



FRATERNAL JOURNAL

*Official Newspaper of the
Polish Union of U.S.A.*

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www.PolishUnionUSA.com

In Memoriam

Loretta Chiskowski, Honorary Director

Our beloved Honorary Director, Loretta Chiskowski; 88, passed away on February 10, 2011, at the home of her daughter in Scranton, PA. She was born in Old Forge, formerly resided on St. Ann's St. Scranton, and her husband Bernard predeceased her in 1976. Daughter of late John and Alice Taraskiewicz Meredick, Loretta was a graduate of Scranton Central High School, Madam Fenwick's House of Beauty and Johnson School nurse's aide program. She operated her own beauty salon for over 30 years. Later she worked as a Nurse's Aide at Green Ridge and Taylor Nursing Homes until retirement. A lifelong member of Saint Peter and Paul's Church West Locust St. Scranton, PA she was very active in her Parish and community, including Christian Mother's Society, the Sloan Senior Citizens, Zonta Club, Polish Union USA, Polish Women's Alliance, Polish National Alliance, the National Polish Council and contributing member, Orchard Lake Seminary, Michigan.

Loretta is survived by two daughters, Valerie Srebro and husband Marion, and Janet Jayson and husband Frank, all of

Scranton, three granddaughters, Alyse Srebro, Julianne and Janelle Jayson, and nieces and nephews.

Polish Union is especially proud of Loretta's dedicated interest and support of our Fraternal Organization. As the daughter of the Founder of Zonta Club, Alice Meredick, she continued in her mother's footsteps by serving as an Officer of the Zonta Club until her death. She was a Polish Union Board Member for 32 years retiring in 2006. While serving as a Director on the Board she remained active on several Committees while also serving as Group Secretary, recruiting new members, and generally keeping Polish Union as one of her high priorities throughout her life. President Rose Wartko led a contingent of our members at the Wake and funeral Mass to honor our faithful member. Her daughters commented that "Mom lived for the Polish Union, her second family". Many of us reminisced about Loretta during the post funeral reception and all concurred that she will be missed. May she rest in Peace.

More Convention News

Delegates from our last Convention have probably made reports to their respective Groups and we can verify that our new Board is mapping out future plans for Polish Union through the direction of Charlotte L. Androckitis, Chief Executive Officer/National Secretary.

The traditional order of business at our Convention included general updates for the last four years and reports from Officers, Board, Committees and Consultants. After election of Officers and Board members there were several other items worthy of mention as follows:

Major Milestone. We were honored to welcome more than 700 new members from the Grand Council of Catholic Beneficial League, Lancaster, PA. As the result of a merger approved by the PA Insurance Department these Fraternalists are now part of our organization and we look forward to working with and serving them. During the past 12 months CEO/National Secretary Charlotte L. Androckitis and CLO Jeff J. Malak coordinated the procedures in effecting this merger. Welcome aboard Grand Council Members!

Anniversary Celebration. We commemorated the 120 years of founding of Polish Union with a special birthday cake. The candles were blown out by our oldest member delegate at the Convention, 94 year old Margaret Milewski. The 120th Anniversary Membership contest awarded Top Producer gifts to President Rose Wartko and Treasurer John P. Bednarski.

Marketing Presentation. Mr. Dan Simrell, a Marketing Consultant from Scranton addressed the Convention regarding plans for marketing initiatives to improve sales and enhance the image of Polish Union. He advocated the use of Ameripol as a trade name to lessen confu-

sion in identifying us with other fraternal organizations currently named similar to ours. We are in the process of discreetly introducing the addition to attract a broader spectrum of potential members.

Changes in Titles. You will notice a change of titles for some of our Officers. This is in keeping with the modernization and realignment of functions common in Corporations today. Specifically, Charlotte L. Androckitis is the Chief Executive Officer/National Secretary, John P. Bednarski is the Chief Financial Officer, and Attorney Jeffrey J. Malak is the Chief Legal Officer. All other Officers retain their original titles.



FOLLOW THE LEADERS! A highlight at the convention was presentation of Leadership Awards to winners of our sales contest. President Rose Wartko sold \$ 77,000 insurance and CFO Jack Bednarski sold \$ 105,000 insurance. All our members are encouraged to follow their lead and sell Polish Union insurance.

Welcome Grand Council of Pennsylvania Catholic Beneficial League Members

We extend a heartfelt welcome to our new friends from the Grand Council of Pennsylvania Catholic Beneficial League. Our Delegates at the last Convention expressed their enthusiasm for development of a dynamic fraternal relationship with your members in Lancaster, Lebanon, Gettysburg and additional areas as well. We plan to extend our current Program of Services to you and collaborate in forging new initiatives beneficial for all of us.

Mr. John B. Stipe, Jr., Past President of the Grand Council, will be the Secretary of your Group 502. He will be the main contact person for you and has already been

approved by the PA Ins. Dept. as a Licensed Agent to sell our life insurance products. He can be contacted directly at 717-872-9131 (Home) or 717-413-5171 (Cell). We also plan on reserving a Special section in forthcoming issues of the Fraternal Journal, our Official Newspaper, for news related to the South Central PA region. The Journal is published quarterly and the deadline dates for articles to be submitted are: March 15th; June 15th; September 15th; and December 15th. News items and photos can be sent to our Home Office to the attention of Chris Pagoda, either by mail or e-mail.

Androckitis Attends Senator's Installation



CEO/National Secretary of the Polish Union, Charlotte L. Androckitis was invited by Senator John T. Yudichak to attend his Swearing-In Ceremony and reception which was held in Harrisburg, PA on January 4, 2011.

Pictured at left are Senator Yudichak and Ms. Androckitis and at his reception.

Ms. Androckitis was not only representing the Polish Union but also the Fraternal Societies of Northeast PA who held a breakfast for Mr. Yudichak when he was campaigning for the primary election.

Senator Yudichak was elected state senator for the 14th Legislative District in November 2010. He previously served for 12 years in the state House of

Representatives. The Senator spoke this year at the Pennsylvania Fraternal Congress Annual Meeting held at Mount Airy Hotel & Casino. He told those present that he is a "Champion of the Fraternalists." He also told Ms. Androckitis at the Swearing-In Ceremonies that he couldn't have won the election without the help of the Fraternal Societies of Northeastern PA.

Senator Yudichak resides in Plymouth Township with his wife, attorney Heather Yudichak and their three daughters Sarah, Anna and Evelyn.

Spring Sale!

Polish Union / Ameripol is offering a spring sale on life insurance. This spring a single premium life insurance for toddlers is available at a one time cost of \$ 65.00 to \$ 75.00 for a \$ 1,000 of coverage. Under this spring sale, \$ 340.00 will guarantee a five year old girl \$ 5,000.00 of permanent life insurance benefits. Membership also provides for added fraternal benefits, parties and college scholarship. Hurry, this spring sale ends **July 15, 2011!** Call 570-823-1611 or visit our website today!

In Memoriam

Our sympathy to the families of recently deceased members of Polish Union of U.S.A.

Group	Member	State
180	Raymond Czaplicki	NJ
51	Walter Kanjorski	FL
155	Helena Kulik	NJ
197	Mary Louis Graham	PA
321	Helen Brzoska	PA
392	Elizabeth Skawski	PA
400	Frances Slavinkas	PA
230	Alana Theusch (Burke)	IL
70	Kayla McGrady	PA
247	Edward J. Girmen	PA
138	Leonard Olszewski	OH
378	Adelina Matuk	IL
230	Laura B. Hillman	IL
12	Helen Flick	PA
155	Helena Cislo	NJ
320	John Lech	PA
182	Angela A. Walczak	PA
275	John Kusek	IL
180	Antoni Szymanski	NH

† † †

May the souls of the faithful departed rest in peace.

