

# FRATERNAL JOURNAL

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



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Spring, 2012 • Volume 20 • Number 2 • Wilkes-Barre PA

[www.PolishUnionUSA.com](http://www.PolishUnionUSA.com)

## 2012-2013 Scholarship Eligibility Requirements

**CHANGES HAVE BEEN MADE - PLEASE READ THIS THOROUGHLY**

1. If All Eligibility Requirements listed below are met then the Approved Applicant will receive a grant as follows:

• Insured for between \$5,000 and \$7,499 of insurance will receive a grant of \$200 dollars.

• Insured for between \$7,500 and \$9,999 of insurance will receive a grant of \$300 dollars.

• Insured for between \$10,000 and \$14,999 of insurance will receive a grant of \$400 dollars.

• Insured for between \$15,000 and \$19,999 of insurance will receive a grant of \$600 dollars.

• Insured for \$20,000 or more of insurance will receive a grant of \$800 dollars.

2. Applicant must be an Insured Member of the Polish Union of U.S.A. in good standing (paid to date) for a Minimum of Five (5) years and carry a Minimum of \$5,000 of Polish Union of U.S.A. Permanent Life Insurance (excludes term).

3. Applicant must be a High School Graduate or Higher, entering the 2012 Fall Term/Semester, and must be a Full Time Student (minimum of 12 Term/Semester Hours).

4. Applicant must Submit; School Verification from the University, College, Graduate, Business, Nursing or Trade School that they will be attending in the 2012 Fall Term/Semester. This Verification may be a Letter of Admission, a Class Schedule, a Bill, etc.; But it must have the Schools Name, the Students Name, and it must show they will be attending the 2012 Fall Term/Semester. Old or Previous Term/Semester information listed will not be accepted as a verification. Scholarship Applications are not sent out automatically each year. 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](http://www.polishunionusa.com)

5. Applicant must Write an Essay on one of the topics set forth in this application. The Essay must be a minimum of three (3) Full pages. It must be Typed, Double-Spaced, with 1" Margins, using Times New Roman, Font 12.

6. The completed Scholarship Application, School Verification, Essay and Applicant's Photograph are to be submitted by mailing to: Education Fund, Polish Union of U.S.A., P.O. Box 660, Wilkes-Barre, PA 18703-0660, or E-mailing to: [polunion@epix.net](mailto:polunion@epix.net). Polish Union reserves the right to use the essays and photographs for publicity purposes and information.

7. The Scholarship Application and Essay **Deadline is May 31, 2012**. They must be Postmarked no later than May 31, 2012. Any received with a postmark after this date will not be eligible or considered.

The School Verification will be accepted under separate cover to allow for additional time to acquire, But it must be received no later than July 31, 2012.

8. Scholarship Grants are given to each approved Applicant once per school year with a lifetime limit of four times. Scholarship Grant checks are issued and sent

to the applicant, with the understanding that it will be applied toward applicant's tuition, or supplies.

9. 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.

10. By submitting and 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/Semesters of the current school year for which they are applying.

Applications are available at:

[www.PolishUnionUSA.com](http://www.PolishUnionUSA.com)

Complete this application and return it along with your essay and your school verification and a photograph on or before May 31, 2012 to:

**Education Fund  
POLISH UNION OF U.S.A.  
P.O. BOX 660  
Wilkes Barre, PA 18703-0660**

**Or e-mail to: [polunion@epix.net](mailto:polunion@epix.net)**  
Be sure to include all requested attachments

### Henry J. Dende Scholarship Grant 2012 Essay Topics

#### Continuing Education Influences

New high school graduates often depend on the advice and suggestions of parents, school personnel, relatives, friends, and others for their continuing education plans. What influenced your decision on your choice for continuing education, the educational institution, and the selection of the major field of study you chose?

#### Fraternal Benefit Societies compared to Commercial Insurance Companies

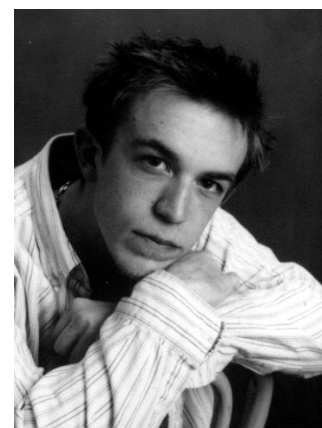
This Scholarship for which you are applying is one of our Fraternal Benefits. Since you are a member of our Fraternal Life Insurance Society, please compare this type of organization with Commercial Life Insurance companies.

*Pick one of the two topics for your essay.*

## Waiting For A New Kidney

Christopher Polk, age 22, is a member of Polish Union Group 240, and is the brother of Sarah Polk, a former Miss Polish Union. The tragic events in Chris's life began months ago with increasing weakness and continuing degeneration of his health and a diagnosis of kidney failure. His parents, family and friends are doing their best to support Chris during these difficult times. Hospitalizations, dialysis several times per week, and a long wait to just be placed on the kidney transplant waiting list are some of the tribulations in Chris's life. His parents and others are seeking financial help throughout the community and most importantly hope and pray for a donor. This quest for a donor is expected to be several years, with almost 100,000 waiting for a kidney transplant. In the meantime Chris and his family are trying their best to raise funds for the \$8000 co-pay in case a matching donor is located. For more information, visit [www.kidney.org](http://www.kidney.org).

If you or anyone you know is interested



in becoming a donor or would like more information, please call Christy Miller in the Department of Transplant Services for Geisinger Wyoming Valley at 1 800 645 1228

A fund has also been set up by friends to help defray his medical costs. Any donations can be sent to: PNC Bank, % Chris's Kidney Connection, 1902 North Main Avenue, Scranton PA 18508, or through any other PNC Branch.

## Successful Historical Exhibit

Polish Union/Ameripol recently collaborated with Wilkes University Polish Room Committee and Luzerne County Historical Society in a special exhibit. The project entitled "The Polish in Luzerne County" consisted of cultural, historical, and other artifacts commemorating the activity and lives of Polish immigrants in Northeastern Pennsylvania during the first half of the last century. Items loaned from our collection included Parade banners, a Bust of Ignacy Paderewski and program booklets from his visits to the area, pictures from early Conventions, authentic costumes from Poland, and related historical documents.

