

HAPPY
FATHER'S DAY

POLISH NATIONAL UNION OF AMERICA

Straż - The Guard

2023: The Year of Transformation Update



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

The Board of Directors and Management Team report that the "2023 Year of Transformation of the PNU" continues to move forward. The process now is the agreement between the PNU and the PNA has been reached. The agreement has been drafted by the attorney for the PNU and has been presented to the leadership of the PNA for review.

Once the documents have been reviewed each board will need to approve the terms of the agreement. Then a notice will be placed in the Straz for the members of the PNU to review and provide comments directly to the Home Office. This notice will remain in effect for 60 days. The Board of Directors of both organizations will then submit to the conventions of each organization the agreement in order to ratify the decision of the Board of Directors. The PNU will use the members of the 2019 Convention for ratification.

The mission of the PNU continues and the Board of Directors continues to position itself to be strong for next 115 Years. These are very exciting times in the PNU and you the member are going to be the ones that benefit from this transaction.

Please continue to purchase new policies or annuities during this time as they will all become a part of the merger. **More** Benefits, **more** types of Policies, **more** types of Annuities are what your Management Team and Board of Directors are doing for you.

Fraternally,

Martin Wachna - CEO, Polish National Union of America

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**Dwumiesięcznik Organ Wychodzi bez
przerwy od 126 lat**

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

Organizational Contact Information



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

Martin Wachna, CEO x310 John Andrzejewski, CFO x310
Joan Scheuneman, Executive Assistant, Insurance Claims & Customer Service x310
Christine Wachna, Straż Editor straz@pnu.org www.thestraz.com

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

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

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

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

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

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

Medical Director: Dr. Samuel Alfano

District Directors:	1	Northeast 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 1006 Pittston Avenue - Scranton, PA 18505
www.spojniacreditunion.org info@spojnia.org
Sandy Reed, SCU Manager x308

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

PNU District & Branch Meeting Schedules

District 1: Thursday, June 1, 2023 @ 6:00 p.m. at Frank Bednash Memorial Library, 2nd floor of the National Church Center, Scranton, PA Contact District Director, Julie Andrzejewski for details.

District 2: Wednesday, August 16 @ 7:15 p.m. at Transfiguration of Our Lord Parish, Wallington, NJ Contact District Director, Leslie Pietrowitz for details.

District 3: Contact District Director, MaryAnn Zarek for details.

District 4: Monday, June 19, 2023 @ 2:00 p.m. at the Bp. Peplowski Fellowship Hall, 6298 Broadway in Lancaster, NY. Contact District Director, Beverly Basinski for details.

District 5: Saturday, July 15, 2023 at 1:00pm hosted by Holy Trinity Parish, 200 Grace Street, McKees Rocks, PA. Contact District Director, Melissa Snee for details.

District 6: Thursday, August 10, 2023 @ 6:30 p.m. central via Zoom. Contact District Director, Christine Wachna for details.

District 7: June 4 following Family Picnic. Contact District Director, Suzanne Sniezek for details.

District 10: Monday, June 10, 2023 @ 7 p.m. via Zoom. Contact District Director, George Urciuoli for details.

2023 Straz Article Submission Deadlines

You are invited to submit articles and pictures regarding PNU events in a timely manner and relevant to the time period in which the Straz will be published. You are requested to send articles in Microsoft Word format and pictures in either jpeg or png format. All submissions are to be sent via email to executive02@pnu.org by the deadline dates listed below.

Thank you for your cooperation.

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

Straz Mail Subscription Information

The Official Publication of the Polish National Union, The Straz, is published on a bi-monthly basis throughout the year. At least six issues are published and distributed via the website www.pnu.org.

