



Straz - The Guard

Congratulations!

The Management Team and the Board of Directors congratulate the following Districts for attaining their goals for 2021.

District 6 attained the highest sales for 2021 with \$140,000.00 in sales totals with 15 members written. District 1 attained second place for 2021 with \$130,000.00 in sales with 19 members written. District 4 attained third place for 2021 with \$115,000.00 in sales with 5 members written.

It was great to see more districts had sales, and, while the three Districts were just shy of making full goal, we are considering them as fulfilling the goals set forth for 2021.

Looking forward to what 2022 has in store for our membership growth! ~ Martin H. Wachna, Jr. PNU CEO

2022 Straz Article Submission Deadlines

You are invited to submit articles and pictures regarding PNU events in a timely manner and relevant to the time period in which the Straz will be published. You are requested to send articles in Microsoft Word format and pictures in either jpeg or png format.

All submissions are to be sent via email to executive02@pnu.org by the deadline dates listed below. Thank you for your cooperation.

<u>Issue Month</u>	<u>Submission Deadline</u>
February	January 15
April	March 15
June	May 15
August	July 15
October	September 15
December	November 15

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**Official Bi-monthly Publication
Printed Continuously for 125 Years**

**Dwumiesięcznik Organ Wychodzi bez
przerwy od 125 lat**

**1002 Pittston Ave., Scranton PA 18505
570-344-1513/800-724-6352
www.pnu.org info@pnu.org**

Organizational Contact Information



PNU Home Office: 800-724-6352/570-344-1513 1002 Pittston Avenue - Scranton, PA 18505
www.pnu.org info@pnu.org
Find us on Facebook @ Polish National Union of America

Martin Wachna, CEO x310 John Andrzejewski, CFO x310
Joan Schueneman, Executive Assistant x310 Jessica Moser, Insurance Admin x305
Ashley Oset, Insurance Claims & Customer Service x303
Christine Wachna, Straz Editor straz@pnu.org www.thestraz.com

PNU Executive Management: Martin Wachna, Jr., Chief Executive Officer executive01@pnu.org
John C. Andrzejewski III, Chief Financial Officer-Secretary executive02@pnu.org

Board of Directors: Most Rev. Anthony A. Mikovsky, Very Rev. Robert Nemkovich, Jr.,
Kathryn Nemkovich, Mari Jane Stankowski, Mary Stankowski, Michael Mietlicki &
Gregory Senkevitch

Spojnia Inc. Directors: Most Rev. Anthony A. Mikovsky, Chairman; Martin Wachna, Jr., Vice Chair;
Mari Jane Stankowski, Secretary; Paul Gorgol, David Petrosky, Stacey Shrive &
Michael Mietlicki

Education & Youth Commission: Mary Stankowski, Chair; Most Rev. Anthony A. Mikovsky; Martin Wachna, Jr.,
Very Rev. Robert Nemkovich, Jr. & Carol Mikovsky

Fraternal Activities Committee: Michael Mietlicki, Chairman; Very Rev. Lucian Urbaniak, Debbie Bilinski,
Henrietta Kleckner, George Urciuoli & Martin Wachna, Jr., Ex-officio

Internal Audit Committee: Very Rev. John Kowalczyk, Jr., Chairman; Henrietta Kleckner, Vice Chair &
Marian Sleczkowski, Secretary

Medical Director: Dr. Samuel Alfano

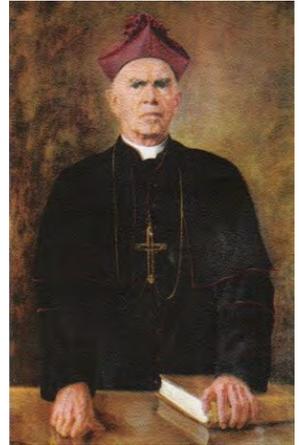
District Directors:	1	Lackawanna & Luzerne County, PA	Julie Andrzejewski	570-842-1603	district1director@pnu.org
	2	NY, NJ, Philadelphia	Leslie Pietrowitz	201-393-0696	district2director@pnu.org
	3	New England	Mary Ann Zarek	774-254-5844	district3director@pnu.org
	4	Buffalo, NY	Beverly Basinski	716-759-1130	district4director@pnu.org
	5	PA & OH	Melissa Snee	724-263-7272	district5director@pnu.org
	6	IL, IN, FL MN, WI	Christine Wachna	847-927-9534	district6director@pnu.org
	7	MI	Suzanne Sniezek	313-720-4339	district7director@pnu.org
	10	Latham, NY	George Urciuoli	914-475-3219	district10director@pnu.org

Spojnia Credit Union (SCU): 800-724-6352/570-344-1513 1006 Pittston Avenue - Scranton, PA 18505
www.spojniacreditunion.org info@spojnia.org
Sandy Reed, SCU Manager x308 Pricilla Hernandez, SCU Assist. Manager x 302
Katherine Villa, MSR x306

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

Remembering our Founder

On Easter Sunday, April 1, 1866, a son was born to Jan and Maria Hodur in the little village of Zarki, in the powiat of Chrzanow, about 35 miles from Krakow in the Austrian-ruled part of Poland which was sometimes called Galicja. He was given the name Franciszek (Francis). The Hodurs were simple, hardworking, religious people who, with their seven children, eked out a living on their farm and through part-time labor (Jan was also a tailor). After a late start in his primary school education, Franciszek immediately showed scholarly promise and completed his high school education with honors on a scholarship at the prestigious St. Anne's Gymnasium in Krakow, in 1889. After a brief hiatus in theatrical work, he enrolled as a seminary student in Krakow where he was able to take most of his course work at the renowned Jagiellonian University.



As a high school student and seminarian, Franciszek not only excelled in his academic work but also showed much concern for his people, especially the down-trodden and exploited peasants. His extensive readings ranged from the newly-issued social encyclical *Reum Novarum* of Pope Leo XIII to some of the socialist thinkers. An ardent follower of the activist Father Stanislaw Stojalowski, Seminarian Hodur was involved in a student group espousing Stojalowski's program for peasant rights, education, and economic improvement.

