



## 2023 The Year of Transformation



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

### Final Announcement

The Board of Directors and Management Team of the PNU and the Polish National Alliance are excited to announce the merger agreement of the two organizations have been signed and submitted to the Commonwealth of Pennsylvania and State of Illinois for approval.

- ♦ August 18, 2023, Very Rev. John Kowalczyk Chairman of the Internal Audit Committee, Mrs. Carol Mikovsky Delegate to the 31<sup>st</sup> General Convention, Mrs. Katherine Gnat PNU Member at large gathered at the offices of the PNU to count the ballots submitted for the approval of the merger of the PNU with the PNA. Upon the completion of reviewing and counting ballots it was determined that the vote for the merger passed unanimously.
- ♦ August 29, 2023, CEO Wachna and CFO Andrzejewski attended the 49<sup>th</sup> Quadrennial Convention of the PNA. At the convention President/CEO Spula addressed the delegates and explained to those present the terms of the merger. Once Mr. Spula concluded his remarks he asked CEO Wachna to address the convention. Upon the conclusion of CEO Wachna's remarks the Chairman of the Convention called for a vote on the resolution to agree to the merger. The merger vote was unanimous for the PNA as well.

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**Official Monthly Publication**  
**Printed Continuously for 126 Years**

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

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

# Organizational Contact Information



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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, Andrew Humphreys, 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

<b>District Directors:</b>	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

## 2023: Transformation Final Announcement continued

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- ◆ Upon the conclusion of the vote President Spula, National Secretary Kuklinska, CEO Wachna and CFO/Secretary Andrzejewski signed the final documents for filing the request for approval of the merger with the two states involved.
- ◆ On September 5, 2023, the attorney Todd Martin for the PNU filed all the documents with the Commonwealth of Pennsylvania and the State of Illinois. The status of the merger is scheduled to complete on October 1, 2023 upon receipt of the approvals.

The leadership and delegates of the PNA are excited that the PNU has chosen to merge with them. They are looking forward to the continued partnership in the future. The Board of Directors of the PNU, The Supreme Council of the PNCC and the Management of the SCU look forward to a long and prosperous journey with the Polish National Alliance.

Fraternally,  
Martin Wachna  
CEO, Polish National Union of America

## Straz Publication Announcement

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The Polish National Union of America is saddened to announce that the September 2023 edition of the Straz will be the final edition printed by the Union. For the past 115 years the Straz has been the official publication of the PNU. Eleven years prior to that, the Straz was the official publication of the Polish National Catholic Church.

On August 29, 2023, the Polish National Union signed the final documents to merge with the Polish National Alliance. As the PNU transitions to the PNA the official publication of the PNA is the Zgoda. In the merger agreement, the PNA agreed to return the Straz back to the Polish National Catholic Church.

Currently, Prime Bishop Mikovsky along with the Supreme Council of the PNCC is determining how and when the Straz will be published. While the Straz has been continuously printed for the past 126 years the future editions are yet to be determined, so stay tuned.

The Board of Directors of the Polish National Union of America wish to thank all the members, Districts, advertisers, and those who submitted articles and announcements for the past 115 years.



***John C. Andrzejewski, III FIC***

### A Marker in History

This publication marks the final publication of the Straż produced by the Polish National Union of America as our Fraternal Benefit Society prepares to join with The Polish National Alliance by means of a merger. As such September 30, 2023, will mark the point at which the history of the PNU turns the corner to continue in service to the loyal members who are the Society. This time is not a time to weep in sadness but rather a time to look at the many opportunities that lie before our membership to avail themselves of the many benefits that our new and larger Fraternal Benefit Society has to offer.

I stress that this time is a marker in our history. The remainder of the story that is told is truly up to each and every one of the individuals who have belonged and supported the PNU through its 115 years as an independent Fraternal Benefit Society. The new beginning is not the end of the story as preparations have been made to ensure that the good work being done to be our “Brothers and Sisters” keepers continues into the future. A new district specifically dedicated to the PNU has been established to keep our Branch structure intact and functioning. This structure will allow the PNU to be identified throughout the new Fraternal Benefit Society.