Annual subscriptions for a printed copy of The Straz are available for \$20.00 per year. You can contact the Home Office via:

Phone: 1-800-724-6352/570-344-1513

Email: info@pnu.org

Mail: PNU – 1002 Pittston Avenue – Scranton, PA 18505

Required info for subscription mailing:

Recipient Name, Address, City, State & ZIP



Julie Andrzejewski - Director, District 1

**Polish National Union of America
District 1 Quarterly Meeting
March 16, 2023**

On March 16, 2023, District 1 held their quarterly meeting at Holy Mother of Sorrow Parish in Dupont, PA. After opening with a pizza and ice cream social, the meeting was called to order at 6:46p.m. Director Andrzejewski welcomed everyone and then called upon Rev. Carmen Bolock for the invocation.

Secretary's Report: Attendance: Secretary Joan Scheuneman reported that there were 15 delegates representing 6 branches. Two delegates attended via telephone. Ms. Scheuneman 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 Rev. Carmen Bolock, second by 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 December 6, 2022 to March 15, 2023. Director Andrzejewski asked if there were any corrections or errors and there were none noted. A motion was made by Carl Cwikla, second by Dorothy Andrzejewski to accept the treasurer's report. Director Andrzejewski called for a vote. Motion passed unanimously.

Training – Director Andrzejewski went over a list of questions that appeared in the Straz regarding 2023 the Year of Transformation.

Old Business: It was reported that there would not be a convention in 2023 due to the upcoming changes. Delegates from the previous convention will receive voting packets. This information will probably come out in the fall. Delegate meetings will more than likely be held.

New Business: Director Andrzejewski opened the floor for discussion on activities that District 1 could become involved with. After discussion it was decided that our District would participate in 2 events. The first taking place on Saturday, April 1, 2023 – One Hot Meal at St. Stanislaus Cathedral from 12:00 to 3:00 which would involve serving meals and clean up. The second event would be assisting the Greater Pittston Meals on Wheels with the annual "Stamp out Hunger" event sponsored by the postal service. This takes place on Saturday, May 13th from noon to 2:00. We would help unpack, sort and date items brought in from the collection. Patty Evanchyk made the motion to undertake these two projects with a second by Dorothy Andrzejewski. Motion passed unanimously.

Minutes continued on page 6

Family Activity- Several ideas were discussed for our family activity. We selected the Electric City Trolley Museum and trolley ride for our event. We will need to get postcards made and mailed to our juvenile members. We will try to hold the event on May 20th, 2023, at 1:30 depending upon availability. Ticket prices were discussed, we will need to purchase tickets in advance. PNU member juvenile tickets are free, Age 17 and up members – tickets \$10. Juvenile non-member tickets - \$10, Age 17 and up non-members \$12. Patty Evanchyk made the motion seconded by Jan Cwikla to have this event as our family activity. Motion passed unanimously.

Home Office Update: CFO Andrzejewski discussed more details about the PNU transformation and pending merger.

Calendar of Events: Providence of God parish – Lenten retreat on Saturday, March 18, 2023, from 11:00 am to 1:00 pm. St. Stanislaus – March 26, 2023, Breakfast with the Bunny. April 4, 2023, Chrism mass. One Hot Meal – 1st Saturday of every month.

The next meeting will be held on June 1 @ 6:00 at Frank Bednash Memorial Library, second floor of the National Church Center in Scranton, PA. Father Senior Dawid had the closing prayer.

A motion to adjourn was made by Dorothy Andrzejewski at 8:00 pm.

Respectfully submitted,
Joan Scheuneman, Recording Secretary

District 1: Fraternalism in Action

In April, members of District 1 of the Polish National Union of America enjoyed helping at St. Stanislaus' PNCC One Hot Meal. One Hot Meal is held on the first Saturday of every month. Volunteers come together to prepare and package meals for groups and individuals in the community. The Scranton Community Intervention Center and St. Joseph's Mother Infant Program are two of the organizations that food is delivered to. Take outs are also packaged and given to various people as they come during a one hour designated time period to pick up their own individual meals. As volunteers, members of District 1 enjoyed meeting new people as they worked with the "regulars" to help package the food and then clean up. We truly enjoyed helping and left with a good feeling inside, knowing that in some small way we made a difference in someone's life.

