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# THE GUARD Straż

June/July 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 Polish Patriot Who Helped Americans Beat the British

(An excerpt from Erick Trickey's Smithsonianmag.com article)

Two months after Ben Franklin helped draft the Declaration of Independence, a surprise visitor walked into his Philadelphia shop. The young man's curly brown hair cascaded down toward his shoulders, and his English was so broken he switched to French. Thaddeus Kosciuszko, a 30-year-old Pole just off the boat from Europe via the Caribbean, introduced himself and offered to enlist as an officer in the new American nation's army.

Franklin, curious, quizzed Kosciuszko about his education: a military academy in Warsaw, studies in Paris in civil engineering, including fort building. Franklin asked him for letters of recommendation. Kosciuszko had none.

Instead, the petitioner asked to take a placement exam in engineering and military architecture. Franklin's bemused answer revealed the inexperience of the Continental Army. "Who would proctor such an exam," Franklin asked, "when there is no one here who is even familiar with those subjects?"

On August 30, 1776, armed with Franklin's recommendation and high marks on a geometry exam, Kosciuszko walked into Independence Hall (then the Pennsylvania State House) and introduced himself to the Continental Congress. (Continued on p. 17)

# INSIDE THIS EDITION

**Happy Fourth of July!**

**Thaddeus Kosciuszko's  
Contribution To The Revolutionary War**

**District News**

**PNU In Person Events Are  
Returning!**

**Support The Education  
& Youth Commission**

**PNU Privacy Statement**

**PNU Financial  
Statement**

**PA Fraternal Alliance  
Scholarship**

**Don't miss our  
annuity promotion!**

**Enjoy the freedom of no  
penalty for one early  
withdraw  
(See details on p.20)**

*The PNU + SCU Home Office will be closed on  
Monday, July 5th, 2021  
in observance of*  
**INDEPENDENCE DAY**

**PNU Executive Management**

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Chief Financial Officer  
Kathryn Nemkovich  
Vice President

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Prime Bishop Anthony A. Mikovsky  
Kathryn Nemkovich, Vice President  
Mari Jane Stankowski, Director  
Very Rev. Robert Nemkovich, Jr.  
Mary Stankowski, Michael Mietlicki & Gregory Senkevitch

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Prime Bishop Anthony A. Mikovsky  
Martin Wachna Jr., PNU CEO  
Paul Gorgol, David Petrosky, Stacey Shrive  
Mari Jane Stankowski & Michael Mietlicki

**Education & Youth Commission**

Prime Bishop Anthony A. Mikovsky  
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Mary Stankowski, Chairperson  
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Michael Mietlicki, Chairman	Henrietta Kleckner
Martin Wachna, Jr., PNU CEO exofficio	George Urciuoli
Very Rev. Lucian Urbaniak	

**Internal Audit Committee**

Rev. John Kowalczyk, Chairman  
Henrietta Kleckner, Vice Pres.  
Marian Sleczkowski, Secretary

**Medical Director**

Dr. Samuel Alfano  
Media, PA

**Spojnia Credit Union**

Jan Cwikla, President  
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.

Joyce Zawislak	Lillian Smith	Shirley Dalton
Leona Fidiam	Bazil Grabousky	Rosemary Levitsky
Frances Zielinski	Rosemarie Gusciora	Theresa Nidoh
Rosemarie Gusciora	Jessie Magier	Antoinette Dypko

**Membership Report**

**April:** Catherine Kowalczyk and Martin Wachna Jr (District 6) each sold \$10,000 of insurance and Rev Gary Spencer (District 4) sold \$10,000 of insurance.  
**May:** Christine Wachna (District 6) sold \$2,500 of insurance and Dorothy Andrzejewski (District ) sold \$5,000 of insurance.



Flag Folding Facts

The flag-folding ceremony represents the same religious principles on which our great country was originally founded.

The portion of the flag denoting honor is the canton of blue containing the stars representing states our veterans served in uniform. The canton field of blue dresses from left to right and is inverted only when draped as a pall on the casket of a veteran who has served our country honorably in uniform.

In the U.S. Armed Forces, at the ceremony of retreat, the flag is lowered, folded in a triangle fold and kept under watch throughout the night as a tribute to our nation's honored dead. The next morning it is brought out and, at the ceremony of reveille, run aloft as a symbol of our belief in the resurrection of the body.



A)



(A) Straighten out the flag to full length and fold lengthwise once.



(B) Fold it lengthwise a second time to meet the open edge, making sure that the union of stars on the blue field remains outward in full view. (A large flag may have to be folded lengthwise a third time.)



(C) A triangular fold is then started by bringing the striped corner of the folded edge to the open edge.



(D) The outer point is then turned inward, parallel with the open edge, to form a second triangle.



(E) The diagonal or triangular folding is continued toward the blue union until the end is reached, with only the blue showing and the form being that of a cocked (three-corner) hat.

Learn more about the flag at <https://www.legion.org/flag/folding>

<p><b>03</b> <i>Flag Folding Facts</i></p>	<p><i>HAPPY Father's Day</i></p>	<p><b>04</b> <i>PNU Direct Premium Option (ACH Form)</i></p>	<p><b>05 &amp; 06</b> <i>District 1 Meeting Minutes District 1 Family Day</i></p>	
<p><b>07</b> <i>Letter From PNU Board Member Fr. Sr. Rob Nemkovich On Youth Retreat 2021</i></p>	<p><b>08</b> <i>District 4 News Featuring Retired Branch 79 Secretary Viola Przybylski</i></p>	<p><b>TABLE OF CONTENTS</b></p>		
<p><b>12</b> <i>Support The Education &amp; Youth Commission</i></p>		<p><b>09</b> <i>PNU District 5 Quarterly Meeting</i></p>	<p><b>10</b> <i>District 6 Meeting Minutes</i></p>	<p><b>11</b> <i>Remembering District 6's Henry Kaliszewski</i> <i>District 7 Meeting Minutes</i></p>
<p><b>16</b> <i>SCU Loan Rates</i></p>	<p><b>17 &amp; 18</b> <i>The Polish Patriot Cover Story Continued</i></p>	<p><b>13</b> <i>PA Fraternal Alliance Scholarship Program Application</i></p>	<p><b>14</b> <i>PNU Privacy Notice</i></p>	<p><b>15</b> <i>PNU Financial Statement</i></p>
<p><b>19</b> <i>Celebrate Living Longer With A Solid Plan</i></p>	<p><b>20</b> <i>PNU Annuity Promotion</i></p>			