† † †

A Mass for deceased members is celebrated monthly by Chaplain Rev. Patrick L. Albert

Polish Union of the U.S.A. 2010 Financial Statement		
TO MEET OUR OBLIGATIONS WE HAVE:		
BONDS, GOVERNMENT	\$3,371,014	
INDUSTRIAL & MISCELLANEOUS	1,626,998	
	\$4,998,012	
EQUITY SECURITIES	2,337,678	
CERTIFICATE LOANS	39,140	
REAL ESTATE	110,551	
CASH & SHORT TERM INVESTMENTS	953,713	
OTHER RECEIVABLES	30,000	
INVESTMENT INCOME DUE & ACCRUED	10,258	
PAYMENTS DUE FROM SUBORDINATE LODGES	<u>6,608</u>	
TOTAL ASSETS	\$8,484,960	
OUR OBLIGATIONS WERE:		
CERTIFICATE RESERVES	\$6,729,763	
CLAIMS IN PROCESS OF PAYMENT	44,166	
RESERVES FOR PREMIUMS PAID IN ADVANCE	6,145	
RESERVES FOR SECURITY VALUATION	218,909	
PAYABLE FOR SECURITIES	72,875	
ACCRUED COMMISSIONS	3,225	
ACCRUED GENERAL EXPENSES	112,891	
ACCRUED TAXES, LICENSES & FEES	25,723	
AMOUNTS HELD BY SOCIETY AS AGENTS OR TRUSTEE	180,813	
TOTAL RESERVES & OBLIGATIONS	<u>\$7,394,510</u>	
LEAVING AVAILABLE SURPLUS	<u>\$1,090,450</u>	
TOTAL LIABILITIES & SURPLUS	\$8,484,960	
2010 SUMMARY OF OPERATIONS - ACCRUAL BASIS		
OUR SOURCES OF INCOME WERE		
INSURANCE PREMIUMS RECEIVED	\$133,779	
NET INVESTMENT INCOME	367,376	
OTHER INCOME	12,582	
REALIZED CAPITAL GAIN (LOSS)	(24,383)	
TOTAL SOURCES	\$489,354	
THIS INCOME WAS USED FOR:		
DEATH BENEFITS	\$157,480	
OTHER INSURANCE BENEFITS	33,558	
NET INCREASE IN RESERVES	91,782	
GENERAL EXPENSES & FRATERNAL PAYMENTS	474,621	
TAXES, LICENSES & FEES	29,061	
COMMISSIONS	51,948	
TOTAL USES	\$849,940	
LEAVING AVAILABLE, NET LOSS	(\$360,586)	
2010 STATEMENT HIGHLIGHTS		
RATIO OF SOLVENCY	114.75%	
YIELD ON INVESTMENTS	5.78%	
NUMBER OF LODGES	41	
NEW INSURANCE ISSUED	\$1,304,000	
INSURANCE IN FORCE	\$26,384,000	

Got Insurance?

Are you in your 40’s and thinking about added financial security for you and your family?

Life insurance may be an option to consider. Did you know that a 40 year old male is eligible to apply for \$ 10,000 of permanent life insurance at a cost of only \$ 154.00 @ year. This is just one example of an affordable life insurance product offered by Polish Union/Ameripol Life Insurance. Call 570-823-1611 or visit our website today.



Home Office of the Polish Union of U.S.A., Downtown, Wilkes-Barre, PA
The beautifully designed edifice was dedicated in 1938. the lower floor contains a two-room auditorium. Business offices and board room are located on the second floor. there are many designs on the exterior and interior of the building which refers to the fraternal’s ethnic heritage.

Polish Union of U.S.A. Officers and Board Members 2010-2014

CEO/National Secretary: Charlotte L. Androckitis
53-.S9 N. Main St., Wilkes-Barre, PA 18701
President: Rose Wartko, 1st Floor, 848 N. Main Ave, Scranton, PA 18504
CFO: John Bednarski 327 Lee Park Ave., Wilkes-Barre, PA 18702
Vice-President: Bernard Kolodziej 35 W. Noble St., Nanticoke, PA 18634
CLO: Jeffrey J. Malak 138 S. Main St., Wilkes-Barre, PA 18703
Chaplain: Rev. Patrick L. Albert 612 Hudson St., Forest City, PA 18431

DIRECTORS
Mrs. Anastasia Bachurek 6 E. Veterans Drive, Dickson City, PA 18519
Mr. William J. Giebus 90 Warner St., Plains, PA I8705
Mr. Joseph P. Pudlosky, Jr., 15 Sunset Lake Rd., Hunlock Creek, PA 18621
Mrs. Terri Rumensky 620 Pancoast St., Dickson City PA I 8519
Mrs. Sheri Pudlosky-Brierly, 1297 Kirkland Ave., West Chester, PA 19380

DISTRICT DIRECTORS ILLINOIS & MID-WEST
Mrs. Toni Storts 1816 Downing Ave., Westchester, IL 60154
Mrs. Joan Wisinski 13210 S. 85th Ave, Palos Park, IL 60464

HONORARY OFFICERS
Bernard Kolodziej, Hon. Vice-President; Helen Czeck, Hon. Ass't Secretary
Honorary Directors: Aloysius Bogusko, Alice Czyzyk, Chester Tracewski;
Honorary Medical Examiner, Dr. Leon Skweir .

Honorary Member
Cardinal Adam Maida, Archbishop of Detroit

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Phone (570) 823-1611 • FAX (570) 829-7849
E-mail POLUNION@EPIX.NET

March 3, 2011

CPS
Actuaries

Polish Union of the United States of North America
53-59 North Main Street
P.O. Box 660
Wilkes-Barre, PA 18701-0660

Gentlemen:

This will certify that we have completed a valuation of the outstanding certificates of the Society as of December 31, 2010 according to the schedules of insurance submitted to us, and have found the reserves to be as follows:

01 CSO 4 %	\$	58,795
41 CSO 3 %		1,128,340
80 CET 4 %		2,743
80 CET 4.5 %		138,799
80 CSO 4 %		130,070
80 CSO 4.5 %		2,206,949
80 CSO 5 %		659,763
80 CSO 5.5 %		466,532
AE 3 %		552,811
AE 4 %		100,948
AM 3 %		839,402
AM(5) 3 %		118,520
Unearned Premium Reserve		30,603
Adjustment for 1st of month dating		9,670
For AIDS Risk		5,200
Immediate payment of claims reserve		118,987
Deficient Premiums Reserve		1,345
on-deduction of deferred fractional premiums		10,286
Asset adequacy analysis		150,000
Reinsurance Credit		-
Total Reserve	\$	<u>6,729,763</u>

The Society's valuation indicates that on the bases specified above, the future assessments of the Society at the net rates then being collected, together with the admitted assets as they appeared in the Society's 2010 annual statement, were sufficient to meet all certificates as they mature by their terms with a surplus of \$1,090,453 (or 17.3%) above the statutory standards.

Ratios of assets to liabilities: 2010-117.3%; 2009-117.02%; 2008-119.92%; 2007-136.93%; 2006-134.64%.

Sincerely,

Allan Ferrone, FSA, MAAA
Actuary

April 25 Is Deadline Day!

We have been reminded of April 18, 2011 as the deadline day for filing your Federal income tax return, but what about the 25th of April? You have until that day to increase the amount of insurance for your child or grandchild. Why? Because that child may be eligible for a Henry J. Dende scholarship from Polish Union this August. The level of insurance coverage carried by a member determines the amount of a persons Scholarship. For example, insurance of \$5000 and over allows for a \$200 grant, \$10000 and over allows for \$400 in aid and \$20000 and over provides \$800 cash per year!

Call your Group Secretary today or call our Home Office at 570-823-1611 for details about increasing coverage for the person who can benefit from these Scholarships.

“Live your life so that you would not be afraid to sell the family parrot to the town gossip.”