Julie Andrzejewski, PNU District 1 Director

PNU District 1 members who helped with One Hot Meal in April. (left to right) Father Carmen Bolock, Dorothy Andrzejewski, Pat Bolock, Sandy Reed, Patty Evanchyk, John Andrzejewski, Julie Andrzejewski, and Mrs. Rysz.



District 1: Fraternalism in Action - Food Drive



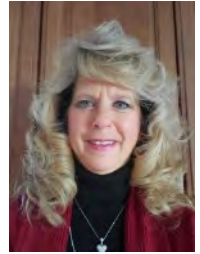
On May 13, 2023, members of District 1 of the Polish National Union of America enjoyed helping at Meals on Wheels in Pittston, PA with the letter carriers Stamp Out Hunger Food Drive. Volunteers came together to unpack, sort, and date nonperishable food donations from residents in the surrounding area which were collected by their US postal carriers. We met fellow fraternalists as well as members of the PNCC.

Julie Andrzejewski
PNU District 1 Director



Leslie Pietrowitz - Director, District 2

**Polish National Union of America
District 2 Quarterly Meeting
March 23, 2023**



The quarterly meeting was called to order on March 23, 2023, at 7:15 PM at Transfiguration of Our Lord Parish in Wallington, NJ. Very Rev. Gregory Mludzik led in opening prayer.

In attendance were Leslie Pietrowitz, Edmund J. Kotula, Peggy Kotula, John Pietrowitz, Beverly Desbiens, Linda Zulkowski Very Rev. Gregory Mludzik and Rev. Joseph Cyman.

TREASURER'S REPORT

Treasurer Report was presented by Peggy Kotula.

Edmund Kotula motioned to accept the Treasurer's report as read, subject to audit, seconded by John Pietrowitz. All in favor.

ELECTION OF DISTRICT 2 OFFICERS

Nominations for new committee members took place. Those named below accepted the nominations for the positions as listed. Leslie Pietrowitz then read the following ballot.

District Director – Leslie Pietrowitz, Vice Director – Linda Zulkowski, Treasurer – Margaret Kotula, Financial Secretary – Rev. Joseph Cyman, Recording Secretary – Beverly Desbiens, Spiritual Advisor – Very Rev. Gregory Mludzik/Rev. Joseph Cyman

Edmund Kotula moved to cast the ballot as read, seconded by Rev. Joseph Cyman. All were in favor. Fr. Cyman administered the oath of office to the District 2 officers.

OLD BUSINESS

Education and Youth – Leslie Pietrowitz mentioned that Stipend applications are due to the Home Office by April 15. Anyone needing an application form can get in touch with Leslie.

NEW BUSINESS

District 2 Director, Leslie Pietrowitz, presented her father, Edmund J. Kotula, with a Certificate of Appreciation from the PNU Board of Directors. The certificate was in appreciation for his selfless service to the Polish National Union and demonstration of Fraternalism throughout the years.

Leslie Pietrowitz shared the news that the PNU as we know it is currently undergoing a transformation. The Board of Directors is in the process of seeking to merge with another fraternal organization. Due to low product sales and rising regulatory costs, the Board of Directors arrived at this course of action. The Board has been in negotiations with eight other fraternal organizations and will be down-selected to three viable candidates in the near future.

During the negotiation process, insurance and annuity sales will continue as usual. Anything that we sell now will be honored and remain in force through the merger. After the merger, the PNU

will be known as the Polish National Union Foundation. Budgets will then need to be supported through fundraising events.

The PNU has been focusing on fraternalism. Order of Business is to involve the PNCC parishes in District 2 to become involved in activities from each parish or via joint effort to demonstrate fraternalism. Not necessarily by sending in money, but showing acts of fraternalism in supporting those in need.

e.g., will be helping people in need, such as a: Food drive/clothing drive, Food pantry, Collect baby items to present to a shelter for women, Create hand-made prayer blankets, Meet with parishes every quarter to create a plan.

It was mentioned that Fr. Joseph Cyman's parish sponsored a free picnic open to the town and also sponsored Children's Day with fun activities including a magician for all children present.

