. Bad luck or bad behavior can mess up this strategy.

Alternatively, will you never get back into consumer debt again and enjoy the interest savings by paying off your past mistakes at the much lower rate you can get on a new mortgage instead of the high rate you’re paying now?

3. Get Rid of PMI

If you’re carrying private mortgage insurance, or PMI, you know that it’s costing you money every month. Once you have 20% equity in your home on a conventional mortgage, you can ask your lender to cancel PMI as long as you have a good payment history, you’re current on your mortgage, there aren’t any liens against your home and your home hasn’t declined from its original value. Once you have 22% equity, your lender is required to cancel it as long as you’re current.

What if you want to get rid of PMI sooner? Refinancing might be one way to do it.

Spojnia Credit Union 4th Quarter Loan Sale!

Home Equity Loan Rates

\$100 Application Fee—No Closing Costs!

5 Years	3.49% APR
7 Years	3.625% APR
10 Years	3.625% APR
15 Years	3.75%* APR

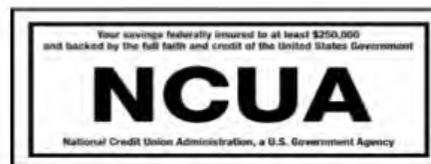
***((\$20,000 Minimum)**



ALL LOANS WHERE SPOJNIA CREDIT UNION IS IN FIRST POSITION AS LIEN HOLDER, WILL RECEIVE A .5% DISCOUNT ON THE LOAN 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



CHRISTMAS GREETINGS ORDER FORM

The STRAZ is The PNU's official publication and works to promote the news of our organization and our members. We are thrilled with the huge response to our voluntary dues program to help fund programs, such as our stipend program, and we appreciate all contributions made in the form of Christmas greetings as well! Please be sure to fill out the order form in clear print and return to The Home Office before

November 25th, 2020 Attn: Melissa Cohen

Contact: Melissa Cohen at (800) 724- 6352 x303
or insurance02@pnu.org with questions!

Christmas Greetings Cost: \$35.00
Make Checks Payable To Polish National Union of America
1002 Pittston Ave
Scranton, PA 18505

PNU CHRISTMAS GREETINGS ORDER FORM

Please provide a contact name and phone number for the person filling out this order form
(For PNU Home Office Use Only):

District/Parish/Individual Name

Address (optional)

Personalized Christmas greeting message:

Website:

Facebook page? Circle: yes or no



THE SECOND ANNUAL HEART & SOUL REMEMBRANCE

In loving memory of Former PNU CEO Irene Jugan

"...Be firm, steadfast, always fully devoted to the work of the Lord, knowing that in the Lord your labor is not in vain."

1 Corinthians 1:58

The second annual PNU Irene Jugan Heart & Soul Award will be presented to an individual who demonstrates the attributes of CEO Jugan, most notably her great love, enthusiasm, passion and devotion to the Polish National Union and the Polish National Catholic Church.