In 1892, Franciszek Hodur, then with minor clerical orders, participated in a seminary "strike" for better living conditions. His role in this "insubordination," noted by his authorities, meant a very uncertain future for him. Leaving Europe on the last day of the year, he embarked for the United States with the hope of a new beginning as a pastor to Polish immigrants.

Upon landing in New York, Seminarian Hodur "advertised" himself in a newspaper letter. He came to the attention of Father Benvenuto Gramplewicz of Nanticoke, Pennsylvania, who brought him to the Scranton Diocese where there was a shortage of Polish-speaking clergy. He was then sent to the Seminary at St. Vincent's Benedictine Archabbey in Latrobe (known as Beatty) in the Pittsburgh area. After several months of additional studies (lectures were given to classes of immigrant students in Latin) he was returned to Scranton. He received his major orders in one week and was ordained to the Holy Priesthood by Bishop William O'Hara on Saturday, August 19, 1893.

Father Hodur's first assignment was the ethnically Polish Sacred Heart of Jesus and Mary Parish on Scranton's South Side. As assistant, he distinguished himself not only as a religiously zealous patriotic programs, plays, and a parish library. He even edited a newspaper.

In 1895, Father Hodur was assigned as pastor to Holy Trinity Parish in Nanticoke, Pennsylvania.

The organization of Saint Stanislaus Parish in Scranton, PA on March 14, 1897 began a new period of activities and hard work for Father Hodur. Although the majority of the Polish people did find jobs because of their sincerity, cleanliness, and conscientious work, for years they were among the first to be fired and exploited. Therefore, the Polish National Catholic Church not only preserved and cultivated their spiritual and cultural heritage, but also became an oasis of national pride, social equality, and strength. Bishop Hodur cared for them, loved them and protected them. He was to remain the leader of the church for 56 years. He became an Instrument in God's hands, teaching the Gospel of love and abolishing the spiritual and moral abuses of the "old" church. Bishop Hodur offered his followers the spiritual food they hungered for; he preserved their culture from a barbaric genocide; he offered them hope and saved them from persecution. It was the suppression of their faith and culture that led them to the organization of the Polish National Catholic Church, by organizing the church, by establishing a Fraternal Society – *Spojnja* (Polish National Union), by founding many societies and organizations, Bishop Hodur carried with enthusiasm the banner of spiritual, cultural, and national freedom.

Prime Bishop Franciszek Hodur died on February 16, 1953 in Scranton, PA. He witnessed the Polish National Catholic Church grow from a single congregation of 250 families to 150 parish in the United States, Canada, and 95 in Poland.

Bishop Hodur believed in his mission as a protector of the abused. And he did his best to effect and change their lives by setting a good example, by preaching and practicing the World of God, and by teaching others to accept God's Will in everything. Bishop Hodur was, is, and always will be remembered as the organizer and leader of a new religious movement among the Polish people who believed that God created the people for good, happiness and salvation and not for punishment, exploitation and abuse. Under a hail of stones, under a rain of criticism and condemnation, he sowed God's love, equality, and justice, on the fields of the people's hearts.

Source: www.centraldiocesepncc.org/history



Julie Andrzejewski - Director, District 1

Polish National Union of America District 1 Quarterly Meeting December 7, 2021

On Tuesday, December 7, 2021, District 1 held their fourth quarterly meeting for the 2021 year. The meeting was held at Saint Stanislaus Cathedral in Scranton, PA. At 6:08PM, District Director Julie Andrzejewski called the meeting to order. Bishop Bernard Nowicki offered an opening statement welcoming all to the party as District 1 and District 8 was brought together for the first time since merging. Very Rev. Zbigniew Dawid provided the invocation. Prime Bishop Anthony Mikovsky then offered words of encouragement and well wishes for the holiday season. Tradition was then kept alive of the breaking and sharing of the Opłatek followed by a delicious dinner provided by Kim Lucarz. Following dinner Prime Bishop Emeritus John Swantek offered a Christmas greeting to all even though he could not be with us in person this year. Recognition was then given to CEO Martin Wachna who was able to join us for our gathering. We then enjoyed a game before starting the meeting.

Secretary's Report:

Attendance: District Secretary Jessica Moser reported that there were 25 Delegates representing 8 branches and 4 guests present. Secretary Moser then read the minutes from the previous meeting. Director Andrzejewski asked if there were any corrections or errors. None were noted. A motion was made by Patricia Evanchyk, 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 September 2, 2021 to December 7, 2021. A motion was made by Board Director Mari Jane Stankowski to accept the financial report as read and seconded by Branch Secretary Dorothy Andrzejewski. Director Andrzejewski called for a vote. Motion passed unanimously.

Old Business:

Texas Roadhouse Fundraiser: The Texas Roadhouse Fundraiser was a success and a great event. Director Andrzejewski offered her thanks to all who helped make this a success with the raffles and the flier dissemination.

Membership Contest: Director Andrzejewski next started the announcement of our membership contest winners. The winners are as follows: in first place Dorothy Andrzejewski winning the \$250.00 check, in second place Jessica Moser winning the \$50.00 check.

New Business:

Branch Secretary Updates: Director Andrzejewski continued into our new business. First was allowing branch secretaries to speak of their branches. Branch Secretary Jan Cwikla reported a new policy sold. No other updates.

New Ideas to Promote the PNU: Bishop Nowicki suggested promoting the purchasing of policies to new graduates and also suggest the new graduates list Parishes as the beneficiaries to benefit both the PNU and PNCC. No other ideas were presented.

Future Meeting Dates: The next meeting will be held Tuesday March 8, 2021 at Holy Mother of Sorrows in Dupont, PA at 7:00PM.