— Will Rogers

Your Privacy Is Important And Protected at Polish Union

The Board of Directors of the Polish Union of U.S.A. has adopted the following policy regarding the fraternal and its members right to privacy of individual information, we possess for insurance purposes. That policy is printed below for your information. If you have any questions regarding this policy, please call the Polish Union Home Office.

• • •

1. The Purpose Of This Policy Shall Be To:

- a. insure the security and confidentiality of customer records and information.
- b. protect against any anticipated threats or hazards to the security or integrity of such records, and
- c. protect against unauthorized access to or use of such records or information which could result in substantial harm or inconvenience to any customer.

2. Persons Bound.

This policy shall be applicable to and adhered to by the Officers, members of the Board of Directors, employees of and all of the Officers of the groups comprising the Polish Union and all of our group secretaries and licensed agents. Further, all of the members of the Polish Union are requested to adhere to the letter in spirit of this policy.

3. Information Subject To This Policy.

All of the information we have collected or will collect in the future regarding our officers, members of the Board of Directors, District Directors, employees, officers of our groups, group secretaries and our members and their beneficiaries concerning demographic data such as names, addresses, social security numbers, etc., along with information regarding employment, finances, health, avocations and other personal characteristics.

4. Declaration Of Confidentiality

All of the information collected by Polish Union is hereby declared to be confidential and shall not be disclosed to any individual or other entity without the express written consent of the affected person.

5. Exceptions To This Privacy Policy

In the course of our business, we must disclose certain information to other individuals or firms in order to enable them to provide business services to us including our re-issuers, actuarial and data processing services subcontractor. However, our contracts with any of our subcontractors require them to keep confidential any information which may be disclosed to them. In addition, information may be disclosed to our auditors or for research purposes, regulatory agencies such as state insurance departments. In addition, Polish Union will comply with all lawful subpoenas issued by order of any court or regulatory body.

6. Disclosure To Third Parties.

Polish Union at present does not disclose any personal information to other companies or organizations not affiliated with it that would use the information we have provided them to contact your about their own prod-

ucts or services.

7. Duration Of Confidentiality.

Should you cease to be a member of Polish Union, we will continue to protect and safeguard your personal information in the same manner as we do with our members.

8. Source Of Information

The great bulk of the personal information which Polish Union obtains from its members comes directly from the members particularly in the form of policy applications. This information provides Polish Union with those facts which it needs in order to conduct its business. In many cases, it may need to verify this information or it may need additional information which it may obtain from third parties such as employers, consumer reporting agencies and health care providers.

9. Use Of This Information

Polish Union uses the information gathered from its members and from other third parties in the normal course of our insurance business and our fraternal relationships with its members. The business purpose for collecting this information includes the evaluation of a request for our insurance or other services, and analysis of benefit claims and administration of our products or services in addition to processing transactions and other requests by members. In addition, we will use this information to contact you about services and products which we currently provide or may provide in the he future.

10. Safeguarding Of This Information.

Polish Union shall take all steps reasonably necessary to safeguard the integrity of the information in its custody including the continued use of our office vault, the use of all reasonable methods of safeguarding information contained in our computerized data system and the control of the office area.

11. Adherence To This Policy.

All of the Officers and each member of the Board of Directors, District Directors, employees, officers of groups, group secretaries and licensed agents shall be given a copy of this policy and asked in writing to acknowledge its receipt on an annual basis.

12. Sanctions For Violation Of This Policy.

The Board of Directors will investigate all alleged breaches of this policy and will impose sanctions and penalties, on a case by case basis, should a violation of this policy be shown. In addition, the Board of Directors will, in appropriate cases or when required by law or regulation, report all violations to state and federal authorities. Penalties for violation may include dismissal from employment by Polish Union in addition to those sanctions and penalties provided by law.

13. Procedure

If anyone to whom this policy applies is requested by a third party to divulge any confidential information, the General Secretary must be notified of such requests. The General Secretary shall have the responsibility, in consultation with the Executive Committee, of deciding whether or not to comply with such requests.

Young Members: Apply Now For Henry J. Dende Scholarship Grants 2011-2012 Additions/Changes Have Been Made Please Read Thoroughly

Eligibility

Requirements

1. Applicants must be a qualified insured member of the Polish Union of U.S.A. in good standing (paid up to date) for a Minimum of Five (5) years and Presently Carry a Minimum of \$5,000.00 of Polish Union of U.S.A. Permanent Life Insurance (excludes term insurance). If All Eligibility Requirements are met and fulfilled:

Approved applicants with between \$5,000 and \$7,499 of insurance will receive a grant of \$200.00 Approved applicants with between \$7,500 and \$9,999 of insurance will receive a grant of \$300.00 Approved applicants with between \$10,000 and \$14,999 of insurance will receive a grant of \$400.00

Approved applicants with between \$15,000 and \$19,999 of insurance will receive a grant of \$600.00 Approved applicants with \$20,000 or more of insurance will receive a grant of \$800.00

2. Applicants must be a High School Graduate or higher, entering the Fall Term in the year that they are applying for the Scholarship Grant, and must be a Full Time student (12 Term/Semester Hours).

3. Applicants must Obtain and Submit to the Polish Union; Verification from the University, College, Junior College, Graduate, Business, Nursing or Trade School that they will be attending in the New Fall Term for the year that they are applying for the scholarship. The Verification may be a Letter of Admission, Class Schedule, Bill, etc.; but it must have the Schools Name, Students Name and show the dates that they will be attending the New/Current Fall Term in which they are applying for. Old/Previous Term Information will not be accepted. Each year the Applicant is required to send a New Verification of attending their New Fall Term.

4. Applicants must Write an Essay which must be a minimum of three (3) Full pages on one of the topics set forth in this application. The Essay must be Typed, Double-Spaced, with 1" Margins All Around, using Font 12, Times New Roman. The essay must be submitted along with the applicant's fully Completed Application, School Verification and Photograph. Polish Union reserves the right to use the essays and photographs for publicity purposes and information.

5. Deadline for submitting completed Applications for Scholarship Grant is May 31st of the current year. All Applications must be **Postmarked not later than May 31st**. Please consider the day of the week for the Post Office. They may be closed. Any Applications received with a postmark after this date will not be considered. Applications are not sent out automatically. It is the Applicant's Responsibility to request an application from the home office, or download it from the Polish Union Web Site: www.polishunionusa.com

6. Completed Applications, School Verifications, and Essays are to be mailed to the **Education Fund, Polish Union of U.S.A., P.O. Box 660, Wilkes-Barre, PA 18703-0660, or E-mailed to: polunion@epix.net**



7. Present Scholarship Grants are given to each approved applicant once per school year with a limit of up to four times. Scholarship Grant checks will be issued and sent to the applicant, with the understanding that it will be applied toward applicant's tuition, or supplies.

8. Polish Union accepts no responsibility for decreases of other grants or loan amounts due to the awarding of the Polish Union Scholarship Grant to the student. Students are solely responsible for all aspects of their financial aid status and, thus, should be aware of the consequences of applying for a Polish Union Scholarship Grant.

9. By signing the application it is the students understanding that the Scholarship Grant does not obligate the student to return said grant unless the student does not complete Two (2) Full Terms of the current school year for which they are applying.

Applications can be obtained
from our website:
www.PolishUnionUSA.com

Henry J. Dende Scholarship Essay Topics 2011-2012

1. What is a Fraternal Benefit Society?

The Scholarship for which you are applying is considered a Fraternal Benefit. Consider writing a paper comparing this type or organization with commercial insurance organizations. Include historical or any other factors deemed pertinent.

2. Ethnic Background

How much of a role does ethnic background or immigrant status play in your daily life?

**\$10,000 PERMANENT LIFE INSURANCE FOR AN INFANT AT A
COST OF \$50 PER YEAR!**

\$75 PER YEAR FOR \$5,000 COVERAGE ON A 39 YEAR OLD.

