Polish National Alliance of the U.S. of N.A.
48th Quadrennial Convention
August 25-28, 2019
Phoenix, Arizona
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The premier meeting destination in Phoenix, Arizona

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Throughout American history, most Polish immigrants were mainly drawn to densely populated areas in the Northeast or the Midwest where factories began emerging as a result of the industrial revolution. Unlike the western and southern states, both the terrain and weather climate of those states more closely resembled the country of their origin. In 1880 until 1920, the 6,025 that immigrated to the mountain states most commonly worked as miners, prospectors, merchants, or railroad laborers. In Arizona, the number of Polish residents, who were mostly male, would remain small-scale and never exceed 50. In 1910, the population was 177. An accurate estimation of the population numbers remains unknown.

The main reason why the number of Poles would either stagnate or decrease throughout the years in Arizona was that many of them were temporary workers. As a result of such, intermixing between the populations was exceptionally rare because wives and girlfriends were waiting back home. During the First World War, there were several incidents of anti-immigrant sentiments. In Bisbee, many immigrants would be called “bohunks” and “bear dancers,” so some would be deported or voluntarily leave. Past 1920, much of the Polish immigration would shift to Tucson and Phoenix, where small stores and shops began opening up.

Arizona’s Polish community slowly began to settle in the next decades to come, especially after World War II. The first Polish organization to be established in the Sunset State was the Polish National Alliance. There is some limited documentation that two lodges of the PNA existed in 1921. By 1983, there were three lodges and over 600 members. In 1939, the first and only Polish-American social club in Phoenix called Pulaski Club came to be. It features a Club House, bar and kitchen. A democratically-elected board runs the property. In 1967, Tucson established a Polish Club with the goal of preserving the language and customs. Another influential entity that promotes Polish interests is the Polish American Congress Arizona Division that was founded in Phoenix back in 1973.

There is a myth that the Arizonian Polonia is disappearing, but that is not true. Through the late 90s, the community came together to support the construction of Our Lady of Czestochowa Parish. The parish sponsors the annual spring Polish Festival that has been receiving attention from locals. A growing number of Polish artists visit the area. Arizona State University offers a Polish Program for both learners and native speakers. The program allows students to study the language, the historical diaspora, and knowledge about participating in the local communities. Funds were applied to a Polish library collection and the study-abroad option in Poland. According to the 2000 census, Poles made up approximately 2.5% (126,665) of the population in Arizona.
Phoenix Area – a Sunbelt Experience

Located in the northeastern reaches of the Sonoran Desert where the sun shines 85 percent of the time during the day, is the fifth most populated city in the United States. The Phoenix region, which is dubbed the Valley of the Sun is home to some 4.73 million people, making it the 11th most populated area in the United States. In the 1860s, one of the city’s founders and pioneers, Darrell Duppa, allegedly devised the city’s name after seeing the ruins left by the Hohokam tribe dating back to 700-1400 AD. He believed that another civilization would rise from the ashes like the mythological phoenix bird. Many of the canals left behind by the old tribe were rebuilt. As years passed, the “Five C’s” that included cotton, cattle, citrus, climate and copper, would harvest its economy. In the present day, High-tech manufacturing, tourism, and construction help the area thrive making the burning hot summers more bearable. Travelers are in luck because Phoenix Sky Harbor International Airport is considered one of America’s friendliest airports. So, book a plane ride to see so many of Earth’s wonders such as mountainous terrain, cactus gardens, or simply experience some kayaking. While in the city, step inside an immense musical instrument museum or see the city’s oldest Catholic parish. There are always numerous places to see in the biggest state capital! Here are just a few things worth visiting in the Phoenix area.

Saint Mary’s Basilica
Saint Mary’s Basilica is Arizona’s treasure that is part of the National Register of Historic Places. Officially named The Church of the Immaculate Conception of the Blessed Virgin Mary, it is located in downtown Phoenix, and it is the state’s largest stained glass window collection and the only basilica. This Spanish Colonial-style parish with a Roman architectural dome ceiling and German-style stained glass windows was founded in 1881. On September 14th, 1987, Pope John Paul II stood on the balcony and spoke to endless crowds of people. Nowadays the church is known for preserving its traditional forms of liturgies such as Gregorian chant and renaissance music.

Her Secret is Patience
A public art sculpture that references a quote from American writer, Ralph Waldo Emerson, called Her Secret is Patience, is located in Phoenix Civic Space Park. Ever since its inception in 2009, it has harvested controversy for its costs and pride for its unique beauty. The piece stands 145 feet tall with some 100 feet off the ground. Make sure from around the world. Among one of the instruments is an 11 feet tall Octobass that goes lower than humans can hear. The building covers about 200,000 square feet. It is “The World’s Only Global Musical Instrument Museum.”

Musical Instrument Museum
The Musical Instrument Museum is famous for its stunning collection of all things involving music. Established in 2010, many visitors are in awe with 13,600 instruments from around the world. Among one of the instruments is an 11 feet tall Octobass that goes lower than humans can hear. The building covers about 200,000 square feet. It is “The World’s Only Global Musical Instrument Museum.”
South Mountain Park and Preserve

An important part of the Phoenix area is South Mountain Park and Preserve that is home to more than 150 animal species and three mountain ranges. With 16,000 acres and more than 51 miles of trails ideal for horseback riding, it is one of the largest urban parks in the world. The park is associated for its access to the city’s most amazing 2,330 feet panorama from Dobbins Lookout. Camelback Mountain can also be seen from a distance away. There are petroglyphs carved into rocks by ancient Hohokam Indians some 600 years ago. The images depict mountain sheep, lizards, and human-like beings. South Mountain is also known for having a high amount of chuckwallas.

Camelback Mountain

Twenty minutes away from downtown Phoenix is the must-see Camelback Mountain, named after its resemblance to the hump and head of a kneeling camel. It was once an ancient holy place for those in the Hohokam culture as indicated by the left-behind worship spaces. The head of the camel is mostly red sedimentary sandstone from 25 million years ago, and the peak is made of Precambrian granite that is estimated to be around 1.5 billion years old! The mountain’s elevation is approximately 2,704, and the vertical slope is 1,264 feet over less than 1.5 miles. To overcome sections of hand-over-hand climbing, bringing water is a must. Coyotes, lizards, foxes, and bobcats linger around, so be extra careful!

Tovrea Castle

Just east of Phoenix stands a life-size wedding cake called Tovrea Castle that is surrounded by 5,000 diverse cacti. The castle is visible for travelers flying in and out of Phoenix Sky Harbor International Airport. Its beginnings sprung during a time of economic depression from 1928 and 1930. Italian immigrant and sheet metal businessman, Alessio Carraro, envisioned a desert resort and hotel standing among a cactus garden. However, in 1931, the property was sold to meatpacking matriarch, Della Tovrea, who lived there until her death in 1969. Throughout the years the structure would slowly crumble because of the passage of time. The city purchased the property in 1993 and was added to the Phoenix parks system. Legends have developed over the years. Some believe that the castle was a gangster hideout while others allege the location is haunted. Phoenix has two other castles worth mention: Mystery Castle and Copenhaver Castle.
**Hole-In-The-Rock**

Located in Papago Park, the Hole-In-The-Rock is a natural geological formation that is placed in Phoenix. The rock formation is made out of sandstone and conglomerate that was in the span of 66 to 2.6 million years. Members of the Hohokam tribe recorded the sunlight’s shining through the latter to mark the change in season. The rock is surrounded by a trail that is two-tenths of a mile-long. From high up, hikers can get a good glimpse of the Phoenix area, but must first adjust to an elevation change of 200 feet.