District Director indicated that there will be no Convention of the Polish National Union of America this year due to the ongoing transformation. Any type of Convention will most likely be held in Scranton. Delegates will be the same as the 2019 convention.

Next quarterly meeting will be held on Wednesday, May 17, 2023, at 7:15 pm at Holy Cross Parish in Woodland Park, NJ. Having no further business to discuss, Edmund Kotula motioned to adjourn the meeting at 8:20 PM seconded by Linda Zulkowski. All in favor.

Respectfully submitted,
Beverly Desbiens Recording Secretary



**Presentation of Certificate
of Appreciation to
Edmund Kotula from the
PNU Board of Directors
made by District 2 Director,
Leslie Pietrowitz**

District 2: The Spirit of Fraternalism



Edmund J. Kotula, Past President and CEO of the Polish National Union, received a Certificate of Appreciation for his many years of service and dedication to the Polish National Union from the Board of Directors. The award was presented to him by his daughter, Leslie Pietrowitz, District 2 Director at an in-person meeting held in Wallington on March 23, 2023.

In researching Spojnia archives for the centennial celebration in 2008, a unique discovery was made of a rare situation that occurred in the organization. A father and son each served as President of the Polish National Union of America. The Kotula family was represented in the office of President by Stanley S. Kotula from 1953 to 1966, and Edmund J. Kotula from 1995 to 2007, totaling more than 25 years of service.

At the twenty-fifth quadrennial convention of the Polish National Union held in 1995, Stanley's son, Edmund, was elected to the Presidency. Prior to his election to office, Edmund served as Secretary of Branch 162 and has served as District Director, New York-New Jersey. He was a member for 20 years of the Controlling Committee as well as 16 years as member and Chairman of the Fraternal Activities Committee until his election to office as President.

During his years of service to the Polish National Union, Edmund welcomed many members, counseled many Branch Secretaries and organized many fraternal events. During his tenure, several trips were organized to Poland with members of both the Polish National Catholic Church and the Polish National Union visiting prominent cities throughout Poland as well as the Polish Catholic Church. One event, which stands out as truly unique in the history of the PNU is the recognition of our organizer and founder, Prime Bishop Francis Hodur at Ellis Island. These acts are truly living the spirit of Fraternalism.

Edmund and his wife, Peggy, currently reside in Wallington, New Jersey and are members of the Transfiguration of Our Lord Parish. They have three married children Leslie, Amy and Edmund Ned, as well as seven grandchildren. All are members of Branch 162 in Wallington, NJ. Edmund continues to serve our fraternal as Branch Secretary of Branch 162 and continues service on the Supervisory Committee to the Spojnia Credit Union.

Great job, Edmund! Be proud of your accomplishments! May God bless you with continued health and happiness!

Submitted by: Leslie Pietrowitz



Melissa Snee - Director, District 5

**Polish National Union of America
District 5 Quarterly Meeting
April 15, 2023**

Attendance – Fr Bruce Sleczkowski, Marian Sleczkowski, Henrietta Kleckner, Terry Kleckner, Paulette Beliunas, Melissa Snee, Barbara Wisniewski, Mike Wisniewski, Jan Gibala, Ted Gibala, Brent Adler, Rosalie Clark, and Wendy Blotzer.

Meeting opened at 1:08pm by Director Melissa Snee. Fr Bruce Sleczkowski offered prayer.

Minutes – Marian Sleczkowski presented the minutes. Ted Gibala made a motion to accept the minutes, seconded by Jan Gibala. Motion passed.

Financial Report – Henrietta Kleckner presented the Financial Report for the quarter ending Mar 31, 2023. It was suggested that Henrietta look into current % of CD's. Rosalie Clark motioned to accept financial report, seconded by Paulette Beliunas. Motion passed.

Correspondence – Marian Sleczkowski read Thank You letters from the Red Cross and McKeesport Intersection.

