Volume 137, Issue 4

August 2022

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Fraternal Activities Committee

Roll Away the Stone of Hunger Fraternal Project Sponsored by District Five is the First Project to Receive Funding from the Fraternal Activities Committee's New Funding Plan

Henrietta Kleckner, a member of the PNU Fraternal Activities Committee [FAC] presents a check to District 5 members from the PNU Fraternal Activities Committee in support of District 5's recent **Roll Away the Stone of Hunger** food pantry project. Father Bruce Sleczkowski accepts the check on behalf of District 5 of the PNU.

The PNU Fraternal Activities Committee has recently established funding opportunities to support PNU branch and district fraternal programs. The *Roll Away the Stone of Hunger* project is the first to receive monetary support under this new FAC program. For more information, contact your District Director.

The Polish National Union of America [PNU] is a fraternal benefit society that provides financial security and enriches lives through faith, service, and culture.



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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

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SCU Management: Jan Cwikla, President Jacek Grotnik, Vice President

Joan Scheuneman, Secretary John C. Andrzejewski, Treasurer

Katherine Gnat

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2022 Straż 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 executive 02@pnu.org by the deadline dates listed below. Thank you for your cooperation.

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

PNU District 1

2022 Meeting

2022 PNU Districts 1 & 6 Meeting Schedules





Polish National Union of America District 1: Northeast PA



Julie Andrzejewski - Director, District 1

Polish National Union of America District 1 Quarterly Meeting June 8,2022

District Director Julie Andrzejewski called the meeting to order at 7:07pm on June 8, 2022. The meeting was held at Holy Mother of Sorrows in Dupont, PA. Director Andrzejewski called upon Rev. Carmen Bolock for the invocation.

<u>Secretary's Report</u>: Attendance: District Secretary Jessica Moser reported that there were 12 delegates representing 6 branches and 1 guest present. Secretary Moser then read the minutes from the previous meeting. Director Andrzejewski asked if there were any corrections or errors and there were none noted. A motion was made by Board Director Mari Jane Stankowski, second by John Evanchyk to accept the minutes as read. Director Andrzejewski called for a vote. Motion passed unanimously.

<u>Treasurer's Report</u>: Treasurer Patricia Bolock gave the financial report from March 8, 2022 to June 8, 2022. Director Andrzejewski asked if there were any corrections or errors and there were none noted. A motion was made by Vice Director Joan Scheuneman, second by Patricia Evanchyk to accept the treasurer's report. Director Andrzejewski called for a vote. Motion passed unanimously.

<u>Training Session:</u> Director Andrzejewski provided those in attendance information about the Funding program for Fraternal Activities. Everyone received a copy of different activities the district could take part in. A discussion took place on which activities would best suit the district. Both food bank and possible social activities were discussed. Branch Secretary Jan Cwikla discussed an education project providing children with Nickels, Dimes and Dollars, while also bringing the credit union into it. Patricia Evanchyk suggested placing PNU informational fliers into the books distributed. Further discussion will be continued at our next meeting.

Old Business: Family Day: Discussion of family day at Sky Zone resumed. Director Andrzejewski asked for date suggestions for the districts Family Day to take place. August 7th, 13th or 14th are possible dates in the afternoon around 2:00PM. Director Andrzejewski will reach out to Sky Zone to finalize a time. CFO John Andrzejewski recommended we discuss cost per member and cost per non-member for adults over 16 years old. Branch Secretary Cwikla recommended \$15.00 for member adults. After discussion the prices were set as follows: Members under age 16: Free; Members ages 16+: \$15.00; Non-members \$25.00. Director Andrzejewski led the discussion into about postcards to be mailed. CFO Andrzejewski suggested also utilizing church bulletins at the parishes. Board

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Julie Andrzejewski- Director, District 1



Director Stankowski made a motion to accept Sky Zone as our family day event, to be held on August 7th, 13th or 14th at 2:00PM, and to accept the cost per member and non-members as well as authorizing the purchase of the postcards for mailing. Seconded by Vice Director Scheuneman, motion passed unanimously. <u>Fundraiser:</u> At this point a fundraiser will be discussed at our next meeting after our family day event.

None noted. Other thoughts: CFO Andrzejewski discussed the upcoming Convention being held in 2023. Board Member Stankowski reminded all in attendance that the Education and Youth Commission has new pottery from Poland on sale and to check it out. Photos are on Facebook. CFO Andrzejewski also mentioned that, while the stipend program for 2022 is closed, let the members know about it as it's a 4 year program and potential students can still prepare for next year.