**Salt River**

Locals and visitors can cool down from the Arizonian heat with the Salt River. Lasting 200 miles, the river crosses Phoenix, Scottsdale, Tempe, and Mesa. Both visitors and locals have an excellent place to go inner tubing, rafting, and kayaking. Its name derives large salt deposits which the river flows over in some sections. Some pioneers in the 1860s attempted to develop a salt mine, but separating the salt from other minerals was difficult. Nowadays, the Salt River is a popular destination for water-related activities.

**Desert Botanical Garden**

The Desert Botanical Garden is an area dedicated to the cultivation and preservation of desert plants. In 1936, the Arizona Cactus and Native Flora Society (ACNFS) was established by activists to save deserts from destruction. In the present day, some 50,000 desert plants are part of this stunning, picturesque garden. Seventy-two percent of known taxa strive here. Their motto is: “The Garden is here to help you enjoy the beauty of the desert and care about it.” There is always plenty to see with tours, concerts, and family-friendly activities.

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**Arizona Sun Safety Tips**

Arizona has an average of around 300 days of sunshine per year. Summertime means longer days and 100-degree temperatures. While enjoying gorgeous scenery, please remember to protect yourselves from harmful UVA and UVB rays.

- **Wear sunscreen**, even when it’s cloudy. Make sure you’re reapplying sunscreen every few hours. Sweat, water, or clothing can deteriorate effectiveness over time. Protect your lips with an SPF lip balm.
- **Wear long sleeves and pants** when outdoors. Most outside workers during the summer months in Phoenix are all wearing long sleeves tops and pants. Light clothes will keep your body cool and will help prevent minor cuts and scrapes that aren’t too fond of sunburns.
- **Wear a hat.** Your head and scalp are extremely susceptible, and it’s difficult to notice the after-effects of a sunburn.
- **Wear sunglasses** to protect your eyes from ultraviolet rays and to prevent squinting, which leads to wrinkles around the eyes. Opt for 100% UV protection.
- **Eat healthy and stay hydrated.** Antioxidants in fruits and vegetables, help to get rid of damaging healthy cells free radicals, which lead to the development of all types of cancer, including skin cancer. Water helps eliminate waste from the body and keeps it hydrated. Don’t wait until you feel thirsty.
- **Avoid alcohol and caffeine beverages**, they both speed up fluid loss.
June 2019

My Fraternal Sisters and Brothers,

It is difficult to imagine that it has almost been four years since we assembled in Cleveland, OH, for the 47th Quadrennial National Convention. This span of time has been both favorable and eventful for the Alliance. All that has been accomplished has been done to strengthen the foundations of the Alliance further and bolster the future of the PNA for all its members.

The Polish National Alliance has assets of over $432M. Our surplus is above $22M. When two other accounts are combined with the surplus, we have about $35.3M in total unassigned funds. Thus, we can see the size, strength, and financial well-being of the PNA.

Remember the Great Recession of 2008, and its fallout and effects on the PNA. These circumstances brought the Alliance under the intense scrutiny of the Illinois Department of Insurance. During its thorough examination, the Department looked at just about every aspect and nuance of the PNA. It forced certain changes upon us and started a self-examination and internal introspection of the way we operate as a fraternal organization. Some of the guidelines followed were the increased regulations and compliance programs necessary, and the trend concerning future governance of Fraternal Societies.

Over the last four years, we have seen an excess of income over expenses every year: simply put a profit. This has led to an increase in surplus every year. The NAIC (National Association of Insurance Commissioners) has placed a great deal of emphasis on a particular financial statistic called the Risk-Based Capital Ratio. We have exceeded the recommended required ratio every year. It is quite essential to maintain a value above this required ratio; otherwise, we will be burdened by more stringent regulation and oversight.

Concerning the National Convention itself, the delegates will experience some changes which they may consider game-changing. This may be the first Convention which will not elect the President. The Business Board of Directors will now hire the President. This is a change which is following the recommended Governance trend in the Fraternal Society arena. The theory is that this will lessen the possibility of a candidate chosen out of popularity rather than ability. Please note that presently the Department of Insurance can deny an office to someone they feel is not qualified to run said office, usually meaning the President. The other National Officers (Censor, Vice-Censor, Vice-President, Secretary, and Treasurer) will still be elected by the Convention, as will the Business Board of Directors. The qualifications to run for these National Offices and Directors have been eased so that more individuals can run for these offices. As passed at the last Convention, the Fraternal Directors will be elected by the delegates from their particular Region.

As I stated earlier, the Illinois Department of Insurance, in its examination, decided that Commissioner will receive no salary, only expenses. With this as a background, the by-laws were amended to eliminate the Office of District Commissioner and replace them with the appointed position of District Coordinator, which will permit compensation for the position. Please note that the three-phase amending process for these changes was overwhelmingly approved.

One area that requires a great deal of attention is Membership and Sales. Its importance translates into a variety of fields each of which is vital to the general health of the Alliance. Sales provide members which are necessary to replace those who have passed from the scene, but also to grow the organization. These individuals will also provide the pool from which we can elect people who will provide the Leadership at all levels, from the National down through the Regional, District, and Council. This is one aspect that must not be overlooked. Sales also helps provide the needed revenue to fund all the mechanisms of the PNA both organizational and fraternal. Age and health have taken its toll on the Organizers and Sales Representatives who built this great organization. We have to come up with a plan to replace these great women and men and also expand into a professional sales force. We will survive, but we also want to grow and thrive.

Ladies and Gentlemen, the times are changing. Not that long ago, there were about 200 Fraternal Societies, and now there are less than 60. The NAIC and the Insurance Commissioners are burdening these Societies with more regulations and requiring compliance on more issues. The changes in our own governing structure were done in anticipation of the inevitable trend toward such suggested governance structures formulated by the NAIC. I believe the pro-active changes combined with our increasing financial strength provide a sound basis for our future.

I ask the Councils to send their delegates to convene in Phoenix, AZ on Aug. 25th through Aug. 28th for the 48th Quadrennial National Convention of the Polish National Alliance, where they can in a constructive, fraternal, and amicable way strenuously discuss, debate, and approve programs to ensure that we will be around to promote our heritage and pay the policies of our grandchildren and their grandchildren.

TOGETHER, WE CAN AND WE WILL

Wesley E. Musial
Censor
## Elected Representatives to the 48th PNA Quadrennial Convention In Phoenix, Arizona

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**HOME OFFICE EMPLOYEES ASSISTING AT THE 48TH PNA CONVENTION**

- Steve Biesiada (Assistant National Secretary)
- Lidia Buras (Assessments/Billing)
- James Gura (Chief Financial Officer)
- Frank Jozefiak (Chief Underwriter)
- Monika Korczynska (President’s Office)
- Halina Kuczynska (Membership/Claims)
- Renata Lorenz (Treasurer’s Office/Legal Department)
- Victor Modlinski (IT Office System Specialist)
- Jolanta Walaszek (Manager of Sales)

This Special Issue of “Zgoda” was created for the Representatives of the 48th PNA Convention by Alicja Kuklinska and Ewa Krutul with assistance from Beatrice Jedrycha.
2019 Pre – Convention Committees

**Credential**
Home Office – June 6th, 2019

1. Wanda Juda (Chairwoman)
2. Jeannie Zapala
3. Ted Kutarba
4. Jeffery Jackowski
5. Teresa Jankowski

**By-Laws**
Home Office – July 16 – 17, 2019

1. Bozena Kaminski (Chairwomen)
2. Constance Rackowski - Donnelly
3. David Tokarski
4. Cecilia Tomaszkiewicz
5. Anna Wierzbicki