### 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](http://www.pnu.org) to opt-in today!**





Polish National Union of America



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

**Calendar of Events:**

**St. Mary's 8/28/2021** : – Fall Yard sale  
**St. Stanislaus:** Flea Market the first weekend in August  
**Holy Mother of Sorrows 7/17:**  
 Annual Open Pit Chicken Barbeque – take out only  
**National Church Center 6/17- 6/19:**  
 Men's Retreat at Bishop Hodur Retreat Center

**Polish National Union of America District 1 Quarterly Meeting June 8, 2021**

On Tuesday, June 8, 2021, District 1 held their second quarterly meeting for the 2021 year. The meeting was held as a phone conference due to the Covid-19 pandemic. At 7:00PM, District Director Julie Andrzejewski called the meeting to order. Director Andrzejewski then called upon Reverend Carmen Bolock for the invocation.

**Secretary's Report:** Secretary's Report: Attendance: District Secretary Jessica Moser reported that there were 11 Delegates representing 5 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 and seconded by PNU Board Director Mari Jane Stankowski, to accept the minutes as read. Director Andrzejewski called for a vote. Motion passed unanimously.

**Treasurer's Report:** Treasurer's Report: Treasurer Patricia Bolock gave the financial report from March 4, 2021 to June 8, 2021. Director Andrzejewski asked if there were any corrections or errors and there were none noted. A motion was made by Board Director Stankowski, and seconded by Branch Secretary Dorothy Andrzejewski to accept the treasurer's report. Director Andrzejewski called for a vote. Motion passed unanimously.

**Training:** Training: A Baby is Born: Director Andrzejewski proceeded into training to discuss the Newborn benefit program offered by the PNU. This benefit is available for members' newborn children from day 8 of life to 6 months. It is a \$1,000 benefit. The PNU will also guarantee the issuance of a \$1,000 Single premium certificate for children who are found to be uninsurable. You can find more information on the program on page 10 of your rate manual.

**Old Business:** District 1 and 8 Membership contest: Branch Secretary Andrzejewski sold an additional \$5,000 policy. Her current score is at 40 Points. As a reminder there are sales going through the home office so try to talk to your members so they can go to the secretaries. Family's Day at Bishop Hodur Retreat and Recreation Center: Director Andrzejewski continued into old business opening with the discussion into pricing for our Family Day at Bishop Hodur Retreat and Recreation Center. The cost will be broken down as follows: \$5.00 per member child, \$10.00 for adult members, \$8.00 for non-member children and \$12.00 for non-member adults. Reverend Bolock made a motion to accept the pricing, seconded by Board Director Stankowski. Motion passed unanimously. Pizza from the Waymart Hotel, along with a dessert of cupcakes from Cwikla's Bakery, with possible fruit salad or chips as a snack was decided as the meal. The hours of the event were then discussed as 10:00AM-4:00PM. The pool will be available from 11:00AM – 3:00PM. Hayrides will be around 10:30AM. Treasurer Bolock mentioned a face painter that may be able to come up for a short time. Treasurer Bolock will be in touch to find out pricing. The face painting would run from 3:00PM – 4:00PM tentative. Other activities are volleyball nets, playground, basketball courts, ping pong, possibly a pool table and any other game we want. There is also a big field with a baseball cage to play kickball or we can even have races, per Board Director Stankowski. In the event of rain, Board Director Stankowski mentioned there is AV equipment, so we could do a movie (And a small cash refund would be provided at the door). Patricia Evanchyk continued discussion into advertisement. It was decided that advertisement will be the postcards, Straz, and bulletins to the parishes. Secretaries can also reach out to people they know. Anyone who is a member can also reach out and bring a guest. Annuity Promotion: To finish up Old business Director Andrzejewski reported the Annuity promotion at the PNU has been extended until September 30, 2021. That is a 2.25% guaranteed interest rate for the 1st year for new money deposits from \$5,000 - \$24,999. After the first year the interest rate goes to the normal rate of interest. Any new money over \$25,000 would have a 2.5% interest rate for 2 years, then be a 2% on the 3rd year before dropping down to the current rate on the 4th year.

**New Business:** Branch Secretary Reports: Vice Director Joan Scheuneman had nothing new to report. Branch Secretary Andrzejewski is working on an annuity but otherwise has nothing to report. Ideas to Promote the PNU: None this time. Panera Bread fundraising: Director Andrzejewski brought up a possible fundraising idea for Panera Bread. The district would set up a date and a time, we would send fliers to our members, and then when people come in and present the flier, the district would receive 20% of the purchase after \$100.00 earned in sales. It can be through drive through or dine in. Everyone agreed this sounds like a good idea. We will revisit when more information is obtained. Director Andrzejewski continued in asking if we wanted to do another Texas Roadhouse fundraiser. Patricia Evanchyk suggested we do another raffle, but instead of a couple days, do a couple of weeks so we can get more people to join in the raffle. Patricia then continued that instead of doing tickets, we provide an order form which shows the basket, and they can put how many tickets they want in each, and then one of the delegates for the district puts the tickets in for the drawing. Both ideas will be discussed further at our next meeting.

