



## 2021 Heart & Soul Award

Happy Spojnia Sunday!!!

The Polish National Union of America is excited to announce the winner of the Third Annual Heart and Soul Award. This year the winner is Mari Jane Stankowski. The Officers and Board of Directors wish to congratulate you on this award. The Pom Poms are in the mail!!!!



*Mari Jane Stankowski*

## PNU Welcomes New Staff Member



The PNU welcomes Ashley Oset as the new Insurance Claims Processor to the Home Office. "I am very excited to be a part of the team and start a new chapter of my life." Ashley graduated as a Certified Medical Assistant in 2012, but never found herself working in the medical field and always loved working in an office environment, which led her to having many years of experience as an Administrative Assistant. "I look forward to learning everything I can about the PNU and hope that I can bring some of my qualities to the office as well."

## Annual Dues Mailing

During the 30th General Convention of the Polish National Union, various streams of revenue were discussed and programs were considered which would help to grow the society and cover the cost of the many fraternal benefits offered to the membership. One of the proposals considered is the Membership Dues Program. The program is based on the contribution of dues in the amount of \$12 per member of the PNU to the PNU's treasury which would in turn be re-distributed by the board of directors to support the many benefits made available. As a result of the deliberations held during the convention, a directive was issued to the board of directors to implement the dues program.

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**Dwumiesięcznik Organ Wychodzi bez  
przerwy od 124 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

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**PNU Executive Management:** Martin Wachna, Jr., Chief Executive Officer executive01@pnu.org  
John C. Andrzejewski III, Chief Operating Officer executive02@pnu.org  
Kathryn Nemkovich, Vice President

**Board of Directors:** Most Rev. Anthony A. Mikovsky, Very Rev. Robert Nemkovich, Jr.,  
Mari Jan 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, 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 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 Snizek	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 1002 Pittston Avenue - Scranton, PA 18505  
www.spojniacreditunion.org info@spojnia.org  
Sandy Reed, SCU Manager x308 Pricilla Hernandez, SCU Assist. Manager x 302  
Catherine Villa, MSR x306

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

## Stipend Application Timeline

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

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### DECEMBER

START PREPARING YOUR APPLICATION PAPERWORK

Download the application from the PNU website,  
[https://www.pnu.org/index\\_27.htm](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 15<sup>th</sup>

MAIL THE APPLICATION ALONG WITH ALL THE DOCUMENTATION MENTIONED TO THE  
FOLLOWING ADDRESS **POSTMARKED NO LATER THAN APRIL 15<sup>TH</sup>\*\***

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 15<sup>TH</sup> 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](http://www.pnu.org)  
Email address: [EYC@pnu.org](mailto: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: 1<sup>st</sup> year \_\_\_\_ 2<sup>nd</sup> year \_\_\_\_ 3<sup>rd</sup> year \_\_\_\_ 4<sup>th</sup> 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





### 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 15<sup>TH</sup>, 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 1<sup>st</sup> year \_\_\_\_\_ 2<sup>nd</sup> year \_\_\_\_\_ 3<sup>rd</sup> year \_\_\_\_\_ 4<sup>th</sup> year \_\_\_\_\_

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

(Seal)

# Fraternal Activities Committee

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## Meeting Minutes – August 23, 2021

The meeting was called to order by the chairman, Michael R. Mietlicki, at 7:05 p.m. Michael R. Mietlicki led the opening prayer.

The following members were present: Henrietta Kleckner, George Urciuoli and Michael R. Mietlicki.

**Proposed Agenda** - The proposed meeting agenda was not amended.

**Minutes from the Previous Meeting** - The minutes from the May 2021 meeting were accepted as presented on a motion from Henrietta Kleckner. It was seconded by George Urciuoli and passed unanimously.

The email request from District 1 to transfer the Children's Day Distribution from District 8 to District 1 for 2021 was unanimously approved by the FAC members via email. That action was acknowledged during the meeting and recorded in these minutes.

**Financial Report** - The financial report as of July 31, 2021, was reviewed and accepted on a motion of George Urciuoli. It was seconded by Henrietta Kleckner and passed unanimously.

**Grace Weaver Replacement** - The committee awaits the appointment by Prime Bishop Mikovsky.

**Requests for Support** - There were no requests for support.

**2021 Children's Day Distribution to Districts** - The committee reviewed and approved the distribution report provided by the home office. As was previously agreed and reported, District 8 distribution was transferred to District 1 for 2021. The 2021 disbursement was \$660 representing 391 children. During discussion, two questions arose. First, when is the number of children determined, July or at the beginning of the year in January or another time? Second, when is the distribution made to each district? It is believed the monies are sent to the districts in September. It might be more beneficial if the districts received the monies in the spring or early summer prior to scheduled children / family activities. **Action:** Michael Mietlicki will follow up with the PNU CFO for clarification on these questions.

**Children's Day Distribution** - The committee continued its discussion on the proposal that included the following scaled monetary distribution to districts based on a district's annual sales goal attainment.

Sales Goal Attained	Proposed District Distribution
0 to 49%	\$2 per child
50% to 99%	\$3 per child
100% Plus	\$5 per child

Following discussion, the proposal was accepted on a motion of Henrietta Kleckner. It was seconded by George Urciuoli and passed unanimously.

**Fraternal Activities Document** - The committee discussed what constituted a fraternal activity and if activities not listed in the document might qualify for assistance. **Action:** Michael Mietlicki will update the Fraternal Activities Document to address potential questions regarding fraternal activities.

**FAC Report to the PNU BOD** - Michael R. Mietlicki shared with the committee the report he submitted to the PNU BOD for the second quarter of 2021.

**New Business** - There was no new business.

**CEO Remarks** - The CEO was not present at the meeting.

**Next Meeting** - The next meeting will take place Monday, November 15 at 7 p.m. via phone conference. The meeting adjourned at 7:20 p.m.

Minutes submitted by  
Michael R. Mietlicki

# Spojnia Inc. Committee

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## BOARD OF DIRECTORS MEETING MINUTES

Prime Bishop Anthony Mikovsky, July 6<sup>th</sup> meeting of the Spojnia, Inc. Board of Directors called to order at 3:55 p.m at the Bishop Hodur Retreat and Recreation Center. Prime Bishop Anthony Mikovsky offered invocation. Present on the call were: Mari Jane Stankowski, Paul Gorgol, Michael Mietlicki, Stacey Shrive, Dave Petrosky. Absent: Martin Wachna

**MINUTES:** Minutes were reviewed. A motion was made , and seconded Shrive to accept the minutes with the correct spelling of Koziol name. Motion passed unanimously.

**FINANCIALS:** Prime Bishop reported that we received funds from Mr. Bagnick for the hay. Currently this is not a separate line item in the reports we receive. This will be corrected going forward. The issue of bale sizes is an issue we need to discuss with Mr. Bagnick. A motion was made, and seconded to send a letter review our lease as to how we refer to bales. Motion passed unanimously.

**PROPERTIES:** We are still searching for a company that can do an inspection of the house. This hasn't been done is many years. The board is looking to stave off any potential issues. Happy Trails has not paid the onr month of back rent. Interest is being charges. The coffee bar and water station have been installed at the Retreat. AED units have also been installed. The pool table, ping pong table and other games have been moved to the old pavilion. The permit has expired for the construction of the garage. After some discussion, a motion was made , and seconded by to consider moving the garage across the street where it was originally planned. Motion passed unanimously.

At this point, we started a brainstorming session as to our future vision for the property. Paul Kaspriskie joined our meeting to discuss some of the options we are considering as well as ongoing projects. Items that were discussed include but not limited to dining hall and kitchen upgrade. Old pavilion usage and replacement of doors and windows.

A motion to adjourn was made .

Respectfully submitted,  
Mari Jane Stankowski - Secretary, Spojnia, Inc.

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Bishop Hodur Retreat & Recreation Center 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 we 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. Special rates available for members of the PNU and PNCC. For details, contact Stacey Shrive [BHRRC@spojniainc.org](mailto:BHRRC@spojniainc.org) or 570-488-5686



***Julie Andrzejewski - Director, District 1***

**Polish National Union of America  
District 1 Quarterly Meeting  
June 8, 2021**

On Tuesday, June 8, 2021, District 1 held their second quarterly meeting for the 2021 year. The meeting was held as a phone conference due to the Covid-19 pandemic. At 7:00PM, District Director Julie Andrzejewski called the meeting to order. Director Andrzejewski then called upon Reverend Carmen Bolock for the invocation.

**Secretary's Report:** Attendance: District Secretary Jessica Moser reported that there were 11 Delegates representing 5 branches present. Secretary Moser then read the minutes from the previous meeting. Director Andrzejewski asked if there were any corrections or errors and there were none noted. A motion was made by Reverend Carmen Bolock and seconded by PNU Board Director Mari Jane Stankowski, to accept the minutes as read. Director Andrzejewski called for a vote. Motion passed unanimously.

**Treasurer's Report:** Treasurer Patricia Bolock gave the financial report from March 4, 2021 to June 8, 2021. A motion was made by Board Director Stankowski, and seconded by Branch Secretary Dorothy Andrzejewski to accept the treasurer's report. Director Andrzejewski called for a vote. Motion passed unanimously.