**Nominating**
Home Office – July 8, 2019

1. Christine McMullan (Chairwomen)
2. Christine Tarchala
3. Leszek Krzyminski
4. John Baras

**Budget Committee**
Home Office – July 22, 2019

1. Anthony Nowak-Przygodzki (Chairman)
2. Mark Grzymala
3. Romuald Poplawski
4. Matthew Matusiak
5. Steve Tokarski
6. James Gura (CFO)
Education Teleconference - June 26, 2019
1. Stella Szczesny (Chairwomen)
2. Irene Jarocinski
3. Barbara Wesolowski
4. Marianna Koziol – Dube
5. Bernadette Zubel

Membership Teleconference- June 27, 2019
1. Edward Zavaski (Chairman)
2. David Milcinovic
3. Katarzyna Niemczyk
4. Jeffrey Twardy

Sports & Youth Teleconference – July 1, 2019
1. Val Pawlos (Chairman)
2. Mark Matusiak
3. Magdalena Solarz
4. Greg Chilecki
5. Mary Srodon

Alliance Communications Teleconference – July 2, 2019
1. Richard Poremski (Chairman)
2. Joseph Magielski
3. Wieslawa Kennedy
4. Teresa Sherman

Grievance Teleconference - July 15, 2019
1. Irene Grabowy (Chairwomen)
2. Arthur Trybek
3. Mary Sala
4. Irene Hercik
5. Christine Hanson

New Concepts Teleconference – July 18, 2019
1. Jolanta Mazewski - Dryden (Chairwomen)
2. Mark Dobrzyncki
3. Nicole Carrier

48th PNA Quadrennial Convention
——— Tentative Agenda ———

Sunday, August 25, 2019
2:00 – 6:00 PM Registration
6:00 – 8:30 PM Opening Session
   Welcome Remarks
   Announcement of the Convention
   Officers
   Oath of Office
   Report of the Credentials Committee
   Roll Call of the PNA Officers
   Recess
8:30 – 10:00 PM Welcome Reception

Monday, August 26, 2019
8:00 – 10:00 AM Reports
10:00 – 10:30 AM Coffee Break
10:30 – 12:00 PM Continuation of Sessions
12:00 – 1:30 PM Lunch Break
1:30 – 3:30 PM Continuation of Sessions
3:30 – 4:00 PM Coffee Break
4:00 – 7:00 PM Continuation of Sessions
   Presentation of Sales Awards
   Special Introductions and Recognitions
   Recess
8:00 PM -10 PM Dinner Reception

Tuesday, August 27, 2019
8:00 – 10 AM Continuation of Sessions
10:00 – 10:30 Coffee Break
10:30 – 12:00 Continuation of Sessions
12:00 – 1:30 PM Lunch Break
2:00 – 4:30 PM Continuation of Sessions
   Presentation of Candidates
   Elections
   Resolutions
   Election Results
   Recess
Free Evening

Wednesday, August 28, 2019
8:00 – 10:30 AM Continuation of Sessions
   New Business
   Installation of Officers
   Adjournment
Dear Representatives,

Serving as President has been a challenging and humbling experience. Over the years, I have faithfully served this organization and its members, as it is my responsibility.

I have been involved most of my adult career in the organization. In addition to being a lifelong member of the Alliance, I have worked my way through the organization in various positions starting in the copy room of the Treasurer’s Office to the very top. My experience over the years has provided me with unparalleled knowledge and understanding of the organization, from the fraternal perspectives to that of government.

I had the honor of being the Chairman of two PNA conventions as well as chairing various conferences for other organizations. Being President of the Polish American Congress has assisted me in establishing relationships with local, state and federal officials, which are paramount in this day and age. I serve as Director of the Edgebrook- Sauganash Chamber, as Chairman in a volunteer group in efforts of saving a church.

I never make promises that are not attainable or realistic. I understand the values of fraternal programs, being that they add value of belonging to a fraternal organization.

With the recent amendments in the by-laws, the President of the organization will be appointed by the Board, while the Chairman of the Boards position will be elected. Based on the changes, I am applying for this position within the Polish National Alliance.

In closing, thank you for your support over the years and I ask you for your encouragement and support in leading this organization.

Wesley E. Musial
Philadelphia, Pennsylvania
District VI, Council 1, Lodge 342

My name is Wesley E. Musial, and I am a candidate for the position of Vice-Chairperson of the Board of Directors.

I was born and reside in Philadelphia, PA. I graduated from St. Joseph’s College (PA) in 1972 with a B.S. degree in Mathematics and a minor in Economics. I did some post-graduate work at Temple University. I am a high school and college product of Jesuit education.

I became financial secretary of Lodge 342 in 1975. I was elected a delegate to Council 1 and have held the position of Vice-President and Council Secretary. At the District level, I was the District 6 Male Commissioner from 1991 to 1999. Subsequently, I was elected Director from Region D from 1999 to 2007. From 2007 to present, I have held the position of Censor.

For the past forty-six years, I have been involved in the family business of manufacturing and retailing Polish sausage. We are presently transforming into the third generation of family members running the business.

As you peruse and review my resume, you will see that I have been involved at all levels of the Polish National Alliance. When you also consider that I have either served on or chaired several Pre-Convention Committees, you will realize that I have knowledge of and am familiar with all facets of the organization. As Censor, I was chairman of the Supervisory Council. This experience allowed me to gain valuable experience in both coordinating the efforts of others and working with others to achieve a goal.

When you meld all my background and experience in academia, business, and the fraternal world, I hope you will consider me worthy of your support for the position I seek.
Marian Grabowski
Incumbent,
Surprise, Arizona
District XII, Council 80,
Lodge 1824

In 2015, I was re-elected for a third term as Treasurer of the Polish National Alliance and these past years brought many financial challenges including extremely low interest rates. Yet, the PNA came through strong. Under my leadership, the Treasurer’s Department became more efficient; reduced the operational costs and maintained our quality.

After my first two years as Treasurer of PNA, I campaigned for Vice President of the Polish National Alliance and was elected in 2017. The duties included handling all Fraternal Activities such as the PNA National Golf outings, The National Bowling Tournament, senior programs, Kids-4-Kids events and many more! In all these moments I was assisted by Fraternal Coordinator Mary Srodon. I express my appreciation for all her support and hard work.

Currently, I serve on the Executive Committee, Investment Committee, the Audit Committee, and the Enterprise Risk Management Committee.

I believe the keys to my success are due to my background, hard work and dedication. I was born in Poland, immigrated to this country in 1961, and became a PNA member in 1962.

In 1999, I became the Main Commissioner for PNA District 12 and began my involvement at the PNA District 12 & 13 Youth Camp. I could see a strong need at the camp; I stepped in and became the President in 2000. The camp was rundown and debt-ridden, and I decided to help assemble a new team of people to renew and revitalize the property. Under my leadership and hard work, the camp was turned around.

I bring years of hard work, dedication, knowledge, and proven initiative to the job. I still have great passion for the PNA and desire to continuously apply my passions and skills for the betterment of organization. I humbly request that you help re-elect me as Vice President in the upcoming election.

Alicja Kuklinska
Incumbent,
Chicago, Illinois
District XIII, Council 13,
Lodge 257

Working for the Polish National Alliance provided me with a truly unique experience that I can apply along with my education and skills to the position of National Secretary. I appreciate the trust the Business Board of Directors bestowed on me in June of 2018 upon my election to National Secretary. I ask for the support of the Representatives of the 48th PNA Convention to continue.

I am a hardworking, enthusiastic, and committed individual who believes the growth of the organization depends on collective efforts. I am involved in the fraternal life of the Polish National Alliance as well as other Polish American organizations, including the Polish American Congress where I am a National Director.

I was born in Poland, and like many of you, I followed the American dream after graduating from the University of Warsaw with a Master’s degree in Polish Language and Teaching. My parents always stressed the importance of education, so in the U.S., I continued taking various professional courses. I was a teacher and principal of one of the most prominent Polish schools in the Chicago area, a Northwestern University instructor, an employment counselor, and small business founder and owner.

