

*“Together – We Can and We Will”*

# ZGODA



THE OFFICIAL PUBLICATION OF THE **POLISH NATIONAL ALLIANCE** OF THE U.S. OF N.A.

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*Our Common Bond*  
**Poland**



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The Palace of Lubostroń (XVIII century),  
located in Kujavian-Pomeranian Voivodship.

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## President's Corner

March 2019

Dear Members,

Time goes so fast; Spring is just around the corner.

This past February, the Polish National Alliance celebrated 139 years of existence, a milestone of which we are incredibly proud. Over the years of existence, more than two million members have been through our portals and benefited from our services, in the form of living benefits and fraternal services. Throughout these years, the PNA has provided hundreds of millions of dollars in benefit payment to our members.

Just recently, our annual statement for 2018 was completed. I am pleased to inform you, that as of December 31, 2018, the total surplus has increased from the previous year by approximately 1.4 million to 25 million. Every year the surplus of the organization is growing. As of now, the admitted assets of the Polish National Alliance are at approximately \$432 million.

To be competitive with the increasing interest rates, the PNA Business Board of Directors has decided to increase the interest rates on our IRA's, Roth IRA's and Deferred Annuities to a rate of 3%. We are continually monitoring interest rates to provide the best rate of return to our members.

We are fast approaching the time of year for filing our tax returns; the PNA can provide you a safe way to save money for your retirement and receive a competitive interest rate on your deposit. Over the years, thousands of members have taken advantage of maintaining an annuity with the PNA. By opening an annuity with the PNA, you are reinvesting in your financial future and safeguarding your family at the same time. Please remem-

ber you can take a deduction off your taxes, depending on your age and income. For additional information, contact Mr. John Wantuch or Ms. Katarzyna Maciejewska at 1-800—621-3723, ext. 365 or 331. You can also check our website at [www.pna-znp.org](http://www.pna-znp.org)

In my last article, I mentioned that the ballots were mailed to the representatives of the last convention, with proposed changes to the by-laws, which were approved by the representatives. The amendments were forwarded to the Department of Insurance for approval. Approval was received just recently and the amendments are included in this issue of *Zgoda*.

As an organization, we encourage fraternal activities within the districts and its councils to promote various programs, whether it be essay contests, spellings bees, or sports activities. On April 28th through the 30th, the Fraternal Activities Department will host its annual National Bowling Tournament in Las Vegas, Nevada. For specific information, call our Fraternal Coordinator, Ms. Srodon at 1-800- 621-3723 ext. 312.

The week of August 25th through the 28th, 2019, we will be hosting the 48th Quadrennial National Convention in Phoenix, Arizona. Information concerning the selection of representatives has been forwarded to the various lodges and councils with instructions as to the number of representatives to which they are entitled. Additional information will be posted on the website as well as the upcoming issue of *Zgoda*.

As the Spring season begins, it's also a time for first communions and graduations, with the usual confusion as to what to purchase as a gift. The Polish National Alliance can assist. One can buy a deferred annuity by opening an account and giving it as a gift. The amount will grow for years and accumulate deferred interest until the funds are withdrawn. Another option is purchasing a life insurance certificate, protecting the family.

Later this month, a "Single Premium Deferred Annuity" will be added to the PNA's portfolio of products. The plan will provide a higher rate of interest, so please check our website or call our office for further information.

In closing, I would like to extend my wishes and that of our entire staff, for a Blessed and Happy Easter!

Most Sincerely,

***Frank J. Spula, FLMI***  
***President and CEO***



## From the Editor

March 2019

Dear Members,

With Spring just a few days away and Easter around the corner, it is time for taxes, family gatherings and celebrations, and the planning of summer vacation. PNA can help you with just about all of these things. Simply look through the pages of this issue, check out the annuity programs, scholarship opportunities, summer camps for children, and exciting places in Poland to visit.

In this issue, you will also find the PNA By-Laws amendments, accepted by the Delegates of the 47th Convention, and recently approved by the Illinois Department of Insurance. It took much space in our publication; however, as of now, all of the official notices and society's policy changes will be announced on the official Alliance Website.

We are gearing up for the upcoming 48th Quadrennial Convention in Phoenix Arizona. I hope it will be an excellent opportunity for Delegates to share their thoughts and make necessary changes to our organization so it will be able to comply with ever-changing governmental and industry requirements, while satisfying expectations of our members. We need to make sure the PNA continues to thrive.

Thank you to all who submitted their articles and photos for publishing.

