



Volume 130
No. 4

1002 Pittston Avenue Scranton, PA 18505

OFFICIAL
BI-MONTHLY
of the

Polish National Union
Printed Continuously
for 123 Years

THE GUARD Straż

August/September 2020

Dwumiesięcznik
Organ Polsko
Narodowej Spojnia
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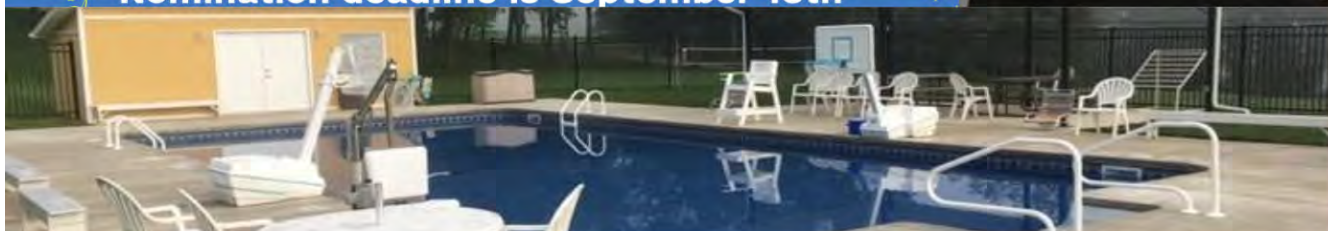
*The Second Annual
Irene Jugan
Heart & Soul Remembrance*

CALL FOR NOMINATIONS

*In Loving Memory of Former PNU CEO
Irene Jugan*

*Learn more about how to submit
your nominations inside this issue*

Nomination deadline is September 15th



(Pictured Above)

**Check out the new and improved Bishop Hodur
Retreat Center in Waymart, PA.**

PNU / PNCC Members get great rental pricing!



**RENT THE BISHOP HODUR RETREAT
CENTER (P.22-23)**

Scan the QR code to keep up with current and archived
STRAZ editions (www.thestraz.com)

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PLACE TO SAFELY
GATHER IN A
COVID-19 WORLD
DISTRICT NEWS
EDUCATION & YOUTH
THANK YOU LETTERS
& MORE!**

**The Spójnia Credit Union
is having a loan sale!**

Contact them to learn more
(800) 724-6352

info@spojnia.org

www.spojniacreditunion.org



2			STRAZ August/September		
PNU Executive Management			District 1: Lackawanna County, PA		
Martin Wachna, Jr. Chief Executive Officer executive01@pnu.org John C. Andrzejewski Chief Financial Officer Kathryn Nemkovich Vice President			Julie Andrzejewski, District One Director 109 1st Elmhurst Twp, PA 18444 (570) 842-1603 district1director@pnu.org		
Board of Directors			District 2: New York-New Jersey- Philadelphia		
Prime Bishop Anthony A. Mikovsky Kathryn Nemkovich,Vice President Mari Jane Stankowski, Director Very Rev. Robert Nemkovich, Jr. Mary Stankowski, Michael Mietlicki & Gregory Senkevitch			Leslie Pietrowitz, District Two Director 43 Raymond Street Hasbrouck Heights, NJ 07604 (201) 393-0696 district2director@pnu.org		
Spojnia Inc Directors			District 3: New England		
Prime Bishop Anthony A. Mikovsky Martin Wachna Jr., PNU CEO Paul Gorgol , David Petrosky , Stacey Shrive Mari Jane Stankowski & Michael Mietlicki			Mary Ann Zarek, District Three Director 363 Lindsey Street Attleboro, MA 02703 (508) 226-1615 district3director@pnu.org		
Education & Youth Commission			District 4: Buffalo, NY		
Prime Bishop Anthony A. Mikovsky Martin Wachna, Jr., PNU CEO Mary Stankowski, Chairperson Carol Mikovsky Very Rev. Robert Nemkovich, Jr.			Beverly Basinski, District Four Director 4375 Homestead Lane Clarence, NY 14031 (716) 759-1130 district4director@pnu.org		
Fraternal Activities Committee			District 5: PA-Ohio		
Michael Mietlicki, Chairman Martin Wachna, Jr., PNU CEO exofficio Very Rev. Lucian Urbaniak			Melissa Snee, District Five Director 326 Oak Grove Court Wexford, PA 15090 (724) 263-7272 district5director@pnu.org		
Internal Audit Committee			District 6: Illinois - Minnesota - Florida		
Rev. John Kowalczyk, Chairman Henrietta Kleckner,Vice Pres. Marian Sleczkowski, Secretary			Christine A. Wachna, District Six Director 421 South Church Road Bensenville, IL 60106 630-350-1787 district6director@pnu.org		
Medical Director			District 7: Michigan		
Dr. Samuel Alfano Media, PA			Suzanne Sniezek, District Seven Director 6147 Rockland Street Dearborn Heights, MI 48127 (313) 720-4339 district7director@pnu.org		
Spojnia Credit Union			District 10 : Latham, NY		
Jan Cwikla, President Jacek Grotnik, Vice President Joan Scheuneman, Secretary John C. Andrzejewski, III, Treasurer John Ostroski			George Urciuoli, District Ten Director 5 Bramble Wood Clifton Park, NY 12065 (914) 475- 3219 district10director@pnu.org		
PNU/SCU Home Office Contact Info & Staff Directory			Death Report		
Call PNU or SCU Home Office at (800) 724-6352 Martin Wachna, CEO x310 John Andrzejewski, CFO/Secretary x310 Joan Schueneman, Executive Assistant x 310 Jessica Moser, Insurance Admin x305 Melissa Cohen, Insurance Claims, Marketing, & STRAZ Editor x303 straz@pnu.org ; www.thestraz.com <u>Polish National Union</u> 1002 Pittston Ave Scranton, PA 18505 www.pnu.org; info@pnu.org Find Us On Facebook @ Polish National Union of America <u>Spojnia Credit Union</u> Karen Rieder, SCU Manager x308 Lynne Mellen, SCU Assistant Manager x302 Sandy Reed, MSR x306 www.spojniacreditunion.org; info@spojnia.org			Polish National Union Death Benefit Report We express our sincere condolences to the families of the deceased. May perpetual light shine upon them. May they Rest in Peace. Emily Nizinkiewicz Mary Kendra Raymond Jopling Henry Kishel		
			Frank Widay Chester Szymczak Jadwiga Bartnik Robert Jasinski		
			Charlotte Albin Thomas Grzywacz Jennifer Samp Florence Mondro		
			The STRAZ is mobile! For current and archived editions please visit www.thestraz.com Submit STRAZ content to straz@pnu.org		