<u>CFO - Home Office Update:</u> CFO Andrzejewski led discussion into the home office update. At this point no new updates regarding staff. The Board of Directors will be discussing different options for the direction the PNU will be going at the June 9, 2022 meeting. CFO Andrzejewski touched base on covid as it once again is coming around, and stated we will do what we can to stay safe and healthy during this time.

<u>Calendar of Events</u>: <u>Men's Retreat at Spojnia Farm</u>: June 17-19, 2022, <u>Holy Mother of Sorrows</u>: July 16, 2022 – Barbeque, & September 11, 2022 – Harvest Festival. <u>Providence of God, Lithuanian National Catholic Church</u>: June 16, 2022 – Corpus Christi. <u>St. Stanislaus</u>: August – Flea Market. <u>General Synod</u>: October 19, 2022. <u>125th Anniversary Mass</u>: October 22, 2022 – to be held at St. Stanislaus with dinner following at the Hilton in Scranton.

The next meeting will be held on September 7, 2022 at Good Shepherd Parish in Plymouth, PA at 7 pm. Very Rev. Dawid had the closing prayer. A motion to adjourn was made by Carl Cwikla. Meeting adjourned at 8:22 pm.

Respectfully submitted,

Jessica E. Moser Secretary



District 4: Buffalo



Beverly Basinski - Director, District 4

THE 75TH NATIONAL YMSofR BOWLING TOURNAMENT BUFFALO. NY

The 75th National YMSofR Bowling Tournament was hosted by Branch 20 of Holy Mother of the Rosary Cathedral in Lancaster, NY, on May 20 & 21, 2022. After having been post-poned and rescheduled from 2020 due to the COVID shut down, the tournament was a huge success. All participants had a great time. It was so good to see PNCC friends that were made over the years from former bowling tournaments.

The PNU was represented by District 4 Director, Beverly Basinski, at the banquet held on Saturday, May 21. Greetings were given on behalf of the PNU as well as a pitch to consider becoming a member of the PNU if not already a member. The PNU has traditionally presented Spojnia trophies to bowlers who are PNU members.

CONGRATULATIONS to all the Bowlers.

The following Spojnia awards were given:



Director Basinski extending greetings on behalf of the PNU



1st Place Spojnia Mens' Doubles Bob Giczkowski/Norm Glowka



1st Place Spojnia Mens' Singles Rev. Jason Soltysiak



1st Place Spojnia Womens' Doubles: Bev Basinski/Sharon Pawlowski



1st Place Spojnia Womens' Singles Bev Basinski

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District 6: IL, IN, FL, MN, WI



Christine Wachna - Director, District 6

National Youth Convocation of the Polish National Catholic Church Hosted by the Western Diocese Convo 2022 – "Live, Laugh, Love with God" Submitted by Christine Wachna, Convo Registration Coordinator



"Celebrate Youth!" was a perfect song to be lifted in prayer during Mass during Convo.

The National Youth Convocation, Convo 2022 of the Polish National Catholic Church was held July 18-22 at Valparaiso University in Valparaiso, Indiana. This was the first time, since 2018 that this event was able to be held "in-person".

Members of the Western Diocesan Youth Association (WDUYA) included Brianna Davis, Paige Gradowski, Zach Grzesik, Mackenzie Petrella and Aiden Tufano and the Western Diocesan Youth Commission (WDYC) included Cathy Bilinski, Rev. David Rowinski and Christine Wachna made up the Convo 2022 Committee. Led by our National Youth Chaplain and Chaplain of the Western Diocese, the Very Reverend John Kowalczyk, "Live, Laugh, Love with God" was our theme and driving force for this five-day event and we indeed did all three!

While our numbers were lower than normal, remember that we are still coming off the pandemic and the university required that everyone be vaccinated and provide the proper documentation. Our group was small, but mighty and included 24 youth ages 12-21, 15 adults 25 and older and 11 clergy including our newest seminarian. We were blessed to have some of the PNCC's highest ranking leaders including the Most Reverend Anthony Mikovsky, the Right Reverend Jerry Rafalko (Bishop of the Western Diocese) and the Right Reverend Paul Sobiechowski (Bishop of the Eastern Diocese) in attendance.

How do you explain what is the purpose of a National Youth Convocation? Well, put simply, the objective of Convo is to bring the youth and the young at heart closer to God through daily Mass and prayer, a variety of sessions pertaining to the theme of the convo and then have a mix of fellowship throughout our time together. You come together and meet new people and renew old friendships from throughout the entire Polish National Catholic Church and expand your horizons.

