

GŁOS POLEK

POLISH WOMEN'S ALLIANCE OF AMERICA JULY/AUGUST 2008 NO. 4 MMVIII



HAPPY JULY 4TH!

**Special Section:
Constitution and
Bylaws of PWA**

2007 Annual Report

**President's Trip
to Poland**

**Irena Sendler
PWA Honorary Member
Dies at 98**

**New! Essay
Contest and
Photo Contest**

**110th Anniversary
Special Extended!**

**Warsaw Uprising
Anniversary**

**The Two Warsaw
Mermaids**

THE POLISH WOMEN'S VOICE - PUBLICATION OF THE POLISH WOMEN'S ALLIANCE OF AMERICA
GŁOS POLEK - ORGAN ZWIĄZKU POLEK W AMERYCE

About Us and Our Newsletter

Urządowy Organ
ZWIĄZKU POLEK W AMERYCE

Wychodzi sześć razy w roku

THE POLISH WOMEN'S VOICE

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Cover:

Fireworks display on Independence Day.

**We wish all of our readers a
happy and safe Fourth of July!**

NEXT DEADLINES FOR GŁOS POLEK

**September/October 2008 issue:
Deadline for articles is July 28**

**November/December 2008 issue:
Deadline for articles is September 28**

You can also contact us by e-mail or visit www.pwaa.org

If you have access to the Internet you can contact Polish Women's Alliance of America at the following
e-mail addresses or call our toll-free number at **888 522-1898**.

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Trip to Poland

President Virginia Sikora Visits Poland as Head of PAC Charitable Foundation

PWA President Virginia Sikora is currently serving as President of the Polish American Congress Charitable Foundation. In that capacity, she recently traveled to Poland, together with Legal Counsel and Vice President for Financial Affairs Chris Nowotarski, to visit institutions and charities that will be beneficiaries of the Foundation in the coming year.

During their five-day stay in Warsaw, President Sikora and Mr. Nowotarski visited the Institutes for the Deaf and for the Blind in Warsaw, a school for underprivileged children in Ksiazki, a small town north of Warsaw, and the Institute for Blind Children in Laski. They also visited with Jozef Cardinal Glemp, Primate of Poland, and with Andrzej Stelmachowski, founder and outgoing president of Wspolnota Polska. Mrs. Sikora had also planned a visit with Irena Sendler, Honorary Member of PWA, but Mrs. Sendler was too ill to receive visitors that day. She died on May 12th, a few days later. Please see the article about this Polish heroine on page 7.

The PWA also has a long history of bringing aid to the children of Poland. The Dziecko Polskie Fund (Polish Children's Fund) has received donations from thousands of PWA members over the years and money from this fund has gone to support orphanages run by Polish sisters, to purchase vans for crippled children and equipment for a school bearing Maria Konopnicka's name, and to assist blind children in Laski. All PWA presidents, starting with Adela Lagodzinska, have visited Laski and supported this amazing institution, which was founded by a Franciscan sister in 1921.

For over 90 years, Laski has provided a loving, supportive community for the blind of all ages, from kindergarten to high school and beyond, teaching them basic skills, foreign languages, arts and crafts, and trades. The director of Laski is Zofia Murawska, who although partially blind herself, is still going strong at age 103. Pani Marta Zielinska, one of the staff, and the children welcomed the guests from the United States warmly and the children sang and recited poems and presented a bouquet of flowers to Mrs. Sikora.

The PAC Charitable Foundation has already donated computers to the school in Ksiazki and other donations will be considered after Mrs. Sikora and Mr. Nowotarski present their report to the Board.

The PWA Charitable and Educational Foundation will donate a system of lights used to teach blind children to Laski. Mrs. Sikora saw the lights in use in one of the classrooms during her visit and when Mrs. Zielinska told her they needed another set for the children, she was happy to say that Polish Women's Alliance would donate it! The lights have already been ordered and are sitting in boxes in the Home Office, packaged and ready to be sent overseas.

Contributions to the Dziecko Polskie Fund are always welcome. Please make your checks payable to the PWA Charitable and Educational Foundation and write "Dziecko Polskie" in the memo line. Please mail your checks to the PWA address at 6643 N. Northwest Hwy. 2nd Fl. Chicago, IL, 60631.



Jozef Cardinal Glemp, President Virginia Sikora, and Legal Counsel Chris Nowotarski



President Sikora, Andrzej Stelmachowski of Wspolnota Polska, and Mr. Nowotarski.



The children of Laski present President Sikora with flowers.





From the Office of the Secretary-Treasurer

As required by the PWA Constitution and Bylaws, the annual financial statement of the Organization is to be published in the *Glos Polek*. I am pleased to present this information for your review and would like to highlight some items of significance that occurred in 2007.

The Surplus of the PWA currently stands at \$ 2,512,201. Assets increased from \$53,100,274 in 2006 to \$53,544,406 in 2007, thereby maintaining the approximate 5% ratio of Surplus to Assets.

In addition to the Surplus, we have Reserves set aside to cover life and annuity contract obligations to our membership in the amount of \$ 50,030,424. This reflects an increase of \$647,000 in additional funds that were added in 2007. The level of Surplus and Reserves demonstrate the PWA's commitment to our membership—that we are in a strong position financially and are able to meet all of our obligations, now and in the future.

Net Investment Income of \$ 2,955,261 in 2007 reflected an increase of approximately \$100,000 over 2006. Given the volatile financial climate, especially in the fourth quarter of 2007, we feel this was a major accomplishment and the Investment Committee continues to purchase only sound investment-grade instruments, but more diversified in nature than in the past.

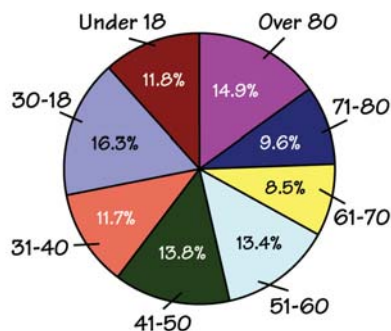
Our operational expenses of \$ 1,428,637.00 stood at approximately the same level as in 2006. Among other items, expense categories of significance include fraternal benefits such as Scholarships to our youth, Charitable Donations, Promotional Fees to our Groups, the costs associated with Convention and State Presidents' Meetings, and the Printing and Mailing costs of getting the *Glos Polek* into every member's household.

Looking forward in 2008 and beyond, we anticipate a reduction in operational expenses, without decreasing fraternal benefits. One change that will have a major effect on keeping costs in line is the combining of the positions of the National Secretary and National Treasurer, which was passed by the Delegates to the 35th Quadrennial Convention. The newly created position of Secretary-Treasurer reflects a decrease in executive compensation and benefits of over \$50,000, without any negative effect on the quality of service to our membership or attention to compliance with financial and regulatory issues as mandated.

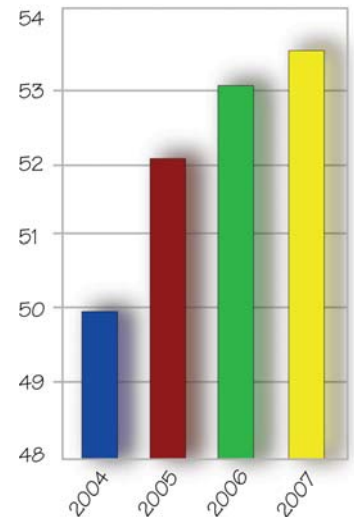
I am proud to be a member of your management team and will strive personally and together with the Executive Officers and Board of Directors to further strengthen the PWA through sound business decisions, so that future generations will be able to enjoy all that your Organization has to offer, in terms of financial security, fraternal benefits and spirit, and charitable participation where needed.

Respectfully submitted,
Antoinette Trela-Vander Noot,
Secretary-Treasurer

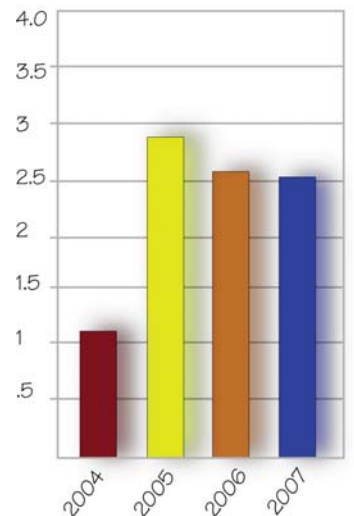
Distribution of PWAA Policyholders According to Age



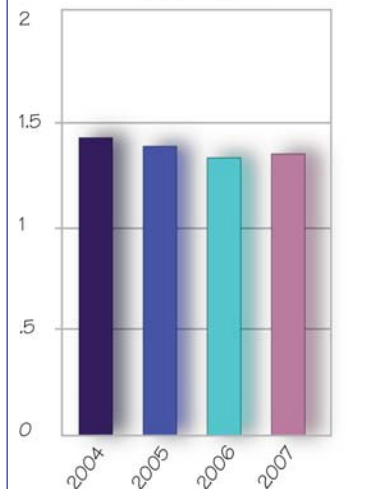
Assets of PWAA (in millions\$)



Surplus of PWAA (in millions\$)



Operating Expenses of PWAA (in millions\$)



Annual Report

Annual Statement of the Polish Women's Alliance of America for the year ended December 31, 2007

ASSETS:

Bonds	\$ 48,406,818
Preferred Stocks	350,160
Common Stocks	31,000
Mortgage Loans	2,932,115
Certificate Loans	269,598
Cash	711,997
Electronic Data Processing Equipment	6,802
Uncollected Premiums	4,485
Investment Income - due and accrued	680,190
Miscellaneous assets	151,241

TOTAL ASSETS

\$ 53,544,406

LIABILITIES, SURPLUS AND OTHER FUNDS:

Aggregate Reserve for Life Certificates and Contracts	\$50,030,424
Liability for deposit-type contracts	43,510
Certificate and Contract Claims, Life	519,019
Premiums received in advance	6,310
Interest Maintenance Reserve (IMR)	57,588
General Expenses - due or accrued	87,199
Asset valuation reserve	99,241
Miscellaneous liabilities	188,914

TOTAL LIABILITIES

\$ 51,032,205

TOTAL SURPLUS

\$2,512,201

TOTAL LIABILITIES & SURPLUS

\$ 53,544,406

SUMMARY OF OPERATIONS:

Premium and Annuity Considerations	\$ 1,516,540
Net Investment Income	2,955,261
Amortization of Interest Maintenance Reserve	39,422
Miscellaneous income	104,816

TOTAL

\$ 4,616,039

Deduct:

Death Benefits	\$ 1,027,820
Matured Endowments	52,778
Annuity Benefits/Old Age Benefits	1,142,062
Surrender benefits and withdrawals for life contracts	275,054
Interest and Adjustments on Contracts	3,847
Increase in aggregate reserve for life certificates	647,086
Commission on premiums, annuity consideration	
—(direct business only)	7,023
General insurance expenses and fraternal expenses	1,428,637
Insurance taxes, licenses and fees	78,032

TOTAL

\$ 4,662,339

Net gain (loss) from Operations before refunds to members	\$ (46,300)
Net realized gains or losses	--

Net gain (loss) from Operations

\$ (46,300)

Our Lady of Czestochowa Feast Day August 26th



Our Lady of Czestochowa is the Patroness of Polish Women's Alliance as well as the Patroness of Poland. We celebrate her feast day on August 26th. There is a legend that the famous picture of Our Lady, also known as the Black Madonna, was painted by St. Luke on a tabletop made by Jesus himself when he was an apprentice carpenter to St. Joseph. The icon came to Poland from Constantinople in the eighth century and was placed in a monastery on Jasna Gora in Czestochowa. From this monastery on a hill, the Madonna has reigned over the Polish nation and protected it through centuries of war and turmoil. Poles all over the world have a special devotion to her; she is often called the Queen of Poland.

Matko Boska Czestochowska, Krolowo Polski, Modl sie za nami!

August 1st The Anniversary of the Warsaw Uprising

The Warsaw Uprising of 1944 was a heroic and tragic 63-day long struggle by Polish citizens to liberate Warsaw from Nazi occupation in the last months of World War II. The Uprising was organized by the Polish underground and the citizens of Warsaw, many of them only teenagers, at the time that Allied troops were advancing through France, after the Normandy landing. The Soviet Army was standing at the line of the Vistula River and the resistance leaders, thinking the war would soon be over, were counting on the Soviets' help, as well as air cover from the Allies.

Warsaw could have been one of the first European capitals liberated; however, various military and political miscalculations, as well as global politics, turned the uprising into a disaster. The Soviet Army did not come until it was too late and after two months of struggle, over 200,000 of Poland's youngest and brightest were killed. The insurgents were forced to surrender to the Nazis and Hitler then ordered that the city be bombed and totally destroyed in retaliation.

Walking today through the vibrant, modern city that Warsaw has become, the tourist comes across countless monuments and plaques to heroes of the Uprising in the streets and squares of the city. They are a sad—but proud—testament to the courage and indomitable spirit of the Polish people.



Statue of a Little Insurgent

The Legend of the Warsaw Mermaid "Syrenka Warszawska"



A mermaid with shield and sword has been on the coat of arms of the city of Warsaw since the 14th century. According to legend, a very long time ago, two mermaid sisters swam from the Atlan-

tic Ocean into the Baltic Sea. One of them found a home in Denmark and sits on a rock at the entrance to the port of Copenhagen. The other sister swam all the way to Gdansk and then down the Wisla River. At the foot of today's Old Town in Warsaw, she came out of the water to rest on a sandy beach. A rich merchant came by who was fascinated by the mermaid and thinking she could make him rich and famous, he tricked and captured her. However, the people of Warsaw defended the prisoner and freed her—and in return the mermaid told them that they could always count on her help, that she would stay and always be there to protect them. This is why the Warsaw Mermaid is armed with a sword and a shield, in order to defend the city from invaders.

The "Syrenka" can be found in the oldest images of Warsaw, dating back to the mid-14th century and she is part of the local lore, much beloved by all of the city's inhabitants. She is depicted in drawings, engravings, and monuments as a brave and beautiful woman, most famously by Konstanty Heger in a statue that was placed in the Old Town Square in 1855 where it still stands today. The second and better known Syrenka is a monument designed in 1938 by sculptress Ludwika Krasowska-Nitschowa. It stands on the banks of the Wisla River. The model for this mermaid's face was the young poet Krystyna Krahelska, who later died on the first day of the Warsaw Uprising.

Photos of both Warsaw Mermaids are on the last page of the paper.

Council 38 Supports Hudson Cradle

On April 26, 2008, members from PWA Groups in Council 38, New Jersey, visited Hudson Cradle in Jersey City. Hudson Cradle is a special home that provides full, nurturing care to homeless infants with special health and developmental needs. Most of the babies Hudson Cradle cares for are prenatally drug-exposed, some are HIV-exposed, over half have been born too early or too small, and some are victims of child abuse and neglect. The staff at Hudson Cradle strives to provide an environment in which infants are nurtured and loved until they can be placed with a family. Council 38 made both a monetary donation as well as a gift of much-needed supplies, such as diapers, formula, and baby clothes.



Left to right in the photo:

Frances Jablonska, Secretary of Council 38; Laura Jordan, President of Gr. 611; Michele from Hudson Cradle; Renata Gal, President of Council 38; Theresa Sienkiewicz, President of Gr. 591; Marcia Mackiewicz-Duffy, National Director; and Josephine Kuklasinski, State President of District X.

GROUP 814 Installation



Los Angeles, CA—Group 814 installed officers for 2008 at the first meeting of the year. The installation took place at the Parks and Recreation Center of Van Nuys, CA. The newly-elected officers were installed by Lorraine Kurowski. Photo

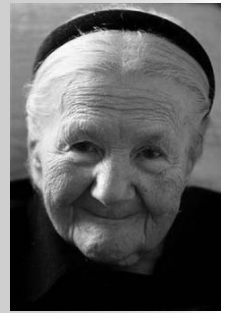
to above shows, from left, Lorraine Kurowski, Group 814 President Helen Simmons, Vice President Alicia Van Laar, Treasurer Wynell Savo, Secretary Jeanette Clark, and Financial Secretary Mary Anne Wilk.

GROUP 819 Installation

Chicago, IL—District I President Lidia Filus takes the oath of office from the newly-elected officers of Group 819 during a meeting held in January at the PWA Home Office. The officers from left are: Treasurer Sally Koziara, President Marlene Wilczynski Gill, and Recording Secretary Sylvia Kania. Group 819 will be celebrating its 20th Anniversary on September 21, 2008. See Calendar of Events on page 9 for details.



In Memory of Irena Sendler 1910-2008



Irena Sendler passed away on May 12th, 2008, in Warsaw, Poland. She was 98 years old. Irena

Sendler was a true heroine who, as a young woman during World War II, saved 2,500 children from deportation and certain death by smuggling them out of the Jewish Ghetto. She was a social worker for a Catholic charity in Warsaw and was able to go in and out of the Ghetto as part of her job. She organized a clandestine organization that helped find homes for the children.

Her life is a testament to the power that one individual has to make a huge difference in the world and to triumph in the face of evil. Her courage and selflessness, as well as her love and respect for others, earned her accolades and awards throughout her life, but she remained humble, always saying that she felt that she should have done more.

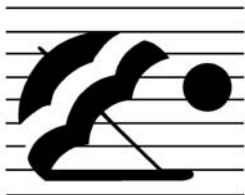
Irena Sendler was nominated for the Nobel Peace Prize in 2007, the same year that she was officially recognized as a national hero by the Polish parliament and the same year that she was named Honorary Member of Polish Women's Alliance of America. The resolution bestowing Honorary Membership on Sendler passed unanimously at the 35th National Convention in Cleveland. PWA President Virginia Sikora had planned to visit Mrs. Sendler during a recent trip to Poland, but she was too ill to receive visitors and died a few days later.

PWA officers and members join the world in honoring the life and legacy of Irena Sendler—hero, patriot, and humanitarian. We offer condolences to her family and friends in Poland and around the world. May she rest in peace.