THE PNU – A CONTINUING FAMILY LEGACY
Gregory Senkevitch, PNU Board Member

As members of the PNU, we all know the history of our organization, the reasons for its founding and the service it provided to our membership for the last century. Each of us has our own family history with the PNU. Our parents, grandparents and great grandparents all became members of the PNU for the same reasons, to provide for financial security in a time of need and stress. Over the years the PNU has grown and in most cases our family circumstances have expanded as we have moved further into the fabric of American society.

The reasons that the current generation of PNU members have become policy holders is most likely different than when our grandparents became members. Back then, the PNU was the primary provider of financial security to a newly minted American family. Sometimes it was the only insurance that the breadwinner of the family could get. Today, that may not be the case. Three or four generations on, we became members because mom or dad bought our policy when we were very young and paid on it so that they could have the peace of mind that their children were “Covered”.

Many of us have that policy in the bottom of a safe deposit box and we don’t think about it much. Same with mom and dad’s policies. In many cases they are not the primary insurance policy that the family relied on to replace the earning power of mom and dad should they pass away while the family was growing.

The old PNU policy sitting at the bottom of the drawer does still serve a purpose. These policies are family legacies. They eventually enter back into our lives and reconnect us with the PNU. Usually, as we are taking on the task of settling the final affairs of our parents, we find that policy and submit the claim. The payment from our old family friend, the PNU, helps with those final expenses and we think, “Gee it was nice that Mom paid that policy for all those years, it helped with all these final bills.”

That’s part of the continuing legacy. That investment made by our Mom or Dad years and years ago, comes out of the safe deposit box and reminds us that the PNU IS HERE and is continues to be part of our lives.

Those of us that have confronted this inevitable time should not only be thinking about the PNU legacy that was left for us, we should be thinking about the PNU legacy we can leave for OUR family. Times have changed. The costs of living have increased. The PNU continues to be here for us. Let’s take a look at that old policy in the bottom of the drawer and think about matching our coverage with the costs of today’s final expenses. The PNU can help. That’s what we’re here for. Contact your PNU representative and have a discussion about how to use the PNU for your final expenses.

RENEW YOUR RELATIONSHIP WITH THE PNU AND LEAVE A STRONG LEGACY FOR YOUR FAMILY.

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PNU Announces Direct Premium Payment Option

Recently the PNU established the ability to allow for premiums to be paid direct from a member's checking or savings account. This is more commonly referred to as a direct debit or ACH transaction.

Members who received their premium bills for the month of April were the first to be alerted to this new service. A form was included to complete in order to request automatic payment of premium. The ACH option eliminates the need to either mail or physically present a premium payment at the Home Office.

A copy of the Authorization Agreement for automatic payments is included below. Please feel free to print the form and send it in to the Home Office if you wish to participate in the automatic payment program.

John C. Andrzejewski
CFO/Secretary

Authorization Agreement for Automatic Payments

(Check applicable box)

Addition: New Participant _____

Change: Change in Bank and/or account number _____

Delete: Cancel Participation Date _____ Participant's Initials _____

Name _____

Bank Name _____

Bank Address _____

Bank's Routing and Transit # _____

Account # _____ Account Type: Checking ____ Savings

Frequency / Date of Payments: _____

Amount of transaction or method by which amount will be determined: _____

Telephone Number: _____ Email: _____

I hereby authorize Polish National Union of America, hereinafter called COMPANY, to initiate debit entries to my account at the Bank named above; and to initiate adjustments for any debit entries made in error to my account at the Bank named above, hereinafter called DEPOSITORY I acknowledge the origination of ACH transactions to my account indicated above must comply with the provisions of U.S. Law. This authority is to remain in full force and effect until COMPANY has received written notification from me of its termination in such time and in such manner as to afford COMPANY and DEPOSITORY a reasonable opportunity to act on it.

If the payment referenced above is returned unpaid by the receivers bank, a \$ 30.00 fee will be collected by means of an electronic fund transfer from the consumer's account specified in this authorization.

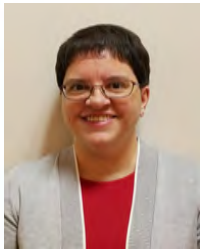
Signature _____ Date _____

Revocation of Authorization

Authorization to the PNU for automatic payments can be revoked by writing to Polish National Union of America 1002 Pittston Avenue, Scranton, PA 18505 or by submitting a letter of revocation through the PNU email system using the address info@pnu.org

Opt In

Members Can Opt-In For Email Alerts From The PNU! Visit www.pnu.org to opt-in today!



District One
Julie Andrzejewski
District One Director
109 1st
Elmhurst Twp, PA 18444
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district1director@pnu.org



District 1 Meeting Announcement

District 1 of the PNU will be holding its next quarterly meeting on September 17, 2020 at 7 pm. Because of COVID-19 and the guidance of the executive officers of the PNU, the meeting will be held via a conference call. Those who wish to attend can contact Julie Andrzejewski at District1Director@pnu.org or 570-842-1603 for the phone number and participant code. All are welcome.



John Evanchyk from Roaring Brook Township, PA is a 38 year member Fire Fighter of the Elmhurst Roaring Brook Volunteer Fire Company.



Julie Andrzejewski, District 1 Director, at Providence of God in Scranton with a display she created with complimentary hand sanitizers provided by the PNU. A display was also placed at St. Stanislaus Cathedral in Scranton. Joan Scheuneman, Dorothy Andrzejewski, and Regina Orzel are branch secretaries who belong to this parish.