We are a Fraternal Benefit Society organized in 1890
Life insurance for young and old is just part of our mission.
Call 570-823-1611 to learn more or visit www.polishunionusa.com

In Scranton/Wilkes-Barre Area: Easter Party For Children

Sunday, April 10, 2011
Beginning at 1:00 p.m.

Polish Union Building
53-59 N. Main Street
Wilkes-Barre

Sponsored By The Young Adult
Committee

Sheri Pudlosky-Brierly, Chair

For Reservations:

- Parents are invited to bring their children ages 0-10 to the party.
- There will be an Egg Hunt, Entertainment and a visit from the Easter Bunny. Refreshments will be served.

Reservations Necessary

Phone the Polish Union Home Office at 823-1611 by April 6 to make reservations.

Volunteers To Help At This Event Are Welcome Phone 610-517-5505



Joyous Easter Wishes!

Wesołego Alleluja!

From The Officers

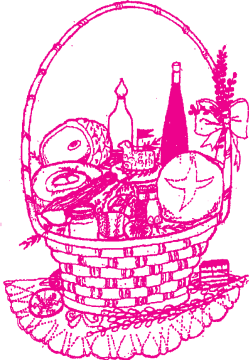
CEO/National Secretary, **Charlotte L. Androckitis**;
President: **Rose Wartko**; 1st Vice President, **Bernard Kolodziej**; CFO, **John Bednarski**; General Counsel, **Jeffrey J. Malak**; Chaplain, **Rev. Patrick L. Albert**

And The Board of Directors

Anastasia Bachurek, Terri Rumensky, Joseph P. Pudlosky, Jr., Sheri Brierley, William J. Giebus

And District Directors

Mrs. Toni Storts, Mrs. Joan Wisinski
Polish Union of U.S.A.



Annual St. Joseph’s Dinner

The 11th Annual St. Joseph’s Dinner, sponsored by the Polish Union, was held on Saturday, March 19, 2011 at the Knights of Columbus – Council #3987, Luzerne, PA. Activities of the evening began with remarks by Chairperson Nancy Bachurek, prayer by Chaplain Patrick Albert, and welcome toast by President Rose Wartko. The 89 guests in attendance enjoyed a sumptuous meal and musical entertainment by the George Tarasek Orchestra. Those persons named Joseph and Josephine were given a special blessing by Rev. Patrick Albert.

A surprise feature of the evening was a Birthday celebration for Mrs. Helen Kopetchny who is 95 years old. She is pictured dancing with Mr. Walter Sack.

The Activities Committee members responsible for planning the event were: Margo Lukacinsky, Nancy Bachurek, Jack Bednarski, Sophie Dubiak, and Bill Giebus. Joseph Zak, Jr. is also a member of the Committee.

Photos from the event appear below.



The Activities Committee members responsible for planning the event are pictured at left left to right, Margo Lukacinsky, Nancy Bachurek, Jack Bednarski, Sophie Dubiak, and Bill Giebus. Joseph Zak, Jr. is also a member of the Committee



Happy Birthday - Sto Lat To Our Senior Members April-June, 2011

Reaching Age 96

Alberta R. Kurtz, New Holland, PA

Reaching Age 90

Henry Appnell (Apanel), Avon Park, FL
Elizabeth Bernoski, Dickson City, PA
Andrzej Boszko, South River, NJ
Grace M. Fischer
Richard Gerz, Mount Wolf, PA
Bronisla Leborgne, E. Rutherford, NJ
Charlotte Petrokus, W. Palm Beach, FL
Louis E. Rezem, E. Brunswick, NJ
Helena Saren, Sandy Hook, CT
Rose Suchak

Reaching Age 85

Catherine Baron, Chicago, IL
Honorata Biernat, Santa Barbara, CA
Margaret Bogusko, Wilkes-Barre, PA
Victoria Colarusso, Wilkes-Barre, PA
Helena Cwanek, Old Forge, PA
Leon Czajkowski, Ashley, PA
Mary A. Faust, Lebanon, PA
Irene Ferrett, Taaylor, PA
Leokadya Gajewski, Catonsville, MD
Joseph Guzowski, Dickson City, PA
Shirley A. Hambricht, Lancaster, PA
Doris C. Hankey, Gettysburg, PA
Wladysla Kamienski, Clifton, NJ
Eleanore Kiczula, Orlando, FL
Floren Kolczewski, Chicago, IL
Mary E. Krause, Lebanon, PA
Maryanna Krisanda, Springfield, VAS
C. Kruis, Lancaster, PA
Helena Mejta, Oak Park, IL
James E. Miller, Carthagen, OH

Edward Oltarzewski, Ft. Saint Lucie, FL
Emilia Schmedol, Madison, CT
Leokadya Toscano, Cicero, IL
Rose Wartko, Scranton, PA
Mary Wasiak, Maspeth, NY
Jozefina Wiencek, Plains, PA

Reaching Age 80

Gertrude Balinski, Northlake, IL
Bernadine C. Rednar, Wyoming, PA
Nancy Beecher
Agnes Q. Bering
Betty M. Burkhart, Bird In Hand, PA
Alexandra Chorobik, West Chicago, IL
Pawel Dudzik, Old Forge, PA
Samuel Dundek, Hickory Hills, IL
Mary Florio, Plains, PA
Donata E. Freese
Jania Jaszczolt, Carol Stream, IL
Mildred Jendras, Chicago, IL
Mary Kolis, Dupont, PA
Theresa Lapuc, Madison, CT
Rita Lewandulski, Waldorf, MD
Florence Rampola, Wilkes-Barre, PA
Jeanette L. Rompola, Wilkes-Barre, PA
Stanley Sendra, Chicago, IL
Dolores Sorbelli, Tunkhannock, PA
Jozef Tryba, Hanover Twp., PA
Rosemary Wingert, Broomfield, CO

And to all our Members and Readers who
celebrate Birthdays in these months,
Happy Birthday—Sto lat

NOTE: If a member does not wish to
have their birthday announced, please noti-
fy the Home Office.

News From

CHICAGOLAND

DISTRICT DIRECTORS

Toni Storts 708-216-9624 Joan Wisinski, 708-448-6936 days, or 708-361-4180 evenings.

Happy Easter to all!

Our annual **Spring Meeting and Luncheon** will be held on Saturday May 21, 2011 at 1:00pm at Sawas Old Warsaw 9200 west Cermak Road Broadview Il. Call Toni Storts at 708 562-3153 or Joan Wisinski at 708 361-4180 to RSVP. All group secretaries and members are invited to attend. RSvp by May 14, 2011.

Celebrating April Birthdays from group 275 are-Irene Borkowski, Randall Cybulski, Heather Dzialowy-Billy Grgantov turns 13 on April 28-Mildred Jendras, Sandra Laboda, Brian and Dawn Las, Francis McBlaine, Megan Michalec, Danuta &Halina Nawrocki, Czeslaw Piszczur, Eugene Podrazik, Alan Reberski, Ronald Savaglio, Emily Wieczorek & Jozefa Wozniak.

Group 230 April Birthdays are, Brendan Balling, Dennis Gallas, James Golata, Davis Hyerczyk, Jessica Jennings, John Jerousek, Mia Marie Jordan, Barbara Kalfas, Samantha Kalfas, Helena Mejta, Bednar Niedzielski, Phyllis Ogorek, Cara Perez, Raymond Pierce Jr., Leona Ronczkowski, Amanda Schlumpf, Anna Stopka, Wendy Suarez, William Wellnitz, Dillon Young

Happy Mothers Day to all!

May Birthdays from group 275 are, Adeline Fudala, Carter Kannon, Michael & Thomas Kotlarczyk, Joseph Meadrian, Karen Metcalf, Elizabeth Migut, Natalie Nowak, Irene Pencak, Leanne Pittman, Mary Podrezik, Stanley Sendra, Philip Strenski.