**Training: A Baby is Born:** Director Andrzejewski proceeded into training to discuss the Newborn benefit program offered by the PNU. This benefit is available for member's newborn children from day 8 of life to 6 months. It is a \$1,000 benefit. The PNU will also guarantee the issuance of a \$1,000 Single premium certificate for children who are found to be uninsurable. This is a great way to cover any newborns as you never know what may happen. It is also a good opportunity to open the door for discussion for further policies with the parents. You can find more information on the program on page 10 of your rate manual.

**Old Business: District 1 and 8 Membership contest:** Branch Secretary Andrzejewski sold an additional \$5,000 policy. Her current score is at 40 Points. As a reminder there are sales going through the home office so try to talk to your members so they can go to the secretaries. **Family's Day at Bishop Hodur Retreat and Recreation Center:** Director Andrzejewski continued into old business opening with the discussion into pricing for our Family Day at Bishop Hodur Retreat and Recreation Center. The cost will be broken down as follows: \$5.00 per member child, \$10.00 for adult members, \$8.00 for non-member children and \$12.00 for non-member adults. Reverend Bolock made a motion to accept the pricing, seconded by Board Director Stankowski. Motion passed unanimously. Pizza from the Waymart Hotel, along with a dessert of cupcakes from Cwikla's Bakery, with possible fruit salad or chips as a snack was decided as the meal. The hours of the event were then discussed as 10:00AM-4:00PM. The pool will be opened from 11:00AM – 3:00PM. Hayrides will be around 10:30AM. Treasurer Bolock mentioned a face painter that may be able to come up for a short time. Treasurer Bolock will be in touch to find out pricing. The face painting would run from 3:00PM – 4:00PM tentative. Other activities outside of the hayride and pool are volleyball nets, playground, basketball courts, ping pong, possibly a pool table and any other game we want. There is also a big field with a baseball cage in case kids want to play kickball or we can even have races, per Board Director Stankowski. In the event of rain, Board Director Stankowski mentioned there is AV equipment, so we could do a movie. If there is rain, a small cash refund would be provided at the door for those who made the reservations for the event to reimburse outdoor activities. Patricia Evanchyk continued discussion into advertisement. It was decided that advertisement will be the postcards, Straz, and bulletins to the parishes. Secretaries can also reach out to people they know. Anyone who is a member can also reach out and bring a guest. **Annuity Promotion:** To finish up Old business Director Andrzejewski reported the Annuity promotion at the PNU has been extended until September 30, 2021. That is a 2.25% guaranteed interest rate for the 1<sup>st</sup> year for new money deposits from \$5,000 - \$24,999. After the first year the interest rate goes to the normal rate of interest. Any new money over \$25,000 would have a 2.5% interest rate for 2 years, then be a 2% on the 3<sup>rd</sup> year before dropping down to the current rate on the 4<sup>th</sup> year.



## District 1: Lackawanna County, PA

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**New Business:** **Branch Secretary Reports:** Vice Director Joan Scheuneman had nothing new to report. Branch Secretary Andrzejewski is working on an annuity but otherwise has nothing to report. **Ideas to Promote the PNU:** None this time. **Panera Bread fundraising:** Director Andrzejewski brought up a possible fundraising idea for Panera Bread. The district would set up a date and a time, we would send fliers to our members, and then when people come in and present the flier, the district would receive 20% of the purchase after \$100.00 earned in sales. It can be through drive through or dine in. Everyone agreed this sounds like a good idea. We will revisit when more information is obtained. Director Andrzejewski continued in asking if we wanted to do another Texas Roadhouse fundraiser. Patricia Evanchyk suggested we do another raffle, but instead of a couple days, do a couple of weeks so we can get more people to join in the raffle. Patricia then continued that instead of doing tickets, we provide an order form which shows the basket, and they can put how many tickets they want in each, and then one of the delegates for the district puts the tickets in for the drawing. Both ideas will be discussed further at our next meeting.

**Home Office Update:** CFO John Andrzejewski III started the update by saying at this point in time there isn't too much that has happened. Spojnia Credit Union is going to be transitioning two new credit union employees, so there will be new faces in the office soon. Tomorrow on June 9, 2021 the PNU will be having a board meeting. Lastly, Fraternal Activities is discussing a new scale for Children's Day for distribution of funds.

### **Calendar of Events:**

**St. Mary's:** 8/28/2021 – Fall Yard sale

**St. Stanislaus:** Flea Market the first weekend in August

**Holy Mother of Sorrows:** 7/17 – Annual Open Pit Chicken Barbeque – take out only

**National Church Center:** 6/17- 6/19 – Men's Retreat at Bishop Hodur Retreat Center

The next meeting will be held at 7:00PM on Thursday September 2, 2021 at St. Mary's located in Duryea, PA. Future meetings have been set as follows: **December Meeting and District 1 Christmas Party:** Set for December 7, 2021 at 6:00PM at St. Stanislaus Cathedral in Scranton, PA. A motion to adjourn was made by Reverend Bolock. Meeting adjourned at 8:11PM.

Respectfully submitted, Jessica E. Moser - Secretary

## PNU CFO Speech to Congregation: St. Stanislaus Cathedral

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*Speech presented on Spojnia Sunday, September 26, 2021 prior to 8 a.m. and 9:30 a.m. Holy Mass*

The PNU also known as Spojnia was organized and founded in 1908 during a meeting held in the Parish with many of our forefathers participating in the meeting and helping with the organization.

One of the main values that the early organizers built upon is the teachings of CHRIST as they relate to loving one another as yourself. This also translates to the moral obligation that we have to care each other as if they were our brothers and sisters. Because of this early in our history members gathered together to assist one another both financially and socially during times of need. Especially when a death occurred.

The PNU represents the organization of that assistance, and it is because of the dedication of members from parishes throughout the PNCC the PNU has been able to grow; lending itself to assist more and more members through the years.

One of the main objectives spelled out in the PNU Constitution and Bylaws is that the PNU is to assist the PNCC with her many Christian endeavors. It is because of this objective that the parish has been the benefactor of support from the PNU for various projects and occasions over the years.

During 2020 efforts to recruit members to the PNU were subdued as a result of the Pandemic. During 2021 the PNU has stepped up membership recruitment with two open enrollment programs and an opportunity for our parishes which will be launched in January of 2022. The enrollment programs are the Peace of Mind Program for those age 40 to 70 and the A time to Prepare Program for those who are age 1 to 39.

*Continued on page 10*

## PNU CFO Speech continued

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Brochures with your bulletins highlight the concept of having a bucket list. Within the brochure there are a number of benefits in addition to the life insurance benefits offered which can help you achieve some of your bucket list goals. I encourage you to take a look at it to see the many benefits offered which can help you with your bucket list. A new addition to the benefits will be the PNU Travel Club scheduled to be launched in January of 2022.

With this announcement I encourage all to join the PNU. Membership is available through our Social Membership Program as well as the various life insurance benefit programs.

Before finishing today, I have been asked by our CEO, Martin Wachna to make a very special announcement. As you know the PNU has established a special award in honor of our past CEO †Irene Jugan who passed away while in in office. This year it is my privilege to announce that one of the members of our parish has been choose for the award. Congratulations goes out to Mary Jane Stankowski the 2021 recipient of the Irene Jugan Heart and Soul award.

As I close for today, I invite all of you to stay for coffee and snacks sponsored by District 1 of the PNU. Any questions you may have about the benefits we have to offer can be answered at that time.

I thank you for your time today and May God Bless you all for the many good things you do in HIS name.

John Andrzejewski  
CFO/Secretary - Polish National Union of America

## District 1: Annual Christmas Party

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### **District 1 PNU Annual Christmas Party & Quarterly Meeting**

**Tuesday, December 7, 2021 at 6:00 pm**

**St. Stanislaus Cathedral Parish Hall  
529 East Locust Street - Scranton, PA**

**Cost: \$15 per person**

Events in addition to the buffet dinner include  
a Raffle, Christmas Carol sing-along, as well as our District Quarterly Meeting.

**For reservations contact Julie Andrzejewski 570-842-1603  
by November 30, 2021**

Payment for the dinner is also requested by this date.

**All District 1 members and their families are welcome  
to attend this evening of holiday fun and fellowship.**

### *Maryann Zarek - Director, District 3*



#### **PNU District 3 Meeting: May 25, 2021**

PNU District 3 held a Zoom meeting on May 25, 2021. There were 10 people on the call. Bishop Paul opened the meeting with a prayer. Minutes from the previous meeting were emailed to the members. Eric Nemkovich made a motion to accept, second by Michael Zarek. Eric Nemkovich presented the financial report. Nancy Riley made a motion to accept, second by Thomas Zarek.

Janice Dzialo is resigning as Recording Secretary and Maryann Zarek asked for a motion to have Brenda Richard step in as Recording Secretary. Eric Nemkovich made a motion to name Brenda Richard as the new Recording Secretary, second by Karen Sobiechowski.

Maryann Zarek gave the Director's report. Maryann received another list of bad addresses from the home office. Maryann hand delivered the corrections directly to John at the home office. Maryann asked Fr. Sr. Rob to check on the status of this endeavor. Maryann compiled her District 3 report for the Diocesan Council and has sent it off to Bishop for their upcoming meeting. Maryann thanked Fr. Sr. Rob for all that he does for District 3.

