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Polish Union of U.S.A.



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Annual Board Meeting Held



The Polish Union Board, all together for its annual meeting. Seated, from left: John Bednarski, CFO; Charlotte L. Androckitis, CEO; Bernard Kolodziej, President and Jeffrey Malak, CLO. Second row: William Giebus, Terri Rumensky, Directors; Rev. Patrick Albert, Chaplain; Toni Storts, Illinois Dist. Director; Sheri Pudlosky-Brierley, Joseph Pudlosky, Jr. and Anastasia Bachurek, Directors

The Board of Polish Union/Ameripol met at national headquarters in Wilkes Barre to discuss all aspects of the organization and develop plans for the coming year. Mr. John Stipe, Secretary of Group 502, joined our Officers and Board members as the representative of the recently merged Grand Council of Pennsylvania Catholic Beneficial League.

Reports were heard from various Committees detailing their activities during the past year and were brought up to date on fiscal and administrative matters. There was a conference call with our Financial

Manager followed by a presentation from our Accountant.

One issue discussed at length was the need for concentrated efforts on member recruitment. Development of a Sales and Marketing Department will be explored and a verbal commitment was made to increase member production by 10% in six months.

The all day meeting closed with a Dutch Treat Dinner and the highlight of this portion of the program was the honoring of Top 2011 Producers.

Additional photos from the day are found on page 5.

State Senator Yudichak Addresses Fraternal



Polish Union President, and 2nd VP of the NEPA Fraternal Bernard Kolodziej, listens to State Sen. John Yudichak

The annual Seminar for the Fraternal Societies of Northeast PA was held recently at the Polish National Union in Scranton, PA.

Martha Iskra, President of the Fraternal Societies conducted the meeting and introduced PA State Senator John Yudichak who gave the opening address. He spoke of his special interest in Fraternal Benefit Societies and pledged his support as a Legislator in the



Part of the Polish Union contingent included, from left: Charlotte. Androckitis, CEO, Rev. Patrick Albert, Nancy Bachurek and William Giebus.

endeavors of the Fraternal.

There were also presentations by Sam Urda, President of CPS Actuaries, Ellen Stevens, Scranton Voluntary Action Center during the morning session.

During the afternoon session Annette Szady and Keith Wandel from the PA Insurance Department gave a detailed description of the functions and responsibilities of the State Insurance Department as a regulatory body for all insurance companies domiciled in Pennsylvania.

Members of the Northeast Fraternal were joined by representatives from Philadelphia and Pittsburgh based organizations as well. Our Polish Union Board representatives included CEO Charlotte Androckitis, Terri Rumensky, Nancy Bachurek, William Giebus, Chaplain Patrick Albert, and President Bernard Kolodziej.

Societies Mark Flag Day

There were approximately 50 persons that attended the Flag Day Celebration held on June 14th at the Polish Nation Union Building in Scranton, PA. Many Officers of Fraternal that are members of the FSNEPA were present to celebrate the day along with representatives of Veterans from each war since World War I to the present time.

2nd Vice President of the FSNEPA Bernard Kolodziej presented a flag to the oldest member of the veterans group that was present at the ceremony. Pictured below is Mr. Kolodziej presenting the flag as well as fraternal leaders and representatives of Veteran Organizations.



PAC Commemorates Holocaust With Mass



Representatives of the Polish American Congress of Northeastern PA recently participated in the Annual Holocaust Mass celebrated by Rev. Ken Seegar at St. Stanislaus Kostka Church, Wilkes-Barre, PA. This Mass is an Annual remembrance of the millions of victims who perished in the Concentration camps during World War 2.

Special candles were lit for the Camps located in Poland and also a candle was added in memory of Pope John Paul the Great.

Pictured above are members of the PAC of NEPA with celebrant Rev. Seegar who is a member of Polish Union. President Bernard Kolodziej is the Polish Union Delegate to the PAC.

In Memoriam

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

Group	Member	State
73	Felicita Lukashewski	PA
502	Joseph V. Finegan	PA
502	Milton L. Miller	PA
502	Rose M. Labrasca	PA
502	Carolyn Herbert	PA
502	Ina Hartman	PA
502	Antonetta Giandalia	PA
502	Christine Forte	PA
502	Marie T. Templeton	PA
502	Margaret A. Stellar	PA
182	Ludwik Konkol	PA
100	Antoni Orzech	PA
502	Cyril R. Faust	PA
230	Severine Towns	OR
163	Weronika Krajewska	PA
358	Dorothy Gorski-Anderso	PA
502	Grace M. Mellinger-Fisch	PA
131	Sophie Koscielski	PA
293	Phyllis Sorts	PA
401	Eleanor Burkett	AZ
230	Christine Falborski	IN
502	Charles T. Grab	PA
74	Mary Chellis	PA
227	Mary Teresa Buchinski	PA
175	Joseph Blazejewski	PA
378	Wanda Wojcik	IL
25	Marie Warren	VA
400	Sophie Pohutsky	TX
392	Helen Boris	PA
221	Eleanor Burgermeister	IL
502	Patricia M. Baal	PA
400	Rosemarie Jimcosky	PA
51	Virginia Odonnell	VA
265	Ann B. Panaway	TX
206	Eleanor Boyanoski	PA
320	Alice A. Romanoski	PA
400	Stella Czyzyk	PA
155	Zofia Glodek	MI
73	Wanda Ostowicz	PA
182	Antoinette Michalec	PA
502	Jean Granger	TX
502	Ellen Marie Pfeiffer	PA
180	Edna Sermak	NJ
155	Caroline Czopek	NJ
25	Louis J. Miodura	NJ

† † †

May the souls of the faithful departed rest in peace.

Part Time Position Available

We plan to hire a Sales and Marketing person at our Wilkes Barre office with a portion of the work to be performed at home. The ideal candidate must have good computer skills, experience in sales and marketing, be licensed or eligible for licensure in life insurance sales, and have a dedicated interest in Fraternal Benefit Societies.

General duties include service to existing members, prospecting for new members, and coordination of sales initiatives in the states of PA, IL and NJ where we are currently licensed. Specifically the candidate would be directly responsible to the CEO with technical and clerical support available. Design and development of mailing pieces, web site messaging, and use of other electronic media are some of the tools to be used thus the aspect of home based activity is anticipated.

Since this is a new position, there is some flexibility in terms of matching the skill level of potential candidates. Call 570-823-1611 for details.