***This year the recipient was announced on Facebook Live on September 27th, 2020
(Which was also Spojnia Sunday!)***

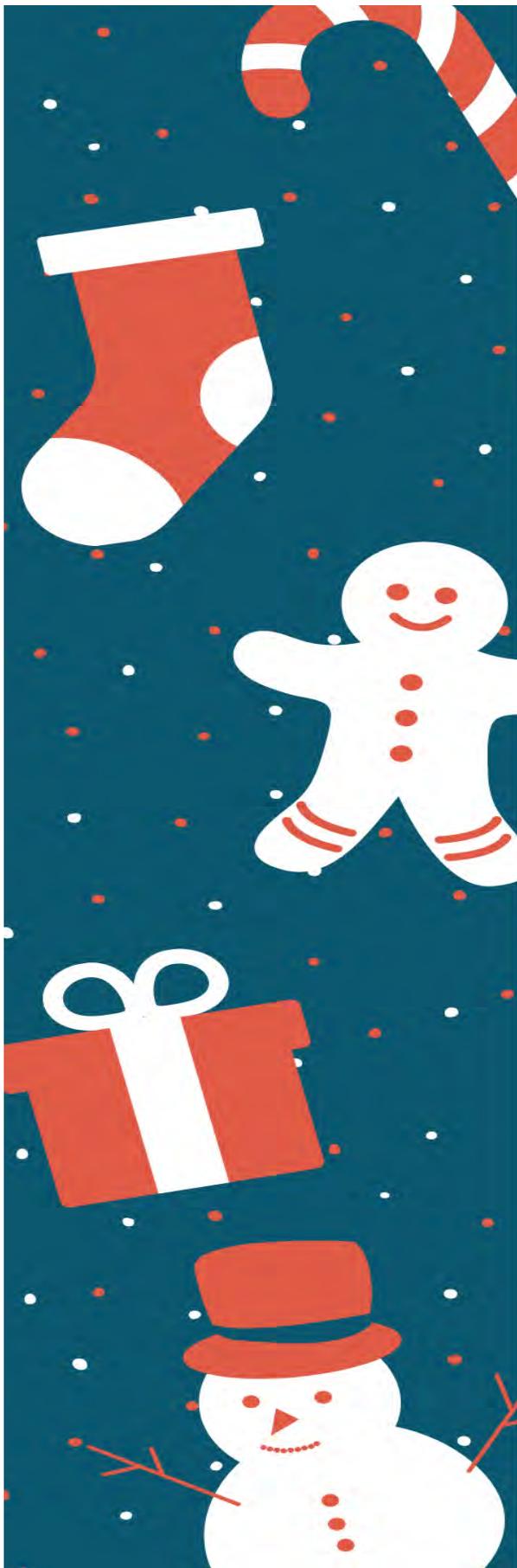
Didn't catch it? Check out Christine Wachna's acceptance speech on our Facebook page!

Congratulations!

**District 6 Director
Christine Wachna**

**is the recipient of
The Second Annual
Irene Jugan
Heart & Soul
Remembrance**





GIVE THE GIFT THAT WILL PAY OFF WHEN IT COUNTS THE MOST!

Are you a proud parent or grandparent to a newborn? Think about taking out a 20 Year Endowment for them this Christmas! When their policy matures in 20 years it could give them the head-start they need in the "adult world!"

A \$10,000 20 Year Endowment is only \$35.20 per month for a male age 0

A \$10,000 20 Pay Life Insurance Plan is only \$9.80 per month for a male age 0

A \$5,000 Single Premium Policy will only cost \$465 for a 3 year old female! Pay once and it is paid up for life!

**NOW IS THE TIME TO
SECURE LIFE INSURANCE
FOR YOURSELF OR YOUR
LOVED ONES.
ACT NOW BEFORE OUR
RATES INCREASE IN 2021!**



THE PERFECT GIFT FOR A LOVED ONE IS
LIFE INSURANCE

FOR THEM
FOR YOU
FOR FAMILY

CONTACT US TODAY OR CALL YOUR
DISTRICT DIRECTOR OR BRANCH
SECRETARY

(800) 724-6352

INFO@PNU.ORG ; WWW.PNU.ORG 



Fourth Quarter Annuity Promotion

This year has been one for history and will surely go down in history as one of the most economically uncertain times we have ever seen. Historically low interest rates, larger swings in the stock market than we have ever experienced, and economic uncertainty.

These issues played a role in steering discussion during a recent PNU board meeting when the subject of annuities came to the forefront in the form of a promotional proposal which could serve to help members with respect to putting funds aside as a part of planning for the future. Although times may be uncertain with respect to some of the ups and downs we all have a future to look forward to as well as to plan for. The annuity is one way of building a unique nest egg. It is exciting to be a part of the announcement that the PNU board has approved a new annuity promotion for the fourth quarter of 2020. The promotion brings with it a higher rate than the currently set advertised rate. This rate is also guaranteed for more than one year on new application deposits of \$25,000 or more. The details of the program are as follows:

An initial deposit with a new application of \$5,000 to \$24,999 will be assigned an interest rate of 2.25% for one year. Following years will be paid based on the rate set by the PNU Board or the minimum guaranteed rate, whichever is higher.

An initial deposit with a new application of \$25,000 or more will be assigned a rate of 2.5% for the first two years and 2% for the third year provided that the set rate is not higher. After the third year the rate paid will reset to the set rate advertised by the board or the minimum guaranteed rate, whichever is higher.

One of the special things about this promotion is that the board agreed to waive the withdrawal penalty for a one time withdrawal of up to 50% of the initial deposit. This feature will help comfort annuitants who are thinking about the potential for rising rates or who are worried about uncertain personal economic times which could require the use of funds deposited. The PNU annuity normally carries with it a six year penalty period should a withdrawal be made. When compared to other annuity products being marketed the six year period is shorter than most.