PNU Performance –

Melissa Snee reviewed the overall PNU as of 3-31-23 9 members, 96 cancellations. District 5 year-to-date performance last quarter three (3) new policies by Barb Wisniewski, seven (7) cancellations.

Lenten Food Drive – Participation by Branch 65 Washington, PA, Branch 132 McKeesport, PA, Branch 116 Canonsburg, PA, Branch 112 Parma, OH, Branch 132 Mt Pleasant, PA, Branch 123 McKees Rocks, PA. Thank you to all who participated in the worthwhile project.

New Business –

We need to advertise the Spojnia Credit Union rates at all parishes and push the Social Membership which gives access to the Credit Union.

Community Fraternal Programs –

Quarterly charitable donation of \$100 will be going to Make A Wish. Motion made by Jan Gibala and seconded by Terry Kleckner.

Diocesan Retreat will be July 30 – Aug 2. We will send a donation to help assist with programs.

Family Outing – Henrietta will get information on Gateway Clipper lunch cruise. Paulette Beliunas and Henrietta Kleckner are going to look into a bus tour to the theater in Lancaster, PA.

PNU Merger update – The home office is working on a merger plan with the PNA. Now that the information is out there, we need to talk about the merger in a POSITIVE way. Melissa wrote down a number of questions from the members which she will discuss with Martin Wachna.

Our Monthly fundraiser will continue.

Next Meeting:

Next meeting will be on **Saturday, July 15, 2023** at 1:00pm hosted by Holy Trinity Parish, 200 Grace Street, McKees Rocks, PA.

Jan Gibala motioned to adjourn, seconded by Rosalie Clark. With no further business, Melissa Snee closed the meeting at 3:00pm. Fr Bruce Sleczkowski closed with a prayer.

Respectfully submitted,
Marian E. Sleczkowski, Recording Secretary

District 5: Fraternalism in Action - Lenten Food Drive

District 5 Lenten Food Drive “Roll Away the Stone of Hunger” had six (6) participating parishes.

- ♦ Holy Trinity, Washington, PA Br 65 which donated to their local food bank.
- ♦ Sacred Heart of Jesus, Canonsburg, PA Br 116 which donated to their local food bank.
- ♦ Holy Trinity, McKees Rocks, PA Br 123 donating to Focus on Renewal in McKees Rocks.
- ♦ St Mary's, Parma, OH Br 112 donated to Parma's local Community Food Pantry.
- ♦ Holy Family, McKeesport, PA Br 132 donated to the McKeesport Intersection.
- ♦ Transfiguration of Our Lord, Mt Pleasant, PA 132 donated to the Mount Pleasant PA Food Bank.

We want to thank everyone in our branches and parishes for the wonderful generosity in participating in this year's Roll Away the Stone of Hunger” Lenten food drive. God bless you all!!!

Pictures located on page 12

District 5: Fraternalism in Action



Slush Horency & Fr Mark Swoger
Holy Trinity, Washington, PA Br 65 which donated
to their local food bank.



Sacred Heart of Jesus - Canonsburg, PA
Becky McConnell, Barb Graham and
Kandy Veres
Donation of Food went to a local food
bank.



Mike Barrick, Chairman

Food was donated to the Mount Pleasant PA Food Bank.



PNU Branch 123 - Holy Trinity Parish - McKees Rocks, PA
Donated food to Focus on Renewal in McKees Rocks

District 5: Fraternalism in Action



(L to R.) John Spilka, President of Branch 112, PNU of A.; Rev. Jason Soltysiak, Pastor of St. Mary's Parish, and Mrs. Susan Boehnlein, Parish Chair. Donation of food went to Parma's local Community Food Pantry.

