

FRATERNAL JOURNAL

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Polish Union of U.S.A.



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Committees Announced For 38th Convention

Prior issues of our Journal contained announcements and information regarding our 38th Quadrennial Convention. We are publishing an updated version with additional information to remind all members of this important event. Members can also refer to Article IV of our Constitution and By-Laws for specific details if desired.

The Convention is scheduled for **September 12 and 13, 2014** at Genetti's Best Western in Wilkes Barre, PA. Credential blanks for Delegates will be sent to the Group Secretaries no later than **April 1, 2014**. Secretaries are to send in the appropriate copies of Delegate applications to the Credentials Committee at the Home Office on or before **June 1, 2014**.

Listed below are the 2014 Convention Committee assignments.

Pre-Convention; Charlotte Androckitis, Chair, Jack Bednarski, Bernard Kolodziej, and Attorney Jeffrey Malak.

Constitution and By-Laws; Attorney Jeffrey Malak, Chair, Charlotte Androckitis, Jack Bednarski, and Bernard Kolodziej.

Registration and Credentials; Chris Pagoda, Chair, William Giebus, and Mary Ann Pudlosky.

Nomination Review; Cheryl Malak, Chair, P.K. Dende, Sophie Dubiak, and Barbara O'Neill.

Good of the Union; Bernard Kolodziej, Chair, Rev. Patrick Albert, Charlotte Androckitis, and Terri Rumensky.

Search Committee for CEO/National Secretary; Anthony Strzelecki, Chair, Mary Ann Arnold, Nancy Bachurek, Margo Lukacinsky, and Terri Rumensky.

Budget and Salary Review; Rev. Patrick Albert, Chair, Kathleen Atwell, Veronica Dende, Joseph Pudlosky, and

Chester Tracewski.

Each Committee will be contacted in the near future by the CEO/National Secretary or President regarding the time and place of their respective meetings.

All Polish Union members and especially those who expect to be Delegates should review the Constitution and By-Laws, offering any suggestions well in advance so that their concerns can be addressed accordingly.

The Constitution and By-Laws Committee will accept suggestions and proposed Amendments until **May 30, 2014**. Members are requested to send in their requests to the Committee at our Home Office.

Applications for Board Member or District Director, available from the Home Office. The completed application must be submitted to the Nominating Committee by **July 25, 2014**.

The Search Committee for CEO/National Secretary will accept letters of application for that position until **July 15, 2014**. Basic Requirements for this position include appropriate education, experience in Life Insurance sales and management, Fraternal activities, marketing, public relations, and office management. Candidates may send in their letter of application to; Search Committee for CEO/National Secretary to Polish Union USA, PO box 660, Wilkes Barre, PA. 18703

We wish to again take this opportunity to remind prospective Delegates in particular and all members in general that our upcoming deliberations at the Convention map out the future direction of Polish Union. Your dedicated interest and participation is very much appreciated.

Fraternally,
Bernard Kolodziej, President

Polish Union represented at Kolodziej-Yedinak Wedding



Carol Kolodziej, daughter of Mr. and Mrs. Bernard Kolodziej married Mr. Paul Yedinak at St. Benedict's Parish in Wilkes Barre, PA on Valentine's Day 2-14-14. There were over 150 guests at the reception which included 25 Polish Union members. Part of the group representing Polish Union gathered for a photo joining the bride and her maid of honor, daughter Sarah Beth, both former Debutantes. The group reminisced briefly about the various children's parties and other fraternal functions they attended over the years. Best wishes to the newlyweds.

Flag Day Events Planned



Pictured are Committee members discussing details for the two events. Seated left to right; Magdalen Iskra, First Catholic Slovak Ladies Association, Felicia Perlick, Polish women's Alliance, and Theresa Kluchinski, Ladies PA Slovak Catholic Union. Standing left to right; Charlotte Androckitis, Polish Union USA, and John Andrzejewski, Polish National Union of America.

The Fraternal Societies of Northeastern PA have two major events planned to commemorate Flag Day 2014. For many years, the group celebrated Flag Day at the Ball Park with a pre-game program honoring the American Flag. Three years ago, another event was initiated with presentation of a flag and brief program at the Veteran's Center in Scranton, PA. Last year, programs were held at the Mohegan Sun Ball Park and at the Veteran's Hospital in Wilkes Barre, PA.

On Friday June 6, 2014 the Fraternal will celebrate Flag Day at the Ball Park and on Thursday June 12, 2014 the group will conduct a brief program and host a social hour for the patients at Wilkes Barre VA Hospital. Member

Societies are now raising funds from their groups to purchase Bingo prizes and refreshments for the Veterans.

The FSNEPA includes fraternal societies from the northeast region including; Polish National Union of America, Polish Women's Alliance of America, First Catholic Slovak Ladies Association of the USA, Polish Union USA, Ladies Pennsylvania Slovak Catholic Union, Greek Catholic Union USA, National Slovak Society, Slovene National Benefit Society, and CPS Actuaries. They are a subgroup of the Pennsylvania Fraternal Association and one of their main activities is the support of various non profit community organizations.

2013 Membership Contest Winners Announced

CEO?National Secretary, Sharlotte L. Androckitis, presented a report on membership recruitment at a recent Executive Committee meeting. Based on predetermined rules, there were three specific categories: Number of new members enrolled; Face amount of new insurance and Total annual premium for new members.

Several producers placed high in more than one category, but, by rule, they were awarded recognition in their highest category so that more participants could be acknowledged.

All the producers are congratulated for their efforts.

Results for the year are as follows:

Total Face Value of New Insurance

1st Linda Howell
2nd Joan Wisinski

New Members Enrolled (1st Place Tie)

1st Anita Sirak
1st Mary Ann Arnold
2nd Bernard Kolodziej

Total Annual Premium For New Members

1st Charlotte L. Androckitis
2nd John Bednarski

In Memoriam

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

Group	Member	State
258	Ronald Karwackio	IL
258	Laurina Majchrowska	IL
70	Bernadine Jastrem	PA
275	Franciszk McBlaine	IN
321	Raymond Chimock	PA
100	Cecelia Kearney	PA
400	Dorothy Janik	PA
275	Helen Madaj	IL
385	Victor Formella	IL
407	Walter Huber	PA
75	Edward Nowakowski	PA
395	Elizabeth Gondella	PA
230	Rose Tepper	IL
502	Caroline Keister	PA
155	John A. Hoffman	FL
221	Stefania Syrek	IL
321	Stanislawa Lubash	PA
400	Irene Prazych	PA
258	Czeslaw Winiarski	IL
502	Henry F. Hartman	PA
100	Irene Orłowska	PA
321	Alice Brek	PA
25	Mary Dellocono	NY
395	David J. Darmofal	MD
25	Louis Braleski	NY
180-	Fran E. Dietrich	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

Good News from Group 240

Our spring 2012 issue of the Journal had an article about Chris Polk, a member of Group 240 who was direly in need of a kidney. Since that time he was on dialysis and his family and friends worked diligently raising funds for expenses related to his care. At Christmas time 2013, Chris received the best news ever; one of his school classmates, Megan Altman of Dickson City, PA notified him that she would donate a kidney to him. Last month the transplant was completed. Both donor and recipient are doing well. Coincidentally Megan is a neighbor of our Board member and Secretary of Group 240, Terry Rumensky. There is much joy in and around Dickson City and the Polk family offers their thanks to all who are supporting efforts to help cover medical expenses.