Fr. Carmen Bolock is the Chaplain and Fire Policeman holding the rank of Sergeant with the Jermania Fire Company located in Duryea, PA.

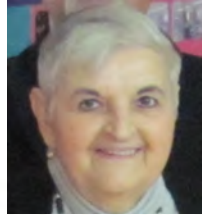
Membership Report

District 1 sold \$5,000 of insurance and welcomed one new social member for the month of June.





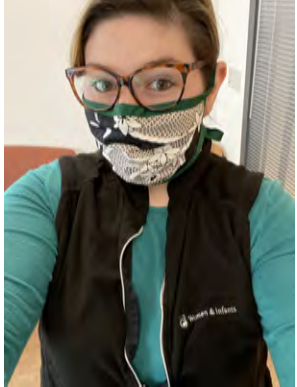
Polish National Union of America



District Three
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Thank You District 3 Essential Workers!



This is Amber Marie Culhane. She works at the Woman's And Infants Antenatal Care Unit in Providence RI . She is involved in high risk pregnancies and some Covid-19 cases. She is the granddaughter of Maryann Zarek (District 3 Director) and Michael Zarek (former Board member). She is studying for her Masters Degree in nursing.

Thank you Amber and all of our essential workers! The PNU wants to continue recognizing our essential workers. Please submit your essential worker shout-outs and/or photos to Melissa at The Home Office. (Email insurance02@pnu.org)

Fr. Sr. Rob Nemkovich (PNU Board Member) and Kathy Nemkovich (PNU VP) Join In Recognizing The Fall River Police Department
 My dear brothers and sisters,

Yesterday Kathy and I were happy to represent our parish and partner with four of our Fall River Neighborhood Associations as we provided lunch for our entire Fall River Police Department (about 60 folks with all the various staff and personnel). It was good to show them our appreciation and support as they continue to put their lives in harms way every day to protect and serve our community regardless of how they are treated.

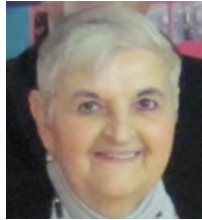
Tomorrow the Fall River Falcons will be back in our parking lot to hold another registration and they as well appreciate our support. So that will be four community events this week - even during this time of covid. It is so good to be involved in so many aspects of our community working to bring the presence of Jesus and His Gospel of Love and Salvation to all of God's children!

- The above is an email from Fr. Sr. Rob Nemkovich sent to The Home Office on July 17, 2020

Our parish with four Fall River Neighborhoods Associations providing Lunch for our FRPD - July 16, 2020



Photo collage submitted by Fr. Sr. Rob Nemkovich



District Three
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(508) 226-1615
district3director@pnu.org



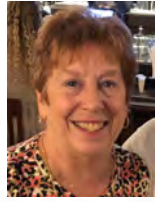
Annual Neighborhood Watch Cook Out Was A Huge Success!

My dear brothers and sisters in Christ,

Last evening we hosted our annual Neighborhood Watch Cook Out and had a wonderful time catching up with many friends from our local community. We were happy to welcome both our Mayor and Police Chief to the parish for this relaxing gathering.

-Fr. Sr. Rob Nemkovich (via email sent to The Home Office)





District Four
Beverly Basinski
 District Four Director
 4375 Homestead Ln
 Clarence, NY 14031
 (716) 759-1130
district4director@pnu.org



Hats Off To The Western Region of New York State (PNU District 4)

Because of your discipline and love of your neighbor, wearing masks and social distancing have resulted in an infection rate of 1% or less in our region. We hope to keep it at this rate until we once again feel safe in our environment.

Where would we be without the Essential Workers? The medical personnel have pretty much given all their personal/professional time to taking care of you and me. For this there are no words to express our extreme gratitude. And don't forget the public servants, grocery workers, pharmacy staff, refuse collectors, gas station attendants and the list goes on and on. Thanks to them for putting some normalcy into our lives. God Bless you one and all.

In continuing our due diligence in respect of each other during this COVID pandemic, the District 4 in-person meeting this Fall has been cancelled. We were hoping to have the meeting at a new location to encourage new member participation. However, this will have to wait until 2021. A teleconference may be an alternative later this year. If so, you will be advised accordingly. In the meantime, please feel free to contact your District Director or Branch Secretary if you need any policy info. Thank you and stay safe.

-Beverly Basinski

Is Your Family Prepared To Handle Final Expenses?

76%

of PNU members fall below the coverage needed for basic final expense costs

\$ 7,500 - \$ 12,999

Average cost of basic final expenses



4 OUT OF 10

people would struggle covering just a \$400 unexpected expense. Imagine covering \$7500 + ?



Source: /publications/2019-economic-well-being-of-us-households-in-2018-dealing-with-unexpected-expenses.htm

The Polish National Union



Providing security & protection for your family needs from **day one** & **for generations to come**

CONTACT US

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

We love publishing news about our members!

Email member news to our STRAZ Editor

Melissa Cohen straz@pnu.org

www.thestraz.com for current and archived editions!

PNU Home Office (800) 724-6352

info@pnu.org

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District Five
Melissa Snee
 District Five Director
 326 Oak Grove Ct.
 Wexford, PA 15090
 (724) 263-7272

Polish National Union of America district5director@pnu.org



PNU District 5 Quarterly Meeting – April 19, 2020 - Teleconference

Attendance – Fr Bruce Sleczkowski, Marian Sleczkowski, Henrietta Kleckner, Terry Kleckner, Melissa Snee, MaryAnn Kiska, Stan Kiska, David Bober, Georgine Katocs. Meeting opened at 3:05pm by Melissa Snee. Fr Bruce Sleczkowski offered prayer.

Minutes – Marian Sleczkowski read the minutes for the January 19th meeting. There were no changes/corrections. Maryann Kiska made a motion to accept the minutes, seconded by Henrietta Kleckner. Motion passed.