\$500 Youth Volunteer Award

One of the fraternal programs offered by the New Jersey New York Fraternal Alliance is its Youth Volunteer Award Program. Each year the NJFC chooses deserving young students from a member society, based on their volunteer achievements with their society as well as the community at large.

Thanks to the generosity of the Recreation Farm Society, each award winner will receive \$500 with an additional \$500 award to their designated charity. The number of awards will be based upon the proceeds of our Convention adbook.

The deadline for submitting applications is September 1, 2012 postmark. All completed applications and supporting information are to be mailed to:

Monica Kanopka • 732-718-4586
5 Butterfly Court • Stafford Twp, NJ 08050
 The NJNY Youth Volunteer Award Committee will make the selections and recipients will be announced at the Annual NJFC Convention to be held in Atlantic City, NJ on October 4 & 5, 2012.

A Host of Activities Coming

Activities especially concentrating on the youth of our Fraternal are now in the planning stages. Children's Holiday Parties (Halloween & Christmas) will once again be held this year in the Wilkes-Barre area. Chicago will also be holding their Annual Children's Christmas Party as well. Children through the age of 12 are invited to make reservations to attend. More information will be in the next issue of the Fraternal Journal publication.

Applications for Debutantes for the 2012 Deb Ball and Ms. Polish Union 2013 will soon be mailed out to female members between the ages of 15 to 18 that reside in Northeastern Pennsylvania and surrounding areas.

The Debutante Ball Dinner Dance will be held this year on Saturday, November 3rd at Genetti's Hotel and Conference Center in downtown Wilkes-Barre. The committee continues to meet on a regular basis to put the details into place. Anyone interested in helping to plan this event is welcome to attend the meetings. Additional information



Fraternal
News &
Views

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

regarding the Ball, dates of meetings, as well as prices for tickets and ads can be obtained by contacting the Polish Union Home Office.

Ms. Polish Union 2013 will be crowned at the Polish Union Annual Wafer Supper to be held on Sunday, November 25th.

Applications are now available for the 2013 Polish Union Fraternalist of the Year.

Information on all of the above events can be found in the Fraternal Journal, our Official Publication, or our web site: www.polishunionusa.com

Polish Union aka Ameripol

We have launched a Marketing Project to help the general public become more aware that the family oriented programs we offer are open to all. Membership eligibility is not based on ethnicity or religious background but rather on basic insurability as is typical of life insurance companies. The difference is that we also offer a broad range of additional benefits especially for children along with family focused cultural and social activities.

Historically our organization was founded over 120 years ago on a Lodge or Group system. People of similar need and ethnic background came together at their respective Parishes which often were the center of activity aside from home and work. During those early days members paid their dues at the monthly meeting in church halls. Group Secretaries also visited neighborhood homes to keep members updated. This procedure paralleled the actions of Commercial Agents who serviced their debits through home visits. With the establishment of Commercial Insurance companies the industry evolved into more sophisticated and competitive marketing techniques. Bulk mail, direct billing, and general use of modern media impacted and essentially isolated the ethnic Fraternal Societies. Many Societies found it necessary to limit the variety of products and concentrated on life policies in the 5 to 50 thousand dollar policies as is the case with our company. A major selling point for our organization is the added feature of Fraternal benefits for our members.

Our target population with need for economically priced basic insurance protection can no longer be effectively publicized by word of mouth and related techniques of yesterday. Based on feedback from members we are convinced that our program of service is viable and attractive especially to young families. The challenge is to spread the word so that others may enjoy these benefits.

The process of Marketing via our website, mail and other media is under way but we continue to need the help of ALL MEM-



President's
Desk

BERNARD KOLODZIEJ

BERS to remind friends and family that Polish Union USA/AMERIPOL benefits are potentially available to them.

Never Too Late!

Did you forget to give your child or grandchild a graduation gift? Consider a lifetime gift of life insurance for your loved one, friend or relative. Polish Union/AMERIPOL has attractive benefits available at competitive rates and our products have such added features as eligibility for participation in family outings, holiday parties, scholarship programs, and other social-cultural activities.

Graduations, birthdays, first communions, christenings, and other special occasions are great opportunities for you to give the Honoree a gift which will be appreciated for many years.

Gifts of insurance often have the added advantage of helping the young family by assuring protection at least for the particular recipient. Economic conditions today may result in loss of employment for the breadwinner along with loss of their company insurance. Others with limited disposable income may not be able to afford basic protection their child. You can help by purchasing a Single Premium or 3 Pay Life Certificate for a youngster when the premiums are more economical.

Call our office at 570-823-1611 or check our website for details.

Celebrate Treasures In Glass



Chaplain's

Corner

REV. PATRICK ALBERT

As someone who does stained glass, I have been especially impressed by Jozef Mazur and his works. Below is a brief listing of his accomplishments.

Jozef Mazur is not necessarily a household name, but in the world of fine arts, the name Mazur is directly connected to mediums of statuary, ecclesiastic murals, and especially magnificent stained glass windows. Just when you think the Germans have cornered the market on stained glass production, a man of Polish decent outshined them all in terms of technique and artistic beauty. Jozef Mazur, born to a Galician family in 1897, studied at the prestigious Albright Art School in Buffalo, New

York, and became a prolific creator of ecclesiastic stained glass windows. His reputation for exceptional workmanship, and the exquisite beauty of his work, spread to larger cities such as New York, Philadelphia and Chicago, where many examples of his work can be found. Jozef Mazur used his gifts and talents to inspire generations of faithful in churches throughout America and Europe. The Polish Room at the University of Buffalo houses a magnificent four-panel stained glass window depicting Frederic Chopin, Adam Mickiewicz, Juliusz Słowacki, and Ignacy Paderewski. This window is a beautiful example of Mr. Mazur's love of Polish heritage.

The next time you enter a house of worship, pay special attention to the stained glass windows. Look for a signature, and you might just find a window signed by Jozef Mazur. The Polish Union in Wilkes-Barre just happens to have its very own signed Mazur window, located in the main staircase area. It is quite a treasure to behold, and incredibly, it's in our very own home office.