From Group 230, Frederick Bluder, Alexander Chorobik, Jordan Gallas, Greeley Hillman, Richard Hyerczyk, Mikayla Jennings, Andrew Kalfas, LaVerne Kalfas, Raymond Lesniak, Susan McDowell, Cheryl Mejta, Stanislaw Moskal, Scott Tepper, Sophie Weglarz.

Happy Fathers Day to all!

Congratulations to all 2011 Graduates. Good Luck in all your future plans.

Remember to apply for Scholarships with the Polish Union for all members with a \$5000.00 and up insurance policy.

Celebrating Birthdays in June from Group 275 are, Jonathan Cagle, Jamie Dzialowy, Brighton and Jesse Ferris, Donna Gabriel, Peter Hiero, Sara & Valerie Kacinskas, Florence Kolezewski, David & John Kotlarczyk, Teresa Laboda, Diane Martin, Raymond Migut, Patrick & Rachelle Nirchi, Sarah Pittman, Josephine Reigner, Jeannine Roman, Eleanora Slapa, Gerald Snyder, Emily Solenko, Kenneth Trzebiatowski.

Group 230 Birthdays are, Catherine Baron, William Bartkowicz, Lynn Bluder, Kathleen Fencel, Cynthia Gallas, Nicole Harris, John Jennings, Paul Daniel Kalfas, Emilja Kiska, Caitlin Klownowski, Helena Majcher, Debbie Malek, Yvonne Price, Alicia Quall, Cynthia Suarez, Judy Twomey, Jill Renee Young, Walker Young.

A perfect gift for any occasion is a Polish Union Life insurance policy for any member of your family. Call your group secretary to sign up new members or call Joan Wisinski at 708 361-4180.

We need emails for all members and cell phone nos. Please let the main office know by emailing them at polish union@epix.net

Any name changes, beneficiary and address changes are to be made to the main office. Forms are available for all these changes.

HAPPY SUMMER TO ALL!

The annual Fall Meeting and Pot Luck Lunch is planned for Saturday October 22, 2011 at 1:00pm Location tba.

Article submitted by Joan Wisinski, Group 275 Secretary and Illinois District Director.

About Our Members



Alexandra Davis Kolodziej received her Master of Elementary Education in December 2010 from West Virginia University, Morgantown, West Virginia. Mrs. Kolodziej is the wife of Joe Kolodziej formerly of Wilkes-Barre. She is the mother of two boys, Jacob age 15, a sophomore at Georgetown Preparatory School in Bethesda, Maryland and John, age 9, in the third grade of St. Mary's Catholic School in Clarksburg, PA. Alexa is in her sixth year teaching Kindergarten at St. Mary's Catholic School. Alexa is the daughter of Richard and Constance Davis of Nokomis, Florida and the daughter-in-law of Bernard and Mary Ellen Kolodziej of Nanticoke.

UNION NEWS NOTES

Deb Ball Needs Volunteers

The Annual Debutante Ball continues to look for persons to work on the Committee. The work is not difficult but can be less time consuming to those that are already on the committee if you could find the time to help out. Right now the meetings are usually in Scranton but we can alternate to Wilkes-Barre if we get enough volunteers from the Luzerne County area. If interested, call the Polish Union Office or Chairperson, Emily Stefanac.

Looking For Agents

Polish Union is looking for Insurance Agencies to sell our life insurance products in PA, (especially the areas of Lancaster/Lebanon), IL, MI, and NJ. Packets are available to send out.

All Welcome To Submit

Polish Union Members as well as Grand Council Members are asked to send articles along with a picture (if possible) to Public Relations Coordinator, Chris Pagoda at the Home Office via mail; or E-mail cap@polishunionusa.com If you have questions call Chris at (570) 823-1611.

Publicity

Chairpersons for Activities and/or Events

for the Polish Union should have their articles to Chris Pagoda, Publicity Coordinator well in advance of the event because the Journal is only sent 4 times a year. Since neither the Home Office nor the Editor of the Fraternal Journal is aware of all the particulars of your event you must get it to us. Separate articles for both the Fraternal Journal and the Local Newspapers should be printed or type written. They can be emailed, faxed, or mailed to Chris at the Home Office.

Committees Named

President Wartko recently submitted her Committee Appointments for the year. They were unanimously approved. The members of the committees are listed below:

ACTIVITIES COMMITTEE – Nancy Bachurek, Chairperson; William Giebus; John P. Bednarski; Sophie Dubiak; Margo Lukacinsky and Joseph Zak.

PROGRESS COMMITTEE – Bernard Kolodziej, Chairperson; Charlotte L. Androckitis; Rose Wartko; Terri Rumensky; Alice Czyzyk and Chester P. Tracewski, Jr.

YOUNG ADULT COMMITTEE – Emily Stefanac, Chairperson; Atty. Jeffrey J. Malak; Joseph P. Pudlosky, Jr.; Sheri Pudlosky Brierley and Samantha Heck.

AUDIT COMMITTEE – Toni Storts, Chairperson, Rev. Patrick L. Albert; and William Giebus.

Need extra cash?

Become a recommender!



We recently initiated an incentive program for all who recommend prospective members.

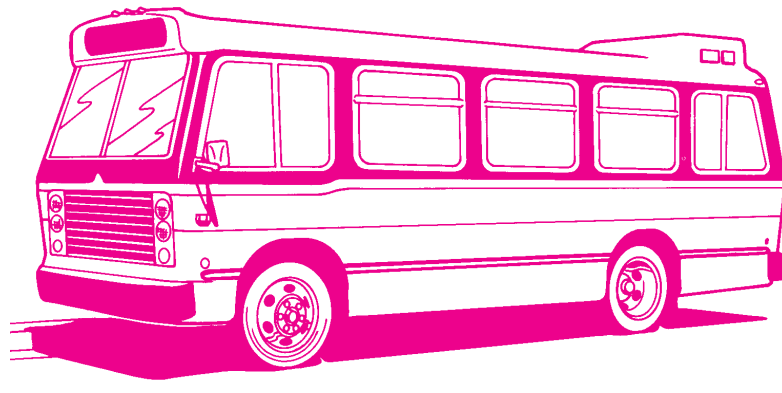
When your referred prospect becomes a member you receive a \$20 cash award! Check the “Recommender Ad” in this issue of the Journal for more details or call our Home Office.

As an added incentive, we are offering Ameripol tote bags (while supplies last) to everyone who recommends three or more new members.

Help Polish Union grow and earn extra cash by becoming a Recommender today!

Pulaski Day Parade Bus Trip

Sunday, October 2nd 2011



Luzerne County Council #21 of the Polish Union is planning a trip to Philadelphia, PA to see the Pulaski Day Parade. Council President, Bill Giebus & Chris Pagoda are co-chairing the event.

This trip will cost \$23.00 per person

Included is bus transportation to and from Philadelphia • Mass at SS Peter & Paul Cathedral • Pulaski Tribute Program • Complimentary Light Lunch • Reserved Seats For Parade

The bus will be making a stop at a restaurant on the way home.

Anything purchased will be at your own expense.

Estimated time of arrival at Polish Union Bldg., W-B, will be 7 p.m.

Bus seat assignments will be given when paid reservation is received.

Reservations can be made by calling Polish Union at 570-823-1611,

Help Us Find These Members

The Polish Union of USA has been trying to locate the following individuals for quite some time. We would like our members to help if you can identify and/or provide us with updated information on these individuals. Any information you have may help us to settle any funds that may be due to these individuals.