District 1: Lackawanna & Luzerne County, PA



Home Office Updates: CEO Martin Wachna started the home office update by discussing the flier left at the tables discussing our next promotion called "Cast a Net". The promotion allows parishes the opportunity to earn money for their parish by selling policies. The more policies sold, the more a parish could earn. This promotion runs through June 2022. CFO John C. Andrzejewski III continued the home office updated by introducing new staff in the home office, Ashley, who has taken over death claim processing. CFO Andrzejewski also noted that while it seems the pandemic is clearing we are still taking proper precautions as guided by the CDC. We are happy to be back together with everyone and lastly wished all a Merry Christmas reminding us to keep Christ in Christmas and stay safe. CFO Andrzejewski also took note of the date of our meeting December 7, being Pearl Harbor Day, we had a moment of silence for those lost.

Calendar of Events: December 11, 2021: Christmas Stroll 4:00 – 8:00PM – Held on Main St in Duryea. St. Mary's Parish will be having a tent on the corner of Main and Stephenson St.

The meeting concluded with singing of Christmas carols to keep the holiday spirit alive. The next meeting will be held at 7:00PM on Tuesday March 8, 2021 at Holy Mother of Sorrows in Dupont, PA. A motion to adjourn was made by Board Director Stankowski, second by John Evanchyk. Meeting adjourned at 8:12PM.

Respectfully submitted,
Jessica E. Moser, Secretary



Congratulations to the District 1 membership contest winners. (left to right) Jessica Moser, second place, Dorothy Andrzejewski, first place, with District 1 Director Julie Andrzejewski.



PNU CEO Marty Wachna extends Christmas greetings and discusses current promotional programs at District 1 meeting.



Prime Bishop Anthony Mikovsky explains the tradition of the sharing of Opłatek.



Beverly Basinski - Director, District 4

**Polish National Union of America
District 4 Quarterly Meeting
December 4, 2021**

The PNU District 4 meeting was held on Saturday, December 4, 2021 at 3:30 pm in the Bishop Peplowski Center, Lancaster, N.Y. Three members were in attendance. This meeting was replaced for the September 26th, 2021 meeting.

District Director, Beverly Basinski, called the meeting to order and Bishop John Mack gave the invocation and offered a prayer for recently deceased member, Viola Przybylski.

Sharon Pawlowski, Secretary, read the minutes from June 5, 2021.

Beverly Basinski, Treasurer, gave the treasurers report.

Motion to accept minutes from 6/5/21 and treasurers report from 11/30/21 was made by Sharon Pawlowski and seconded by Beverly Basinski. Motion carried.

Old Business:

Beverly Basinski will send \$250.00 each to Texas and Minneapolis parishes and asked Bishop Mack to provide her with their addresses.

Mari Jane Stankowski was awarded the Third Annual Heart and Soul Award from the PNU Spojnia Sunday, 9/26/21, Beverly thanked Bishop Mack for promoting Spojnia and the PNU during Mass announcements on 9/25/21 and 9/26/21.

Annuity promotion was extended until 12/31/21

District 4 has two pending applications – one life (\$30,000) and one annuity (\$60,000)

Fund Raisers on hold until spring of 2022

New Business:

New pamphlets were put on display with new insurance rates effective 1/1/21

\$150 ad per year for church bulletin for 2022

2022 Promotion "Cast a Net" contest from 1/1/22 to 6/30/22 (Put flier for this promotion in bulletin after 1/1/22)

Election of District officers for 2022:

(ONLY District officers – NO branch meetings and officers)

President: Christina Giczkowski Vice President: James Pawlowski

Secretary: Sharon Pawlowski Treasurer: Beverly Basinski

Secretary cast one vote for the election of officers for 2022.

Beverly Basinski made a motion to donate \$67.00 back to Education and Youth Commission. Motion passed. (\$67.00 was the PNU children's day stipend for 2021)

Next meeting – March 2022, date TBA

Motion to adjourn the meeting at 4:15 pm was made by Beverly Basinski, seconded by Sharon Pawlowski and the motion carried. Closing prayer by Bishop John Mack and offered a healing prayer for Robert Giczkowski.

Respectfully submitted.

Sharon Pawlowski, Recording Secretary

Christine Wachna - Director, District 6



PNU District 6 2022 Meeting Schedule

Quarterly Teleconference
Thursdays @ 6:30 p.m. central

February 17 -- May 12
August 18 -- October 13

Contact District Director,
Christine Wachna for details

Congratulations to Rev. Carlos Aranda on his Ordination on Tuesday, January 25, 2022; Feast - Conversion of Saint Paul, Apostle by the Right Reverend Jaroslaw Rafalko, Bishop Ordinary of the Western Diocese of the Polish National Catholic Church.

Father Aranda will be assigned as the Administrator of St. Mary's Parish in West Allis, Wisconsin on Saturday, February 5, 2022 following the retirement of the Reverend Al Bosari.

Keep Father Aranda in your prayers during this new chapter in his and his family's life.



District 7: Michigan



Suzanne Sniezek- Director, District 7

Polish National Union of America District 7 Years of Service Presentation

On Jan 12, 2022, Dist. 7 Director Suzanne Sniezek met with a few members of District 7 and presented this plaque to Stephanie Marsh from the PNU Home Office in gratitude of her many years of service to the PNU.

Also in attendance for the presentation were the Very Rev. Jaroslaw Nowak, Jola Nowak, Larry & Kathy Chockley. Stephanie sends her thanks back to the Home Office. She has enjoyed working for the PNU in many capacities through her many years of service.

To celebrate the occasion, we had lunch at Kerby's Koney Island.