**For additional information,
visit the memorial page at
www.irenasendler.org.**

Komitet Oswiaty Announces Essay Contest "My Best Memories of the Summer of 2008"

- Rules:**
1. Open to PWA members of all ages
 2. Essay to be at least 50 words (photos of event optional)
 3. Please include Name, Group No., Address, and Phone number
 4. Entries become the property of PWA.
 5. Winning entry will be published in the *Glos Polek*
 6. Deadline postmark October 31, 2008



Prizes:

- First Prize - \$100
- Second Prize - \$75
- Third Prize - \$50
- Honorable Mention -
Two prizes of \$25 each

Mail to:

My Best Memories of the Summer of 2008 Contest

PWA - Vice President's Office

6643 N. Northwest Highway, 2nd Floor

Chicago, IL 60631

Or e-mail to: vpres@pwaa.org

For more information, contact Komitet Oswiaty Chair
Sharon Zago 1-888-522-1898, ext 208

"PORTRAIT OF THE EARTH" PHOTO CONTEST FOR PWA MEMBERS OF ALL AGES SPONSORED BY GLOS POLEK

2008 has been proclaimed the International Year of PLANET EARTH. To celebrate our planet, we are looking for photographs/portraits of the Earth to be published in a future issue of *Glos Polek*.

- Rules:**
1. Contest open to PWA members of all ages.
 2. Please include Name, Group No., Address, and Phone.
 3. Entries become the property of PWA.
 4. Deadline: Postmark/email date of September 30, 2008

Submissions: Photos may be submitted as prints (sized between 4" x 6" and 8" x 10") and mailed to: PWA - Photo Contest, 6643 N. Northwest Hwy, 2nd Fl. Chicago, IL 60631. Or you can email your photos as JPG files saved at 300 dpi to editor@pwaa.org. Please add "Photo Contest" to the subject line. Limit: two photos per contestant. Both black + white and color photos accepted. Each photo must have a title or caption.

Prizes:

- First Prize: The winning "Earth Portrait" will be published on the back cover of *Glos Polek* and the winner will receive a photo album.
- Second and Third Prizes: Photos will be published inside the *Glos Polek* and the winners will receive a photo album.

Questions? Write to editor@pwaa.org



Recipes from Babcia's Kitchen Cold Beet Soup Chlodnik Litewski

Chlodnik simply means cold soup and Polish cuisine offers up a wide range of cold summer soups made from spinach, sorrel, blueberries, cherries, and other fruits and vegetables. *Chlodnik litewski* is a cold soup made from baby beets and greens and it is basically a cold borscht. It is served with potatoes and hard-boiled eggs and in the hot summer months it is prepared and eaten often. It is the Polish version of gazpacho: a cold soup so full of vegetables that it is good for you—not just delicious and pretty to look at. A cold borscht with sour cream added has a lovely bright pink color that is hard to resist!

I bunch baby beets, with tops, 8 cups cold buttermilk or yoghurt (in Poland sour milk was used), 1 medium cucumber, sliced into matchsticks, 2 eggs, hardboiled, thickly chopped 1/2 cup green onions, chopped, 1/4 cup fresh dill, chopped juice of 1/2 lemon, salt and pepper, sour cream

Scrub the beets well with a brush. Cut off tops and rinse the beet greens. Cover the beets with cold water and cook for 20 minutes until fork tender, then add beet greens and cook for a few minutes more. Strain and save at least 1 cup of the beet juice. Finely slice the beets and tops when cool. No need to peel the baby beets unless you find some hardened or bruised skin.

In a large bowl whisk the buttermilk or yoghurt (or you can substitute part sour cream), add the strained beet juice, sliced beets and greens, and then the rest of the ingredients. If you would like the soup to be thinner, you can add more juice. Salt and pepper to taste. Chill.

Serve cold with a dollop of sour cream along with freshly boiled new potatoes. Smaczno!

District X Delegation at the 35th Convention



The 35th National Convention took place in Cleveland, Ohio, in August 2007. The photo above shows the delegation to the Convention from District X New Jersey. In the front row, from left, Theresa Turnkavige, Renata Gal, and Genevieve DeMetro. Second row, Stella Sawruk, Jane Rembisz, Louise Golda, Theresa Sienkiewicz, Marion Listwan, Florence Wasowski, and State President Josephine Kuklasinski.

CALENDAR OF EVENTS

Thursday, August 28

Group 819 meeting at PWA headquarters, 6:30pm-8:30pm. Gr. 819 member and President of the Polish American Congress, Illinois Division Camille Kopielski will speak about current PAC programs and issues. Members are asked to bring light refreshments and/or raffle prizes. Guests are welcome. For information contact President Marlene Gill at 773-763-5587.

Saturday, September 13

Council 9 Planning Meeting at 1 p.m., St. John Brebeuf in Niles, IL. The Children's Christmas Party will be discussed. Come catch up on the news! Bring a friend! Appetizers and desserts are welcome. Please call Adeline Holda at 773-736-5861 or Regina Solms at 847-647-1855.

Sunday, September 14

Council 38 of District X celebrates the 110th Anniversary of Polish Women's Alliance of America. Mass at 10:30 a.m. at St. Ann's Church, corner of Tonnelle Ave and St. Paul's Ave, Jersey City, NJ. Luncheon after Mass in St. Ann's church hall. A donation of \$25 will be collected to help the PWA Educational and Charitable Fund. For further information and reservations please contact Marcia Duffy at 201-997-3588 or Josephine Kuklasinski at 201-432-6574.

Sunday, September 21

Group 819 20th Anniversary Celebration at the House of the White Eagle in Niles, IL. Mass at 11:30 a.m. at St. Eugene Parish. Further information pending. Please contact President Marlene Gill at 773-763-5587.

Saturday, September 27

District I State Seminar will be held from 10 a.m. to 2 p.m. at the House of the White Eagle, Niles, IL. Donation is \$25, which includes lunch. There will be a raffle to benefit the District I Scholarship Fund; raffle prizes will be appreciated. For information and reservations, please contact State President Lidia Filus at 847-698-0250 or L-Filus@neiu.edu.

Sunday, October 19

Group 743 Star of the Sea celebrates its 70th Anniversary. Luncheon at European Chalet, 5445 S. Harlem Ave., Chicago, IL. Contact President Helen V. Wojcik at 773-586-9234. Members and guests cordially invited.

PWA now accepts all major credit cards for all types of payments and donations.

For information or to make a payment using a credit card, please call the office of the Secretary-Treasurer at 888-522-1898 ext 206

DISTRICT I Tribute to Our Lady of Czestochowa Thursday August 21, 2008

This year the annual District I Patron's Day Mass and Luncheon will be hosted by Council 19. We will start with Mass at 11 a.m. at St. Andrew the Apostle Church, 768 Lincoln Avenue, Calumet City, Illinois, followed by a luncheon at the American Legion Hall, 950 Golf Court, Calumet City, Illinois. Tickets are \$20 for adults and \$10 for children. The reservation deadline is August 15, 2008. If enough people are interested, a bus will be chartered. Raffle prizes will be appreciated.

Contact Dorothy Polus at 773-862-8203 for more information, or send in your check (payable to PWA Council 19) with the number of Adult and Child tickets requested to Mrs. Dorothy Polus, 975 Hirsch St., Calumet City, IL, 60409 before August 15th.



DISTRICT VII Our Lady of Czestochowa Celebration Sunday August 24, 2008

Cleveland, OH—In 1939, the District President of Polish Women's Alliance for Ohio and West Virginia, in a joint project with the Sisters of St. Joseph and the Third Order of St. Francis in Cleveland's Marymount Convent, decided to build a shrine to Our Lady of Czestochowa on the grounds of the Marymount Convent.

A priest from St. John Cantius Church went to Poland and brought back a picture of Our Lady of Czestochowa for the shrine. Our Lady of Czestochowa is the patron saint of PWA and for many years District VII honored her on her feast day of August 26th.

We would like to revive this tradition by having a Mass on Sunday, August 24, 2008, at 3 p.m. at the Shrine on Marymount Convent grounds in Garfield Heights. Father Surufka will be the celebrant. In celebration of the 70th year of the Shrine and also the 110th anniversary of PWA, there will be a dinner at St. Peter and Paul Hall following Mass. All members and guests cordially invited!

Mary Rostafinski
Group 55

CONGRATULATIONS TO GROUP 510 Member on 50th Wedding Anniversary

Manville, NJ—Paul and Stella Swick were married on May 10, 1958, by the late Msgr. Stanislaus T. Gorak at St. Cune-gunda's Roman Catholic Church in McAdoo, PA. Mr. and Mrs. Swick have two children, Paul Jr., and Janet, and three grandchildren. Stella is a longtime member of PWA. Congratulations on your golden anniversary! Sto Lat!

New Members

Welcome to our New Members!

A warm welcome is extended to these new members. We are so glad you have joined us!

Gr. No.	Name	Introduced by	City/State
0000	Nathan M Paciga	Florence M Prociak	Plains, PA
0043	Andrew C Kopinski	Home Office	Norridge, IL
0089	Susan R Sell	Home Office	Chicago, IL
0089	Jessica Smith	Social Member	Chicago, IL
0103	Carson J Browning	Home Office	Blanchard, OK
0112	Nancy L Marusak	Grace Marusak	Westville, IN
0112	Maia N Marusak	Grace Marusak	Brier, WA
0112	Katharine E Marusak	Grace Marusak	Cary, NC
0114	Karina Kurdziel	Teresa Makowski	Chicago, IL
0132	Judith Lashbrook	MaryAnn Michalak	DeMotte, IN
0182	Tyler J Senkow	Sophie E Emery	Pittsburgh, PA
0185	Emma A Robins	Elizabeth L Zakrzewski	Wallingford, CT
0205	Anthony J Colabella	Mary E Colabella	Mingo Junction, OH
0275	Chad A Stoops	Danuta Zalewski	Bellevue, NE
0304	Sean P Zwick	Home Office	Pittsburgh, PA
0304	Abigail Zwick	Anita J Cirlingione	Pittsburgh, PA
0351	Shaylyn Rouse	Home Office	Spring, TX
0356	Allison M Rife	Bernadette M Vlock	Omaha, NE
0409	Addison R Montoya	Bernadette M Vlock	Albuquerque, NM
0409	Amalia R Montoya	Bernadette M Vlock	Albuquerque, NM
0481	Riley N Fackler	Home Office	Harrison Twp, MI
0501	Monica Sowinski	Anthylene M Blasic	Latrobe, PA
0501	Raymond Sowinski	Anthylene M Blasic	Latrobe, PA
0515	Nicholas G Fallat	Home Office	Rochester, NY
0555	Theodore P Kosnosky	Home Office	Leesburg, FL
0598	Peyton Szymanski	Home Office	Irmo, SC
0634	Cathleen J Jenkins	Home Office	Dunkirk, MD
0702	Xander M Kornak	Home Office	Rising Sun, MD
0754	Taylor R Tomaszewski	Home Office	Emmett, ID
0763	Courtney P Dubs	Home Office	Wesley Chapel, FL
0769	Mackenzie Byars	Angela M Tomczyk	Chesterfield, MI
0769	Jaedyn N Byars	Angela M Tomczyk	Chesterfield, MI
0769	Rosalind J Suwinski	Angela M Tomczyk	Sterling Hts, MI
0784	Ronan J Kennedy-Kinczel	Home Office	Oakland, CA
0786	Monica E Biestek	Barbara Misiolek-Gamble	Grosse Pointe Pk, MI
0806	Emily A Roy	Elaine M Etheridge	Lawrence, MI
0813	Eliana S Berglund	Home Office	Parker, CO
0819	Patricia Blus	Social Member	Prospect Hts, IL
0821	Victoria J Krysciak	Danuta Stapor	Chicago, IL
0821	Jan Dwojak	Lidia Z Filus	Chicago, IL
0821	Marek Urbanski	Lidia Z Filus	Prospect Hts, IL
0821	Tatyana Sharman	Lidia Z Filus	Prospect Hts, IL
0821	Magdalena H Glaz	Lidia Z Filus	Crete, IL
0821	Pawel F Suterski	Lidia Z Filus	Crete, IL
0821	Zofia E Suterski	Lidia Z Filus	Crete, IL
0821	Irma Lech	Phyllis Michalski	Chicago, IL



THE CONSTITUTION AND BYLAWS OF POLISH WOMEN'S ALLIANCE OF AMERICA AMENDED AND ADOPTED AT THE 35TH NATIONAL CONVENTION CLEVELAND, OHIO – AUGUST 2007

ARTICLE I EMBLEM AND HOLIDAYS

Par. 1. The name of the organization is "The Polish Women's Alliance of America" ("P.W.A.).

Par. 2. The motto of the P.W.A. is "God and Country". Its Patroness is Our Lady of Czestochowa, Queen of Poland. The emblem shall be inscribed with the Polish name "Związek Polek w Ameryce" across the top and the English equivalent, "Polish Women's Alliance of America," across the bottom. In the center space, under a sun beaming rays symbolizing national liberty, two women, portraying the United States of America and Poland, clasp hands over a shield emblazoned with the Stars and Stripes and the Polish White Eagle on an amaranthine background. The handclasp symbolizes American-Polish amity.

Par. 3. The colors of the P.W.A. are azure-blue and gold.

Par. 4. The Special Days of Observance of P.W.A. are Polish Constitution Day, May 3; Mother's Day, 2nd Sunday in May; P.W.A. Founders Day, May 22; Independence Day, July 4; and the Feast of Our Lady of Czestochowa, Patroness of the P.W.A., August 26; General Casimir Pulaski Day/Kosciuszko Day as celebrated in the various districts; and such other days as designated by the General Administration.

Par. 5. The P.W.A. shall have an organization banner, an American flag, and a Polish flag.

Par. 6. The presence of an officer of the organization shall be required whenever the banner or flags of the P.W.A. are displayed in formal celebrations.

Par. 7. Banners which have become worn through use may be appropriately preserved and flags may be disposed of.

ARTICLE II STRUCTURE AND OBJECTIVES OF THE ORGANIZATION

Par. 1. The P.W.A. has the authority to organize Groups under its charter.

Par. 2. Individuals, whether adult or juvenile, of Polish birth, descent, or those who support the mission of the P.W.A., may be eligible for membership in the organization.

Par. 3. Groups, Youth Divisions, Councils, and Districts make up the structure of the P.W.A.

– A Group consists of at least fifteen (15) adult members.

– A Youth Division consists of members under eighteen (18) years of age.

– A Council shall be composed of at least two (2) Groups.

– A District covers a geographic area which includes the Council(s) and Groups.

Par. 4. The objectives of the P.W.A. shall be:

(a) to permanently foster true patriotic American spirit; to preserve and perpetuate Polish ideals; to encourage the study and use of the Polish language; to cultivate a knowledge of Polish history and literature in our youth; in order to develop the cultural qualities inherent in the Polish people;

(b) to protect the good name, honor, rights, and national esteem of Polish people;
(c) to aid its members in acquiring a higher education and encourage them to take active part in the promotion of good government;
(d) to participate in patriotic endeavors and observances; and
(e) to assist members in achieving financial security through insurance and annuity products and to grant fraternal benefits to its members.

ARTICLE III THE NATIONAL CONVENTION AS THE LEGISLATIVE BODY

Par. 1. The P.W.A. shall have a representative form of government.

Par. 2. The National Convention is the supreme legislative, judicial, and governing body of the P.W.A. It shall have the power to enact and amend the Articles of Incorporation, the Constitution and Bylaws ("Bylaws") and may make rules and regulations.

Par. 3. The Administration of the Convention includes the National Officers of President, Vice-President, Secretary/Treasurer, Directors, District Presidents; and all Committees of the National Convention. All of these shall render detailed reports to the National Convention.

Par. 4. The decision of the National Convention shall be regarded as final in all complaints and appeals.

Par. 5. The National Convention shall elect the General Administration and establish salaries.

Par. 6. The National Convention shall be composed of delegates elected every four years by vote of a majority of the members of the Groups present at meetings duly notified by mail in accordance with the proclamation of the President of the P.W.A.

Par. 7. The National Convention of P.W.A. shall be held quadrennially.

Par. 8. The General Administration of the P.W.A. shall decide the date and the site of the National Convention after giving consideration to the suggestions from the District Presidents.

Par. 9. The National Convention shall be announced by the President of the P.W.A. and published in the "Głos Polek" (The Polish Women's Voice) at least nine (9) months in advance.

Par. 10. The National Convention shall be opened by the President of the P.W.A., and the Secretary/Treasurer shall act as the Temporary Secretary. Both the President and the Secretary/Treasurer serve until the Convention Officers are duly installed as the Officers of the National Convention.

Par. 11. With the advice and consent of the Pre-Convention Committee and the District Presidents, the President shall appoint the Officers of the National Convention.

Par. 12. The President and, after their appointment, the Officers of the National Convention shall conduct the business of the National Convention in the order established in Article IV.

ARTICLE IV
STRUCTURE OF THE NATIONAL CONVENTION:
ITS OFFICERS AND ORDER OF BUSINESS

Par. 1. Every Active Group of the P.W.A. that is not in arrears in the payments of its premiums and its Council dues shall be entitled to one (1) delegate for the first one hundred (100) members. An Active Group shall be entitled to one (1) additional delegate for each additional one hundred (100) members or portion thereof. By way of example, an Active Group having a membership of 101 to 200 members inclusive shall be entitled to two (2) delegates, and an Active Group having a membership of 201 to 300 members inclusive shall be entitled to three (3) delegates, and so on. The number of delegates shall be based on the number of members of the Active Group as of September 30th of the year prior to the year of the National Convention. For purposes of determining the count of delegates to the National Convention, the Secretary/Treasurer shall total the number of active certificates, paid-up certificate members, annuity contracts in the Group, and in the Youth Division. Each member of an Active Group shall be counted only once, notwithstanding the number of certificates or annuity contracts owned by any such members.

Par. 2. In the months of November or December of the year prior to the National Convention year, the President of each Active Group shall call a regular meeting for the purpose of electing delegates and alternates and direct the Secretary to notify all members in writing by giving at least seven (7) days notice.

Par. 3. Only adult beneficial members who meet the following additional requirements qualify to be elected delegates and alternates of the Groups:

- (a) Membership in the Group for at least three (3) years, or six (6) months in the case of a newly-organized Group;
- (b) Attendance of at least one half of the meetings of the Group in the course of the previous calendar year;
- (c) Must be in good standing with no delinquent loans or premiums;
- (d) No officer of another fraternal organization may be a delegate or alternate to the P.W.A. National Convention.

Par. 4. The Delegates shall deliver their mandates upon registration to the Committee on Credentials.

Par. 5. Each Delegate shall be issued a credential by the Committee on Credentials with information as required by the General Administration.