We Have Lost Contact With These Members

Name	Last Know City	Group
Lemons, Eric Michael	Chicago, IL	258
Leptuck, Tiffany c/o Merle Noler	Swoyersville, PA	321
Lewaniak, Denise	Brookfield, IL	221
Lewaniak, Eugene	Brookfield, IL	221
Lewaniak, Stephanie J.	Brookfield, IL	221
Lewis, Rena	Detroit, MI	191
Liberty, Megan L.	Bradenton, FL	163
Libuszewski, Gregory c/o Libby	Gouldsboro, PA	227
Lipa, Susan c/o John Lipa	Berwyn, IL	385
Liptai, James	Scranton, PA	407
Liptai, John	Scranton, PA	407
Lis, David	Orlando, FL	270
Lobue, Lauren	Albuquerque,NM	258
Lobue, Lisa	Albuquerque, NM	258
Lopatka, Dustin	Wheaton, IL	258
Lott, April M.	Columbia, TN	25
Lubiak, Jadwiga c/o Angela Tarkowski	Erie, PA	182
Lukomski, Lech	Tinley Park, IL	270
Maculloch, Joan	Sweet Valley, PA	138
Magnuson, Andrea	Fairfax, VA	155
Marecka, Urszula	Chicago, IL	221
Marecki, ryszard	Mount Prospect, IL	221
Marecki, Stanislaw	Chicago, IL	221
Masakowski, Jozef	E. Norristown, PA	73
Matasavage, Albert	Scranton, PA	240
Matasavage, M.S.	Scranton, PA	240
Mattace, Rosanne F.	Mountoursville, PA	73
Mayton, Ryan	Bridgeview, IL	270
Mazaleski, angela	Clarks Summit, PA	407
Mazurczyk, Helena	Chicago, IL	270
Mcadrian, Joseph	Chicago, IL	275
Mcavoy, Kathleen	Chestnut Hill, MA	51
Mccloskey, Jean	Nanticoke, PA	131
Mcdermott, Lori	Harpers Ferry, VA	175
Menotti, Anthony G.	Oak Park, IL	258
Menotti, Bridget R.	Oak Park, IL	258
Menzel, Sandra A.	Wilkes-Barre, PA	175
Mcciche, Karen	Dunmore, PA	395
Michalak, Jan		25
Mikelski, Leon	Shickshinny, PA	189
Mikolon, Theresa	Colorado Springs, CO	395
Milauskas, Adele	Stroudsburg, PA	321
Miscavage, Michael	Lawrenceville, NJ	70
Mitarnowski, Mathew	Portland, OR	321
Mizgalski, Thomas	Elmont, NY	25
Moher, Cheryl L.	Clarks Green, PA	395
Muia, Patrick	Olyphant, PA	163
Muia Wolfe Watson	Scranton, PA	163
Mullally, Rosemarie	Kingston, PA	406
Mulreany, Georgiann, c/o anderson	Dallas, PA	131
Murphy, Adele	Poway, CA	25
Murphy, Joshua	Stanley, NC	400
Murphy, Nicholas	Stanley, NC	400
Mynyk, Lisa, A.	Moosic, PA	400
Nareski, Natalie Rose	Old Forge, PA	320
Nashotka, Edward	Dunmore, PA	293
Nasiadka, Edward	Dunmore, PA	293
Nebren, Julianne	North Riverside, IL	258
Nelson, Dorothea	Milnesville, PA	51
Niechula, Joan	Chicago, IL	221
Niznik, Ann	Gouldsboro, PA	138
Niznik, Edward	Gouldsboro, PA	138
Niznik, Susan	Gouldsboro,PA	138
Noler, Kimberly	Indiana, PA	321
Noss, Katharine Marie	Shickshinny, PA	73
Oberg, James c/o Swain	Collinsville, IL	230
Ogonowski, Janet	Scranton, PA	293
Ogorek, Malgorzata	Hudson, FL	221
Ohara, Amber c/o Elizabeth O'Hara	Pocono Lake, PA	395
Olsen, Tyler Vincent		
c/o Geraldine Sherwood	Throop, PA	400
Olszewski, Barbara	Homer Glen, IL	230
Oravec, Renee c/o Haser	Dunmore,PA	240
Orlowski, Amanda	Taylor, PA	400
Orlowski, Brianna	Scranton, PA	400
Osowski, Kazimierz c/o Carolyn Bossi	San Mateo, CA	258
Osowski, Larence H.	Englishtown, NJ	155
Ostrowski, Mark c/o N. Ostrowski	W. Wyoming, PA	407
Panaway, Ann B.	Tyler, TX	265
Park, Robert F.	Wilkes-Barre, PA	392
Parkinson, Kristina		
c/o Angeline Smalley	Downers Grove, IL	275
Pasonick, Andrew John		
c/o Sophie M. Andreeko	Wilkes-Barre, PA	392
Pasonick, Michael John		
c/o Sophie M. Andreeko	Wilkes-Barre, PA	392
Pasonick, Paul J.	Wilkes-Barre, PA	392
Pattison, Jody	Sebastian, FL	392
Pattison,, Jody c/o. Stephanie C. Kyle	Shavertown, PA	392
Pencak, Richard J.	Chicago, IL	275
Peranick, Jessica	Clarks Summit, PA	400
Petrofski, Walter F.	Kingston, PA	406

New Membership Applications Approved in 2010

Group	Licensed Agent/Gr. Secy	# Policies Sold	Face Amount
138	ANDROCKITIS, CHARLOTTE	1	18000
392	ANDROCKITIS, CHARLOTTE	1	10000
320	ARNOLD, MARY ANN	4	16000
73	ATWELL, KATHLEEN	1	15000
163	BACHUREK, ANASTASIA	2	10000
405	BEDNARSKI, JOHN	1	15000
378	CITKO, CHARLOTTE	1	5000
293	DENDE, P.K.	2	6000
138	HOWELL, LINDA	1	1000
321	HOWELL, LINDA	2	20000
395	HOWELL, LINDA	1	5000
131	KOLODZIEJ, BERNARD	2	14000
100	KOWALCIK, MILDRED	1	10000
385	KOWALSKI, BARBARA	1	20000
221	LEJA, HELEN	4	40000
265	LUKACINSKY, MARGO	1	6000
321	PAGODA, CHRISTINE	1	10000
189	PELCZAR, MARGARET	1	1000
74	PUDLOSKY, JOE	1	30000
25	REMBOWSKI, STANLEY	2	10000
240	RUMENSKY, THERESA	4	50000
406	SIRAK, ANITA	5	36000
206	STONIKINIS, EVA	2	8000
230	STORTS, TONI	3	9000
51	STRZELECKI, ANTHONY	3	25000
227	TRACEWSKI, CHESTER	4	70000
400	WARTKO, ROSE	9	103000
275	WISINSKI, JOAN	1	20000
	TOTAL	62	583000

Henry J. Dende Scholarship Fund

Recent Tree of Knowledge Donors

Donor	Amount	Purpose
Bernard & Mary Ellen Kolodziej	\$20	In Memory of Loretta Chiskowski
Michael J Skweir	\$100	In memory of Victoria Burkot Skweir

We Need YOU to make our Tree of Knowledge Flourish!

The Polish Union of USA is seeeking donations toward the Polish Union Educational Fund.

Each year, those who donate to the Scholarship Fund will receive a leaf on the Polish Union Tree of Knowledge, as well as being acknowledged in both the online and print versions of the Fraternal Journal, our official publica-
tion.

By Sponsoring a Leaf on the Polish Union Tree of Knowledge, you can help us to continue to help students by supporting the Polish Union Henry J. Dende Scholarship Fund. Please consider making a donation each year.

During the past 18 years, the Polish Union of USA has awarded more than \$179,000.00 to 781 applicants to help defer their tuition costs.

Leaves may be purchased in your own name, a business name or as a living memorial for a loved one.

Please complete the information below and return it (a photocopy is accept-
able), along with your donation, to:

Polish Union of the United States of North America - Tree of Knowledge,
P.O. Box 660, 53-59 North Main Street,
Wilkes-Barre, PA 18703. Please make checks payable to the “Polish Union -
Educational Fund.”