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

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Civil War Hero

General Włodzimierz Krzyżanowski

With the nation observing the 150th anniversary of the beginning of the Civil War, it is good to remember Włodzimierz Bonawentura Krzyżanowski who was born on July 9, 1824 in Rożnów, Poland. A cousin to the famous pianist, Frederick Chopin, he came to America in 1846 and became a civil engineer. In 1861 he joined the Union Army and rose rapidly in rank from private to Colonel of the 58th Infantry of New York.

After the battle of Cross Keys, he was given the rank of Brigadier and for his gallant part in the battle of Bull Run, President Lincoln appointed him to the rank of General. After distinguishing himself at the Battle of Gettysburg, he was stationed in Tennessee, where he was quite effective in instilling law and order to the new frontier. On October 1, 1865, he was dismissed from active service with honors.

Proving himself more than just a fighting man, Krzyżanowski was appointed the first Governor of the newly acquired Territory of Alaska. He also held various positions in the Treasury Department.

In 1883 he published a book, *Wspomnienia Z Pobytu w Ameryce* (Memories of My Odyssey in America). In 1886 he founded the Aid Society for Polish Immigrants in New York.

General Krzyżanowski died on January 31, 1887, and was buried in Greenwood Cemetery in Brooklyn until 1937 when his



remains were transferred to a resting place of honor in Arlington National Cemetery in Washington, D.C.

Krzyżanowski was a proud Polish-American who not only proved his patriotism, but his interest in humanity as well.

Polish Union is Seeking Area Agents

We have been directed by our Board to assure current members of services available through our organization and also concentrate on recruiting new members. Records indicate that many of our members do not have sufficient coverage for needs typically required later in life. There are others who have family members without coverage and we are obliged to serve our membership by keeping them fully informed.

Area Agents will be assigned, under contract, in sectors where such services are needed. We are licensed in PA, Illinois, and New Jersey and opportunities are potentially available in those states.

Initially our plan is to have designated Agents from within our own ranks provide this service. Beyond the prescribed scope of service, Area Agents will also have the opportunity to recruit new members from the general population. Licensed Agents affiliated with Polish Union are eligible to apply. Specific areas are now being designated and interested individuals may obtain more details by calling the Home Office, and/or check the web site if this message is posted.

Welcome Madelyn



Emily and Nick Stefanac of Springbrook, Twp, PA recently became parents to a baby girl, **Madelyn**. It is their first child.

Madelyn's grandparents are, Mr. Walter and Terri Huber and Ms. Nancy Stefanac and Mr. Michael Stefanac.

Madelyn was baptized on May 27th and her godparents were, Mr. Gary Huber and Mrs. Laura Hopkins.

Emily Stefanac is very active in the Polish Union having been a past Debutante and former Ms. Polish Union. She is currently Chairperson of the Young Adult Committee and the Debutante Ball Committee. Nick is also very active presently serving as a member of the Young Adult Committee. Congratulations to all!

Halloween Coloring Contest

Polish Union of USA, Ameripol, offers our young members a chance to show off their artistic talents and be eligible to win prizes.

Color the picture below, clip it out and send to

Coloring Contest, Polish Union of U.S.A., P.O. Box 660, Wilkes-Barre, PA 18703-0660.

Entry deadline is October 19, 2012.

Name _____ Age _____

Address _____

City/State/Zip _____



Bond At Family Get-Togethers

All too often, when families get together for the holidays and other occasions, adults end up in one room and children in another. In her book, *Making Family Get-Togethers Click*, Virginia Musselman suggests that we use such occasions to strengthen family bonds across the barriers of age.

Age barriers tend to form as a result of inexperience. Children may have had few opportunities to be with adults in social situations. Similarly, adults often have few chances to know and talk to children. Family get-togethers give them all ideal opportunities to interact.

Don't send the youngsters off to a rumpus room during your get-togethers. Let them stay with the adults. Include them in conversations; gentle prompting may be needed to overcome their shyness. If they don't want to participate in the talk, they can at least listen to jokes and anecdotes and learn more about the family and its members.

Get the children involved in the party preparations as well by assigning them chores.

Your Name. . .

It came from your Father
 It was all he had to give
 So it's yours to use and cherish
 As long as you may live
 If you lose the watch he gave you
 It can always be replaced,
 But a black mark on your name, Son
 Can never be erased.
 It was clean the day you took it
 And a worthy name to bear,
 When I got the name from my Father
 There was no dishonor there
 So make sure you guard it wisely
 After all is said and done.
 You'll be glad the name is spotless
 When you give it to your Son or
 Daughter.

...
"An ounce of accomplishments is worth a ton or more of good intentions."

• "People Buy Life Insurance—not because someone might die, but because someone else must go on living. People Buy Life Insurance—not for big returns on their money, but for the certain return of their money. People Buy Life Insurance—because it is the single, balanced, perfect hedge against the two greatest economic disasters; dying too soon or living too long."

...
Love cures people—both the ones who give it and the ones who receive it.
 ...

About Our Members



100th Birthday

Anna M. McDermitt of Hanover, PA recently celebrated her 100th birthday. Pictured above are: Father Bernardo Pistone, Pastor of St. Francis Xavier Church, Gettysburg, PA, Mrs. McDermitt, and Bishop Joseph McFadden, Bishop of Harrisburg, PA.

Anna is the wife of the late Leo McDermitt of Gettysburg, PA. They had four children, seven grandchildren, seven great-grandchildren and four great-great-grandchildren. Her favorite hobbies are playing cards and taking care of her flower gardens.

Mrs. McDermitt was a long time member of Queen of Peace Council #11 of the P.C.B.L. which merged into F. Corby Council in 1999. She was elected President of Fr. Corby Council in February 2002 and held that office until the merger of the PCBL into the Polish Union in 2010.

Special Honor

Our esteemed Fraternalist and retired Top Producer Mr. **Norbert Dembinski** recently received additional honors. He was presented a Lifetime Achievement Award from the FBI for the years he served as a bureau agent. Mr. Dembinski resides at St. Mary's Villa and a special luncheon was held in the private dining room by members of the Society of Retired FBI Agents with their President, Al Bostdorff as main Speaker. Mr. Dembinski was accompanied by his daughter, Andrea Santora and son Thomas Dembinski.

Hundreds of Polish Union members remember Mr. Dembinski for his dedication and enthusiasm in promoting our organization and enrolling countless individuals over the years. He is a man of many talents, having worked as a licensed insurance Agent,

Stockbroker, College Professor, German and Polish language instructor to mention just some of his accomplishments. Heartfelt congratulations to Mr. Dembinski from everyone at Polish Union.