District 3 has offered to pay for the pizza for the upcoming Acolyte Retreat to be held at Blessed Trinity in Fall River, MA.

The Thanksgiving raffle will be held again this year with four prizes to be given out. Brenda Richard, Thomas Zarek, Bishop Paul, Michael Zarek, Nancy Riley and Fr. Sr. Rob will donate towards the raffle prizes.

Fr. Sr. Rob would like the board to consider bringing back Children's Day. This will be discussed at the next meeting.

The next meeting will be held via Zoom on Tuesday, August 17, 2021 at 7:00 p.m. Eric Nemkovich made a motion to adjourn the meeting, second by Nancy Riley. Fr. Sr. Rob offered the closing prayer.

Respectfully submitted, Brenda Richard - Recording Secretary

#### **PNU District 3 Meeting: August 17, 2021**

PNU District 3 held a Zoom meeting on August 17, 2021. There were 7 people on the call. Bishop Paul opened the meeting with a prayer. Minutes from the previous meeting were emailed to the members. Fr. Sr. Rob Nemkovich made a motion to accept, second by Thomas Zarek. Fr. Sr. Rob Nemkovich presented the financial report for Eric Nemkovich. Fr. Sr. Rob presented the thank you card from the parish and a receipt for the pizza from the Acolyte Retreat, which Fr. Sr. Rob thanked District 3 for their support. Brenda Richard made a motion to accept, second by Michael Zarek.

MaryAnn Zarek gave the District Director's report. Spojnia Sunday will be on September 26th. Maryann will be sending out correspondence to the parishes in the district to be sure each participates. The Thanksgiving raffle will be held Sunday, November 21st. The drawing will start in September. The drawing will be one \$50 prize and three 25 prizes. Maryann thanked Fr. Sr. Rob for everything he does for District 3.

Discussion turned to Children's Day and it was mentioned that a hockey game be held in January-February of 2022. Bishop suggested having two events; one for the eastern part and one for the south west-central area. The children who have policies with the PNU would be paid for from District 3 and adults would cover their own expenses. Discussion to finalize these events will be held at our next meeting.

The next meeting will be held via Zoom on Tuesday, November 22, 2021 at 7:00PM. Brenda Richard made a motion to adjourn the meeting, second by Fr. Sr. Joe Krusinski. Fr. Sr. Rob offered the closing prayer. Meeting adjourned at 7:30PM.

Respectfully submitted Brenda Richard - Recording Secretary

## District 3: New England

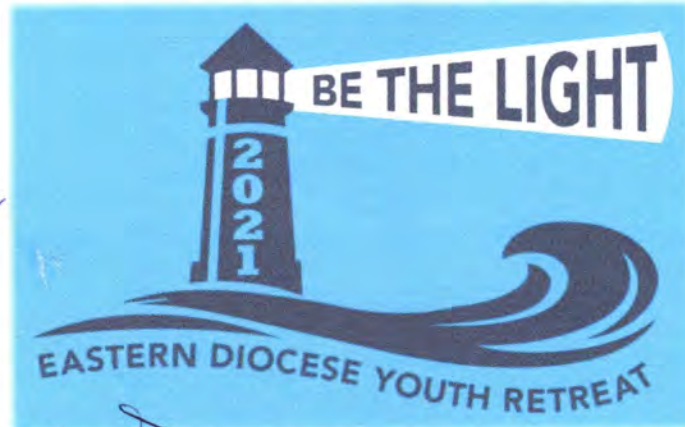
48th Annual Eastern Diocese Youth Retreat - August 23-25, 2021



Dear PNU District 3,

Thank you so much for your support of our 2021 Eastern Diocese Youth Retreat. It was very generous of you and much appreciated to provide the Ice Cream Sunday Social, Pizza Party and Bowling.

May God bless you all!



*Handwritten signatures and names:*

- Patricia Wob
- Zach
- Julia
- King sle
- Bishop Paul
- Emmery
- Joanne
- Subdeacon Justin
- Lyssa
- Backe
- Logan
- Maks
- Bunda
- Adriana
- Perlen
- Sara
- Haylana
- Gaby
- Maya
- Kenny
- Louis
- Fr. Sn. Bob
- True
- MoLean
- MAT
- Aidan
- Shirley
- Connor
- Quinn
- Roddy
- Donkember
- Lisa Vasas

**DISCIPLESHIP**

2021 PNCC

**EASTERN DIOCESE YOUTH RETREAT**

BLESSED TRINITY PARISH - FALL RIVER, MA



## District 3: New England

August 30, 2021

RE: District 3 PNU Thanksgiving Raffle and Request for Your Support of our Youth

Dear Members and Friends of PNU District 3:

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 an Ice Cream Sundae Social, Pizza Party and Bowling Trip for the youth attending the diocesan youth retreat. This cost \$492 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.

The Thanksgiving Raffle will take place on Sunday, November 21, 2021 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, Fr. Sr. Rob Nemkovich

<b>Name</b>
_____
<b>Address</b>
_____
_____
<b>Phone</b>
_____

### District 3 Polish National Union 2021 Thanksgiving Raffle



1 - \$50.00 & 2 - \$25.00 cash prizes  
Drawing Sunday, Nov. 21<sup>st</sup>

Donation - \$2.00 each; 3 for \$5.00; 7 for \$10.00

<b>Name</b>
_____
<b>Address</b>
_____
_____
<b>Phone</b>
_____

### District 3 Polish National Union 2021 Thanksgiving Raffle



1 - \$50.00 & 2 - \$25.00 cash prizes  
Drawing Sunday, Nov. 21<sup>st</sup>

Donation - \$2.00 each; 3 for \$5.00; 7 for \$10.00



***Beverly Basinski - Director, District 4***

**PNU District 4 Quarterly Meeting: Saturday, June 5, 2021**

The PNU District 4 post Covid and re-acquaintance meeting was held on Saturday, June 5, 2021 at 4:00 p.m. in the Bishop Peplowski Center, Lancaster, N.Y. Five members were in attendance.

District Director, Beverly Basinski, called the meeting to order and Bishop John Mack gave the invocation and offering prayer for recently deceased members: Emily Nizinkiewicz, Helen Rohloff, Lottie Ratajczak and Eleanore Bork.

Sharon Pawlowski, Secretary, read the minutes from November 10, 2019. Motion to accept minutes from 11/10/19, with correction, was made by Christina Giczowski and seconded by James Pawlowski. Motion carried.

Correspondence: Thank you card from Trinity Food Pantry Board for the generous \$350.00 Thanksgiving raffle donation in 2019.

Treasurer's Report: Viola Przybylski stepped down as treasurer and handed in all books. Beverly Basinski did an audit reconciliation of the account. Beverly did a spread sheet and balances with bank statement as of 4/30/21. All present members looked over the spread sheet and approved. Motion to accept the treasurer's report was made by James Pawlowski and seconded by Christina Giczowski. Motion carried.

Old Business: Beverly Basinski met at Holy Trinity Parish in Woodlawn, NY on 11/17/19 with twelve parishioners present and gained one social member.

New Business: Viola Przybylski submitted her retirement/resignation as Branch 79 Secretary to the Home Office effective December 1, 2021. Her resignation was accepted by the PNU Board and Sharon Pawlowski was appointed interim Branch 79 Secretary. If membership has no objections, Sharon Pawlowski will be confirmed Branch 79 Secretary at this meeting. All members were in favor, no objections. Hopefully training for Sharon will be scheduled later this year. TBA

Members in attendance were advised of the 2021 District Sales Goals as set by the Home Office. There was no change from the 2020 goals. PNU 2021 goals for all Districts: Minimum Insurance sales goal-\$125,000; Preferred Insurance sales goal-\$250,000; Annuity sales goal-\$31,250 and Social Membership goal-\$300.

- Details about the PNU Members Travel Club (NO fee)-Special rates for Travel. TBA
- Home Office is proposing a Sales contest for 2021.
- As of January 2021 insurance premiums have increased and certificate fee is \$60.00
- Annuity program is extended through September 30, 2021.
- Motion to donate \$250.00 each to Texas and Minneapolis parishes was made by Christina Giczowski and seconded by James Pawlowski. Motion carried.
- Upcoming event: Possible Spirit of Buffalo trip—TBD
- Ideas for fundraisers—table until fall because of Covid.

Next meeting—September 26, 2021 at 10:15 a.m. We will celebrate Spojnia Sunday at the Saturday Mass, 9/25/21, 5 p.m. and Sunday Mass, 9/26/21, 9 a.m. If Coffee Hour resumes at HMRC, the District will sponsor the Coffee Hour on Spojnia Sunday.

Next year—Election of officers for 2022. Think about running for Office. No one appeared interested. If low attendance, low participation and lack of interest in conducting District 4 business and activities continues, we may have to consider dissolving District 4. If so, branches would get transferred to the Home Office in Scranton.