**Home Office Update:** CFO John Andrzejewski III explained that Spojnia Credit Union is going to be transitioning two new credit union employees, so there will be new faces in the office soon. Lastly, Fraternal activities is discussing a new scale for Children's Day distribution of funds. A motion to adjourn was made by Reverend Bolock. Meeting adjourned at 8:11PM.

Respectfully submitted,

Jessica E. Moser, Secretary

**Vaccancies For District 1:** Vaccancies include Duryea, Plymouth, and Wilkes-Barre in PA. and Johnson City, NY and the surrounding Scranton area. If you or anyone you know is interested in becoming a branch secretary, please reach out to me at 570-842-1603, [District1Director@pnu.org](mailto:District1Director@pnu.org), or 109 1st, Elmhurst Twp., PA 18444. I look forward to hearing from you. - Julie Andrzejewski, District 1 Director.



Districts 1 & 8 will hold their Family Day  
on Saturday, August 21st  
from 10AM to 4 PM

Rain or Shine



At the Bishop Hodur Retreat and Recreation Center:  
574 Honesdale Rd, Waymart PA 18472



-Swimming  
-Hayride  
-Lunch  
-Facepainting  
-Family Games

Advanced Payment &  
Reservations Required:

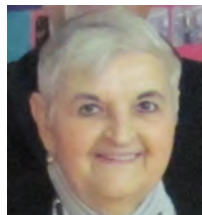
	Member	Non-Member
Ages 0-15	\$5.00	\$8.00
Ages 16+	\$10.00	\$12.00

RSVP: Julie @ (570)-493-6830 by Aug. 11th





Polish National Union of America



**District Three**  
 Mary Ann Zarek  
 District Three Director  
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# DISCIPLESHIP

2021

PNCC

**EASTERN  
 DIOCESE  
 YOUTH  
 RETREAT**



BLESSED TRINITY PARISH - FALL RIVER, MA



Registration and Health Forms are available from your pastor or email: [Robnem21@aol.com](mailto:Robnem21@aol.com)

The cost is only \$50 per person.

Follow us on Facebook: *Eastern Diocese Youth*

**Come and end your summer with friends in Christ!**

Dear Past Youth Retreat Participants, Diocesan Youth, Pastors, Diocesan Council Members and Parishes of the Eastern Diocese:

Youth Retreat 2021, the 48th annual Youth Retreat of our Eastern Diocese. This retreat will be held from Monday early afternoon, August 23 through Wednesday afternoon, August 25, 2021 at Blessed Trinity Parish in Fall River, Massachusetts. This retreat will be hosted at Blessed Trinity due to the State Covid 19 Restrictions for Camps. We hope to be back in Goshen in 2022! A retreat flier and the registration and health forms are attached to this email.

The theme of our retreat this year is "Discipleship". This year all our sessions will be small group based on age, hands on and interactive. We have planned an exciting time of worship, prayer, learning, recreational activities, a camp fire, community service and more. We are also planning a trip for Ice Cream, to Horseneck Beach and Bowling. For those coming from out of town we are making arrangements at a local hotel for two nights and you need to contact me for the group rate that we will work to cover so this should not be an added expense. Our hope is for your parish to cover one evening at the hotel and retreat funds will cover the second.

The retreat is open to diocesan youth ages 8 – 17 and again this year they can bring a friend (even if the friend is not a member of our PNCC). The cost per participant is just \$50.00. Attached please find a flier to share with your parish youth and the registration and health form. The deadline for registration is August 1, 2021 and with late registration a retreat T-shirt will not be available. Please like our Facebook page: Eastern Diocese Youth to get updates on this retreat and all diocesan youth activities.

If you have any questions about our Youth Retreat, please do not hesitate to contact me. I thank you in advance for your support of your diocesan youth retreat and I hope to see you there. Reverend Fathers I ask your encouragement for the youth of your parish to attend. If the fee is a hardship for anyone, please let me know as we have a donor who will help cover the cost for our youth to attend.

May God bless us all we labor to building His Holy Church.

Sincerely yours in Christ,  
 Fr. Sr. Rob Nemkovich





Polish National Union of America



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#### DISTRICT 4 NEWS – JUNE 2021 STRAZ

WELCOME BACK District 4 PNU Members. It's been a long time coming, but we are finally going to have our first in-person meeting since the Pandemic began over a year ago. We have a brief "Let's Get Reacquainted" meeting scheduled for Saturday, June 5, 2021, 4 PM at Holy Mother of the Rosary Cathedral Parish Hall. Members will be briefed on the PNU Home Office 2021 goals, District 4 comings and goings, and suggestions for a District 4 Fund Raiser. All PNU policy holders and Social Members are welcome to attend. We look forward to seeing you there.

District 4 Director met with Retired Branch 79 Secretary Viola Przybylski just after her resignation was accepted by the PNU Board of Directors. This meeting took place mid-January at her home. On behalf of the District, I presented Viola with a large bouquet of flowers thanking her once again for her decades of dedicated service to the PNU, Branch 79, and District 4. Following the presentation, we concluded the Hand Over of files and financial records. Viola had also been the District's Treasurer. We also had a very nice visit reminiscing the Good Old Days.



**Retired Branch 79 Secretary Viola Przybylski**

As we welcome the coming of the Summer Season, we are uplifted by the recent reports that the COVID virus is waning in our State. Those who are fully vaccinated may gather again mask free. Restaurants, outdoor activities, theaters, concerts, County Fairs, etc. are bringing us some pre-pandemic normalcy albeit with caution. We're headed in the right direction. Remember "Always Forward, Never Back". Remember to do your part by getting vaccinated. It is the greatest gift you could give your community, family and friends.





