



Volume 134
No. 2

1002 Pittston Avenue Scranton, PA 18505

OFFICIAL
BI-MONTHLY
of the
Polish National Union
Printed Continuously
for 124 Years

THE GUARD Straż

April 2021

Dwumiesięcznik
Organ Polsko
Narodowej Spojnia
Wychodzi bez
przerwy od 124 lat
www.pnu.org; info@pnu.org
570-344-1513 or 1-800-724-6352

The Resurrection Most Rev. Anthony Mikovsky Prime Bishop

On Easter morning and during the days and weeks following, we will hear those Gospel readings which speak of the resurrection of our Lord and Savior, Jesus Christ. In the Gospel of St. Mark we read: "Very early on the first day of the week, when the sun had risen, they [Mary Magdalene and Mary, the mother of James] went to the tomb. They had been saying to one another: 'Who will roll away the stone for us from the entrance to the tomb?' When they looked up, they saw that the stone, which was very large, had already been rolled back. As they entered the tomb, they saw a young man, dressed in a white robe, sitting on the right side, and they were alarmed. But he said to them, 'Do not be alarmed, you are looking for Jesus of Nazareth, Who was crucified. He has been raised; He is not here. Look, there is the place they laid Him. But go, tell His disciples and Peter that He is going ahead of you to Galilee, there you will see Him, just as He told you.'" (Mark 16:2-7)

These words, even though we have probably heard them many times, even though we encounter them each year, are joyous words. They tell of the victory of our Lord and Savior Jesus Christ over sin and death, and because of this we should never tire of hearing them. But we must also look a little further into the passage to see a further message for us even in these difficult times.

First and foremost, we must trust in God to put things right for us. As they walked to the tomb, the two Marys were most of all concerned about the stone which was going to block their way, but in reality this was not a concern at all, the power of God in the resurrection set aside what was blocking them, opened the tomb and the risen Jesus had come forth. God is also a God of surprises. The last thing that these two women were expecting was an open tomb, an angel, Jesus no longer there and the message that He had risen from the dead. But in these surprises God does exactly what He promised. In fact the angel tells them that they will see the Lord in Galilee, just as Jesus had told them.

(Continued on p.3)

Happy Easter!
Wesołych Świąt Wielkanocnych
Felices Pascuas

INSIDE THIS EDITION

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The Polish National Union Board of Directors,
Committees, and Staff Wish You All A Happy & Blessed
Easter



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Kathryn Nemkovich
Vice President

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Media, PA

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Jacek Grotnik, Vice President
Joan Scheuneman, Secretary
John C. Andrzejewski, III, Treasurer
John Ostroski

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Death Report

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.
Frances Wedrychowicz Leona Fidiam Roger Browning
George Dirgo Joyce Zawislak Katherine Sabatini
Joseph Dziura Rosemarie Gusciora Marcyann Peruck
Nellie Grzesik Joseph Boron Mary Lou Crispino

Membership Report

February: One social member was added for the month of February
March: \$30,000 was sold in the month of March. Jessica Moser (Home Office) sold \$10,000 of insurance, Brent Adler (District 5) sold \$5,000 of insurance, and Walter Cegelka (District 6) sold \$5,000 of insurance

The Resurrection (Continued From Cover)










My brothers and sisters, as we are now turning the corner and coming out of this terrific and horrible pandemic within our nation and our world, we must remind ourselves that these lessons are still true. God still takes care, God still surprises and God still fulfills His promises. An important part of this is how we in the Polish National Catholic Church and the Polish National Union work together in building up the kingdom of God and nurturing one another and helping one another in our journey through life.

We mourn those who have passed, especially those lost through this horrible virus, but we know that united to the Lord Jesus a place is prepared for them in the kingdom, and because of our organizations their families are supported both spiritually and materially. We also know that good and great things, in building up God's kingdom, are happening all around us right now, in the various parish and union branches through the country. Not every act of kindness, love and help may be noticed, but each small act helps to build up the eternal weight of glory. In all these things we are participants in Christ's resurrection, participating in Christ's new life, now at work within us and around us.

Although we may still have a ways to go until everything is back to the 'normal' that we would like and remember, let's be strong in the fact that Christ and His people, in the Church and the Union, will be announcing, and more importantly living and sharing, the victory won for us by Jesus.

On behalf of the Board of Directors, the Staff and the membership of the Polish National Union, I extend to my brother bishops, the clergy and all the people of God, wishes for a joyous and blessed Easter. Christ is risen!!! He is risen indeed!!! Christ is risen!!! He is risen indeed!!!

-Most Reverend Anthony Mikovsky
Prime Bishop

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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.

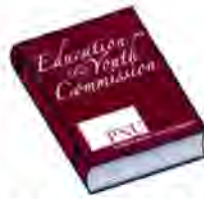
Signature _____ Date _____

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!