Par. 6. Delegates who have credentials accepted by the National Convention are entitled to participate in the deliberations. The National President, Vice President, Secretary/Treasurer, Directors, District Presidents and Council Presidents shall be delegates to the National Convention by virtue of their office. The delegates elected to the National Convention shall perform the duties of that office and shall likewise act as delegates to all such Special Conventions as may be called at any time in the interim between regular National Conventions. In the event of death, resignation, suspension, or other incapacity of any delegate, the alternate shall become the legal delegate. The five (5) appointed members of the Committee on Constitutional Amendments of the National Convention shall be delegates to the National Convention.

Par. 7. One half of the delegates to the National Convention who are eligible to vote shall constitute a quorum for the transaction of business of the National Convention except as hereinafter provided. The Articles of Incorporation, Constitution, and Bylaws may be amended by a majority vote of the delegates of the National Convention authorized to vote at any regular session or at a Special Convention held for that purpose.

Par. 8. The Delegates of the National Convention shall be administered the Oath of Delegates by the President of the P.W.A. After taking the oath, the delegates shall identify themselves and the Group they represent when recognized by the Chairman of the National Convention.

Par. 9. All Delegates shall take the following oath: "I, a delegate of the Polish Women's Alliance of America, and as a member of the National Convention Assembly, declare that I shall abide by the Constitution and Bylaws of the Polish Women's Alliance of America and shall conform to them; that I shall perform my duties as a member of the National Convention to the best of my power and ability, without fear and prejudice; that the welfare and best interests of the Polish Women's Alliance of America

shall be my guide in all deliberations, so help me God and our Lady of Czestochowa, Patroness of Polish Women's Alliance of America."

Par. 10. All of the deliberations of the P.W.A. National Convention and their Committees shall be governed by Robert's Rules of Order, as Amended, except such modifications as may be defined by the Articles of Incorporation, the Constitution, and the Bylaws.

Par. 11. The Order of Business of the National Convention shall be:

- a. Address by the Chairman of the Pre-Convention Committee
- b. Opening of the National Convention by the National President
- c. Presentation of Colors
- d. Singing of "The Star Spangled Banner" and "Jeszcze Polska Nie Zginęła"
- e. Invocation
- f. Report of the Committee on Credentials
- g. Reading of the list of delegates
- h. Administration of the oath to the National Convention delegates by the National President
- i. Report of Committee on Rules of Order
- j. Recommendation of Committee on Budget regarding salaries of Convention Officers and reporting Convention Committees
- k. Appointment of the National Convention Officers and the Convention Parliamentarian by the National President
- l. Administration of the oath of office to the Officers and Sergeants-at-Arms of the National Convention by the National President
- m. Assumption of office by the Officers of the National Convention
- n. Remarks by the Chairman of the National Convention
- o. Address by the National President of the P.W.A
- p. Report of the Committee on Credentials regarding contested credentials
- q. Acceptance of the reports of the Officers of the General Administration and the District Presidents
- r. Report of the Committee on Constitutional Amendments
- s. Report of the Committee on Complaints and Grievances
- t. Report of the Committee on Youth and Education
- u. Report of the Committee on Membership, Development and Expansion
- v. Report of the Committee on Budget regarding salaries of the National Officers and District Presidents
- w. Report of the Committee on Nominations
- x. Report of the Judges of Election
- y. Election of the Officers of the General Administration
- z. Confirmation of District Presidents' elections
- aa. Report of the Committee on Resolutions
- bb. New Business
- cc. Administration of the oath of office to the newly elected Officers of the General Administration by the Chairman of the National Convention
- dd. Administration of the oath of office of the District Presidents by the newly elected National President of the General Administration
- ee. Adjournment
- ff. Singing of "God Bless America," "Boze Coś Polskę," and "Niech Nasz Związek Polek Żyje".

Par. 12 Each Officer of the General Administration and the National Convention shall take the following oath of office: "Having been duly elected by this National Convention to the Office of . . . , as a citizen of the United States of America, I (name and surname), declare under oath before God that I will defend the principles set forth in the Constitution and Bylaws of the Polish Women's Alliance of America; and that I will perform the duties of my office faithfully and honestly to the best of my power and ability, so help me God and Our Lady of Czestochowa, Patroness of Poland and the Polish Women's Alliance of America."

ARTICLE V

OFFICERS OF THE NATIONAL CONVENTION AND THEIR DUTIES

Par. 1. The Officers of the National Convention shall be a Chairman, a Vice-Chairman, a Secretary, an Assistant Secretary, a Parliamentarian, a Sergeant-at Arms, and Assistants. Except for the Parliamentarian, only Delegates of the PWA shall be qualified to serve as Officers of the National Convention.

Par. 2. The Officers of the National Convention shall be appointed at a joint meeting of the Executive Officers and District Presidents at least sixty (60) days prior to the opening of the National Convention.

Par. 3. The Chairman shall preside over all of the deliberations at the National Convention, grant the floor to the delegates, have all of the rights and prerogatives incident to that office, and adjourn and close sessions.

Par. 4. The Vice-Chairman shall have the rights and prerogatives of the Chairman when presiding over the National Convention.

Par. 5. A Delegate may appeal any decision of the Presiding Officer of the National Convention to the Assembly. The decision of the Assembly shall be conclusive and final.

Par. 6. The Secretary of the National Convention shall keep a true and correct official record of all proceedings of the National Convention, read all correspondence, maintain the roll of the delegates and members of the National Convention Committees, record and read motions, and attest to the minutes adopted by the Assembly. The Secretary shall submit the minutes of the National Convention to the National President no later than thirty (30) days after the National Convention.

Par. 7. The Assistant Secretary shall assist the Secretary in the performance of her/his duties.

Par. 8. The Sergeants-at-Arms and Assistants shall maintain order in the Convention hall during the sessions and shall inform the delegates as to where and to whom they may present all appeals, motions, and all other communications pertinent to the National Convention.

Par. 9. No Officer of the General Administration or candidate for office in General Administration shall be eligible to be an Officer of the National Convention.

ARTICLE VI

NATIONAL CONVENTION COMMITTEES

Par. 1. The National Convention Committees are as follows: Pre-Convention, Constitutional Amendments, Credentials, Rules of Order, Youth and Education, Complaints and Grievances, Membership, Development and Expansion, Budget, Nominations, Elections, Resolutions, and such other Committees as occasion may require.

Every National Convention Committee, except the Committee of the Constitutional Amendments and Pre-Convention Committee, shall consist of at least three (3) delegates. Each Committee, with the exception of the Pre-Convention Committee, shall submit a written report to the Assembly of the National Convention which shall be incorporated into the minutes.

Only delegates to the National Convention may be appointed to National Convention Committees except in the case of the Committee on Constitutional Amendments and the Pre-Convention Committee.

A delegate may not serve on more than one Committee or on a Committee that may result in a conflict of interest. Only one (1) delegate from a Group may serve on the same National Convention Committee.

Par. 2. THE PRE-CONVENTION COMMITTEE: At least one (1) year prior to the convening of the National Convention, the President of the P.W.A. shall appoint the Pre-Convention Committee in consultation with the District President of the locality where the National Convention is to be held. The Committee shall consist of at least nine (9) members who shall elect the Executive Officers of the Committee and consist of such subcommittees as necessary.

After its appointment the Pre-Convention Committee shall initiate preparatory plans for the holding of the National Convention and assume responsibilities of the arrangements. The Pre-Convention Committee shall arrange for religious services during the National Convention and shall furnish information and directions to arriving delegates.

Within thirty (30) days after the National Convention, the Committee shall submit a financial report to the General Administration of all disbursements and receipts. Any surplus shall be turned over and used by the General Administration for such purposes as the General Administration deems appropriate.

Par. 3. THE COMMITTEE ON CONSTITUTIONAL AMENDMENTS: The Committee on Constitutional Amendments shall be appointed by the President of the P.W.A. at least one (1) year prior to the convening of the National Convention and they shall be delegates to the National Convention.

The Committee shall edit and complete the submitted amendments and publish the proposed amendments in the "Głos Polek" (The Polish Women's Voice) not later than thirty (30) days before the National Convention. The proposed amendments will be submitted for publication by a majority vote of the Committee. The published amendments may be adopted by a majority vote of the Assembly.

The Committee shall not be dissolved until after it has examined all of the enactments of the National Convention as set forth in the official minutes and has incorporated the same in the Constitution.

Par. 4. THE COMMITTEE ON CREDENTIALS: The President of the P.W.A. shall appoint the Committee on Credentials, which shall meet the day before the Convention. The Secretary/Treasurer shall submit to the Committee copies of mandates, credentials, and all required documents. The list of delegates shall be submitted to the Chairman of the National Convention, the Secretary of the National Convention, and to the Committee on Elections.

The Committee shall examine and report on a complete list of the names and the number of Groups represented. It shall submit the list of valid delegates to the National Convention Assembly at the first session for ratification. The list of questioned credentials together with the recommendations of the Committee shall be submitted to the National Convention Assembly for decision.

Par. 5. THE COMMITTEE ON RULES OF ORDER: The Committee on Rules of Order shall be appointed at least the day before the National Convention by the President of the P.W.A. The Committee shall arrange the order of business of the National Convention according to Paragraph 4 of Article IV. All Convention Committees shall communicate with the Committee on Rules of Order to ensure an orderly Convention. The Committee shall keep in close contact with the respective Committees engaged in organizing the work of the National Convention that may have matters to be presented to the National Convention Assembly, so that they may be included at an appropriate time in the order of the day. The order of the day for the next session shall be read and accepted prior to the adjournment of each session.

Par. 6. THE COMMITTEE ON YOUTH AND EDUCATION: The Committee on Youth and Education shall consist of the delegates appointed by the President. The National Vice President serves as an ex-officio member of the Committee. The President shall appoint the Committee members at least thirty (30) days prior to the Convention. It shall review all of the Youth and Educational programs and activities of the P.W.A. during the previous four (4) years and develop recommendations for approval by the Convention to encourage young people to participate in the P.W.A. sponsored programs for the next administration. It shall also review and recommend policies furthering educational programs.

Par. 7. THE COMMITTEE ON COMPLAINTS AND GRIEVANCES: The Committee on Complaints and Grievances shall meet on or before the Convention as necessary. It shall examine and investigate all of the charges and grievances submitted prior to the Convention and report its findings and recommendations to the National Convention Assembly.

Par. 8. THE COMMITTEE ON MEMBERSHIP, DEVELOPMENT AND EXPANSION: The Committee on Membership, Development and Expansion shall be appointed by the President at least sixty (60) days prior to the Convention and meet at least thirty (30) days prior to the Convention. The Sales Manager of the P.W.A. shall be an ex-officio member of the Committee. The Committee shall study the activity and growth of the organization and make a report of its findings and recommendations to the National Convention. It shall submit ideas, plans, and suggestions for increasing the membership of the P.W.A.

Par. 9. THE COMMITTEE ON NOMINATIONS: A Nominating Committee of at least

five (5) members shall be appointed from the Districts at least one hundred twenty (120) days prior to the National Convention. The Nominating Committee shall accept all interested candidate applications ninety (90) days prior to the National Convention. It shall review all of the applications of candidates for compliance with all of the criteria set forth in Article VIII of the Constitution and the Illinois insurance laws and regulations. The Committee shall list the qualified candidates for General Administration positions.

The list of qualified candidates of the Nominating Committee shall then be published in "Głos Polek" (The Polish Women's Voice), at least sixty (60) days prior to the National Convention, in accordance with Article VIII of the Constitution.

Par. 10. THE COMMITTEE ON ELECTIONS: The Committee on Elections shall meet at the Convention, prior to the election, and establish the order of the election and report the same to the Convention at the proper time; it shall prepare the ballots in alphabetical order and subsequent ballots if necessary in the order of the respective pluralities of the candidates; it shall exercise complete control over the formal conduct of the election. The Committee shall have the authority to determine all controversies arising from the balloting. If there is any dispute over the election results, the Election Committee shall, together with the Legal Counsel and the Parliamentarian, reconvene and prepare a recommendation and/or findings to be submitted for a vote to the Convention body.

Par. 11. THE COMMITTEE ON BUDGET: The Committee on Budget shall assemble at least thirty (30) days prior to the National Convention. The Committee on Budget shall recommend a schedule of salaries of Officers of the General Administration, District Presidents, Officers of the National Convention, as well as the compensation of the reporting National Convention Committees to the National Convention Assembly for approval.

Par. 12. THE COMMITTEE ON RESOLUTIONS: The Committee on Resolutions shall draft the respective resolutions of the Convention which shall conform to the spirit of the ideals of the organization. It shall examine all of the resolutions referred to the Committee and shall make appropriate recommendations in its report to the Convention Assembly.

ARTICLE VII SPECIAL CONVENTION

Par. 1. A Special Convention shall be called by the President of the P.W.A. for the purpose of handling emergency matters upon

- (a) the written demand of not less than six (6) members of the General Administration and not less than one-fifth (1/5) of the total number of Groups of P.W.A. in good standing and entitled to representation at the time of the issuance of the demand; or
- (b) the written demand of a majority of all of the Groups presented to the President of the P.W.A. If the President fails to call the Special Convention pursuant to the demand of the Groups, then the Vice-President appoints a Committee composed of five (5) members of the General Administration, who will call a Special Convention.

A notice of the Special Convention shall be mailed to each of the delegates and all alternates of the preceding National Convention, not less than thirty (30) days prior to the date of convening the Special Convention. The Special Convention shall be held in the greater Chicago, Illinois, metropolitan area and shall become legally effective only in the event of the attendance of a majority of the delegates or alternates of the preceding National Convention. The deliberations of the Special Convention shall be limited to the subject or subjects for which it was called. The Special Convention shall have the authority to establish and regulate its own cost and expenditures.

ARTICLE VIII NOMINATION AND ELECTION OF THE OFFICERS OF THE GENERAL ADMINISTRATION

Par. 1. In conformity with the Articles of Incorporation, Constitution, and Bylaws, the General Administration shall consist of seven (7) elected persons, namely: the President, the Vice-President, the Secretary/Treasurer, and four (4) Directors. The Executive Officers consists of the President, Vice-President, Secretary/Treasurer, and they are also known as the Executive Committee.

The General Counsel, the Chief Medical Examiner, the Sales Manager and the Editors of "Głos Polek" (The Polish Women's Voice) shall be appointed by and serve at the pleasure of the General Administration.

Par. 2. Only members of the P.W.A. who have been beneficial members for at least five (5) years, and who have held an office for at least two (2) years in a Group, Council, or District, who are citizens of the United States, with a knowledge of the English language, and who hold no office or position in any other insurance company or fraternal benefit association shall be eligible to file applications for office in the General Administration.

Only candidates who possess all of the requisite qualifications and who can devote full time and effort to the organization may file for the offices of President, Vice-President, Secretary/Treasurer.

Par. 3. Candidates for office must request an application from the National Office for the office they seek. A completed application along with a resume of their qualifications with professional references must be filed with the Nomination Committee at least ninety (90) days prior to the National Convention. The names of applicants shall be available to the general membership.

Par. 4. A majority of the votes cast shall be necessary for the election of officers in a contested election. If two candidates for the same office receive an equal number of votes in the final election, another vote by ballot shall determine the election.

Par. 5. If only one eligible candidate shall file an application for a given office, her/his name shall still be placed upon the election ballot.

Par. 6. The outgoing General Administration shall arrange an installation for the newly elected General Administration within thirty (30) after the adjournment of the National Convention. Newly elected District Presidents shall be installed at the National Convention and assume office immediately.

In the interim, the outgoing General Administration cannot pass any motions or enter into any contracts or agreements binding upon the new General Administration, with the exception of issuing certificates to the members or the acceptance of newly insured members of the P.W.A. At the time of the installation of the newly elected General Administration, the outgoing General Administration shall deliver all books, records, assets, and documents concerning the operations of the P.W.A. to the newly elected officers.

Par. 7. For the office of Director, those candidates who shall receive a majority of the votes cast in the first balloting shall be considered elected. The names of the remaining candidates in the numerical order of the votes received shall be placed on the subsequent ballots, but the number of candidates placed on the ballot cannot exceed more than twice the number of the offices to be filled.

Par. 8. The method of balloting shall be determined by the Election Committee with the advice of the Legal Advisor.

Par. 9. The term of office of each member of the General Administration shall be four (4) years or until their duly elected successor is installed.

Par. 10. The President, Vice-President, Secretary/Treasurer shall not hold any other full time remunerative position in addition to the office of the P.W.A.

Par. 11. The President, Vice-President, Secretary/Treasurer, and Directors of the General Administration, elected at the 31st National Convention and at subsequent National Conventions, shall be limited to serve twelve (12) consecutive years each in the same elective office.

After twelve (12) consecutive years in the same elective office, the person may seek election to a different elective office in the General Administration.

ARTICLE IX ADMINISTRATIVE AUTHORITY

Par. 1. The General Administration of the P.W.A., consisting of the duly elected National Officers and Directors, shall be vested with all executive authority and shall be charged with the general supervision of the P.W.A. The General Administration is the duly authorized body to act on behalf of the organization, with full power to promote and advance the interests of the P.W.A. for the good of the entire membership, Groups, Youth Divisions, Councils, and Districts. It shall carry into effect the mandates of the National Convention. Board meetings shall be held at least quarterly.

Par. 2. When the General Administration receives a written complaint from a group or an insured member, it shall render a decision only after a proper investigation. Failure to abide by the decision may result in a suspension of membership. Any party suspended shall have the right to appeal to the Committee of Complaints and Grievances of the National Convention.

Par. 3. The General Administration, after a proper investigation, shall have the authority to suspend insured members or to suspend or dissolve Groups who violate the Articles of Incorporation, Constitution, and Bylaws of the P.W.A.

Par. 4. If a vacancy occurs in the General Administration between National Conventions, the Executive Officers shall publish notice of the vacancy in "Głos Polek" (The Polish Women's Voice), as soon as possible, and require the filing of applications for the vacancy within thirty (30) days after the date of publication. The General Administration shall then convene a meeting of all of the District Presidents and the remaining members of the General Administration to fill the vacancy within thirty (30) days after the filing of an application for the position. Should any member of the General Administration or a District President apply for the vacant position, she/he shall be ineligible to vote to fill such vacancy. Should a vacancy occur no less than twelve (12) months prior to the next scheduled National Convention, then an election to fill the vacancy shall not be held. Should a vacancy occur in the office of the President, the Vice President shall assume the duties of the President in the interim.

Par. 5. Competitive bids shall be set pursuant to a policy adopted by the General Administration.

Par. 6. The fiscal year of the P.W.A. and of the Groups shall begin on the first day of January of each year and end with the thirty-first day of December of each year.