This is a great example of fraternalism at its' best!

Debutante Ball, November 1, 2014

Emily Stefanac wishes to remind everyone that preliminary work has been done on the 2014 Deb Ball and more extensive planning will soon begin. The event is scheduled for Saturday November 1, 2014 at Genetti's Best Western in Wilkes Barre, PA. Persons interested in working on the Committee may contact Emily or our Home Office.

Girls age 15 to 19 years of age who are interested in being a Deb this year are invited to inquire about details by contacting Emily at her email address, Casper3819@aol.com or call our Home Office at 570-823-1611.

"From what we get, we can make a living, what we give, however, make a life."

— Arthur Ashe

We Offer Financial Aid For Our Student Members

Scholarship time at the Polish Union! This is the time of the year that our members start thinking of applying for the 2014/2015 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 Deadline for submitting completed scholarship applications is May 31, 2014.

There will be many changes this year in the Scholarship format. One of the biggest changes will be that all applications will be reviewed by a Scholarship Committee to determine eligibility. Scholarship money distributed will be determined mainly by the amount of money in our Scholarship Fund. The members of the Polish Union 2014/2015 Henry J. Dende Scholarship Committee are: Charlotte L. Androckitis, CEO/National Secretary; Bernard Kolodziej, President; John P. Bednarski, CFO/Vice President and Atty. Jeffrey J. Malak, CLO.

Pictures of our scholarship applicants along with some of their information will be published in a future edition of the Fraternal Journal.

Due to the fact that the Polish Union is a member of the Pennsylvania Fraternal Alliance, our Polish Union members, who are residents of Pennsylvania, can also take advantage of applying for a Pennsylvania Fraternal Alliance Scholarship. You must be



Fraternal News & Views

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

a senior in high school that will be graduating this year and starting college this fall. Applications can be received by contacting the Polish Union of USA office at 570-823-1611. If you are applying for this Scholarship, you must contact me for a letter of recommendation. The application deadline for this Scholarship is September 1, 2014.

These are just some of the benefits that you receive by being a member of the Polish Union. There are many more, so tell your family and friends to inquire today.

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

National Household Membership Dues

As mentioned in the last issue of the Fraternal Journal, the Polish Union has instituted an Annual National Household Membership Dues for the members of the Polish Union. The annual membership fee of \$12.00 will be effective for the year of 2014. Invoices will be mailed shortly to all households. Your dues will help support Polish Union's Fraternal Activities throughout the year. We would like to offer our thanks in advance for your understanding and support.

Look On The Bright Side

Spring is here and most of us are looking forward to better weather, increased opportunities for outdoor activities, and have general optimism for the future. After the Lenten season of fasting, sacrifice, and charitable works we, as Easter People rejoice in the Resurrection and hopefully adopt a positive attitude toward all, especially family and friends. Granted, those with serious illness and other misfortune may have difficulty maintaining a positive outlook. Therein lays our opportunity to help those in need however we can. As we move out of the winter doldrums, spreading joy and optimism, remember first our family and loved ones, but consider the good example for all.

Just one scenario is to reflect on the past actions of the Founders of Polish Union and those of other Fraternal Benefit Societies. The idea of insurance dates back to Roman times but the movement became more formalized and expanded during the late 1800s. The pioneers of the Fraternal Benefit system set the example of aid to those in need, had strong religious beliefs, were faithful providers for their families and accepted their responsibility as loyal citizens of their adopted country. Our legacy as members of such a Fraternal Benefit Society is one in which we take great pride and there is an obligation to share this experience with others. Helping others should be high on our priority list and following the example of our predecessors is a means to that end.

The joyful and enlightening experiences witnessed in the broad range of social and cultural activities are the bright side shared by our members and friends.

Give your friends the opportunity to participate in accordance with their level of



President's Desk

BERNARD KOLODZIEJ

interest. Some may eventually increase their interest in fraternal benefits by becoming full partners through membership in our organization. Should you need help in explaining all of our benefits to your friends call your Group Secretary or the Home Office. Share the joy and rewarding experience by looking at the bright side

On a final note we again remind all members of the Convention scheduled for September 12th and 13th, at Genetti's in Wilkes Barre. We are in the midst of spring and anticipate a summer season to relax and rejuvenate after the long hard winter but some time must be set aside for Convention preparation. Many of our members and all of our staff are busy with those tasks. The past few issues of our Journal contained references and reminders about the 38th Quadrennial Convention. Your continued interest and support will help guarantee a successful Convention and bright future for Polish Union.



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
Honorary Medical Examiner, Dr. Leon Skweir .

Honorary Member

Cardinal Adam Maida, Archbishop of Detroit , Emeritus

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WebSite: www.POLISHUNIONUSA.com

Polish Wedding Traditions



Chaplain's Corner

REV. PATRICK ALBERT

As we eagerly await the approaching warmer weather, many young couples are busy planning their weddings for the summer season. Saluting our Polish heritage can be especially beautiful and meaningful on the wedding day. Expressions of tradition can be exhibited through dress, foods, music, customs and overall décor.

Prior to the actual marriage ceremony, a blessing service is conducted for the bride and groom and their parents. At this ceremony gifts of bread and salt are given to the prospective couple symbolizing the prosperity and bitterness they will

encounter throughout their married lives.

At a traditional Polish wedding, the bride wears a wreath of rosemary and fresh flowers in her hair, which is familiar to Eastern as well as Central Europeans. Horse-drawn carriages were used exclusively for the bride and groom, bringing them to and from the strictly Roman Catholic ceremony.

After the ceremony, as the couple exits the church, they are showered with small change in place of confetti or rice. The newlyweds retrieve the change, which is believed to bring them luck.

A Polish wedding reception can last for days, with food and drink in ample supply. Foods at the wedding feast would consist of traditional Polish fare like roast duck and veal, as well as pickled herring and cured meats.

A Polish wedding is truly an experience of beautiful traditions passed down from generation to generation.

Need extra cash? Become a recommender!

Polish Union offers an incentive program for all who recommend prospective members.

When your referred prospect becomes a member you receive a \$20 cash award! For more details or call our Home Office.

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

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



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.

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, 2014.

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

Use the application below or download a copy at www.pafraternal.org.

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 2014 high school graduate attending an accredited college, university, trade school, etc. in the summer/fall of 2014 as a full-time student (twelve semester credits).

Obtain a letter of recommendation from your Fraternal Benefit Society.