EDUCATION & YOUTH COMMISSION STIPEND APPLICATION CRITERIA

- 1. Offered to students for four years of education from the College or University of their choice.**
- 2. A member of the PNU, who has a life insurance policy (current paying, single-premium, or fully paid-up) that is in force and in good standing for at least 5 years. (*Please remember Social Membership does not qualify.*)**
- 3. Currently enrolled and taking classes at a College or University either part-time (under 12 credits) or full-time (12 or more credits). (*This means the student or applicant must be attending college at the current time, does not apply to high school college courses taken while still in high school.*)**
- 4. Show proof of enrollment from Registrar; Tuition Bill; Class Schedule; or Grades. (*One or all of these are acceptable forms of eligible enrollment; please make sure student's name, university's name, number of credits taken for each semester, are included on the paperwork enclosed.*)**
- 5. A copy of the tuition bill should accompany all stipend applications stating the institution's and student's name. (*This ensures that the student is enrolled and attending that college or university.*)**
- 6. Please make sure all fields of information, especially the student contact information, are properly completed.**

Questions or concerns can be directed to Mary Ann Stankowski, eyc@pnu.org.

All information for the entire academic year (both semesters – August – May), should be returned to the following address:

Polish National Union of America
c/o Education & Youth Commission
Attn: Mary Ann Stankowski
1006 Pittston Avenue
Scranton, Pa 18505



EDUCATION AND YOUTH COMMISSION

Polish National Union of America

Fraternal and Benefit Society

1006 Pittston Avenue

Scranton, PA 18505

Website: www.pnu.org

Email address: EYC@pnu.org



Stipend Application

For members who are in the Polish National Union at least five (5) years and are currently in good standing.
Grants are made in accordance with the rules and regulations of the Commission.

Stipend for the academic year 20____ - 20____

Date _____

Name _____

Date of Birth _____

Address _____

City _____ State _____ Zip _____

Contact Information: Cell phone# _____ Home# _____

Email address: _____

Member of PNU Branch No. _____ District No. _____ Certificate No. _____

Name of College / University: _____

Course/Study Pursued: _____

Indicate current year of Enrollment: 1st year ____ 2nd year ____ 3rd year ____ 4th Year ____

Anticipated/Expected year of Graduation: _____

Indicate status attending: *PART TIME (7-11 credits) _____ *Semester _____

*FULL TIME (12 credits and more) _____ *Semester _____

*please specify number of credits taken for each semester, fall and spring

Tuition Amount _____ per academic year.

Home office Approval/Authorization

Applicant's Signature

This application must be returned to the Home Office address effective
December 1st thru April 15th for the academic year stated on this application.



Polish National Union of America



District One
Julie Andrzejewski
District One Director
109 1st
Elmhurst Twp, PA 18444
(570) 842 -1603
district1director@pnu.org

Polish National Union of America District 1 Quarterly Meeting March 4, 2021

On Thursday, March 4th, 2021, District 1 held their first quarterly meeting for the 2021 year. The meeting was held via conference call due to the COVID-19 pandemic. At 7:04PM District Director Julie Andrzejewski called the meeting to order. Director Andrzejewski then called upon Prime Bishop Emeritus John Swantek the invocation. Prime Bishop Anthony Mikovsky then offered remarks on the Lenten season to move forward with the right spirit and focus on the importance of the season.

Secretary's Report: Attendance: District Secretary Jessica Moser reported that there were 16 Delegates representing 7 branches present. Secretary Moser then read the minutes from the previous meeting. Director Andrzejewski asked if there were any corrections or errors and there were none noted. A motion was made by Reverend Carmen Bolock seconded by Board Director Mari Jane Stankowski to accept the minutes as read. Director Andrzejewski called for a vote. Motion passed unanimously.

Treasurer's Report: Treasurer Patricia Bolock gave the financial report from December 9th, 2020 to March 4th, 2021. Director Andrzejewski asked if there were any corrections or errors and there were none noted. A motion was made by Branch Secretary Dorothy Andrzejewski, and seconded by Patricia Evanchyk to accept the treasurer's report. Director Andrzejewski called for a vote. Motion passed unanimously.

Training: 20 Year Endowment versus 20 Payment Life: Director Andrzejewski led discussion into the differences between the 20 year endowment and the 20 Payment life. While both are paid in 20 years, the endowment reaches face value after 20 years of payment and provides options for the member, unlike the 20 pay life which reaches face value at age 120.

Old Business: Dist. 1 & 8 Membership Contest Update: Director Andrzejewski reported our current status on the membership contest with Dorothy Andrzejewski in the lead at 35 points after selling \$35,000 in insurance policies. Family Day at Bishop Hodur Recreation and Retreat Center: Director Andrzejewski reported that different suggestions have been made at previous committee meetings for our family day event being held August 21st, 2021. Discussion continued into types of food for the event. Further discussion will continue at a later date.

New Business: Setting new meetings for the year ahead: The upcoming meetings for the year has been rescheduled as follows: June 8th, 2021 at 7:00PM via conference call. September 2nd, 2021 to be held at St. Mary's in Duryea at 7:00PM and December 7th, 2021 tentative at St. Stanislaus Cathedral at 6:00PM. New Rate Sheets: New rates are effective for insurance. Copies of the rate sheets have been disseminated to the branch secretaries. Reports from Branch Secretaries: Vice Director Scheuneman reported first reported for her branch. No major updates at this time. Branch Secretary Andrzejewski reported news on her branch, including her new insurance sales. Ideas to promote PNU: Director Andrzejewski discussed ideas to promote the PNU. Prime Bishop Anthony Mikovsky suggested even though selling is hard during a pandemic, try to use the selling point of we are here for the people, unlike large corporate insurance offices. Joining a branch allows you to join a family, join events and be a part of the organization unlike others. This can be a great selling point.