The exhibit was displayed from October 7, 2011 through January 31, 2012. We were pleased to receive the compliments of Wilkes University Polish Room and look forward to collaborating with them on future projects in the community.

## Gift Giving Time

We are in the midst of First Communion time, Graduations, Weddings, and other celebrations where you may wish to honor the family or friends with a special gift. Why not consider membership in Polish Union/Ameripol?

Remember, you are giving more than insurance protection for life, fraternal benefits are also included.

Some of your family members may be members but you can increase their coverage and render them eligible for greater stipends through our Scholarship Program.

Check our website

[www.polishunionusa.com](http://www.polishunionusa.com)

or call 570-823-1611

for more information.

## Joyous Easter Wishes!

Wesołego Alleluja!

### From The Officers

CEO/National Secretary, **Charlotte L. Androckitis**;  
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.**





## In Memoriam

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

Group	Member	State
270	Shirley Reichold	AZ
25	Marion Kmiec	NJ
321	Dolores B. Pac	PA
73	Irene Konetski	FL
70	Joanna Karney	NJ
163	Chester Ferrett	PA
275	John J. Liszka	IL
395	Eleanor Monczewski	PA
275	Chester E. Luszczyk	WI
74	Cathryn Granda	PA
206	Irena Misczyk	PA
182	Jan Cimoch	PA
182	Chester Dobrzynski	PA
385	Glenn Komaniecki	IL
206	Jozefina Slys	PA
51	Ronald Klukoski	NJ

† † †

May the souls of the faithful departed rest in peace.

† † †

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

## Help Us Find These Members

If you are or know of the location of one of these following members, please contact our Home Office. We are unable to contact them at this time.

Name	Last Know	City
Becker Teresa Murray	A Grove	City PA
Boris Helen	Wilkes Barre	Twp PA
Bozentka Bernarda	Wilkes Barre	PA
Bulewich Theodore	W Springfield	MA
Carbone Eleonora	Trumbell	CT
Cislo Helena	South River	NJ
Cronk Felicya	Yonkers	NY
Czachor Mary	Moscow	PA
Deenyedy Zofia		
Echlerling John E	Pennsville	NJ
Evans Patricia	Chicago	IL
Fischer Bernard J	Lancaster	PA
Forte Christine	Landisville	PA
Gawron Antoinette	Berwyn	IL
Giandalia Antonetta	Lancaster	PA
Gogolinski Chester	Northumberland	PA
Hartman Ina M	Annaville	PA
Herbert Carolyn I	Columbia	PA
Jurusik Leo	South	Plymouth NY
Kaschak Lillian	Plymouth	PA
Kisla Emilja	Friendswood	TX
Kurland Sophie	Justice	IL
Kurtz Alberta R	Durham	NC
Labrasca Rose M	Lancaster	PA
Lech John H	Emmaus	PA
Macherino Emma M	Downingtown	PA
Michalec Antoinette L	Bridgeville	PA
Miller Milton L	Lebanon	PA
Motter Mary Smith A	Columbia	PA
Mrocza Martha S	Dickson City	PA
Nowicki Leonard	Sun City Center	FL
Paluskiewicz Adrian	Baltimore	MD
Patin Mary E	Coatsville	PA
Pranger Thomas R		
Ross Rose	Henderson	NV
Rowan Paul J	Naples	FL
Schnittger Elizabeth	Staunton	VA
Slavinskas Frances	Clarks Summit	PA
Sosnowska Rose	Elgin	IL
Stellar Margaret A	Lebanon	PA
Szczec Marjanna	Old Forge	PA
Vitalec Sophie	Scranton	PA
Wasielewska Wladyslawa	Gouldsboro	PA
Wentz Marjanna N	Haledon	NJ

## It's Scholarship Time

Scholarship time at the Polish Union! This is the time of the year that our members start thinking of applying for the 2012/2013 Henry J. Dende Scholarship that is offered to those members of the Polish Union that meet all of the qualifications. Applications are available at the Home Office and on our web site at [www.polishunionusa.com](http://www.polishunionusa.com) Deadline for submitting completed scholarship applications is May 31, 2012.

Parents of students may want to look into increasing your child's life insurance with the Polish Union. The minimum of \$5,000 of life insurance in force can get a scholarship of \$200 each year for four years. However, Polish Union has increased our scholarship award based on the amount of life insurance in force with the Polish Union. The schedule is as follows:

\$5,000 to \$7,499	— \$200 Grant
\$7,500 to \$9,999	— \$300 Grant
\$10,000 to \$14,999	— \$400 Grant
\$15,000 to \$19,999	— \$600 Grant
\$20,000 or more	— \$800 Grant

Existing members are encouraged to



Fratern  
News &  
Views

CHARLOTTE L.  
ANDROCKITIS, F.I.C.  
CEO/NATIONAL SECRETARY

increase their life insurance in order to receive a larger scholarship. Life Insurance Applications for additional insurance must be submitted to the Polish Union on or before April 25th of the current year in order to receive the larger scholarship award for that year. Now is the time to take advantage of this great offer.

During this Holy Easter Season I would like to take this opportunity to wish all of you many blessings. May the risen Lord continue to watch over you and your families by giving you good health and a great abundance of happiness.

## Don't Lose Touch

If you have encountered a member who hasn't been receiving their insurance bills, or a copy of this newspaper, chances are that they have moved and have not notified us of their new address. If you or someone you know has moved, please contact us.

## Unfiled Claims

Each year our Home Office reports a number of members deaths, yet, beneficiaries have not filed a death claim with us. Until the claim is made and processed we cannot issue the death benefit due. If you know of anyone who might not have filed a death claim that they are beneficiary to, encourage them to contact us. We will help you make arrangements to file a legal death claim. Call us during business hours.

If someone has lost the original policy as the beneficiary, or the policy was misplaced while the deceased was still alive, you may request a duplicate policy providing you have a legal Death Certificate for the deceased member.

## Time For A Change

You may have noticed the article on AMERIPOL in the last few issues of our Journal. Traditionalists need not despair; as pointed out in the articles, AMERIPOL is a trade name. We are and will continue to be incorporated as Polish Union USA. During our last Convention the trade name and logo was adopted and we are gradually phasing it in to more effectively inform the general public about our Life insurance and Fraternal benefits.