Honor Graduate

William Thomas Grgantov graduated with honors from Orland Jr. High on June 3. He will attend Carl Sanburgh High in the fall. He is pictured above with his parents, Debra and William Grgantov and his brother, Brian. A member of Group 275 in Chicago, William is the grandson of Joan and Thomas Wisinski.

Achievements Marked

Thomas Steven Wisinski of Group 275, graduated with honors from Mokena Jr. High on May 24. The son of Thomas J. and Venus Wisinski and the grandson of Joan and Thomas A. Wisinski, he also received the Music Dept. Achievement Award for Alto Saxophone in the Jazz and Concert Bands and competitions.

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 Questions? call Chris at (570) 823-1611.

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

September

Sat., Sept. 22 Chicagoland Luncheon and Meeting. Sawas Old Warsaw at 1 p.m. For all Chicago Group Secretaries and members.

October

Sun., Oct. 14 Pulaski Parade in Philadelphia. Bus trip details will be in next issue

November

Sat., Nov. 3 Annual Debutante Ball. Watch for details to be announced.
Sun., Nov. 25 Annual Wigilia Dinner and Crowning of Miss Polish Union 2013

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 or phone (570) 823-1611.

Have You Reviewed Your Designated Beneficiary?

- Life Insurance has more than one purpose, providing a saving fund for use in the event of an emergency, a retirement fund for supplementing other income, but without a doubt the primary purpose is the protection it affords to the beneficiary named on your policy.

- It Is True that in some instances we hope to personally enjoy the benefits accumulating under the insurance contracts, but those responsible for the support of others carry insurance for less selfish reasons in that they hope to guarantee a future for the loved ones that may be left behind.

- While It Is True that insurance is usually taken out to protect someone else, it is also true that not enough thought is given to this after the issuance of the certificate or policy. Failure to keep the Beneficiary Designation up-to-date could mean that the proceeds will be paid to the wrong person or that someone who should share in the proceeds will be left out. Unlike the estate of a deceased person which is distributed to the heirs in accordance with state statutes, life insurance proceeds must be paid to the person or persons

named on the policy as beneficiary.

- Occasionally while going through the files, we find that certificates issued, ten, twenty or more years ago have had no change in beneficiary designation since their issuance. It would seem that in some of the instances, some changes have occurred in the family relationship during this time to require changes in the beneficiary designation. Marriages have occurred or children may have been born so that a husband or new children should be added as beneficiaries.

- Also, it may be that the original beneficiary is no longer living so that a new beneficiary should be named. We believe it is very important that the beneficiary designation be kept up-to-date at all times. It would be our recommendation that you look over your certificates from time to time to make certain that your beneficiary is correctly stated.

- If your Polish Union/Ameripol certificate needs updating, contact your Group Secretary or the Home Office at (570) 823-1611

Youth Volunteer? NY-NJ Alliance Offers Award

One of the most important fraternal programs offered by the New Jersey New York Fraternal Alliance is its Youth Volunteer Award Program. Each year the NJFC chooses deserving young students from a member society, based on their volunteer achievements with their society as well as the community at large.

Thanks to the generosity of the Recreation Farm Society, each award winner will receive \$500 with an additional \$500 award to their designated charity. The number of awards will be based upon the proceeds of our Convention adbook.

The deadline for submitting applications

is September 1, 2012 postmark. All completed applications and supporting information are to be mailed to:

Monica Kanopka
5 Butterfly Court
Stafford Twp, NJ 08050
732-718-4586

The Youth Volunteer Award Committee of the NJNY FA will make the selection of the award recipients and all decisions are final. The award recipients will be announced at the 79th Annual NJFC Convention to be held at the Golden Nugget Casino Resort in Atlantic City, NJ on October 4 & 5, 2012.

New Jersey-New York Fraternal Alliance 2012 Youth Volunteer Award Application

Please print or type.

Name _____
Telephone _____ Date of Birth _____
Address: _____
City/State/Zip: _____
Your Fraternal Benefit Society _____
Civic (non-school) Activities*: _____
Fraternal Benefit Society Activities*: _____

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

Rules/Regulations/Requirements-Applicant must:

Be a resident of NJ or NY who is a member of a Society within the NJ NY Fraternal Alliance
Be between the age of 16 and 22 at the time of application
Obtain a recommendation letter from your Fraternal Benefit Society
Sign the Statement of Application below
Additional documentation may be submitted.
Return the completed application and letter of recommendation, postmarked no later than 9/1/12 to:

Monica Kanopka
NJNYFA Youth Volunteer Award Committee
5 Butterfly Court • Stafford Twp, NJ 08050

\$500 award to the recipient.
\$500 given to the Recipient's Charity of choice, compliments of the Recreation Farm Society

Judging will be done by the Youth Volunteer Award Committee of the NJNYFA. Awards will be announced at the NJ NY FA Annual Meeting, October 2012

STATEMENT OF APPLICATION

I understand that my selection for this award is based upon my answers to these questions; and further that my application is in competition with other eligible persons and that the decision of the NJNY FA 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

News From CHICAGOLAND

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

The Annual Meeting and Luncheon for all Chicago Groups will be held on Saturday September 22, 2012 at Sawas Old Warsaw 9200 West Cermak Rd Broadview II at 1pm. Our guest speaker from the Polish Union of Usa will be Charlotte Androckitis Ceo/Secretary. All members and prospective new members are invited to attend. RSVP by September 15 to Toni Storts at 708 562-3153 or email-tstorts@comcast.net.

The Annual Childrens Christmas Party will be held on Sunday December 2, 2012 from 2p-5pm at the Mayfair Banquets in Westchester II All members ages 12 to 0 are invited to attend with their parents and grandparents. Donations for the sweet table are requested from our members and a committee will be formed at the September meeting.

Congratulations to Heather Dzialowy from Group 275 for receiving the "W. David Hobbs" Piano Scholarship at E.I.U. Other Group 275 Graduates are **Thomas Steven Wisinski** from Mokena Jr High on May 24 , graduating with Honors and receiving the Music Department Award. **William Thomas Grgantov** graduated from Orland Jr High on June 3, with High Honors. **Autumn Eklund** graduated on May 18 2012 from Jr. High..