St Mary's PNCC, Parma, OH, participated with District 5 of the Polish National Union of America month long Lenten Food drive to assist a local food pantry. This year's theme, "Roll Away the Stone of Hunger!," started on Ash Wednesday and concluded on Passion Sunday. The photo above shows a portion of the total amount of canned and dry goods that were donated during this year's Food Drive. St. Mary's Parish, under the direction of Rev. Dr. James Ploskonka, has for over ten years sponsored a food ministry program in conjunction with YMS of R Br. 29 volunteers. What was once a monthly food pantry program soon grew to a weekly program that provides an average of 75-100 meals per week for hungry families in the neighborhood. Since its inception, St. Mary's Food Ministry has served over 17,000 free meals to those in need. The balance of food and groceries collected during the PNU Food Drive was donated to Parma's local Community Food Pantry. John Spilka is the President and Michael Wisniewski is the Secretary of Branch 112.

**PNU Branch 132
Holy Family Parish
McKeesport, PA
Food donated to the
McKeesport Connection.**





PNU of A Privacy Policy Notice

Polish National Union of America Privacy Policy Notice

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

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

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

Information Collected by The Society

Information submitted by you on applications for membership, insurance coverage and claims.

Information submitted by you and documents associated with the many fraternal programs established by The Society, (E.G Scholarship programs and stipends).

Information received by The Society for underwriting processes. This information is generally obtained from sources such as personal medical records, society required exams, and other third-party consumer reporting agencies.

Information Disclosed by The Society

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

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

Procedures For the Preservation of Your Privacy

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

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

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

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

John C Andrzejewski III, CFO

Polish National Union of America

1002 Pittston Ave, Scranton, PA 18505

Or by calling (570) 344-1513 1-800-724-6352

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

POLISH NATIONAL UNION OF AMERICA
STATEMENTS OF ADMITTED ASSETS, LIABILITIES, AND UNASSIGNED FUNDS
STATUTORY BASIS
DECEMBER 31, 2022 AND 2021

ASSETS

	<u>2022</u>	<u>2021</u>
CASH AND INVESTED ASSETS:		
Cash and cash equivalents	\$ 888,365	\$ 2,321,888
Certificates-of-deposit	933,919	479,824
Bonds, at admitted value	18,836,214	18,741,349
Preferred stocks, at admitted value	3,728,604	3,328,604
Common stock , at market value	449,177	
Mortgage loans on real estate	1,063,109	1,119,030
Demand mortgage loan receivable	299,269	323,351
Policy loans	<u>91,922</u>	<u>84,849</u>
Total Cash and Invested Assets	26,290,579	26,398,895
PREMIUMS COLLECTED NOT REMITTED	2,060	1,600
ACCRUED INVESTMENT INCOME	214,931	216,397
COMPUTER EQUIPMENT, <i>net</i>		490
OTHER RECEIVABLES	<u>131,735</u>	<u>140,939</u>
	<u>\$ 26,639,305</u>	<u>\$ 26,758,321</u>

LIABILITIES AND UNASSIGNED FUNDS

POLICY LIABILITIES:

<i>Future policy benefit reserves:</i>	<u>2022</u>	<u>2021</u>
Life certificates and contracts	\$ 25,587,381	\$ 25,347,547
Accident and health certificates	1,856	1,856
Deposit-type contracts	157,068	49,330
Certificate and contract claims payable	69,448	68,408
Premiums received in advance	<u>123,012</u>	<u>123,061</u>
<i>Total Policy Liabilities</i>	<u>25,938,765</u>	<u>25,590,202</u>

ACCRUED EXPENSES:

Commissions due branch secretaries	1,319	1,657
General expenses	51,204	81,576
Taxes, licenses, and fees	3,119	3,637
Convention expense	<u>21,000</u>	<u>21,000</u>
Total Accrued Expenses	<u>55,642</u>	<u>107,870</u>
PAYROLL TAXES WITHHELD	3,388	5,272
INTEREST MAINTENANCE RESERVE		9,986
ASSET VALUATION RESERVE	<u>282,480</u>	<u>240,106</u>
<i>Total Liabilities</i>	<u>26,280,275</u>	<u>25,953,436</u>
UNASSIGNED FUNDS	<u>359,030</u>	<u>804,885</u>
	<u>\$ 26,639,305</u>	<u>\$ 26,758,321</u>