Holiday Ads: Director Andrzejewski asked if any would be opposed to purchase of Easter ads for the Straz and the God's Field. All agreed. No opposed. Board Director Stankowski made a motion to accept the holiday ads. Seconded by Reverend Bolock. Motion passed unanimously. Stipends: A reminder the education and youth stipend application will be accepted until April 15th, 2021. CFO Andrzejewski III also stated outside of the education and youth program, scholarships are also available through the Polish American Congress Foundation and the Pennsylvania Fraternal Alliance for PA residents, with several scholarships. Prime Bishop Mikovsky followed up and stated there are several different scholarship opportunities available through both the Foundation Scholarship and Fraternal Alliance for PA, not just one, so please let students you may know about the many opportunities they may have.

Home Office Updates: CFO Andrzejewski stated the financial statements for 2020 are being finished up. As a reminder the rate manual will be distributed within the next week. Also keep in mind our annual certificate fee has changed to \$60.00 annually. The Credit Union also has good loan rates currently. The annual meeting for the Credit union has been moved from March 6th to March 27th. This meeting will be in person, however all guidelines will be followed including masks, distancing and sanitizing. No food will be provided at this meeting. Overall the home office has been pretty quiet but as spring comes around and we get closer to summer, things should pick up.

Calendar of Events:

Good Shepherd Parish: Lenten food sale April 2nd, 2021 from 12pm – 7pm

St. Mary's of Duryea: Tentative yard sale May 15th, 2021 from 9am – 2pm

Holy Mother of Sorrows: Fish fry - take out only - March 19th, 2021

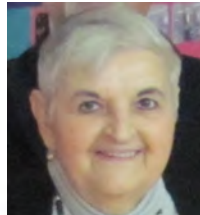
Next Meeting will be June 8th, 2021 at 7:00PM as a conference call.

Motion to adjourn made by Board Director Stankowski. Seconded by Branch Secretary Andrzejewski. Meeting adjourned at 7:49PM

Respectfully submitted,
 Jessica E. Moser
 Secretary



Polish National Union of America



District Three
 Mary Ann Zarek
 District Three Director
 363 Lindsay St.
 Attleboro, MA 02703
 (774) 254-5844
district3director@pnu.org PNU

PNU DISTRICT 3 EASTER RAFFLE - 2021

5 Parishes participated

Fall River - 142
 Manchester, NH - 135
 Central Falls - 100
 Webster - 55
 Woonsocket - 50
 w/ 3 other individuals participating = 44

Donations to offset prizes = \$125

Bishop Paul & Karen Sobiechowski - 25
 Janice Dzialo - 25
 Tom & Lynette Zarek - 25

Donation to the District 3: Fr. Sr. Joe & Lorraine Krusienski - 100

Winners

1st Prize - \$50 - Stephen Richard (Central Falls, RI)
 2nd Prize - \$25 - * Jack DeTemple (Fall River, MA)
 * Donated to Blessed Trinity Youth Pizza Lenten Supper
 3rd Prize - \$25 - Tom Zarek (Central Falls, RI)

Fr. Sr. Rob & Kathy Nemkovich - 25
 Brenda Richard - 25

Profit for District 3 = \$651.00



Thank you to all who supported our PNU District 3 Raffle
We wish you all a Blessed and Glorious Easter!

District 3 will be providing an ice cream social and sponsor an outing for the upcoming 2021 Eastern Diocese Youth Retreat in August 2021. God bless you all!

We hope that in the future more parishes in District 3 will support this effort as it does benefit our fraternal efforts and diocesan youth program.



District Five
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district5director@pnu.org

Branch 132 Food Drive

Branch 132 sponsored a Roll Away the Stone of Hunger Lenten food drive. Thank you for all the donations!!



Pictured Above (From Left) Rosalie Clark, President Branch 132, Henrietta Kleckner, Rev Bruce Sleczkowski
 (Photographer: Marian Sleczkowski)



"I would say that yes we received much more this year and I think the necessity caused by the pandemic played a good part in it. People seem to be more sensitive to the needs of others during this time. Reviewing the pictures, I would guess that the quantity doubled!! Which was great."

-Marian Sleczkowski, District 5 Recording Secretary & PNU Internal Audit Committee Secretary



Polish National Union of America



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District Six 2021 Meeting Schedule

All meetings held at 2021 6:30 p.m. central/7:30 p.m. eastern via Teleconference. Please contact District 6 Director, Christine Wachna
pnuofadist6@att.net for call-in information the Monday prior to the meeting.

Meeting Schedule: Thursday, May 13 , Thursday, August 19 , Thursday, October 14

Polish National Union of America District Six Teleconference Thursday, February 18, 2021, 6:30 p.m

The meeting was called to order by Director Christine Wachna at 6:32 p.m. The Invocation was pronounced by Very Rev. John P. Kowalczyk, Jr., Vice Director. District Director Christine Wachna called the Roll: Present: Christine Wachna; Rt. Rev. Jarosław Rafalko; Very Rev. John P. Kowalczyk, Jr.; Catherine Kowalczyk; Christina Danielkiewicz; Robert Maycan; Dian Maycan. Guest at meeting was Martin H. Wachna, Jr., PNU CEO. Absent: Rev. David Rowinski, Walter Cegelka, Judith Palacios, Teri Heath.