Submit a 500 word essay on: *How your Fraternal Benefit Society has made an impact on your daily life, your family and your 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 1, 2014 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 2014/2015 _____

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

New Member Applications Approved in 2013

Group	Licensed Agent / Group Secretary	# Certificates Sold	Face Amount
073	ANDROCKITIS, CHARLOTTE	2	10000
321	ANDROCKITIS, CHARLOTTE	1	10000
395	ANDROCKITIS, CHARLOTTE	1	10000
320	ARNOLD, MARY ANN	7	74000
401	ARNOLD, MARY ANN	2	4000
405	BEDNARSKI, JOHN	2	15000
293	DENDE, PK	2	20000
138	HOWELL, LINDA	4	71000
230	HOWELL, LINDA	1	10000
131	KOLODZIEJ, BERNARD	4	25000
385	KOWALSKI, BARBARA	2	20000
206	MILEWSKI, MARGARET	1	5000
400	PAGODA, CHRISTINE	1	15000
406	SIRAK, ANITA	9	27000
230	STORTS, TONI	2	10000
227	TRACEWSKI, CHESTER	1	10000
275	WISINSKI, JOAN	2	40000
	TOTALS	44	376000

2014-2015 Scholarship Eligibility Requirements

CHANGES HAVE BEEN MADE - PLEASE READ THIS THOROUGHLY

Completed Application and Essay due on or before May 31, 2014

School Verification required on or before July 31, 2014

1. Education is important to the Polish Union. Accordingly, Polish Union will make Scholarships available to members who are paid to date in good standing with the Polish Union and who are enrolled in a certified University, College, or other Post High School Program. Eligibility is on a year to year basis and can continue for up to Four (4) years. An Application can be obtained by calling the Home Office (570)823-1611 or downloading from the Polish Union website: www.polishunionusa.com.

2. Gold, Silver, and Bronze Scholarships will be awarded by judges reviewing the scholarship applications. Consideration by the judges will be given to the effectiveness in addressing the assigned topic in their essay. Community service, extra curricular activities, involvement in civic, church, and non-profit organizations are also factors that will be considered by the judges.

3. Applicant must be a High School Graduate or Higher, enrolled to attend the 2014 Fall Term of higher education, and must be attending as a Full Time Student (minimum 12 Term Hours).

4. Applicant must Complete the 2014/2015 Scholarship Application and Write an Essay on one of the topics set forth in the Scholarship Application. Essays must be Typed, Double-Spaced, with 1" Margins, using Times New Roman, Font 12. Essays must be a Minimum of Three (3) Full Pages (cover and bibliography pages are not counted as part of the three essay pages).

5. Applicant must Submit School Verification from the University, College, Graduate, Business, Nursing or Trade School, stating they will be attending the 2014 Fall Term. The School Verifications must show the Schools Name, the Students Name, and state that they will be attending Full Time for the 2014 Fall Term. Old or Previous Term information will not be accepted as verification.

6. Completed Scholarship Application, Essay, School Verification, and Applicants Photograph are to be submitted to: The Scholarship Committee, Polish Union of U.S.A., P.O. Box 660, Wilkes-Barre, PA 18703-0660, or can be E-mailed to: polunion@epix.net. Polish Union reserves the right to use essays and photographs for publicity purposes and information.

7. Submission Deadline for Scholarship Application and Essay is May 31, 2014. Postmarks after this date will not be eligible or considered.

8. Submission Deadline for School Verification is July 31, 2014. This date is extended to allow for additional time to

acquire the proper School Verification.

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

MAIL or E-MAIL Application to:

Scholarship Committee
Polish Union of USA
P.O. Box 660
Wilkes Barre, PA 18703-0660

E-Mail: polunion@epix.net

Henry J. Dende Scholarship Essay Topics

2014-2015

All Essay's Must Be Typed, in Times New Roman, Font 12, Double-Spaced, with 1" Margins, and they must be a Minimum of three Full Pages.(Cover and Bibliography pages Do Not Count as part of the three essay pages)

Fraternal Societies vs. Commercial Insurance Companies

What is your perception of the difference between Fraternal Benefit Societies such as Polish Union of USA and commercial insurance companies?

Educational Preparation

Generally speaking, is your High School adequately preparing students for College? Expound on the positive and negative experiences during your High School years.

Application may be obtained by downloading from the Polish Union website: www.polishunionusa.com. or calling the Home Office (570) 823-1611

About Our Members

Chess and Science Whiz



John Kolodziej won first place in West Virginia Middle School Chess Tournament. John, a member of Group 131, resides in Bridgeport West Virginia with his parents Joseph and Alexa and brother Jacob. He attends St. Mary's parochial School.

Kolodziej also drew the attention of the Exponent Telegram newspaper for a project he led with fellow students in the County Science Fair. That project involved taking photos of friends eyes and investigating if other friends could identify them. According

to Kolodziej, 19 out of 27 could.

As a proud member of a Polish Union family he actively engages in other after school activities including Boy Scouts, Choir, Soccer, and Theatre Arts.

New Member



Austin Stefanac, age one-month, was recently introduced by his parents to the Polish Union at the recent Focus Group meeting. He will join his sister Madelyn as a member. Health and good fortune from all at Polish Union.

Happy Birthday - Sto Lat To Our Senior Members April-June, 2014

Reaching Age 96

Leo C. Banner, Columbia, PA
Genowefa Madaus, Long Island, NY
Mary Molnar, Dunmore, PA

Reaching Age 90

Edward D. Burke, Lancaster, PA
Margaret Moyer Edkin, Lebanon, PA
Rosemary L. Frey, Willow Street, PA
Zofia Gryczka, New Hartford, NY
Sara Foster Marko, Lebanon, PA
Ann Monczewski, Scranton, PA
Regina Partsch, Windber, PA
Helena Piwowar, Buckeye, AZ
Edward Poplawski, Scranton, PA
Sophie Snarski, Wilkes-Barre, PA
Kazmiera Tarulli, Cranford, NJ
Cecylia Wrazien, Avoca, PA

Reaching Age 85

Dolores Belinski, Levittown, PA
Dr William Boyd, Mechanicsburg, PA
Joann Burak, Nicholson, PA
Leon Burawski, Alpha Retta, GA
Lorraine Day, Scranton, PA
Laverne Kalfas, Chicago, IL
Paul Kiscadden, Lewes, DE
Walt J. Kwiatkowski, Larksville, PA
Wlady Kwiatkowski, Larksville, PA
Joseph Laskiewicz, Scranton, PA
Joseph P. Lewis, Pocono Pines, PA
Marcella Love, Houtzdale, PA
Michal Magdon, Peckville, PA

Amelia McNamee, Antioch, IL
Elaine Mulhearn, Westchester, IL
Stanislawa Pasek, Hopewell, NJ
Mary M. Podrazik, Barrington, IL
Melvina G. Rohrer, Lancaster, PA
Lambert Schaller, Paradise, PA
Gertruda Srebro, Moosic, PA
Maryann Stupi, Stow, OH
Leon Wentlant, Dunmore, PA
Mary A. Wolfe, Jermyn, PA
Josephine Woznitski, Lititz, PA

Reaching Age 80

John Gurzynski, Wilkes-Barre, PA
Joseph Macaravage, Pittston, PA
Priscilla Mccomsey, Lancaster, PA
Mary Ellen Meredick, Scranton, PA
Regina Meyers, Nanticoke, PA
Robert Mongeau Sr., Lancaster, PA
Rose M. Mustard, Mechanicsburg, PA
Teresa Palenski, Dupont, PA
Jacqueline Rowell, Lititz PA
Margaret Schmidt, Dallas PA
Robert Strzelec, Dupont, PA
Eleanore Sugalski, Myerstown, 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.