Kathy Chockley, Recording Secretary
PNU District 7





"Cast a Net" Contest

**Help your Parish by
Becoming fishers of members**

Here's the bait:

5 members & \$25,000 or more of insurance earns \$500
10 members & \$50,000 or more of insurance earns \$1000
15 members & \$75,000 or more of insurance earns \$1500
20 members & \$100,000 or more of insurance earns \$2,022

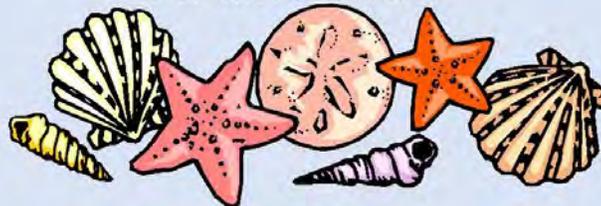
Contest runs from January 1, 2022 to June 30, 2022

A Whale of a Bonus:

20 Year Endowment policies over \$15,000 earn double member count
Annuity Policies over \$25,000 earn triple member count

Contact your Branch Secretary, District Director or
The Home Office of the PNU at (1-800-724-6352)

For more details



Membership Contest



Polish National Union of America “Cast A Net” Contest January 1, 2022 – June 30, 2022

Contest Rules

1. This contest is open to all Branch Secretaries, District Directors and Organizers of the Polish National Union of America.
2. Applications signed ONLY during 1/1/2022 – 6/30/2022 will be accepted for contest.
3. Applications must be submitted not later than July 15th and approved by July 31, 2022.
4. All applications are subject to our present underwriting procedures.
5. No combination of branches.
6. Each certificate issued is on one life only. Multiple applications on the same individual will be counted as one member.
7. Reward to the Parish: Reward donated directly to the Parish. Donations will be sent to the Parish Treasury once one full year of premium is received at the Home Office from all certificates signed during contest period.
8. Qualifications for eligibility:

5 members & \$25,000 or more in insurance - \$500 donation to Parish
10 members & \$50,000 or more in insurance - \$1000 donation to Parish
15 members & \$75,000 or more in insurance - \$1500 donation to Parish
20 members & \$100,000 or more in insurance - \$2,022 donation to Parish

Using any combination of the following plans:

1. 5 Pay Life
 2. 10 Pay Life
 3. 20 Pay Life
 4. Life Paid Up at 85
 5. 20 Year Endowment
 6. Single Premium
 7. Annuities
9. As a Bonus – All 20 Year Endowment Certificates written for \$15,000 and over will count as 2 members; and **all** new Annuity Policies over \$25,000.00 will count as 3 members.

Membership: Welcome to the PNU!

District Six: Branch 293 New Year – New Members

With the start of 2022 approaching quickly, Br. 293 began the year by signing three new members. The new members of Br. 293 are as follows:

Sandra Dobrovolskis:

Sandra approached the Br. 293 secretary regarding getting a policy for her granddaughter and after discussion and thought decided to get an additional policy for herself. Congratulations to Sandra!

Moira Patricia Dobrovolskis:

Moira is the daughter of Stanley & Jenn (Kincaid) Dobrovolskis and the granddaughter of Sandra Dobrovolskis. Moira was blessed because “Babcia” Sandra signed her to Spójnia. Moira is just over a year old and is very happy that “Babcia” Sandra was able to give her such a wonderful gift.

Both became members of Spójnia effective December 2021. The Dobrovolskis family are 100% Spójnia since Moira's parents, Stanley and Jenn are also members.

Luz M. Raygosa:

Luz approached the Br. 293 secretary regarding some life insurance possibilities. The “Peace of Mind” program fit into what Luz was looking for as well as her budget. Luz became a member of Spójnia effective December 2021.

Thank you to Sandra and Luz for reaching out to Br. 293 for your insurance needs and may you always keep Spójnia in your heart.

Submitted by Christina M. Danielkiewicz
Branch 293 Secretary



Membership: + Most Reverend John F. Swantek

Prime Bishop Emeritus John F. Swantek, 88, of Scranton, passed away January 7, 2022 at home surrounded by his family after an illness. He leaves behind his wife of 55 years, Arlene (Miskiavitch) Swantek. Born in Cheshire, Conn., on May 15, 1933, he was the son of the late Felix Swantek and Elsie (Simmons) Swantek.

Bishop John graduated from Wilbur Cross High School in New Haven, Conn. He received a Bachelor of Arts degree in philosophy from Clark University, Worcester, Mass., and a Master of Arts degree in philosophy from the University of Connecticut, Storrs, Conn. He attended Savonarola Theological Seminary in Scranton, and was ordained to the priesthood in the Polish National Catholic Church on Sept. 1, 1958.

His first parish was at Holy Trinity Church in Webster, Mass., where he met his wife, Arlene. Ten years later, he was assigned to St. Joseph's parish in Westfield, Mass., and was a member of the Diocesan Council, the National Commission on Liturgy, the Theological Commission and the School of Christian Living Commission.

While serving his pastorates in both Webster and Westfield, Father John was a member of the local Clergy Association, serving as secretary and president. During his tenure in Westfield, he was involved with the Clergy Association in the establishment of the Westfield Drug Council, where he sat many evenings on the drug hotline. He also taught various courses at Savonarola Theological Seminary in Scranton.

On Sept. 29, 1975, Father John was elevated to the rank of Senior Priest in the church and on Nov. 30, 1978, he was consecrated Bishop. He moved to Buffalo, N.Y. and served as diocesan bishop of the Buffalo-Pittsburg Diocese at Holy Mother of the Rosary Cathedral. Bishop John was elected Prime Bishop of the Polish National Catholic Church in the fall of 1986. He relocated to Scranton and was installed as the fifth Prime Bishop on Nov. 23, 1986, at St. Stanislaus Cathedral.

During his tenure as Prime Bishop, he had the opportunity to travel to various countries and in his travels, he met with Pope John Paul II, Archbishop Desmond Tutu, Queen Elizabeth II and Mother Theresa. He also had the opportunity to travel to the Holy Land and celebrated Mass in Bethlehem where Jesus was born.

After serving two consecutive eight-year terms as Prime Bishop, he retired from his position and continued to serve the church for more than a decade.