The Agenda, minutes from the October 15, 2020 meeting and financial reports were sent out by Director Christine Wachna. Upon motion made by Very Rev. John P. Kowalczyk, Jr. and seconded by Robert Maycan, the Proposed Agenda was accepted. Motion carried. The Minutes from the October 15, 2020 meeting were accepted as presented upon motion made by Catherine Kowalczyk and seconded by Dian Maycan. Motion carried.

Correspondence: Director Christine Wachna read a thank you letter from Very Rev. John P. Kowalczyk, Jr. for his Investiture gift. A letter was sent out by John C. Andrzejewski, CFO, to all branch secretaries and District Directors enclosing updated branch rosters. It asked that secretaries review the rosters and if there are any corrections to forward them to the Home Office. The rosters include the recent branch mergers that took place. An email from CEO Martin Wachna to District Directors informing that the **Fraternal Activities Committee** compiled a "How To" and examples of fraternal activities that can be done. Now the Committee will reimburse up to \$150 to each District that sponsors an activity. There is a form to complete to get reimbursement.

The **Financial Report** was given by Catherine Kowalczyk. Upon motion made by Dian Maycan and seconded by Christina Danielkiewicz, the financial report was accepted, subject to audit. Motion carried.

Old Business Christine Wachna reported that during 2020 District 6 signed 26 members for a total of \$230,000. This put us in first place. Christine informed us that District 6 was the only district in "the black" for 2020. Christine also stated that the PNU Goals set for 2020 are the same for 2021. This would mean writing 25 policies for the minimum amount of \$5000, for \$125,000 of insurance. Social Membership goal is \$300 or 5 members at \$60 each. This information was contained in an email sent out to the Districts by CEO Martin Wachna, Jr. It was also requested that all District meetings remain virtual for the first half of 2021.

New Business

Branch Secretary Reports: Br. 295 – Catherine Kowalczyk: Cathy reported that the roster she received is up to date but does need some updating as to names (female-marriage) and mailing addresses. Also requesting to add email addresses. Cathy suggested creating a form to be sent to the branch membership requesting updated information. Once received this form can be submitted to the Home Office.

Br. 37 – Robert Maycan reported that one annuity for \$25,000 was written. Br. 37 needs to have a reorganizational meeting. This will most likely take place in the second half of 2021.

Extended Annuity Program - The Annuity Program was extended through March 31, 2021. (**Editor's Note:** Since this meeting the annuity program has been extended again through September 30th, 2021)

For the Good of the District - Martin Wachna, Jr. stated that there are scholarships available from the PACCF. This benefit is available to PNU policy holders. Very Rev. John P. Kowalczyk, Jr. stated that we are in the season of Lent and reminded all of opportunities available to increase our spiritual life. There is a Seniorate Retreat scheduled for Saturday, February 27, 2022 at St. Michael the Archangel, both in person and virtually. Also, there is a Retreat scheduled in March, sponsored by the General Church. Our next teleconference meeting is set for Thursday, May 13, 2021 at 6:30 p.m. CST. There being no further business to come before the meeting, upon motion made by Robert Maycan and seconded by Catherine Kowalczyk, the meeting was adjourned at 7:03 p.m. Motion carried. Closing prayer and benediction was pronounced by Very Rev. John P. Kowalczyk, Jr. since Bishop Rafalko needed to leave the District meeting to attend another.

Respectfully submitted,

/s/ Christina M. Danielkiewicz

Christina M. Danielkiewicz
Recording Secretary



Polish National Union of America



District Seven
Suzanne Sniezek
District Seven Director
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Dearborn Heights, MI 48127
(313) 720-4339
district7director@pnu.org

PNU District 7, Meeting March 15, 2021 via Google Meet, 7 pm

At 7:00 pm Director Suzanne Sniezek greeted District 7 and called the meeting to order. Fr. Sr. Jaroslaw Nowak led the opening prayer. In attendance were John & Suzanne Sniezek, Fr. Sr. Jaroslaw and Jola Nowak, Rev. Michal Gitner, Donna Collyer, Larry & Kathy Chockley. Minutes from the Dec. 7, 2020 meeting were sent earlier in an email to members. Larry made a motion to accept minutes as presented, it was seconded by Jola Nowak and passed unanimously.

Treasurer's Report – John Sniezek reported we put an Easter ad in the Straz for \$35.00. The account balances were reviewed with those present. Larry Chockley made a motion to accept the treasurer's report. It was seconded by Jola Nowak and passed unanimously.

Old Business – Our District 7, Family Day Picnic, is scheduled for June 13, 2021 at All Saint Parish. Covid-19 restrictions in Michigan are still lingering. We will revisit this date and have a quick Zoom meeting on April 26 at 7pm to make a final decision.

New Business– We received correspondence from the Detroit Circle United Choirs regarding an ad for the booklet for the upcoming concert and convention. A full page ad is \$80, half page ad is \$50 and ¼ page ad is \$30. The booklet will be 7 ½" x 4 1/2". Larry Chockley made a motion to put a full page ad in from Dist. 7. It was seconded by Donna Collyer and passed unanimously. Suzanne & John Sniezek will send in the ad and payment to Cathy Bilinski.