Celebrating July birthdays from Group 275 are Margaret Antene, Jennifer Cybulski, Mary Glusak, John Liszka, Jonathan Majka, Kevin Michalec, Patricia Moskal, Joshua Piet, Lottie Puzio, Joan Roman, Kimberly Ryan, Barbara (Orlow) Strahl on July 9th, Thomas Joseph Wisinski on July 6th.

Group 230 Birthdays are Theresa Barnat, Lori Ann Becker, Charles Bednarz, Marie Blasko, Helen Damask, Judith Falborski, Susan Fencl, Laura Giebel, Helen and James Hyerczyk, Jeffrey Jrousek, Paul Kalfas, Raymond Kalfas, Barbara Klimek, Nicholas Milbratz, Judith Rees, Rebecca Shurbay, Gayle Stachel, Lisa Storts, Rosemary Teppe and Randall Theusch.

August Birthdays from Group 275 are Kevin Antene, Karen Blizniak, Dennis Deptula, Alice Dziedzic, Robert Gabriel,

Helen Gabryel, Maureen Goulding, Audrey Grand, Helen Halaj, Adam, Christine, Douglas Kotlarczyk, Dawn Kryczyk, Danielle Luna, Michael Mcavilly, Bonaventure Nawrocki, Michael Newman, Brian Patoska, Douglas Platt, Terrence Radik, Joan Sims, Carol Trzebiatowski, Venus Wisinski on August 30th, Karol Zielinski and Jacqueline Zienski.

August Birthdays from Group 230 are Lisa Bednarz, Ernest Doman, Linda Falborski, Charles Fencl, Zachary Gasiorowski, Charlene Herzog, Laura Hillman, William Hyerczyk, Alexis and Paul Kalfas, Brian and Denise Karalow, Emilia Majcher, Rose Malek, Cheryl Schumpf, Morgan Spencer, Mark Suarez, Michael Tepper, Brittany† and Caitlyn Unnerstall, and Lance Young.

A great gift for any family member is Life Insurance any age. For babies the policies are the most reasonable and they have the scholarships available to them for college begin with a \$5,000 policy and add to it for any special occasion throughout the years. Call Your group secretary or Joan Wisinski at 708 361-4180 or email-wisinski85@comcast.net.

September Birthdays from Group 275 are Maria, Sarah and Susan Antene, Angeline Badger, Robert Deptula, Philip Dzialowy, Margaret Flowers, Shannon Majka, Estelle Radek, Stella Schuirman, James Strojny, Michael Szymusiak, Morgan Wasielewski, Thomas Zolna and Thomas Steven Wisinski turns 15 on the 15th.

From Group 230 Happy Birthday in September to Addisin Aldrich, Bernard Burkhardt, Dennis Capek, Nathan Gallas, Amy and Joseph Hyerczyk, Sarah Jrousek, Lorraine Kalfas, Mark Klonowski, Norbert Klow, Jan Lazarowicz, Romona Parker, Lisa Pieklo, Antonina Rakfa, John Ruppert, Allison Schlumpf, Judith Suarez, Alana Theusch, Michele Young.

We need updates on members cell phone nos and emails. Any name changes or beneficiary changes we can email or mail you forms to fill out.

Top Membership Producers For 2011 Honored

At the dinner following the Annual Board of Directors meeting, the top producers for 2011 were honored with a monetary gift.

Other winners of 2011 awards that were not present are: Emily Stefanac was the second place winner for the second highest amount of insurance sold. Mary Ann Arnold, 1st place winner of the most premium income sold. The late Rose Wartko was the second place winner in the premium income category.



Charlotte L. Androckitis, CEO/National Secretary making the presentation to Linda Howell who sold the most amount of insurance.



Bernard Kolodziej, President making the presentation to CEO/National Secretary Charlotte L. Androckitis for selling the most number of policies.



Charlotte L. Androckitis, CEO/National Secretary making the presentation to CFO/Vice President John P. Bednarski who was tied for 2nd place for selling the second highest number of policies.



Charlotte L. Androckitis, CEO/National Secretary and Bernard Kolodziej, President making a presentation to District Director Toni Storts for 2nd place for selling policies with the second highest premium income. District Director Storts also accepted the award for Helen Leja from Chicago for a 2nd place tie for selling the second highest number of policies.

Happy Birthday - Sto Lat To Our Senior Members July-September, 2012

Reaching Age 96

Jozefa Demshock, Harrisburg, PA
Jozef Marcolino, Indiana, PA
Stella Pienta, Hillsborough, NJ

Reaching Age 90

Violet Burke, Mahanoy City, PA
Mary Hartnet Chrin, Joppa, MD
Regina Cieniawa, Tamaqua, PA
Bronislaw Formanik, Middleburg Hgts., OH
Edward Gorka, Elk Grove Village, IL
Mary Louise Gregg, Lancaster, PA
Francis Gregorek, Brooklyn, NY
Olga King, Clarks Summit, PA
Albina Kuczynski, Wilkes-Barre, PA
Irene Naslanic, Old Forge, PA
Stephen Podgorski, Granby, MA
Celia Popson, Swoyersville, PA
Virginia Poremba, Addison, IL
Helena Rutkowski, Larksville, PA
aroline Shoemaker, Columbia, PA
Pauline Sklaney, Alden PA
Edward Sobczak, Oak Creek, WI
Caroline Steinour, Durham, NC
Janina Szmaciasz, Clifton, NJ
Karol (Carl) Zielinski, Oak Lawn, IL

Reaching Age 85

Henryk Danisiewicz, Kinnelon, NJ
Sophie P. Dubiak, Sranton, PA
Margaret Flowers, Chicago, IL
Franciszka Kepich, Exeter, PA
Mary Jane Gates, Lancaster, PA
Chester Geneczko, Pittston, PA
June P. Guare, Lebanon, PA
Josephine M. Heagy, Lebanon, PA

Eleanor Jaworski, Trenton, NJ
Mary Kielion, Omaha, NE
Stanley Kravitz, Chatham, NJ
Paulina Kwasnik, Edwardsville, PA
Ludwik Lestock, Twinsburg, OH
Joseph Ostrowsi, Dunmore, PA
Bernard Pezanowski, Centreville, VA
Joseph D. Reilly, Lancaster, PA
Agnes Silver, Bensalem, PA
Franciszek Zajac, Toms River, NJ

Reaching Age 80

Marie Blasko, Coral Gables, FL
Joan Ruhl S. Bretz, Elizabethtown, PA
Anthony Cardell, Jr., Blakely, PA
Eleanor Gruss, Factoryville, PA
Mary Agrest Harter, Wyomissing, PA
Norbert Klow, Naperville, IL
Bernard Kolodziej, Nanticoke, PA
Bernadin Kondracki, Wilkes-Barre, PA
Dolores Kudzinowski, Columbia, PA
Dolores V. Lemanek, Warren, MI
Joseph A. Mark, Mayfield, PA
John Petrosky, Old Forge, PA
Eugeniusz Polchlopek, Nountain Top, PA
Constance S. Reilly, Lancaster, PA
Michael J. Skweir, Northampton, PA
Camilla E. Vogel, Lancaster, PA
Constanc Zielinski, Wilkes-Barre, PA

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.