Financial Report – Henrietta Kleckner presented the Financial Report for the quarter ending March 31, 2020. Georgine Katocs motioned to accept financial report, seconded by David Bober. Motion passed.

Correspondence – None

Old Business –

PNU Performance – Melissa Snee reported that the District 5 last quarter performance was not good- no sales. We also had the most Y-T-D cash surrenders. Melissa spoke about point program for District Directors. It is working but is not correct for all.

New Business – Coronavirus – PNU home office staff taking turns rotating in person attendance.

2020 Family Outing – put on “Hold”

Convo 2020 – Melisa Kleckner and Christine Wachna will do a presentation on the PNU. We discussed District 5 sponsoring something for the Dance. Terry Kleckner made a motion that we spend in the area of \$250 to provide something to enhance the dance, Fr Bruce seconded the motion. Marian will work it out with the Convo Committee.

A Quote Program using Excel spreadsheet has been provided. It seems to be a viable program but an error was found in the program, so it is being revised.

Ads from the Home Office have been sent out for publication in church bulletins, flyers, etc. It was suggested that they be revised so that we can insert our Branch Secretary information.

IRS Forms – IRS forms for the secretaries need to be completed. Remember to make a copy and send to Melissa.

New Contact Info- New email address for Melissa. District5Director@PNU.org

Community Donation – We discussed our bi-annual community donation. My Brother’s Brother does a lot of work for the communities so Fr Bruce made a motion that we send \$100 donation to them, seconded by Henrietta Kleckner.

Food Drive – Branch 132 held a “Roll Away The Stone of Hunger” food drive throughout Lent. Unfortunately, with the onset of Coronavirus, it was a small drive. But, nonetheless, we had a reasonable collection which was delivered to the McKeesport Intersection. They were very appreciative. The parish Ladies Adoration also donated about 50 homemade chocolate Easter eggs.

Facebook - It was discussed about a Facebook page for District 5 like District 6. We had created one years ago and were told that we were not allowed to have one. If things have changed, we would like to set it up again. Melissa will look into this with the PNU Board of Directors.

October Meeting – TBD

Motion to adjourn the meeting was made by Henrietta Kleckner, seconded by David Bober.

Melissa Snee closed the meeting at 4:10pm. Fr. Bruce Sleczkowski offered closing prayer.

Respectfully submitted,

Marian E. Sleczkowski

Recording Secretary

An Excerpt From Fr. Jim Konicki's Blog (23 SEPTEMBER 2006 BY FR. JIM www.konicki.com)

The Twenty-fifth Sunday in Ordinary Time (Spojnia Sunday)

As Catholic-Christians our responsibility must correspond to and come from the teaching of Jesus Christ. These responsibilities have been delegated to us by our ancestors and our fathers in faith. We are to avoid all semblance of the disorder created by self interest, ambition, and jealousy. We, like Bishop Hodur, and our ancestors, are to engage in work for the common good.

That is why Spójnia, the Polish National Union of America is more than just an organization. It is a symbol and a public witness to our work. It is a symbol and a witness to our working together for the common good, setting ourselves as servants of each other, and of all people.

Bishop Hodur and our ancestors understood Jesus’ lesson very well, and by faith, work, and struggle they lived His word.



Polish National Union of America



District Five
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 District Five Director
 326 Oak Grove Ct.
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 (724) 263-7272
district5director@pnu.org



PNU District 5 Quarterly Meeting – July 19, 2020 - Teleconference

Attendance – Fr Bruce Sleczkowski, Marian Sleczkowski, Henrietta Kleckner, Terry Kleckner, Melissa Snee, MaryAnn Kiska, Paulette Beliunas, Georgine Katocs, Michael Wisniewski, Barbara Wisniewski, Janis Gibala and Ted Gibala.
 Meeting opened at 7:05pm by Melissa Snee. Fr Bruce Sleczkowski offered prayer.

Minutes – Marian Sleczkowski read the minutes for the April 19th meeting. There were no changes/corrections. Henrietta Kleckner made a motion to accept the minutes, seconded by Paulette Beliunas. Motion passed.

Financial Report – Henrietta Kleckner presented the Financial Report for the quarter ending June 30, 2020. Georgine Katocs motioned to accept financial report, seconded by MaryAnn Kiska. Motion passed.

Correspondence – Thank you letter from Brother's Brother for the donation.

PNU Performance – Melissa Snee reported that the District 5 last quarter performance was not good- no sales. We also had the most Y-T-D cash surrenders. The PNU as a whole is struggling with sales vs. maturities/death benefits/surrenders due to Covid-19 and lack of interaction with potential members.

New Business – PNU information – Melissa spoke about point program for District Directors. District Directors will meet with Martin Wachna in a GO TO Meeting, discuss training, going more digital. The Board approved of District 5 setting up a Facebook Group. Melissa will set it up and the exec board and Branch Secretaries will have access to add members and make posts. Group name is Polish National Union Districts 5 & 12. Anyone can request membership.

2020 Family Outing – the group decided that at this point the Family Outing is canceled for 2020 due to Covid-19.

Convo 2020 – Convo has been re-scheduled for 2021.

Home Office- Melissa C. from the H.O is producing training materials for secretaries and directors. We will introduce 1st training at the October Meeting. New Marketing materials from the Home Office is being worked on to produce District specific emails, etc. Home Office ads on Facebook can be downloaded for use in parish bulletins.

PNU is securing hand sanitizers for distribution. Melissa is going to request that a supply be sent to each of our parishes. Michael suggested we find out the cost of this venture so we could make a donation for it to the PNU.

Education and Youth Commission is asking for donations as the drawing will not be done this year due to the lack of contact with people due to Covid-19.

NEW Email address for Melissa. District5Director@PNU.org

Spojnia Credit Union – new rate schedules have been sent out. 3rd quarter promotions include special rates on Home Equity and Auto Loans. Home Equity special rate of .5% off if SCU is listed as the first position on the lien.

New auto-withdrawal for PNU premiums is now in place.

Paulette asked about license renewals. Melissa said the Home Office is taking care of this as they come up. Please call John Andrzejewski.