March 12, 2014

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, 2013 according to the schedules of insurance submitted to us, and have found the reserves to be as follows:

01 CSO 3.5 %	39,694
01 CSO 4 %	\$ 341,153
41 CSO 3 %	1,083,753
80 CET 4 %	6,805
80 CET 4.5 %	141,392
80 CSO 4 %	161,378
80 CSO 4.5 %	2,392,136
80 CSO 5 %	656,557
80 CSO 5.5 %	508,583
AE 3 %	425,446
AE 4 %	59,075
AM 3 %	792,565
AM(5) 3 %	105,708
Unearned Premium Reserve	23,240
Adjustment for 1st of month dating	9,347
Immediate payment of claims reserve	90,515
Deficient Premiums Reserve	591
Non-deduction of deferred premiums	9,439
Actuarial Reserves - Asset/Adequacy Analysis	500,000
Reinsurance Credit	-
Total Life Reserve	\$ 7,347,377

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 2013 annual statement, were sufficient to meet all certificates as they mature by their terms with a surplus of \$459,185 (or 5.85%) above the statutory standards.

Ratios of assets to liabilities: 2013-105.85%; 2012-106.68%; 2011-106.91%; 2010-117.3%; and 2009-117.02%.

Sincerely,

 Allan Ferrone, FSA, MAAA
 Actuary
 CPS Actuaries
 45 Church St., Suite 201
 Stamford, CT 06906

Help For Your Life's Events

Time is very valuable, as we all know. There are different functions that we attend, are involved in, and care about. Yet, everyone's life is full of many events that Polish Union can be very helpful with. It could be a new baby in the family, a first Holy Communion, a graduation, a wedding, or a funeral. Imagine Polish Union products being the answer to the participant of these events.

Polish Union is a Fraternal Society which means that unlike commercial insurance companies, Polish Union members stand to benefit much more from member-

ship. We offer fraternal insurance which besides providing life insurance, also offers benefits such as our scholarship program; debutante ball; holiday parties and community projects. However, to receive these benefits a person must be a member of our Polish Union of U.S.A.

Remember, our plans of insurance are competitive and are backed by our 114-year-history. Our members are more than just numbers. If you need to increase your insurance, please contact your Group Secretary or the Home office and they will be more and ready to help you.

Upcoming Activities & Events

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.

2014

April

April 12 Children's Easter Party – will be held at Kirby Park in Wilkes-Barre, PA from 11:00 A.M. to 1:00 P.M.

June

June 6 **Flag Day Celebration** at the Scranton/Wilkes-Barre Raiders beginning at 6 p.m.
 June 29 **Family Picnic at Knoebel's Amusement Park** Begins at Noon. See the ad for further details

September

Sept 12-14th **38th Polish Union Quadrennial Convention** to be held at Gennetti's Best Western in Wilkes-Barre, PA.

Sept 27 **Chicago Annual Meeting**, details to be announced in a future issue.

November

Nov. 1 **Annual Debutante Ball** Genetti's Best Western in Wilkes-Barre..

December

Dec. 7 **Chicago Groups Annual Childrens Party** to be held from 2-5 PM, a location to be announced.

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.

MEMORIAL DAY 2014

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.



News From CHICAGOLAND

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

*Happy Spring and Happy and Blessed
Easter to all our members.*

Our Annual Meeting will be held on Saturday June 7, 2014 at 1 P.M. at Sawas Restaurant 9200 West Cermak Rd for all Chicago Groups. All group secretaries must attend this meeting and invite your members to attend for this very important meeting about our Convention held every four years. The convention will be held in Wilkes-Barre, Pa Sept. 12-14 2014. Each group can send delegates to the convention. The amount of delegates is determined by the size of the membership. Call Toni Storts, Illinois District Director at 708 562-3153 for more information regarding the meeting and convention requirements. Joan Wisinski-Illinois District Director also can be contacted at 708 361-4180.

Happy Birthday in April to members of Group 230-Brendan Balling-Dennis Gallas-James Golata-Davis Hyerczyk-Jessica Jennings-John Jerosek-Mia Marie Jordan-Barbara and Samantha Kalfas-Helena Mejta-Bednar Niedzielski-Phyllis Gorek-Cara Perez-Raymond Pierce-Leona Ronczkowski-Amanda Schlumpf-Anna Stopka-Wendy Suarez- William Wellntz and Dillon Young.

Happy Birthay to our April members from Group 275- Billy Grgantov turns 16 on April 28th. Also to Randall Cybulski-Heather Dzialowy-Mildred Jendras-Sandra Laboda-Brian and Dawn Las-Frank McBlaine-Megan Michalec-Danuta Nawrocki-Halena Nawrocki-Czeslaw Piszczor-Eugene Podrazek-Alan Reberski-Ronald Savaglio-Emily Wiczorek-Jozefa Wozniak.

APRIL Birthdays for Group 230: BREN-DAN BALLING, DENNIS GALLAS, JAMES GOLATA, DAVID HYERCZYK, JESSICA JENNINGS, JASON JEROUSEK, MIA MARIE JORDAN, BARBARA KALFAS, SAMANTHA KALFAS, PATRICK LABUZ, HELEN MEJTA, BERNARD NIEDZIELSKI, CARA PEREZ, RAYMOND PIRCE JRLEONA RONCZKOWSKI, AMANDA SCHLUMPF, ANNA STOPKA, WENDY SUAREZ, DENNIS SUTKOWSKI, WILLIAM WELLNITZ, DILLON YOUNG.

Happy Mothers Day to all our Members.

Celebrating May Birthdays from group 275 are-Adeline Fudala-Carter Kannon-Michael and Thomas Kotlarczyk-Joseph Mcadrian-Karen Metcalf-Elizabeth Migut-Natalie Nowak-Irene Pencak-Leanna Pitman-Mary Podrazek-Stanley Sendra and Philip Strenski,

Group 230 MAY Birthdays FREDER-ICK BLUDER, ALEXANDER CHOROB-
BIK, JORDAN GALLAS, GREELEY HILLMAN, RICHARD HYERCZYKMI,

KAYLA JENNINGS, ANDREW KALFAS, LAVERNE KALFAS, RAYMOND LES-NIA, SUSAN MCDOWELL, CHERYL MEJTA, JOHN ALBERT SKWARA, SCOTT TEPPER, SOPHIE WEGLARZ.

Congratulations to all making their First Holy Communion. May God always be with you.

Happy Fathers Day to all Fathers.

Congratulations to all 2014 Graduates-Remember to go online for the Scholarship program available to all students who are eligible to apply.

Happy June Birthdays to Group 230 Members-Catherine Baron-William Bartkowicz-Lynn Bluder-Kathleen Fencil-Cynthia Gallas-Nicole Harris-John Jennings-Paul Daniel Kalfas-Emilija Kisla-Caitlin Klonowski-Helena Majeber-Debbie Malek-Yvonne Price-Alicia Quall-Cynthia Suarez-Judy Twomey-Jill Renee and Walker Young.

Group 275 Birthday Wishes in June go out to-Jonathan Cagle-Jamie Dzialowy-Brighton and Jessie Ferris-Donna Gabriel-Peter Hiero-Sara and Valerie Kacinskas-Florence Kalczewski-David and John Kotlarczyk-Teresa Laboda-Diane Martin-Raymond Migut-Patrick and Rachelle Nirchi-Sarah Pittman-Josephine Regnier-Jeanine Roman-Eleanora Slapa-Emily Solenko and Kenneth Trzebiatowski..