Our group was given the opportunity to celebrate Mass in the Chapel of the Resurrection and Holy Masses were celebrated by Prime Bishop Mikovsky, Bishop Rafalko and Father Senior Kowalczyk. Homilists included Prime Bishop Mikovsky, Father Senior Kowalczyk and Father Jim Konicki. Thanks to all the clergy who participated. Our Convo Music Ministry was led by Mrs. Cathy Bilinski-piano & vocals, Alexis Mellado-bass guitar and percussion, MaryJane Scott-vocals and cantor, Marzena Krulik-vocals, Khloe Medrano-vocals, Brianna Davis-vocals and violin, Leah Wisbiski-vocals, Cindy Pecynski-vocals and percussion, Dave Pecynski-vocals and percussion and Chris Wachna-vocals, cantor & flute.

Appreciation is extended to all our speakers that gave of their time, talent and treasury to share their love of God and the Church to everyone in attendance. Speakers included the Very Reverend Jaroslaw Nowak who spoke on how to Live with God, Reverend Jason Soltysiak discussed



District 6: IL, IN, FL, MN, WI



Christine Wachna - Director, District 6

Convo 2022 continued from page 7



how we Love with God through Agape (God's love for humankind), Eros (romantic love), Philia (brotherly love) and Storge (Family Love). Cleric Douglas Scott presented how we laugh with God in our daily lives. Ms. Katherine O'Connor was our Mental Health Professional and presented on the different stressor's life has thrown at us, especially during the pandemic. Mrs. Christine Wachna-PNU Director of District 6 developed a presentation on how we love with God through service and Mr. Jim Szalony presented on how we Live with God through the Psalms. Prime Bishop Mikovsky gave the final session and wrapped up how we Live, Laugh and Love with God each and every day of our lives.

Prior to the Convo, it was announced that we would organize a service project for the attendees and show our love to those in need locally. 100 backpacks were packed with personal toiletries that included soap, shampoo, toothbrush, toothpaste, a hand towel, wash cloth and socks. The bags were donated to the Hammond City Rescue Mission. Thanks to all who donated to make this happen.

Part of our fellowship time included icebreakers, game night, two dances, on Monday and on Thursday evenings, Deep River Waterpark on Wednesday and the PNU provided the waterproof phone cases for everyone. We were amazed by Magician, Doc Dixon who actually "fooled" Penn & Teller. Snacks were provided each night in the dorm following evening prayer.

Through all our fellowship, new friendships were made and the elections for the National United Youth Association (NUYA) were held. Congratulations to all those elected: President Jorge Hernandez, Vice President Paige Gradowski, Recording Secretary Angelo Curay and Corresponding Secretary Alfonso Castillo. Representatives elected from the Central Diocese are Cecilia Wassman and Perla Alcaraz-Sierra and Alternate Bernard Cardoz. Representatives elected from the Western Diocese are Kameron Westberry, Marzena Krulik and alternate Aiden Tufano. Representatives from the Buffalo-Pittsburgh and Eastern Diocese will be elected later since there were no youth participants from either diocese present. Prime Bishop Mikovsky administered the oath of office on Thursday during Mass. The newly elected board and representatives elected President Jorge Hernandez as their delegate to the General Synod. We pray this new group of leaders will move mountains in spreading the Good News of our Lord and Savior throughout the PNCC and beyond.

Convo 2022 could not have happened without your support! Thanks to the Supreme Council of the Polish National Catholic Church who not only gave us the budgeted amount of \$6,000 but also an additional \$6,000 to reduce the cost of the registration fee for individuals. To run an event such as this, it does take a larger budget and we are also grateful for the left-over monies from the 2018 Convo as well as all the individuals, organizations and parishes that donated towards this endeavor. Here is a list of those who donated towards the service project as well as the hospitality portion of the Convo.

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District 6: IL, IN, FL,MN,WI



Christine Wachna - Director, District 6

Convo 2022 continued from page 8



Service Project Donations

Sandra Dobrovolskis Robert & Dian Maycan Shirley Mietlicki-Floyd Cindy & David Pecynski Bernie & Richard Wisniewski

All Saints Cathedral Youth Association – Chgo, IL Holy Cross Parish – Hamtramck, MI Resurrection Parish – Temperance, MI St. Mary's Parish – South Bend, IN St. Michael the Archangel Parish – Cedar Lake, IN

Hospitality Donations

Cathy & Chuck Bilinski Kathy & Larry Chockley Stephanie Marsh

United Young Men's Societies of Resurrection – Pizza Thursday night following the Dance.