Upcoming events

Our Savior will have drive- thru take- out dinner fundraisers on April 10 and May 15.

Holy Cross will have drive- thru take- out dinner fundraisers on April 24 and May 22.

Resurrection has re- started monthly drive- thru take- out Polish Dinners and free soup Saturdays. Proceeds from soup donations go to New Beginning's Mercy House in Ida, MI, a home for single mother's charity.

Larry Chockley made a motion to adjourn the meeting at 7:30pm. It was seconded by Rev. Gitner.

Closing prayer was led by Rev. Gitner.

What Is Your Favorite Easter Tradition?

Going to my Babcis's in Manhattan, going to her Church, St. Stanislaus on 7th St. Easter morning and eating breakfast after church where we shared the blessed egg. There are so many more memories I have being with my Babcia at Easter!

-Nancy W.

Święconka - "the blessing of the Easter baskets"

The Traditional Polish Easter Basket Contents:

Eggs



symbolize new life. Eggs also represent Christ emerging from His tomb, like a chick breaks through the shell.

Bread



The heart of the basket is a loaf of bread. This symbolizes Jesus, who is the "Bread of Life." It can be a traditional babka, a loaf of rye bread, or something you bake yourself

Horseradish



Often made into a spread sweetened with beet juice. The juice reminds us of the joy of resurrection after the pain of Christ's crucifixion.

Meat & Sausage



This symbolizes God's generosity. A ring of sausage can be used to frame a round loaf of bread or just tucked in wherever you can find the space! Choose a type with an edible casing.

Candle



This can be a plain, white taper, and symbolizes Christ as the Light of the World.

Cheese



Symbolic of the moderation Christians should have at all times.

There are many more items that can go in a traditional Polish Easter basket.
What is in your traditional Easter basket? Email straz@pnu.org with photos and traditions

Report of Actions Taken by the Board of Directors of the PNU during a regular board meeting held March 11, 2021

OPENING

A regular meeting of the Board of Directors of the Polish National Union of America was held on March 11, 2021 via GOTO 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 December 10, 2020 were distributed prior to the meeting. CEO Wachna asked for corrections or additions. There were none. A motion was made and seconded to accept the minutes from the regular meeting held December 10, 2020 as presented. 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. Two reports were distributed to the PNU Board of Directors prior to the meeting. The Spojnia Inc. report was given verbally. Time was allotted for discussion and questions. **A motion was made and seconded to accept the standard reports. The motion passed.**

CHIEF EXECUTIVE OFFICER'S REPORT

A verbal report was given. CEO Wachna highlighted items contained in the report. A summary is as follows: Contact with the home office has been maintained in order to continue various aspects of the operation, reconciliation of financials statements was completed, contact with the district directors has been maintained, and participation in various meetings was achieved through video conferences.

Mortgage Department

Under the mortgage department CEO Wachna reported regarding the review for delinquencies and that there was one new mortgage for the board to take action on. Details of the mortgage were reviewed and a recommendation from the executive officers was made regarding consideration for approval. **After a brief discussion regarding the mortgage a motion was made and seconded to approve the mortgage with terms as recommended by the executive officers. The motion passed.**

2021 Promotion

CEO Wachna reported that he is working with the District Directors to come up with a contest to promote membership and assist the directors with attainment of their goal. This discussion concluded the CEO report. **A motion was then made and seconded to accept the report of the CEO. The motion passed.**

CHIEF FINANCIAL OFFICER'S REPORT**Exonerations**

There was one exoneration to consider. The member met the criteria of being over age 80 and having been a member over 20 years who has paid more than the face amount of the insurance. **A motion was made and seconded to approve the exoneration as presented. The motion passed.**

Correspondence

CFO Andrzejewski noted that there were three pieces of correspondence.

Branch Affairs

Nothing was brought before the board.

Budget Update

CFO Andrzejewski reported that a budget update for the period ending December 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 related documents were distributed to the board for review prior to the meeting. CFO Andrzejewski informed the board that the RAAIS report was not completed for distribution in time for the meeting. A review of the financial results within the Annual Statement was conducted during the Standard Reports segment of the meeting. Additional detail was reviewed during this portion of the meeting including detail within the investment schedules showing sales and purchases occurring during 2021.

Non Ordinary Adjusting Entries

A listing of all entries associated with the preparation of the annual statement and closing of the books for the year 2020 was distributed prior to the meeting for the board to review. The entries are considered to be non-ordinary adjusting entries and are required to be approved by the board. **After a review of the entries a motion was made and seconded to approve the non-ordinary adjusting entries provided to the board. The motion passed.**

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(Report of Actions Taken by the Board of Directors Continued From p. 12)**Personnel and Pandemic Operations**

CFO Andrzejewski updated the board with respect to the personnel and procedures followed during the pandemic declaration.

State Exam

CFO Andrzejewski reported that the state exam has been on hold since December as the examiner was assigned to complete another exam.

Programming Upgrades

The last item for discussion under the CFO Report was the upgrade of the PNU Adobe Programming and an additional layer of intrusion protection for the entire computer system. He noted that the board was polled via email for approval of the purchase and approval was given. Based on this CEO Wachna asked for a motion to ratify the action of the board. **A motion was made and seconded to ratify the decision to purchase the Adobe and Artic Wolf software at the price quoted. The motion passed.** This topic was the last on the agenda under the report of the CFO. **A motion was made and seconded to accept the report of the CFO. The motion passed.**

COMMITTEE REPORTS**Internal Audit Committee**

Very Reverend John Kowalczyk, Jr. was called upon to give the report from the Internal Audit Committee. The report contained findings and comment regarding the work performed by the committee for the period June 2019 through May of 2020.