MaryAnn Kiska told us that Stan is now in a nursing home. She said he would love to hear from people.

Here is his address:

Stanley Kiska
 Victoria Manor
 100 Rose Court
 Oakdale, PA 15071

Next Meeting- Sunday October 18, 2020

An in-person meeting is not permitted due to Covid-19 so a ZOOM meeting will take its place at 7:00pm. Melissa Snee closed the meeting at 8:00pm. Fr. Bruce Sleczkowski offered closing prayer.

Respectfully submitted,
 Marian E. Sleczkowski
 Recording Secretary



District Six
Christine Wachna
District Six Director
421 South Church Road
Bensenville, IL 60106
(630) 350-1787

district6director@pnu.org



Congratulations To Our Newly Appointed Senior Priests!

Congratulations to our newly appointed Senior Priests in the Western Diocese, Very Reverends John Kowalczyk and Charles Zawistowski. During the XVIII Synod of the Western Diocese, Bishop-Elect Jaroslaw Rafalko appointed Very Reverend John Kowalczyk as the Administrative Senior of the Northcentral Seniorate and Very Reverend Charles Zawistowski has been appointed as the Honorary Senior and Chancellor of the Western Diocese. May God bless you both in your new roles within the Western Diocese and the Polish National Catholic Church.

Essential Worker Recognition

Thanks to all Clergy for your continued ministry and support during these unprecedented times. You went from a traditional ministry to becoming, in some instances, more tech savvy than you ever imagined. Sometimes you were lucky to have the support of parishioners and/family members and in some instances you had to figure it out on your own. You stepped outside of the box and for that, the faithful and community are truly grateful. Reminding us that being the Church doesn't mean having to physically be in the church building to do as our Lord and Savior instructed us. That has manifested into new ministries being created such as mask-making, Front Line Worker Appreciation, feeding the hungry but on a larger scale due to unemployment and the countless other blessings the faithful have been able to participate in. May God bless you in everything you do to feed us, keep us safe and help us to expand the reach of the Church.



Christine Wachna
Director – District Six
Polish National Union of America

PNU District Six 3rd Quarterly Teleconference Meeting

Thursday, August 27, 2020 at 6:30 p.m. c.s.t/7:30 p.m. e.s.t
All District 6 members are welcome to attend.

Please contact District Director, Christine Wachna 630-350-1787 or pnuofadist6@att.net for "call-in" information.

PNU District Six 4th Quarterly Teleconference Meeting

Thursday, October 15, 2020 (Please note: this is a change of date/time/location.)
6:30 p.m. c.s.t/7:30 p.m. e.s.t.

All District 6 members are welcome to attend.

Please contact District Director, Christine Wachna 630-350-1787 or pnuofadist6@att.net for "call-in" information.

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CREDIT UNION LIFE INSURANCE ANNUITIES
COMMUNITY & FRATERNALISM
CALL THE HOME OFFICE, YOUR DISTRICT DIRECTOR, OR BRANCH SECRETARY TODAY

76% of our members do not have enough life insurance coverage for basic final expenses
Contact the Home Office, your District Director, or Branch Secretary today to change that
Our loved ones depend on us
Polish National Union of America



District Six
Christine Wachna
District Six Director
421 South Church Road
Bensenville, IL 60106
(630) 350-1787

district6director@pnu.org



Thank You District 6 Essential Workers!



(Photo & Article Source: OSF Saint Luke Medical Center Facebook Page)

Leslie Rafalko, BSN, RN, from OSF Saint Luke Medical Center Emergency Department (and also Bishop-elect Jerry Rafalko's wife) received The DAISY Award. DAISY honorees consistently demonstrate excellence through their clinical expertise and extraordinary compassionate care. They are recognized as outstanding role models in our nursing community and among OSF HealthCare.

Leslie received the following nominations from patients and their families that show through the eyes of our patients, just how Leslie serves with the greatest care and love!

"(Leslie is) very caring, sweet, and always checking in to make sure you are okay and comfortable. [She is] always letting you know every update about tests and what will be done next. Not only me but running in and out of every room to make sure everybody is cared for. Best nurse seen here in a long time!"

"Leslie was very kind and competent. She was very much a patient advocate for my father and compassionate for the pain he was experiencing. She was also very kind to us his family members and gave my mom who is 93 a warm blanket. She was also very good about communicating and updating his status."

"Leslie is extremely professional and attentive, well above expectations."

Congratulations and thank you to Leslie Rafalko, BSN, RN for serving with the greatest care and love!

Membership Report: For the month of July District 6 sold \$10,000 of life insurance.

Spojnia Credit Union 3rd Quarter Loan Sale!

Home Equity Loan Rates

\$100 Application Fee—No Closing Costs!

5 Years 3.49% APR

7 Years 3.625% APR

10 Years 3.625% APR

15 Years 3.75%* APR

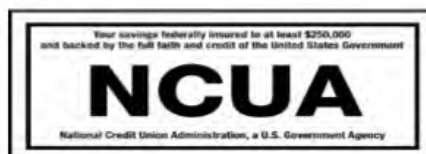
*(\$20,000 Minimum)



**ALL LOANS WHERE SPOJNIA CREDIT UNION IS IN FIRST
POSITION AS LIEN HOLDER, WILL
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INTEREST RATE.**

Call us for more details or how to get an application! 570-344-1513 or
1-800-724-6352

Not Available in Texas or California



PENNSYLVANIA FRATERNAL ALLIANCE 2020 SCHOLARSHIP APPLICATION

Return the completed application, essay and letter of recommendation, postmarked no later than October 1, 2020, to: Bernadette Luketich-Sikaras Chairperson * Pennsylvania Fraternal Alliance Scholarship Committee * Croatian Fraternal Union * 100 Delaney Drive * Pittsburgh, PA 15235-5416

Date: _____ Date of Birth: _____

Name: _____ Telephone: (_____) _____

Address: _____

City/State/Zip: _____

E-Mail Address_____

Your Fraternal Benefit Society: _____No. of Years a Member_____

College you will be attending in 2020/2021:_____

Scholastic Achievement (Honors/Awards)*: _____

Extracurricular School Activities*: _____

Civic (non-school) Activities*: _____

Fraternal Benefit Society Activities*: _____

*Information may be submitted on a separate sheet of paper. Please type or print.