As a PNA Member, I received the Zgoda magazine and learned about the Organization, its activities, and the noble mission of promoting Polish heritage in the United States. I believed, I could contribute to the publication and the organization by utilizing my knowledge and commitment to traditional Polish values, and I did. I became a PNA employee, Zgoda Editor-in-Chief, and National Secretary.

I feel tremendous pride, a sense of accomplishment, and appreciation to all of the distinguished Officers and Members who supported me along the way.

I can also proudly say that my American family is a 100% PNA Family.

Pragnę wyrazić wdzięczność i dumę z pełnionej przeze mnie funkcji Sekretarza Krajowego ZNP, uprzejmie proszę o dalsze poparcie i życzę Delegatom owocnych obrad.
Steve H. Tokarski
Incumbent,
Crown Point, Indiana
District XV, Council 127,
Lodge 2365

Steve Tokarski is currently serving as PNA National Treasurer. He is a former Business Board Director for the Indiana and Michigan region, and Chairperson of the Rules and Regulations Committee. Mr. Tokarski served as a member of the Board of Directors, Education Committee, the Financial Control Committee, and the Membership Committee.

He also served as Parliamentarian and First Vice-Chairperson for various PNA National Conventions. Additionally, Steve has served as President of PNA Council Number 127 and of PNA Lodge Number 2365—Silver Bell Club. For two years, Mr. Tokarski was the Publisher of the Polish Daily News in Chicago, a PNA subsidiary.

In addition to his efforts with the PNA, he has also been extremely active in the Polish American Congress (PAC), and is currently serving as the President for its Indiana Division, a position he has maintained since 1977. Mr. Tokarski has also served as the National Director and the Parliamentarian for the Council of National Directors of the PAC and as Chairperson of the By-Laws and Grievance Committees. He has been the Vice President of the PAC Charitable Foundation since 1995.

He earned a B.A. from Purdue University and a J.D. from Indiana University School of Law, and has practiced law in Northwest, Indiana.

Steve’s community involvement does not end with his service to these two outstanding organizations. He is also an active member of several Purdue University alumni associations, as well as the Purdue President’s Council. He has held positions as Secretary-Treasurer and State Vice President of the National Advocates Society since 1984.

When not engaged within the community, Steve spends his spare time with his loving wife, Marsha who is a stained glass artist and former science teacher. Steve and Marsha have two sons: David, a lawyer, and Christopher, a social studies and economics teacher.

Jeffrey M. Twardy
Incumbent,
Pittsburgh, Pennsylvania
District VIII, Council 145,
Lodge 1052

I am an incumbent candidate for the PNA Business Director position. Whether at a sporting event, youth event, or a black-tie affair, I have the comfort level, knowledge, and experience. I hope to utilize these qualifications, so that I can continue to be an asset to PNA, whether in the capacity of Business, Management, or Fraternalism.

Throughout my many experiences with Lodge 1052 of Pittsburgh, PA, you could say I have learned through the years from the very best. My years of experiences run the gamut, from participating and managing National Tournaments (Bowling, Golf, Softball), to locally being the chairman of the Raymond S. Twardy Scholarship Fund for Lodge 1052.

My business acumen is honed by 24 years working in the public sector and has provided many projects, transitions and educational experiences that have shaped my skills to understand, solve and manage solutions to complex business problems. I am a graduate of Duquesne University - Business Administration/Finance.

Of course, I couldn’t do any of this without the support from my two little ladies, and I hope I can show them the PNA as my grandfather had done with me. I am the father of two little princesses, Stephanie (11) and Sydney (8).
Irene T. Hercik  
Incumbent,  
Chicago, Illinois  
District XIII, Council 3,  
Lodge 694

I was born in Chicago, Illinois, and have been a member of PNA since birth. Attending PNA events with my family was a normal part of growing up. My husband, children, and their families became part of the PNA family.

My educational background includes a BA from Northeastern Illinois University, Minor in Management, Associates’ Degree in Applied Science, Computer Information Systems from Wilbur Wright College, and paralegal studies at MacCormac College. My work experience includes every aspect of management, from a small to a mid-size company.

My positions include office manager, accounts payable/receivable, payroll, financial statement preparation, dividend payments, sales tax returns, are some areas of responsibility. Currently, I manage a promotional products distributing company.

I am honored to be a candidate for the Business Director of the Polish National Alliance. Following in my father’s footsteps, I have held various offices in the Lodge and Council and am currently President of both. Having served two terms as District Commissioner, Director of previous Region “H” and currently, the Business Board has provided me with a broad understanding of both the fraternal and business aspects of our organization.

My education, work experience, and involvement within our fraternal contribute to my ability to think critically and make sound business decisions. My offered attributes will help protect the financial investment made by our members. Laws and regulations are continually changing. This requires a constant review of business matters. I exercise a cautious approach and feel that my prudent decisions would be an asset to further the growth of the Polish National Alliance. I’m confident that I would continue to be a beneficial member of the Business Board, and I ask for your vote of support. Thank you!

Anthony W. Nowak-Przygodzki  
Incumbent,  
Corona, California  
District XVI, Council 216,  
Lodge 3193

For whole life, I was proud of my Polish heritage. I have been a long-time member of the Polish National Alliance. My first introduction to PNA was when my parents purchased a life insurance certificate for me as a teenager. At that time, I was dancing with the Polish Folklore Dance Group, Gorale (Yorba Linda, CA).

Later, I started attending Lodge and Council meetings, and learning more about the Organization. With the guidance of Director Richard Kobzi, I wanted to serve in a higher capacity than the positions I had held in the Council and the Lodge.

In 2007, I ran for National Director of Region “K.” I was the youngest board member at that time, honored to serve for almost two terms. In 2013, the PNA was challenged by the changing business environment. We were faced with on-going regulatory issues. I was honored to be part of these challenging times. With my experience in the banking industry and knowledge of a non-profit entity versus a for-profit company, we successfully met these challenges. Yes, we were faced with some necessary changes that weren’t consistent with our past ways, yet affected how our Organization would be governed in the future.

The board conducts annual surveys assessments of our strengths, opportunities, weaknesses, and threats. The board is responsible for strategic planning and the multitude of plans that affect the overall long-term operations. As a Board Member, I had the opportunity to work with many professionals, executives, staff, and members. I much appreciate the things I learned over the past years. I am proud of my contributions and ready to continue to learn and improve my skill set.

In closing, I will continue to work collaboratively for the benefit of the PNA. I am very excited about serving as Business Director. My whole family are PNA members. I know the PNA has many wonderful times ahead. I ask for your support.

May God bless you all and PNA! Niech Żyje Związek Narodowy Polski!
Val Pawlos  
Incumbent.  
Pittsburg, Pennsylvania  
District VIII, Council 145,  
Lodge 1052

I have been a member of the Polish National Alliance for over forty years. I am currently a National Business Director and have held the position for the last six years.

I am looking forward to serving as a Director for the next four years and making the right decisions for the betterment of the PNA. Hopefully my experience will help achieve all our goals.

My previous positions with the PNA have been National Fraternal Director, National Sports Director and President of Lodge #1052, Pittsburgh, PA for thirty five years. I am currently the Secretary of Council #145 and a delegate to both National and District Conventions. I have been awarded the Kosciuszko Man of the Year and had a day named for me by the City of Pittsburgh. I was also named Outstanding Citizen by the State of Pennsylvania for community involvement.

My wife Janet and I have been married for forty years, with a daughter Erin (Eric) and a son Michael (Emily) and two wonderful grandsons Marino and Robert. My whole family have been lifelong members of the PNA as far back as my grandparents.