Too often our members encounter difficulty explaining to prospects that eligibility for membership in our organization is not based on ethnic background or religious affiliation. Furthermore, there is no requirement to attend Group or Lodge meetings as perceived by some; especially those who have little or no knowledge of Fraternal Benefit Societies.

We are hopeful that this modification will help attract new members especially when reminded of the range of fraternal benefits and community service activity.

Coincidentally, our National Trade Association has undergone a name change during the past two years. The National Fraternal Congress is now known as the American Fraternal Association and they are reaching out to member Societies with suggestions, advice, and other supportive measures. Just one example of which we are taking advantage is their Consumer Research Findings, a national study for Fraternal Benefit Societies. This study illustrates that many individuals had virtually no awareness



President's  
Desk



BERNARD KOLODZIEJ

of the Fraternal Service Industry and even those members active in the field often had difficulty explaining the full range of services provided by a typical Society. We plan on working with our Committees and Volunteers in following the AFA suggestions.

By the way, two versions of the AFA definition of Fraternal are listed.

1. Short version; Non-profit Life Insurer with a Community Mission.

2. Longer version; A Fraternal Life Insurance Company is a non-profit corporation that returns the earnings from the sale of financial service products to its member customers and their communities in the form of direct member benefits and support of local community service projects.

Finally, we solicit your patience and understanding in the upgrading of our website. Research indicates that reference to our site is steadily increasing and we are enhancing it accordingly.

Have an enjoyable Summer.

## Did Anyone "Dyngus" You?



Chaplain's  
Corner



REV. PATRICK ALBERT

Easter week with its many memories always transports me back to my first Easter as a Catholic priest. My assignment was at the Visitation of The Blessed Virgin Mary Parish in Dickson City, PA. I must admit my most distinct memory of my first Easter was not the kielbasi and red horse radish, nor was it the wonderful ham and pierogi. My most memorable experience was on Easter Monday at 6:30 p.m. making my way to the basement of the rectory to visit our very devoted quilters. When suddenly this show-

er of water covered my head followed by the giggles and laughter of the quilting ladies. I inquired "why did you throw water at me and they exclaimed today is "Dyngus" day the day of blessing. Dyngus and its practice of sprinkling has its origin in pagan pre-Christian practices.

Dyngus became a Christian practice in 966 AD upon the baptism of The First King of Poland, Prince Mieszko I along with his entire court. Thus Christianity comes to Poland for the first time. Prince Mieszko was baptized on an Easter Monday thus the sprinkling of water takes on religious significance and a baptismal nature. This beautiful tradition may be observed throughout the octave of Easter and, in fact, through the fifty days of Easter. If you haven't sprinkled anyone as of yet, explain the tradition first and then gently sprinkle and bless.

Yet another beautiful tradition of the Polish people.



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: Bernard Kolodziej 35 W. Noble St., Nanticoke, PA 18634

CFO-VP: John Bednarski 327 Lee Park Ave., Wilkes-Barre, PA 18702

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 18705

Mr. Joseph P. Pudlosky, Jr., 15 Sunset Lake Rd., Hunlock Creek, PA 18621

Mrs. Terri Rumensky 620 Pancoast St., Dickson City PA 18519

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

## FRATERNAL JOURNAL - ISSN: 1072-4842

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E-mail POLUNION@EPIX.NET

WebSite: [www.POLISHUNIONUSA.com](http://www.POLISHUNIONUSA.com)

## 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.



## 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.

## Focus Group Meets

Several Board and Committee members, Licensed Agents, and Volunteers met recently to discuss member recruitment, insurance sales, activity programs and other projects. Facilitators were, Charlotte Androckitis, Attorney Jeffrey Malak, and Bernard Kolodziej.

During the work sessions participants offered numerous suggestions about activities and strategies for obtaining new members. They stressed the need for more advertising through printed and electronic media along with increased use of our website and Facebook. One of the most popular sales incentives is the Scholarship Program and it was suggested that we also continue planning for some type of special insurance program for middle aged prospects.

The need for additional volunteers is critical because the present program of activities

has limited help available. Efforts will continue regarding new volunteers who may elect to work on just one particular program instead of committing to several projects. Standing Committees have the option to recruit guest volunteers for specific projects. Other innovations were discussed and will be implemented by the respective Committees in the future.

The closing session included assurances that our website revision is progressing satisfactorily along with release of new pamphlets. Participants received a brief overview of the American Fraternal Association, our national trade association, formerly known as the National Fraternal Congress. Portions of their recent national survey of Fraternal were distributed. We expect to use more of the resources offered by this Association.



## Our 2011 Valuation Report

### CPS Actuaries

March 1, 2012

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

#### Ladies/Gentlemen:

This will certify that we have completed a valuation of the outstanding certificates of the Society as of December 31, 2011, according to the schedules of insurance submitted to us, and have found the reserves to be as follows:

01 CSO 4%	\$ 121,486
41 CSO 3 %	1,107,668
80 CET 4 %	5,068
80 CET 4.5 %	138,934
80 CSO 4 %	140,905
80 CSO 4.5 %	2,296,361
80 CSO 5 %	657,409
80 CSO 5.5 %	479,402
AE 3 %	518,277
AE 4%	88,914
AM 3 %	831,459
AM(5) 3 %	109,102
Unearned Premium Reserve	28,346
Adjustment for 1st of Month Dating	9,661
Immediate Payment of Claims Reserve	126,937
Deficient Premiums Reserve	873
Non-deduction of deferred fractional premiums	9,841
Asset adequacy analysis	300,000
Reinsurance Credit	
<b>Total Reserve</b>	<b>\$ 6,970,643</b>

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 2011 annual statement, were sufficient to meet all certificates as they mature by their terms with a surplus of \$520,814 (or 6.91%) above the statutory standards.

Ratios of assets to liabilities: 2011-106.91%; 2010-117.3%; 2009-117.02%; 2008-119.92%; 2007-136.93%.

Sincerely,  
Allan Ferrone, FSA, MAAA, Actuary  
CPS Actuaries, Stamford, CT



# About Our Members



### Centenarian

Pictured above is **Beatrice Ann Benninghoff** of Lebanon, PA. Beatrice is being presented with a corsage of beautiful flowers to celebrate her 100th Birthday. She was formerly a member of Grand Council and is now a member of Group 502 of the Polish Union.