**District Five**  
**Melissa Snee**  
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 district5director@pnu.org

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**PNU District 5 Quarterly Meeting – April 18, 2021 – Zoom/Teleconference**

**Attendance** – Fr Bruce Sleczkowski, Marian Sleczkowski, Henrietta Kleckner, Terry Kleckner, Melissa Snee, MaryAnn Kiska, Michael Wisniewski, Barbara Wisniewski, Ted Gibala, Janis Gibala, Paulette Beluinas, and Rosalie Clark.

Meeting opened at 7:03pm by Melissa Snee

Fr Bruce Sleczkowski offered prayer.

**Minutes** – Marian Sleczkowski read the minutes for the Jan 17th meeting. Paulette Beluinas made a motion to accept the minutes, seconded by Ted Gibala. Motion passed.

**Financial Report** – Henrietta Kleckner presented the Financial Report for the quarter ending Mar 31, 2021. Ted Gibala motioned to accept financial report, seconded by Maryann Kiska. Motion passed.

**Correspondence** – Thank you cards from the Annunciation Parish in Texas for the donation.

**Old Business** – Our quarterly donation was sent to Annunciation Parish.

**PNU Performance** – Melissa Snee reported that the District 5 performance quarterly performance 1 sale by Brent Adler. 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. PNU performance for the 1st quarter was 13 new members, 78 members lost due to deaths, cash surrenders, etc..

**New Business** – The annuity promotion has been extended through September 30, 2021.

SCU Home Equity has extended their special until Sept 30, 2021, and the SCU scholarships due by April 30, 2021.

The SCU has updated the online system and mobile app system.

It would be nice if the SCU would have ATM cards available.

Secretaries should have received the new rate manuals. Secretaries' IRS forms need to be completed and sent in. Please remember to send a copy to Melissa Snee.

**Fraternal activities** – The FAC has challenged all Districts to do community activities. The FAC will help with financial assistance to do these activities. Melissa Snee will send out the FAC suggestion list. The PNU needs to be more visible in the communities,

Family Outing – has been tabled due to the continuing pandemic. We need to think of other charitable activities and fraternal activities that can be done while we are still dealing with the pandemic.

PNU recommends no in-person activities through June, 2021.

Michael Wisniewski asked that the Home Office send the secretaries a list of all bad addresses so we can update them, if possible.

Next Meeting:

Discussion took place regarding the next meeting, in-person (indoor/outdoor) vs virtual. It as agreed to do one more virtual on July 25, 2021, 7:00pm Zoom/Teleconference.

Ted Gibala made a motion to close meeting, seconded by Paulette Beluinas, motion passed.

Melissa Snee closed the meeting at 8:17pm.

Fr. Bruce Sleczkowski offered closing prayer.

Respectfully submitted,  
 Marian E. Sleczkowski  
 Recording Secretary



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 PNU**

**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, 8/ 19 , Thursday, 10/14

**Polish National Union of America District Six Teleconference Thursday, May 13, 2021, 6:30 p.m.**

The meeting was called to order by Director Christine Wachna at 6:31 p.m. The Invocation was pronounced by Rt. Rev. Jarosław Rafalko. District Director Christine Wachna called the Roll: **Present:** Christine Wachna; Rt. Rev. Jarosław Rafalko; Very Rev. John P. Kowalczyk, Jr.; Rev. David Rowinski; Catherine Kowalczyk; Teri Heath; Christina Danielkiewicz; Robert Maycan; Dian Maycan, June Wyant. Guest at meeting was John C. Andrzejewski, PNU CFO. **Absent:** Walter Cegelka; Judith Palacios.

The Agenda, minutes from the February 18, 2021 meeting and financial reports were sent out by Director Christine Wachna. Upon motion made by Teri Heath. and seconded by Dian Maycan, the **Proposed Amended Agenda** was accepted. Motion carried. Fr. Senior Kowalczyk requested to give his Spójnia Park Report immediately after acceptance of the Proposed Amended Agenda. The **Minutes** from the February 18, 2021 meeting were accepted as presented upon motion made by Catherine Kowalczyk and seconded by Dian Maycan. Motion carried.

The Financial Report was given by Catherine Kowalczyk. Upon motion made by Robert Maycan and seconded by Teri Heath, the financial report was accepted, subject to audit. Motion carried.

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

**Remarks from Spiritual Counsellor** Rt. Rev. Jarosław Rafalko remarked and stated that he will be visiting Sacred Heart of Jesus Parish in Minneapolis, Minnesota next weekend. He will also make a visit to the Duluth, Minnesota Parish. The members of Sacred Heart need to decide whether to relocate or rebuild. Investigators from the insurance company are looking into whether the church can be repaired or if it has to be demolished. The parish as well as the Diocese is collecting funds to help Sacred Heart of Jesus Parish following the devastating fire suffered. Very Rev. Kowalczyk mentioned that the District make a donation to the parish. Upon motion by Christina Danielkiewicz and seconded by Dian Maycan, District 6 will donate \$200.00 to Sacred Heart of Jesus Parish. Motion carried.

**New Business**

Branch Secretary Reports: Br. 295 – Catherine Kowalczyk: Cathy reported that she sold an Annuity and is working on getting a couple policies.

Br. 362 – Walter Cegelka. Christine Wachna stated that she has not heard anything from Walter.

Br. 37 – Christine Wachna is working with Rev. David Rowinski on the necessary paperwork to reflect the change in secretary. More information will be given at the next meeting.

**District Director's Report:** Director Christine Wachna gave reports on 2021 Goals for the District. They are the same as in 2020. 25 new members @ \$5000 totaling \$125,000 in insurance; write \$31,250 in Annuities; and \$300 in Social Membership which would be 10 members at \$30 each.