Teresa Struziak Sherman  
Incumbent.  
Wilbraham, Massachusetts  
District I, Council 62,  
Lodge 711

My involvement in the PNA since age 10, has enabled me to be knowledgeable in many areas of PNA operations. I served 38 years as Council Recording and Financial Secretary, and I was a delegate to 11 national conventions. I was elected as Vice Chair twice and chaired Pre-Convention Committees, specifically Alliance Publications and Communications. I was twice secretary to the Budget and Finance Committee, and the Education Committee. In 1995, I was elected Commissioner of PNA District 1. I was PNA National Director Region “A” 2003 to 2011. I have served on 6 Board Committees during these past 4 years.

I obtained my Master’s Degree in Nursing and Public Health Administration. I worked as a nursing supervisor, nursing director, nursing home administrator, and president and CEO of CEU Direct, Inc., an online education service for health care professionals that allowed me to demonstrate management and leadership skills. I have successfully managed 11 million dollar budgets. I have strong communication skills as evidenced by my 91 health and hundreds of event articles written for Zgoda, and other media. I have served as Public Relations Chairperson for the Polish Center of Discovery and Learning at Elms College.

As a current member of the PNA Business Board of Directors, I have assisted the PNA in its transitions to keep the organization strong and viable, while meeting state and federal regulations. I know PNA’s issues and concerns and have the skills to help the organization strive to meet rigid budgetary constraints in a positive, productive, and ethical manner.

My husband, Gilbert, three children and seven grandchildren, who are all PNA members, have supported my efforts throughout my PNA career.

To the PNA Convention Delegates, I wish you successful deliberations and I would appreciate your vote in Phoenix at the 48th National Convention to elect me for a second term to the PNA National Board of Directors. Thank you! Dziekuje!
Irene Grabowy  
Bristol, Connecticut  
District II, Council 152, Lodge 441

I have been a loyal member of the Polish National Alliance since I came to the US in 1972. I have dedicated over 45 years to our fraternal cause, and my knowledge of the PNA is just one of my qualifications. My strengths are reflected in my background, leadership abilities, experience, and participation in fraternal, national, and community organizations. I am self-motivated, dedicated, and always willing to do more than is expected.

I served as Commissioner for two terms as Director Region “B,” and Vice Censor for 12 years. I served on the membership, education, finance, public relation, & by-law pre-Convention committees. I am currently Secretary of Council 152 and a sales representative.

Sean Jackson  
Glassport, Pennsylvania  
District VIII, Council 10, Lodge 750

As a fourth generation member of the PNA, I am deeply rooted in the heritage of our organization. I have been an officer of Lodge 750 in Glassport, PA for over eleven years as well as the Recording Secretary of Council 110 in District VIII for five years.

The PNA’s past, present, and future successes are something we all strive to maintain and grow. I look forward to working hard to continue growing our great fraternal organization if I am elected to the Fraternal Board of Directors for Region B. The foundation of what makes the PNA great is the strong bond of fraternalism that has been built over more than 139 years and continuing to build those bonds will be paramount in ensuring our successes for generations to come!
Bożena Kamiński
Incumbent,
New York, New York
District III, Council 217,
Lodge 1903

Since 2007, I have been the President and CEO of the Polish & Slavic Center, a non-profit New York State organization with over 40,000 members. PSC provide many much-needed social and cultural services to the Polish-American community of the New York metropolitan area.

From 2008 through 2014 and at present I serve the Polish American Congress as its National Vice-President for Polish Affairs. Very importantly, I am an active member of Polish National Alliance Lodge number 1903 and an active supporter of many of its sponsored charitable events sponsored by the PNA organization.

In appreciation for my active work for the Polish-American Community. I was honored and recognized by many political leaders and other non-profit organizations and the immigrant communities.

I received the prestigious recognition of “The Ellis Island Medal of Honor” award at a ceremony held on Ellis Island. I was also honored and received many city and state awards for my long-time community work as a community activist.

As a Director of the Polish-American Downstate Division, I was able to act politically organize, and chair many banquets honoring New York area politicians. I organized many voter registration drives and fund raising events. Since 2013, I have been an active member of New York City Community Board # 1 where I participate and then report to the Mayor and City Council on the needs of our neighborhood and speak on behalf of our community.

I consider my election four years ago as a National Fraternal Director to be an honor and a privilege. It enables me to work for and represent the Polish National Alliance and all of its members. I am looking forward to continuing my work towards our success.

Dziękuję!

Joseph M. Magielski
Incumbent,
Youngstown, Ohio
District IX, Council 46,
Lodge 827

My journey to becoming a National Director for the Polish National Alliance began many years ago. As a young immigrant coming to this country, I watched as my parents set up roots in Youngstown, Ohio & worked hard to make a life for our family as Polish-American citizens. I graduated from Youngstown State University with a BS/BA degree in management and a minor in economics. In 1973, I married the love of my life, Judith. We made a home together and raised three children. The family has always been at the center and passing down my Polish traditions is an important component of raising my family. Today, I am the proud Dziadzi to 5 grandchildren, all PNA members.

In terms of insurance experience, I have been affiliated with a National Commercial Insurance Company for the past 41 years. Currently retired, I served as President of The Youngstown Association of Life Underwriters. Other affiliations include MDRT, NQA, and NSA. I have been a sales representative of PNA for 35 years, and was the National Director of Sales for seven years, until my retirement.

I am also a proud veteran of the U. S. Marine Corp, active in many veteran groups. I belong to American Legion, AMVETS Post 44. I have served as the past President of the Catholic War Veterans, Post 1222, Commander of United Veterans Council, and member of Polish Legion of American War Vets Post 87.

I am a treasurer of PNA Council 46. I have held leadership positions of my local PNA Lodge for many decades and continue to be involved in many Polish organizations throughout the Northeast Ohio area. I am uniquely qualified for Director of the Polish National Alliance with my lifetime of the insurance industry experience and dedication to the PNA. It would be an honor to continue to serve the Polish National Alliance in this position.
Stella G. Szczesny  
**Incumbent,**  
Hamtramck, Michigan  
District X, Council 122, Lodge 1758

Stella G. Szczesny is married to Thomas Schemanski and has two children, Kasia and Thomas. She has an MBA from the University of Detroit Mercy and a BA Degree from Madonna University.

Stella is retired from her position as a Human Resources Specialist for the State of Michigan Civil Service Commission.

In 2005 she was named “Woman of the Year” by the Orchard Lake Schools and, also received the Polish American Central Citizens Pulaski Medal. The Piast Institute recognized her as “Polish American Woman of the Year” in 2006. In 2011, Stella was the recipient of the Polish American Congress Michigan Division Award for contributions to Polonia.

Barbara Wesolowski  
**Incumbent,**  
Orland Park, Illinois  
District XII, Council 143, Lodge 2368

I have been a member of the Polish National Alliance since birth. My mother, Jean Wesolowski, was active in the PNA throughout her lifetime and encouraged me to get involved. I took her advice and followed her example.

Over the years, I have served in many leadership positions within the organization, most recently as Fraternal Director of Region “F.” Prior to this position, I served as District 12 Commissioner and chaired a very active Women’s Division. I have sold many Insurance policies and annuities. I am the President of Council 143 PNA and President of the Youth Home Corporation of District 12 PNA awarding undergraduate scholarships, and responsible for the investments of the Corporation.

I have attended Council and Lodge meetings in my area, visited wakes, attended funerals, and offered support to PNA activities and projects in Region “F” and other Districts as well. I have been a member of many pre-convention committees and a delegate to several PNA conventions.

I understand how the PNA works and the importance of successfully offering excellent insurance and annuity products. Fraternal programs can only benefit when the business side of the PNA succeeds. I believe I have excellent leadership qualities, am very approachable, a good listener, and never fearful of asking questions or offering my opinion. I have actively participated in Joint Meetings of the Fraternal and Business Boards and Fraternal Committee teleconferences. The active members of my Region have supported my efforts and confidence in my leadership abilities. I know my Region!