Par. 7. The General Administration shall have the right to issue benefit insurance and annuity certificates.

ARTICLE X

DUTIES OF THE OFFICERS OF THE GENERAL ADMINISTRATION & OF OTHER ADMINISTRATIVE POSITIONS

Par. 1. The National Officers of the General Administration shall be the President, Vice President, Secretary/Treasurer, and Directors. The General Administration shall hold quarterly meetings. All members of the General Administration must attend all such meetings and any special meetings, unless excused by the National President. Any member of the General Administration may attend any regular or special meeting in person, via teleconference or by any other electronic means.

Par. 2. At the conclusion of the National Officer's term, she/he shall relinquish to the successor all property relating to the position and acquaint the successor with all matters and procedures pertinent to the office.

Par. 3. Other Administrative positions may include the Legal Advisor, Director of Public Relations/Editor, Chief Medical Examiner, and Sales Manager.

Par. 4. Each member of the General Administration shall be covered by a fidelity bond paid by the P.W.A.

Par. 5. Beginning with the National Convention held in 2007, each elected Executive Officer must pass a LOMA level 1 and level 2 exam within two (2) years of taking office. Failure to pass these examinations will result in the General Administration declaring a vacancy in such office.

Par. 6. No member of the General Administration may hold any other remunerative office or position with any other insurance company or fraternal benefit association.

Par. 7. Each member of the General Administration shall be a delegate to the National Convention by virtue of her/his office.

Par. 8. The salaries of the General Administration shall be set by the National Convention.

Par. 9. The General Administration shall appoint a Certified Public Accountant to annually audit the books of the P.W.A.

Par. 10. The President, Vice President, Secretary/Treasurer shall serve as the officers of the Polish Women's Alliance of America Charitable and Educational Foundation, an Illinois non-profit Corporation, which is also a charitable institution and is qualified under section 501(c)(3) of the Internal Revenue Code.

Par. 11. PRESIDENT. The President shall be the chief executive officer of the P.W.A. and have the following duties:

(a) be in daily attendance at the office unless official duties require presence elsewhere;

(b) conduct all the activities of the P.W.A. in conformity with the enacted laws and policies set by the General Administration;

(c) exercise control over all of the business matters of the entire Administration;

(d) promote the welfare of the organization;

(e) sign charters, certificates, and any other documents as well as checks and requisitions authorized by the National Convention or approved for payment;

(f) appoint all permanent and special committees and serve as ex-officio on such committees;

(g) allocate the work of the Administration to permanent and special committees;

(h) be an ex-officio member of all National Convention committees, except the Nominating Committee;

(i) appoint the National Convention Officers in accordance with these Bylaws;

(j) serve as Managing Editor of "Głos Polek" (The Polish Women's Voice);

(k) render a detailed written report at the National Convention;

(l) preside at all meetings of the Executive Committee, General Administration, and the Conference of the District Presidents;

(m) preside at the election of all District Presidents;

(n) appoint all necessary arbitrators; and

(o) serve as President of the Polish Women's Alliance of America Charitable and Educational Foundation.

Par. 12. VICE-PRESIDENT. The Vice-President shall have the following duties:

(a) be in daily attendance at the office unless official duties require presence elsewhere;

(b) administer the scholarship programs;

(c) serve as chairman of the Education Committee (Komitet Oswiaty);

(d) develop youth activities and work with the Councils;

(e) organize and participate in the Youth Conference;

(f) explore outside funding for P.W.A. benefit through grants, foundations, etc.;

(g) attend any function which enhances the organization, promote the ideas and objectives of the P.W.A., be involved in community affairs;

(h) encourage holiday observance of Oplatek and Swieconka as well as other events;

(i) render a detailed written report at the National Convention;

(j) report to the President and perform any other duties assigned by the President;

(k) serve as Vice President of the Polish Women's Alliance of America Charitable and Educational Foundation; and

(l) serve as Interim President in the event of a vacancy in the office of President as stated in Article IX, par. 4.

Par. 13. SECRETARY/TREASURER. The Secretary/Treasurer shall have the following duties:

a) be in daily attendance at the office unless official duties require presence elsewhere

b) keep detailed minutes of the meetings of the General Administration and provide copies of same to the members of the General Administration for correction and approval;

c) send copies of said minutes to the District/State Presidents within two weeks after the meeting;

d) comply with all requirements of the State Departments of Insurance including the timely filing of quarterly and annual reports;

e) manage the Secretary/Treasurer's office;

f) keep a book of accounts with each fund itemized;

g) report the current status of all funds, income, and disbursements to the General Administration;

h) issue requisitions, sign checks, and any other documents;

i) submit any bills for payment to the General Administration;

j) submit proofs of death to the General Administration for approval and payment;

- k) record death data and the amount of death benefits;
- l) preserve all records, documents, reports, and correspondence;
- m) publish lists of newly accepted and deceased members;
- n) give an insured member official notice of her/his suspension immediately;
- o) maintain contact with Group Officers, provide them with guidance, and assist them with ideas and materials;
- p) receive all income and issue receipts;
- q) render a daily statement of amounts received and bank balances to the National President;
- r) report to the General Administration all investment transactions at each meeting;
- s) pay all claims and expenses upon written requisition signed by the President;
- t) preserve all books of accounts, receipts, vouchers, requisitions, checks, and all other documents in good order;
- u) keep all records in compliance with federal and state laws and P.W.A. rules and regulations;
- v) publish a complete financial statement annually in "Glos Polek" (The Polish Women's Voice);
- w) hold the records available for inspection at all times;
- x) serve as Secretary/Treasurer of the Polish Women's Alliance of America Charitable and Education Foundation;
- y) perform any other duties assigned by the President; and
- z) render a detailed written report at the National Convention.

Par. 14. DIRECTORS. A Director shall have the following duties:

- (a) set the business and fraternal policies of the P.W.A. together with the Executive Committee;
- (b) perform the work of the respective Committees on which she/he may be serving;
- (c) promote the continued growth of the organization;
- (d) perform the duties assigned to her/him;
- (e) render a written report covering her/his activities at each meeting; and
- (f) render a detailed written report at the National Convention.

Par. 14a. In the event a Director is absent for more than two (2) Board meetings without a valid excuse in any calendar year, the Director will automatically be disqualified as a Director for the remainder of the term and be denied any rights and privileges of the office, and the office shall be treated as being vacant.

Par. 15. CHIEF MEDICAL EXAMINER. The Chief Medical Examiner must be a member of the P.W.A. and is appointed by the General Administration. The Chief Medical Examiner reviews applications of candidates for insured membership in the P.W.A. and has the authority to request any information deemed necessary to ascertain the insurability of an applicant. It is the Chief Medical Examiner's responsibility to accept or reject a candidate's application. All candidates' applications shall be returned to the Secretary/Treasurer for final disposition by the General Administration. Candidates' applications, which are rejected, shall be returned to the Secretary/Treasurer with a detailed statement as to the reason for the rejection. The Chief Medical Examiner shall have the authority to demand a second examination, if deemed expedient, or a reduction in the amount of benefit. The Chief Medical Examiner may not be a Physician for any proposed member and shall be paid on a case by case basis.

Par. 16. LEGAL ADVISOR. The General Administration shall retain either an Illinois law firm or a duly licensed Illinois Attorney to act as a legal advisor. It shall be the duty of the Legal Advisor to act as advisor to the General Administration, defend such matters as may be committed to her/him/them for that purpose, draft and examine all documents that may be necessary in courts or in matters arising between the General Administration of the P.W.A. and interested parties or demanded by agencies of government, and furnish written opinions upon matters submitted by the General Administration of the P.W.A.

The attorney or in the case of a law firm one of the members of the firm, shall be a beneficial member of the P.W.A.

Par. 17. DIRECTOR OF PUBLIC RELATIONS/EDITOR. The General Administration shall appoint a Director of Public Relations/Editor, who shall have the personal and educational qualifications requisite for this Office, to prepare the English section of "Glos

Polek" (The Polish Women's Voice). The General Administration may appoint a part-time Editor who shall prepare the Polish section. The Director of Public Relations/Editor must be beneficial members of the P.W.A.

The Director of Public Relations/Editor shall have the following duties:

- (a) prepare the organization's materials for dissemination to all forms of media;
- (b) prepare all information and announcements which the President of the P.W.A. may deem necessary and proper for the promotion, growth, and welfare of the organization;
- (c) monitor articles in other publications and reply appropriately, if necessary, upon recommendations of the General Administration;
- (d) prepare, provide, and promote organizational publicity material beyond the P.W.A. membership to news media (e.g. local and community newspapers), to radio and television media; also to District Presidents for distribution within their own geographic areas;
- (e) publish articles of interest in English as well as Polish; and
- (f) perform any other duties assigned by the President.

Par 18. SALES MANAGER. The General Administration shall appoint a Sales Manager, who shall have knowledge of the insurance industry in general, P.W.A. insurance products, and all applicable insurance licenses. The Sales Manager must be a beneficial member of the P.W.A. and shall serve as the Chairperson of the Insurance Product Development/Membership Committee.

ARTICLE XI

"Glos Polek" THE OFFICIAL PUBLICATION

Par. 1. The official publication of the P.W.A. shall be the "Glos Polek" (The Polish Women's Voice). It shall serve the purposes of the organization and shall contain an educational section and suitable other sections relating to membership, organization, reports, communiqués, correspondence, and excerpts from the minutes of meetings of the General Administration, Districts, Councils, Groups and Youth Divisions.

Par. 2. No officer or member of the P.W.A. shall have the right to use the columns of the "Glos Polek" (The Polish Women's Voice) for personal gain.

Par. 3. Under no circumstances or pretext shall the mailing list of the members be delivered to any person other than the printer of the "Glos Polek" (The Polish Women's Voice) unless approved by the Executive Officers.

ARTICLE XII

PERMANENT AND SPECIAL COMMITTEES

Par. 1. The Permanent Committees shall be the Education /Komitet Oswiaty (which shall include the youth and scholarship sub-committees), Budget, Insurance Product Development/Membership and Investment. The Executive Committee and Investment Committee are comprised of the National Officers of the General Administration: President, Vice-President and Secretary/Treasurer.

Par. 2. Special Committees may be appointed by the President as deemed necessary.

Par. 3. General Administration Officers, appointed officials, and the District Presidents shall be eligible for appointment to the Permanent and Special Committees.

Par. 4. Permanent and Special Committees shall report to the President at least quarterly.

ARTICLE XIII

DISTRICTS, DISTRICT PRESIDENTS, AND DISTRICT CONVENTION

Par. 1. Every District shall have the right to elect a District President who shall be the representative of the P.W.A. for that District and act as a liaison for the District with the General Administration.

Par. 2. The District President shall be elected to a four (4) year term by the delegates for the District at a District Convention held at least eight (8) months and not more than twelve (12) months prior to the National Convention and shall be confirmed by the National Convention.

Par. 3. If a vacancy occurs in the office of District President between National

Conventions by reason of death, resignation, or serious illness extending over six (6) months, the District shall elect a new District President at a Special District Convention called and conducted by the President of the General Administration.

Par. 4. The District President confirmed by the 31st National Convention and subsequent National Conventions shall be limited to serve twelve (12) consecutive years.

Par. 5. The duties of the District Presidents shall include:

- (a) serving in an advisory capacity to the General Administration;
- (b) organizing and reviving dormant Groups and Councils in localities where none exist;
- (c) paying diligent attention to the general welfare of the Groups and Youth Divisions;
- (d) fostering a spirit of harmony and unity within their district;
- (e) raising funds for the District and the National Scholarship Program and supporting National initiatives;
- (f) submitting a detailed report of their activities every three (3) months in order to receive their salary;
- (g) attending an annual District President's Conference with the General Administration;
- (h) submitting an annual report at the Conference;
- (i) inducting new Groups and Youth Divisions;
- (j) presiding at installations of officers in Councils and Groups;
- (k) discussing benefit insurance and annuities at Council and Group meetings;
- (l) calling District Seminars in all years except in the year of the National Convention;
- (m) calling a District Convention in the year of the National Convention at least eight (8) months and not more than twelve (12) months prior to the beginning of the Convention;
- (n) serving as a Delegate to the National Convention, and
- (o) submitting a four (4) year report of her/his activities to the National Convention.

Par 6. Every District President must be a P.W.A. member for at least of five (5) years and have held an office for at least two (2) years at the District, Council, or Group level.

Par. 7. District Convention shall acquaint members with the work of the organization and educate them in the rules of parliamentary procedure and facilitate orientation on matters deliberated at the meetings of the Groups, Councils, District Convention, and National Conventions. A major objective of the District Convention is a discussion of matters which contribute to the growth of membership and welfare of the organization.

Par. 8. Each Group may elect one (1) delegate for every twenty-five (25) members or a fraction of such number. The President and Recording Secretary of the Council shall also be delegates to the District Convention, and all of their expenses shall be paid by the Council. The expenses of the delegates from the Group to the District Convention shall be paid by the Group they represent. The District President shall serve as Chairman of the Convention and shall appoint as many committees as are necessary, at least thirty (30) days prior to the Convention.

The District President shall appoint a Vice-Chairman and a Secretary for the District Convention. The Secretary of the District Convention shall submit a copy of the minutes of the District Convention to the General Administration and to the District President within thirty (30) days.

Par. 9. Only adult beneficial members who meet the following additional requirements qualify to be elected delegates and alternates of the Groups:

- (a) Membership in the Group for at least one (1) year, or six (6) months in the case of a newly-organized Group;
- (b) Attendance of at least one half of the meetings of the Group in the course of the previous calendar year;
- (c) Must be in good standing with no delinquent loans or premiums;
- (d) No officer of another fraternal organization may be a delegate or alternate to the District Convention.

Par. 10. The delegates to the District Convention shall be administered the following oath:

"I, a delegate to the District Convention of District . . . of the Polish Women's Alli-

ance of America, under oath declare before God and those here assembled, that I will be guided in all deliberations exclusively for the welfare of the Polish Women's Alliance of America, so help me God and Our Lady of Czestochowa, Patroness of Polish Women's Alliance of America."

ARTICLE XIV COUNCILS

Par. 1. A Council shall be composed of at least two (2) Groups.

Par. 2. Each Group has the right to one (1) delegate to the Council for every twenty-five (25) members or a fraction of such number.

Par. 3. Every Group must belong to a Council within the District and pay the sum of at least five (\$5.00) dollars annually for each delegate. Any Group failing to pay the Council assessment forfeits its right to participate in Council meetings and is prohibited from voting on Council matters and attending the District and National Conventions.

Par. 4. The General Administration shall assign a number to each Council.

Par. 5. The General Administration, in consultation with the District President, shall assign all Groups to a Council, taking into account the geographic location of the Group and Council.

Par. 6. The Administration of the Council shall consist of a President (no member of the General Administration or District President shall be eligible for this office), as many Vice-Presidents as may be deemed necessary by the Council, a Recording Secretary, a Financial Secretary, a Treasurer, and a Youth Director.

Par 7. The duties and responsibilities of the Officers of the Council shall be determined by each Council in accordance with the Articles of Incorporation, Constitution, and Bylaws of the P.W.A.

Par. 8. The Council President shall be a delegate to the National Convention by virtue of the office.

Par. 9. An officer of a Council may be removed from office by a vote of the members of the Council for neglect of official duties or conduct unbecoming the officer's position in the P.W.A. Such vote should be conducted by the District President.

Par. 10. An officer who has been duly notified of her/his removal from office and of the appointment of a successor shall immediately render a full accounting and surrender all of the records and property of the Council to the successor in office.

Par. 11. Vacancies in an office caused by death, resignation, withdrawal, etc., shall be filled by a special election according to the above rules. The successor shall serve in the position for the unexpired term.

Par. 12. The Officers of the Council shall be limited to twelve (12) consecutive years of service in the same elective office.

Par. 13. A Council may have national and organizational banners which it may lend to the Groups whenever needed.

Par. 14. The Councils shall:

- (a) cooperate with the District President in organizing Groups and Youth Divisions;
- (b) discuss with the General Administration and the respective District President possible mergers of Groups;
- (c) protect the rights of the insured members of the Groups and Youth Divisions;
- (d) mediate differences arising between and among the Groups;
- (e) promote efforts for the growth of the membership of P.W.A.;
- (f) make arrangements for these suggested celebrations; Tadeusz Kosciuszko Day, Casimir Pulaski Day, May 3rd Constitution Day, Mother's Day, May 22nd P.W.A. Founders Day, Swieconka-Easter, Our Lady of Czestochowa Day (August 26, P.W.A. Patroness), and Wigilia-Christmas;
- (g) arrange commemorations of anniversaries and organize programs particularly for children; and
- (h) encourage and foster adult education through essays and lectures on Polish culture, traditions, history, and literature; parliamentary law; economics; and health and fitness.

Par. 15. If a Council has a Youth Counselor who collects monies, she/he must be bonded and turn over to the Treasurer all monies collected.

Par. 16. The delegates to the Council shall be administered the following oath:
"I, a delegate to Council _____ of District _____ of the Polish Women's Alliance of America, under oath declare before God and those here assembled, that I will be guided in all deliberations exclusively for the welfare of the Polish Women's Alliance of America, so help me God and Our Lady of Czêstochowa, Patroness of Polish Women's Alliance of America."

Par. 17. The Officers of the Council shall be administered the following oath:
"I, _____ (name and surname), assuming the duties of the office of _____ in Council _____, District _____, Polish Women's Alliance of America, under oath before God and in the presence of the delegates here assembled, do solemnly swear that I will perform the duties of the office entrusted to me faithfully and conscientiously, and I promise to surrender all property belonging to the Council upon expiration of my term of office, so help me God and Our Lady of Czestochowa, Patroness of Polish Women's Alliance of America."

ARTICLE XV GROUPS

Par. 1. After a Group has been organized, it shall request from the General Administration a Group serial number and confirmation of the Group's name. The group's name shall not be changed by the members without the prior written approval of the General Administration. A subcharter shall be issued to a new Group and shall contain the names of all of the insured members.

Par. 2. A new Group shall consist of at least fifteen (15) insured members. In localities where a Group of P.W.A. is already in existence, a new group shall have a minimum of twenty-five (25) insured members.

Par. 3. Each Group, upon request, shall receive from the General Administration all of the materials needed for an orderly transaction of business of the P.W.A.

Par. 4. As a fraternal organization, each Group shall perform fraternal and community activities and follow all rituals, regulations, and instructions governing the rites and ceremonies issued by the General Administration.