PNU District 5 – Ice Cream Bar @ Thursday Dance PNU District 6 – Pizza Lunch @ Deep River Waterpark PNU District 7 – Gazebo @ Deep River Waterpark

St. Michael the Archangel Parish – Cedar Lake, IN

On behalf of Convo 2022, thanks to everyone who helped "behind the scenes". Without your assistance, we could not do what we did in a seamless matter. We look forward to the next National Youth Convocation in 2024, wherever it may be. May everyone be blessed and spread the good news through their lives, love and laughter with God every day.





District 7: MI



Suzanne Sniezek - Director, District 7

Annual Family Day Picnic

The PNU-District 7 organized their annual Family Day Picnic and Raffle on Sunday, June 12, 2022. It was held on the grounds of All Saints, PNCC in Sterling Hts. The picnic started with Holy Mass concelebrated by Very Rev. Jaroslaw Nowak and Rev. Henry Galas. There were members from all four Michigan parishes in attendance along with friends and family. Following Mass guests were treated to a delicious lunch of hot dogs and hamburgers that were grilled by All Saints members. There were lots of salads and desserts to enjoy too. DJ Kuba Nowak provided music under the big tent outside. Kids enjoyed relay races and games on the lawn. There was a pickle ball court set up for some fun too. A PNU display table was filled with policy information and free gifts. The picnic ended with the big raffle drawing. Thank you to everyone who bought raffle tickets, and participated in the picnic. A big thank you to All Saints Parish for hosting.











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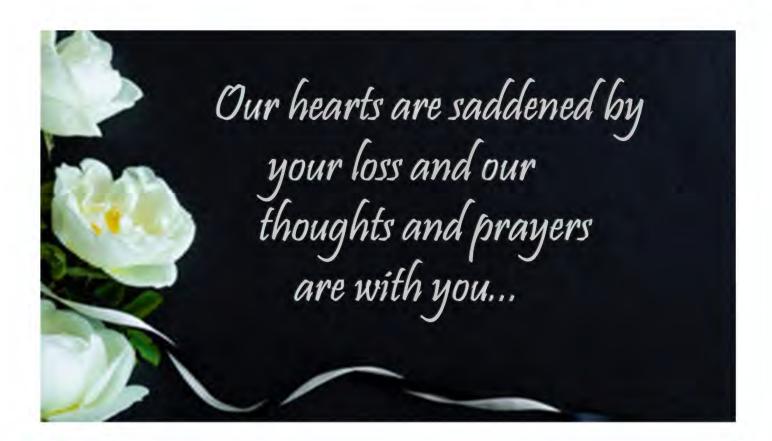
Membership: Death Report June 2022

Richard Jackowski Gertrude Janicki Felix J. Cwynar Rose Papish John Zaustovicz David Podgorni Nina Stroyen Pearl Slovinski David Novicki Robert Turczynski Mary L Gorgol Jean Censki Sophie Poltack David Chmielewski Michael Chmielewski

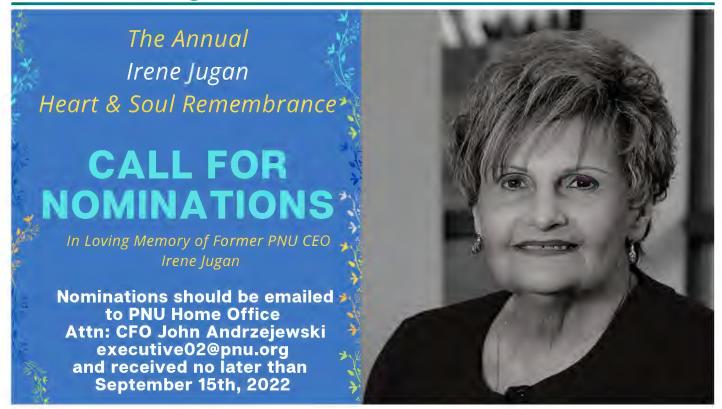
Membership: Death Report July 2022

Irene Tomaszewski Joseph P. Orlowsky Leonard Pucalowski Jane Wila Dorothea Wright Anthony J. Soltysiak Sophie Bondi Carol Markowski Dorothy Juszczyk
Helen Krutchek
Chester Dec
Casey Putynski
Michael Guidara
Chester Warzala
Genevieve Uniejewski





Annual Irene Jugan Heart & Soul Nominations



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

Nomination criteria and information:

- Individual submitting a nomination must be a PNU and PNCC member.
- Individual being nominated must be a PNU and PNCC member.
- Individual being nominated must demonstrate the attributes of CEO +Irene Jugan, most notably her love and dedication to both the Polish National Union and the Polish National Catholic Church, as well as her strength of character, resolution, kind and caring ways, and of course... her feisty spirit.
- Nominations must include the following information:
 - o Name, address, and contact information (phone and email) for both the Nominee and the individual submitting the nomination
 - o Name of parish the Nominee is a member of
 - o List of PNU and PNCC organizations and activities the Nominee is/has served in and approximately the length of time, if known.
 - o A short 1-2 paragraphs explaining how the nominee demonstrates the attributes of +Irene Jugan.

Nominations should be emailed to PNU Home Office,

Attn: CFO John Andrzejewski, executive02@pnu.org, received no later than September 15, 2022.

Recipient of the award will be selected by the PNU Board and announced (on Spojnia Sunday).

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Report of Actions Taken by the Board of Directors of the PNU during a special board meeting held June 2, 2022

OPENING

A special meeting of the Board of Directors of the Polish National Union of America was held on June 2, 2022 via video conference. The meeting was opened by CEO Wachna. All board members were present.

The special meeting was called for the purpose of hearing and discussing a presentation about the use of reinsurance to help strengthen the RBC results reported by the PNU. The presentation was compiled by the reinsurance brokerage company Guy Carpenter.

The meeting was turned over to representatives of Guy Carpenter. During the presentation questions from the board members were answered and discussion was engaged in. There was no action taken in the form of a motion as a result of the discussion.

The board noted that a contract for work associated with finding the correct reinsurance partner as presented by the Guy Carpenter team would be considered for action during the June 9, 2022 regular board meeting.

CLOSING

There was no additional business brought for discussion.

The meeting was adjourned by CEO Wachna after thanking the Board and members of the Guy Carpenter team for their participation.

This concludes the Report of Actions Taken at a special meeting held June 2, 2022. As submitted the report is represented to be as accurate as possible regarding the content and matters discussed and the disposition of matters presented to the Board.

Respectfully submitted, John C. Andrzejewski, III CFO/Secretary

Report of Actions Continued

Report of Actions Taken by the Board of Directors of the PNU during a regular board meeting held June 9, 2022

OPENING

A regular meeting of the Board of Directors of the Polish National Union of America was held on June 9, 2022 via video conference. The meeting was opened by CEO Wachna. All board members were present. All members of the Internal Audit Committee were present.

<u>Minutes</u>

The minutes for the regular board meeting held March 24, and continued on March 31, 2022 were distributed prior to the meeting. The minutes from a special meeting held June 2, 2022 were also distributed to the members of the Board prior to the meeting. CEO Wachna asked for corrections or additions. None were noted. A motion was made and seconded to accept the minutes as presented. The motion passed.

STANDARD REPORTS

The standard reports agenda section was modified to include the Fraternal Activities Committee report. 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. The Board engaged in discussion regarding the information presented in the reports. At the conclusion of discussion a motion was made and seconded to receive the standard reports. The motion passed.

Fraternal Activities Committee

Chairman Michael Mietlicki was called upon to report on the Fraternal Activities Committee. He indicated that a report and recent financials were distributed to the Board. Activities of the committee were highlighted and it was noted that the annual Children's Day now sometimes referred to as Family Day funds have been distributed to help offset the cost of activities planned by the districts. At the conclusion of the report CEO Wachna called for a motion to accept the report. A motion was made and seconded to accept the report. 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 of the activities and accomplishments associated with the responsibilities of his office.

As a part of the report some time was spent on items associated with the mortgage

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department. CEO Wachna reported that three new applications were received since the last Board meeting. The applications were reviewed along with credit reports. Property values were also checked to determine if the amount applied for as a mortgage fell within the policy guidelines. Upon completion of the review of the applications the three mortgages were approved for issue. Details of the terms were reviewed with the Board. Based on the information received and presented CEO Wachna recommended that the mortgages be approved. A motion was made and seconded to approve of the mortgages as reviewed and recommended by CEO Wachna. The motion passed with one abstention.

Discussion of the Mortgage Department was the last item associated with the Report of the CEO. At the conclusion of the report a motion was made and seconded to receive the report of the CEO. The motion passed.

CHIEF FINANCIAL OFFICER'S REPORT

Exonerations

There were no exonerations to consider.