Submit a 500-word essay on: "What does fraternal mean to you? What would you do to increase the relevance of fraternal to you and your peers?"

I understand that my selection for this scholarship is based upon my answers to these questions and the essay I have written; and, further, that my application is in competition with other eligible persons and that the decision of the Pennsylvania Fraternal Allianceis final. This application is completed with my knowledge and consent, and false information will void the award. The information that is provided in this application is true and complete.

Signature of Applicant

Date

Pennsylvania Fraternal Alliance 2020 Scholarship (Continued from p.16)
Rules/Regulations

Applicant must:

- Be a resident of Pennsylvania and a member of a Fraternal Benefit Society that is a member of the Pennsylvania Fraternal Alliance.
- Be a 2020 high school graduate attending an accredited college, university, trade school, etc. in the summer/fall of 2020 as a full-time student (twelve semester credits). Proof of attendance must be submitted with application.
 - Obtain a recommendation letter from your Fraternal Benefit Society.
- Submit a 500-word essay on: "What does fraternal mean to you? What would you do to increase the relevance of fraternal to you and your peers?"
- Return the completed application, essay and letter of recommendation, postmarked no later than October 1, 2020, to:

Bernadette M. Luketich-Sikaras, Chairperson
Pennsylvania Fraternal Alliance Scholarship Committee
Croatian Fraternal Union
100 Delaney Drive
Pittsburgh, PA 15235-5416

- At least one \$500 scholarship will be awarded. Additional scholarships may be awarded depending upon available funds.
 - Judging will be done by the 2020 Scholarship Committee of the PFA.
 - Awards will be announced at the Annual Meeting held in October 2020

LISTENING TO A
SELF-PROCLAIMED
EXPERT



BAD IDEA.

**NOT HAVING LIFE INSURANCE
ALSO A BAD IDEA.**

**CALLING THE POLISH NATIONAL
UNION**

NOW THIS IS A GREAT IDEA!

TAKING GRANDMA TO
KARAOKE AT THE BAR



BAD IDEA.

**NOT HAVING LIFE INSURANCE
ALSO A BAD IDEA.**

**CALLING THE POLISH NATIONAL
UNION**

NOW THIS IS A GREAT IDEA!

Supporting The Education & Youth Commission : You Can Make A Difference & Help Our Youth Members

Dear Friends:

2020 has not unfolded in the way and manner anyone had planned. Things have changed significantly. As we begin to reopen various places in our society and adapt to a "new normal" the PNU Education and Youth Commission is adapting as well. The past several years we have held a raffle to support our annual stipend program that benefits our PNU college students who meet the requirements. Due to the COVID-19 pandemic this year, in place of our annual raffle we are issuing an appeal letter for donations to help support this important fraternal effort.

The three great cardinal virtues are faith, hope and love. Charity as an act of genuine heart-felt love is so closely related that it is sometimes employed in the sense of love and is regarded as one of the three great virtues. Charity in its various implications and forms of action must hold a high place in the life of every Christian.

The members of the Education and Youth Commission of the Polish National Union of America ask you to prayerfully consider giving a gift that will be used, appreciated and always remembered by our younger members going to college or schools of higher learning.

Over the past years, thousands of deserving students have received stipends from our Commission. Last year more than 30 students received stipends. On behalf of these grateful recipients, we thank you for taking to heart the words: "And now faith, hope, and charity abide, these three; but the greatest of these is charity." 1 Corinthians 13:13

Please make your charitable donation to the PNU Education and Youth Commission and send it to the above address. May God bless you; your family and we again thank you for your prayerful consideration of this appeal.

Fraternally Yours in Christ,

MaryAnn Stankowski, Chairperson

Most Rev. Anthony Mikovsky, Prime Bishop of the Polish National Catholic Church

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

Very Rev. Robert Nemkovich Jr., Vice-Chairperson

Carol Mikovsky, Secretary

Thank You For The Thank You Letters!

Hello my name is David Russo, and I would like to thank you for the stipend check. That check has assisted me in purchasing books for my classes. The current COVID 19 pandemic has impacted my life. Back in March, I had to leave college to come home. I would go on to finish up my semester online. After finishing my semester, I realized how much more effective learning is in school than doing it at home. As for athletics, my outdoor track season was canceled. When I returned home I would continue to train, but I would not compete. A Houghton College alum, Dr. Birx, gave a keynote message to the graduating class at Houghton in May about the pandemic. She works with the federal task force.

Thank you,

David Russo

I would like to thank you for your generous stipend. I am using it towards my tuition and books. I am currently enrolled in the graduate program for Physician Assistant at Marywood University. The pandemic has not delayed my studies. During the spring semester, classes continued online. As I started the graduate program in May, there was concern that the program would be postponed, however, a decision was made to start the graduate program online. I am currently taking 13 credits for the summer program. My classes and studies consume most of my time and keep me busy during the pandemic.

Thank you again. I appreciate your support of myself and other college students. I will be sure to support this endeavor when I graduate.

--

Amanda Gawel, PA-S

Physician Assistant Studies

Marywood University, Class of 2022

Report of Actions Taken
by the Board of Directors
of the PNU during a regular board meeting
held June 4, 2020

OPENING

A regular meeting of the Board of Directors of the Polish National Union of America was held on June 4, 2020 via Teams meeting software. The meeting was opened by CEO Wachna.

All board members were present. All members of the Internal Audit Committee were present.

Minutes

The minutes for the regular board meeting held March 12, 2020 and minutes for a special meeting held on May 5, 2020 were distributed prior to the meeting. CEO Wachna asked for corrections or additions. There was one correction made to the minutes for the special meeting held May 5, 2020.

A motion was made and seconded to accept the minutes from the regular meeting as presented; and the special meeting as corrected. The motion passed.