There was one recommendation contained in the report which was acted upon by the PNU Board.

Recommendation:

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

The recommendation also included a suggestion that "Districts should be reminded that the submissions to Straz need to be sent directly to Straz at straz@pnu.org with a copy sent to the CEO and CFO of the PNU." **A motion was made and seconded to accept the recommendation.**

The motion passed unanimously.

Investment Committee

Chairman Senkevitch was called upon to give a report from the Investment Committee. He recapped some of the highlights of the December meeting and activity of the committee.

Two recommendations were made for the board to consider.

A recommendation was made to keep mortgage and annuity rates the same for the second quarter of 2021 as they have been set for the first quarter of 2021. The recommendation included the extension of the promotional annuity rate associated with the annuity promotion through September 30, 2021. The rate set for the promotion is 2.25% for one year on new contract deposits of \$5,000 to \$24,999 and 2.5% for two years on new contact deposits of \$25,000 or more.

The rates are as follows:

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

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

Spojnia Credit Union

CFO Andrzejewski briefly reviewed the financials with the board and summarized the progress on the core conversion. He reported that the annual meeting was moved to March 27, 2021 and will be held in person in the lower level of the National Church Center.

Fraternal Activities Committee

Chairman Michael Mietlicki was called upon to give a report. He noted that a written report and financial statement were distributed prior to the meeting. Activities of the committee were summarized.

Education and Youth Commission

Mary Ann Stankowski, Chair of the commission, submitted a written report and financial statements. The report included a summary of the work of the commission.

Board Liaison Committee

Chairman Gregory Senkevitch was called on to report regarding the committee activities. There was no written report submitted. He reported that one meeting was held to review the financial statement results and actuarial reports submitted to the board. The Internal Audit Committee was also reviewed, the committee noted that there was nothing of exception to report to the board.

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(Report of Actions Taken Continued From p.13)

Exploratory Subcommittee

A general discussion of the committee status was brought before the board. It was noted that the committee had not formerly met and is in the process of organizing for discussion. The discussion on the Exploratory Committee was the last discussion under the Committee Reports section. A motion was made and seconded to accept the committee reports as presented. The motion passed.

District Reports

The Board noted that reports were received from all Districts. CEO Wachna opened the floor for discussion regarding the reports. Discussion yielded a number of comments and observations regarding the activity of the District Directors. No action was taken in the form of a motion.

OLD BUSINESS

Travel Club Contract
CEO Wachna reported that the promotion of the travel club has been put on hold until at least the fall of 2021.

NEW BUSINESS

There was no new business brought before the board for discussion.

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 March 11, 2021. As submitted the report is represented to be as accurate as possible with regard to the content and matters discussed and the disposition of matters presented to the Board.

Respectfully submitted,

John C. Andrzejewski, III
CFO/Secretary

Polish Easter Traditions



EASTER DECORATIONS AND PREPARING THE ŚWIĘCONKA (EASTER BASKET) FROM THE POLISH COUNTRYSIDE IN THE PAST, RECREATED IN THE ETHNOGRAPHY MUSEUM OF THE MAZOVIAN COUNTRYSIDE IN SIERPC, POLAND. (Source: Grazyna L)

HOLY CROSS CHURCH

He Is Risen!

Wishing You A Blessed and Holy Easter!



220 Browertown Rd Woodland Park, NJ 07424
holycrosswoodlandpark.com 201-247-4832

HOLY CROSS PARISH

Hamtramck, MI
Fr. Sr. Jaroslaw Nowak, Pastor

WE CELEBRATE HIS RESURRECTION!