Correspondence

CFO Andrzejewski reported that there were 9 pieces of correspondence received for review of the Board. All correspondence received were thank you letters associated with various donations made.

Branch Affairs

Nothing to report.

Budget Update

CFO Andrzejewski reported that a budget update for the period ending December 31, 2021 and March 31, 2022 were distributed to the board prior to the meeting. A brief review of the March budget update was conducted.

Audited Financial Statement

Audited financial statements and required correspondence associated with the audit findings were distributed to the Board prior to the meeting. A brief review of the Annual Statement related items was conducted by CFO Andrzejewski. He noted that there were no differences or discrepancies noted in relation to the balances reported in the Annual Statement.

Personnel and Pandemic Operations Update

The board was informed that office operations were still following the latest CDC guide-

Report of Actions Continued

lines with respect to COVID-19. Additional information regarding the personnel was reviewed. No action resulted.

Pension Plan Termination

CFO Andrzejewski reported that the process of plan termination was under way and progressing toward a final payout date scheduled for some time in December 2022.

Policy Review and Approval

It was noted that the Board Policy and Personnel Policy were not reviewed during the first quarter meeting due to concentration of discussion on elements being explored by the Exploratory Committee. It was also noted that the IT related policy was due to be reviewed by the Board during the current meeting. The policies were distributed to the Board for review prior to the meeting. There were three suggested changes to policy made by CFO Andrzejewski. The changes were discussed by the Board. The Board agreed to revisit the recommended changes during the third quarter meeting.

Two motions resulted from the policy review.

A motion was made and seconded to receive and approve the board policy and employee policy without change. The motion passed.

A motion was made and seconded to accept the IT policy as is without change. The motion passed.

Dues Mailing

The Board was reminded that it was time to start preparing for the annual dues mailing. A question was posed regarding moving forward with the mailing for 2022. The Board entered into a brief discussion regarding the results of the 2021 mailing. At the conclusion of the discussion a consensus was reached to move forward with the mailing.

<u>Surplus Notes</u>

CFO Andrzejewski reported on a meeting held with an attorney that the Board is considering engaging to assist with the issuance of Surplus Notes.

This concluded the report of the CFO. A motion was made and seconded to receive the report. The motion passed.

COMMITTEE REPORTS

Investment Committee

Chairman Senkevitch was called upon to give a report from the Investment Committee. He reported regarding the meetings and discussions held by the Investment Committee.

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One of the primary discussions was associated with the increasing rate environment and how it affected the Annuity and mortgage rate offered by the PNU.

Based on the discussions the committee recommended the following with respect to the Mortgage and Annuity interest rates for the third quarter.

That the mortgage rates on new mortgages applied for starting June 10, 2022 be increased by .25% such that the new advertised rates would be:

Residential Church Loans

4.75% for a term of 10 years.
5.00% for a term of 15 years.
5.25% for a term of 10 years.
5.50% for a term of 15 years.
5.75% for a term of 20 years.

That the annuity rate be increased to 3% for those annuity contracts issued after December 31, 2012 and be kept at 3% for contracts issued prior to January 1, 2013. It was noted that the annuity rate for clergy annuities would go to 3.5%.

After a discussion regarding the recommendations made by the investment committee a motion was made and seconded to approve the rate recommendations made by the Investment committee for the third quarter of 2022. The motion passed.

NOTE of SUBSEQUENT ACTION TAKEN BY THE BOARD

Subsequent to the June 9, 2022 meeting the Board of Directors reconsidered the current mortgage rates offered to members and Parishes of the PNCC due to the rate increases implemented subsequent to the board meeting by the Federal Reserve. Action was approve via an email vote to increase mortgage rates as of June 16, 2022 to the following:

Residential Church Loans

5.50% for a term of 10 years.
5.75% for a term of 15 years.
6.00% for a term of 10 years.
6.25% for a term of 15 years.
6.50% for a term of 20 years

<u>Exploratory Committee</u>: CEO Wachna reviewed the work of the Exploratory Committee with the Board members. Their work was concentrated on three areas of the insurance operation with the intention of determining actions to be taken to improve the PNU's RBC calculated result. One area explored and reported on by the committee is the use of reinsurance. Results of the committees work were summarized and a recommendation was made to consider entering into a reinsurance brokerage contract. **After discussion a motion was made and seconded to execute the attorney representation contract and the reinsurance brokerage contract as discussed.** The motion included authorization for

Report of Actions Continued

the executive officers to sign the contracts on behalf of the Board. The motion passed.