Prime Bishop John was an avid sports fan and enjoyed watching tennis, golf and soccer on TV. He was a huge New England Patriots fan and thought Tom Brady could do no wrong. He also loved the Boston Red Sox and got the chance to celebrate World Series victories with his children and grandchildren. He spent much of his time reading in the evenings in his favorite chair. He read the Bible daily, but also enjoyed reading



Membership: +Most Reverend John F. Swantek

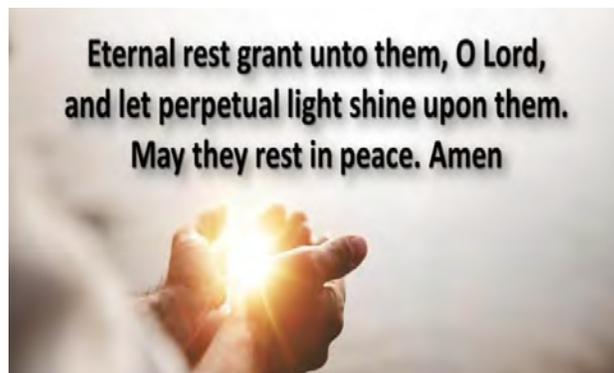
biographies, non-fiction and fictional stories.

Prime Bishop John enjoyed spending time with his family and attended numerous baseball games, dance recitals, violin concerts and various school events. He enjoyed Sunday dinners with his wife, children and grandchildren and loved the spontaneous visits from his grandchildren throughout the week. He looked forward to receiving his Sunday phone calls from his son so they could discuss sports and updates with the family. We spent many days together laughing and sharing stories about the past and present. His sense of humor was with him until the end of his life. His contagious laugh will always be remembered.

He was preceded in death by a brother, Felix Swantek; a brother-in-law, David Burke; a brother-in-law, Richard Fecteau; and a sister-in-law, Kim Swantek.

He is survived by his wife, Arlene; a daughter, Lynn and husband, Kevin Pfohl; a son, John and wife, Wendy Swantek; a daughter, Leslie and husband, William Doyle; and a daughter, Melissa Swantek; grandchildren, Nicholas, Elizabeth, Matthew and Olivia Pfohl, Cameron and Casey Swantek, Abigail and Andrew Doyle, Kaitlyn and Celeste Gingerlowski; siblings, Robert Swantek; Gerald Swantek and companion, Ronald Salka; Glenn and wife, Amy Swantek; Nancy Burke and Alice Fecteau; nieces and nephews.

The family would like to thank Dr. Liptock and all the staff at Hematology & Oncology Associates of NEPA PC, Hospice of the Sacred Heart and Dr. Michael Rogan for their kindness and compassion. In addition, the family would like to thank everyone who visited, called and sent cards.



Death Report for December 2021

Chester H Bochnak
David M Mashas
Robert Kelly
Frances Krupnik
Angelo Palermo
Ann Mazarki

Joseph F. Dabkoski
Stanley Grabowski
Stanislawa Kata
Walter Mostek
Richard Osinski
Jan Czabaj

Isabel Card
Waldemar Choromanski
Sallie L. Baginski
Stanley Bonczyk
Genevieve Jezierski
Veronica Sarnowska
Richard A. Mossey, Jr.

Board of Directors: Report of Actions

Report of Actions Taken by the Board of Directors of the PNU during a regular board meeting held December 9, 2021

OPENING

A regular meeting of the Board of Directors of the Polish National Union of America was held on December 9, 2021 at the home office in Scranton, PA. The meeting was opened by CEO Wachna. All board members were present. One member of the Internal Audit Committee was present.

Minutes

The minutes for the regular board meeting held September 9, 2021 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**

STANDARD REPORTS

Standard reports for Spójnia Inc., monthly membership and the third quarter statement were given during this portion of the board meeting. Each report was considered separately with respect to any discussion and questions. Membership Reports and the Third Quarter Statement were distributed to the PNU Board of Directors prior to the meeting. The Spojnia Inc. Report was given verbally. Time was allotted for discussion and questions. At the conclusion of the discussion regarding the Third Quarter Statement CEO Wachna called for a motion to accept the standard reports. **A motion was made and seconded to accept the standard reports. The motion passed.**

CHIEF EXECUTIVE OFFICER'S REPORT

CEO Wachna submitted a written report regarding the activities of the CEO prior to the board meeting. Since the report was submitted CEO Wachna highlighted some points from the report. As a part of the report CEO Wachna announced the start of a promotional program called "Cast A Net" which is designed to assist PNCC Parishes with raising funds as a reward for encouraging new members to join the PNU membership. Details of the program were provided in the report.

Mortgage Department

A report regarding the activity within the mortgage department was given under the CEO's report. There were no delinquencies and no new applications reported. Discussion was held regarding the possibility of the receipt of two parish mortgage applications.

Additional Discussion Under CEO's Report

The board engaged in discussion regarding several items as a part of the CEO's report. A discussion regarding sales reported for 2021 was engaged in with respect to the newly established requirements for distribution of funds associated with Children's Day events, and a discussion was instituted regarding the change in the distribution of Spojnia Sunday stipends. One additional item regarding Spojnia Sunday concerned the revision of the Irene Jugan Award rules and procedures. Discussion was moved to Old Business.

The prior discussion was the last to fall under the CEO's report. A motion was made and seconded to accept the report of the CEO. The motion passed.

CHIEF FINANCIAL OFFICER'S REPORT

Exonerations

There were no exonerations to consider.

Board of Directors: continued

Correspondence

CFO Andrzejewski noted two pieces of correspondence. A thank you was received and a letter was received from District 3 indicating that there had been a change of persons in the position of District Secretary.

Branch Affairs

The board was informed that a request was received from District 10 to approve a temporary appointment of a branch secretary. The Director of District 10 sent correspondence indicating that he had temporarily appointed Reverend Jim Konicki as the Branch Secretary for Branch 140. The appointment was discussed. **Based on the discussion a motion was made and seconded to approve the appointment. The motion passed.**

Personnel and Pandemic Operations

CFO Andrzejewski updated the board with respect to the personnel and the office operations as they relate to pandemic requirements.

Holiday Schedule

A proposed holiday schedule was distributed to the board prior to the meeting for their consideration. The schedule was discussed and it was noted that the new federal holiday was added. **After a short discussion a motion was made and seconded to approve the holiday schedule as presented. The motion passed.**

Pension Plan Termination

CFO Andrzejewski reported that the termination process had begun with preliminary paperwork being sent to the remaining participants. Additional IRS filings have yet to be completed by the pension plan actuary.