Par. 5. Every Group may adopt its own rules and regulations which shall be in accordance with the Articles of Incorporation, Constitution, and Bylaws of the P.W.A. and the laws of the State where the Group is located.

Par. 6. A quorum for a group shall consist of at least five (5) members.

Par. 7. The legislative authority of every Group shall be vested in its membership, and the executive authority shall be vested in the Group Officers.

Par. 8. Every Group shall elect its Group Officers annually at a meeting in the months of November or December by a majority vote of insured members present at such meeting.

Par. 9. Every Group shall at a minimum have the following officers: President, Financial Secretary, and Treasurer.

Par. 10. In addition to the above a Group may have the following officers, Vice-President, Recording Secretary, Trustees, Sergeant at Arms, and Youth Counselor.

Par. 11. All candidates for the position of Group officer shall:

- (a) be insured members of the P.W.A. in the respective Group where they are seeking to hold office;
- (b) not hold an office in any other Group unless the candidate receives prior written approval of the General Administration;
- (c) not hold an office in any other fraternal benefit society or insurance organization.

Violation of any of the above sections shall subject the officer to suspension from office.

Par. 12. In a Group election, the presiding officer may appoint an Election Committee consisting of insured members of such Group and not candidates for any office.

Par. 13. The duly elected officers of the Group shall be installed at the first meeting of the ensuing term or as soon as possible after the election is held.

Par. 14. Annually, a list of the elected officers is to be forwarded to the office of the Secretary/Treasurer as well as the District President no later than the 31st of January.

Par. 15. Annually, the Bank Information Reporting Form is to be completed and forwarded to the office of the Secretary/Treasurer as well as the District President no later than the 31st of January.

Par. 16. An officer of a Group may be removed from office by a vote of the members of the Group for neglect of official duties or conduct unbecoming the officer's position in the P.W.A. Such vote should be conducted by the District President.

Par. 17. An officer who has been duly notified of her/his removal from office and of the appointment of a successor shall immediately render a full accounting and surrender all of the records and property of the Group to the successor in office.

Par. 18. Vacancies in an office caused by death, resignation, withdrawal, etc., shall be filled by a special election according to the above rules. The successor shall serve in the position for the unexpired term.

Par. 19. An Active Group shall be defined as one having at least three (3) officers and conducting at least one (1) business meeting a year.

Par. 20. The fiscal year of a P.W.A. Group begins on the 1st of January and ends the 31st of December.

Par. 21. Each Group shall have the right to decide the amount of dues payable to the Group.

Par. 22. Regular meetings of the Group shall be held at a time and place designated by a resolution adopted by the Group. The Group shall immediately notify the Secretary/Treasurer of any change in the dates of meetings or of the addresses of the officers.

Par. 23. The General Administration has the authority to examine or audit the Group's financial records. If the necessity of sending an Audit Committee to examine the books of the Group should arise, the President of the P.W.A. or the District President shall appoint auditors.

Par. 24. In the event a group fails to cooperate with the General Administration's examination or audit of the Group's financial records, the General Administration shall have the right to remove all of the Group officers immediately.

Par. 25. Each Group shall endeavor to establish a Youth Division, which during the first year of its existence should have no less than three (3) insured juvenile members.

Par. 26. If a Group is in existence for more than five (5) years and has less than twenty-five (25) members, the General Administration together with the District President shall merge such Group with another group in the same geographic location. The affected Council or Councils shall, through their Presidents, cooperate with the General Administration and District President in proposed mergers of Groups.

Par. 27. Where, for valid reasons, a Group desires to merge with another Group, it shall:

(a) Obtain the unanimous approval of the officers of both Groups to the merger and its terms;

(b) Receive written approval of the General Administration, District President, and Council President prior to the implementation of the merger;

(c) Give notice to all members of both Groups of the merger;

(d) Surrender all Group funds, records, and property to the newly merged Group.

Par. 28. The Order of Business for all Group Meetings shall be:

(a) Call to order of the meeting by the President of the Group.

(b) The reading and acceptance or disposition of the following:

1. Minutes of the prior regular meeting;

2. Minutes of any special meeting;

3. Correspondence; and

4. Reports of officers.

(c) Oath of newly insured members.

(d) Report of Financial Secretary.

(e) Report of Treasurer.

(f) Reports of committees.

(g) Old business.

(h) New business: election or installation of officers, nomination of standing committees, etc.

(i) Adjournment of meeting

Par. 29. New members of the Group shall be administered the following oath:

"As a new member of Group _____, District _____ of the Polish Women's Alliance of America, I do solemnly swear that I shall abide by the Constitution and By-

laws and will comply with all resolutions adopted by a majority vote, so help me God and Our Lady of Czestochowa, Patroness of the Polish Women's Alliance of America."

Par. 30. All Group Officers shall be administered the following oath:

"I, _____ (name), assuming the duties of the office of _____ in Group _____ and District _____ of the Polish Women's Alliance of America, do solemnly swear that I will perform the obligations of the office entrusted to me faithfully and conscientiously, and I promise to surrender all property belonging to the Group upon expiration of my term of office, so help me God and Our Lady of Czestochowa, Patroness of the Polish Women's Alliance of America."

ARTICLE XVI

THE DUTIES OF GROUP OFFICERS

Par. 1. THE PRESIDENT: The President shall:

- (a) preside at all meetings;
- (b) enforce all laws of the National Office, District, Council and Group;
- (c) decide all questions of order;
- (d) appoint all Committees except where the regulations provide to the contrary;
- (e) sign all requisitions for payment of money authorized by the Group;
- (f) call a special meeting of the Group upon the death of an officer or when necessary;
- (g) perform all duties required in the Bylaws of the P.W.A. and in the rules and regulations of the Group;

(h) at least once a year, call a meeting to audit the books; and

(i) be ex-officio member of all Group Committees.

Par. 2. THE VICE-PRESIDENT: The Vice-President shall:

- (a) assist the President; and
- (b) in the absence of the President, perform all other duties provided for under the Bylaws of the P.W.A. and under the rules and regulations of the Group.

Par. 3. THE FINANCIAL SECRETARY: The Financial Secretary shall:

- (a) keep an accurate and complete financial account of the Group and its individual insured members;
- (b) collect at the meeting all monies due to the Group where applicable;
- (c) deliver same to the Treasurer upon proper receipt where applicable;
- (d) furnish such written reports as the Secretary/Treasurer may request;
- (e) report on membership changes occurring in the Group;
- (f) perform all other duties required under the Bylaws of the P.W.A. and the rules and regulations of the Group; countersign all requisitions with the Treasurer; and
- (g) file a fidelity bond with the Group (if required by the Group).

Par. 4. THE RECORDING SECRETARY: The Recording Secretary shall:

- (a) record accurate minutes of the meetings of the Group;
- (b) maintain a complete and accurate minute book;
- (c) handle all correspondence;
- (d) inform the Secretary/Treasurer and District President of the newly elected officers;
- (e) perform all other duties provided in the Bylaws of the P.W.A. and the rules and regulations of the Group.

In the event a Group does not elect a Recording Secretary, the President may appoint an individual to perform the above duties.

Par. 5. THE TREASURER: The Treasurer shall:

- (a) receive from the Financial Secretary all monies collected for the Group upon a proper receipt;
- (b) pay all requisitions issued by the Financial Secretary and countersigned by the President;
- (c) maintain an accurate account of income and disbursements;
- (d) prepare a financial report for the Group;
- (e) perform all of the duties provided for in the Bylaws of the P.W.A. and the rules and regulations of the Group; and
- (f) file a fidelity bond with the Group (if required by the Group).
- (g) file the Bank Reporting Information Form on the Group with the National Office annually.

Par. 6. THE TRUSTEES: At least once a year the Trustees shall audit all of the books of the Financial Secretary and Treasurer. All books and documents of the Financial Secretary and Treasurer must be accessible to the Trustees and to the President.

Par. 7. SERGEANT-AT-ARMS: The Sergeant-at-Arms shall maintain order during meetings.

Par. 8. YOUTH COUNSELOR: The Youth Counselor shall:

- (a) have charge of the Youth Division;
- (b) arrange diversified programs;
- (c) remit to the Treasurer of the Group all monies collected;
- (d) encourage new insured membership; and
- (e) if the Youth Counselor collects monies, she/he must be bonded.

ARTICLE XVII

LAWS AND RULES OF YOUTH DIVISIONS OF THE POLISH WOMEN'S ALLIANCE OF AMERICA

Par. 1. Children under the age of eighteen (18) shall belong to the Youth Division.

Par. 2. Application for insured membership in the Youth Division shall be made by a mother or father, blood relatives, or by a guardian.

Par. 3. Upon application and satisfactory evidence of insurability, a certificate of insurance shall be issued to the member of the Youth Division.

Par. 4. Unless the ownership of the certificate is vested in another person, the right to exercise every option, benefit, or privilege allowed by the P.W.A. or by the certificate shall belong to the applicant. After the child attains the age of eighteen (18), the ownership of the certificate shall remain with the applicant unless the applicant elects otherwise. If the applicant elects to transfer ownership to the child at the age of eighteen (18) years, the child shall be entitled to all of the rights and privileges of an adult insured member and shall be subject to all the conditions and obligations set forth for adult insured members.

Par. 5. The beneficiary of a youth certificate may be a person upon whom the insured member is dependent or the heirs and next of kin as defined by law.

ARTICLE XVIII

MEMBERS

Par. 1. Members of the P.W.A. may be honorary, beneficial (insured), and social.

Par. 2. The title of honorary member may be conferred upon persons who have achieved distinction by meritorious service in educational, national, or social work. The title shall be conferred by the National Convention, but in special cases may be conferred by the unanimously approved resolution of the General Administration, which shall be ratified by the next National Convention.

Par. 3. An individual desiring to become a member shall submit a complete, accurate, and signed application to the General Administration.

Par. 4. The General Administration may require further information.

Par. 5. If an application contains incorrect information concerning the age, sex, or both of the insured member, the P.W.A. shall have the right to adjust the value and/or benefits payable under the insurance contract to coincide with the correct information. If there is a misstatement of age, sex, or both, of the insured member, any benefit payable shall be adjusted to reflect the correct age and/or sex. If the correct age was not an insurable age under the Constitution and Bylaws of the P.W.A., only the premium paid will be returned without interest.

Par. 6. The Chief Medical Examiner may reject any application based on the medical information provided.

Par. 7. Members shall abide by all P.W.A. rules, regulations, and Bylaws of the organization.

Par. 8. Premiums are payable by every insured member of the P.W.A. on the first day of each calendar month or as otherwise stated.

Par. 9. Each member shall pay any applicable Group dues to the Financial Secretary of the Group.

Par. 10. An insured member may transfer ownership of a certificate to another person or legal entity. This transfer vests the new owner with all the rights, benefits,

and options of the certificate contract, including the liability for the payments of premiums on the certificate but not P.W.A. membership. The insured member will remain a member of P.W.A.

Par. 11. In the event of insolvency, the General Administration may determine an equitable apportionment of the deficiency.

Par. 12. A deficiency exists if the liabilities exceed the admitted assets. Any such apportionment may be paid in cash or such other method, which is acceptable to the appropriate state insurance department. If not paid, the apportionment shall stand as an indebtedness against the certificate and bear interest at the rate of not less than 2% a year. There shall be no personal liability for a failure by a member to pay her/his share of the apportionment.

Par. 13. The publication of any notice in "Głos Polek" (The Polish Women's Voice) and mailing of the issue to each individual member's household, addressed to her/his last known address, shall be deemed sufficient notice to the member.

Par. 14. When a policy of a member lapses, the individual shall forfeit all privileges and rights of P.W.A. membership.

ARTICLE XIX SUSPENSION AND REINSTATEMENT OF MEMBERS

Par. 1. An insured member may be suspended for the following reasons:

- (a) failure to pay the required premium;
- (b) violation of the Bylaws, rules, and regulations of the P.W.A.; or
- (c) violation of any of the laws of the Group.

Par. 2. A member who was suspended under Sections 1(b) or 1(c) of Article XIX shall continue to have the benefits provided for in her/his certificate of insurance, as long as all assessments are paid on a timely basis.

Par. 3. Suspended members are not entitled to any pecuniary benefits in the Group.

Par. 4. Each Group shall report to the General Administration the names of all suspended members.

Par. 5. A beneficial insured member who was suspended under provisions of Section 1(a) of Article XIX may be reinstated within three (3) months upon payment of the current dues and/or premiums to the appropriate party.

Par. 6. If a beneficial insured member who has been suspended under provisions of Paragraph 1 fails to reinstate her/his membership within three (3) months, she/he may reinstate their membership upon:

- (a) furnishing satisfactory evidence of the member's insurability to the Polish Women's Alliance; and
- (b) payment of all overdue premiums and any indebtedness to the Polish Women's Alliance, together with payment of compound interest of four (4%) percent on premiums.

ARTICLE XX TRANSFER CARDS

Par. 1. Any member wishing to transfer from one P.W.A. Group to another shall obtain a transfer card from an officer of the Group which will be provided without charge.

Par. 2. An insured member requesting a transfer must be current with all dues and premiums.

Par. 3. Immediately upon receiving a request for a transfer, the Financial Secretary of the Group shall issue the transfer card and notify the Secretary/Treasurer of the transfer.

Par. 4. Upon receipt of the transfer card, the accepting Group's Financial Secretary shall complete the card and forward it to the General Administration.

Par. 5. The General Administration may transfer any member to any Group upon just cause.

ARTICLE XXI CHARGES AND COURTS

Par. 1. Every insured member of the P.W.A. whose conduct is unbecoming and detrimental to the organization or who violates the Constitution and Bylaws may be

arraigned thereof and shall be punished according to the degree of the offense in accordance with this article.

Par. 2. Every member who is charged with a breach or violation of the regulations of the Constitution and Bylaws shall have the right to demand in writing the appointment of an arbitration committee to investigate the entire charge. The President of the Group shall appoint a judicial committee, in writing, consisting of five (5) members to render a finding and decision. If the matter cannot be resolved satisfactorily, either party may appeal to the General Administration. If the President of a Group should violate any law of the P.W.A., then upon the request of at least five (5) members, the Group President shall be arraigned before an arbitration committee which is appointed by the General Administration to render a finding and decision. After exhausting all these tribunals, then she/he may appeal in writing to the National Convention.

ARTICLE XXII DISPUTE RESOLUTION REGARDING INSURANCE PRODUCTS

Par. 1. The purpose of this article is to prescribe the sole means to present and resolve grievances, complaints or disputes between insured members, certificate or policy owners or beneficiaries and the P.W.A. or its directors, officers, agents and employees relating to the P.W.A.'s insurance benefit products (for instance, benefit certificates or policies and annuities). Procedures set forth in this article are meant to provide prompt, fair and efficient opportunities for dispute resolution consistent with the fraternal nature of the P.W.A. without the delay and expense of formal legal proceedings.

Par. 2. Except as expressly limited in this paragraph, this article applies to all past, current and future benefit certificates or policies, members, insureds, certificate or policy owners, beneficiaries and the P.W.A. It applies to all claims, actions, disputes and grievances of any kind or nature whatsoever relating to the P.W.A.'s insurance benefit products. It includes, but is not limited to, claims based on breach of benefit contract, as well as claims based on fraud, misrepresentation, violation of statute, discrimination, denial of civil rights, conspiracy, defamation, and infliction of distress against the P.W.A. or its directors, officers, agents or employees. To the extent permitted by applicable law, this article applies to all claims, actions, disputes and grievances brought by the P.W.A. or its insured members against other members, certificate, or policy owners or beneficiaries with respect to the P.W.A.'s insurance benefit products. In the event that a court or arbitrator of competent jurisdiction deems any party or claim in a dispute not subject to this article, this article shall remain in full force and effect as to any remaining parties or claims involved in such dispute. This article does not apply to any claims or disputes relating to major medical insurance certificates or pension or retirement benefit plans for its employees. This article also does not apply to claims or disputes made after the applicable statute of limitations has expired.

Par. 3. No lawsuits or any other actions may be brought for any claims or disputes covered by this article. The following are the steps and procedures for presenting and resolving disputes:

(a) Appeal of the dispute to a designated reviewer within the P.W.A. as appropriate to the dispute.

(b) If an appeal as provided in (a) above does not result in a mutually satisfactory resolution, either party has the right to have the matter mediated in accordance with the applicable mediation rules of the American Arbitration Association.

(c) If mediation does not result in a mutually satisfactory resolution, the matter will be resolved by binding arbitration administered by and in accordance with the applicable arbitration rules as prescribed by the American Arbitration Association as applicable to the type of matter in dispute. The decision of the arbitrator shall be final and binding, subject only to the right to appeal such decision as provided in the arbitration rules and applicable law.

The member or benefit certificate or policy owner or beneficiary shall have the right to consult with legal counsel of his or her choosing at any time at their own expense (unless, as provided in Section (f) below, he or she is awarded attorneys fees). If an issue in dispute is subject to law that prohibits parties from agreeing to submit future disputes to binding arbitration, arbitration results shall be non-binding, unless both

the individual and the P.W.A. agree to binding arbitration after the claim or dispute has arisen.

(d) The administrative costs of the mediation and/or arbitration (including fees and expenses of mediators or arbitrators, filing fees, reasonable and necessary court reporting fees) shall be paid by the P.W.A. Provided, however, unless awarded pursuant to paragraph (f) below, each party shall bear its own attorneys' fees, expert fees and discovery costs.

(e) The procedures of this article are designed to afford individual members, benefit certificate or policy owners, beneficiaries and the P.W.A. a prompt, fair and efficient means of resolving individual disputes. Accordingly, no disputes may be brought forward in a representative group on behalf of or against any "class" of persons, and the disputes involving multiple members or benefit certificate or policy owners or beneficiaries (other than immediate family) may not be joined together for purposes of these procedures without the express written consent of both (i) all members and benefit certificate or policy owners and beneficiaries affected thereby and (ii) the P.W.A.

(f) This section applies to any claim or dispute resolved through binding arbitration as provided in section (c) above, and it applies to any action in a court or arbitrator of competent jurisdiction deems any party or claim in a dispute not subject to binding arbitration. Except as expressly limited in this section the parties to a dispute may be awarded any and all damages or other relief allowed for the claim in dispute by applicable federal or state law, including attorneys fees and expenses if such attorney's fees and expenses are deemed appropriate under applicable law. Exemplary or punitive damages may be awarded pursuant to federal or state statute or, if awarded pursuant to the common law, exemplary or punitive damages may be awarded but may not exceed three times the amount of compensatory damages.