Motion to adjourn the meeting at 4:40 p.m. was made by James Pawlowski, seconded by Christina Giczowski and the motion carried. Closing prayer by Bishop John Mack

Respectfully submitted, Sharon Pawlowski - Recording Secretary

### *Melissa Snee - Director, District 5*



#### **PNU District 5 Quarterly Meeting – July 25, 2021 – Teleconference**

Attendance – Fr Bruce Sleczkowski, Marian Sleczkowski, Henrietta Kleckner, Terry Kleckner, Melissa Snee, MaryAnn Kiska, Michael Wisniewski, Barbara Wisniewski, Paulette Beluinas, Brent Adler and Rosalie Clark.

Meeting opened at 7:03pm by Melissa Snee. Fr Bruce Sleczkowski offered prayer.

**Minutes** – Marian Sleczkowski read the minutes for the April 18th meeting. Paulette Beluinas made a motion to accept the minutes, seconded by Rosalie Clark. Motion passed.

**Financial Report** – Henrietta Kleckner presented the Financial Report for the quarter ending Jun 30, 2021. Rosalie Clark motioned to accept financial report, seconded by Brent Adler. Motion passed.

**Correspondence** – No correspondence.

**Old Business** – Request for list of bad names and addresses for branches to the Home Office. John Andrzejewski will work with Jessica on setting that up.

The Annuity Program is still running through September 30, 2021.

**New Business** – The annuity promotion has been extended through September 30, 2021.

The new programs that will start September 1 are:

1 – Ages 40-70 – Peace of Mind – No medical, 5-pay life for \$7,500 and \$15,000 policies

2 – Ages 1-39 – Time to Prepare – no medical, use non-smoking rates – 10-pay life, \$5,000, \$10,000 and \$15,000 policies

There will be a \$30 finder's fee paid, policies must be written by the Home Office.

A question was asked as to how long before a claim can be made. Melissa will check on this.

The Education & Youth Commission is appealing for donations toward the stipends.

Spojnia Sunday is September 26. Branch Secretaries are to put together presentations and Melissa will forward any information she receives from the Home Office.

Fraternal activities – The FAC has challenged all Districts to do community activities.

Family Outing – Discussed various options – Miniature Golf, bowling party, Wild Things game, pumpkin patch.

Marian Sleczkowski made a motion that we increase our bi-annual charitable donation of \$100 to be done EVERY quarter, seconded by Rosalie Clark, motion passed. Maryann Kiska made a motion to send the 3<sup>rd</sup> quarter donation to the Education & Youth Commission and 4<sup>th</sup> quarter donation to the Clergy Pension Fund, seconded by Paulette Beluinas. Motion passed.

**Next Meeting:** Next meeting will be October 16, 2021 hosted by Holy Family Parish. We will have a “Welcome Back Dinner”. We will use e-vites for those online and letters to all others. We will require an RSVP by October 8, 2021 to be able to properly plan for the dinner.

Terry Kleckner made a motion to close meeting, seconded by Brent Adler, motion passed. Having no further business to discuss, Melissa Snee closed the meeting at 8:17pm.

Fr. Bruce Sleczkowski offered closing prayer.

Respectfully submitted, Marian E. Sleczkowski - Recording Secretary

PNU Branch 132 welcomes newest member Brynlee Adora Baldelli, daughter of Elizabeth Contrella Baldelli and Nicco Baldelli.

Thank you to Grandparents Robert and Gloria Contrella for continuing their support of the PNU and investing in Brynlee's future. She joins her brother Braxon as fourth generation members.

Henrietta Kleckner  
Fraternal Secretary, Branch 132



## Our Lady of Mt. Carmel PNCC Celebrates 25th Anniversary

September 11, 2021 is a day of remembrance throughout the United States. This special day took on an additional meaning for the parishioners of The Our Lady of Mt Carmel Parish in Lilly, PA as they marked their 25<sup>th</sup> Anniversary.

This occasion was marked by Mass of thanksgiving and fellowship in the parish pavilion afterwards. The mass was celebrated by the Right Reverend John Mack, Ordinary of the Buffalo Pittsburgh Diocese. The Most Reverend Anthony Mikovsky was also in attendance. During Mass, Right Reverend Mack blessed a new sacrificial altar, a new altar side dedicated to Our Lady of Mt Carmel and restorations to the Sanctuary.

The participants gathered under the parish pavilion for their anniversary banquet and remarks regarding the past 25 years. CFO/Secretary Andrzejewski was called upon for remarks. During his remarks he noted that the PNU was given the privilege of working with the parish to accomplish the construction of their rectory among the many benefits available through the PNU. He also emphasized that one of the objectives of the PNU with the Constitution and Bylaws is to cooperate with the PNCC in her many fields of Christian Endeavor.

The program closed at dusk with discussion of the future plans for the parish along with words of encouragement from Reverend Scott Lill, Pastor and prayer lead by Very Reverend John Renciewicz.

### PEACE OF MIND

Ditch your term insurance and celebrate living longer!  
Members ages 40-70 can enjoy:

- Guaranteed Issue 5 Pay Life Insurance
- Select either \$7,500 or \$15,000 of coverage
- Premiums paid annually - Coverage is for life

**Enroll September 1st, 2021 - December 31st, 2021**

A 55 year old female will pay only \$146.45 monthly for a \$15,000 policy

 Find us on Facebook

[www.pnu.org](http://www.pnu.org)

[info@pnu.org](mailto:info@pnu.org)

Contact the Home Office, your District Director, or Branch Secretary today!



### *Christine Wachna - Director, District 6*



#### **PNU District 6 Quarterly Meeting – August 19, 2021 – Teleconference**

The meeting was called to order by Vice Director Very Rev. John P. Kowalczyk at 6:37 p.m. The Invocation was pronounced by Very Rev. John P. Kowalczyk.

District Vice Director Very Rev. John P. Kowalczyk called the Roll: **Present:** Very Rev. John P. Kowalczyk; Catherine Kowalczyk; Christina Danielkiewicz; Robert Maycan. Guest at meeting was Martin H. Wachna, PNU CEO. **Excused Absence:** Christine Wachna, Rt. Rev. Jarosław Rafalko, Rev. David Rowinski. **Absent:** Walter Cegelka; Teri Heath; Dian Maycan; Judith Palacios; June Wyant;.

The **Amended Agenda**, adding an item to New Business was accepted upon motion made by Robert Maycan, and seconded by Catherine Kowalczyk. Motion carried. The **Minutes** from the May 13, 2021 meeting were accepted as presented upon motion made by Catherine Kowalczyk and seconded by Robert Maycan. Motion carried.

The **Financial Report** for the 2<sup>nd</sup> quarter was given by Catherine Kowalczyk. Upon motion made by Robert Maycan and seconded by Christina Danielkiewicz, the financial report was accepted, subject to audit. Motion carried.

**New Business** Martin H. Wachna, Jr. spoke on **two new programs** for the PNU, both effective September 1, 2021. **Peace of Mind** for Ages 40-70. Amounts would be \$5k, \$10k and \$15k in the 5 and 10 Pay Life Certificates. There would be a risk assessment and due diligence performed before acceptance. **Time to Prepare** for Ages 1-39. Amounts would be \$15k and \$30k in the 10 and 20 Pay Life Certificates. This would be an “open enrollment”.

Update on **Br. 293** in Chicago. CEO Wachna was asked by the Board to approach someone within the District to ask to serve as the Interim Secretary with follow up with the District Director and schedule a reorganizational meeting. Christina Danielkiewicz was approached and agreed to serve as Br. 293 secretary. CEO Wachna will present her name at the September 9, 2021 Board meeting for approval. CEO Wachna also stated that all active branches within District 6 have secretaries.

It was reported that District 6 made goal in 2020 and on its way to making goal in 2021.

CEO Wachna stated that any time we do an activity or function would qualify as a **Fraternal Activity**. At such activity or function, photos should be taken and submitted to the Straż. In that regard, Br. 295 and 293 will co-sponsor a One Hot Meal. It will take place on Thursday, September 16, 2021 at St. Michael the Archangel Parish, Cedar Lake, Indiana. Anyone interested in helping can contact Very Rev. John P. Kowalczyk, Catherine Kowalczyk or Christina Danielkiewicz.

#### **Branch Secretary Reports:**

**Br. 295** – Catherine Kowalczyk: Cathy reported that she is waiting on an Annuity. This program ends in September.

**Br. 362** – Walter Cegelka. Walter was not present for the meeting so there was no report.

**Br. 37** – Rev. David Rowinski was unable to join the meeting so there was no report.

**Family Night** – Very Rev. John P. Kowalczyk reported that the District will be attending Opening Night for the Chicago Wolves hockey team. They will play against the Rockford Ice Hogs. The date is **October 16, 2021**. The cost is the same as last year: \$30 per adult; \$30 for non-member youth; and PNU youth are free. The District has reserved 40 tickets. There will be no meal prior to the hockey game. Reservation deadline is September 26, 2021. Contact District Director Christine Wachna to make your reservation. This event would qualify as a Fraternal Activity. Upon motion made by Catherine Kowalczyk and seconded by Robert Maycan the Family Night report was accepted. Motion carried.

**Branch Secretary Virtual Seminar** – Very Rev. John P. Kowalczyk stated that Director Christine Wachna is working with the CEO to set a date for this Seminar.