Throughout my professional life, I served in administrative leadership positions as an elementary school principal, managing large staffs and million-dollar budgets as well as a position as an instructor at Loyola University’s School of Education. I firmly believe I have much to offer the PNA as a Fraternal Director.
Walter F. Bochenek
Chicago, IL
District XIII, Council 3,
Lodge 3278

I was born in Poland and became a U.S. Naturalized Citizen. In the old country, I was a business owner focused on art and construction. I also built car prototypes and helped restore cars. I was very active in the anti-Communist movement.

In the U.S., I was active with art performances, wrote many poems, plays, TV shows, and created sceneries for theater performances. In 1996, I organized the Polish American Contractors Builders Association (PACBA) and was elected its first President. In 1997 and 1998, I managed to build three homes for flood victims in Poland while using American construction standards. I cooperated on organizing two construction trade shows between Poland and the USA.

In 2007, I initiated the Polish American Jamestown Committee. Together, we built an 86 feet long and 16 feet wide parade float to commemorate 400 years of the arrival of first Polish settlers to Jamestown.

In 1999, I was elected President of “Tadeusz Kosciuszko School of Polish Language in Chicago.” During my term, I helped purchase a school building, create after-school programs, and assisted the school in achieving its “tax-free status.” I was awarded the title of Honorary President.

Since 1996, I am an active member of the Polish American Congress, for the last two terms serving as a Vice-President of the I.L. Division.

I am an active member of the PNA, President of Lodge 3278, and Council 3 Audit Committee member. I want to contribute to creating programs and activities attracting new members to the Organization.

I am not a man of words; I am a man of action. I will use all my experience and talent for the betterment of the PNA if given the opportunity to serve on the Fraternal Board of Directors. I ask for Delegates support. Thank you — Dziękuję bardzo.

Magdalena Solarz
Park Ridge, IL
District XIII, Council 120,
Lodge 101

With a great pleasure I am an Artistic Director & Choreographer of WICI Song & Theater and WICI School. I migrated from Poland to Chicago in 1974. My motivation for becoming involved with the Polish Community and the Polish National Alliance was rooted in my family tradition. My grandparents, Zofia, and Ignacy Solarz were the founders of Poland’s first Folk University and Theater. According to the Polish Encyclopedia, they are attributed as working for the cultural and political movement to bring awareness to the people and folklore.

I tried to continue my grandparent’s life mission in Chicago, as founder and Artistic Director of the most representative group of the PNA, the WICI Song and Dance Theater. Through my efforts with the ensemble, the PNA gained hundreds of new members. I am involved with PNA major events, previously as an Artistic Director of the PNA’s Youth Jamboree, an annual summer folk dance workshop for visiting dance ensembles from North America, currently, as an Artistic Director of the annual PNA Song and Dance Concert. I am also a President of Lodge 101.

I was awarded one of Poland’s highest honors, the Gold Cross of Merit. This honor was bestowed to me in recognition of my achievements in promoting the artistic, cultural, and educational values of the Polish tradition in the field of music and dance throughout the United States. I am listed as a Master Teacher with the Illinois Arts Council in its “Arts-in-Education” program, and the recipient of several Master-Apprentice Grants from the Council. Moreover, I am a proud recipient of numerous civic awards and recognitions including U.S. President George W. Bush, Chicago’s Mayor Richard M. Daley, State Treasurer Judy Baar Topinka, and Illinois Governors Jim Edgar and George Ryan.

Aspiring for Region “G” Fraternal Director position, I would appreciate the support of the distinguished Representatives to the 48th PNA National Convention Dziękuję bardzo!
Jolanta Mazewski
*Dryden*
*Incumbent, Seabrook, Texas*
District XI, Council 182, Lodge 2336

Currently, I am the Fraternal Director for Region “H,” and I am seeking this position once again. I have been an active member of the PNA since 1970. I speak and write in Polish. I am very comfortable and competent in talking with people, promoting, and working with organizations. Since 1977, I created numerous programs, festivals, and promotional events. I have a solid knowledge of finances, creating business opportunities, marketing, PR, communications, sales, promotions, and social media. I am involved in the Polish American Community in Texas.

As Fraternal Director, I had the opportunity to immerse myself into the PNA, and I have worked with various committees where I expressed my ideas and views. I recruited 6 new Sales Representatives and signed up new members. I expanded the visibility of Region “H” in Zgoda Magazine.

I held many positions within the PNA. At the age of 19, I became President of Lodge 2336. Currently, I am Vice President of Council 182, and PNA Sales Representative. I was a Commissioner of District XI, a Delegate to 3 PNA Conventions, and President of the Polish Home, Inc. For 35 years, I was an instructor and performer for the Polish Eagles Dance Group.

I own Dryden Event Productions that focuses on production, marketing, and management of business events, charity, public shows, and trade shows. I developed Facebook pages and collaborated with many others to cross-promote. I also developed a sizeable database with members and non-members used for Eblast marketing and promotions. I created relationships that allowed for the marketing of the local PNA events at no cost. I developed a 200 square foot cultural display that travels to festivals. I worked with and held offices with 16 other Polish organizations for networking and co-sponsorship. I am also active with the Polish Heritage Center Museum in Panna Maria.

I am well-versed in PNA’s goals. I have the background and qualifications to ensure we attain them in this new era.

Teresa Jankowski
*Incumbent, Saint Francis, Wisconsin*
District XIV, Council 8, Lodge 3100

To the Honorable Delegates of the PNA 48th National Convention:

I have had the privilege of serving as Fraternal Director of Region I for the past four years and would be honored to continue for another term. Being able to serve on various committees has allowed me to see the passion and dedication all the committee members and office staff put into such a wonderful organization.

From 2011-2015, I served as Commissioner of District XIV, along with Co-Commissioner Gary Babinski. During this time, tough decisions were made in the best interest of PNA and its members. Currently, I am Financial Secretary of Council 8 and President of Lodge 3100. I am honored to be attending my fourth consecutive National Convention.

I am a member of various Polish organizations in my community. Currently, I am Director of PAC-WI Division, Treasurer of Polonia Sport Club, member of Polish Heritage Alliance (Polish Center of WI) and member of Polanki, Polish Women’s Cultural Club of Milwaukee.

Graduating from the University of Wisconsin-Milwaukee, I obtained a Bachelor of Business Administration degree, majoring in Marketing. Organization, accuracy, and attention to detail are all skills I use as an Aircraft Records Technician, a position I have held for the past nineteen years. All of these skills are qualities I see essential to the Fraternal Director role.

My husband Jeff and I will be celebrating our 35th wedding anniversary in September. We have been blessed with two wonderful daughters, Nicole (Herschel) and Melissa, and two precious grandchildren, Grace and Oliver.

I would appreciate your support and vote.
Greg G. Chilecki
Incumbent,
Orange, California
District XVI, Council 73,
Lodge 3259

My name is Greg “Grzegorz” Chilecki. I was born in Poland. In 1986, I left Poland and moved to Germany along with my wife, Alice. In 1989, we arrived in the United States as a “political refugee” and settled in Orange, California. In November 2017, after 37 years of marriage, my beloved wife Alice passed away unexpectedly. Thanks to the support of my family and my PNA friends, I survived the hardest time of my life.

I joined the Polish National Alliance Lodge 3259 “Piast” in Yorba Linda, California in 1990. Five years later, I was elected president of this lodge, and I continue to be its president until this very day. During this time the membership in Lodge 3259 has grown over 300%.

In 2007, I was elected Commissioner of District XVI, and successfully organized 8 Conventions, two debutantes and squire’s balls, and numerous Christmas parties, Easter egg hunts, Polish festivals, spelling bees and fundraising events. I conducted several sales seminars to increase PNA membership, and I successfully formed a new lodge in Las Vegas. In 2015, I was elected Fraternal Director in Region “J.” I was a very active delegate representing Council 73 in the last 5 PNA National Conventions.