The following is an excerpt from the letter I wrote for our 100<sup>th</sup> anniversary book which I wanted to include as an appropriate reminder of the rich history we have shared with the world.

**“There is a time for everything and a season for every purpose under heaven...”  
(Ecclesiastes 3:1).**

One hundred years ago there was a time in which all the ingredients necessary to precipitate the formation of a unique organization existed. Some of the ingredients included the need to fulfill a role of compassion, provide a center of social interaction and a means to preserve a heritage, which was so much of a part of the people arriving in the United States - full of hope and determination as they embarked upon their new lives. February 24, 1908, marked the point at which all of the ingredients were mixed to ignite the light of an organization which finds its very purpose within human compassion and the notion of the moral responsibility that each person has to look out for his or her brother. Thus, was born the Polish National Union of America, a Fraternal Benefit Society.

Throughout the records of the Polish National Union of America there are countless stories about how our beloved organization has extended the hand of human

compassion in time of need and how it has helped to further the values of education, religion, and culture at the same time. The stories are for history to tell, and they express the human concern woven into our organization's fabric such that a multitude of members could personally express how their lives have been touched.

The Polish National Union of America was and still is a very progressive and forward-thinking organization. As such from the early beginnings of its history our organizer, Prime Bishop Francis Hodur, saw fit to insure men, women and children, while most insurance companies did not, in order to help families prepare for the loss of loved ones while providing for those who remained. In 1908 adversities existed among many aspects of daily life such as disease and work-related death. Yet, the people who had the courage to start and invest their hard-earned wages in the Polish National Union of America were confident in the ideal that they had to support one another while fulfilling many of the responsibilities set before them by their faith in God and trust in Jesus Christ.

September 30, 2023, we will all be taking a step forward as we join hands with our brothers and sisters of the Polish National Alliance to continue to provide financial comfort through insurance as well as the support of one another in the fulfillment of our responsibility set before us by our Lord and Savior Jesus Christ.

On a personal note, I am very humbled by the everyday fraternalism and love expressed by the members of the PNU throughout my career as an executive officer. I often reflect on the kindness and hospitality shown to my family as travel, and meetings would mandate visiting the vast geographical area represented by our membership. I am also thankful for the support that has been shown over the past 35 years regarding the many successful endeavors undertaken during that time which helped to keep the PNU strong, steady and on course to "Join Hands to Touch Lives." When one thinks about it there is a huge WOW! Factor trying to count the number of lives touched every day by members doing fraternal work. It truly has been a privilege to work with our Prime Bishops, Bishops, members of the clergy, Officers, and Directors, Talented Staff and especially our members as the work of the PNU has been propelled into the future. May God Bless you all with Health, Happiness, and a Long Life!

Now is the time to embrace the future, step through the open door, and utilize the opportunities that God has provided to help protect our families, preserve our heritage, and Love our brothers and sisters as we would love ourselves.

Zawsze Naprzód Nigdy W ty!





***Julie Andrzejewski District 1***

**District 1 September 14, 2023,  
meeting at Good Shepherd Parish  
in Plymouth, PA**

"Thank you for all you have done" is written on a cake to recognize service to the PNU.



Seated left to right are PNU Executive Secretary and Branch Secretary Joan Scheuneman, PNU Board member Mari Jane Stankowski, and PNU CFO John C. Andrzejewski III. Standing are PNU District 1 Director Julie Andrzejewski and SCU President and Branch Secretary Jan Cwikla. Father Senior Lucian Urbaniak was also at the meeting and had to leave early.

**District 1 Fraternal Activity to provide 72 personal care bags to those served through St. Stanislaus PNCC One Hot Meal program.**

Bottles of shampoo, bars of soap, and boxes of tissues were purchased to put into tote bags donated by the Spojnia Credit Union. Toothbrushes and toothpaste were donated by Umerich Dentistry. The Polish National Union of America donated hand sanitizers and other useful items. Coloring books, activity books, and crayons were also purchased for the younger recipients of personal care bags. The PNU Fraternal Activities Committee approved District 1's request for funding and provided \$150.00 towards the purchase of the above items.