Name/Company _____

Telephone _____ E-mail _____

Address _____

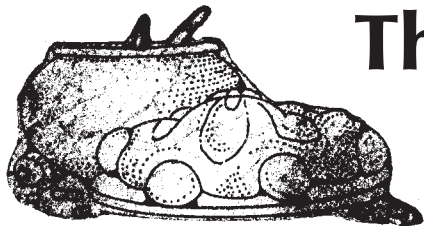
City/State/Zip _____

Enclosed is (please check one)

- ☐ My annual donation of \$ _____ toward the“Tree of Knowledge” entitling me to a Tree of Knowledge leaf and my name published in the Fraternal Journal.
(Minimum of \$20 required).
- ☐ My annual donation of \$ _____ toward the “Tree of Knowledge”. I do not wish to receive a Tree of Knowledge leaf or have my name published in the Fraternal Journal.

Please Print My Tree of Knowledge Leaf As Follows: Leaf Inscription:

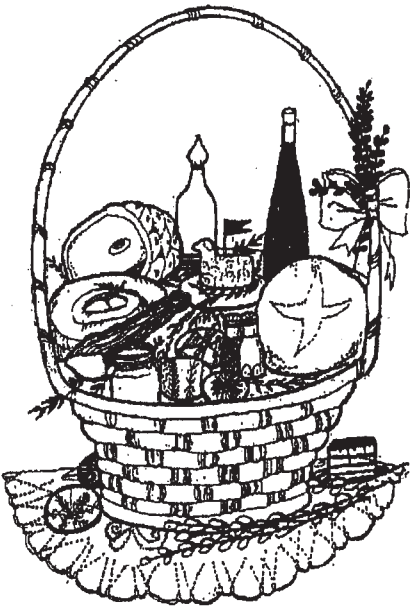
Maximum of 4 lines with 20 characters per line, including spaces.



The Polish Chef

Babka For Your Easter Basket

By LORRAINE GROCHOWSKA KIEFER
Easter Food Blessing, an ancient Polish custom As the spring approaches we can feel a difference in the air, especially I the morning. The birds begin to sing rather than chirp and some plants begin to show some color. Pussy willow and forsythia are the first two to bloom and can often is forced inside if they are not in bloom for the holiday outdoors. This year Easter is early, falling at the end of March so these and other spring blooms will adorn tables since Polish customs dictate that fresh flowers be on the table along with all the delicious foods at Easter time. Holy week customs that go back at least 1000 years are still being observed by Polish American families. Those of us who had Babci or other elderly family members keep the old customs alive might have to stop up to the plate as they say and see that our beloved traditions are carried on. Many people of Polish or other Eastern European descent make a basket of Easter foods to be blessed on Holy Saturday and take it to their parish priest. This custom is a very important part of a Holy Week rich in traditions passed on from one generation to the next. This basket was called Swieconka and usually has food symbolic of the Easter holiday. The big beautiful Babka or sweet bread made into a large round cake is usually the centerpiece of our basket. This soft, delicious dough is often embellished with a cheese or jelly filling. A Paschal Lamb, representing the Lamb of God can be made from cake, bread or butter and is often centerpiece of the food brought to the church. Eggs, both decorated and plain are a symbol of new life or rebirth. Meat, usually ham or sausage (kielbasa), Horseradish, bitter herbs that signify the bitterness of the suffering of Christ, and salt a Polish sign of hospitality are all found in this basket. Greenery, usually in the form of boxwood or branches of pussy willow represents the awakening of the earth. Bread is always in the basket, both a symbol of communion, the bread of the last supper and the traditional sweet breads or Babka. This basket is usually taken to the local church on Holy Saturday around noon, but in old times the Parish priest often visited each home and thus blessed the food and the house. Today many local parishes still observe this custom, on Holy Saturday. Many time people will drive long distances to revisit the church of their grand parents and parents and keep the tradition. In some parishes the tradition begins a new when Polish families ask the priest to have a food blessing Holy Saturday. More information of this and other customs may be found in The Polish Traditions or country cookbooks by Sophie Hordorowicz Knab. BABKA (takes three risings, last time can refrigerate till next day, allow almost 2 hours for cold dough o rise. Bake for 40-45 minutes or until done at 350.3/4 c. soft butter 1/2 tsp. cinnamon1/2c. sugar 4 c. flour4 egg yolks; 2 whole eggs optional fillings: 1 c. white raisins 1 tsp. salt 1 cup raisins, jelly or *cheese 1 package of yeast 1 c. warm milk



1/4 c. warm waterFrost with butter icing of 1 box 4 X sugar, 1 stick melted butter and a few drops of milk to make it soft. Top warm not hot cake with this and it will melt down sides of cake! Top with a pansy blooms when ready to serve.Mix butter and sugar in a large bowl, add salt to eggs and beat until thick; then add this to butter mixture and beat well. Soften yeast in warm water. Add to mixture. Alternatively add flour, cinnamon and milk, beating until a smooth batter is achieved. (I use kitchen aid mixer for this) Add raisins if desired. Knead until batter with any additional flour needed so that it leaves fingers easily. Let rise until double in bulk. Punch down and allow rising again. Generously grease or butter a fluted tube pan and sprinkle with breadcrumbs or flour. Fill with dough. Brush dough with a mixture made by beating 1 egg yolk and 2 tablespoons water if you like, not necessary. Sometimes I roll the dough out before placing in pan and spread with a berry jam. Then roll up jelly roll style and place the coil in tube or bundt pan. A cheese filling of a pack of cream cheese or a cup of ricotta or farmer s cheese, 1/2 cups sugar, 1 tsp. vanilla or lemon juice, and a beaten egg can also be use. Sprinkle with almonds. Let rise a third time. Bake at 350 degrees for 30 minutes.There are probably as many Babka recipes as there are Babci, but this one is easy and tasty. My Babci used more than dozen eggs in her Babka. I often stood at her elbow as she made a dozen or more for holidays. She uses to get up very early to make this. I however make the dough in the late afternoon or early evening, allow it to rise two times and place in pan which goes in refrig all night. Get up early and place the pan near a warm oven. It takes about an hour and a half to rise if in a warm spot. Then bake for 40 minutes at 350.

Lorraine Grochowska-Kiefer operates Triple Oaks Nursery in Franklinville, NJ. (www.tripleoaks.com)

AMERIPOL

What Is It?

This Is Our New Trade Name

Polish Union USA/Ameripol, a fraternal benefit society with national headquarters in Wilkes-Barre, PA has been in business for over 120 years. We have 9000 members and many of them reside in eastern PA. Because of our involvement in social – cultural activities, community projects, youth development programs and related endeavors many people are not fully aware of our primary business which is life insurance. For this reason we decided to add the name Ameripol to more effectively market our special products. We focus on 5, 10, and 20 thousand dollar policies for all ages with emphasis on children because they are potentially eligible for Scholarship benefits.

For more information call 823-1611 or visit www.polishunionusa.com

Koffee Klatch

with D.K.



Dzien dobry! Welcome to my kitchen. This is a very exciting time of the year....the cold winter days are leaving, the those days of spring are enroute. Today’s guests are certainly happy because of all the holidays, and warm weather enroute....The raspberry coffee is brewing and some special goodies to munch on are on the serving table...

I love to reminisce about St. Patrick’s day, with the parade we have in town...and that day everyone is Irish.....then; a few days later we have St. Joseph’s Day...another big day ...This is a day I very well recall as a child...My grandmother (WHOSE NAME WAS Josephine), would arrange for all her children (SHE HAD 9) and their families to attend Mass in the morning....She would walk down the aisle, like a bishop, and count, to be sure everyone was there...After Mass we had to go to her home and have a feast of delicious traditional foods....IF THE district Attorney was late, she would call him, and tell me to get there...the party was on....OH, THOSE WERE THE DAYS.....