**Extended Annuity Promotion** - The Annuity Program / Promotion was extended through September 30, 2021.

**New Rate Manuals** were sent out to all secretaries reflecting the increase in the rates.

**Annual 990 Form** – Director Wachna reported that District 6 turned in the form. All branch secretaries are to complete and return the form to the Main Office.

**Event Status** - Director Wachna reported that the in-person event restriction has been lifted effective June 1, 2021. However, all events are to follow CDC Guidelines.

**PNU CFO Remarks** – PNU CFO John C. Andrzejewski stated that the PNU is under examination by the State of Pennsylvania. It should be completed by the end of May. Groundwork is being laid to be sure our membership have sufficient insurance. At present, the average amount members have is \$4,300.00 which is considered “under insured”.

**For the Good of the District** - Comments and discussion included the Youth Gathering set for July, 2021. Upon motion made by Robert Maycan and seconded by Christina Danielkiewicz, the District will pay the registration for one attendee who is in need and cover the cost of an ice cream social to take place during the Gathering.

At the next meeting scheduled for August 19, 2021 there will be discussion regarding a Family Night or other District outing. Possibly a AAA baseball outing – which would qualify as a Fraternal Activity.

Our next teleconference meeting is set for Thursday, August 19, 2021 at 6:30 p.m. CST.

There being no further business to come before the meeting, upon motion made by Catherine Kowalczyk and seconded by Dian Maycan, the meeting was adjourned at 7:20 p.m. Motion carried. Closing prayer and benediction was pronounced by Rev. David Rowinski.

Respectfully submitted,

/s/ Christina M. Danielkiewicz

Christina M. Danielkiewicz Recording Secretary





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

**PNU District Six—Chicago, IL**



Henry J. Kaliszewski, age 80, at rest June 13, 2021. Beloved husband of the late Sabina NEE Kaluzny. Loving father of Laura (James) Schramm and Steven (Terri) Kaliszewski. Proud grandfather of Andrew Schramm, Jimmy (Kathryn) Schramm and Gina Dilise and great-grandfather of Sara, Gabriella and Emma. Dear brother of the late Dolores Cozzone. Brother-in-law of Jeanette (Zachary) Ziobro and Wanda Kaluzny. Fond uncle of nieces and nephews.

Henry was a member of the Polish National Union of America - District Six and served for many years as the Recording Secretary as well as a member of Branch 293. Henry was also a devoted member of St. John the Baptist PNCC in Chicago, IL and served as the Chairman of the Parish Committee.

Visitation was held Thursday, June 17, 2021 at Chapel Hill Gardens South Funeral Home in Oak Lawn, IL. The Funeral Mass was held Friday, June 18, 2021 at the funeral home. Interment followed at Chapel Hill Gardens South Cemetery. May perpetual light shine upon Henry, may he rest in peace



Polish National Union of America



**District Seven**  
**Suzanne Sniezek**  
 District Seven Director  
 6147 Rockland St  
 Dearborn Heights, MI 48127  
 (313) 720-4339  
 district7director@pnu.org

**PNU District 7, Meeting April 26, 2021 via Zoom, 7pm**

At 7pm Director Suzanne Sniezek greeted Dist. 7 and called the meeting to order. Very Rev. Jaroslaw Nowak led the opening prayer. In attendance were John & Suzanne Sniezek, Fr. Sr. Jaroslaw & Jola Nowak, Rev. Michal Gitner, Donna Collyer, Larry & Kathy Chockley. Minutes from the March 15, 2021 meeting were sent earlier in an email to members. Larry Chockley made a motion to accept the minutes as presented. It was seconded by Jola Nowak and passed unanimously.

**Treasurer's Report** – John Sniezek reported regarding the income and expenses of the district. Fr. Sr. Jaroslaw Nowak made a motion to accept the treasurer's report. It was seconded by Donna Collyer and passed unanimously.

**Old Business** - Fr. Michal Gitner and the All Saints parish committee discussed the upcoming Family Day Picnic, and felt due to the current Covid-19 restrictions still in place they would like to post pone hosting the picnic in June. After a short discussion, Larry Chockley made a motion to cancel the Family Day Picnic for 2021 and put our efforts toward other activities. It was seconded by John Sniezek and passed unanimously.

**New Business** – We will think about the dates for possibly holding a Christmas bowling party this year and Family Day Picnic next year. Next meeting will be Sept. 20, 2021 via Zoom at 7 pm.

**Upcoming Events**

Our Savior – Next drive- thru dinner is May 15 from 3-5pm, then again on Sept 25, 2021.

Holy Cross- Next drive-thru dinner will be May 22 from 4-6pm. They will also host National Mission & Evangelism Workshop via Zoom, on April 30- May 1.

Resurrection Parish – Hosting Free Soup Saturday May 1, from noon to 2 pm. Donations go to New Beginning's Mercy House in Ida, MI, a home for single mother's charity. They will host Mission & Evangelism Workshop in 2022.

All Saint Parish – Has been operating a food pantry on a bi-weekly basis during the pandemic. Fr. Michal Gitner led the closing prayer.