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

Beware of "Twisters"

Twisting in the selling of life insurance is the misrepresentation made to encourage a policy holder to drop the old policies and buy new ones in another company or society. It is a statutory offense in both the United States and Canada. But the offenders are elusive. They may avoid statutes by urging loans on old policies instead of surrenders, with results equally damaging. A victim may never discover that he has been cheated.

The twister usually starts by trying to undermine your confidence in the company or society in which you own life insurance, and in the agents or recommenders who sold you your policies.

He represents himself as a "specialist" who offers "investments" as well as life insurance and is therefore "unbiased." He implies that you must have bought your present policies from agents who were ignorant of "new and modern" methods. Or they represented companies or societies which do not offer his "unique plan." He will claim that you have been sold "expensive insurance," containing guaranteed cash values, which he will "liberate" for useful investment. You may be sure he will liberate you from enough cash to pay him a nice fee—if he can swap you out of your old policies.

The twister discredits, in advance, all criticism of his proposal. He will predict that the agents who have sold you your insurance will say you are making a mistake to swap it for

new coverage. All he is predicting is truth. But the twister calls it "protecting their own selfish interests."

Should a twisting attempt be made on you, be sure you have all the facts. Give your Group Secretary or the Home Office the opportunity to review the replacement proposal with you so you will have both sides of the story.

How Many \$20s in 2012?

We are offering you the opportunity to earn as many \$20's as you wish in 2012. Our Recommender Program is scheduled to run throughout the whole year. Members who recommend someone who enrolls or increases their level of insurance coverage with Polish Union USA/Ameripol by \$5000 or more will receive a \$20 fee for each new member. The "Going Green" phrase is popular in terms of using less paper and saving energy as you know from various messages in mail, on the air, and in the media. We are adding another definition to that phrase by empowering you to earn some "Green" in the form of 20 dollar bills. Send those prospects in today while our supply of "Green" lasts!

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
230	Fencl, Kim	Argo, IL
230	Fencl, Susanne J.	Mount Kisco, NY
502	Fertig, Kathryn Arnold L.	Myerstown, PA
25	Filipiak, Stanislaw	Maspeth, NY
221	Fisher, Deborah	Tinley Park, IL
502	Flanagan, Terence J.	Wilkes Barre, PA
275	Flowers, Diane	Chicago, IL
502	Flynn, Mary R.	Gettysburg, PA
502	Freese, Donata E.	Lancaster, PA
100	Fryzel, Kazimiera	Dupont, PA
275	Fudala, Edwin	Lisle, IL
378	Gabrys, Ashley	Streamwood, IL
270	Gacki, Victoria M.	Oaklawn, IL
227	Galea, Sara c.o Mr. & Mrs. Galea	Factoryville, PA
400	Gardner, Kenneth A. c.o Terasavage	Plains, PA
395	Garipey, Aileen	Philadelphia, PA
405	Garlan, Josiah c/o Mrs. Jos. Garlan	West Pittston, PA
405	Garlan, Mary J. c.o Miles	Matthews, NC
385	Gasiencia, Joseph	Oaklawn, IL
502	Geiger, Eric W.	Cheltenham, PA
240	Genett, Anna Elizabeth	Dickson City, PA
240	Genett, Casey Olivia c.o Frances Bushinski	Dickson City, PA
502	Giandalia, Antonetta	Lancaster, PA
400	Gillette, Maria c/o Mary Ann Jolly	Richmond, VA
502	Glosser, Jeanette G.	Reading, PA
395	Gohsler, Jacqueline	Dunmore, PA
395	Gohsler, Sharon	Dunmore, PA
258	Gorr, Izabela	Rochester, MN
275	Goulding, Maureen Ann	Westmont, IL
502	Gowarty, Linda L.	Lancaster, PA
227	Gowat, Joyce c/o Leach	Uniondale, PA
227	Gowat, Joseph	Clifford Township, PA
502	Grab, Audrey M.	Lancaster, PA
502	Grab, Jeannie	Lancaster, PA
155	Grabko, Debra co Phillips-Bird	Kinston, NC
502	Gregg, Mary Louise	Lancaster, PA
400	Grimes, Kimberly	Houston, TX
502	Gristick, Joan R.	Lebanon, PA
502	Groft, Elaine M.	Marietta, PA
100	Gromada, David co Marie Gromada	Avoca, PA
392	Gruner, Jennifer	Woodbridge, VA
270	Grzesiak, Paulina	Chicago, IL
265	Grzybowski, Joseph	Wilkes-Barre, PA
400	Haduck, Lisa	Pittston, PA
275	Hamilton Brian Joseph	Willowbrook, IL
401	Harvey, Arthur S.	Alta Loma, CA
502	Heagy, Josephine M.	Lebanon, PA
258	Hebda, Edward	Phoenix, AZ
502	Hecker-Smith, Annette M.	Salida, CO
182	Helinski, Jozef	
293	Henry, Thomas G.	Mountain Top, PA
293	Henwood, Dillon James c/o Laskiewicz	Moscow, PA
221	Heppler, Amelia	Willowbrook, IL
502	Herbert, Carolyn I	Columbia, PA
321	Herman, Kara	Kingston, PA
395	Herne, Victoria Lynn	Scranton, PA
227	Hessler, Michele	Mt. Airy, MD
502	Hildebrandt, Colleen M.	Philadelphia, PA
502	Hildebrandt, Kimberly A.	Cheltenham, PA
230	Hillman, Melissa c/o Laura Hillman	O'Fallon, IL
502	Hoar, Robert S.	Elizabethtown, PA
257	Hrencecin, Sandra	Vero Beach, FL
400	Hughes, Madison	Scranton, PA
25	Jaczak, Elzbieta	Trenton, NJ
258	Jakubowska, Jozefa	Westchester, IL
182	Jarzabek, Arthur J.	Hong Kong
400	Johnson, Halle Ann	Jacksonville, NC
400	Johnson, Paul Ryan	Jacksonville, NC
395	Jones, Jami William	Taylor, PA
230	Jordan, Mia Marie	Oshkosh, WI
275	Kacinskas, Sara Eve	Plainfield, IL
155	Kalasin, Leon	Farmingdale, NJ
25	Karolkiewicz, Walter	Trenton, NJ
392	Kaschak, Lillian A.	Plymouth, PA
392	Kasztejna, Victoria A.	Saylorsburg, PA
400	Keating, Matthew	Scranton, PA
502	Kent, Lucille H.	Lebanon, PA
227	Keslosky, Eleonora	Dickson City PA
221	Klein, Robwert J.	Hotchkiss, CO
502	Klingler, Barbara Flynn A.	Timonium, MD
378	Klivickis, Renee Lynn	Chesterfield, MO
378	Klivickis, Travis Anthony	Chesterfield, MO
378	Klivickis, Trevor P.	Chesterfield, MO
230	Klonowski, Mark Peter	Wheaton, IL
230	Klonowski, Mark W.	Wheaton, IL
221	Klopach, Regina	Orland Park, IL
221	Klopach, Tad	Orland Park, IL
392	Kmush, Christopher	Stamford, CT
175	Kochis, George	Raleigh, NC
221	Kolnicki, Ronald	Midlothian, IL
206	Konicki, Ellen	Pittston, Twp., PA
293	Konopinski, Carol	Scranton, PA
131	Koscielski, Sophie	Lock Haven, PA
320	Kovach, Robert	West Pittston, PA
385	Kowalski, Andrzej	Chicago, IL
385	Kowalski, Christopher	Schaumburg, IL
51	Kowalski, Daniel	Glen Lyon, PA
385	Kowalski, Krysstof	Chicago, IL