Another great thought in April is that spring is in the air....and that means Easter.....Lent is such a good thing for us to observe....to give something up for GOD. All our guests had great stories to tell about years gone by....One great thought most of us agreed on is the fact that by sacrificing something, we become better people.....To “forgive” is such a great judge of who we are...It is stubbornness and pride which prevents us from forgiving...

A wise old priest once told me, regarding the saying “YOU can forgive but not FORGET...He shook his head and said; you MUST FORGET, or at least push the “FORGET” aside. Let it go for awhile and be in CONTROL of your feelings again. You will find that it will give you strength. Accept the hurt as part of life and grow from it. We are only here for a moment. Why waste time on bitterness.

This reminds me of the story of two brothers who had a bitter argument years ago...One brother said “TOMORROW I WILL CALL MY BROTHER AND MAKE UP...BUT TOMORROW NEVER CAME. Finally they were in their 80s AND ONE DIED...The other brother went to the funeral...and the priest walked to his brother, and asked if he knew the deceased because he never say him before..he said “HE WAS MY BROTHER, AND THEY HAD AN ARGUMENT YEARS AGO....THE PRIEST THEN ASKED WHAT DID YOU ARGUE ABOUT....THE LIVING BROTHER SAID...“I FORGOT”...

SIX SECRETS TO KEEP YOU WELL: GET YOUR SLEEP.....(our immune system is tracking germs and storing up its defense for the next day while we sleep....LAUGH: people who laugh or giggle a lot increase their supply of disease fighting proteins and hormones. TAKE

Recommender Fee Approved

The Board of Directors recently approved a \$20 recommender fee for the year of 2011. The Program started with members admitted on 1/1/2011 and ends with members admitted on 12/1/2011. The new application must be for a minimum of \$5,000 and the form must be submitted with the application. All licensed agents and Group Secretaries are exempt from this new program. Forms are available at the Home Office.

TIME FOR YOURSELF. When under stress, our body’s immune system is suppressed, which makes us more vulnerable to illness and infection. **LOVE BEING MARRIED.** Those with happy marriages enjoy better overall health...**HAVE FRIENDSHIPS.** People who have lunch dates or shopping sprees boosts their immune system by as long as 3 days. **EXERCISE AND EAT RIGHT** boosts the immune system...People in good shape have fewer illnesses.

Dear PK:
I HAVE A REOCCURRING DREAM OFTEN: One is that I am in water and swim like a fish. Then I dream my teeth are falling out or crumbling. Is there any way you could tell me about these dreams or what they could mean?

—JANE

Dear Jane:
Having checked your dreams with Dream psychologist Gillian Holloway, PhD, the swimming often symbolizes moving through challenges well. The swimming may indicate taking a new role and a more a positive confidence. As for teeth crumbling, could indicate guilt (unnecessary) If you open up and say yes, you will find something to smile about.

—Pk

Strictly Personal: HAPPY BIRTHDAY TO ALL WHO CELEBRATE BIRTHDAYS IN: April, May and June

Have a Happy Easter, a Wonderful Mothers’ Day and a Terrific Fathers’ Day

SEND YOUR QUESTIONS AND PROBLEMS TO ME: PK, 17 LAUREL DRIVE, SCRANTON, PA.18505

Brush Up Your Polish
Use These Words Three Times and They Will Be Yours Forever

)	Anglik
Englishman	AHNG-leek
Base	Baza
	BAH-zah
data base	baza danych
	BAH-zah DA-neech
military base	baza wojskowa
	BAH-zah voice-kova
Onion	Cebula
	tseh-BOO-lah
Moth	Cma
	CHMAH
Adult, Grown Up	Dorosły
	daw-RAW-swih
Screen /TV-Movie	Ekran
	EH-krahn
False-Counterfeit	Falszywy
	fow-SHIH-vee
jalopy, older machine	Gruchot
	GROO-hut
Noise	Hałas
	HAH-wahss
Needle	Iglla
	EEG-wah
Language, Tongue	Język
	Yen-zik
Chicken Coop	Kurnik
	KOOR-neek
Lollipop	Lizak
	LEE-zahk

Your Key To Fraternal Journal Files and The Latest Info
POLISHUNIONUSA.COM

You Are Invited To A

Spring Get Together Tea Party

Saturday, April 30, 2011 • 1 p.m.

Radisson Lackawanna Station Hotel, Scranton

Price \$20.00 (Includes Tax & Gratuity)

Includes a variety of tea cookies, fresh-baked scones, mini pastries, tea sandwiches, tea and coffee

Everyone is welcome

This event is sponsored by the Polish Union and Reservations can be made by phoning Chairperson, Sophie Dubiak, 346-1131, Nancy Bachurek, 489-0690 or Polish Union Home Office, 823-1611

Join The Polish Union Youth Committee
For A Fun-Filled Day At



**Knoebels
Amusement Park**
Rt. 487, Elysburg, PA
**Sunday, June
26, 2011**



From Noon to 3 p.m.
*Polish Union will provide Hot
Dogs, Hamburgers, Soda
and Water*

A Drawing Will Also Be Held
Please RSVP by June 21st
Phone The Polish Union Home Office
570-823-1611

Help Us Find Our 2011 Fraternalist of the Year

RULES & REGULATIONS

- 1) Nominee must be a Polish Union member.
- 2) Board Members are not eligible.
- 3) A person can only be Fraternalist of the Year one time.
- 4) All Polish Union Members from all States can qualify.
- 5) Applications must be submitted by July 1st each year.

- 6) Emphasis should be placed on volunteerism and community activities.
- 7) There will be 3 judges.
- 8) All judges will receive a copy of the application submitted to review. The point system will be used to select a winner.
- 9) The Fraternalist of the Year selected shall receive a \$100 cash award and a plaque.

POLISH UNION OF USA “FRATERNALIST OF THE YEAR” AWARD

NOMINATION FORM –
(Please print or type all information)
ENTRY DEADLINE JULY 1, 2011

I. PERSONAL DATA:

Nominee’s Name: _____
Spouse’s Name: _____
Home Address: _____
Home Telephone: _____ Business Telephone: _____
E-Mail Address: _____
Number of Children: _____
Children’s Names: _____
Occupation: _____

II. ORGANIZATIONAL INFORMATION:

Nominee’s Society: _____
Group Number: _____
Location: _____
For how many years has Nominee been a member of this Society? _____
List Nominee’s most significant achievements in his/her Society. (Awards, committee work, elected or appointed positions.) _____

III. OTHER ORGANIZATIONS:

To What other church or community organization does the Nominee belong? _____

List the Nominee’s achievements within these organizations. _____

IV. Describe why you have nominated this individual to receive this award. (Use additional sheet, if necessary.)

Nominated by: _____
Organization: _____
Date: _____ Telephone: () _____

Mail Completed Application to: Fraternalist of the Year Committee
Polish Union of USA • P.O. Box 660 • Wilkes-Barre, PA 18703-0660

Join Our Family Activities

Clip and Save

Members are encouraged to participate in all educational, cultural, civic and social activities sponsored by Polish union of USA. the following activities are yours for the taking. They are designed for all ages. We urge you and your family to participate in them.

2011

April

April 4 **Pisanki Class** at St. Catherine’s Church Hall, Moscow, 6:30-9 p.m.

April 10 **Children’s Easter Party**, Polish Union Community Room, 53-59 N Main St, Wilkes-Barre, .

April 12 **Pisanki Class** at Polish Union Community Room, 53-59 N Main St, Wilkes-Barre, .

April 30 **Spring Get-Together Tea Party** 1 p.m., Radisson Lackawanna Station Hotel, Scranton

June

June 26 **Family Picnic** Knoebels Park, Elysburg, PA. Luncheon Noon-3 pm

October

October 2 Bus trip to Philadelphia for the **Pulaski Day Parade**

November

November 5 **Annual Debutante Ball**, Watch for details in the next issue

All dates and times are subject to change. For the latest revisions or additions, or to register on-line, go to www.PolishUnionUSA.com or phone (570) 823-1611.