Respectfully submitted by Kathy Chockley  
 Recording secretary



## EDUCATION AND YOUTH COMMISSION

### Polish National Union of America

Fraternal and Benefit Society

1006 Pittston Avenue

Scranton, PA 18505

website: [www.pnu.org](http://www.pnu.org)

Email address: [EYC@pnu.org](mailto:EYC@pnu.org)



Summer 2021

Dear Friends:

As we approach summer it is that time for our annual PNU Education and Youth Commission appeal for your prayerful support of our stipend program. This annual program of our commission benefits our PNU college students who meet the requirements. Although we are coming to the end of the Covid 19 pandemic, we decided in place of our annual raffle we are again 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. For the 2020-2021 school year 25 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,

Mary Ann 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*



**Pennsylvania Fraternal Alliance  
2021 Scholarship Program**

The Scholarship Committee of the Pennsylvania Fraternal Alliance is announcing that the 2021 applications are now available for the annual Scholarship Program. Applications can be obtained through eligible members of a Fraternal Benefit Society belonging to the Pennsylvania Fraternal Alliance or by contacting the Pennsylvania Fraternal Alliance Secretary-Treasurer at Theresa@lpescu.org or 888-834-6614.

Applicants 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 2021 high school graduate attending an accredited college, university, trade school, etc. in the summer/fall of 2021 as a full-time student (twelve semester credits).
- Obtain a recommendation letter from their 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 September 1, 2021.

At least one \$500 scholarship will be awarded. Additional scholarships may be awarded depending upon available funds.

If you or your society has not received the information on the Pennsylvania Fraternal Alliance Scholarship, please contact Bernadette Luketich-Sikaras (412) 843-0380 or e-mail bluketichsikaras@croatianfraternalunion.org.

**PENNSYLVANIA FRATERNAL ALLIANCE 2021 SCHOLARSHIP APPLICATION**

Return the completed application, essay and letter of recommendation, postmarked no later than September 1, 2021, 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 2021/2022: \_\_\_\_\_

Scholastic Achievement (Honors/Awards)\*: \_\_\_\_\_

Extracurricular School Activities\*: \_\_\_\_\_

\_\_\_\_\_

Civic (non-school) Activities\*: \_\_\_\_\_

\_\_\_\_\_

Fraternal Benefit Society Activities\*: \_\_\_\_\_

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 Alliance is 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

### Polish National Union of America Privacy Policy Notice

The Polish National Union of America (The Society) is a member driven society, which is highly dependent upon the confidence each individual has in its purpose. One of the most essential elements of the member-society relationship is privacy. Privacy is and always has been the number one priority of The Society. Keeping with this tradition, the following notice is intended to inform you about the information the society collects in the process of providing insurances services and member benefits. "Nonpublic personal information" (NPI) is defined as nonpublic information about you that The Society obtains in connection with providing an insurance or annuity product to you. Examples of NPI include amounts of insurance, premium payment, and beneficiary designations.

#### Information Collected By The Society

- A. Information submitted by you on applications for membership, insurance coverage and claims.
- B. Information submitted by you and documents associated with the many fraternal programs established by The Society, (E.G Scholarship programs and stipends).
- C. Information received by The Society for underwriting processes. This information is generally obtained from sources such as personal medical records, society required exams, and other third party consumer reporting agencies.

#### Information Disclosed By The Society

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

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

#### Procedures For The Preservation of Your Privacy

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

Among them are:

1. Training of personnel regarding the recognition of NPI and proper authorization for release of that information.
2. Limiting record access only to those Home Office employees who are working with your file.
3. Requirements that all requests for information be signed in original with a proper witness.
4. Establishment of board policy requiring the immediate dismissal of any employee who divulges NPI without proper authorization.
5. Establishment of policy restricting the distribution of NPI to those third parties permissible by law only. Your NPI is protected by board policy which regards all information as private and therefore not for sale or for use by any nonaffiliated third parties.

This policy also extends to former insureds who no longer have a customer relationship with The Society.

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

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

John C Andrzejewski III, CFO  
 Polish National Union of America  
 1002 Pittston Ave, Scranton, PA 18505  
 Or by calling (570) 344-1513 1-800-724-6352

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





**POLISH NATIONAL UNION OF AMERICA**  
**STATEMENTS OF ADMITTED ASSETS, LIABILITIES, AND UNASSIGNED FUNDS -**  
**STATUTORY BASIS**  
**DECEMBER 31, 2020 AND 2019**

<u>ASSETS</u>		
	<u>2020</u>	<u>2019</u>
<b>CASH AND INVESTED ASSETS:</b>		
Cash and cash equivalents	\$ 2,650,337	\$ 1,974,037
Certificates-of-deposit	477,630	471,139
Bonds, at admitted value	19,690,017	20,895,056
Preferred stocks, at admitted value	1,381,524	763,768
Mortgage loans on real estate	1,298,521	1,400,613
Policy loans	86,979	99,726
Demand mortgage loan receivable	<u>346,080</u>	<u>367,284</u>
Total Cash and Invested Assets	25,931,088	25,971,623
PREMIUMS COLLECTED NOT REMITTED	4,100	3,200
ACCRUED INVESTMENT INCOME	225,240	253,282
COMPUTER EQUIPMENT, net	490	3,857
OTHER RECEIVABLES	<u>65,848</u>	<u>50,247</u>
	<u>\$ 26,226,766</u>	<u>\$ 26,282,209</u>
 <u>LIABILITIES AND UNASSIGNED FUNDS</u>		
	<u>2020</u>	<u>2019</u>
<b>POLICY LIABILITIES:</b>		
Future policy benefit reserves:		
Life certificates and contracts	\$ 24,612,412	\$ 24,673,656
Accident and health certificates	2,188	2,832
Deposit-type contracts	114,994	62,720
Certificate and contract claims payable	72,931	51,099
Premiums received in advance	<u>135,861</u>	<u>136,932</u>
Total Policy Liabilities	<u>24,938,386</u>	<u>24,927,239</u>
<b>ACCRUED EXPENSES:</b>		
Commissions due branch secretaries	4,576	3,046
General expenses	85,634	95,112
Taxes, licenses, and fees	2,822	47,524
Convention expense	<u>21,000</u>	<u>1,000</u>
Total Accrued Expenses	<u>114,032</u>	<u>146,682</u>
PAYROLL TAXES WITHHELD	4,759	6,236
INTEREST MAINTENANCE RESERVE	14,655	73,389
ASSET VALUATION RESERVE	<u>245,224</u>	<u>232,861</u>
Total Liabilities	25,317,056	25,386,407
UNASSIGNED FUNDS	<u>909,710</u>	<u>895,802</u>
	<u>\$ 26,226,766</u>	<u>\$ 26,282,209</u>