JUNE Group 230 Birthdays: CATHER-INE BARON, WILLIAM BARTKOWICZ, PAULA BEDNARZ, LYNN BLUDER, NICOLE HARRIS, CYNTHIA GALLAS, HELENA MAJCHER, DEBBIE MALEK, CAITLIN KLONOWSKI, PAUL DANIEL KALFAS, JANICE OCHENKOWSKI, YVONNE PRICE, ALICIA QUALL, CYN-THIA SUAREZ, MICHAEL SKWARA, KATHLEEN SWAIN, JUDY TWOMEY, JILL RENEE YOUNG, WALKER YOUNG.

A great gift for all occasions for your loved ones is a Polish Union of USA insurance policy. A gift for their entire lifetime and protection. Great benefits for children with the scholarship program. Call your group secretary for more information and rates or call Joan Wisinski at 708 361-4180

*Enjoy your summer after this brutal win-
ter.*

A great and memorable vacation is Alaska this year. Aug 2-9 2014 sail round trip from Seattle to see this fabulous state. Call Joan Wisinski at 1 888-789-5182 to join our group. A trip of a lifetime.

If you have any news to be printed in the newsletter about any special occasion please email to-wisinski85@comcast.net.

The Fraternal Societies of Northeast Pennsylvania Celebrate Flag Day At The Ball Park

Friday, June 6, 1014

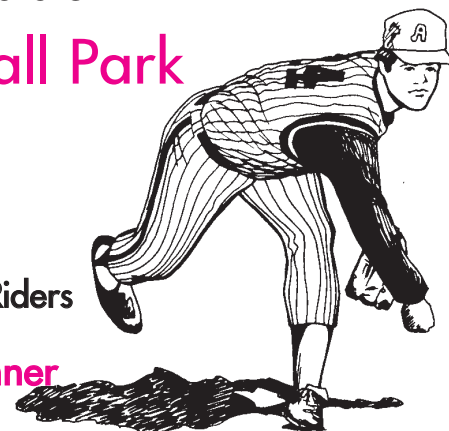
Game Time at 7 p.m.

Scranton/Wilkes-Barre Red Riders

Game Admission and Dinner

\$30 Per Person

Food Available from 6 to 7:30 p.m.



- Dinner on covered deck in right field
- Watch as one member throws out the first pitch!
- All the camaraderie you can get!

Please make reservations by Thursday, May 22, 2014 with

Charlotte at 570.823.1611

Reservations Must Be Paid by May 22, 2013

Seating Is Limited!

Make checks payable to Fraternal Societies of NEPA

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



Knoebels Amusement Park

Rt. 487, Elysburg, PA

Sunday, June 29, 2014

Luncheon From Noon to 3 p.m. • In Pavillion "N"

Please RSVP by June 21st

Phone The Polish Union Home Office 570-823-1611

PRE-CONVENTION MEMBERSHIP CONTEST

**GROUP SECRETARIES AND LICENSED AGENTS
YOU STILL HAVE PLENTY OF TIME TO PARTIC-**

IPATE IN THE CONTEST

NEW MEMBER APPLICATIONS

SUBMITTED ANY TIME PRIOR TO

AUGUST 31, 2014

WILL QUALIFY FOR THE CONTEST

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.

Joyous Easter Wishes!

Wesołego Alleluja!

From The Officers

CEO/National Secretary, **Charlotte L. Androckitis;**
President: **Bernard Kolodziej;** CFO/VP, **John
Bednarski;** CLO, **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 Illinois District Directors

Toni Storts • Joan Wisinski

Polish Union of U.S.A.



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.

Have You Reviewed Your Designated Beneficiary?

• Life Insurance has more than on 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

Search For Missing Members

The Polish Union of USA has been trying to locate the following individuals for quite some time. Members have contacted us in some instances regarding the names listed below but as of this date we have not received proper documentation to complete our paperwork. therefore, the names below will remain on our search list. Any information provided may help to settle any funds that may be due to these individuals.

Name	Last Know City
Badowski Frank	Windber PA
Becker Teresa Murray A	Grove City PA
Bulewich Theodore	W Springfield MA
Ciurej Ryszard	Omaha NE
Cronk Felicya	Yonkers NY
Czachor Mary	Moscow PA
Falborski Christine	Chicago IL
Filipiak Stanislaw	Maspeth NY
Fiorda Stefania	Oklahoma City OK
Harvey Arthur S	Alta Loma CA
Karwacki Ronald	Oaklawn IL
Kisla Emilja	Friendswood TX
Klonowski Mark Peter	Geneva IL
Kurland Sophie	Justice IL
Lech John H	Emmaus PA
Majchrowska Laurina	Chicago IL
McMullen Donald H	Lancaster PA
Nashotka (Nasiadka) Edward	Dunmore PA
Pranger Thomas R	
Rezem Louis	E Brunswick NJ
Ross Rose	Henderson NV
Ruppert John R	Lockport IL
Slavinskas Frances	Clarks Summit PA
Smajek Wladyslaw	Broadview IL
Solomon Lillian E	Casselberry FL
Sosnowska Rose	Elgin IL
Szczech Marjanna	Old Forge PA
Wasielewska Wladyslawa	Gouldsboro PA
Whalen Florence	Altha FL
Willman Magdalene	
Wisotzkey Ruth A	Gettysburg PA
Wlodarczyk Maria	Carteret NJ
Zalewski Pawel	Nicholson

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

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

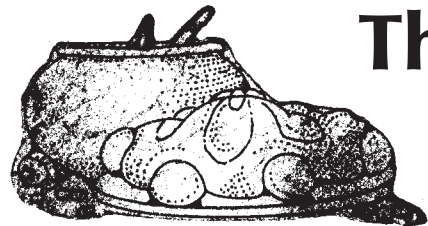
**Polish Union Fraternal Insurance Offers You
The Best Protection At Affordable Rates!
Call 570-823-1611**

to learn more or visit • www.polishunionusa.com

Bad Address Report

The Polish Union seeks to locate the following members whose addresses have been reported as incorrect. Members knowing the correct addresses are urged to contact the Home Office