Find us on
Facebook

pnccsocialmedia3.wixsite.com

HOLY TRINITY CATHEDRAL

Manchester, NH

Bishop Paul Sobiechowski, Pastor

Raymond J. Pieczarka, Chair

Stefan Swiadas, Vice Chair

Frances Dobosz, Treasurer

Jo-Ann O'Connell, Recording Secretary

Nancy Reilly, Financial Secretary

HOLY TRINITY CATHEDRAL PARISH PNCC

166 Pearl St. Manchester, NH 03104

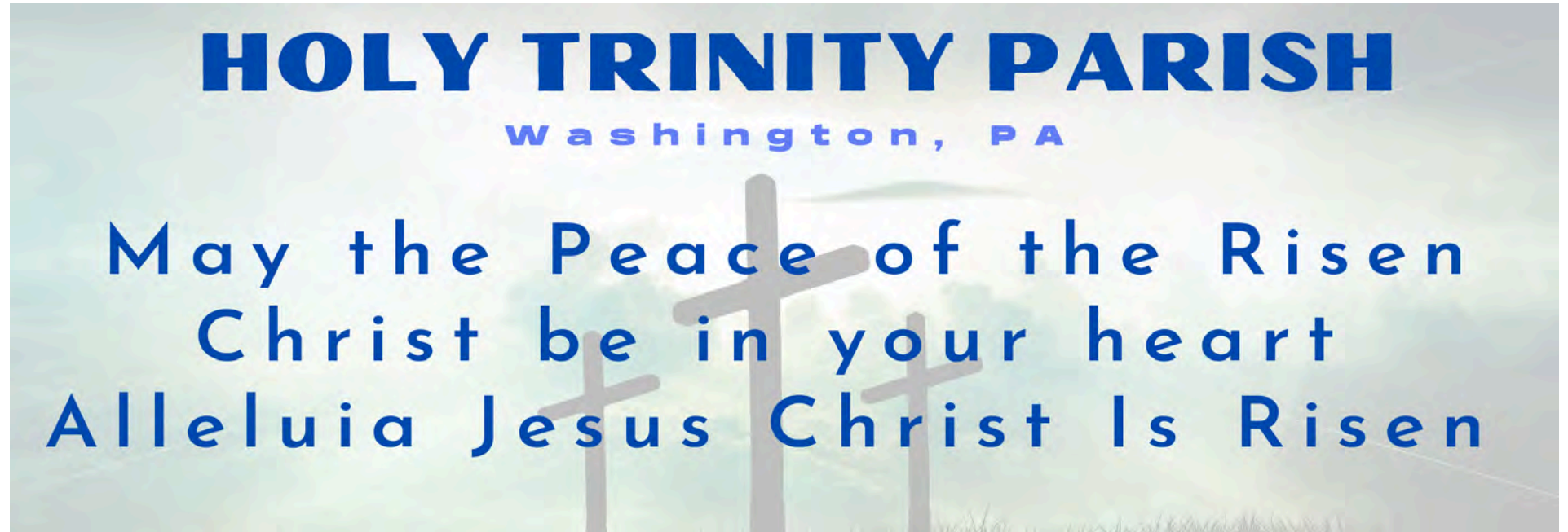
ANS President Susan Bodner

Have A Happy & Blessed Easter



www.holytrinitypncc.org





Holy Family Parish

1921 EDEN PARK BLVD.
MCKEESPORT, PA 15132

Christ Has Risen Christ Has Risen Indeed

**C H R I S T I S R I S E N !
C H R I S T I S R I S E N I N D E E D !**



DISTRICT 1

District 1 of Northeastern PA and Lower NY
wishes you a Blessed Easter!

DISTRICT 2

WESOŁYCH ŚWIĄT WIELKANOCNYCH!

District 2 Director - Leslie Pietrowitz

Vice Director - Linda Zulkowski

Treasurer - Margaret Kotula

Financial Secretary - Rev. Joseph Cyman

Recording Secretary - Beverly Desbiens

Spiritual Advisors - Very Rev. Gregory Mludzik/Rev. Joseph Cyman

Honorary District 2 Director - Edmund J. Kotula

CHRIST IS RISEN - HE IS RISEN INDEED! ALLELUIA!
HAVE A BLESSED EASTER
 DISTRICT 3 - PNU NEW ENGLAND

Director - Maryann Zarek
 Vice Director - Michael Zarek
 Recording Secretary - Janice Dzialo
 Treasurer- Eric Nemkovich
 Marshall- Thomas Zarek
 Trustee - Brenda Richard
 Chaplain- Fr. Sr. Rob Nemkovich

P N U D i s t r i c t 4

Branch 27 Rev. Gary Spencer

Branch 79 Sharon Pawlowski

Branch 311 Beverly Basinski

Blessings This Easter Season To All

Christ Is Risen!

A Blessed and Joyous Easter to all

P N U D i s t r i c t 5

PNU OF A DISTRICT SIX

Chicago, Illinois

Right Reverend Jarosław Rafalko, Spiritual Counselor

Christine A. Wachna, District Director

Very Reverend John P. Kowalczyk, Jr., Vice Director

Christina M. Danielkiewicz, Recording Secretary

Catherine T. Kowalczyk, Treasurer

Trustees and Auditors

Active Branch Secretaries

Walter Cegelka – Br. 362 – Plantation, Florida

Rev. David Rowinski – Br. 37 – Chicago, Illinois

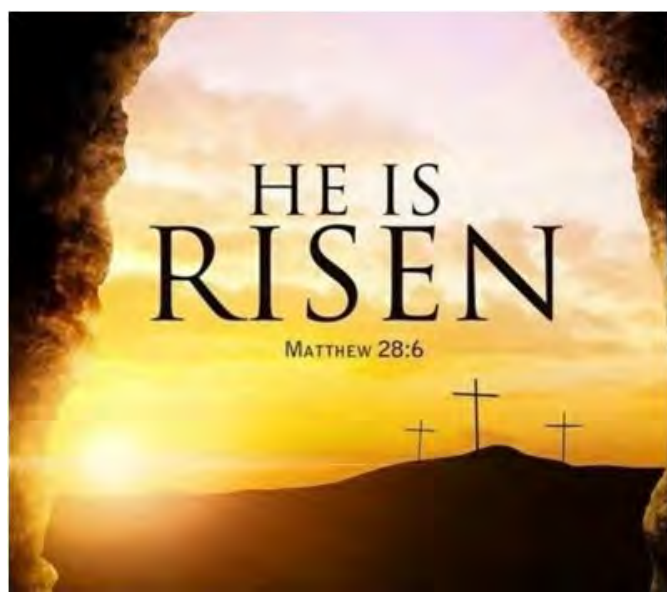
Catherine Kowalczyk – Br. 295 – Cedar Lake, Indiana

Happy Easter!