Policy Review

The policy review was tabled at the September meeting to allow more time for the board members to read over current policy. With respect to review CFO Andrzejewski suggested that consideration be given to approval of all policy as it currently is written. **After a short discussion a motion was made and seconded to approve of all policies currently in use and as written. The motion passed.**

Membership Dues Program

An update of the results of the Membership Dues Program was given. The board addressed the error in mailing which caused multiple letters to be sent to members having multiple certificates and a question regarding the postage cost difference was raised.

Budget Update

CFO Andrzejewski reported that a budget update for the period ending September 30, 2021 was distributed to the board prior to the meeting. A brief review of the budget update was conducted. The board discussed various line item results.

Budget

By consensus of the board the budget discussion was moved to New Business.

Board Affidavits

Annual board affidavits were distributed to the board members for completion. Members of the board were asked to complete the affidavits and return them to the CFO.

The board affidavits were the last item on the agenda under the CFO's report. A motion was made by and seconded to accept the report. The motion passed.

COMMITTEE REPORTS

Board of Directors continued

Internal Audit Committee (IAC)

CEO Wachna called upon the committee chair to present the results of the required review of the proposed budget for 2022. He reported that a copy of the budget was received by all committee members. All members submitted their comment and approval documents. There were no comments to note and all three members approved of the budget.

Investment Committee

The committee chairman was called upon to give a report from the Investment Committee. He reported that the committee did not meet since the September board meeting. He then noted that there was some investment strategy discussed during the statement review as a part of the Board Liaison Committee meeting. The strategy discussed was also reviewed with the board by the executive officers during the discussion on the Third Quarter Statement.

A recommendation to keep mortgage rates the same for the first quarter of 2022 as they have been set for the fourth quarter of 2021 was made.

The rates are as follows:

- 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.

The board entered into a brief discussion regarding the prospect of receiving mortgage applications from two parishes. No action was taken as a result.

A discussion concerning the annuity rates was introduced. A recommendation to set the annuity rate for the contracts issued after 2012 was proposed by the committee chairman. **At the conclusion of the discussion a motion was made and seconded to set the annuity rate for contracts sold after December 31, 2012 at 2.25%. Contracts sold prior to January 1, 2013 would remain at the minimum contract rate of 3%. The motion passed.**

An additional motion was made and seconded to set the mortgage rates for the first quarter of 2022 as recommended by the Investment Committee Chair.

Spójnia Credit Union

CFO Andrzejewski briefly reviewed the financials with the board.

Fraternal Activities Committee

The committee chairman was called upon to give a report. He noted that a written report and financial statement were distributed prior to the meeting. During the report the chairman reported that former committee member Grace Weaver passed away and was remembered. He then reported that Debbie Bilinski was welcomed as a new committee member. Additional items discussed by the committee included a change in the timing of the Children's Day distribution, the review and approval of a combined fraternal activities document, and future objectives.

Education and Youth Commission

The chairperson of the commission submitted a written report and a financial statement. She reported that the most recent meeting was held on December 8, 2021. The printed report was not discussed in detail

Board of Directors continued

however items in the report were mentioned. The items include action on the part of the commission to recommend higher stipend amounts for the 2021-2022 stipend distribution; cultural item sales in conjunction with fund raising efforts were slower in 2021; and a contact associated with the purchase of Polish pottery items was made.

Board Liaison Committee

The chairman was called on to report regarding the committee activities. He reported that the Committee met via teleconference on December 3, 2021. He indicated that the committee reviewed the Third Quarter Statement; considered changes in the accounting standards and regulations and found that there were none; discussed the concept of leveraging the unrealized gain in the investment portfolio; discussed the effects of the pension plan termination; and developed recommendations for the board to consider.

The recommendations included two which directed the management to explore various actions which would benefit the PNU with improved surplus and maintenance of unrealized gains. The third recommendation was associated with the termination of the pension plan. **Each recommendation was considered separately with a motion and second being made to approve of the recommendation. All motions passed.**

During the Board Liaison Committee report the chairman asked CEO Wachna to call an executive session. An executive session was called. The meeting was reconvened upon completion of discussion with results of the session being reported. No actions in the form of a motion resulted.

Exploratory Subcommittee

There were no meetings held and no report was submitted for consideration.

The Exploratory Committee was the last item under the Committee Reports section. **A motion was made and seconded to accept the committee reports as presented. The motion passed.**

District Reports

The Board noted that reports were received from Districts 1, 3, 4, 5, 6, 7 and 10. No report was received from District 2. It was noted that the Director of District 2 sent an email to the home office indicating that the district was experiencing difficulties with COVID and the potential to meet and organize activities.

As a part of the district report section CEO Wachna reported on a scheduled reorganization meeting for Branch 37. CEO Wachna also reported that Branch 293 has been reactivated with a reorganization meeting to be held in February of 2022.

At the conclusion of the report on the districts' activity a motion was made and seconded to receive the reports of the district directors. The motion passed.

OLD BUSINESS

Irene Jugan Award

CEO Wachna reported that the Irene Jugan Heart and Soul Award was given to Mari Jane Stankowski for the year 2021. She was selected from the nominations made and submitted to the home office.

Discussion about the award qualifiers and selection process was entered into by the board. The discussion was led by Vice President Kathy Nemkovich. Suggestions for change were reviewed with the board. Recommendations for consideration were introduced.

At the conclusion of the discussion a motion was made and seconded to adopt the recommendations

Board of Directors continued

submitted to the Board. The motion passed. Changes will be announced with publicity associated with the award for 2022.

NEW BUSINESS

2022 Budget

Discussion of the budget was postponed from discussion under the CFO report in order to consider possible changes due to implementation of items discussed by the board during the meeting. The proposed budget numbers were reviewed with the board. Major changes were pointed out and reasons given for the changes.

Salary discussion was the last item discussed with respect to the line items in the proposed budget. As a result of the discussion the board reached consensus to change several line items and formalized the changes in the form of three motions.