STANDARD REPORTS

Standard reports for Spójnia Inc., monthly membership and the first quarter statement were given during this portion of the board meeting. Each report was considered separately with respect to any discussion and questions. All reports were distributed to the PNU Board of Directors prior to the meeting. Time was allotted for discussion and questions.

A motion was made and seconded to accept the standard reports. The motion passed.

CHIEF EXECUTIVE OFFICER'S REPORT

A verbal report was given during the meeting. CEO Wachna updated the board with respect to activities undertaken during the period of time since the last meeting. He also updated the board regarding the use of new programming to conduct the business of the PNU during the COVID-19 stay at home time period.

CEO Wachna announced that he has been chosen to participate as a Director on the board of the Polish American Congress Charitable Foundation.

With regard to the PAC Charitable Foundation additional discussion was undertaken. **At the conclusion of the discussion a motion was made and seconded to approve of the appointment of CEO Wachna as a Director on the board of the PAC Charitable Foundation. The motion passed.**

Mortgage Department

A report regarding the activity within the mortgage department was given under the CEO's report. CEO Wachna reported that two accounts had submitted letters to the board asking for loan deferment due to the COVID-19 shutdown. He further reviewed the action taken as a result. CEO Wachna called upon the board for a motion to ratify the action taken based on the board's consensus. **A motion was made and seconded to approve the action taken with respect to the deferment of mortgage payment requests. The motion passed.** The Mortgage Department discussion was the last item to be discussed under the CEO's report. **A motion was made and seconded to accept the report of the CEO. The motion passed.**

CHIEF FINANCIAL OFFICER'S REPORT**Exonerations**

No exonerations were brought before the board for consideration.

Correspondence

CFO Andrzejewski noted that correspondence regarding the deferral of mortgage payments was received. These items were discussed previously. In addition thank you letters were received regarding the deferment action on the part of the board.

Correspondence was also received from CPS Actuaries. There were two items of correspondence brought to the attention of the board. One item had to do with a change in the valuation rate. The board entered into a discussion regarding the valuation rate change. There was no action taken upon conclusion of the discussion.

(Continued on p. 18)

Branch Affairs

Branch 37: A letter was received from District 6 Director regarding the position of Branch Secretary for Branch 37. The letter indicated that Father David Rowinski was appointed as Interim Branch Secretary to fill the vacancy created with the resignation of Branch Secretary Theresa Heath. The board entered into a brief discussion regarding the appointment. **A motion was made and seconded to approve the appointment of Father David Rowinski to the position of Interim Branch Secretary for Branch 37. The motion passed.**

Branch Consolidation Correspondence was received from the Director of District 6, regarding the consolidation of branches within the District. The list indicted the branches that would be consolidated into a few active branches. Based on the timing of the receipt of the request the board tabled discussion until the September meeting which would allow for time to review the consideration.

Branch Rosters CFO Andrzejewski informed the board that a number of Branch Rosters were returned to the home office for review and approval of the board. The rosters returned include those from the District Directors and Branches. A recommendation was made by CFO Andrzejewski to approve the rosters presented. **A motion was made and seconded to approve the rosters presented. The motion passed.**

Budget Update

CFO Andrzejewski reported that a budget update for the period ending March 31, 2020 was distributed to the board prior to the meeting. A brief review of the budget update was conducted.

Annual Statement Related Items

Annual Statement and audit related documents were distributed to the board for review prior to the meeting. The documents were reviewed and discussed by the board. Discussion focused on how the information within the documents reviewed could guide the work of the board. No action resulted from the discussion in the form of a motion.

Personnel

CFO Andrzejewski updated the board with respect to the personnel.

Pandemic

CFO Andrzejewski discussed the continued operations of the home office under the stay at home orders resulting from COVID-19. He indicated that changes in the staffing and office hours were expected to occur in the following weeks as restrictions were eased. He reported that documents submitted to various state insurance departments associated with pandemic operations were distributed to the board.

Corporate Governance Submission

CFO Andrzejewski informed the board the Corporate Governance Document now required to be submitted annually was submitted to the Pennsylvania Insurance Department. This was the last item for discussion under the CFO's report. **A motion was made and seconded to accept the report of the CFO. The motion passed.**

COMMITTEE REPORTSInvestment Committee

The chairman of the Investment Committee was called upon to give a report. He reported that no formal meeting of the Investment Committee was held since the last board meeting and a meeting was being planned.

A recommendation was made to keep mortgage and annuity rates the same for the third quarter of 2020 as they have been set for the second quarter of 2020.

The rates are as follows:

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

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

(Continued on p. 19)

(Report of Actions Taken Continued From p. 18)Spojnia Credit Union

CFO Andrzejewski briefly reviewed the financials with the board. He noted that the SCU continues to concentrate on promoting mobile banking services available to members.

Fraternal Activities Committee

The chairman was called upon to give a report. He noted that two documents were distributed for the review of the board members. A financial statement as of May 31, 2020 was also distributed prior to the meeting. A short discussion regarding the work of the committee was entered into. No action in the form of a motion resulted.

Education and Youth Commission

The chair of the commission submitted a written report and financial statement. The report included a summary of the work of the commission. She also noted that the minutes from March meeting of the commission were distributed. A short review of the report highlights was given and a revised stipend application was presented for the approval of the board.

A motion was made and seconded to approve the stipend form as submitted. The motion passed.

Board Liaison Committee

The chairman was called on to report regarding the committee activities. There was no written report submitted. A brief report of the activities of the committee was given. It was reported that there were two meetings of the committee held. The committee had the opportunity to meet with consultants who include the actuary and representatives from the audit firm who performs the yearly audit. The board engaged in discussion regarding the committee report.

The Board Liaison Committee was the last committee report to be considered by the board. **At the conclusion a motion was made and seconded to accept the reports of the committees. The motion passed.**

District Reports

The Board noted that reports were received from Districts 1, 3, 4, 5, 6, 7 and 10. A report was not received from District 2. This report was received subsequent to the meeting and distributed to the Board.