*Continued on page 18*

## District 6: continued

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*Minutes from the August 14, 2021 continued from page 17*

**For the Good of the District** – Very Rev. John P. Kowalczyk informed all that the District covered the cost of the ice cream social that took place during the Youth Gathering. It was homemade chocolate and vanilla ice cream with sprinkles. It was made by the Bishop of the Episcopal Church of Ohio. All present were able to see the churn as the ice cream was being made.

Our next teleconference meeting is set for Thursday, October 14, 2021 at 6:30 p.m. CST.

There being no further business to come before the meeting, upon motion made by Catherine Kowalczyk and seconded by Robert Maycan, the meeting was adjourned at 7:00 p.m. Motion carried.

Very Rev. John P. Kowalczyk thanked Director Christine Wachna for her work for the District.

Closing prayer and benediction was pronounced by Very Rev. John P. Kowalczyk.

Respectfully submitted

Christina M. Danielkiewicz, Recording Secretary

## Branches 295 & 293 Sponsor Fraternal Activity

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One Hot Meal is a community outreach program that St. Michael the Archangel Parish has been sponsoring since 2014. One Hot Meal is held on the first and third Thursday of the month between 5:00 - 6:00 p.m. and is open to the residents of Cedar Lake, Indiana and the surrounding area. It is a full meal and includes an entrée, side, dessert, coffee, iced tea, milk and water and is available at no charge to guests. Samples of the entrees served include meat loaf, turkey meatball subs, chicken patty sandwiches, pulled pork and sloppy joes.

Guests are called to come to the serving window one table at a time. After all are served, there is a call for “seconds”, and anyone wishing a bit more is able to get another helping.

On Thursday, September 16, 2021 the meal (salad, meat loaf, mashed potatoes, green beans and ice cream) was sponsored by Spojnia Branches 295 and 293 as a fraternal activity. Thanks are expressed to those who prepared the meal, helped serve and interact with the guests, as well as clean up after.

The Kitchen Crew included: Catherine Kowalczyk, Br. 295 Secretary; Christina Danielkiewicz, Br. 293 Interim Secretary; James Szalony; Gerald Wilck; James Rajchel and Judy Allen.

Photos taken by Andrew Wiater. Andrew attends the One Hot Meal regularly. Thank you Andrew for your assistance.



*The Kitchen Crew for One Hot Meal*



*Some of the attendees at One Hot Meal.*

## Investiture in North West Seniorate - Western Diocese

Members of PNU District Six, along with the faithful of Sts. Peter and Paul Parish in South Milwaukee, Wisconsin celebrated the investiture and 25th anniversary of the Very Reverend Bogumil Czaja on Sunday, October 3, 2021. The Right Reverend Jaroslaw Rafalko imparted the blessings and responsibilities as well as all the symbols of the office to Father Senior Czaja before family and friends prior to the celebration of Holy Mass. All of the Senior Priests of the Diocese were present for this special occasion: Very Reverend Jaroslaw Nowak (North East Seniorate - Michigan & Ohio), Very Reverend Charles Zawistowski (Chancellor of the Western Diocese) and Very Reverend John Kowalczyk (North Central Seniorate - Illinois, Indiana & Missouri). Additional clergy attending from the Chicago area included: Reverend Antulio Alvarez (Divine Word - Chicago), Reverend Jacek Orzechowski (Ss. Cyril & Methodius—Chicago); attending from Wisconsin included: Reverend Marion Talaga (Our Savior - Mosinee), Reverend Al Bosari (St. Mary's - West Allis), Reverend Gabriel Flores Zavala (Holy Name of Jesus - Milwaukee, WI) and Deacon Thomas Opala (St. Mary's - West Allis, WI).



A reception was held in the Church Hall following the Investiture and Holy Mass. CEO Martin Wachna was invited to offer words of congratulations on behalf of the PNU. Father Senior Czaja was so grateful for the support of the PNU since he and his family came to Chicago. District Six helped make their first Christmas together in America very special through the “Christmas Angels” program. Congratulations Father Senior Czaja on your elevation!

**What do you get the little one who  
already has everything they need?**

**Life is a gift**

**A 20 Year Endowment can be too**

**Give the gift now**  
**That they can thank you for**  
**later**

**Annual Premium \$211.50**  
(Based on a male age 0 \$5,000  
20 Year Endowment Plan)

**Policy matures at age 20**

**20 year olds go to college**  
**20 year olds drive**

**Both cost a ton.**  
**Better plan now!**

**Polish National Union Of America**  
**www.pnu.org (800) 724-6352 info@pnu.org**







***Suzanne Snizek - Director, District 7***

**PNU District 7 Meeting, Sept. 20, 2021 at 7:30pm via Zoom**

District 7 Director Suzanne Snizek greeted District 7 and called the meeting to order.

Very Rev. Jaroslaw Nowak led the opening prayer. In attendance were John & Suzanne Snizek, Very Rev. Jaroslaw & Jola Nowak, Larry & Kathy Chockley, and Donna Collyer.

Minutes from the April 26, 2021 meeting were sent earlier in an email to members. John Snizek made a motion to accept the minutes as presented. It was seconded by Larry Chockley and passed unanimously.

Treasurer's Report – John Snizek presented the report. Larry Chockley made a motion to accept the treasurer's report. It was seconded by Jola Nowak and passed unanimously.

Old Business – We discussed the possible dates for the Family Day Picnic to be held at All Saints Parish in Sterling Heights next summer. We are looking for it to be June 5 or June 12, 2022. June 12 would be our first choice. June 4 is the Western Diocese Council meeting.

We discussed the upcoming Children's Christmas Bowling Party. We will have it on Sunday, Dec. 5, 2021 at 5-Star Lanes in Sterling Heights. Check in is at 4 p.m. with bowling to start at 4:30 p.m. Bowling will be free for children and adults will pay \$5.00. Pizza and pop is also included. Goodie bags will be given to children. Members can bring in cookies for dessert. Fliers will be distributed to each parish. Cancellation due to Covid-19 restrictions will be monitored. Kathy Chockley will give 5-Star lanes a deposit to hold the party.

New Business – This Sunday, Sept. 26, 2021 is Spojnia Sunday.

Upcoming Events:

Holy Cross Parish - Polish Dinner drive-thru on Oct. 23 from 4-6 p.m.

Resurrection Parish – next monthly dinner is October 14. Then they will take a break until March 2022. They are still hosting Free Soup Saturdays from noon to 2 p.m. Donations go to New Beginning's Mercy House in Ida, MI, a home for single mother's charity. They are also collecting food items for St. Paul food pantry.

Our Savior - Polish Dinner drive-thru on September 25. Drive-thru Polish dinner and angel wing bake sale on November 13. They will be selling pierogi in November also.

All Saints - Blessing of the Animals on Saturday, October 2 at 12 noon. Parish clean up outside on October 16 at 9:30 a.m.

Larry Chockley made a motion to close the meeting. It was seconded by John Snizek.

Very Rev. Jaroslaw Nowak led the closing prayer.

Our next meeting will be after the Children's Christmas Bowling Party if held or December 6 on Zoom at 7:30 p.m.

Respectfully submitted,

Kathy Chockley - Recording Secretary



### *George Urciuoli - Director, District 10*



#### **District 10 Meeting - June 30, 2021**

Attendees: Fr. Sr. Marion Pociecha, Rev. Mark Gnidzinski, Rev. James Konicki, Richard Mossey, George Urciuoli, Regina Pollack

District 10 Director George Urciuoli opened the meeting at 7 p.m. and Fr. Sr. Pociecha offered the invocation. George noted that CEO Marty Wachna was invited to attend the zoom meeting however could not attend. The purpose of the meeting:

- Review the value the PNU has and continues to have for the church
- Determine each parish's potential market and desire for the PNU products and services
- Determine the desire to re-establish branches within District 10

George reported that his efforts to promote PNU and its products and services have not produced the results and asked the group for suggestions. The discussion centered around engaging the parishioners and, in particular, the youth of the Mohawk Valley Seniorate. There are 6 youth who will be attending KURS this year. A suggestion was made that District 10 help subsidize their cost. However, the home parishes are covering the cost of their participation and the group felt that the funds could be better used for another youth event. Ideas included Seniorate youth outings at a water park in Old Forge or Great Escape, hiking, picnic, and volleyball. Concerns about weather, scheduling, and COVID steered the group away from these activities at this time.

George suggested that perhaps we can include the Seniorate youth in the Central Diocese Synod on November 12, 2021. All agreed that this was a good approach. Fr. Sr. Pochiecha will discuss this with Prime Bishop Anthony Mikovsky. We will determine a winter activity at the Synod. and Fr. Jim will canvass the Seniorate participants who attend KURS for ideas that would interest them and will report back. George will work with Fr. Sr. and Marty Wachna to determine an appropriate way of promoting the PNU during the Synod.

Fr. Jim reported that he would like to re-establish Branch 140 in the Schenectady Parish, which also includes members of the former Amsterdam (Br. 168) parish. George will contact the PNU to find out exactly what is necessary to accomplish this.

There being no further business, Fr. Mark offered benediction and the meeting was adjourned at 7:45pm.