A motion was made and seconded to reduce line 50 and revise the designation of the line. The motion passed with one abstention.

A motion was made and seconded to approve the proposed raises.. The motion passed.

A motion was made and seconded to accept the budget with the agreed upon changes. The motion passed.

Meeting Dates

Meeting dates for 2022 were discussed. The only date set as a result of the discussion was the December meeting to be held in person.

CLOSING

There was no additional business brought for discussion.

A motion was made and seconded to adjourn the meeting.

The meeting was adjourned by CEO Wachna following a closing prayer.

This concludes the Report of Actions Taken at a regular meeting held December 9, 2021. 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

A photograph of several speckled and blue-dyed Easter eggs, a white daisy flower, and a red branch with green leaves, all arranged on a light-colored surface. The text is overlaid on this image.

**Easter Greetings are \$35.00
and will be printed in the
April Straz**

Order Forms must be returned by March 15, 2022.

Make Checks Payable to:

**Polish National Union of America
1002 Pittston Ave
Scranton, PA 1505**

Parish/Organization: _____

Address: _____

Pastor/Chaplain: _____

Chairman: _____

Vice Chairman: _____

Secretary: _____

Treasurer: _____

Ukrainian Wooden Easter Eggs “Pysanky” for Sale

All Proceeds Benefit
The PNU Education & Youth Commission Stipend Program

Place your order today!
Call 570-344-1513 or 800-724-6352



PRICES

Small Eggs \$5.00 each

Large Egg on Pedestal \$16.00

Large Egg on Plate \$15.00

3 Small Eggs on Plate \$15.00

Shipping Charges May Apply

*Mary Ann Stankowski
PNU Education & Youth Commission
PNU Board of Directors*



Greetings from the Education and Youth Commission of the PNU!

What a year we have all had.... For most of us 2021 was no different than 2020 especially around the holidays. Just as we thought things were getting back to some sort of normalcy our everyday daily activities suddenly were put on hold once more. The holiday get-togethers which were celebrated with our families and friends in the past, seemed a bit different this year as well. Well at least one good thing that came out of this was a vaccine became available to most of us and we can cope much better with the outcome of the ongoing Covid pandemic. The holiday season is a reminder of how much our family and friends mean to us and sharing in that joy brought to us as a reflection of love and spiritual commitment found in each one of our hearts. My favorite part of the holidays is listening to songs that reflect on the joy of the true meaning of the holiday season, for instance "Light of the World" by Lauren Daigle always brings a tear to my eye as I listen to it in the comforts of my home surrounded by all the holiday decorations. This song represents the struggles of Mary and Joseph as they try to find a place to deliver the miracle of Christmas, a baby boy born in a manger, whom we all know and love as our Lord and Savior, Jesus. The simplicity of Joy within our hearts shows us that Christmas is a time to reflect and appreciate the simple things in life and make each day more eventful than the previous. I hope each one of us can listen to this song and hear the words and reflect upon our own lives as being such an important part of survival and dedication. As the song goes, "The world waits for a miracle, the heart longs for a little bit of hope, O Come O Come Emmanuel." May each of us find the hope and keep our prayers alive for all those in need this upcoming year and remember those of us that are no longer here with us but are in spirit within our hearts.

A note to all our college students currently enrolled for the 2021-2022 academic year. Please review the timeline shown on the next page and remember to gather all the information needed to apply for the college stipend available from the Education and Youth Commission of the PNU. Most of you have already completed your first semester in 2021 and now is the time to submit your application found on the website of the PNU. Please remember to submit all necessary documentation along with the signed application and return it to the Home Office address found on the application form. The deadline for all applications must be postmarked by April 15th, 2022, with no exceptions. If you have any questions, please submit your questions either by email to eyc@pnu.org or call 570-341-0986.

Thank you and wishing everyone a joyous New Year.

Stipend Application Timeline

Please note the academic year follows the school year, i.e. 2021/2022

DECEMBER

START PREPARING YOUR APPLICATION PAPERWORK
Download the application from the PNU website,
https://www.pnu.org/index_27.htm

JANUARY – EARLY FEBRUARY GATHER ALL NECESSARY MATERIALS

Class schedules/grades if available

Include information for both fall and spring semesters,

NUMBER OF CREDITS TAKEN FOR EACH
SEMESTER MUST BE NOTED ON APPLICATION

Tuition statement for fall and spring semesters

Complete the entire application and sign

Deadline to submit is April 15th

MAIL THE APPLICATION ALONG WITH ALL THE DOCUMENTATION MENTIONED TO THE
FOLLOWING ADDRESS **POSTMARKED NO LATER THAN APRIL 15TH****

EDUCATION AND YOUTH COMMISSION OF THE PNU
ATTN: MARY ANN STANKOWSKI
1006 PITTSTON AVENUE
SCRANTON, PA 18505

MAY

EDUCATION AND YOUTH COMMISSION COMMITTEE
MEETS TO REVIEW APPLICATIONS

END OF MAY/EARLY JUNE

CHECKS WILL BE DISBURSED TO APPLICANTS

****PLEASE NOTE**

**NO APPLICATION WILL BE ACCEPTED
IF POSTMARKED AFTER
APRIL 15TH OF THAT ACADEMIC CALENDAR YEAR.**

EDUCATION AND YOUTH COMMISSION

Polish National Union of America
Fraternal and Benefit Society
1006 Pittston Avenue
Scranton, PA 18505
Website: www.pnu.org
Email address: EYC@pnu.org



Stipend Application

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

Stipend for the academic year 20____ - 20____ Date _____

Name _____ Date of Birth _____

Address _____

City _____ State _____ Zip _____

Contact Information: Cell phone# _____ Home# _____

Email address: _____

Member of PNU Branch No. _____ District No. _____ Certificate No. _____

Name of College / University: _____

Course/Study Pursued: _____

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

Anticipated/Expected year of Graduation: _____

Indicate status attending: * PART TIME (7-11 credits) * FULL TIME (12 credits and more)

Please attach verification of credits taken for each semester stated below. If the college/university determines part time or full time status differently please provide this paperwork. (i.e. a class schedule showing the number of credits for each class taken)

Fall Semester _____ # of credits completed/earned _____
Spring Semester _____ # of credits completed/earned _____

Tuition Amount _____ per academic year.