Photos from the District 1 Fraternal Activity appear on page 7.

*Julie Andrzejewski District 1*



## Fraternal Activity







*Mary Ann Zarek - Director, District 3*

### THANK YOU DISTRICT 3 PNU

for the Eastern Diocese Youth Retreat T-Shirts  
and Stainless-Steel Water Bottles

My God bless you for your fraternal support for the  
youth of our diocese and our annual Youth Retreat.



Sincerely yours in Christ,  
*Bishop Paul Sobiechowski,  
Fr. Sr. Rob Nemkovich  
and the youth and chaperones  
at the 2023 EDPNCC Youth Retreat*





*Christine Wachna - Director, District 6*



**Time for our Fraternal Family Get-together!**

**PNA Council 306 Family Night**

*(Formerly known as PNU District Six)*



**AHL Hockey**  
**All State Arena - Rosemont, IL**  
**Chicago Wolves vs Rockford IceHogs**



**Saturday, March 9, 2024 @ 7 p.m.**

**Faith & Fellowship Night - Postgame Comedy Show**

**Adopt-A-Dog Night**

**Only 30 Tickets Available . . . Center Ice Section**  
**Order Your Tickets Today!**

Contact Christine Wachna by February 18, 2024  
with your reservation and payment:  
847-927-9534 or email: [pnuofadist6@att.net](mailto:pnuofadist6@att.net)

**Game Ticket Pricing**    30 Tickets Available

**Adult** (17 & up) .....\$25 each

**Youth PNA Member** (16 & under) ...**Free**

**Youth Non-member** (16 & under) ...\$25 each

Parking fee is \$15 per car at the All State Arena.  
Concessions at the Allstate Arena are now cashless!

**Ticket Order  
Deadline  
February 18, 2024**

**Family Night Schedule**

6:00 p.m. Doors Open    7:00 p.m. Game Time

## Membership: Welcome New Members for 2023

<b>January</b>	One Social member was issued for January
<b>February</b>	Two Social members were issued in February \$10,000 was sold - Ashley Oset
<b>March</b>	\$40,000 was sold - Ashley Oset \$30,000 was sold - Barbara Wisniewski
<b>April</b>	One Social member was issued in April \$5,000 was sold through the Home Office
<b>May</b>	One Social member was issued in May \$5,000 was sold through the home office
<b>June</b>	One Social member was issued in June \$18,000 was sold - Rev. Joseph Cyman
<b>July</b>	Two Social members were issued in July \$5,000 was sold - Joan Scheuneman \$10,000 was issued - Clergy Insurance Plan \$1,000 was issued - Clergy Annuity Plan
<b>August</b>	\$5,000 was sold - Judith Palacios \$2,000 was sold - Patricia Grohal \$5,000 was sold - Michael Zarek

## Membership: Death Report August 2023

Winifred Bay  
Joseph Bucko  
Delores Donick  
Caroline Golembeski  
Jean Gontarski  
Elaine Kubik  
Andrew Paluch  
Alexander Petrovich

Rt. Rev. Jaroslaw Rafalko  
Raymond Sobczak  
Jane Widay  
Gregory Yaskot





## **Spojnia Sunday September 24, 2023 Celebrating 115 Years...**

Polish National Union of America  
*Leading families in the right direction*



## **We look forward to 115 more years as a Division of the PNA!**

In appreciation to our founder, then Bishop Francis Hodur; all who served in a leadership capacity along with the Staff, a very sincere Bog Zapłac!

Thank You for your foresight, devotion and dedication throughout the years in providing financial security for the underserved in the various areas throughout the United States during a time when it was unavailable and paving the way to assist our membership when necessary. May God bless us all in our new chapter with our new family at the Polish National Alliance!