Respectfully submitted,

Regina Pollack  
District 10 Recording Secretary

## District 10: Latham, NY

### Holy Name of Jesus PNCC Celebrates 100 Years

#### Holy Name of Jesus PNCC Celebrates 100 Years

On October 2, 2021 Holy Name of Jesus PNCC celebrated its 100<sup>th</sup> anniversary in Schenectady, NY. The celebration started at 2:00 p.m. with Holy Mass and was followed by a celebratory banquet. The Most Reverend Anthony Mikovsky celebrated the Mass along with Right Reverend Bernard Nowicki who is the Central Diocesan Bishop.

During the introductions and speeches for the event, it was noted that the Parish Church building was completely renovated on the inside with a number of facility improvements being made. The renovations made for a very bright and celebratory atmosphere upon entering the Church. Many members of the Parish and community around the parish came together to fill the Church to capacity. One of the highlights of the Mass was a traditional Polynesian greeting of the Bishops by new parishioners welcomed in by Reverend James Konicki, Pastor, who were from Polynesia.

During this special occasion, the PNU was also represented and recognized. Among the participants were CFO/Secretary John Andrzejewski, District 1 Director; Julie Andrzejewski and George Urciuoli, Director of District 10.



# Report of Actions by the Board of Directors



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

### **OPENING**

A regular meeting of the Board of Directors of the Polish National Union of America was held on September 9, 2021 via GOTO meeting software. The meeting was opened by CEO Wachna.

Eight board members were present. One was absent.

All members of the Internal Audit Committee were present.

### **Minutes**

The minutes for the regular board meeting held June 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 first 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 Second 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 Second 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.

#### **Mortgage Department**

A report regarding the activity within the mortgage department was given under the CEO's report.

#### **Promo Programs**

CEO Wachna noted that E-blasts will be used to highlight the current promotions along with placing emphasis on celebrating fraternalism through the inclusion of information about charitable work being done by PNU members.

#### **District Consolidation**

The subject of district consolidation was brought before the board under the CEO report. CEO Wachna opened discussion regarding District 8. During the discussion he recommended that District 8 be consolidated into District 1. **As a result of discussion a motion was made and seconded to approve the consolidation of District 8 into District 1 as recommended by the CEO. The motion passed.**

#### **Irene Jugan Award**

CEO Wachna reported that the deadline for submission of nominees for the Irene Jugan Award is set for September 15, 2021. He further reported regarding nominations and the potential for extending the deadline for submissions. Discussion regarding qualifications was undertaken with some clarification being made. No action resulted from the discussion.

*Continued on page 24*

## Actions of the Board of Directors continued

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### Spojnia Sunday

The board noted that the 26<sup>th</sup> of September was designated as Spojnia Sunday. CEO Wachna noted that in person celebrations were being planned in a number of Parishes and information associated with the event will be sent.

### Pension Plan Termination

CEO Wachna brought for discussion the possibility of approving the termination of the PNU Employees Pension Plan. He provided background regarding the history of the plan and noted that it was frozen by the Board in 2003.

Both the CEO and CFO engaged in discussion regarding the details of the plan termination. The board entered into discussion regarding this matter. At the close of discussion the following motion was made.

**A motion was made and seconded to approve the following:**

- **Termination of the Polish National Union of America's Employee Pension Plan.**
- **To utilize the lump sum distribution option.**
- **To approve of contracting with the pension plan actuary for associated work.**

**The motion passed. There was one No vote and one abstention.**

The board recognized that the termination would bring with it some financial impact for the current employees. Out of concern a suggestion was made to consider establishing a committee to look into financial impact for the current employees. A motion was made to establish the committee. The motion died for lack of a second. The Board Liaison Committee was assigned the responsibility of researching the impact of the plan termination.

There was no further discussion regarding the report from the CEO.

**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.

#### Correspondence

CFO Andrzejewski noted one piece of correspondence.

#### Branch Affairs

The board was informed that a request was received from District 6 to approve a temporary appointment of a branch secretary. Christine Wachna, Director of District 6 had temporarily appointed Christina Danielkiewicz as the Branch Secretary for Branch 293. **Based on the discussion a motion was made to approve the appointment as recommended by the District 6 Director. The motion passed.**

#### Budget Update

CFO Andrzejewski reported that a budget update for the period ending June 30, 2021 was distributed to the board prior to the meeting. A brief review of the budget update was conducted.

#### Personnel and Pandemic Operations

CFO Andrzejewski updated the board with respect to the personnel. During the report it was noted that the Marketing and Claim Administrator position had been vacated and efforts were in progress to find replacement staff. A new staffing strategy will be implemented which effectively separates the marketing responsibilities from the administrative responsibilities. The board entered into discussion regarding the marketing staff with important points being made.

*Continued on page 25*



## Actions of the Board of Directors continued

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### State Exam

CFO Andrzejewski reported that work has begun on the recommendations made with the letter to the management from the State Insurance Department. One of the items associated with the recommendations is the required constitution change associated with Insurance law P.S. § 991.2428 which requires the society to allow for the oversight of the department should the authorized control level of surplus be reached due to surplus decline. The proposed change was drafted by CFO Andrzejewski based on the content of the law. It is proposed that the change be added to the end of the Bylaws section as Article XXXI containing two sub sections. The proposed language is included below.

### **ARTICLE XXXI**

#### **Authorized Control Level**

The PNU shall permit the transactions contemplated by 40 P.S. § 991.2428 of the Pennsylvania Insurance Law which include the suspension of any provisions requiring notice to members or approval of the general convention delegates with respect to the modification of the qualifications for membership and transfer of its certificates should the PNU be found to have an authorized control level event and the transfer is approved by the Pennsylvania Insurance Commissioner.

Authorized Control Event defined by 40 P.S. § 991.2428 (a) is an event under which circumstances the commissioner of insurance determines will not be promptly remedied, may issue an order declaring the PNU to be in a hazardous condition and order that all steps be taken to remedy the condition in accordance with the provisions found within 40 § P.S. 991.2428.

The board entered into discussion regarding the proposed change. **At the conclusion of the discussion a motion was made and seconded to approve the change to the constitution as presented. The motion passed.**

### NY Disaster Response Plan

CFO Andrzejewski explained to the board the New York Insurance Department had recently changed requirements associated with the Disaster Recovery Plan established for policy holders in the state. They now require a yearly review and approval by the board of directors. **After a short discussion concerning the plan a motion was made and seconded to approve of the DRP and associated policy as presented by CFO Andrzejewski. The motion passed.**

### Policy Review

The board was informed that as a result of the state exam and as a matter of accepted practice the review of policy on an annual basis will have to be conducted by the board of directors. There are a number of documents containing policy to review and they have been uploaded to the Board Share Point account. Based on the amount of information to review the board reached a consensus to review the policy during the fourth quarter meeting.

### Administration System Conversion

The final item under the CFO Report concerned the upgrade of the Insurance Administration System. He informed the board that plans are in place to start the upgrade of the admin system in September of 2021.

**A motion was made and seconded to accept the report of the CFO. The motion passed.**

## **COMMITTEE REPORTS**

### Internal Audit Committee (IAC)

CEO Wachna called upon the IAC committee chair to present the report of the IAC for the year 2021. It was noted the full body of the report was distributed to the board prior to the meeting. Points made during review and discussion. One recommendation having several parts resulted. The recommendation reads as follows:

*Continued on page 26*

## Actions of the Board of Directors continued

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### ***Recommendation:***

***For this period only three Districts (1,5,6) successfully fulfilled their constitutional obligations. (Article XXIII, Section 2 of the Constitution).***

***Continue to encourage the District Directors to follow the prescribed format for their quarterly reports.***

***Continue to encourage the District Directors and Branch Secretaries to conduct their meetings in accordance to the Constitution of the PNU.***

***Districts and Branches should be reminded that the submissions to Straz need to be sent directly to Straz at straz@pnu.org with a copy sent to CEO and CFO of the PNU.***

**At the conclusion of the report and recommendation review a motion was made and seconded to accept the recommendation. The motion passed unanimously.**

**A second motion was made and seconded to receive the full report of the IAC. The motion passed.**

Prior to conclusion of discussion regarding the report of the IAC the board noted that a report on the Act 154 review performed by the IAC was submitted for consideration. No discrepancies were noted. **A motion was made and seconded to accept the report as submitted. The motion passed.**

### Investment Committee

The Chairman was called upon to give a report from the Investment Committee. He reported that the committee did not meet since the June board meeting. A discussion was entered into regarding the annuity rate being offer for the current Annuity Promotion. A suggestion was made during discussion. Consideration was given, however no action on the part of the board was taken.

The Committee Chair made a recommendation to keep mortgage and annuity rates the same for the fourth quarter of 2021 as they have been set for the third quarter of 2021. The recommendation included the acknowledgement of the extension of the promotional annuity rate associated with the annuity promotion through December 31, 2021. 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.

The rates are as follows:

- The annuity rate for all new issues and annuities issued after 12/31/2012 will be set at 1.6%.
- The annuity rate for issues prior to 1/01/2013 will be set at 3%.
- The residential loan rates would be set at 5% for twenty years, 4.75% for fifteen years and 4.5% for ten years. The Commercial loan rates would be set at 5.5% for twenty years, 5.25% for fifteen years, and 5.0% for ten years.