Group	Member Name	Last Known Address
0221	ADAMOWSKI, MAREK	22 W. 546 Balsam, GLEN ELLYN, IL
0221	ALBERSKA, BOGUSTAWA	2020 N. 73RD AVE., APT. 2E, ELMWOOD PARK, IL
0155	ANDRYSIK, JOANNA	56 CORONA RD., EAST BRUNSWICK, NJ
0502	ARNOLD, KATHLEEN M	POB LEBANON, PA
0502	ARNOLD, MARGARET A	4 PERSHING AVE., LEBANON, PA
0100	BABIARZ, KENNETH	RR 3 BOX 3506, NICHOLAS, PA
0163	BAINBRIDGE, STACE L	903 PARK STREET, SCRANTON, PA
0502	BALDWIN, BRIAN K	3306 CURTIS Dr/. SUITLAND, MD
0258	BALDYGA, ALLISON	C/O WILLIAM BALDYGA, APT 1, 1457 W. CARMEN Ave., CHICAGO, IL
0392	BATES, ROBERT A	3089 EMERALD BLVD, LONG POND, PA
0502	BAUMLER, MARGARET M	26 ???, CHESTER, PA
0240	BEDNARSKI, STACIE N	331 MARSHALL ST, ELIZABETH, NJ
0502	BEECHER, NANCY	17 NORTH JEFFERSON ST., LANCASTER, PA
0502	BEILER, TRACY L	APT 1, 214 E. MAIN ST., LEOLA, PA
0406	BELENSKI, MICHAEL	181 PAGE AVE., KINGSTON, PA
0406	BELENSKI, SUZANNE	38 E/ SPRUCE ST., NORRISTOWN, PA
0270	BENSON, WILLIAM	C/O VIRGINIA A. REICHOLD, 111 ACACIA Dr., UNIT #113, INDIAN HEAD PARK, IL
0155	BERGEN, JAMES F	501 OAK ST., BRICK, NJ
0400	BIANCA, JOSEPH J	1105 W ELM St., SCRANTON, PA
0175	BILSKI, FRANK	121 SCHERER ST., LAS VEGAS, NV
0175	BILSKI, NANCY	121 SCHERER ST., LAS VEGAS, NV
0275	BLAKE, CHRISTOPHER	627 S. OSPREY Ave., APT #6, SARASOTA, FL
0275	BLIZNIAK, KAREN	50171 SOUTH CENTRAL, CHICAGO, IL
0275	BOBER, CATHERINE	5549 S MELVINA AVE, CHICAGO, IL
0395	BOBICH, BRIAN,	19 MATHEWSON TERR., FACTORYVILLE, PA
0163	BOGDANOVICZ, MARY SOPHIA	RD 3 BOX 214, LAKE ARIEL, PA
0502	BOHNER, AUDREY R	15 DENNIS DR., WILLOW STREET, PA
0138	BOLANOWSKA, KLARA	5 MANCHESTER DR., LAFLIN, PA
0155	BOSZKO, ANDRZEJ	56 DAVID ST., SOUTH RIVER, NJ
0392	BOZENTKA, TRACEY	249 SKILLMAN AVE., BROOKLYN, NY
0070	BROWN, JALYNN HALO	C/O NELLIE MATERNA 1613 E. FAIRVIEW STREET, CHANDLER, AZ
0502	BROWN, ROSE M	3270 HORIZON DR., LANCASTER, PA
0400	BRUNORI, ROGER H	825 WOOD AVE., BRIDGEPORT, CT
0227	BUCZENSKA, FRAN	406 HUDSON ST., MAYFIELD, PA
0405	BUKVICZ, RYAN	1 BRECKENRIDGE DR. IVYLAND, PA
0227	BURDYN, NASTASHA	PO BOX 3162, SCRANTON, PA
0400	BURKE, ADAM	1044 W MARKET ST, SCRANTON, PA
0502	BURKETT, CHRISTINA B	205 SUTHERLAND RD., LANCASTER, PA
0275	BUSTILLO, LAUREN	4411 S.W. 105TH DR., GAINESVILLE, FL
0265	CARDELL, AMBREA	C/O GROVES 703 EAST MAIN ST., WASHINGTON, IN
0265	CARDELL, LAURA J	C/O PENNY SHAPIRO 616 VINCENT WAY, LAS VEGAS, NV
0293	CARROLL, NANCY ZAKRESKI	2208 COUNTRYSIDE PL S.E., SMYRNA, GA
0051	CARROLL, OWEN REILLY	1412 FRENCHMANS BEND DR., NAPERVILLE, IL
0321	CHIMOCK, BERNARD S	RR 1 POB 131, SWEET VALLEY, PA
0221	CHROBAK, DAVID	GRACE CHROBAK 5206 NORTH LECLAIRE, CHICAGO, IL
0221	CHROBAK, MARK	C/O FRANK CHROBAK 5206 NORTH LECLAIRE, CHICAGO, IL
0265	CIERNIAKOSKI, RON	APT M23, 639 S BROAD ST., LANSDALE, PA
0258	CIUREJ, RYSZARD	DECEASED, BAD ADDRESS
0270	CORNELIUS, ELLEN	UNIT 413, 1000 W. 15TH ST., CHICAGO, IL
0385	CSONKA, MARY ANN	P.O. BOX 4175, HAMMOND, IN
0385	CSONKA, MARY ANN	6935 WHITE OAK AVE., HAMMOND, IN
0502	CUMENS, ELIZABETH	DECEASED, DOWNINGTOWN, PA
0221	CURCIO, JAMES F	711 HAYLE CT., NAPERVILLE, IL
0275	CYBULSKI, RANDALL	288 MOYALLEN ST, WILKES-BARRE, PA
0197	CZACHOR, JOSEPH	815 W. LOCUST ST., SCRANTON, PA
0240	CZAJKOWSKI, CHESTER	98 CATHAY RD, CLIFTON, NJ
0025	CZERWINSKI, GENEVIE	48 KLAGG AVE, TRENTON, NJ
0025	DAMIGO, ELIZABETH	833 N MCKINLEY AVE, ENDICOTT, NY
0240	DAVIS, MADELINE NICOLE	% JOSEPH DAVIS 719 E. GIBSON ST. SCRANTON, PA
0258	DELES, MARK C	5421 N. EAST RIVER RD. APT 1115 CHICAGO, IL
0258	DELES, MARK C	2410 NORTH 75TH CT., ELMWOOD PARK, IL
0502	DELPAGGI, VIRGINIA	135 BRADFORD AVE., DOWNINGTOWN, PA
0502	DEMARCO, CINDY J	PENNY ROAD, RD #1 HOLTWOOD LANCASTER, PA
0163	DEMARCO, JULIA	% LOUISE/WILLIAM TUSKEY 1623 ELIZABETH ST., SCRANTON, PA
0163	DEMBOCKY, STEPHANIE	399 DUNDEE DR., MERRITT ISLAND, FL
0400	DENERO, NICOLE	1285 REYNOLDS AVE., SCRANTON, PA
0258	DERUS, JOSEPH	2307 N PARKSIDE AVE., CHICAGO, IL
0502	DISILVESTRO, JOSEPHINE	273 CHURCH ST., DOWNINGTOWN, PA
0175	DOMBROSKI, LILLIAN	1322 N WASHINGTON ST., WILKES-BARRE, PA
0258	DUDA, CHANTAL MARIE	3249 NORTH KARLOW AVE., # C3 CHICAGO, IL
0392	DUDKIEWICZ, CHLOE ANA	7 WARNER PLACE, NEWPORT, RI
0275	DZIALOWY, ANTONI	13363 41ST AVE, CHIPPEWA FALLS, WI
0258	DZIUBLA, JEFFREY	970 YOSEMITE TRL, ROSELLE, IL
0502	ECKMAN, SCOTT E	325 EDGEMONT Dr., WILLOW ST, PA
0502	EDGELL, CHRISTINE	1113 JAMAICA RD., LANCASTER, PA
0240	EISBACHER, AMANDA	APT 2, 26 N. CHURCH STREET CARBONDALE, PA
0175	EMMONS, LISA M	914 HIGHGROVE DR., CHAPEL HILL, NC
0138	ENGEL, MARK D	10 ST TRIR 10, FAIRFIELD, IA
0155	ENNIS, LEONA	16 PRENTICE ST., SOUTH RIVER, NJ
0270	EVANS, BRIAN	2438 W IOWA ST, CHICAGO, IL
0395	FAHEY, LORI A	12 AMHERST PARK, TAYLOR, PA
0230	FALBORSKI, DIANE M	# 401, 11640 MARINO CT, FT MYERS, FL
0275	FALBORSKI, WERONIKA	8921 S 51ST AVE, OAK LAWN, IL
0406	FANNICK, ANTHONY J	6 W CHILLISQUAQUE HGHT, MILTON, PA
0230	FENCL, CHARLES L	P O BOX 2092, KEYSTONE HEIGHTS, FL
0230	FENCL, SUSANNE J	199 GROVE ST., MOUNT KISCO, NY
0502	FERTIG, KATHRYN ARNOLD L	613 S RAILROAD ST., MYERSTOWN, PA
0025	FILIPIAK, STANISLAWA	54-58 63RD PL, MASPEH, NY



The Polish Chef

Gourmet Cooking With Leftovers

If you are like many families, your freezer is likely to be filled with various left over meats. Here are a few ways to use them and transform them into culinary delights with a Polish flair.