### In Top Ten

**Sarah Marie Polk** a Polish Union member from Dickson City, PA, has earned a top spot in a national contest. Sarah Marie along with over one thousand competitors entered the Masters of Beauty Apprenticeship Contest and earned a top ten ranking. She is still in the running for the top prize of an Apprenticeship in New York and cash prizes.

Many of our readers will remember Sarah Marie as a former Miss Polish Union and Debutante. She graduated from Bishop Hannan High School and earned a Bachelor's Degree in theater and acting from DeSales University. Currently Ms. Polk is employed as a corporate underwriting assistant at WVIA-TV. Evening hours find her studying at the Empire Beauty School of Wyoming Valley, pursuing her first love, Certification as a Cosmetologist.

Locally Ms. Polk has already received complimentary recognition from friends and job offers as a Stylist even though she has not quite completed her studies. We at Polish Union add our congratulations and best wishes to Sarah Marie in her quest for greater success.

### Fame Found

The **G brothers, Billy and Brian Grant**, Grandchildren of Tom and Joan Wisinski are famed entertainers in Illinois and Arizona. They recently performed on WGN Channel 9 and WCIU Channel 26, had feature articles in the Orland Park newspapers, and are very well known for their guitar work and original vocals. Thirteen year old Billy and Brian, age 10, perform with a full band with a mixed repertoire of Rock, Country, Blues,

and more. Their range of experience already includes television commercial work and performances in Illinois and Arizona.

Congratulations are in order from all of us at Polish Union to the Wisinski family on the occasion of the outstanding accomplishments and bright future of their Grandsons. Please visit the website [www.thegbrothersmusic.com](http://www.thegbrothersmusic.com) and Facebook for the full story on the G Brothers.

### Honor Graduate

**Thomas Steven Wisinski**, of Group 275,

Chicago, is an Honor Graduate of Mokena Jr. High School. Thomas has earned and achieved many merits during his academic, musical, social and spiritual career. He is a National Junior Honor Society member and received first place medals in Solo and



Ensemble Saxophone performances including a perfect Solo Baritone Saxophone performance. Thomas plays with the Lincoln Way Youth Jazz Ensemble and has been a member of other bands as well. His musical passion enabled him to study over the summer at the Univ. of Illinois, Champaign.

Thomas is an active volunteer supporting Special Education. He is a member of 4-H, plays soccer and is an excellent equestrian along with being a member of the Quarterhorse Association and the Palomino Horsebreeders Association. Recently Confirmed, Thomas enjoys attending spiritual youth seminars. He will attend Lincoln-Way East High in the Fall.

Congratulations on all his achievements and best wishes on his future endeavors.

# St. Joseph's Celebration

The Annual St. Joseph's Day celebration was held by the Polish Union on March 24 at the Ramada Inn in Wilkes-Barre. Traditional fare, music and decorations highlighted the event captured in the photographs below.



The Activities Committee who arranged the celebration



## 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.

### 2012

#### April

Fri., April 27 Polish Union Annual Board Meeting

#### June

Sun., June 24 Family Picnic, Knoebels Amusement Park, Elysburg, PA Luncheon Noon to 3 pm in Pavillion "N"

#### October

Sun., Oct. 4 Pulaski Parade in Philadelphia. Bus trip details will be in next issue  
Sat., Oct 20 Chicagoland Luncheon & Meeting Sawas Old Warsaw at Noon. For all Chicago Group Secretaries and Members.

#### November

Sat., Nov. 3 Annual Debutante Ball. Watch for details to be announced.  
Sun., Nov. 25 Wigilia Dinner

#### December

Sun., Dec. 2 Zonta Club Annual Christmas Party  
Sun., Dec. 2 Chicago Children's Christmas Party. Mayfair Banquets, Westchester from 2 to 5 p.m.

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



# News From CHICAGOLAND

DISTRICT DIRECTORS

Happy Easter to all our Members

Annual **Chicagoland Luncheon and Meeting** Saturday October 20 2012 at Sawas Old Warsaw at 12noon for all Chicago Group Secretaries and Members.

Annual **Childrens Chicago Groups Christmas Party** will be held on Sunday December 2<sup>nd</sup>, 2012 from 2p-5p at Mayfair Banquets in Westchester II for all members 12 and under. A Pizza Buffet will be served and Santa will arrive to pass out gifts to all children members attending.

**April Birthday Greetings** to Group 275 members: Irene Borkowski-Randall Cybulski-Heather Dzialowy-Billy Grgantov celebrates on April 28 14 yrs-Mildred Jendras-Sandra Laboda-Brian and Dawn las-Francis McBlaine-Megan Michalec-Danuta & Halina Nawrocki-Czeslaw Piszczorz-Eugene Podrazik-Alan Reberski-Ronald Savaglio-Emily Wieczorek and Jozefa Wozniak.

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

Happy Mothers Day to All

**May Birthday Greetings** to Group 275 Members are Adeline Fudala-Carter Kannon-Michael & Thomas Kotlarczyk-Joseph McAdrian-Karen Metcalf-Elizabeth Migut-Natalie Nowak-Irene Pencak-Leanne Pittman-Mary Podrezik-Stanley Sendra and Philip Strenski. †May Group 230 Birthdays are 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 and Sophie Weglarz.

**Congratulations** to Thomas Steven Wisinski from Group 275 on his Graduation on May 24, 2012 from Mokena Jr High School. Congratulations in all your future plans.

Happy Fathers Day to All

**Congratulations** to all our 2012 Graduates from the Chicago Groups.

William Thomas Grgantov graduates on June 3 2012 from the Orland Jr High School. Congratulations in all your future plans.

Reminder to all members that have a \$5000.00 plus insurance about the enrollment for the Scholarships offered for you. Go on line to print your application at polishunionusa.com.

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

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

A perfect gift for any occasion for any member of your family is a Polish Union Usa Insurance Policy. Call your group secretary to enroll new members or to increase your coverage on an existing policy or contact Illinois District Director Joan Wisinski at 708 361-4180 with any questions or changes for members.

We need updated addresses-tel nos and emails for all members email them to-polunion@epix.net.

Happy Summer to All!

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

Join The Polish Union For A Fun-Filled Day At



## Knoebels Amusement Park

Rt. 487, Elysburg, PA

**Sunday, June 24, 2012**

Luncheon From Noon to 3 p.m.