I became the co-founder of the Polish American Performing Arts Club, and successfully participated in organizing the anniversary celebration of “1050 Years of Christianity in Poland” at Pope John Paul II Polish Center in Yorba Linda, as well as a solemn mass and organ concert in Los Angeles for the 100th Anniversary of Poland’s independence. I am an active member of Pope John Paul II Polish Center Council. I am also one of the sponsors of the Polish School in Yorba Linda, CA, and PNA Dance Group “Polanie.” For the past 27 years, I have been an active member of the Polish American Congress Southern California Division.

My goal is to make PNA’s future bright like the California sun! Please re-elect Greg G. Chilecki for Director Region “J.”

Dear Representatives,

As President of the Polish National Alliance, it gives me great pleasure to welcome you as Representatives to the 48th Quadrennial Convention of the Polish National Alliance to the city of Phoenix, Arizona.

This is the first time that as an organization we are here in this sunny and warm state. Arizona offers many exciting attractions for all to enjoy. I hope you will relish the hospitality of the southwest. I am sure you will find that the people are friendly and welcome visitors like us gladly.

For over 139 years, the PNA has provided exceptional service to the community. As an organization we have played a large part in educating and helping many of our members. Most importantly, we have promoted family, patriotism, faith, and ethnic heritage. These are significant ideals and principles for people to uphold.

At this convention, let us reach for certain goals, if we are to grow this organization, each of us must take responsibility for solving the issues. We must be interested in not just getting but also giving, not just looking out for ourselves but also looking out for others around us. If we have learned anything in the past 139 years, it is that we can accomplish anything when we work together.

I congratulate each and every one of the Representatives for your attendance at this convention, and ask you to work together to solve the problems, so we can conquer the challenges of the future.

Your work is going to improve and inspire the Organization.

Looking forward in seeing you in Phoenix!

Frank Spula, FLMI
President & CEO
PNA CONVENTIONS

    August 23-26, 2015
    August 18-21, 2011
    August 23-26, 2007
    September 6-10, 2003
    September 11-15, 1999
    August 19-23, 1995
    September 8-13, 1991
    September 13-18, 1987
    September 18-23, 1983
    August 26-31, 1979
    September 21-26, 1975
    September 19-24, 1971
    September 17-22, 1967
    September 15-20, 1963
    September 20-25, 1959
    September 18-23, 1955
    September 23-29, 1951
    August 24-30, 1947
    September 19-25, 1943
    September 10-16, 1939
    September 15-21, 1935
    September 20-26, 1931
    September 19-20, 1927
    August 27-September 1, 1928
    August 25-30, 1924
    September 26-October 1, 1921

22. Pittsburgh, Pennsylvania  September 16-21, 1918
21. Schenectady, New York     September 27-October 3, 1915
20. Detroit, Michigan  September 15-22, 1913
19. St. Louis, Missouri  October 9-14, 1911
18. Milwaukee, Wisconsin  October 11-16, 1909
17. Baltimore, Maryland  October 23-28, 1907
16. Buffalo, New York  October 23-28, 1905
15. Wilkes Barre, Pennsylvania  October 19-24, 1903
14. Toledo, Ohio  October 14-20, 1901
   * Chicago, Illinois  March 19-24, 1900
13. Grand Rapids, Michigan  October 16-21, 1899
12. Philadelphia, Pennsylvania  October 6-21, 1897
11. Cleveland, Ohio  September 9-14, 1895
10. Chicago, Illinois  September 4-9, 1893
  9. Detroit, Michigan  September 21-29, 1891
  8. Buffalo, New York  September 10-15, 1889
  7. St. Paul, Minnesota  September 12-15, 1887
  6. Bay City, Michigan  July 5-7, 1886
  5. LaCrosse, Wisconsin  February 14-17, 1885
   * Chicago, Illinois  February 21-23, 1884
  4. Milwaukee, Wisconsin  September 21-24, 1883
  3. Chicago, Illinois  September 21-23, 1882
  2. New York, New York  September 21-24, 1881
  1. Chicago, Illinois  September 15-18, 1880

*Special Conventions
The financial condition of a life insurance organization is an important factor in public confidence. In this regard we prepared the following report on:

POLISH NATIONAL ALLIANCE OF THE U.S. OF N.A.

featuring a comparative analysis of key financial ratios comparing this company with 25 of the leading Life Insurance Companies in the United States.

These 25 leading Life Insurance Companies have been in business for an average of over 100 years and own a major portion of the invested assets and life insurance in force of all the companies.

Thus, a favorable comparison of the financial ratios for the company featured herein with 25 of the leading companies can be indicative of the company’s financial stability.

KEY FINANCIAL RATIOS - DERIVED FROM THE ANNUAL STATEMENTS AS OF DECEMBER 31, 2018
(The 25 leading companies are determined by the amount of Admitted Assets as of December 31, 2018)

SOLVENCY
Assets for each $100 of Liabilities
A high ratio of Assets over Liabilities is a significant safety factor. This indicates that a company has enough assets to cover its liabilities and to meet all obligations as they become due.
Assets for each $100 of Liabilities as of Dec. 31, 2018

<table>
<thead>
<tr>
<th>Company</th>
<th>Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allstate Life Insurance Company, IL</td>
<td>$113.02</td>
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<tr>
<td>Ameritas Life Insurance Corporation, NE</td>
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<tr>
<td>AXA Equitable Life Insurance Company, NY</td>
<td>104.15</td>
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<tr>
<td>Bankers Life and Casualty Company, IL</td>
<td>107.71</td>
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<td>Connecticut General Life Ins. Co., CT</td>
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<td>Guardian Life Ins. Co. of America, NY</td>
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<td>John Hancock Life Ins. Co. (USA), MI</td>
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<tr>
<td>Lincoln National Life Ins. Co., IN</td>
<td>103.51</td>
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<tr>
<td>Massachusetts Mutual Life Ins. Co., MA</td>
<td>106.85</td>
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<tr>
<td>Metropolitan Life Insurance Co., NY</td>
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<tr>
<td>Nationwide Life Insurance Co., OH</td>
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<tr>
<td>New York Life Insurance Company, NY</td>
<td>113.21</td>
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<tr>
<td>Northwestern Mutual Life Ins. Co., WI</td>
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<tr>
<td>Ohio National Life Insurance Company, OH</td>
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<tr>
<td>Pacific Life Insurance Company, NE</td>
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<td>Penn Mutual Life Insurance Company, PA</td>
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<td>Protective Life Insurance Company, TN</td>
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<tr>
<td>Prudential Insurance Co. of America, NJ</td>
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<tr>
<td>ReliusStar Life Insurance Company, MN</td>
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<tr>
<td>RiverSource Life Insurance Company, MN</td>
<td>103.46</td>
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<tr>
<td>State Farm Life Insurance Company, IL</td>
<td>118.16</td>
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<tr>
<td>Symetra Life Insurance Company, IA</td>
<td>105.95</td>
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<tr>
<td>Transamerica Premier Life Ins. Co., IA</td>
<td>104.30</td>
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<tr>
<td><strong>AVERAGE OF 25 OF THE LEADING LIFE CO’S</strong></td>
<td>$106.41</td>
</tr>
</tbody>
</table>

POLISH NATIONAL ALLIANCE  ..................  $105.36

LIQUID INVESTED ASSETS
Assets in Bonds, Stocks, Cash and Short-Term Investments for each $100 of Liabilities
This ratio measures a company’s ability to meet its anticipated obligations to policyholders. A high ratio indicates a more liquid investment position with which an insurer can meet unforeseen emergency cash requirements that may arise.