Turkey Soup Zupa Na Indyka

Even if your turkey carcass appears to have been picked clean—don't throw it away. Instead, crack it up and freeze it for future use. The turkey bones still contain plenty of gelatin, mineral nutrients and flavor and make an excellent stock. Simply place the bones in a pot, cover with 2 -3 qts. cold water (depending on the size of the turkey) and simmer under cover on low heat 3 hrs. Midway through, add 1 portion soup greens (2 carrots, 1 small parsnip, a slice of celeriac or 1 stalk celery, 1 leek) 1/2 a bay leaf, 1 grain allspice and 6 -8 peppercorns. Drain, discarding bones, vegetables and spice, salt and pepper to taste, add a sprinkle of lemon juice and serve over egg noodles. Garnish with chopped parsley and/or dill.

Casserole Zapiekanka

This is an excellent way to use up not only leftover meats, but also cooked vegetables, boiled potatoes, noodles or rice. Use about 2 -3 parts potatoes, noodles or rice to 1 part diced cooked meat or sausage. Butter a baking dish and sprinkle with bread crumbs. Add the ingredients and drench with 1 c. fork-blended sour cream. Bake 1 hr. in 350 degree oven. **Optional** Mix 1/2 c. grated cheese with 1/2 c. bread crumbs and sprinkle over casserole during last 15 mins. Serve hot with a fresh salad for a complete meal.

Breaded Patties Kotleciki Panierowane

Grind 2-4 c. cooked leftover meat of choice. Add 1-2 eggs, 1-2 finely chopped onions cooked until tender in a little butter 1/2 c. milk and enough bread crumbs to achieve a workable mixture. Salt & pepper to taste. Additional seasonings might include your home-made pork, beef, poultry or hunter's seasoning. Form into meatballs, oblong cutlets or patties, dredge in flour, dip in beaten egg and roll in bread crumbs, pressing in breading. Fry on med. heat to a nice golden-brown on all sides in hot fat. Serve immediately or transfer to baking dish, cover and bake in 350 degree oven another 30 - 40 mins.

Hearty Beet-Root Soup Barszcz Czerwony Pozywny

In pot combine 6 c. water and 2-3 c. cooked, diced leftover meat. Bring to boil, reduce heat and simmer about 20 mins. Add 2-3 c. drained canned sliced beets and the liquid in which they were packed. Dissolve 1 heaping T. flour in 1 c. milk and add to pot. Simmer about 5 min. longer Season to taste with salt, pepper, a pinch of marjoram, a dash of garlic powder (optional) and sour to taste with a pinch or two of sour salt (citric acid crystals) or a T. or more of white vinegar.

Smacznego!

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

Computer	Komputer
Printer	koh-POO-ter Drukarka
Screen	drew-car-ka Ekran
Keyboard	eck-ren Klawiatura
Data Base	Kla-ver-ah-tura Baza Danykch
Memory	bah-zah dan eech Pamięć
Computer User	pa ny-etch Komputerowiec
Mouse	kom pew-ter oh-veech Misca
Programmer	mee-sha Progamista
	pro-gram-ee-stah

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

Seek Area Agents

We have been directed by our Board to assure current members of services available through out 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 sections where such services are needed. We are licensed in PA, Ill. and NJ

and opportunities are potentially available in those states.

Initially our plan is to have designated agents from within our ranks provide this service. Beyond the proscribed 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 website.

Koffee Klatch

with P.K.



Dzien Dobry! Welcome to my kitchen. My guests were very busy talking at the buffet table and en route to their seats. They never stopped talking, their conversation was like a chain effect. Joe and Sally were talking about a recent story about all the efforts our government is making to close off our borders to prevent people from just walking in. Jim and Ed broke in with the number of people who come to this country from Mexico regularly (many of them illegally) to have babies here, just to make them American citizens and reap the health benefits of a tax-paying American.

Ann and Bruce said, "Sure, it's not fair that this "free" country is open to some and closed to others. For example, people from Poland, Italy, Ireland and Germany can never come here and expect to become citizens as easily as Mexicans and Cubans can. They would instantly be shipped back because we have an established quota figure for these countries." Phil added saying, "Congress has also granted dual citizenship to people for a few countries, but not others. Is that fair?" when people end up on our land with nothing and then reap the benefits that Americans were born into, who supports these people? where do the funds come from? Your taxes, of course. Yes, we are a very charitable country, but when charity is doled out it should be distributed in a fair and equal manner.

Do You Yell? This came to me from a former yelling mom.

If you are a yeller, it could have a profound effect on your children. It only hardens the child, and could become explosive when he or she becomes a teenager. Teenagers become increasingly angry, hateful and disrespectful. I was a yeller, but I decided to change. This is what I did:

- To show love to my son by touching him gently at least ten times a day with hugs, pats, or just resting a hand on his shoulder when he talked to me.

- When I wanted his attention, I went to him, touching him gently and I spoke very softly, looking him in the eyes.

- I listened attentively to his stories, remarks, comments, etc., without judgement or criticism.

- I stayed in control of my emotion and stopped yelling, which eliminated the power struggles.

This calmer, nicer approach reduced the arguments and I noticed my son like talking to me more than ever before. He wasn't afraid to talk to me about anything. Before, he would just clam up. This approach has amazing results and best of all, I got my sweet, loving son, back.

PS: Breaking the yelling habit also applies to adult vs. adult; husbands and wives; brothers and sisters; employer and employee; wherever the shoe fits, wear it.

Dear P.K.

I've had periods of depression that lasted for months. My doctor prescribed an anti-depressant and I haven't been depressed since. My problem is that I am afraid to tell by boyfriend about this. We have been dating for eight-months now. He may think I am unstable or not good marriage material because of these problems. He noticed my pill bottle yesterday and asked me what they were for, and I lied. I said they were vitamins. Should I tell him the truth and risk a goodbye, or is it none of his business now?

—Beth

Dear Beth,

Depression is a biological problem, like high blood pressure or diabetes. You were smart enough to get professional help, and I am sure you are smart enough to make this decision. You haven't been bothered with the problem for two years, so that sounds like a good sign. What have you got to hide? Tell him the truth, don't get caught up in lies, it will make things worse. If he is worthy of someone like you, he will love you regardless, and if this makes a dent in your relationship, then you are better off without him.

—P.K.

Heartbreak: I recently lost a man I had the pleasure of raising since he was nine-years-old. Henry J. Dende, Jr. was a wonderful son and always called me mom until the day he died this past March 2 way too early. I feel so sadly about his passing and share the pain felt by his wonderful wife, Betty and his brothers who flew monthly to visit Henry in Plymouth, Massachusetts during his illness. Henry, I will love you always, Mom, P.K.