**The Districts of the PNU will be renamed to the following within the PNA:**

**District 1 = PNA Council 301**

**District 5 = PNA Council 305**

**District 2 = PNA Council 302**

**District 6 = PNA Council 306**

**District 3 = PNA Council 303**

**District 7 = PNA Council 307**

**District 4 = PNA Council 304**

**District 10 = PNA Council 308**

**Upcoming Meeting Schedule:**

**PNA Council 305:** Saturday, October 7 - Holy Trinity Parish in Washington, PA  
Contact Council President, Melissa Snee 724-263-7272

**PNA Council 306:** Thursday, October 26 @ 6:30 p.m. central via Zoom  
Contact Council President, Christine Wachna  
847-927-9534 pnuofadist6@att.net

**PNA Council 307:** Monday, October 16 @ 7:00 p.m. eastern via Zoom  
Contact Council President, Suzanne Sniezek 313-720-4339





## Call (570) 344-1513 Rates effective October 1, 2023

Share Rates:	APR	APY	Terms
Share (savings) Account	0.05%	0.05%	Over \$5.01
Christmas Club Accounts	0.50%	0.50%	Maximum \$5,000
Vacation Club Accounts	0.25%	0.25%	Maximum \$5,000
Share Draft (Checking Account)	0.00%	0.00%	

### \*\* Share Certificates

90 Day	4.00%	4.00%
6 Month	4.00%	4.00%
12 month	5.00%	5.00%
24 month	4.15%	4.15%
36 month	4.05%	4.05%
48 month	3.95%	3.95%
60 month	3.85%	3.85%

**\*\* Share certificate rates may change**

**Penalties apply on early withdrawal**

### Loans

Share Loans –	24 months	2.19%	\$1,000 minimum
	36 months	2.49%	
	48 months	2.69%	
	60 months	2.99%	
New Vehicle -	36 months	5.09%	\$50,000 maximum
	48 months	5.29%	
	60 months	5.39%	
	72 months	5.49%	
Used Vehicle-	36 months	5.14%	2016 and newer
	48 months	5.34%	2017 and newer
	60 months	5.64%	2018 and newer
	72 months	5.84%	2019 and newer
Signature loan	36 months	11.00%	\$10,000 maximum
	48 months	12.00%	
	60 months	13.00%	
Organization Loan	60 months	6.59%	Maximum \$49,999.99
	120 months	7.16%	
	180 months	7.85%	
Home Equity	60 months	6.24%	\$500 application fee
	84 months	6.38%	
	120 months	7.00%	
	180 months	8.00%	



**District 1**  
**Julie Andrzejewski**



**District 2**  
**Leslie Pietrowitz**



**District 3**  
**Mary Ann Zarek**



**District 4**  
**Beverly Basinski**



**District 5**  
**Melissa Snee**



**District 6**  
**Christine Wachna**



**District 7**  
**Suzanne Sniezek**



**District 10**  
**George Urciouli**





**CEO, Martin H.  
Wachna**



**CFO, John C.  
Andrzejewski, III**



**VP, Kathryn  
Nemkovich**



**Michael  
Mietlicki**



**Most Rev. Anthony  
Mikovsky**



**Very Rev. Robert  
Nemkovich, Jr.**



**Gregory  
Senkevitch**



**Mary  
Stankowski**



**Mari Jane  
Stankowski**



## Meet the Officers of the PNA

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*Note: Bios are taken from the 2023 PNA Convention Information*



### **FRANK J. SPULA – CHAIRPERSON**

Serving as your President and Chairperson has been a great honor, and I cherish the special connections I have made and the experiences that I've gained. I have proudly committed my life to the PNA and appreciate the knowledge I have attained by working in various positions. My journey at the PNA started in the copy room of the Treasurer's Office. Since then, I have been passionate about fulfilling PNA's mission of protecting families, serving others, and promoting Polish heritage in the United States.

I am grateful for the opportunities I have received over the years. I had the honor of being Chairman of two National Conventions as well as chairing various conferences for other organizations. Being President of the Polish American Congress has assisted me in establishing relationships with local, state, and federal officials, which I have also been able to leverage for the benefit of the PNA. Currently, I serve as a Director on the board of the Edgebrook-Sauganash Chamber of Commerce which allows me to build valuable relationships and promote the PNA beyond our ethnic community.