<u>Surplus Notes:</u> CEO Wachna reported that he presented the concept of surplus notes to the Supreme Council of the PNCC in April of 2022 during their annual meeting. During the meeting the council members had a number of questions regarding the issuance and use of the notes and the response was positive..

Focus Group

The Focus group coordinators were called upon to report regarding the results of two focus group meetings held since the last board meeting. A summary of the discussion was distributed to the Board prior to the meeting for their review. Various results of the work of the group were reviewed with the Board. The board engaged in discussion and agreed to continue working to follow up on the suggestions resulting from the Focus Group meetings. No formal action was taken at this time.

Education and Youth Commission

Chair Mary Ann Stankowski was called upon for a report from the Commission. She indicated that a written report and a financial report were distributed to the Board prior to the meeting. Points from the report were reviewed with the Board. During the review it was reported that 35 student stipends were distributed to qualifying members in 2022.

Board Liaison Committee

Chairman Gregory Senkevitch was called on to report regarding the committee activities. He reported that the Committee met via teleconference on June 6, 2022. As a part of the report and discussion he indicated that the committee met with the auditors to review the audit results for the period ending December 31, 2021. No issues were found in the report.

Spoinia Credit Union

CFO Andrzejewski gave a short report regarding the Spojnia Credit Union.

The report on the credit union was the last item under committee reports. A motion was made and seconded to accept the committee reports as presented. The motion passed.

<u>District Business</u>

The Board reviewed the reports received from the Districts. There were reports from the first and second quarter. The board noted reports received from District 1, 3, 4, 5, 6, 7, and 10 for the first quarter and from District 1, 3, 5, and 6 for the second quarter. At the conclusion of the review of the reports a motion was made and seconded to receive the district reports submitted. The motion passed.

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Old Business

None

New Business

Convention

The 32nd General Convention was brought to the Board for discussion. The convention is scheduled to be held in the 3rd quarter of 2023. Several aspects of the convention were briefly discussed including the preliminary delegate count, preliminary cost data for a land based meeting and a reminder to the Board members regarding the submission of their names to the nominating committee. No action resulted from the discussion.

Synod Delegates

CEO Wachna reminded the Board that the General Synod of the PNCC was approaching in October of 2022. The PNU is allowed to send delegates based on the constitution of the PNCC. CEO Wachna explained that the PNU was allowed one delegate from each diocese and one delegate at large. This is in addition to the Executive Officers who sit on the Supreme Council.

The Board engaged in discussion regarding authorizing delegates to attend the convention. The registration expense was considered during discussion. CEO Wachna indicated that the PNU would participate in the Synod with a marketing display. He also indicated that he would contact the District Directors for recommendations of members to consider for the delegate positions.

The Board entered discussion regarding approval of the suggested delegates and reached a consensus to utilize an email poll to give authorization since the registration deadline will be before the next board meeting.

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 June 9, 2022. As submitted the report is represented to be as accurate as possible regarding the content and matters discussed and the disposition of matters presented to the Board.

Respectfully submitted, John C. Andrzejewski, III - CFO/Secretary

POLISH NATIONAL UNION OF AMERICA

STATEMENTS OF ADMITTED ASSETS, LIABILITIES, AND UNASSIGNED FUNDS STATUTORY BASIS DECEMBER 31, 2021 AND 2020

<u>ASSETS</u>		
CASH AND INVESTED ASSETS:	<u>2021</u>	2020
Cash and cash equivalents Certificates-of-deposit Bonds, at admitted value Preferred stocks, at admitted value Mortgage loans on real estate Demand mortgage loan receivable Policy loans	\$ 2,321,888 479,824 18,741,349 3,328,604 1,119,030 323,351 84,849	
Total Cash and Invested Assets	26,398,895	25,931,088
PREMIUMS COLLECTED NOT REMITTED	1,600	4,100
ACCRUED INVESTMENT INCOME	216,397	225,240
COMPUTER EQUIPMENT, net	490	490
OTHER RECEIVABLES	140,939	65,848
	\$ 26,758,321	\$ 26,226,766

LIABILITIES AND UNASSIGNED FUNDS

	<u>2021</u>	<u>2020</u>
POLICY LIABILITIES: Future policy benefit reserves:		
Life certificates and contracts Accident and health certificates Deposit-type contracts Certificate and contract claims payable Premiums received in advance	\$ 25,347,547 1,856 49,330 68,408 123,061	\$ 24,612,412 2,188 114,994 72,931 135,861
Total Policy Liabilities	25,590,202	24,938,386
ACCRUED EXPENSES: Commissions due branch secretaries General expenses Taxes, licenses, and fees Convention expense Total Accrued Expenses	1,657 81,576 3,637 21,000	4,576 85,634 2,822 21,000
PAYROLL TAXES WITHELD	5,272	4,759
INTEREST MAINTENANCE RESERVE	9,986	14,655
ASSET VALUATION RESERVE	240,106	245,224
Total Liabilities	25,953,436	25,317,056
UNASSIGNED FUNDS	804,885	909,710
	\$ 26,758,321	\$ 26,226,766