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

### Spójnia Credit Union

CFO Andrzejewski briefly reviewed the financials with the board. He reported that the SCU is now fully staffed and through the manager transition.

### 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. During the report the Chairman indicated that a draft proposal for changing the basis for the Children's Day distribution was approved by the committee and has been submitted to the board for

*Continued on page 27*

## Actions of the Board of Directors continued

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their consideration and approval. The proposal was reviewed with the Board with some discussion. Chairman Mietlicki also announced that Prime Bishop Mikovsky named Debbie Bilinski to the committee to fill a position which was vacated earlier in the year. No action resulted from the report and discussion.

### Education and Youth Commission

The Chair of the commission, submitted a written report and a financial statement. A number of points of information were noted from the report including the distribution of the annual student stipends to 24 applicants. Chair Stankowski also noted that additional cultural items were received and will be made available for sale as a fundraising effort associated with the stipend program. At the conclusion of the report the board entered into a brief discussion regarding how long the stipend has been set at \$175. As a result of the discussion a suggestion was made to consider raising the distribution to \$200 per student applicant.

### Board Liaison Committee

The Chairman was called on to report regarding the committee activities. He reported that there were no meetings held since the June Board meeting however, during the time since the June Board meeting the committee members did review the report submitted by the IAC and the financial report for the second quarter on an individual basis. There were no inconsistencies noted for discussion.

### 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, 2, 3, 4, 5, 6 and 10.

It was noted that district activity was starting to pick up as far as in person meetings, however at least one event was cancelled due to lack of reservations. The board entered into a brief discussion regarding the format of the reports. No action resulted.

### OLD BUSINESS

#### Travel Club Contract

CEO Wachna reported that work was progressing toward a January 1, 2022 launch of the Travel Club.

### NEW BUSINESS

#### Central Diocesan Synod

CFO Andrzejewski reported that the Central Diocese was preparing to hold a Synod in November of 2021 in place of the Synod which was postponed in 2020. Discussion was entered into regarding the appointment of a delegate to the synod. CEO Wachna then recommended approval of CFO Andrzejewski as a delegate to the Central Diocesan Synod. **A motion was made and seconded to approve the appointment as recommended. The motion passed.**

### Remaining Meeting Dates

December 9, 2021 in person at the home office.

### 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 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

# PNU Announces Constitution and Bylaws Change

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During a meeting of the Board of Directors of the PNU a change to the PNU Constitution and Bylaws was considered and approved by the Board of Directors.

The Amendment which will add a section to the Bylaws of the PNU was mandated by a new law passed in Pennsylvania having to do with the maintenance of surplus within fraternal benefit societies. In order to comply with the new law the PNU Board of Directors utilized Article V Section 6 of the Constitution which allows the board to amend the constitution and bylaws in between conventions in order to keep the PNU in compliance with current law.

Subsequent to the approval of the board the amendment language was sent to the Insurance Department of the State of Pennsylvania for approval. Approval was received as of September 30, 2021. The amendment as approved and now effective is as follows:

## **ARTICLE XXXI Authorized Control Level**

The PNU shall permit the transactions contemplated by 40 P.S. § 991.2428 of the Pennsylvania Insurance Law which include the suspension of any provisions requiring notice to members or approval of the general convention delegates with respect to the modification of the qualifications for membership and transfer of its certificates should the PNU be found to have an authorized control level event and the transfer is approved by the Pennsylvania Insurance Commissioner.

Authorized Control Event defined by 40 P.S. § 991.2428 (a) is an event under which circumstances the commissioner of insurance determines will not be promptly remedied, may issue an order declaring the PNU to be in a hazardous condition and order that all steps be taken to remedy the condition in accordance with the provisions found within 40 § P.S. 991.2428.

Please take note that this addition will be placed at the very end of the bylaws section as a new article. A new version of the Constitution and Bylaws booklet will be available upon request.

By: John Andrzejewski  
CFO/Secretary





## Celebrating Spojnia Sunday - District 1: St. Stanislaus Cathedral

This year September 26, 2021 was designated as Spojnia Sunday within the Polish National Catholic Church. This day is a special day set aside by the PNCC to remember the members of the PNU and the many things done to fulfill a moral obligation to care for one another.

St Stanislaus Cathedral Parish in Scranton, PA celebrated this day through a coffee and doughnut hour sponsored by District One of the PNU. The coffee and doughnut hour was held after each of the Masses on Sunday morning. In addition, CFO/Secretary Andrzejewski was invited by Right Reverend Nowicki to speak about the PNU and the many benefits offered prior to the start of each mass. The coffee hour gave parishioners a chance to socialize and discuss different aspects of the PNU. District Director of District 1, Julie Andrzejewski and Branch Secretary of Branch 323, Dorothy Andrzejewski organized the coffee hour.

The Education and Youth Commission was also present during the coffee hour during which cultural items were offered for sale as a part of the fundraising efforts associated with the annual college student book stipend program. Mary Ann Stankowski, Chair of the commission and Director on the PNU Board manned the booth where the items were on display.



*Julie Andrzejewski, Director—District 1,  
Dorothy Andrzejewski, Branch 323 Secretary & John Andrzejewski, PNU CFO*



*Mary Ann Stankowski, Chairman  
PNU Education & Youth Commission*

## Our Youth Promoting Spojnia Sunday District 3: Blessed Trinity - Fall River, MA



## Celebrating Spojnia Sunday: District 6 - St. Michael the Archangel - Cedar Lake, IN

Spojnia Sunday was celebrated at St. Michael the Archangel Parish in Cedar Lake, IN in conjunction with the celebration of our Patron Saint, St. Michael the Archangel. Our Pastor, the Very Reverend John Kowalczyk included in the Mass intentions, prayers for the leadership of the PNU along with prayers for the deceased officers and members of the PNU. Following Mass, prior to our St. Michael Day Dinner, District Director, Christine Wachna gave a brief presentation regarding the PNU Bucket List and what the PNU has to offer. Secretary of Branch 295, Catherine Kowalczyk spoke about the benefits of becoming a Social Member as well as updating contact and beneficiary information. District Six's newest Secretary to Branch 293, Christina Danielkiewicz introduced herself and gave a brief "bio" on her history of involvement within the PNU as well as her recent assistance in contact with family members who didn't know their loved ones, who had passed away had policies with the PNU. All present received hand sanitizer which was supplied from the PNU.



*Christine Wachna, Director - District 6 during her presentation.*



*Christina Danielkiewicz, Secretary - Branch 293*



*Catherine Kowalczyk, Martin Wachna - PNU CEO and Judy Wachna*



*Catherine Kowalczyk, Secretary - Branch 295*

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A 55 year old female will pay only \$146.45 monthly for a \$15,000 policy

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## Celebrating Fraternalism

### Fraternal Societies of NEPA donate to Domestic Violence Service Center

As part of their Make-A-Difference Day Project, the Fraternal Societies of Northeast Pennsylvania presented a donation to the Domestic Violence Service Center (DVSC) at the October meeting held at the Ladies Pennsylvania Slovak Catholic Union Home Office in Wilkes-Barre. The donation was an assortment of items including household items, bed linens, towels, small appliances, hats/gloves, health and hygiene products. All of the items will be used by the residents of DVSC's emergency shelter and transitional housing unit. The Fraternal Societies of Northeast Pennsylvania (FSNEPA), a not-for-profit trade association, unites local leaders of fraternal benefit societies of Northeastern Pennsylvania. Members include: First Catholic Slovak Ladies Association, Greek Catholic Union of the USA, Ladies Pennsylvania Slovak Catholic Union, Polish National Union of America, National Slovak Society, Slovak Catholic Sokol and the First Catholic Slovak Union.

Attending the donation presentation, from left: John Andrzejewski, Mary Jo Savidge, Anna Hudock, Tammy Rodgers, Domestic Violence Service Center, Theresa Kluchinski; Martha Zavada and Jacqueline Barkos.



### Spojnia Credit Union 2021 Scholarship Winner

We would like to congratulate our 2021 Scholarship Winner Jacob Stankowski who is going to be attending Penn-State Dunmore campus this fall. Jacob is going in undecided currently. We're excited for Jacob to begin his college journey and we wish him good luck in all of his future endeavors. We know you'll be great at anything you put your mind to.