In Pavillion "N"

Please RSVP by June 21st Phone The Home Office 570-823-1611

## Happy Birthday - Sto Lat To Our Senior Members April-June, 2012

### Reaching Age 96

Therese Berkowicz, Chicago, IL  
Stefania Fiorda, Oklahoma City, OK  
Bernar Niedzielski, LaGrange Park, IL  
Stefanja Syrek, Orland Park, IL  
Amelia E. Tremmel, Souderton, PA

### Reaching Age 90

Margaret Asper, Gettysburg, PA  
Theodore J. Brooks, Old Forge, PA  
Franciszka Decker, Horseheads, NY  
Norbert Dembinski, Moscow, PA  
George H. Kocyan, Moorestown, NJ  
Jozef Kordek, Ashley, PA  
Elzbieta Krzywicki, Wilkes-Barre, PA  
Edwin A. Kultys, South Amboy, NJ  
Josephine C. Mansor, Wilkes-Barre, PA  
Helen Maruk, Indiana, PA  
Walter Pasiak, Scranton, PA  
Lorraine Patla, Sweet Valley, PA  
Irene Pencak, Chicago, IL  
Josephine Regnier, Chicago, IL  
Antoni Telechowski, Wilkes-Barre, PA  
Pearl Terry, Dickson City, PA  
Jos. J. Zielinski, Nescopeck, PA

### Reaching Age 85

Regina Bednar, Allentown, PA  
Alice Czyzyk, Scranton, PA  
Antonina Dobson, Altoona, PA  
Edmund Germata, Wyoming, PA  
Dorota Gwazdzinski, Chicago, IL  
Bernadine Jastrem, Plains, PA

Alberta Killian, Mountaintop, PA  
Teresa A. Laboda, Sun City, AZ  
Jeanette Larson, St. Paul, MN  
Joyce Milinowska, Orchard Park, NY  
Virginia Odonnell, Fairfax, VA  
Marcia Reus, Lancaster, PA  
Dorota Slenk, Burbank, IL  
Helen M. Sporko, Scranton, PA  
Edward Stojek, Curwensville, PA  
Bernice Supinski, Bath, PA  
Chester Szot, Nantocoke, PA  
Virginia Vazzano, Norridge, IL

### Reaching Age 80

Gloria M. Dominitis, Shenandoah, PA  
Joseph Grekoski, South River, NJ  
Beatrice Krupkowski, Chicago, IL  
Constance Mars, Willow Springs, IL  
Consta Marushock, Throop, PA  
George W. Maurer, Columbia, PA  
Patricia Ann Myers, Columbia, PA  
Joseph Prushinski, Nanticoke, PA  
August J. Schulz, Holtwood, PA  
Marie Valvano, Dunmore, PA  
Joseph Wieckowski, Moosic, PA  
Joan C. Wiencko, Herndon, VA

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 notify the Home Office.

## Send Us Your News

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 to: cap@polishunionusa.com**

If you have questions call Chris at (570) 823-1611.

## Polish Union of the U.S.A. 2011 Financial Statement

TO MEET OUR OBLIGATIONS WE HAVE:	
BONDS, GOVERNMENT	\$4,161,863
INDUSTRIAL & MISCELLANEOUS	1,398,198
	<b>\$5,560,061</b>
EQUITY SECURITIES	1,982,561
CERTIFICATE LOANS	41,194
REAL ESTATE	104,931
CASH & SHORT TERM INVESTMENTS	326,668
OTHER RECEIVABLES	14,076
INVESTMENT INCOME DUE & ACCRUED	16,265
PAYMENTS DUE FROM SUBORDINATE LODGES	7,270
<b>TOTAL ASSETS</b>	<b>\$8,053,026</b>
OUR OBLIGATIONS WERE:	
CERTIFICATE RESERVES	\$6,970,643
CLAIMS IN PROCESS OF PAYMENT	46,222
RESERVES FOR PREMIUMS PAID IN ADVANCE	4,545
RESERVES FOR SECURITY VALUATION	135,735
PAYABLE FOR SECURITIES	42,196
ACCRUED COMMISSIONS	2,160
ACCRUED GENERAL EXPENSES	131,773
ACCRUED TAXES, LICENSES & FEES	6,510
AMOUNTS HELD BY SOCIETY AS AGENTS OR TRUSTEE	192,431
TOTAL RESERVES & OBLIGATIONS	\$7,532,215
LEAVING AVAILABLE SURPLUS	\$520,811
<b>TOTAL LIABILITIES &amp; SURPLUS</b>	<b>\$8,053,026</b>

### 2011 SUMMARY OF OPERATIONS - ACCRUAL BASIS OUR SOURCES OF INCOME WERE

INSURANCE PREMIUMS RECEIVED	\$155,017
NET INVESTMENT INCOME	341,334
OTHER INCOME	18,246
REALIZED CAPITAL GAIN (LOSS)	143,150
<b>TOTAL SOURCES</b>	<b>\$657,747</b>

### THIS INCOME WAS USED FOR:

DEATH BENEFITS	\$1575,017
OTHER INSURANCE BENEFITS	67,692
NET INCREASE IN RESERVES	90,880
GENERAL EXPENSES & FRATERNAL PAYMENTS	466,806
TAXES, LICENSES & FEES	36,253
COMMISSIONS	9,454
<b>TOTAL USES</b>	<b>\$882,720</b>
<b>LEAVING AVAILABLE, NET LOSS</b>	<b>(\$224,973)</b>

### 2011 STATEMENT HIGHLIGHTS

RATIO OF SOLVENCY	106.91%
YIELD ON INVESTMENTS	7.60%
NUMBER OF LODGES	41
NEW INSURANCE ISSUED	\$661,000
INSURANCE IN FORCE	\$27,249,000

Kovalchik, Kollar & Co, LLP6

## To Our Graduates

If you put truth above your own desires and value those as friends who feel the same. If you take pride in things that you've accomplished.

And when you're wrong, stand up and take the blame.

If you can understand your limitations And not waste time on task beyond your scope,

But take the future as a brand new challenge

That you can meet with confidence and hope.

If you can listen to those who would advise you

And then judge for yourself just what is right.

If you can keep in touch with what is all about you.

And settle differences without a fight .

If you can find delight in simple pleasure And see the rainbow-not the falling rain.