There are some advantage points to keep in mind when considering an annuity.

- Interest accumulates as tax deferred earnings which provides for faster balance growth and the potential of less tax being paid on the interest at withdrawal should the annuitant be at a stage in life where their tax bracket is lower than the present.
- Annuities are considered a form of self-insurance. This means that beneficiaries can be named to whom the proceeds of the annuity, depending upon the payout option, will be passed on to as proceeds associated with a claim rather than an inheritance.
- There are options available which can provide a steady income based on the amount on deposit. The options include:
 - o Fixed period- A specific period of time during which the sum of the annuity deposits and accumulated interest are paid to the annuitant or a beneficiary
 - o Life Option – Guarantees an annuitant a fixed periodic payment for life with no residual payment to a beneficiary
 - o Life Certain Options – Guarantees an annuitant a fixed periodic payment for life with a specific period of time during which a beneficiary will receive a portion of the payout should the annuitant pass away

I encourage everyone reading this article to start thinking about the bright future that lies ahead and plan to open an annuity account before December 31st in order to take advantage of this promotion. Applications are available online at www.pnu.org (download forms), through the home office which can be reached by a toll free number; 1-800-724-6352, or through your local branch secretary.

By John Andrzejewski, CFO/Secretary

**PLANT YOUR
RETIREMENT PLANS
WITH THE PNU**

DON'T MISS OUR ANNUITY PROMOTION

**2.25% INTEREST GUARANTEED FOR 1 YEAR
\$5,000 - \$24,999 INITIAL DEPOSIT
NO PENALTY FOR 1 EARLY WITHDRAW OF UP TO 50%**

**2.5 % INTEREST GUARANTEED FOR 2 YEARS
3RD YEAR GUARANTEE WILL BE 2 %
(OR THE REGULAR ADVERTISED RATE ; WHICHEVER IS GREATER)
NO PENALTY FOR 1 EARLY WITHDRAW OF UP TO 50 %**

**CALL THE POLISH NATIONAL UNION, YOUR DISTRICT DIRECTOR, OR
BRANCH SECRETARY TODAY!**

WWW.PNU.ORG ; (800) 724-6352 ; INFO@PNU.ORG

Questions To Ask Yourself Now Not Later

DO YOU KNOW IF YOU WILL HAVE ENOUGH 'PENSION-LIKE' INCOME DURING RETIREMENT TO MEET YOUR BASIC LIVING EXPENSES?

DO YOU KNOW WHAT HAPPENS TO YOUR PENSION AND SOCIAL SECURITY INCOME WHEN YOU PASS AWAY?

DO YOU KNOW HOW MUCH INCOME YOU WILL NEED TO LIVE INDEPENDENTLY DURING YOUR RETIREMENT YEARS?

DO YOU KNOW HOW MUCH MONEY IT TAKES TO GENERATE \$50,000 A YEAR FOR 30 YEARS?

DO YOU THINK SOCIAL SECURITY WILL COVER YOUR EXPENSES AND LIFESTYLE?

WILL YOUR LOVED ONES BE FINANCIALLY SECURE WHEN YOU PASS AWAY?

An Annuity With The PNU May Be The Answer!

**A Great Today
Can Be An Even
B E T T E R
T O M O R R O W**

Polish National Union of America *Annuity Promotion!*

ENROLL FROM OCTOBER 1- DECEMBER 31, 2020

2.25 % INTEREST GUARANTEED FOR 1 YEAR

THE INTEREST RATE AT THE END OF THE 1ST YEAR WILL REVERT TO THE REGULARLY ADVERTISED RATE

NEW MONEY DEPOSIT OF \$5,000 - \$24,999

NO PENALTY FOR 1 EARLY WITHDRAW OF UP TO 50%

2.50 % INTEREST GUARANTEED FOR 2 YEARS

NEW MONEY DEPOSIT OF \$25,000+

3RD YEAR RATE WILL BE 2%

(OR THE REGULAR ADVERTISED RATE ; WHICHEVER IS GREATER)

NO PENALTY FOR 1 EARLY WITHDRAW OF UP TO 50%

**CALL THE HOME OFFICE, YOUR DISTRICT DIRECTOR, OR YOUR BRANCH
SECRETARY TODAY!**

TERMS & CONDITIONS MAY APPLY



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