Every organization faces challenging times, and as President, it has always been my responsibility to make informed decisions that are in the best interest of our members. I have found every year that I have served at the PNA to be extremely rewarding, and I am thankful for everyone's support and encouragement. I see the bright future that PNA has ahead of itself and ask for your continued support in leading the organization.



### **WESLEY MUSIAL – VICE-CHAIRPERSON**

I am 72 years young and from Philadelphia, PA. My family includes my older brother, Walter Jr., his wife Ruth, and their three sons Walter III, Michael, and Christopher. My education is comprised of parochial school and Jesuit sponsored secondary and college level institutions. I hold a Bachelor of Science in Mathematics with a minor in Economics from St. Joseph's College. I was involved in the family Polish sausage business for over 49 years. This experience enabled me to establish and nurture my business acumen in conjunction with developing my social skills to provide a basis for a successful career in the business world.

I became involved in the PNA following the death of my father, Dr. Walter Musial Sr. in 1976. I have held the position of Lodge Financial Secretary and various Council Offices. In 1991, I was elected as Male Commissioner of District 6, and held the position for two terms. Subsequently, I was twice elected as a National Director from Region D. Following that I served three terms as Censor where I headed the Supervisory Council, and as per the By-Laws, was the Watch-Dog over the PNA. After the dissolution of the position of Censor, I was elected as the initial Vice-Chairperson of the Board of Directors.



### **ALICJA KUKLIŃSKA – NATIONAL SECRETARY**

I feel privileged working for the PNA as its National Secretary and appreciate the trust bestowed on me by the Delegates of the 48th Quadrennial Convention. Born and educated in Poland, as many of you, I followed the American dream which brought me to Chicago, the largest Polish population in the world, and home of the PNA. I dedicated my time and talents to the organization that provides financial security to its members and preserves Polish heritage in the United States. I genuinely believe in the PNA's mission and importance to the community. My commitment is now reinforced through my experience as the PNA National Secretary.

The Convention, being the PNA's highest governing body, provides its representatives with the aptitude to further advance the organization and select the most qualified and skilled individuals to be its leaders.



### **ANTHONY NOWAK-PRZYGODZKI – TREASURER**

I was born and raised in Orange, CA, and am currently a resident of Eastvale, CA. My late parents, Adam and Zofia Nowak-Przygodzki, immigrated to the United States in 1959 to start a family. I earned my bachelor's degree from California State University, Fullerton, in Business Administration. Also, I completed a 3-year program with Pomona Colleges, Western CUNA Management School certificate, and a leadership program with the University of Southern California. My professional training/career experience has been through working in the credit union industry. The credit union is a not-for profit, member-owned, financial cooperative. The credit union industry is like the fraternal industry as it is constantly battling the for-profit alternative.

My experience at the PNA started as a teenager being involved in the local lodge and council. This helped me learn about the organization and share in its successes. At the time I joined, I was dancing for a folklore dance group, Gorale Folk Dancers. I have been elected a delegate to the past five National Conventions since Denver. I strive to grow professionally and personally in everything I do, learning all that I can from those that were in leadership positions. I am currently a PNA National Director.

I am a member of other fraternal organizations, such as the Knights of Columbus. I truly believe in grass-root fraternalism and hope that our great organization has a very long future of supporting and providing services to our members. My purpose is to help our members build better lives with protecting their family's financial wellbeing. I have held positions in the local chapters for the credit union industry as well as on boards for the local Chambers of Commerce.





## PNA Convention



**PNU Officers CEO, Martin Wachna and CFO, John Andrzejewski  
addressing the PNA Convention**



**Signing the Merger Agreement Between the  
PNA and PNU**





**Merger Agreement Fully Signed by  
CFO, John Andrzejewski, CEO, Martin Wachna,  
PNA President, Frank Spula and  
PNA Secretary, Alicja Kuklińska**



**PNU and PNA Leadership**



**WICI Song & Dance Theater performed  
during an elegant reception during the  
Convention.**



**PNA and PNU Leadership during  
a reception at the PNA Home Office.**



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Polish National Alliance of the U.S. of N.A.  
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Visit: [www.pna-znp.org](http://www.pna-znp.org)




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