If you can lose and never give up trying Believing that there's nothing done in vain.

If you can be as practical as need be And still remember sometimes dreams come true.

Then you'll be not just happy and successful

But the worthwhile person you are meant to be.



# MEMORIAL DAY 2012

Here's to the men and women of our armed forces, who unselfishly answered their nation's call. In times of war and times of peace, these dedicated Americans stood ready to fight and die so that democracy might live on. On Memorial Day, we honor them one and all, and proudly, offer our thoughts of gratitude for giving a part of their lives to freedom's cause and playing an important role in American history.



# 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

Group	Name	Last Know City
25	Accardi, Marilyn J>	Lansford, PA
221	Alberska, Boguslaw	Elmwood Park, IL
502	Allwein, Linda M.	Lebanon, PA
191	Andrus, Daid	Detroit, MI
502	Arnold, Kathleen M.	Lebanon, PA
502	Arnold, Margaret A.	Lebanon, PA
293	Augustine Christine	Fort Bragg, NC
502	Aukamp, Mary J.	Lancaster, PA
502	Baal, Patricia M.	Lebanon, PA
227	Babarsky, Gregory	Archboald, PA
100	Babiarz, Kenneth	Nicholas, PA
182	Badowski, Frank	Windber, PA
183	Bainbridge, Stace L.	Scranton, PA
502	Baldwin, Brian K	Willow St., PA
258	Baldyga, Alison c.o William Baldyga	Chicago, IL
392	Bates, Robert A.	Long Pond PA
502	Baumler, Margaret M.	Chester, PA
395	Beckini, Marie	Scranton, PA
240	Bednarski, Stacie N.	Elizabeth, NJ
502	Beecher, Nancy	Lancaster, PA
502	Beiler, Tracy L.	Lititz, PA
406	Belenski, Michael	Kingston, PA
406	Belenski, Suzanne	Kingston, PA
70	Bell, Brandon c/o Colleen Parise	Wilkes-Barre, PA
400	Benckini, Brian	Scranton, PA
270	Benson William c/o Virginia A. Reichold	Indian Head Park, IL
155	Bergen, James F.	Brick, NJ
175	Bilski, Nancy	Las Vegas, NV
275	Blake, Christopher	Sarasota, FL
275	Blizniak, Karen	Chicago, IL
275	Bober, Catherine	Chicago IL
395	Bobich, Brian	Scranton, PA
163	Bodganovicz, Mary Sophia	Lake Ariel, PA
502	Bohner, Audrey R.	Willow Street, PA
138	Bolanowska, Klara	Lafin, PA
155	Boszko, Andrzej	South River, NJ
392	Bozentka, Tracey	Brooklyn, NY
258	Brodzik, Melissa	Grayslake, IL
395	Brown, Jennifer J.	Houston, TX
502	Brown, Rose M.	Lancaster, PA
400	Brunori, Roer H.	Stratford, CT
227	Buczenska, Fran	Mayfield, PA
502	Budy, Rose M.	Mechanicsburg, PA
131	Bukevicz, Mark	Wilkes-Barre, PA
227	Burdyn, Nastasha	Scranton, PA
400	Burke, Adam	Scranton, PA
275	Bustillo, Lauren	Gainesville, FL
378	Butzek, Jamie C	Colorado Springs, CO
401	Carlson, Richard	Minneapolis, MN
293	Carroll, Nancy Zakreski	Smyrna, GA
131	Casey, Lauren Alexa	Nanticoke, PA
221	Chrobak, David /Grace Chrobak	Chicago, IL
221	Chrobak, Mark c/o Frank Chrobak	Chicago, IL
265	Cierniakoski, Ron	Lansdale, PA
258	Ciurej, Ryszard	Omaha, NE
385	Csonka, Mary Ann	Hammond, IN
275	Cybulski, Randall	Wilkes-Barre, PA
197	Czachor, Joseph	Scranton, PA
25	Czerwinski, Genevieve	Trenton, NJ
230	Damask, Helen	Mt. Dora, FL
25	Damigo, Elizabeth	Endicott, NY
25	Damigo, Theresa	Binghamton, NY
240	Davis, Madeline Nicole c/o Joseph Davis	Scranton, PA
182	Decewicz, Edward	Bridgeport, WV
175	Dechert, John W., Jr.	Palmyra, VA
175	Dechert, Christine	Rivervale, NJ
138	Deenyedy, Zofia	PA
258	Deles, Mark C.	Chicao, IL
258	Deles, Mark C.	Elmwood Park, IL
258	Deles, Michelle P.	Elmwood Park, IL
502	Delpaggi, Virginia	Downingtown, PA
502	Demarco, Cindy J.	Lancaster, PA
163	Demarco, Julia c/o Louise/William Tuskey	Scranton, PA
163	Dembosky, Stephanie	Merritt Island, FL
320	Demilio, Leanore	Bethlehem, PA
400	Denero Nicole	Scranton, PA
258	Derus, Joseph	Tinley Park, IL
163	Dickensheets, Susan	York, PA
502	Disilvestro, Josephine	Downingtown, PA
227	Douglas, Delicia, c/o D. Douglas	Fairview, TX
502	Dressel, James R.	Lebanon, PA
395	Dubiak, Jean	Scranton, PA
378	Duda, Jeremy	Simi Valey, CA
230	Duda, Rose	Summit, IL
221	Dziedzic, William M.	Dunnellon, FL
258	Dziubla, Jeffrey	Portage, WI
502	Echterling, John E.	Pennsville, NJ
502	Eckman, Scott E.	Willow St., PA
502	Edgell Christine	Lancaster, PA
240	Eisbacher, Amanda	Carbondale, PA
175	Emmons, Lisa M.	Chapel Hill, NC
138	Engel, Mark D.	Forest City, PA
155	Ennis, Leona	South River, NJ
502	Eppolito, enes	Downingtown, PA
395	Fahey, Lori A.	Taylor, PA
230	Flaborski, Diane M.	Ft. Myers, FL
406	Fannick, Anthony J.	Milton, PA
230	Fencl, Charles L.	Keystone Heights, FL

## Scholarship Opportunity For Pennsylvania Members

The Pennsylvania Fraternal Alliance, of which Polish Union is a member, has announced the availability of scholarships for Pennsylvania fraternal members. At least one \$500 scholarship will be awarded. Additional scholarships may be awarded depending upon available funds.