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* _____

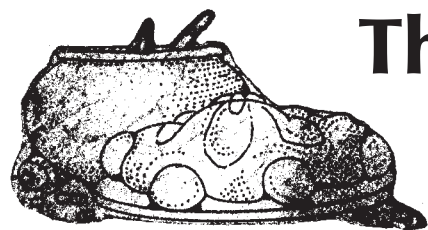
Fraternal Benefit Society Activities* _____

* 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

Healthier Cuisine

Polish cuisine is not usually thought of as low calorie or even especially healthy, but there are variations to many traditional dishes that can meet today's health-conscious dietary needs.

Healthier Golabki

Core and plunge a head of cabbage into a pot of salted, boiling water and simmer until leaves are wilted. Instead of the traditional meat-rice-egg filling, fill the leaves with one of the following:

- Combine 3 c. cooked barley, 16 oz. chopped, fresh mushrooms sauteed with 2 minced onions in a non-stick saucepan in 1T. oil until lightly browned; 1 med. peeled, raw potato, grated (like for potato pancakes), seasoned with salt, pepper, 2 pinches of marjoram and 1 T. fresh chopped dill.

- Combine 1 1/2 c. cooked barley, 1 1/2 c. cooked buckwheat groats, 1 c. cooked or canned, drained lentils, 1 med. peeled raw potato, grated, 2 minced onions, sauteed in non-stick saucepan in 1 T. oil until lightly browned. Season with salt, pepper and 2 pinches of savory.

- Combine 1 1/2 c. cooked barley 1 1/2 c. cooked brown rice (or buckwheat groats) 1/4 lb. raw ground turkey or chicken meat, 1 med. peeled and grated potato, 2 minced onions sauteed in 1 T. oil until lightly browned, 1 bud mashed garlic, and 1 t. liquid Maggi seasoning. Salt and pepper to taste. Place cabbage rolls snugly in roaster in no more than 2 layers. Drench with 1 c. vegetable bouillon (1 bouillon cube dissolved in 1 c. boiling water) and 2 c. tomato juice. Cover and bake in 350 degree oven 2 hrs. Switch off heat and leave in oven until golabki have cooled to room temp. Refrigerate overnight. Reheat and serve the next day.

Healthy Fish Smothered In Vegetables

Rinse and dry 1 1/2 lbs. fish fillets. In 2 T. In 2 T. oil, saute 2 chopped onions and 1 stalk chopped celery until tender. Place fillets on top of onions and celery and sprinkle lightly with salt, pepper and sage. Scald 2 tomatoes with boiling water, plunge into cold water and remove skins. Chop tomatoes and place on top of fish. Add 1 c. vegetable bouillon and simmer covered about 15 mins. or until fish flakes nicely. Top with 2 c. cooked (fresh or frozen) canned French beans or peas & carrots and cook covered until heated through. Just before serving, sprinkle with a little lemon juice and garnish with chopped fresh dill.

Almost Meatless Bigos

Drain and rinse 1 qt. sauerkraut in cold water. Drain again, chop coarsely, place in pot, scald with boiling water to cover, add 1 bayleaf and cook on low heat 1 hr. Shred a small head of cabbage, place in another pot, scald with boiling water to cover, bring to boil and simmer 20 mins. Drain. IN large saucepan saute in 3 T. oil 1 lb. chopped fresh mushrooms and 2 chopped onions until tender. In roaster or Dutch oven combine and toss sauerkraut, cabbage and mushrooms. Add 1 c. diced, cooked turkey and 1/4 lb. skinned smoked kielbasa, sliced or diced; 2 peeled coarsely grated apples; 1 t. liquid Maggi seasoning; 2 T. ketchup and a sprinkling of salt, pepper, marjoram and ground caraway. Simmer on stovetop 1 hr. or longer, stirring frequently, or bake in 350 degree oven.

High Fibre Kasza & Beans

The old peasant dish is perfect for the health-minded. Dice 2 onions and saute in non-stick skillet in 1-2 T. oil until lightly browned. Combine 4 c. hot cooked buckwheat groats with 2-3 c. cooked or canned drained beans (Navy, soy, pea, or lima). Top with sauteed onions. Season with salt, pepper and savory and garnish with chopped chives. Serve with sauerkraut salad, (below).