(g) In the event that any court or arbitrator of competent jurisdiction deems any portion of this Article to be unenforceable or otherwise void under applicable law, the remaining portions of this Article shall remain in full force and effect.

ARTICLE XXIII

FUNDS OF THE POLISH WOMEN'S ALLIANCE OF AMERICA, RECEIPTS AND DISBURSEMENTS

Par. 1. The Executive Committee shall have the right to invest the funds of the P.W.A.

Par. 2. The funds of the P.W.A. shall be invested in accordance with the investment policies adopted by the General Administration and shall conform to the requirements of the Insurance Code of the State of Illinois and the Securities Valuation Office of the National Association of Insurance Commissioners.

Par. 3. All investments and loans shall be made in the name of the P.W.A.

Par. 4. The funds of the P.W.A. shall be the Benefit Insurance Fund, the Financial Aid Fund, and the Relief Fund.

Par. 5. The Benefit Insurance Fund shall consist of all monies not designated for the Financial Aid Fund or the Relief Fund.

Par. 6. The Benefit Insurance Fund shall receive as income:

- (a) All premiums, annuity deposits, and dues;
- (b) All investment income;
- (c) All proceeds from the sale or maturity of the assets of the P.W.A.; and
- (d) All income from any other source except those specifically designated for the Financial Aid Fund or the Relief Fund.

Par. 7. The Benefit Insurance Fund shall pay the following:

- (a) All benefits provided in its insurance and annuity certificates;
- (b) All refunds in the form of dividends or interest;
- (c) All expenses not allocated to any other fund; and

No less than ten (\$0.10) cents per month will be paid annually to each Active Group, for every one thousand (\$1,000.00) dollars of insurance in force in the Group for fraternal promotion

Par. 8. The General Administration may distribute in dividends in any year any amount permitted under Illinois Insurance Law.

Par. 9. The Financial Aid Fund shall consist of the following:

- (a) The amount on hand in the Financial Aid Fund on December 31, 1966, plus

(b) Any contributions specifically allocated to this Fund, less deductions made for any of the purposes set forth below.

Par. 10. The Financial Aid Fund shall be used for the Old Age Program and the 40/80 Program.

Par. 11. The Old Age Program.

When a member (1) attains age sixty-five (65) or (2) has been an insured member continuously for at least twenty (20) years and demonstrates a financial need, the General Administration may authorize payment, from the Fund, the sum of fifty (\$50) dollars in any calendar year for payment of P.W.A. premiums pursuant to the Old Age Program.

Par. 12. The 40/80 Program.

When a member attains the age of eighty (80) and has a certificate which has been in force for forty (40) or more years, the General Administration may authorize the payment of the premiums on such policy from the Financial Aid Fund.

Par. 13. The Relief Fund shall consist of the amount on hand on December 31, 1966, plus all income specifically allotted for the Relief Fund less any deductions made from the Fund. The Relief Fund shall be used for cases of critical need as determined by the General Administration.

ARTICLE XXIV

INSURANCE CERTIFICATES

Par. 1. The insurance benefit certificates and annuity certificates to be issued to members of the P.W.A. shall first be approved by the General Administration and shall be issued in such amounts and forms, and provide such benefits, as are permitted by the laws of the State wherein the P.W.A. is licensed to do business.

Par. 2. In every application for a benefit insurance certificate, the age of the insured shall be taken as of the date of the nearest birthday.

Par. 3. The owner, or in the case of a deceased member, the named beneficiary of a lost certificate may execute a release indemnifying the P.W.A. against any claims that may arise.

Par. 4. The P.W.A. shall establish all necessary reserves as required by the Illinois Department of Insurance and the laws of any other state where P.W.A. is licensed to do business. The calculations and accuracy of the aggregate reserves will be made and verified by a competent actuary.

Par. 5. An insured is entitled to all the benefits provided in the member's benefit certificate and as approved by the Department of Insurance.

ARTICLE XXV

BENEFICIARIES

Par. 1. Insured members shall have the right to designate their beneficiaries and contingent beneficiaries and to change them at any time subject to the laws, regulations, and enactments of P.W.A.

Par. 2. Any change of beneficiary shall be submitted to the Secretary/Treasurer on forms approved by the General Administration and such change shall become effective when received by the Secretary/Treasurer.

Par. 3. In the event of the death of any beneficiary named in the certificate before the death of the insured member, that part of the benefit made payable to the deceased beneficiary or beneficiaries shall be paid equally to the surviving beneficiary or beneficiaries designated in the certificate unless otherwise designated by the insured.

Par. 4. If there is no living beneficiary named in the certificate, the benefit shall be paid in accordance with the laws of the State in which the deceased insured member resided at the time of death.

Any determination by the P.W.A., made in good faith, concerning the payment of proceeds of the benefit certificate to a beneficiary shall be forever binding upon the insured member and/or all beneficiaries.

Par. 5. If a beneficiary is responsible for the death of an insured member, the death benefit shall not be paid to the beneficiary, but to the legal heirs, excluding the heir who is responsible for the death. If there are no heirs, it shall remain in the treasury of

the P.W.A., except where the laws of the State wherein the insured member resides at the time of the death require otherwise.

Par. 6. If no claim is received by the P.W.A. from one qualified to submit a claim within five (5) years from the date it is established from the records of the P.W.A. that monies became due and payable, or if the proper claimant cannot be located within said period of time, the benefits provided in the insured's certificate or certificates shall be paid into the Relief Fund.

Par. 7. If a claimant presents a claim after five (5) years, and the money which became due and payable had been transferred to the Relief Fund, such claim shall be paid out of the Relief Fund.

ARTICLE XXVI PROOF OF DEATH

Par. 1. Upon the death of an insured member, a Report of Death shall be filed with the Office of the Secretary/Treasurer. A certified copy of the Death Record and other documentary evidence shall be furnished if the General Administration so requires. The insurance certificate shall be submitted with evidentiary documents prior to payment of the death benefit.

Par. 2. The death benefit shall be paid to the person or persons designated.

ARTICLE XXVII GENERAL INFORMATION

Par. 1. The insurance certificate, the application, the Constitution and Bylaws of the P.W.A., and all amendments to each shall constitute the entire contract. Any change, additions, or amendments to the Constitution and Bylaws made subsequent to the issue date of the insurance certificate shall be binding upon the insured member and the beneficiary, and shall thereafter govern and control the insurance certificate in all respects. No change, addition, or amendments shall diminish insurance certificate benefits which the P.W.A. contracted to provide as of the issue date, except as provided in Art. XVIII, Paragraph 11.

Par. 2. No agent or other person, except the President or the Secretary/Treasurer of the P.W.A., has authority on behalf of the P.W.A., to accept any representations or information not contained in the written application for the insurance certificate, to modify or enlarge the contract, or to waive any requirements in the contract.

Par. 3. All paragraphs of the Constitution and Bylaws of the P.W.A. relating to beneficiaries, proofs of claims, time of bringing action for recovery of benefits, the receipts, allocation of receipts and disbursements of funds, the details of business, and declaration of dividends shall apply to all insured members of the P.W.A.

Par. 4. The Articles of Association, Constitution and Bylaws of the P.W.A. shall be binding on every insured member and on all beneficiaries of insured members. No subordinate body nor its subordinate officers or members shall have the power or authority to waive any provision.

Par. 5. The Articles of Incorporation, Constitution and Bylaws of the P.W.A., the insured member's certificate together with any riders or endorsements attached, and the application for insured membership signed by the applicant with all amendments to each shall constitute the entire insurance contract between the P.W.A. and the insured member.

Par. 6. Any changes, additions, or amendments to said Articles of Incorporation, Constitution, and Bylaws duly made or enacted subsequent to the issuance of the insurance certificate shall bind the insured member and her/his beneficiaries, and shall govern and control the agreement in all respects in the same manner as though the changes, additions, or amendments had been made prior to and were in force at the time of the application for insured membership.

Par. 7. No change, addition, or amendment shall diminish insurance certificate benefits which the P.W.A. contracted to provide as of the issue date, except as provided in Article XVIII, Paragraph 11.

Par. 8. The Constitution and Bylaws of the P.W.A. shall be printed in both the English and Polish language; however, in case of any conflict the English text shall prevail.

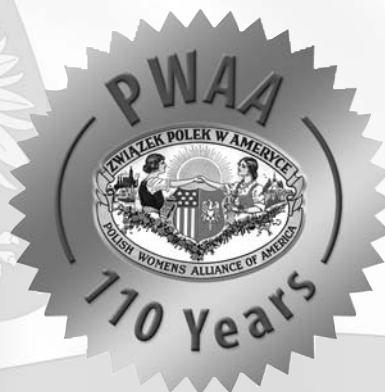
PWA Hymn *Marsz Związku Polek*

**Niech nasz Związek Polek żyje
Z Bogiem się rozwija,
Siostra każda, ducha krzepi,
Nigdy nie zabija!**

**Razem, więc razem,
Dobłą wolą świecimy
Zgodę i szlachetność,
Społeczeństwu nieśmy. (bis)**

**U nas każdej, droga nam
Organizacja własna,
A przed nami przyszłość siostry,
Wielka jest i jasna.**

**Czuwajcie siostrzyce,
Czuwajcie strażnice!
Pierwszy u nas,
Związek Polek w Ameryce. (bis)**



**Polish Women's Alliance of America
Proudly Celebrating
110 Years of Service to Polonia
May 22, 1898 – May 22, 2008
Niech Nasz Związek Polek żyje!**

In Memoriam

We note with sadness the passing of the following PWA members.

May they rest in peace.

Gr. No.	Member	City/State	Gr. No.	Member	City/State
0006	Cecylia Lebda	Chicago, IL	0441	Anna Grella	New York, NY
0070	Beverly Schmit	Huntley, IL	0452	Dorothy Zwicharowska	Forest City, PA
0084	Irena Froncek	Westchester, IL	0456	Bernice Bulka	Niagara Falls, NY
0138	Irene Niemczyk	Chicago, IL	0460	Janice Wills	Mukwonago, WI
0141	Anna Iglowski	Houston, TX	0460	Florentyna Riebow	Milwaukee, WI
0155	Florence Hacek	Highland, IN	0468	Joanna E Krul	Tonawanda, NY
0175	Gregory Zandecki	El Segunda, CA	0468	Helen Wrotniak	Lewiston, NY
0180	Anna M Snider	Downers Grove, IL	0469	Josephine M Plonka	Salamanca, NY
0181	Wanda Borys	Wilmette, IL	0469	Phyllis Sulzycki	Erie, PA
0185	Nellie DelGrego	Wallingford, CT	0470	Debra A Carlson	Buffalo, NY
0193	Rozalia Babinski	Irvington, NJ	0470	Charlotte Krawczyk	Hamburg, NY
0193	Wanda Poetzingier	Oak Lawn, IL	0470	Virginia M Gates	Buffalo, NY
0202	Dorothy Glazar	Arlington, TX	0477	Mary Vnuk	Natrona Hts, PA
0214	Irene Olekszak	Vienna, PA	0480	Michael J Hayes	Lynwood, IL
0221	Klara Cygnarowicz	Pittsburgh, PA	0481	Dorothy Swyrtek	Flint, MI
0221	Sophia Piekarski	Sharpsburg, PA	0481	Helen Marciniak	Saint Clair Shores, MI
0224	Marya A Klonowski	Pittsburgh, PA	0481	Eleanore Koliba	Shelby Twp, MI
0254	Celia Fronckowiak	Buffalo, NY	0481	Helen Pudelko	Roseville, MI
0269	Helen M Jordan	Moosic, PA	0485	Cora Marcincavage	Wall Twp, NJ
0305	Stella C Wlodarski	South Bend, IN	0488	Judith A Kiszlowski	Center Line, MI
0317	Sophie J Chmura	Chicopee, MA	0499	Helen Martula	Hadley, MA
0359	Sally S Wilson	Buffalo, NY	0499	Sophie Filkoski	Amherst, MA
0362	Noreen M Menighan	Wilkes Barre, PA	0499	Josephine Golash	West Hatfield, MA
0366	Margarite Basiak	Chesterton, IN	0506	Mary W Sawicki	Three Rivers, MA
0379	Helen K Wilk	Buffalo, NY	0509	Robert F Kudey	Dupont, PA
0380	Andrew R Pawlak	Buffalo, NY	0515	Helen Skowronski	Erie, PA
0380	Florence Sanders	Lackawanna, NY	0515	Audrey Pawlak	Erie, PA
0386	Gertrude M Stanny	South Lyon, MI	0528	Janina Nowak	Dickson City, PA
0386	Agnes T Zarembski	Lemont, PA	0530	Filomena Wengryn	Eagleville, PA
0390	Teresa Dreslinski	Lancaster, NY	0530	Sylvia Krol	Chesapeake, VA
0402	Anna Piaskowski	Frackville, PA	0530	Sylvia Knight	Newark, DE
0408	Ewalina Bogus	Lansing, IL	0535	Helen Berger	Moscow, PA
0408	Adeline Dudek	Fort Myers, FL	0535	Stella Krukowski	Old Forge, PA
0417	Helena Gura	Philadelphia, PA	0535	Barbara Porpora	Minneapolis, MN
0418	Irena Chodubska	Macomb Twp, MI	0536	Stella Gricar	Coto De Caza, CA
0418	Harriet B Poplawski	Hamtramck, MI	0545	Albertine E Bielski	Wyandotte, MI
0418	Rose Fukaczewski-Balabuch	Clinton Twp, MI	0552	Aniela Wysocki	Windsor Locks, CT
0418	Tessie Kaminski	Poway, CA	0553	Stanley Bujak	East Hartford, CT
0419	Florence Tysiac	Buffalo, NY	0561	Zofia Grodzka	Canton, MI
0419	Natalia Chrosniak	Amherst, NY	0562	Michaline Swidkiewicz	Gary, IN
0419	Sophie A Jarosz	Lancaster, NY	0566	Amelia M Gomena	Duryea, PA
0419	Irene J Kopiasz	Buffalo, NY	0568	Stephanie Galczynski	Lake City, FL
0422	Helen M Krawiec	Chicopee, MA	0570	Violet Swiatek	Troy, MI
0425	Katarzyna Rzepka	Clifton, NJ	0575	Helene Lacroix	Glastonbury, CT
0430	Patricia H Wickland	Munster, IN	0585	Cassie O'Malley	Plymouth, MI
0431	Annette Buck	Hanover Twp, PA	0585	Jean Zebrowski	Warren, MI
0439	Angeline Narbut	Spring Hill, FL	0589	Leokadia Dudek	Elizabeth, NJ
0439	Jessie Plona	Fallbrook, CA	0591	Peter Chunka	Spotswood, NJ
0440	Rita Spinelli	Chicago, IL	0591	Marya Teresiak	Northvale, NJ
			0591	Frances H Czechowska	Wallington, NJ

In Memoriam

We note with sadness the passing of the following PWA members.

Gr. No.	Member	City/State
0591	Eleonor Cruse	Far Rockaway, NY
0591	Clara Furka	Morris Plains, NJ
0595	Leona Karlen	Westfield, NJ
0597	Helena Druska	Chicago, IL
0598	Stanislawa Klimek	Kearny, NJ
0602	Irene Adams	Toms River, NJ
0602	Mary J Gramiak	Newark, NJ
0611	Pauline F Montgomery	Bayonne, NJ
0616	Jean Behaylo	Rochester Hls, MI
0616	Irene Alexandrowicz	Tucson, AZ
0673	Mary Tarnowski	Colchester, CT
0675	Genevieve Pondo	Philadelphia, PA
0675	Catherine Kwapisz	Perkiomenville, PA
0677	Helen Jaz	Jersey City, NJ
0677	Maryann Wasko	Secaucus, NJ
0693	Estelle Raymond	Chicago, IL
0693	Harriette Rolnicki	Park Ridge, IL
0702	Alfreda L Chesniak	Elliot City, MD
0702	Victoria Pasternak	Sarasota, FL
0715	Henrietta Stashwick	Chicago, IL
0721	Anna R McConnell	Somerset, NJ
0723	Jeanette A Pigulski	Lombard, IL
0729	Tessie Malkiewicz	Lyndhurst, NJ
0737	Helen Stellinus	Bayonne, NJ
0743	Dorothy Krawczykowski	Tarzana, CA
0743	Agnes M Gudaitis	Alsip, IL
0743	Ann Widlak	Crest Hill, IL
0743	Irene Freese	Lisle, IL
0743	Lillian Augustyn	Chicago, IL
0743	Anna V Czerwien	Palatine, IL
0743	Ramona Parker	Palatine, IL
0752	Mary Mozina	Irvine, CA
0785	Anne P Nalezinski	Haverhill, MA
0786	Genevieve Kawam	Detroit, MI
0793	Helen Bober	Elizabeth, NJ
0805	Teresa Lauterbach	Lilburn, GA
0805	Eleanor Esteppe	Dundalk, MD
0806	Charles A Staniszewski	Paw Paw, MI
0806	Helen Karpel	Paw Paw, MI
0807	Marylin G Merecki	Belleville, MI
0812	Jessie C Kolano	Lewiston, NY
0814	Regina Y Kobzi	Orange, CA
0815	Lillian Warus	Merrillville, IN
0819	Gene H Janka	Niles, IL
0821	Zofia M Frank	Park Ridge, IL

May they rest in peace.

Remembering Marie K. Beres Group 568



Baltimore, MD—Marie K. Beres was born on March 25, 1909, and passed away on April 8, 2007. She was a dedicated PWA member her entire life and she instilled her love of all things Polish and of all things PWA in her daughter Kathleen Beres, who sent in this loving remembrance of her mother. She says that Marie loved children, nature, flowers, birds, and her garden. She was very

proud of her Polish heritage and would take Kathleen with her to Group 568 meetings ever since she was a little girl. Since Marie's mother lived with them, Kathleen learned Polish as a child from her grandmother and was able to talk to PWA members at the meetings, who spoke only Polish.

Kathleen writes, "Mom loved observing all the seasonal Polish traditions and enjoyed preparing Grandmom's favorite Polish recipes. She was an excellent cook and enjoyed making festive holiday family dinners ... everyone enjoyed my parents' generous hospitality. I have fond memories of the sharing of the Christmas wafer (oplatek) and remember also the emotions felt during the sharing of the traditional Easter egg. When I was old enough to be a debutante, Mom selected a dressmaker who specialized in only sewing debutante dresses. Mom was so happy and proud when I became a debutante! These are the special memories of my Mom's love that I'll treasure forever."