Judging will be done by the scholarship committee of the Pennsylvania Fraternal Congress.

Awards will be announced at the Pennsylvania Fraternal Alliance annual meeting in October, 2012.

Acceptance of attendance from college, university, trade school, etc. must accompany this application.

### Rules and Regulations

#### Applicant Must

- Be a resident of Pennsylvania and a member of a Fraternal Benefit Society that is a member of the Pennsylvania Fraternal Alliance.
- Be a 2012 high school graduate attending an accredited college, university, trade school, etc. in the summer/fall of 2012 as a full-time student (twelve semester credits).
- Obtain a letter of recommendation from your Fraternal Benefit Society.
- Submit a 500 word essay on: *The impact of a Fraternal Organization on your daily life, family and community.*
- Sign the statement of application at the bottom of this application
- Return completed application, essay and letter of recommendation, proof of acceptance from your college, university, trade school, etc. postmarked no later than September 3, 2012 to:

**Charlotte L. Androckitis, FIC, Chair**  
**Pennsylvania Fraternal Alliance Scholarship Committee**  
**Polish Union of USA**  
**PO Box 660**  
**Wilkes-Barre, PA 18703-0660**  
**570-823-1611**

Please Print or Type

Date: \_\_\_\_\_ Social Security # \_\_\_\_\_ Date of Birth \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

e-mail address \_\_\_\_\_

Your Fraternal Benefit Society \_\_\_\_\_

College you will attend in 2012 \_\_\_\_\_

Scholastic Achievement (Honors-Awards) \_\_\_\_\_

\_\_\_\_\_

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

\_\_\_\_\_

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

\_\_\_\_\_

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

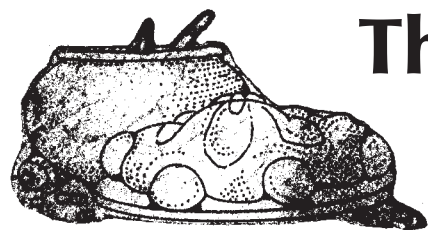
\_\_\_\_\_

\* Information may be submitted on a separate sheet of paper, please type or print.

### Statement of Application

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 Congress 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 and Date



# The Polish Chef

## Warm Weather Delights

### Scrambled Eggs and Chives—

Jajecznica Ze Szczplorkiem

Fry diced bacon. sliced smoked kielbasa or butter in skillet, add whole eggs allow to set for several seconds and stir lightly until firm but still moist. Just prior to serving garnish with finely chopped chives

### Cheese: and Spring Greens Tworożek z zieloną

Combine grated farmers cheese with approx. 1/2 the amount finely chopped green onions, chives, radishes and (optional) cucumbers. Salt and pepper to taste and combine with enough sour cream to obtain a smooth, creamy consistency. A chopped hard-boiled egg or two may also be added. (Creamed cottage cheese may also be used, but it's best to first run it through a blender to achieve the smooth, curd-less texture required.)

### Spring Vegetable Soup Zupa Wiosenna

Into 2 qts. boiling water place 3-4 small, young carrots 1 stalk celery, 1 parsnip and 1 onion (all coarsely chopped), plus 6-8 peppercorns, 1/2 diced raw potatoes, 1 - 1 1/2 c. cauliflower (separated into small flowerlets) and 1 c. fresh or frozen peas. Salt to taste and simmer 20-30 mins., or until all vegetables are tender. remove from heat. Fork-blend 1 c., room temp., sour cream and 2-3 T. flour into a smooth paste. Add about 1/2 c. hot soup, 1 T. at a time, stirring constantly, and pour mixture into soup. Simmer several mins. more. before serving, garnish soup with fresh chopped dill.

### Easy Chłodnik Łatwy Chłodnik

Finely chop 1 peeled cucumber, 1 bunch radishes. 1 bunch green onions, 2-3 T. chopped dill and 1/2 c. chopped Polish (canned) ham or cooked shrimp. Fork-blend 1/2 c. sour cream with equal amt. buttermilk to a smooth consistency: and pour into bowl. Add 7 c. butter milk and 1 can beets (chopped) plus heat liquid. Mix ingredients. add salt and vinegar to taste (the soup should be on the tart side), cover and refrigerate overnight. Serve ice cold in soup bowls with hard-boiled egg halves. This cold soup could precede the course below.

### Pork Cutlet Dinner Kotlety Schabowe

De-bone pork chops. pound until thin. dip in flour. egg and breadcrumbs. salt and pepper and fry in hot lard to a golden brown. Serve pork cutlets with buttered, dilled new potatoes. and sliced tomatoes. salted. peppered and. topped with chopped onions and sprinkled with vinegar and oil for a typically Polish meal.

### Fresh Strawberry Crepes Nalesniki z

Tuskawkami  
Hull, wash and drain well 1 qt. fresh strawberries. Slice them into a bowl. sprinkle with granulated or confectioner's sugar (or artificial sweetener). toss gently and let stand at room temp. at least -30 mins.. In a clean bowl combine 1 c. skilm milk, 1 egg. 2 t. salad oil. 1/4 t. salt and beat with whisk. egg-beater or hand-held electric mixer. Add 1 slightly heaped c. sifted flour a little at a time. beat constantly until batter is smooth. Beat in approx. 1 c. water, but only as much as needed to get a thin batter that spreads easily along bottom of skillet. Fry nalesniki in a fairly hot 7-10 in. non-stick skillet sprayed with vegetable spray until golden-brown on bottom. Flip over and fry other side to roughly the same color. lace fired crepes on inverted dinner plate one on top of the other until batter is used up. Drain strawberries, reserving liquid. Spread strawberries on crepes, leaving 1 inch margin all around and roll up. Place on serving platter and pour reserved strawberry liquid over them. Provide low-fat or no-fat plain yogurt (instead of sour cream) for guests to help themselves. If not as sweet as you like, dust with confectioner's sugar (or powdered artificial sweetener). NOTE: For hot nalesniki, place filled crepes in vegetable oil sprayed, non-stick baking dish side-by-side. Cover and bake in pre-heated 325 degree oven 20 mins. Serve as above..

Smacznego!

## Koffee Klatch

with D.K.