DISTRICT 7 - DIRECTOR SUZANNE SNIEZEK

Best Wishes For A Joyous Easter Season!

Vice Director - Very Rev. Jaroslaw Nowak
Recording Secretary - Kathy Chockley
Assistant Recording Secretary - Jola Nowak
Financial Secretary/Treasurer - John Sniezek
Sergeant At Arms - Carry Chockley



A Joyous and Blessed Easter
 to our PNU Family from District 10

District Director: **George Urciuoli**
 Vice-Director: **Anntonette Alberti**
 Recording Secretary: **Regina Pollack**
 Treasurer: **Mark Peplowski**
 Trustee: **Patti Mossey**
 Marshall: **Richard Mossey**
 Chaplain: **Rev. Mark Gnidzinski**



He is Risen

Blessed Virgin Mary of Częstochowa
 PARISH | LATHAM, NY
 Rev. Mark A. Gnidzinski, Pastor

A Blessed & Joyous Easter

BVMC.org | facebook.com/BVMC.Church



SPÓJNIA CREDIT UNION

Wishing You A Happy & Blessed Easter

PYSANKY EGGS

**TO BENEFIT THE EDUCATION AND YOUTH
COMMISSION OF THE PNU STIPEND PROGRAM**



\$5.00 Each or 6 for \$27.00

Large Egg On Pedestal \$16.00

Large Egg On Plate \$15.00

3 Small Eggs On Plate \$15.00

****Shipping will be added to your order***

Place Your Order Today!

**Call The Polish National Union Home Office
(800) 724-6352 or email info@pnu.org**

SCU Annual Meeting

The SCU held their Annual Meeting on Saturday, March 27, 2021. The meeting was able to be held in person but it was much different than previous years. Masks, social distancing, and "the new normal" were part of the meeting; but there was one big presence that everyone was missing -- Mary Lou Crispino. Mary Lou, long-term SCU Credit Committee Member, passed away in January and her personality, dedicated service, and overall leadership presence will be truly missed. May she rest in eternal peace.



(Above From Left:) Jan Cwikla, SCU President; John Andrzejewski, SCU Treasurer; Joan Scheuneman , SCU Secretary; and John (Jack) Ostrowski, SCU Director. Appearing virtually is Jacek Grotnik, SCU Vice President



SCU Committee Members (From Left)
Albert (Al) Mika , Linda Quinn, Debbie Migliori, Katherine Gnat,
Rev. Fr. Carmen Bolock, and Edmund Kotula



(Left) Most Rev. Anthony Mikovsky,
Prime Bishop and Rev. Fr.
Carmen Bolock (Right)

Spojnia Credit Union's Home Equity Loan

\$100.00 Application Fee

No Closing Costs!

**85% of the Appraised Value minus any
outstanding mortgage balance.**

5 Years - 3.49% APR

7 Years - 3.625% APR

10 Years - 3.625% APR

15 Years - 3.75% APR *

***Minimum \$20,000.00**

***2nd QUARTER SPECIAL .5% DISCOUNT IF
WE ARE 1ST POSITION LIEN HOLDER***

Equal Housing Lender - Equal Housing Opportunity

Federally Insured by the NCUA

Rates Subject to Change without Prior Notice

LIFE INSURANCE

It's cheaper and easier than maintaining your lawn

Lawn Maintenance:

(in no particular order)

Seed → Fertilize → Water → Mulch → Dethatch → Mow → Test Soil → Aerate

Life Insurance Maintenance: None

A 40 year old male will pay only \$38.90 **monthly** or \$329.55 **annually** for a \$15,000 policy

Quote based on a 20 year payment plan; paid monthly for a 40 year old male

A 50 year old male will pay only \$41.60 **monthly** for a \$15,000 policy

Quote based on a Life Paid Up at Age 85 policy plan; paid monthly for a 50 year old male

P N U H o m e O f f i c e (8 0 0) 7 2 4 - 6 3 5 2



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info@pnu.org

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

A Great Today

Can Be An Even

B E T T E R

T O M O R R O W

Polish National Union of America

Annuity Promotion Extended

ENROLLMENT ENDS SEPTEMBER 30TH, 2021

2.25% INTEREST GUARANTEED FOR 1 YEAR

THE INTEREST RATE AT THE END OF THE 1ST YEAR WILL REVERT TO THE REGULARLY ADVERTISED RATE

NEW MONEY DEPOSIT OF \$5,000 - \$24,999

NO PENALTY FOR 1 EARLY WITHDRAW OF UP TO 50%

2.50% INTEREST GUARANTEED FOR 2 YEARS

NEW MONEY DEPOSIT OF \$25,000+

3RD YEAR RATE WILL BE 2%

(OR THE REGULAR ADVERTISED RATE ; WHICHEVER IS GREATER)

NO PENALTY FOR 1 EARLY WITHDRAW OF UP TO 50%

CALL THE HOME OFFICE, YOUR DISTRICT DIRECTOR, OR YOUR BRANCH SECRETARY TODAY!

TERMS & CONDITIONS MAY APPLY



www.pnu.org

(800) 724-6352

info@pnu.org