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**(Continued From Cover : The Polish Patriot Who Helped Americans Beat the British)**

In his native Poland, Kosciuszko is known for leading the Kosciuszko Uprising of 1794, a brave insurrection against foreign rule by Russia and Prussia. Though not nearly as well known as the Marquis de Lafayette, America's most celebrated foreign ally of the era, Kosciuszko (pronounced cuz-CHOOSE-co), was in many ways his equal. Both volunteered with an idealistic belief in democracy, both had a major impact on a climactic battle in the Revolution, both returned home to play prominent roles in their own country's history, and both enjoyed the friendship and high esteem of American Founding Fathers. Kosciuszko did something more: he held his American friends to the highest ideals of equality on the issue of slavery.

Kosciuszko was born in 1746 and grew up in a manor house, where 31 peasant families worked for his father. His early education included the democratic ideals of John Locke and ancient Greeks. Trained at Warsaw's School of Chivalry, he enrolled in Paris' Royal Academy of Painting and Sculpture, where his real goal was to learn civil engineering and the strategies of Sébastien Le Prestre de Vauban, Europe's authority on forts and sieges.

Back in Poland, Kosciuszko was hired to tutor Louise Sosnowska, a wealthy lord's daughter, and fell in love with her. They tried to elope in the fall of 1775 after Lord Sosnowski refused Kosciuszko's request to marry her and instead arranged a marriage with a prince. According to the story Kosciuszko told various friends, Sosnowski's guards overtook their carriage on horseback, dragged it to a stop, knocked Kosciuszko unconscious, and took Louise home by force. Thwarted, heartbroken, nearly broke – and in some accounts, fearing vengeance from Sosnowski -- Kosciuszko embarked on his long years as an expatriate. Back in Paris, he heard that the American colonists needed engineers and set sail across the Atlantic in June 1776. Detoured when his ship wrecked off Martinique, he arrived in Philadelphia two months later.

His Paris studies, though incomplete, quickly made him useful to the Americans. John Hancock appointed him a colonel in the Continental Army in October, and Franklin hired him to design and build forts on the Delaware River to help defend Philadelphia from the British navy. Kosciuszko befriended General Horatio Gates, commander of the Continental Army's northern division, and in May 1777, Gates sent him north to New York to evaluate Fort Ticonderoga's defenses. There, Kosciuszko and others advised that a nearby hill needed to be fortified with cannons. Superiors ignored his advice, believing it impossible to move cannons up the steep slope. That July, the British, under the command of General John Burgoyne, arrived from Canada with 8,000 men and sent six cannons up the hill, firing into the fort and forcing the Americans to evacuate. A floating log bridge designed by Kosciuszko helped them escape.

Kosciuszko's greatest contribution to the American Revolution came later that year in the Battle of Saratoga, when the defenses along the Hudson River helped the Continental Army to victory. The British war plan called for troops from Canada and New York City to seize the Hudson Valley and divide the colonies in two. Kosciuszko identified Bemis Heights, a bluff overlooking a bend in the Hudson and near a thick wood, as the spot for Gates' troops to build defensive barriers, parapets and trenches.

When Burgoyne's troops arrived in September, they couldn't penetrate Kosciuszko's defenses. So they tried an end run through the woods, where Virginia riflemen picked them off and soldiers commanded by Benedict Arnold aggressively charged, killing and wounding 600 redcoats. Two weeks later, Burgoyne tried to attack even farther west, but the Americans surrounded and beat the British. Historians often describe Burgoyne's surrender as the turning point of the war, since it convinced France's King Louis XVI to negotiate to enter the war on the American side. Gates and Arnold got most of the credit, which Gates deflected to Kosciuszko. "The great tacticians of the campaign were hills and forests," Gates wrote to Dr. Benjamin Rush of Philadelphia, "which a young Polish Engineer was skilful enough to select for my encampment."

Kosciuszko spent the next three years improving the defense of the Hudson River, taking part in the design of Fort Clinton at West Point. Though he bickered about the fort's design with Louis de la Radière, a French engineer also serving the Continental Army, the Americans valued his skills. George Washington often praised Kosciuszko in his correspondence and unsuccessfully asked Congress to promote him—despite spelling his name 11 different ways in his letters, including Kosiusco, Koshiosko, and Cosieski. During Benedict Arnold's failed betrayal, he attempted to sell details about West Point's defenses, designed by Kosciuszko, Radière, and others, to the British.

In 1780, Kosciuszko traveled south to serve as chief engineer of the Americans' southern army in the Carolinas. There, he twice rescued American forces from British advances by directing the crossing of two rivers. His attempt to undermine the defenses of British fort in South Carolina with trench-digging failed, and in the ensuing battle, he was bayoneted in the buttocks. In 1782, the war's waning days, Kosciuszko finally served as a field commander, spying, stealing cattle and skirmishing during the siege of Charleston. After the war, Washington honored Kosciuszko with gifts of two pistols and a sword.

After the war, Kosciuszko sailed back to Poland, hoping that the American Revolution could serve as a model for his own country to resist foreign domination and achieve democratic reforms. There, King Stanislaw II August Poniatowski was trying to rebuild the nation's strength despite the menacing influence of Russian czarina Catherine the Great, his former lover and patron. Back home, Kosciuszko resumed his friendship with his love, Louise (now married to a prince), and joined the Polish army.