Education and Youth Commission Fundraiser

Name	2022 Education and Youth Commission Raffle Proceeds to benefit our College Stipend Program
	1st Prize – \$250 cash
Address	2 nd Prize – \$100 Cash
	3rd Prize – \$50 cash
Phone	Drawing: Dec. 7, 2022 @ PNU Offices Donation - \$5.00 each; 3 for \$10.00
rnone	Checks made payable to: Education and Youth Commission c/o PNU of America, 1006 Pittston Avenue, Scranton, PA 18505 Lackawanna County Permit Number: 4426
Name	2022 Education and Youth Commission Raffle Proceeds to benefit our College Stipend Program
	1st Prize – \$250 cash
Address	2 nd Prize – \$100 cash
	3 rd Prize – \$50 cash
Phone	Drawing: Dec. 7, 2022 @ PNU Offices Donation - \$5.00 each; 3 for \$10.00
	Checks made payable to: Education and Youth Commission c/o PNU of America, 1006 Pittston Avenue, Scranton, PA 18505 Lackawanna County Permit Number: 4426
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	1st Prize – \$250 cash
Address	2 nd Prize - \$100
	3rd Prize – \$50 cash
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Phone	Checks made payable to: Education and Youth Commission c/o PNU of America, 1006 Pittston Avenue, Scranton, PA 18505

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Lackawanna County Permit Number: 4426

BOARD OF DIRECTORS MEETING

Prime Bishop Anthony Mikovsky, called to order the June 14, 2022 video-conference of the Spojnia, Inc. Board of Directors at 7:05 pm. Prime Bishop Anthony Mikovsky offered invocation. Present on the call were: Mari Jane Stankowski, Paul Gorgol, Martin Wachna, Dave Petrosky, Stacey Shrive. Absent: Michael Mietlicki

MINUTES:

March and May minutes were reviewed. Motion to accept the minutes was made by Stacey Shrive, seconded by Dave Petrosky. Motion passed unanimously.

FINANCIALS:

Financial reports were reviewed. Prime Bishop Mikovsky mentioned that we has approximately \$40,000 in the checking account. The board discussed taking money from the Plezia Fund if more money is needed to pay our bills.

PROJECT UPDATE:

Paul Gorgol reported on the following: The freeze board has been installed and paid for. Eastern wing has also been repaired due to plaster pulling away from the wall. It will need to be either painted or siding installed. Pool was opened on June 3rd. The board discussed having our maintenance worker, Jim Vinton, to take a pool certification class. Signage project is moving forward. Paul Gorgol will set up a meeting during the week of the Kurs with Widmere sign company. All board members will be invited to attend. Clearing of the trees above the parking lot will begin in the next week or two.

The pavilion project continues to be discussed. Paul Gorgol will contact the architect to push up the bid deadline.

Stacey Shrive reviewed the summer booking schedule.

The surplus note that The Polish National Union is looking into possibly issuing was discussed. This is equivalent to a corporate bond. It would be for 10 years with interest rate of 2.5%. A motion was made by Paul Gorgol, seconded by Dave Petrosky to pledge purchase of this note for \$100,000. Motion passed with one abstention.

NEW BUSINESS:

The General Synod is being held in Scranton, PA in October. We are allowed a delegate to represent Spojnia, Inc. A motion was made by Paul Gorgol, seconded by Stacey Shrive to elect Mari Jane Stankowski as our delegate. Motion passed unanimously.

Our next meeting is scheduled for July 12th at 7 p.m.

A motion was made by Dave Petrosky, seconded by Martin Wachna.

Respectfully submitted,

Mari Jane Stankowski Secretary, Spojnia, Inc.

Polish National Catholic Church



The PNU congratulates the PNCC in celebrating 125 Years Spreading the "Good News"

The PNU is offering for a limited time the "5 for 125" years policy.

This 5 pay life policy is for \$5,000 & \$10,000 policies only.

Open Enrollment Program! No Application will be refused!!! Eligible applicants are between 25-80 years of age. Paid in full after five years.



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