**AVERAGE OF 25 OF THE LEADING LIFE CO’S**  $45.89

POLISH NATIONAL ALLIANCE  ..................  $99.04

ADDITIONAL SOCIETY STRENGTH

The following ratios are Per $1000 of Life Insurance in Force. They show further proof of financial strength and stability:

<table>
<thead>
<tr>
<th>Ratio</th>
<th>This Society</th>
<th>Average 25 of the Leading Life Companies</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1000.00 Reserve</td>
<td>$661.86</td>
<td>$145.52</td>
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<tr>
<td>Surplus per $1000.00</td>
<td>28.60</td>
<td>8.76</td>
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</table>

FINANCIAL STATEMENT SUMMARY
AS OF DECEMBER 31, 2018

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Admitted Assets</td>
<td>$431,694,354</td>
</tr>
<tr>
<td>Benefits to Policyowners</td>
<td>$26,342,487</td>
</tr>
<tr>
<td>Policy Reserves</td>
<td>$355,818,336</td>
</tr>
<tr>
<td>Net Investment Income</td>
<td>$16,992,490</td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>$409,723,384</td>
</tr>
<tr>
<td>Total Income</td>
<td>$32,096,451</td>
</tr>
<tr>
<td>Gross Surplus (Incl. Capital, if any)</td>
<td>$21,970,970</td>
</tr>
<tr>
<td>Insurance Issued</td>
<td>$20,620,000</td>
</tr>
<tr>
<td>In Force</td>
<td>$768,336,000</td>
</tr>
</tbody>
</table>

CONCLUSION: Based on the financial results achieved in the year ended 2018, the comparative analysis made of the organization featured herein is favorable when compared to the aggregate averages of 25 of the LEADING LIFE INSURANCE COMPANIES.
Zaprenguń Dziennik Związkowy! Najlepsza polska gazeta w USA!

- Artykuły o życiu Polonii
- Wiadomości z USA, Polski i świata
- Magazyn "Kalejdoskop"
- Aktualności / Reportaże / Felietony
- Przegląd wydarzeń kulturalnych
- Dziennik Sportowy

To wszystko, co tydzień w Twoim domu!

<table>
<thead>
<tr>
<th>Wydania codzienne i weekend:</th>
<th>Tylko weekend:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 rok</td>
<td>1 rok</td>
</tr>
<tr>
<td>6 miesięcy</td>
<td>6 miesięcy</td>
</tr>
<tr>
<td>3 miesiące</td>
<td>3 miesiące</td>
</tr>
<tr>
<td>90 dol.</td>
<td>55 dol.</td>
</tr>
<tr>
<td>65 dol.</td>
<td>45 dol.</td>
</tr>
<tr>
<td>55 dol.</td>
<td>30 dol.</td>
</tr>
</tbody>
</table>

Zamów prenumeratę Dziennika Związkowego już dziś!

kronika@związkwowy.com
773.763.3343 ext. 222 (Wanda Juda)

WWW.DZIENNIKZWIĄZKOWY.COM

6100 N. Cicero Ave. | Chicago, IL 60646
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WE ARE ALL ABOUT:

MUSIC WPNA FM plays a fresh mix of the newest Polish and international hits

ENTERTAINMENT Starting at 6am with Mornings with 103.1 FM, our bilingual hosts bring the airwaves to life with a new feel to Polish radio in Chicago, filling them with their energetic rapport, fascinating life stories, bursts of uncontrollable laughter and shenanigans that may cause the listeners to "spill coffee all over themselves."

OUR LISTENERS WPNA FM connects with Polish Americans because we are Polish American. We are a highly interactive, social media-friendly station that's extremely attuned to our loyal listeners, rewarding them with contests and giveaways.

WPNA 103.1 FM is the only bilingual Polish American 24/7 hit music radio station in the U.S., playing a fresh variety of the newest songs from Poland, Europe, and around the world, with news briefs every half hour. With the slogan Polish American Mix, the 103.1 FM's team is a mix itself, and it includes Poland-born radio veterans as well as young, Chicago-raised Polish Americans. The shows are upbeat and lifestyle-driven. The hosts focus on Polish American community activities but also new developments in Poland and Europe that could affect Poles living abroad. The broadcast also features reliable news, sport, traffic, and weather updates in both languages.

WŁĄCZ 103.1 FM I UŚMIECHAJ SIĘ OD RANA

In Chicagoland, set your radio preset on 103.1 FM, or listen anywhere in the world at wpna.fm

WPNA 1490 AM is a time-brokered radio station licensed to Oak Park, IL, owned by Alliance Communications, a PNA company, since 1987. WPNA AM hosts entertainment, news, and special interest radio programs for various ethnic and cultural groups. While the majority of our programming is Polish language news, talk, sports, and entertainment, we also feature such unique, longstanding, hard-to-find broadcasts as the Hagerty Irish Program — the longest running Irish show in the USA, and a variety of polka shows. WPNA is home to over 30 community favorites, including Łuczka Śliwa's Open Microphone, Radio Chicago, Radio Naryja, Śląska Fala, Polish Highlanders Alliance of North America program and Na Góralską Nutę.

Online at radiowpna.com

PNA-owned radio stations – your best choice in Polish-American radio
Why should you protect your child with Polish National Alliance?

1. **Future Insurability**
   Buying permanent life insurance for your child ensures the availability of coverage later in life. You do not know if your child will develop a disability or chronic illness later in life, making it hard, if not impossible, to get life insurance.

2. **Affordability**
   The premium cost will be much lower for a child compared to similar insurance purchased later in life. A permanent form of life insurance can lock in a low premium that’s guaranteed never to increase over your child’s lifetime.

3. **Cash Value**
   Permanent life insurance builds cash value. It can be used for your child in the future for such things as college tuition or certificate loan.

4. **PNA Membership**
   What separates us from a commercial life insurance company are the fraternal benefits. PNA provides scholarships for undergraduate and graduate students and subsidizes Polish Language Schools throughout the country. Those are just a few fraternal benefits PNA has to offer. Insure your children so that they can participate in the PNA Scholarship Award Program.

Back to School with PNA will start on August 15, 2019 and last until October 15, 2019

Details on this special offer will be available in August 2019. Contact your local sales representative or PNA Membership Department at 1-800-621-3723 ext. 330 and 344
A 5-year Single Premium Deferred Annuity (SPDA) with a **high rate of return** of **3.15%**

It is a fixed, Single-Premium Deferred Annuity (SPDA) providing high growth during the accumulation phase.

A fixed annuity will offer:
- Guaranteed rate of return
- Tax-deferred growth of earnings (non-qualified annuity)
- Predictable, guaranteed lifetime income (when the account matures)
- Legacy

Since 1880, the Polish National Alliance protects its members through life insurance and annuity products and provides them with fraternal benefits.

**ANNUITY**

**Traditional IRA**
Your contribution may be tax deductible.

**Roth IRA**
Tax-free growth. Earnings may be distributed Tax-Free after you retire.

**Tax Deferred Annuity**
Defeer your taxes on the interest earned, until you start withdrawing the money.

**LIFE INSURANCE**

**Permanent life insurance**
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**Term life insurance**
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**Protect your future**

**Call 1-800-621-3723 ext. 365 John or ext. 331 Kasia**

This rate is guaranteed for the 5 year period and applies to the Non-Qualified Annuity, Roth IRA and Traditional IRA* contracts. Only a one-time deposit is allowed and must be at least $5,000. If a withdrawal is made during this 5 year period, a surrender charge will be assessed (5%, 4%, 3%, 2%, 1%). Consult a tax, legal or accounting professional with your specific situation since PNA does not provide this service. * Traditional IRA accounts are available for prospects under the age of 65 (at time of issue). **Fixed Annuity Plan is not available in all states.

Polish National Alliance
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