**Dzien dobry!** Welcome to my kitchen. The guests are arriving and the coffee is brewing. The women are bringing bags of goodies from their Easter collection of cookies, etc. Everyone is feeling so bloated from all the goodies from the holiday and the extra pounds are making them feel sluggish. The thought of spring seems to be a mythical dream at this point. They all seem rather lazy and tired. However, wait a minute! All ten of them couldn't wait to tell me all the things they did. Not one of them ever mentioned exercise. There was no room in their agenda for exercise.

As one gets older they need more exercise than ever. Even 15-20 minutes a day is better than nothing. WALKING is very good for you if you can't do anything else. Start slowly and then increase your speed. It is great for your heart rate. Aerobics and swimming is perfect to move all parts of your body. Don't give the excuse that you can't find time for a little exercise...that is being lazy!!

You can exercise in a chair. Pick 2 one pound cans from the cupboard, sit on a chair and pull your arms up with these weights sideways, backwards at a rotation of first 10 times than 20 times. Then take the cans and place in a purse with handles and place handles through one ankle and lift the weights then the other ankle. Before you get out of bed in the morning stretch the areas one at a time and then repeat with the legs.

These are a few exercises anyone can do. Please for your health and heart sake start this commitment to exercise. Your body will love you for it!

**TODAYS HINT:** Salad is a part of our daily intake. All the pesticides used in spraying fruits and veggies before market time concerns me. Please, when returning from the market, take your fruits and veggies, let-tuces, and wash in warm water a few times, then when clear, rinse in cold water and dry before refrigerating. IF YOU PUT IN A BAGGIE, place a paper towel in bag. To keep it crisp.

**IS IT TRUE????** Have you noticed that if you live with someone long enough, you begin to look like them or inherit their habits? If you have a couch potato spouse, you will probably be one too... If you live with an energetic and active spouse, you will pick up the rhythm and step in the same direction. Even animals have a striking resemblance to their owners. Do you look at a person and immediately decide to like or dislike them? By the same token, loving a person just by their looks? Perhaps your decision is based on someone from your past might remind you of your spot decision choice. Take notice the next time you make a spot judgment and analysis your decision...

**BIRTHDAY GREETINGS TO**  
NANCY BACHUREK, NORMA AMBROSE, KATHY DONOVAN, BILL GIEBUS, and all birthdays in APRIL, MAY AND JUNE

Send birthdays to me for publication

Send mail and wanted publications to:  
pk-17 LAUREL DRIVE, SCRANTON, PA.18505.

*Your Key To Fraternal Journal Files and The Latest Info*

**POLISHUNIONUSA.COM**

### Calling All Debutantes

The 34th Annual Debutante Ball will be held this November, 3, 20122009. All girls who are between 15-19 years of age, and a Polish Union member, are eligible to become a Debutante. This magical affair is a once in a life-time event that will build memories for a life time.

Applications will be coming out this May. If you have any questions regarding this spectacular event, or would like to get involved, please contact the home office at (570) 823-1611.

**Support The Henry J. Dende Scholarship Fund**

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

Braised Beets	Buaczki boo-rahch-kee
Cauliflower	Kalafior kah-lah-fyor
String Beans	Fasolka Szparagowa fah-sull-kah shpah-rah-gaw-vah
Cabbage	Kapusta kah-poos-tah
Spinach	Szpinak shpee-nahk
Peas	Zielony Groszek zheh-lo-nee grow-sheik
Corn	Kakurydza koo-koo-rihd-zah
Cooked Vegetables	Jarzyny yah-zihh-nee
Soup	Zupa zoo-pah
Eggs	Jajka yihy-kah
Hamburger	Siekany Kotlet shch-kah-nee kot-letbr
Bakery	Piekarnia (Pyeh-kahr-nyah)
Drug Store	Apteka

**\$10,000 Of Permanent Life Insurance For an Infant at a Cost of Only \$50 Per Year!**

**\$75 per Year For \$5,000 Coverage on A 39-Year-Old**

*Fraternal Insurance Offers You The Best Protection At Affordable Rates!*

**Call 570-823-1611**

**to learn more or visit**

**www.polishunionusa.com**

## How Do You Like Yours?

We are constantly updating our plans of protection and benefits for our members and we don't want anyone left out on the opportunity to learn about our many ways to obtain financial protection.

We also know how busy our lives are these days.

Let us know how you would like to be informed about new programs that the Polish Union/Ameripol offers. We want to reach you in the way you prefer to be reached.

Name \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

**I Prefer To Be Contacted By**

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# Easter Fun For Children

The Polish Union building in Wilkes-Barre was hopping with activity and the Young Adult Committee sponsored the Annual Easter Party for Children on March 25. Featured with games, activities, treats and a visit from the Easter Bunny.



# For Moms and Dads

## For Mom

On Sunday, May 13th, we will affectionately observe and honor our beloved mothers and pay respect for raising us to the time we were on our own. Consequently, in connection with Mother's Day, we pay them the following tribute:

"What is a mother?" Our reply would be: "A Mother is a woman with a thousand hands, hands that are at our service, a woman whose feet have the speed of lightning, to lift us when we fall. A mother is the light after we have risked darkness. She is the kiss when we feel unloved, she is the haven after we've gone astray. What price is there to repay our beloved mother? It is not with an orchid or a box of chocolates. It is: "Honor Thy Mother!" It is God's command.

This is the answer, and the only right price for a mother's love. Every tear from her eyes asks this of us and every line in her face; every beat of her heart, and every touch of her hand all cry out: "Love Me!", "Respect Me", "Let me always be proud of you my son, or daughter."

Now if that is what God commands and

what a mother pleads, then honor and love must be our invisible force that is behind us. We must add to our heart the corsage, we must wrap our love gifts with strings of love and affection.

## For Dad

Your fulfillment of the "Fourth Commandment" will be most rewarding before the Lord, and will make you someday a partaker in the bliss of heaven. "God bless all mothers—living and the dead." Another Father's Day is coming Sunday, June 17th.

Another occasion to present him with a tie or shirt or socks or whatever.

But this year, along with whatever gift you present, take a few minutes to remember some of the wonderful things he did for you besides help feed, clothe, house, and educate you.

Sure, maybe there are some things about Dad you would rather forget, but there are so many other good things he did to remember.

Remember, them and express your appreciation on Father's Day.

# Help Us Find Our 2012 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 September 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 September 1, 2012**

### 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