## Death Report: October 2021

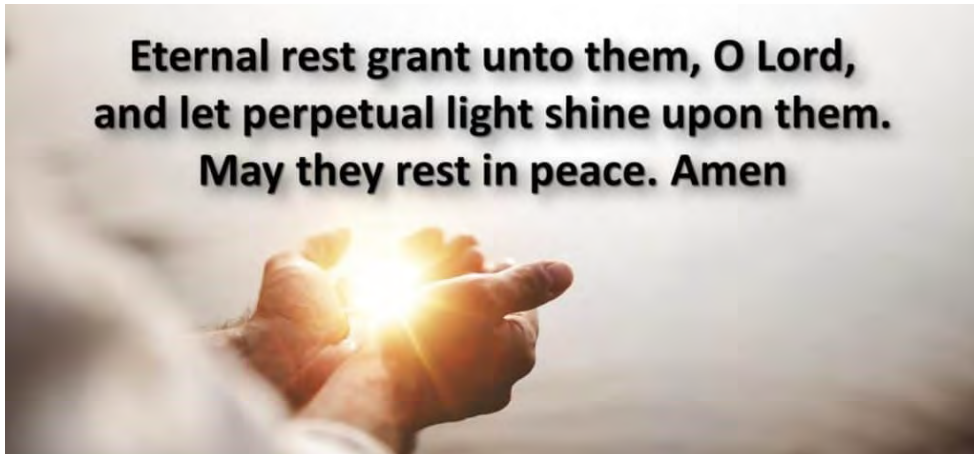
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Stanley Kiska  
Valeria Kolodziej  
Bernice Wadas  
Jason Samp  
Julia Jandzio  
Michael Kendra  
Deobrah Mullen  
Regina Bahaley  
Wanda Leitkowski  
Catherine Kusniesz  
Helen Opalach  
Dolores Sabulsky  
Richard Klink  
Norrine Mycke  
Karl Humpton  
Jan Sobolewski  
Joseph Forajter  
Helen Mayhoff  
Stephen Kuhn  
Evelyn Jandzio  
Stefania Rodriguez  
Anna McGlynn  
Catherine Milbrandt  
Jon Adamek  
Vincent Andrews  
Boleslaw Warzycha  
Walter Chmiola  
Joseph Koleda  
Stanley Hain  
Evelyn Abramek  
Mary Wielgosh  
Robert Jasinski JR  
Jay Hudak

Marianne Dunsavage  
Lottie Lapinski  
Gloria Dymkowski  
Bernard Ruck  
Veronica Bocci  
Robert Matylewicz  
Louise Eggers  
Diane Anton  
Frances Krysiak  
Karen Peck  
Jennie Mihalko  
Delphine Whitmer  
Lottie Puzio  
John Merten  
Mary Gargulinski  
Adelfina Tomalesky  
Irene Moore  
Wladyslawa Koblielak  
Adolph Piech  
Jeannette Piech  
Phyllis Hamel  
Chester Nezelkewicz  
Lottie Ratajczak  
Ralph Crispino  
Helen Dunbar  
Anna Chmiola  
Arthur Shiavo  
John Francis Dobson JR  
Josephine Homzuk  
Eleanor Bork  
Paul Drutarovsky  
Betty Pokrywa  
Lydia Grayko

Thomas Fredrick Novak  
Carl Harbour  
Richard Teski  
Helen Rohloff  
Helen Knick  
Denise Taroli  
Laura Adamek  
Delores Kriston  
Irene Sarnoski  
Edward Baranowski  
David W. Andrews  
Weronika Kopka  
Jeanette Kowalski  
Leon A. Sladowy  
Edwin B. Zyskowski  
Ann Owczarski  
F. David Curylo  
Aaron Gingo  
Sabina Kaliszewski  
Joseph E. Bay  
Henry Tomashevski  
Regina Laskowski  
Carol Drager  
Irene G. Augot  
Helen M. Bushko  
Frances L. Grousnick  
Marcia Palo  
Linda Kilmer  
Frank Laba  
Michael Milkanin  
Alberta Mroz  
Ronald L Mucha  
Jordan Harbour

**Eternal rest grant unto them, O Lord,  
and let perpetual light shine upon them.  
May they rest in peace. Amen**







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# Spojnia Credit Union (SCU)

## RATES – Effective October 1, 2021

APY – Annual Percentage Yield, APR – Annual Percentage Rate

Share Rates	APR	APY	Terms
Share (Savings) Account	0.05%	0.050%	Over \$5.01
Christmas Club Account	0.15%	0.150%	Maximum \$5000.00
Vacation Club Account	0.20%	0.200%	Maximum \$5000.00
Share Draft Rates			
Share Draft (Checking) Account	0.00%	0.000%	
Share Certificates - \$1000.00 Minimum			
90 Days Share Certificate*	0.30%	0.300%	
Six (6) Month Share Certificate*	0.40%	0.401%	
Twelve (12) Month Share Certificate*	0.50%	0.501%	
Twenty-Four (24) Month Share Certificate*	0.60%	0.601%	
Thirty-Six (36) Month Share Certificate*	0.70%	0.702%	
Forty-Eight (48) Month Share Certificate*	0.80%	0.802%	
Sixty Month (60) Month Share Certificate*	1.00%	1.004%	
*Share Certificate Rates May Change Weekly			
Penalties apply on early withdrawal.			
Loan Rates			
Shares Loan - Minimum \$1000.00	1.69%		Up to 24 Months
	1.99%		Up to 36 Months
	2.19%		Up to 48 Months
	2.49%		Up to 60 Months
New Vehicle Loan – Maximum \$50,000.00			
	2.99%		Up to 36 Months
	3.19%		Up to 48 Months
	3.29%		Up to 60 Months
	3.39%		Up to 72 Months
Used Vehicle Loan - Some Restrictions Apply			
2014 and Newer	3.29%		Up to 36 Months
2015 and Newer	3.49%		Up to 48 Months
2016 and Newer	3.79%		Up to 60 Months
2017 and Newer	3.99%		Up to 72 Months
Signature Loan – Maximum \$10,000.00			
	8.00%		Up to 36 Months
Signature Loan – Over \$3000.00	9.00%		Up to 48 Months
Signature Loan – Over \$5000.00	10.00%		Up to 60 Months
Organization Loan – Maximum \$49,999.99			
Available to: Parishes and Organizations of the PNCC and non-profit organizations associated with the Polish National Union of America and/or the Polish National Catholic Church)			
	4.09%		Up to 60 Months
	4.60%		Up to 120 Months
\$20,000.00 Minimum on 15 year term	5.35%		Up to 180 Months

## Spojnia Credit Union (SCU)

<b>Home Equity Loan</b> – Not to exceed 85% of the appraised value minus any first mortgage balance. <b>\$100.00 Application Fee</b>			
	3.99%		Up to 60 Months
	4.125%		Up to 84 Months
	4.125%		Up to 120 Months
Call for current rate			
180 Month Loan – Minimum \$20,000.00	-----		Up to 180 Months
<b>Non-Owner Occupied Home Equity Loan</b> - Not to exceed 75% of the appraised value minus any 1 <sup>st</sup> mortgage balance. <b>\$100.00 Application Fee</b>			
	3.99%		Up to 60 Months
	4.125%		Up to 84 Months
	4.125%		Up to 120 Months
Call for current rate			
180 Month Loan – Minimum \$20,000.00	-----		Up to 180 Months
<b>Youth Credit Builder Loan</b> – Ages 16 and 17 with co-signer <b>Minimum \$200.00 – Maximum \$1000.00</b>	6.00%		Up to 12 Months
<b>Collateral Loan</b> – <b>Maximum \$30,000.00</b>	5.00%		Up to 48 Months
<b>Other Titled Property (Recreational Vehicles) Loan</b>			
<b>New</b>			
	3.50%		Up to 36 Months
	4.00%		Up to 48 Months
	4.50%		Up to 60 Months
Minimum \$25,000.00 Maximum \$50,000.00	5.00%		Up to 72 Months
Minimum \$25,000.00 Maximum \$50,000.00	5.50%		Up to 120 Months
<b>Used</b>			
	3.50%		Up to 36 Months
	4.00%		Up to 48 Months
	4.50%		Up to 60 Months
<b>Share Certificate Loans</b> -The full Share Certificate balance may be pledged by any account owner as collateral on a Credit Union Loan. The loan on the Share Certificate will have a term limit of the life of the Certificate (maximum 36 months). The rate will be based on the rate of the certificate plus 2%			
<b>SCU Select Loan</b>			
Maximum \$2500.00	5.49%		Up to 18 Months

*Rates subject to change without prior notice; however, loan rate received at closing remains in effect the life of the loan.*

**Notice** This rate sheet must be used in conjunction with the Truth-in-Savings account disclosures for you to have complete information regarding your account. Rates and yields are subject to change without notice. A penalty may be imposed for early withdrawal. Fees could reduce the earnings on the account. Withdrawals will reduce earnings.  
The Annual Percentage Yield ("APY") assumes that interest remains on deposit until maturity. For more information, please contact Spojnia Credit Union at 570-344-1513 to speak to a member service representative.

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**Christmas Greetings are  
\$35 and will be published  
in the December edition  
of the Straz.**

The STRAZ works to promote the PNU, PNCC, the PNU Districts, the Branches and our Parishes. With rising publication costs we are asking for your contribution in the form of a Christmas greeting! Please fill out the form clearly and return by November 15, 2021 to:

**Polish National Union 1002 Pittston Avenue, Scranton, PA 18505**

**Please return order forms no later than November 15, 2021**

***Christmas Greetings Order Form***

Greetings are \$35.00 each – Please make checks payable to the  
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Parish or Organization \_\_\_\_\_

Address \_\_\_\_\_

Chaplain / Pastor \_\_\_\_\_

Chairman \_\_\_\_\_

Vice Chairman \_\_\_\_\_

Recording Secretary \_\_\_\_\_

Treasurer \_\_\_\_\_

Facebook page? Circle Yes or No

Website \_\_\_\_\_