Our sympathy is extended to Kathleen Beres and to the family and friends of Marie K. Beres. May she rest in peace!

Im Memory of Ann T. Hubka Group 814

Los Angeles, San Fernando Valley, CA—Officers and members of Group 814 mourn the passing of our beloved member and officer Ann T. Hubka, born on Decemehr 19, 1920, and returned to her God on Palm Sunday of 2008. In 1986 Ann became a dedicated member of PWA and held the offices of Garland Counselor, Vice President, and Financial Secretary of Group 814. Father Matthew Howard, a PWA member, officiated at the memorial service. National Director Helen Simmons gave the eulogy.

Ann was very active in Group 814 and aways helped with our Christmas Party. She also attended a number of National Conventions. Ann is survived by her children Cheryl and Don, as well as grandsons Matthew, a Marine, and Alex. She has many sisters living in Indiana and California, with many friends in the community as well is the PWA.

She was truly a loyal member and she will be missed. May she rest in peace!

110TH ANNIVERSARY SPECIAL EXTENDED UNTIL AUGUST 31ST!!!

◆ During the 110th PWAA Anniversary Special GET \$110 FACE AMOUNT FREE for every \$5,000 that you apply for!

◆ The rates on page 26 are for \$5,000 Single-Payment and Quarterly-Installment Whole Life Insurance and for NON-SMOKERS. If you smoke or if you would like to apply for higher face amount or the 10-Year Payment Plan please call the Home Office 888-522-1898 ext 228 for rates.

◆ Premiums are calculated to the nearest birthday.

◆ After approval of the application, PWAA will issue a policy with a \$5,110 face amount.

◆ For your premium payment look at the rate table on page 26, find your nearest age in the age column, then choose which premium payment method is most convenient for you.

◆ If you choose four quarterly installments, the first installment must be paid to start the plan; the remaining three installments may be paid over a period of one year from the effective date for the policy. No interest or fees are charged during this first year. At the end of the year, any unpaid balance will become policy indebtedness subject to the policy's terms and provisions.

Plan applied for (Write Plan Name): Face Amount: _____ Premium Mode (Check one): Ann <input type="checkbox"/> S-Ann <input type="checkbox"/> Quar <input type="checkbox"/> Mo <input type="checkbox"/> Single <input type="checkbox"/>		APPLICATION FOR LIFE INSURANCE With POLISH WOMEN'S ALLIANCE OF AMERICA 6643 N Northwest Highway, 2 nd Floor Chicago, IL 60631		Office Use Only Group No. _____ Certificate No. _____ Plan No. _____ Amount of Insurance _____	
---	--	---	--	---	--

1. Name of Proposed Insured			2. Residence Address		
3. Sex	Male <input type="checkbox"/> Female <input type="checkbox"/>	4. Date of Birth	5. Age	City _____ State _____ Zip _____	
6. Height _____ Weight _____		7. Place of Birth (Mo) (Day) (Yr)		8. Telephone Number Home _____ Work _____	
9. Marital Status (Check One) Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced <input type="checkbox"/>			10. If female, and ever married, give maiden name		11. Social Security No.
12. Occupation			13. Name and Address of Employer		
14. Beneficiary Name _____ Relationship _____ Address _____ City _____ State _____ Zip _____					
15. Contingent Beneficiary Name _____ Relationship _____ Address _____ City _____ State _____ Zip _____					

DECLARATION OF INSURABILITY		Yes	No
1. Within the past 3 years, has the proposed insured used tobacco in any form?		<input type="checkbox"/>	<input type="checkbox"/>
2. Within the past 3 years has the proposed insured ever had or been treated for:			
a. Disease or disorder of heart, kidneys, stomach, liver, lungs, bones or joints?		<input type="checkbox"/>	<input type="checkbox"/>
b. Epilepsy, convulsion, dizziness, fainting, stroke or mental disorder?		<input type="checkbox"/>	<input type="checkbox"/>
c. High blood pressure, chest pain, diabetes, cancer or tumor?		<input type="checkbox"/>	<input type="checkbox"/>
d. Alcoholism, alcohol abuse or drug abuse?		<input type="checkbox"/>	<input type="checkbox"/>
e. Any other physical disease or deformity or consulted or been examined by any physician for other than a symptom-free check-up, or had an electrocardiogram, x-rays, or blood studies during the past 3 years?		<input type="checkbox"/>	<input type="checkbox"/>
3. Has any application for life insurance on the proposed insured been declined, withdrawn, postponed, or modified in any way by any insurance company during the past 3 years?		<input type="checkbox"/>	<input type="checkbox"/>

A. Is the insurance intended to replace or change any insurance now in force? <input type="checkbox"/> Yes <input type="checkbox"/> No	
B. What is the total amount of life insurance in force on the life of the proposed insured? _____	
C. What is the total amount of life insurance in force on the life of the applicant, if other than the proposed insured? _____	
D. Is the applicant a member of the Polish Women's Alliance? <input type="checkbox"/> Yes <input type="checkbox"/> No	
E. Select dividend option: <input type="checkbox"/> left on deposit <input type="checkbox"/> cash <input type="checkbox"/> purchase paid up additions	

Information in this application is given to obtain this insurance and is true and complete to the best of my knowledge and belief. This certificate shall not take effect unless the first or single premium is actually paid to the Alliance at the time of application.

Signature of Proposed Insured _____

Signature of Applicant, if other than Proposed Insured _____

Signature of Witness or Agent _____

Full Amount Attached \$ _____ Signed at (City, State) _____ Date _____

Form No. LA-2005/PWA

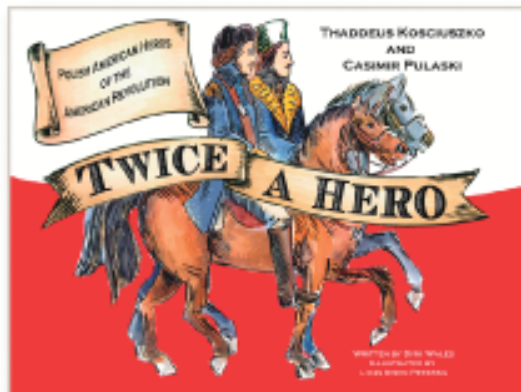
◆ To apply, simply fill out the application above and mail it with your Single Payment or the First Quarterly Installment payable to PWAA and mail it to: Polish Women's Alliance, 6643 N. Northwest Hwy. 2nd, Floor, Chicago, IL 60631.

◆ We will mail a gift to the Owner of each new policy issued!

PWAA 110th ANNIVERSARY SPECIAL

Insurance Amount \$5,000					Insurance Amount \$5,000				
Issue Age	Single Payment Female	Installment Payment Female	Single Payment Male	Installment Payment Male	Issue Age	Single Payment Female	Installment Payment Female	Single Payment Male	Installment Payment Male
0	334.90	83.72	388.15	97.03	43	1,267.85	316.96	1,411.00	352.75
1	343.20	85.80	395.05	98.76	44	1,309.20	327.30	1,454.35	363.58
2	352.50	88.12	405.15	101.28	45	1,351.55	337.88	1,499.15	374.78
3	362.55	90.63	416.60	104.15	46	1,394.70	348.67	1,545.95	386.48
4	373.55	93.38	429.50	107.37	47	1,438.40	359.60	1,594.10	398.52
5	384.85	96.21	443.00	110.75	48	1,482.70	370.67	1,643.15	410.78
6	396.85	99.21	457.00	114.25	49	1,527.15	381.78	1,693.05	423.26
7	409.25	102.31	471.60	117.90	50	1,572.05	393.01	1,744.15	436.03
8	422.00	105.50	486.75	121.68	51	1,617.70	404.42	1,796.35	449.08
9	435.30	108.82	502.60	125.65	52	1,663.80	415.95	1,849.35	462.33
10	449.05	112.26	519.15	129.78	53	1,710.45	427.61	1,903.85	475.96
11	463.45	115.86	536.20	134.05	54	1,757.85	439.46	1,959.60	489.90
12	478.35	119.58	554.00	138.50	55	1,806.65	451.66	2,015.90	503.97
13	493.80	123.45	572.40	143.10	56	1,857.35	464.33	2,072.70	518.17
14	509.75	127.43	591.45	147.86	57	1,908.70	477.17	2,132.15	533.03
15	526.15	131.53	610.90	152.72	58	1,960.95	490.23	2,191.05	547.76
16	542.90	135.72	630.75	157.68	59	2,014.35	503.58	2,249.45	562.36
17	560.30	140.07	650.00	162.50	60	2,068.40	517.10	2,307.15	576.78
18	578.10	144.52	668.90	167.22	61	2,122.90	530.72	2,363.35	590.83
19	596.75	149.18	687.60	171.90	62	2,178.40	544.60	2,418.80	604.70
20	615.90	153.97	706.70	176.67	63	2,233.90	558.47	2,476.35	619.08
21	621.50	155.37	704.10	179.02	64	2,290.85	572.71	2,535.55	633.88
22	641.70	160.42	724.50	181.12	65	2,346.65	586.66	2,595.85	648.96
23	662.45	165.61	746.05	186.51	66	2,403.70	600.92	2,657.25	664.31
24	684.00	171.00	769.05	192.26	67	2,4623.65	615.66	2,719.05	679.76
25	706.30	176.57	793.20	198.30	68	2,524.05	631.01	2,785.20	696.30
26	729.40	182.35	818.95	204.73	69	2,586.50	646.62	2,844.35	711.08
27	757.30	188.32	846.00	211.50	70	2,649.90	662.47	2,914.25	728.56
28	778.00	194.50	874.15	218.53	71	2,713.90	678.47	2,980.00	745.00
29	803.60	200.90	903.35	225.83	72	2,782.40	695.60	3,028.70	757.17
30	830.05	207.51	933.05	233.26	73	2,848.45	712.11	3,080.50	770.12
31	857.70	214.42	963.25	240.81	74	2,917.75	729.43	3,138.15	784.53
32	886.05	221.51	994.15	248.53	75	2,988.95	747.23	3,217.75	804.43
33	915.65	228.91	1,026.25	256.56	76	3,060.05	765.01	3,296.00	824.00
34	945.90	236.47	1,059.75	264.93	77	3,132.70	783.17	3,365.90	841.47
35	977.40	244.35	1,094.10	273.52	78	3,206.70	801.67	3,447.50	861.87
36	1,010.05	252.51	1,129.80	282.45	79	3,279.80	819.95	3,513.90	878.47
37	1,043.50	260.87	1,166.15	291.53	80	3,355.10	838.77	3,591.55	897.88
38	1,077.90	269.47	1,204.05	301.01	81	3,441.50	860.37	3,668.45	917.11
39	1,113.55	278.38	1,243.15	310.78	82	3,508.25	877.06	3,742.75	935.68
40	1,150.40	287.60	1,283.35	320.83	83	3,584.95	896.23	3,824.30	956.07
41	1,188.35	297.08	1,325.45	331.36	84	3,664.15	916.03	3,905.65	976.41
42	1,227.40	306.85	1,368.45	342.11	85	3,741.85	935.46	3,986.30	996.57

Polish American heroes will inspire readers of every age.



"Thaddeus Kosciuszko is the purest son of liberty I have known."
— T. Jefferson, Virginia

"How fortunate we are to have Count Pulaski willing to fight and die for our cause."
— G. Washington, Philadelphia

How fortunate we are to have this book, *Twice A Hero*, that shows us how two sons of Polonia helped to create the American Republic with skills brought from our homeland, Poland. The Historian of the US Postal Service, Meg Ausman says..., "It is an inspiring book."

The wonder of American Revolutionary history is fully presented in this story of two young Polish men, one a Count, the other a plain man, who became heroes for freedom in Revolutionary America. Pulaski died while trying to save Savannah, Georgia, from the British. Kosciuszko won two major battles, one at Saratoga, another at West Point, and returned to Poland to become a hero there as well.

The final wonders are all the surprises to be discovered about the history and heroes of our country.

Twice A Hero Order Form

Name _____
Address _____
City _____ State _____ Zip _____
Phone _____ Email _____

Please send _____ copies of *Twice A Hero* to the above address at \$18.95 plus \$4.00 per copy for shipping and handling.

I am enclosing a check for \$ _____ (\$22.95 per copy ordered)

Please make your check payable to:

PWA Charitable and Educational Foundation

Please check the charity of your choice:

____ Dziecko Polskie (Polish Children's Fund)

____ PWA National Scholarship Endowment Fund

Please mail the order form and check to: Polish Women's Alliance of America, 6643 N. Northwest Hwy, 2nd floor, Chicago, IL 60631
Questions? Call 1-888-522-1898 ext. 228

Insurance News

Check out these Special Summer Promos!

FOR A LIMITED TIME ONLY!

Now, for a limited time, you can apply for a minimum **\$1,000** benefit in the **Education Life Builder Plan** for children ages 16 days to 10 years old (to the nearest birthday).

For rates, details, and an application please contact **Bo Padowski at 888-522-1898 ext 228.**

CURRENT INTEREST RATES ON PWA ANNUITY ACCOUNTS

(Contract # FPDA-2006)



As of June 1, 2008, the first year interest rates on all newly opened PWA Annuity contracts are:

For balances	
under \$5,000	3 %
\$5,000 to \$24,999	4 %
\$25,000 to \$49,999	4.25 %
\$50,000 to \$99,999	4.75 %
\$100,000 and over	5.25 %

As of June 1, 2008 the **minimum** amount to open a Polish Women's Alliance of America Annuity Account is **\$250.**

PULASKI FILM PREMIERE IN DISTRICT I



Chicago, IL—Pulaski Day is a state holiday in Illinois, observed on the first Monday in March. This year on March 3rd, a new film about the Polish American hero entitled "Kazimierz Pulaski: Polish and American Hero" was shown at Northeastern Illinois University. Special guests at the premiere were the film's director Jolanta Kessler-Chojecka, the military consultant to the film, Colonel Tadeusz Krzastka, Consul General of Poland in Chicago Zygmunt Matynia, Consul Pawel Pietrasinski, and Consul Mariusz Gbiorczyk. The event was organized by Czeslawa Kolak, Council 27 president, and Lidia Filus, District I president, both professors at NEIU. (Photo: James Kolak)

2008 EASTER COLORING CONTEST WINNERS

Congratulations to the Easter Coloring Contest Winners!
Komitet Oswiaty thanks everyone who participated.

Winners	District/Council/Group			Place/Age
Rebecca Kolano	2	2	182	1st Place Ages 3-5
Bianca Reno	14	44	452	1st Place Ages 6-8
Valerie Zaczek	3	21	77	1st Place Ages 9-11
Rachel Gorczyca	7	7	829	1st Place Ages 12-14
Kim Szkudlarek	10	15	598	1st Place Ages 15-17
Steven Wolfe	3	15	132	2nd Place Ages 3-5
Andrew Masison	8	28	317	2nd Place Ages 6-8
Olivia Principe	13	35	814	2nd Place Ages 9-11
Emily Guirey	5	20	786	2nd Place Ages 12-14
Emily Szkudlarek	10	15	598	2nd Place Ages 15-17
Lukasz Ricci	14	44	509	3rd Place Ages 3-5
Elizabeth Anne Keegan	14	44	635	3rd Place Ages 6-8
Charles Nutaitis	14	40	530	3rd Place Ages 9-11
Ryan J. Malamphy	12	34	702	3rd Place Ages 12-14
Kayla Pelczar	2	2	475	3rd Place Ages 15-17

Honorable Mentions

Ages 3-5: Bradley Michael Augenstein (D14 C44 Gr.509), Julie Clair Mucha (D13 C35 Gr.814), Jessica Beehler (D14 C5 Gr.229), Autumn J. Conway (D10 C24 Gr.417), and Luke Jurek (D11 C25 Gr.579)

Ages 6-8: Sophia Bielski (D8 C28 Gr.317), Samantha Rogala (D9 C8 Gr.553), Nicolas W. Sell (D1 C9 Gr.89), Gabriella Rivera (D6 C1 Gr.768), and Bethany Zielinski (D6 C1 Gr.189)

Ages 9-11: Thomas Gamble (D5 C3 Gr.226), Hubert Korta (D1 C27 Gr.114), Michael Wojcik (D1 C13 Gr.743), Michael Korta (D1 C27 Gr.114), and Connor Robertson (D14 C44 Gr.452)

Ages 12-14: Anthony Balletto (D10 C38 Gr.689), Sarah Jurek (D11 C25 Gr.579), Joseph Masison (D8 C28 Gr.317), Amanda Jurek (D11 C25 Gr.579), and Clarissa Knorr (D1 C9 Gr.6)

Ages 15-17: Hannah Bigelow (D1 C26 Gr.5), Candace Claudy (D10, C38 Gr.689), Joseph Marchese (D14 C44 Gr.452), Kristen Pisano (D8 C28 Gr.422), and Sarah Speice (D4 C23 Gr.515)



REMINDER
Jagiellonian University
Summer 2009 Scholarship
Application Deadline is
August 15, 2008

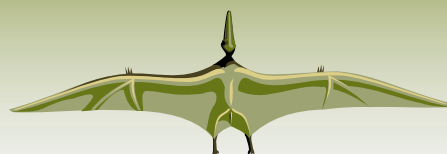
PWA will award one fully-paid scholarship in 2008 for a PWA member to attend the four-week Summer Program at the Jagiellonian University in Krakow, Poland, in the summer of 2009. The scholarship includes roundtrip airfare to Poland. All Kosciuszko Foundation Jagiellonian Summer Program rules, regulations, and requirements apply (see www.kosciuszkofoundation.org/educationalprograms/summerprograms).

The applicant must be at least 18 years of age, a PWA member in good standing for at least five years, and have \$3000 in insurance coverage with PWA.

For more information, to download an application, and to get the essay topic and instructions, please go to www.pwaa.org/youth. Remember: applications must be sent to your District President for her signature postmarked no later than August 15th. Questions? Please call Scholarship Committee Chair Sharon Zago at 1-847-384-1208.

DOZIN' WITH DINOS

Polish-American Group Outing:
An Overnight at Chicago's Field Museum
Friday, October 24, 2008



Imagine roaming The Field Museum at night! Bring your sleeping bag and explore one of the most exciting spots in town! Overnights are a unique opportunity for children 6-12 to spend the night at the Museum. The evening begins with a workshop based on a Field Museum exhibition. Afterwards, we will watch a performance, munch on a snack, enjoy late night activities, and explore the Museum's exhibitions, including *Inside Ancient Egypt* by flashlight. Group Overnights begin at 5:45 p.m. and end the following morning at 9 a.m. No one will be admitted to an Overnight after 8 p.m. Parents and kids welcome! A special appearance by "Dino Don" and his team is scheduled specifically for this night.