District Liaison Report

The District Liaison reported that no meetings with the District Directors were held since the last board meeting. With that a discussion was started regarding the role of the District Liaison. No action in the form of a motion resulted from the discussion. One suggestion associated with follow up on report contents was made.

OLD BUSINESSSpojnia Park

A report was given regarding Spojnia Park. It was reported that a new realty contract was being discussed and that a municipal agreement will expire soon. The expiration will allow for more of an opportunity to sell the property.

Social Membership Proposal

CFO Andrzejewski reported that the PNU staff has been working on the administrative needs associated with the launch of the program.

Travel Club Contract

CEO Wachna reported that a contract was signed to establish the travel club. Staff members are starting to work on promotional materials.

NEW BUSINESSOther

CEO Wachna reported on the progress of the establishment of email communication with the membership.

Meeting Dates

September 16, 2020 – Teleconference

December 3, 2020 – In person at the home office starting at 9AM

(Continued on p. 22)



POLISH NATIONAL UNION OF AMERICA

Presents

THE SECOND ANNUAL HEART & SOUL REMEMBRANCE

In loving memory of Former PNU CEO Irene Jukan

**"...Be firm, steadfast, always fully devoted to the work of the Lord, knowing
that in
the Lord your labor is not in vain."
1 Corinthians 1:58**

***The traditional Spójnia Sunday observance on
September 27, 2020, commemorating the
historic association of the PNU and Polish
National Catholic Church, will also include
honoring the recipient of the second annual
PNU Irene Jukan Heart & Soul Award.***

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

***PNU members may submit their
nominations from now until
September 15th, 2020***

****See nomination criteria and instructions****



THE SECOND ANNUAL HEART & SOUL REMEMBRANCE

In loving memory of Former PNU CEO Irene Jugan

Nomination criteria:

- 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 Former 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:

- Name, address, and contact information (phone and email) for both the Nominee and the individual submitting the nomination
 - Name of parish the Nominee is a member of
- List of PNU and PNCC organizations and activities the Nominee is/has served in and approximately the length of time, if known.
- 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 15th, 2020
 - Recipient of the award will be selected by the PNU Board

***PNU members may submit their nominations from now until
September 15th, 2020***

(Report of Actions Taken Continued From p. 19)

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 4, 2020. As submitted the report is represented to be as accurate as possible with regard to the content and matters discussed and the disposition of matters presented to the Board.

Respectfully submitted,

John C. Andrzejewski, III
CFO/Secretary



Bishop Hodur Retreat and Recreation Center Rentals
Polish National Catholic Church and Polish National Union Members Rates

Overnight Stay Rentals

Weekly Rates:

Sunday, Monday, Tuesday, Wednesday, and Thursday

Rental Includes: use of Retreat Center, Pavilion, and Grounds

Ages: 0-6 No charge ages 5-18 \$20 Ages 19-Adult \$25 per night

More than 25 guests:

Ages: 0-6 No charge ages 5-18 \$15 Ages 19-Adult \$20 per night

POOL Fee: \$100 per day- Hours are 12-4pm or 1-5pm. (A four-hour period prearranged with Staff prior to rental).

Weekend Rates: Friday and Saturday

Rental Includes: use of Retreat Center, Pavilion, and Grounds

Ages: 0-6 No charge ages 5-18 \$22 Ages 19-Adult \$27 per night

More than 25 guests:

Ages: 0-6 No charge ages 5-18 \$17 Ages 19-Adult \$22 per night

POOL Fee: \$100 per day- Hours are 12-4pm or 1-5pm. (A four-hour period prearranged with BHRRC Staff prior to rental).

-A non-refundable deposit of \$200 is due 1 month after contract has been issued.-

***Access to rooms in wings will be based on the number of guests and arranged with BHRRC STAFF and the renting party. ***

Grand Party Outing Package

\$350 Fee for use of Pavilion, Kitchen, Pool, and Grounds. (No Retreat Center)

A four-hour pool use period prearranged with BHRRC Staff prior to rental.

8-hour maximum on One-day Outings and not to go beyond 7pm.

BISHOP HODUR RETREAT CENTER

BOOK YOUR PERSONAL ADVENTURE TODAY!

**THE GROUNDS UP AT SPOJNIA FARM CAN HOST
MANY DIFFERENT EVENTS,
FROM GRADUATION PARTIES, TO SPIRITUAL
OUTINGS, WEDDINGS, FAMILY/CHURCH
GATHERINGS & MORE!**

CONTACT STACEY SHRIVE AT
BHRRC@SPOJNIAINC.ORG OR
570-488-5686

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Playground

Air Conditioning

Pavilion/ Kitchen

Breathtaking Nature & Scenery

In - Ground Pool!



*The Perfect
Setting To
Say
"I do"*



SPÓJNIA SUNDAY IS SEPTEMBER 27TH THIS YEAR

'TODAY, WE REMEMBER IN PRAYER THE WORK AND MISSION OF THE POLISH NATIONAL UNION, ALL CURRENT MEMBERS AND BENEFICIARIES, AND ALL THOSE WHO HAVE PASSED TO THEIR ETERNAL REST.'

-26 SEPTEMBER 2010 BY FR. JIM SPÓJNIA SUNDAY, NIEDZIELA SPÓJNII
WWW.KONICKI.COM



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Membership is about family legacy here

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TAKE YOUR BUSINESS TO NEW HEIGHTS

PROVIDE DISCOUNTS TO PNU MEMBERS AND IN
EXCHANGE WE WILL GET
YOUR MESSAGE OUT FOR FREE!

ASK MELISSA AT THE POLISH NATIONAL UNION HOME
OFFICE HOW



Your Business Can Leave A Lasting Impression With Our Readers



Advertise in The STRAZ for an economic way to gain visibility

Your business helps us help families!

Full Page Color: \$80

Half Page Color: \$40

Quarter Page Color: \$20

Business Card Size: \$15

We are also looking to network with businesses to offer
our members more perks!

Contact Melissa (800) 724-6352 x303 or insurance02@pnu.org for more info!