Home office Approval/Authorization

Applicant's Signature

PNU Education & Youth Stipend



Stipend Application - continued

In order to process this application in its entirety, please choose from at least one of the following criteria listed below, to show the proper enrollment verification from the College or University.

THE DEADLINE TO SUBMIT ALL APPLICATIONS IS APRIL 15TH, FOR THAT ACADEMIC YEAR. All applications must be either received or postmarked by this date and returned to the address listed on the front of this application.

Please note the name of the institution, applicant's name, as well as the academic year must be stated on these documents in order for them to be considered as proof of enrollment.

- SCHEDULE (and/or) GRADES AND A TUITION STATEMENT FROM EACH SEMESTER, FOR THAT ACADEMIC YEAR.**
Please make sure the number of credits are clearly stated on the schedule for that enrollment year.
- ACADEMIC STATUS (UNOFFICIAL TRANSCRIPT) FROM THE COLLEGE/UNIVERSITY VERIFYING THE ENROLLMENT YEAR, SEMESTER STATUS, AND NUMBER OF CREDITS TAKEN (OR IN PROGRESS). A TUITION STATEMENT FROM EACH SEMESTER SHOULD ALSO BE ATTACHED.**
- ATTENDANCE CERTIFICATION OF REGISTRAR FOR ACADEMIC YEAR.**
A tuition statement from each semester should be attached.
Please fill out the following information below.

This is to certify _____

Enrolled at _____

Address _____

Enrolled in 1st year ____ 2nd year ____ 3rd year ____ 4th year ____

Signature of Registrar _____

(Seal)



THE RICHARD GORECKI SCHOLARSHIP

Administered by the Polish American Congress Charitable Foundation

Qualifications:

1. Applicant must be a citizen of the United States of America and of Polish ancestry.
2. Applicant must be a full time student enrolled as a sophomore, junior, senior or post-graduate in the fall of 2022; in an accredited undergraduate or graduate program at a college or university
3. Have a minimum GPA of 3.0 out of 4.0.
4. Applicant must become a member of their local PAC Division, or if none in their area, then a member thru the National PAC. No exceptions. Copy of PAC membership card or letter from Division President confirming membership is required with application. Please contact PAC National Office for membership information 202-296-6955.

Application:

1. Completion of a PACCF Scholarship application. Applications that are incomplete or have errors will not be accepted and should be one-sided. **Application period is from January 15, 2022 to April 15, 2022.**
2. Submit a resume, including:
 - a. Name and relationship to you of the nearest family member(s) from whom you ascribe your Polish ancestry.
 - b. A description of your academic and career goals.
3. Submit an Official Transcript, including your current and cumulative GPA.
4. Submit a statement of your personal involvement in the community.
5. Include a Photo and signed Photo Release Form

Scholarship Award:

The amount of scholarships will be as determined by the Scholarship Committee, based on available funds.

Educational Benefit: PACCF



The Majer and Lakowski Families Memorial Scholarships

Scholarship Terms:

1. Available for full-time undergraduate and graduate students majoring in engineering or business administration.
2. Recipients must attend a public state university or college.
3. Maximum amount of the scholarship is equal to the annual state-resident (in-state) tuition.
4. Scholarships are renewable annually.
5. Merit and need are taken into consideration.
6. Candidates not selected can reapply annually.
7. Preference will be given to applicants who will be juniors, seniors, or graduate students in the fall term.

To obtain an application, send a request by mail to PACCF, 6645 N. Oliphant Ave. Suite A, Chicago, IL 60631 or an application can be printed from PACCF website at www.paccf.org

**Application, Required Documents, Headshot Photo & Media Release must
be submitted by**

March 15, 2022.

Note:

All scholarship payments will be sent directly to the college or university that the applicant will be attending.

Rev 11/2021

Spojnia Credit Union

1006 Pittston Avenue

Scranton, PA 18505

570-344-1513

In the market for a new car or to repair your home or refinance?

We might have you covered!

We offer homes equity loans, auto loans and so much more with low rates! Check them out today!

If you have any questions or want to learn more information about our great rates please give us a call at 570-344-1513 or email us at info@spojnia.org or visit our website at www.spojniacreditunion.org.

Home Equity Rates

****Not to exceed 85% of the appraised value
minus any first mortgage balance.**

(\$100.00 Application Fee)

Minimum \$20,000.00

3.49% APR—Up to 60 Months (5 Years)

3.625% APR - Up to 84 Months (7 Years)

3.265% APR - Up to 120 Months (10 Years)

3.75% APR—Up to 180 Months (15 Years)

**** If we are the first lien on your home equity
you will receive a discount on your home
equity of 0.50% off your APR.**

APR- Annual Percentage Rate

New and Used Auto Rates

Maximum \$50,000.00

New Auto Loan Rates

2.49% APR— Up to 36 Months (3 Years)

2.69% APR - Up to 48 Months (4 Years)

2.79% APR—Up to 60 Months (5 Years)

2.89% APR—Up to 72 Months (6 Years)

Used Auto Loans

2.54% APR—Up to 36 Months (3 Years)

2.74% APR—Up to 48 Months (4 Years)

3.04% APR—Up to 60 Months (5 Years)

3.24% APR—Up to 72 Months (6 Years)

**** Our used vehicles are only for vehicles 2017 and up.**



Spojnia Credit Union's

Annual Meeting

Saturday

March 26, 2022

Starting at 10:30 AM Doors Open at 10:00 AM

1006 Pittston Avenue

Lower Level

Scranton, PA

Coffee and light refreshments will be available.

Lunch will follow after the meeting:

RSVP 570-344-1513 by Friday March 25,2022

A great opportunity to review the past year, see what the future holds and time to meet your board of directors, committee members, and staff!