Cost for Group Overnight is \$47 per person. Reserve early – space is limited. Organized by Polish Women's Alliance, Polish National Alliance, Polish Roman Catholic Union, and Polish Falcons of America. Call Vice President Sharon Zago at PWA for more info or to make a reservation: 1-847-384-1208.



Coś dla kobiet i...nie tylko



Dużo jest prawdy w tym, że uświadamianie i edukacja polegają na regularnym powtarzaniu. Nierzadko coś, co usłyszysz się tylko raz, choćby to była najcenniejsza informacja, wylatuje z pamięci i nie utrwała się. Dotyczy to, m. in., a może szczególnie, informacji o zdrowym trybie życia. Teorety-

cznie niby wiemy, że powinniśmy jeść mniej soli, że tłusto to absolutnie nie znaczy: zdrowo, że lepiej ugotować domową zupę niż kupować w puszcze, że gimnastyka poprawia nastrój i utrzymuje ciało w formie, itd. Jednak pogoń codziennego dnia, reklamy, które wcale nie chcą, żebyśmy byli wolnomyślnymi konsumentami i wreszcie nasze lenistwo sprawiają, że zapominamy o zdrowych regułach życia i przywiązujemy się do szkodliwych nawyków. Czasami nieodzowne jest więc zastosowanie metody budzika i powtórzenie bądź świeże zaaplikowanie cennych dla zdrowia informacji, by znalazły stałe miejsce w myślach i co ważniejsze – w działaniach.

Temu właśnie służyło, zorganizowane przez Związek Polek w Ameryce, wiosenne spotkanie (27 kwietnia w Szkole Języka Polskiego im. I. J. Paderewskiego przy Kościele Św. Piotra i Pawła w Garfield Hts.) z polskim lekarzem medycyny, wykonującym swój zawód w Stanach, Katarzyną Wardegą. Wstęp był wolny. Spotkanie to poświęcono tematowi chorób wieńcowo-naczyniowych. Pomysłodawcą i głównym realizatorem tego planu była tryskająca energią i ochotą do społecznej pracy - Grażyna Buczek.

Najbardziej zainteresowane tematem okazały się panie, choć, jak wiemy, problem chorób serca w równym stopniu dotyczy również panów. Wygodni panowie zostali jednak w domach, kojąc serca uzdrawiającą ciszą.... Nie da się ukryć, że to głównie kobiety jako kapłanki kuchni, mają w rękach zdrowie członków rodziny i że w nawale obowiązków najczęściej zapominają o sobie i o własnych wizytach u lekarza. Doktor Kasia przypominała obecnym paniom, że pora przeistoczyć się z zabieganej męczennicy w osobę odpowiedzialną za siebie i zadowoloną ze swej kondycji zdrowia. Ważne jest i to, aby reszta domowników była na tyle uświadomiona, żeby zrozumieć, dlaczego mają na obiad ugotowane a nie usmażone mięso, dlaczego zamiast solniczki na stole pojawiły się zioła i aby z tego powodu nie robić gospodyni domu hałaśliwych awantur...

Statystyki, jak podkreślała doktor Kasia, biją na alarm. Ameryka nie może uporać się z problemem nadwagi i idącymi w parze z tym chorobami. Problem ten coraz bardziej dotyka także dzieci. Jemy za słodko, za słono, za tłusto, a potem dziwimy się, że cholesterol pokazuje diabelskie rogi, że dostajemy zadyszki przy byle wysiłku, że ciśnienie szaleje i wzbija się w górę jakby miało skrzydła.

Doktor Kasia przypominała, jak należy dbać o serce, na co zwracać uwagę przy robieniu zakupów spożywczych, gdzie szukać informacji, dotyczących zdrowotnych zagadnień, o co pytać lekarza rodzinnego.

Na zakończenie nie zabrakło czegoś dobrego dla bohatera dnia – serca, a była nią lampka czerwonego wina. Jednak panie nie byłyby sobą, gdyby obok tego nie pojawił się kaloryczny prezent dla podniebienia czyli pyszne domowe ciasto. Akurat z tego wszystkie kobiety rozgrzeszyły się obietnicą, że zaraz po deserze wybiorą się na 30-minutowy spacer!

Wiem, że są zaplanowane kolejne spotkania ze specjalistami medycyny. Paleta tematów do omówienia jest szeroka. Wszyscy są już zaproszeni - panie i panowie!

Małgorzata Oleksy

"MOJA WIERNA MOWO"



Porady językowe według Jana Miodka i innych polskich językoznawców

Kłopoty językowe z Rzeczpospolitą Polską

Warto o tym wspomnieć, bowiem spotyka się niepoprawne językowo formy w obydwu członach nazwy. Przyjrzyjmy się pierwszemu – *Rzeczpospolita*. Składa się ono z dwóch słów: *rzecz* i *pospolita* (po łacinie: res publica). I chociaż pisane po polsku razem, obydwa słowa są odmieniane. Tradycyjnie i poprawnie wygląda to następująco:

M. (kto? co?) *Rzeczpospolita*,
D. (kogo? czego?) *Rzeczypospolitej*,
C. (komu? czemu?) *Rzeczypospolitej*,
B. (kogo? co?) *Rzeczpospolitą*, N. (kim? czym?) *Rzeczpospolitą*, Msc. (o kim? o czym?) (o) *Rzeczypospolitej*.
Dopuszczalne są także inne formy, w których "rzecz" nie odmienia się. Mamy wtedy: *Rzeczpospolita*, *Rzeczypospolitej*, *Rzeczpospolitą*.

Natomiast zupełnie niepoprawna jest forma mianownika (M.) "*Rzeczypospolita*", bo to tak jakby ktoś mówił "Wielkiejnoc" zamiast "Wielkanoc".

Drugi człon nazwy – *Polska* – jest przymiotnikiem (odpowiada na pytanie "jaka?") i odmienia się jak przymiotnik. A więc nie mówimy, np. "Zwracam się do władz Rzeczypospolitej (Rzeczypospolitej) *Polski*", tylko powiemy "Zwracam się do władz Rzeczypospolitej (Rzeczypospolitej) *Polskiej*".

Akcent w słowie "*Rzecz-po-spo-li-ta*" pada na trzecią sylabę od końca.

Dwa Konkursy

Komitety Oświaty ZPwA ogłasza konkurs na esej: **"Moje najlepsze wspomnienia z lata 2008"**

W związku z Międzynarodowym Rokiem Planety Ziemi zapraszamy wszystkich fotografujących do udziału w konkursie pt. **"Portret Ziemi"**.

Wspólna uroczystość

17 maja w Polskiej Szkole im. I. J. Paderewskiego w Cleveland odbyła się niecodzienna uroczystość. Wspólnie z członkiniami Związku Polek w Ameryce obchodziliśmy Dzień Matki oraz zakończenie roku szkolnego 2007/2008.

Oficjalnego otwarcia uroczystości dokonała prezeska Komisji 7 ZPwA – Beata Telesz, a Irena Honc Jadlos – dyrektorka polskiej szkoły (a zarazem prezeska stanowa ZPwA) ciepło i serdecznie powitała dzieci, nauczycieli i rodziców. Były podziękowania, gratulacje oraz życzenia wesołych i słonecznych wakacji. Następnie uczniowie zaprezentowali program słowno-muzyczny, wyrażając w ten sposób swoją wdzięczność, szacunek i miłość wszystkim Mamom, Mateczkom, Mamusiom. Po programie wychowawcy rozdali uczniom świadectwa. W galowych strojach, z granatowymi kokardami, ze świadectwami w rękach grupa polskich dzieci prezentowała się przepięknie.

Uczniowie pożegnali szkołę na czas wakacji hymnem szkoły. Niejedna łza zakręciła się w oku, kiedy ze sceny popłynęły słowa piosenki: "...hej, kolego, mój kolego, bądź dumny, żeś jest Polakiem...kochaj Polskę mój kolego, jak uczniowie polskiej szkoły imienia Paderewskiego".

Później był smaczny obiad dla dorosłych i ulubiona przez dzieci pizza. Były kwiaty dla Mam i tradycyjne "sto lat". Najbardziej zasłużone członkinie Związku Polek zostały nagrodzone przez prezeskę Komisji 7.

Uroczystość zakończyła loteria fantowa.

Wanda Bartosiewicz



3 Maja w Cleveland, OH

W słoneczną niedzielę 4 maja, zgodnie z coroczną tradycją, Szkoła Języka Polskiego im. I. J. Paderewskiego w Cleveland, OH wzięła udział w pochodzie z okazji obchodów uchwalenia Konstytucji 3 Maja. Uczniowie licznie przybyli w towarzystwie nauczycieli, rodziców i znajomych i zaopatrzeni w biało-czerwone chorągiewki, z polskimi piosenkami na ustach przeszli ulicami Slavic Village, rozsiewając blask młodości i optymizmu. W pochodzie tuż przy boku Szkoły nie zabrakło członkiń Związku Polek. Warto podkreślić znaną

już prawdę, że Pochód 3 Maja jest bardzo dobrą okazją do manifestowania polskości na obczyźnie i do zacieśniania polonijnej więzi; oby ten patriotyczny zwyczaj był kontynuowany przez następne pokolenia.



Przepisy kulinarne

• Cukinia faszerowana pieczarkami

Cukinia faszerowana pieczarkami (4 porcje)

- 2 młode cukinie
- 30 dag pieczarek
- 3 pomidory lub łyżka koncentratu
- 2 łyżki oleju
- 1 łyżka masła
- 5 łyżek startego żółtego sera
- sól, pieprz, oregano
- tłuszcz do formy

Cukinię umyj i bez obierania ze skórki przekrój wzdłuż. Wybierz ze środka każdego z kawałków trochę miększu, by powstały dwie łódki. Sparz, osusz, posyp je solą i pieprzem. Pieczarki oczyść, posiekaj, po czym podsmaż na oleju. Dodaj sparzone i obrane pomidory (lub koncentrat), całość dopraw oregano i posól. Wymieszaj z posiekanym mięszem cukinii i duś jeszcze 10 minut. Tak przygotowanym farszem napełnij łódki, posyp wierzch serem i małymi kawałeczkami masła. Cukinię z farszem ułóż w natłuszczonej formie. Wstaw do nagrzanego piekarnika mniej więcej na 30 minut.



Co ciekawego w sieci?

<http://monika.univ.gda.pl/~literat/books.htm>

Wirtualna Biblioteka Literatury Polskiej (Virtual Library of Polish Literature) realizowana w ramach projektu UNESCO "Biblioteka Wirtualna Klasycznych Tekstów Literatury Świata". Zawiera polską poezję i prozę od średniowiecza po wczesne lata trzydzieste XX wieku.

<http://rzecz-pospolita.com/>

Kresy Wschodnie – (Wiedzie między innymi szlakiem Trylogii).

<http://www.1944.pl/>

Strona internetowa Muzeum Powstania Warszawskiego.

"Tu mówi Warszawa..." Poeci Walczącej Warszawy



Powstanie Warszawskie rozpoczęło się 1 sierpnia 1944 roku i trwało 63 dni. Straty po stronie polskiej to 18 tys. zabitych i ok. 25 tys. rannych żołnierzy, oraz ok. 150-200 tys. ofiar spośród ludności cywilnej. Po stronie niemieckiej – 17 tysięcy zabitych i 9 tysięcy rannych. Około 85 procent miasta leżało w gruzach. Zniszczony został wielowiekowy dorobek kulturalny i materialny.

Byli młodzi i zdolni, pełni energii i marzeń. Wojna i okupacja napiętnowały ich życia tragizmem, i nie było ucieczki od koszmaru tych strasznych lat.

Bywało, że swoje wiersze nadsyłali na konkursy poetyckie, w których pierwszą nagrodą był pistolet automatyczny Steyer, drugą – Mauser, a trzecią – pięć granatów.

Wiele napisano o wojnie i o poetach walczącej Warszawy, ale w wierszach mówią oni sami, z głębi serca, o gniewie i strachu, buncie, żalu, miłości i Sprawie, za którą walczą. Mówią o wolności, o honorze i o Warszawie. Używają najtrafniejszych, jedynych słów, bo taka jest natura poezji. Wyrażają też uczucia i myśli całego pokolenia i narodu, bo taka jest rola poety. Walcząca Warszawa miała wielu poetów. Ci tutaj to tylko garstka.

*Uwaga! Tu mówi Warszawa!
Notujcie w „Trybunach” i „Timesach”.
Trzymamy się jeszcze! Słyszycie! Uwaga!
Robotnik, lud, dzieci na szanćcach
Bój za nas i za was się toczy,
Lecz walka nierówna. Uwaga!
W krwi za was i za nas tu broczy
Walcząca – zwycięska – Warszawa!
Autor nieznany – Tu mówi Warszawa...,*

Na zdjęciach, od lewej: Krzysztof Kamil Baczyński, 22 I 1921 – 4 VIII 1944; Zdzisław Stroiński, 29 XI 1921 – 16 VIII 1944; Tadeusz Gajcy, 8 II 1922 – 16 VIII 1944; Krystyna Krahelska, 24 III 1914 – 2 VIII 1944; Jan Romocki, 17 IV 1925 – 18 VIII 1944

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*Hej, chłopcy, bagnet na broń!
Długa droga, daleka przed nami,
mocne serce, a w ręku karabin,
granaty w dłoniach i bagnet na broni!*
Krystyna Krahelska – *Hej, chłopcy,
bagnet na broń...*

*Jak nie kochać strzaskanych tych murów,
tego miasta, co nocą odpływa,
kiedy obie z greckiego marmuru -
i umarła Warszawa, i żywa.*

Tadeusz Gajcy – *Śpiew murów*

*Od wojny, nędzy i od głodu
Sponiewieranej krwi narodu,
Od łez wylanych obłąkanie
Uchroń nas, Panie*

Jan Romocki – *Modlitwa Szarych Szeregów*

*Ojcie, broń dzwigam pod kurtką,
po nocach ciemno – walczę, wiary więdną.
(...)
Dzień czy noc - matko, ojcie – jeszcze ustoję
w trzaskawicach palb, ja żołnierz, poeta, czasu kurz.
Pójdę dalej - to od was mam: śmierci się nie boję,
dalej niosąc naręcza pragnień jak spalonych róż.*
Krzysztof Kamil Baczyński – *Rodzicom*

*Śmierć jest ze mną i we mnie.
Chodzę w niej jak w płaszczu za dużym na mnie -
więcej szerokimi rękawami
i ciągnąc poły po ziemi szeleszczącej jak blacha.*
Zdzisław Stroiński – *O śmierci*

O dwóch pomnikach Warszawskiej Syreny



Syreny zdobią wiele miast. Ponieważ woda jest ich żywiołem, najczęściej bywają elementami fontann, ozdobione muszlami, często wśród delfinów, albo z Neptunem. Bywają też samodzielnymi pomnikami, jak syrenka kopenhaska (upamiętniająca bajkę Andersena), Havis Amanda w Helsinkach - syrena, symbol odrodzenia miasta, czy Syrena Warszawska.

Nasza Syrena różni się tym od innych, że nosi tarczę i miecz. Wy tłumaczenie dla tych rekwizytów można znaleźć w starym herbie Warszawy, gdzie prototyp syreny to skrzydlaty potwór z ciałem mężczyzny o nogach byka i lwim ogonie, uzbrojony w tarczę i miecz. W połowie XVI w. Syrence nadano kobiece cechy, ale nadal miała skrzydła smoka i szpony. W połowie XVIII w.



Syrena przeobraziła się w łagodną nimfę rzeczną, pół kobietę i pół rybę, ale tarcza i miecz pozostały, a z nimi - symboliczna rola obrońcy miasta.

Pierwszy pomnik Syrenki powstał w 1855 roku. Jego twórcą był Konstanty Hegel, profesor rzeźby i rysunku Szkoły Sztuk Pięknych w Warszawie. Wokoło pomnika umieszczony jest napis: "Syrenka Warszawska strażniczka źródła żywej wody bijącej w sercu miasta". Pierwotnie (1855-1928) i obecnie (od 2000) stoi na rynku Starego Miasta. W 2008 roku oryginalna rzeźba została zabrana z rynku w celu dokonania prac konserwatorskich. Wykonano także jej kopię, która od maja tego roku zdobi Starówkę, a oryginał umieszczony został w Muzeum Historycznym.

W kwietniu 1939 postawiono nad Wisłą drugi pomnik Syreny, dłuta znanej polskiej rzeźbiarki Ludwiki Nitschowej. Według pierwotnego pomysłu, posąg miał być wielki, 20 metrowy, ze szkła, zielono-niebieski, nocą podświetlany, ustawiony na filarze na środku Wisły. Niestety wykonanie tej wizji artystycznej okazało się bardzo kosztowne i w związku z tym zatwierdzono do realizacji drugi projekt - 4 metrowy spiżowy posąg ustawiony na brzegu rzeki. Do rzeźby pozowała artystce Krystyna Krahelska - poetka, harcerka, łączniczka i sanitariuszka, autorka pieśni "Bagietki na broń", poległa w Powstaniu Warszawskim. Twarz Syreny nie jest twarzą Krahelskiej; została zmieniona przez rzeźbiarkę, "aby - jak sama mówiła - nie było tak łatwo poznać Krysię chodzącą ulicami, co by ją może krępowało."

Syrena przetrwała wojnę "poraniona kulami, lecz nieskruszona", jak powiedział kiedyś prof. Kazimierz Wyka. A losy rzeźbiarki raz jeszcze splótł się z losami modelki; kiedy po wojnie ekshumowano zwłoki Krystyny Krahelskiej, Irena Nitschowa była wśród obecnych na pogrzebie.

Syrena Warszawska, jako symbol miasta, została odznaczona srebrnym Krzyżem Virtuti Militari przez gen. Sikorskiego w uznaniu zasług obrony Warszawy we wrześniu 1939 roku. Ten Krzyż i napis na wstędze "Semper Invicta" (Zawsze Niezwyciężona) zostały dodane do herbu (Herb Wielki), a jesienią 2006 roku przed pomnikiem nad Wisłą ustawiono tablicę informującą o tym odznaczeniu.

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