After Poland's partition by Russia and Prussia in 1793, which overturned a more democratic 1791 constitution and chopped 115,000 square miles off Poland, Kosciuszko led an uprising against both foreign powers. Assuming the title of commander in chief of Poland, he led the rebels in a valiant seven months of battles in 1794. **(Continued on p. 18 )**

**(Continued From p.17 : The Polish Patriot Who Helped Americans Beat the British)**

Catherine the Great put a price on his head and her Cossack troops defeated the rebellion that October, stabbing its leader with pikes during the battle. Kosciuszko spent two years in captivity in Russia, until Catherine's death in 1796. A month later, her son, Paul, who disagreed with Catherine's belligerent foreign policy, freed him. He returned to the United States in August 1797.

Kosciuszko lived in a boarding house in the capital, Philadelphia, collecting back pay for the war from Congress, and seeing old friends. By then, Americans had splintered into their first partisan conflict, between the Federalists, who admired the British system of government and feared the French Revolution, and the Republicans, who initially admired the French Revolution and feared a Federalist-led government would come to resemble the British monarchy. Kosciuszko took the side of the Francophile Republicans, resenting England's support of Russia and seeing the Federalists as Anglophile elitists. So he avoided President John Adams, but developed a close friendship with Vice-President Thomas Jefferson.

"General Kosciuszko, I see him often," Jefferson wrote Gates. "He is as pure a son of liberty as I have ever known, and of that liberty which is to go to all, and not to the few or rich alone."

Kosciuszko took liberty so seriously that he was disappointed to see friends like Jefferson and Washington own slaves. During the American and Polish revolutions, Kosciuszko had employed black men as his aides-de-camp: Agrippa Hull in America, Jean Lapierre in Poland. When he returned to Europe in May 1798, hoping to organize another war to liberate Poland, Kosciuszko scribbled out a will. It left his American assets – \$18,912 in back pay and 500 acres of land in Ohio, his reward for his war service -- for Jefferson to use to purchase the freedom and provide education for enslaved Africans. Jefferson, revising the draft into better legal English, also rewrote the will so that it would allow Jefferson to free some of his slaves with the bequest. The final draft, which Kosciuszko signed, called on "my friend Thomas Jefferson" to use Kosciuszko's assets "in purchasing negroes from among his own as [well as] any others," "giving them liberty in my name," and "giving them an education in trades and otherwise."

Though Kosciuszko returned to Paris, hoping to fight Russia and Prussia again, he never did. When Napoleon offered to help liberate Poland, Kosciuszko correctly sized him up, intuiting that his offer was disingenuous. (Later, many Poles in Napoleon's service died in Haiti when they were ordered to put down Toussaint Louverture's slave revolt.) Kosciuszko spent most of the remainder of his life in Paris, where he befriended Lafayette and celebrated American independence at Fourth of July parties with him.

One month before his 1817 death, Kosciuszko wrote Jefferson, reminding him of the terms of his will. But Jefferson, struggling with age, finances, inquiries about the estate from heirs in Europe, appeared in federal court in 1819 and asked a judge to appoint another executor of Kosciuszko's affairs.

Kosciuszko's will was never implemented. A year after Jefferson's 1826 death, most of his slaves were sold at auction. A court-appointed executor squandered most of the estate, and in 1852, the U.S. Supreme Court declared the American will invalid, ruling that he had revoked it in an 1816 will. (Kosciuszko's 1817 letter to Jefferson proves that was not his intent.)

Today, Kosciuszko is remembered with statues in Washington, Boston, Detroit and other cities, many of them the products of Polish-Americans' efforts to assert their patriotism during the 1920s backlash against immigration. A 92-year-old foundation in his name awards \$1 million annually in college scholarships and grants to Poles and Polish-Americans. There's even a mustard named for him. Yet as Lafayette's status as a foreign ally of the American Revolution continues to grow, Kosciuszko remains relatively obscure. Perhaps it's because he mastered the subtle art of military fortifications; war heroes are made by bold offensives, not fort-making.

"I would say his influence is even more significant than Lafayette," says Alex Storozynski, author of *The Peasant Prince*, the definitive modern biography of Kosciuszko. Without Kosciuszko's contributions to the Battle of Saratoga, Storozynski argues, the Americans might have lost, and France might never have entered the war on the American side.

Larrie Ferriero, whose new book *Brothers at Arms* examines France and Spain's role in the Revolution, says that though Kosciuszko's role in America's founding is less decisive than Lafayette's, the abolitionist sentiment behind his will makes him more important as an early voice of conscience.

"He was fighting next to people who believed they were fighting for independence, but not doing it for all," Ferriero says. "Even before Americans themselves fully came to that understanding, he saw it."

**Did You Know?**

The Kosciuszko Bridge is a cable-stayed bridge over Newtown Creek in New York City, connecting Greenpoint in Brooklyn to Maspeth in Queens. The bridge is named after Tadeusz Kosciuszko, a Polish engineer and military hero who fought alongside U.S. troops in the American Revolutionary War.

**Other Places Named After Tadeusz Kościuszko**

Kosciuszko Street in Nanticoke, Pennsylvania; Kosciuszko Park (Chicago); Kosciuszko's Garden, West Point, New York; Kosciuszko Street in the International Polish Village Toledo, Ohio; Thaddeus Kosciuszko Bridge in Halfmoon and Colonie, New York



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Life expectancy in the United States has risen significantly in recent decades. On average, a man who is currently 65 years old can expect to live until age 83, while a 65-year-old woman is projected to live to 85.6, according to the National Center for Health Statistics.



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**Polish National Union of America**  
***Annuity Promotion Extended***

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