Sauerkraut Salad is Vitamin Rich

Drain and rinse 1 qt. sauerkraut, squeeze out moisture and chop rather fine. Combine in salad bowl with 1 minced onion (or several chopped green onions), 1 small grated carrot, 10 grated radishes and 2 peeled, grated apples. Toss well, season with pepper and 1/2 t. sugar and lace with several T. Extra Virgin olive oil. Garnish with finely chopped fresh parsley and/or chives.

Smacznego!

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

Young	Młody
	mwoh-dee
Old	Stary
	stah-reeh
Wise	Mądry
	mun-drih
Tall	Wysoki
	vee-soh-key
Fat	Gruby
	groo-bee
Handsome	Przystojny
	pshih stoy-nee
Strong	Silny
	sheel-nee
Honest	Uczciwy
	ooch-chee-veeh
Wealthy	Bogaty
	boh-gah-tee
Skinny	Chudy
	hoo-dee
Lazy	Leniwy
	leh-nee-vee

Noteć if any of the above apply to a female, an "a" ending should be used, e.g. Młoda, Gruba, Silna, etc."

\$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

Koffee Klatch

with D.K.

Dzien dobry! Welcome to my kitchen. Today is a coffee au lait day. As we sit around the kitchen we are all rather stunned and a little angry. All of us feel helpless because of the double standard in our country. Each of us commented how unfair and unrealistic everything has gotten.

While some groups in our society receive special protection against racial or ethnic slurs, others do not. News reports often list students who have been suspended, expelled or placed into "sensitivity courses" when bantering offenses against groups, but face little or no repercussions when savaging other groups.

I remember the stories passed down by grandparents and great-grandparents who migrated to this country in order to make a miserable living. Often they slaved away on farms, in mills and in coal mines. Their hearts hurt when despite their best efforts, there were still those who called them "dumb Pollacks", "Wops" and "Hunkys".

Yet there are those who insist on perpetuating these base remarks in this day and age despite all the "sensitivity training" society offers to address such bias against certain groups who have for some reason been ordained to be "special" You can understand why the topic got us all frustrated over our coffee. Enough said!

Anger Do you see the "stars" of anger too often? A hostile attitude has many psychological effects on your mental and physical health. If you think that displaying anger will make people sit up and take notice of how important you are, you are only partially right. Everyone who witnesses the loss of control displayed by anger only realizes that it is YOU who is out of control. It scares people, and is often associated with emotional problems. Is there anything that anger can do to fix the situation? Try distraction form the anger. Think of something else. Before screaming out, say STOP to yourself. Try to be a better listener. Stop jumping into conversations with advice. Learn to laugh at

yourself when angry. Take your annoyance to an extreme and laugh at its absurdity. Laughter not only banishes negative emotions, it's relaxing.

Dear PK

I've always considered myself a smart person. However, when I attended a few Polish Union seminars, all I hear is how important it is to sell life insurance. This is very discouraging to me and I quit going to every activity. The reason is that I can't sell anything. So why should I get involved with Polish Union?

—(Jane)

Dear Jane

Not everyone can sell. You state that you are a smart person. Polish Union (or any organization) needs smart people. You can be an asset. We need your ideas. We need you to serve on committees for our activities. With all the programs we offer, find some that you are interested in and do "get involved". You will meet new people, use your talents and have fun. This usually ends up making you feel good about yourself because you are giving a helping hand the best way you know how.

—p.k

Household Hints

- To remove a spot on the rug: Try foamy shaving cream. It's ready for instant use and is often drier and more effective than foam whipped up from liquid or powdered detergents
- To remove cellophane tape from walls without pulling off wallpaper or paint, press a war iron against the tape.

To everyone celebrating birthdays and anniversaries during July, August and September, warmest congratulations!

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

Calling All Debutantes

The 34th Annual Debutante Ball will be held this November, 3, 2012. 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 have been mailed to all known qualified members. If you have any questions regarding this spectacular event, or would like to get involved, please contact the home office at (570) 823-1611.

It's Good To Know

Even Moderate Activity improves health, reduces stress and extends life. Just doing household chores can be beneficial. Lawn mowing burns as many calories as cycling. . . gardening uses almost as many as moderate swimming. *Bottom line* Performing some, physical activity is important—even if you have neither the time or the temperament for extensive workouts.

Easy Hanging Basket watering can be accomplished by placing an ice cube on top of the soil. As the ice melts slowly, more water is absorbed by the soil and roots and virtually none runs out the drain hole. **Note:** Avoid "ice burn" to your plants by placing the cubes away from stems and leaves.

Sales Caution Buying a \$50 item that is on sale for \$40 is *not* a \$10 savings if you did not need the item in the first place. It is actually an unnecessary \$40 expense

Worst Months for coupon clipping are December and July. *Best months* June and October. The next-best deals are in May, September and November.

Create Written Agreements for work you are to perform or when employing someone. It can be a single sheet of paper and does not have to be created in "legalese", just an outline of what will be done and how payment will be made.

Avoid Extended Warranties on electronics and appliances. While you pay for them in advance, they do not begin until the manufacturer's warranty runs out. And, the warranties do not cover normal wear and tear or rough handling—the usual reasons repairs are needed. Don't finance an extended warranty. You then pay interest on a contract that may not begin for up the three years.

Your Key To Fraternal Journal Files and The Latest Info

POLISHUNIONUSA.COM

Council Holds Spring Meeting

Council 17 held their Spring 2012 meeting in Sacred Heart Hall, Scranton, PA with PK Dende presiding. The Officers for the year, pictured below, are; Barbara Tracewski, Sec Theresa Volski, VP PK, Pres. and Betty Koza, Treasurer)

After the regular business meeting the group heard Polish Union Board reports on the Activities Committee by Nancy

Bachurek, Announcements by CEO Androckitis, and Comments by President Kolodziej.

The highlight of the session was a special presentation to Council member Peter Rumensky. He received an award of appreciation for his years of voluntary service to Council 17, handling special assignments and serving as Chaplain for the Council.



Family Fun At The Park

President Bernard Kolodziej, Home Office Staffer Chris Pagoda and Board Member Sheri Pudlosky-Brierly await the arrival of Polish Union members for the annual Family Picnic at Knoebel's Amusement Park on June 23 in Elysburg.



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 November 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 November 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

Pulaski Day Parade Bus Trip Sunday, October 14th 2012



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.