Happy Birthday and Happy anniversary who celebrate these months during this wonderful Spring that has finally arrived. Happy Mother's Day and Father's Day to all.

Keep on sending me your letters and comments. Those of you who have not some written as yet, please write to P.K., 17 Laurel Drive, Scranton, PA 18505

Polish Union of the U.S.A. 2013 Financial Statement

TO MEET OUR OBLIGATIONS WE HAVE:		2013 SUMMARY OF OPERATIONS - ACCRUAL BASIS	
BONDS, GOVERNMENT	\$4,777,599	OUR SOURCES OF INCOME WERE	
INDUSTRIAL & MISCELLANEOUS	1,617,640	INSURANCE PREMIUMS RECEIVED	\$125,854
	\$6,373,239	NET INVESTMENT INCOME	384,660
EQUITY SECURITIES	885,687	OTHER INCOME	6,767
CERTIFICATE LOANS	41,150	REALIZED CAPITAL GAIN (LOSS)	174,742
REAL ESTATE	600,376	TOTAL SOURCES	\$779,735
CASH & SHORT TERM INVESTMENTS	282,190		
DATA PROCESSING EQUIPMENT	13,406	THIS INCOME WAS USED FOR:	
OTHER RECEIVABLES	56,076	DEATH BENEFITS	\$189,971
INVESTMENT INCOME DUE & ACCRUED	35,309	OTHER INSURANCE BENEFITS	77,181
PAYMENTS DUE FROM SUBORDINATE LODGES	2,200	NET INCREASE IN RESERVES	23,217
		GENERAL EXPENSES & FRATERNAL PAYMENTS	421,405
TOTAL ASSETS	\$8,309,878	TAXES, LICENSES & FEES	24,249
OUR OBLIGATIONS WERE:		COMMISSIONS	10,562
CERTIFICATE RESERVES	\$7,347,377	TOTAL USES	\$746,585
CLAIMS IN PROCESS OF PAYMENT	95,086	LEAVING AVAILABLE, NET INCOME	\$33,150
RESERVES FOR PREMIUMS PAID IN ADVANCE	3,501		
RESERVES FOR SECURITY VALUATION	112,585	2013 STATEMENT HIGHLIGHTS	
NOTES PAYABLE	97,232	RATIO OF SOLVENCY	105.85%
PAYABLE FOR SECURITIES	32,505	YIELD ON INVESTMENTS	8.55%
ACCRUED COMMISSIONS	2,679	NUMBER OF LODGES	391,000
ACCRUED GENERAL EXPENSES	15,571	NEW INSURANCE ISSUED	\$1,072,000
ACCRUED TAXES, LICENSES & FEES	10,573	INSURANCE IN FORCE	\$27,720,000
AMOUNTS HELD BY SOCIETY AS AGENTS OR TRUSTEE	22,001		
TOTAL RESERVES & OBLIGATIONS	\$7,850,694		
LEAVING AVAILABLE SURPLUS	\$459,184		
TOTAL LIABILITIES & SURPLUS	\$8,309,878		

Be Agreeable

Just For Today—I will improve my mind. I will learn something useful. I will read something that requires effort, thought and concentration.

Just For Today—I will not find fault with a friend, relative or colleague. I will not try to change or improve anyone but myself.

Just For Today—I will have a program. I might not follow it exactly, but I will have it. I will save myself from two enemies - hurry and indecision.

Just For Today—I will do a good turn and keep it a secret. If anyone finds out, it won't count.

Just For Today—I will do two things I don't want to do, just for the exercise.

Kovalchik, Kollar & Co, LLP

Focus Groups Seminar Held

Board members, Committee members, Secretaries, Licensed Agents, and key Volunteers recently attended a Focus Group meeting at Polish Union headquarters. The group heard presentations regarding some of the new initiatives underway for membership growth, current financial status of our organization, and preparation for the Convention.

Two key initiatives are the proposed Legacy Program coordinated by Chaplain Patrick Albert and the creative approach to using whole life insurance instead of term insurance for employee benefit packages. This second item was explained by Attorney Malak and CEO Androckitis.

Also covered in part by President Kolodziej and a message from Vice President- Treasurer Bednarski were the factors of Fiscal management, State insurance

regulations, and preparations for the Quadrennial Convention.

CEO Androckitis then engaged the participants in general discussion focused primarily on strategies for member recruitment. Members of the group offered suggestions and had their questions addressed concerning new and ongoing fraternal activities. Several items proposed by the group will be implemented soon, such as inviting guests to children's parties and advance notice to future Deb prospects, while other matters will be more extensively covered in Committee meetings.

Based on immediate feedback it was concluded that this format allowed the participants to express their concerns and obtain immediate response to many of their questions.



On Mother's Day To All Our Moms



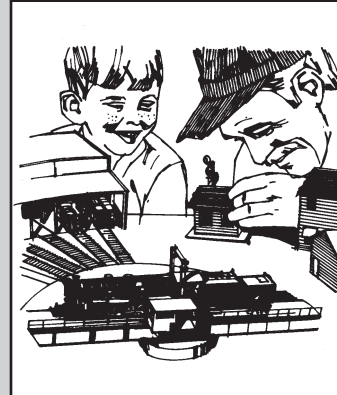
It Takes a Mother's Love to Make a House a Home—
A Place To Be Remembered No Matter Where We Roam.
It Takes a Mother's Patience To Bring A Child Up Right
And Her Courage And Her Cheerfulness To Make a
Dark Day Bright
It Takes A Mother's Wisdom To Recognize Our Needs.
And To Give Us Reassurance By Her Loving Words and
Deeds.
And That Is Why, In All This World, there Could Not Be
Another

Who Could FulFill God's Purpose as Completely As A Mother

Children Do Not Realize

Until we're grown we never
know
or fully realize
How wonderful our father
is—
How kind he is, how wise.
We simply take for granted
From day to passing day,
Each sacrifice he makes for
us
In his own loving way. . .

But then we grow
and finally learn,
The way that children do,
How much his love



has really meant. . .
How thoughtful he's been,
too.
And so this come with
all the thanks
That you deserve and more,
For there's no one more
deserving
Of our love than our Dearest
Dad.

Happy Father's
Day to all of our
Polish Union Dads

Support The Henry J. Dende Scholarship Fund Recent Tree of Knowledge Donors

Michael J Skweir

We Need YOU to make our Tree of Knowledge Flourish!

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

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

Recently we have seen an influx of donations to the Tree of Knowledge Henry J. Dende Scholarship Fund. This is very encouraging and much appreciated by our Board and entire organization because such support assures that we can maintain a reasonable level of aid for aspiring College students.

Your continued support of the Henry Dende Scholarship Fund is recognized by all at Polish Union especially the student beneficiaries. Thanks for helping Polish Union maintain this level of support. Leaves may be purchased in your own name, a business name or as a living memorial for a loved one.

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

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

Name/Company _____

Telephone _____ E-mail _____

Address _____

City/State/Zip _____

Enclosed is (please check one)

My annual donation of \$ _____ toward the "Tree of Knowledge" entitling me to a Tree of Knowledge leaf and my name published in the Fraternal Journal.

(Minimum of \$20 required).

My annual donation of \$ _____ toward the "Tree of Knowledge". I do not wish to receive a Tree of Knowledge leaf or have my name published in the Fraternal Journal.

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