I wish you all a very Happy Easter and a beautiful Spring season.

*“Wesołego Alleluja,”*

*Respectfully,  
Alicja Kuklińska  
Editor-in-Chief*



### *Święta Wielkanocne*

Wielkanoc to najważniejsza i najstarsza uroczystość chrześcijańska, obchodzona w Polsce już od X wieku. To czas wyjątkowy, w którym obrzędy religijne przenikają się z ludową tradycją. Przez wieki powstało wiele obrzędów i zwyczajów, związanych ze Świętami Wielkanocnymi, wiele z nich przetrwało do dnia dzisiejszego. Tradycja Niedzieli Palmowej, zdobienie jajek, święcenie koszyeczka wielkanocnego, śmigus dyngus, to tylko niektóre z nich, te najbardziej znane. Dla wierzących i praktykujących chrześcijan, Wielkanoc to czas szczególny, wypełniony refleksją, modlitwą, odnową duchową niosącą utwierdzenie w wierze. Dla tych, którzy obchodzą święta po świecku to czas wiosny, odprężenia i spotkań z bliskim. Warto, by mimo natłoku spraw i obowiązków, odświeżyć dawne zwyczaje i obrzędy wielkanocne zapamiętane z dzieciństwa i wprowadzić je na nowo w życie. Nie zaszkodzi im delikatna modyfikacja, a być może rodzina, dzieci, przyjaciele zostaną uraczeni czymś szczególnym, unikalnym i pięknym – tradycją, która jest częścią naszej bogatej kultury i narodowego dziedzictwa.

*Żdrowych, pogodnych Świąt Wielkanocnych,  
pełnych wiary nadziei i miłości.  
Radosnego, wiosennego nastroju,  
serdecznych spotkań w gronie rodziny i przyjaciół,  
życzę czytelnikom Żgody:*

*Alicja Kuklińska  
Ewa Krutul  
Agnieszka Sarrafian*

*We wish you a Happy Easter!*  
*May your heart be full of love, joy, and endless hope.*  
*Wesołego Alleluja!*

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## From the Manager of Sales

Dear Members,

After a really long, cold Chicago winter and the unfavorable month of March, everyone in the main office is waiting for the sun to bring us warmth and happiness. That is why we are already thinking about summer, by providing you with a hot sizzling 3% rate of return on the Annuity plans. It's perfect timing to open a new annuity and save for your retirement.

Since there is no one-size-fits-all strategy for retirement savings, the PNA can offer you the Traditional IRA, Roth IRA or Non-Qualified Deferred Annuity.

**Traditional IRA**, allows an income tax deduction for amounts contributed. Please note for the tax year 2018, if you are under the age of 50, your maximum contributions are limited to \$5,500. If you are 50 or over, you are allowed to contribute a total amount of \$6,500.

**With Roth IRA**, your money grows tax-free. The contribution limits are the same as the Traditional IRA, but they are based on your modified adjusted gross income.

**Non-Qualified Deferred Annuity**, is a tax-favored plan allowing you to save money with the advantage of tax-deferred earnings. It shelters your earnings until your retirement.

Consult your accounting professional, and open the Annuity plan with a 3% rate of return from the PNA!

For life insurance needs, please ask us for a quote. A new life insurance certificate in the amount of \$500,000 was just approved for new members living in the State of Massachusetts. Let the PNA provide you with proper and understandable life insurance coverage.

It's my pleasure to share with you the email received from one of our members: "I am so excited to be

CONGRATULATIONS TO 2018:



### BY CERTIFICATES SUBMITTED

- |                     |             |
|---------------------|-------------|
| 1. Krzysztof Mscisz | District 12 |
| 2. Jeffrey M Twardy | District 8  |
| 3. Anna Burszczyk   | District 13 |

### BY FACE AMOUNT

- |                    |             |
|--------------------|-------------|
| 1. Agata Czerwosz  | District 12 |
| 2. Andrzej Sertler | District 13 |
| 3. Barbara Kunina  | District 10 |

### BY ANNUALIZED BASE PREMIUM

- |                     |             |
|---------------------|-------------|
| 1. Jadwiga Grcic    | District 13 |
| 2. Krzysztof Mscisz | District 12 |
| 3. Sandra Schuster  | District 14 |

approved for a life insurance policy with the Polish National Alliance! My family has been proud members since my grandparents joined the PNA in the 1920s. Thank you again so much for all of your help; I greatly appreciate it!"

We are always looking for motivated sales representatives in your area to expand our fraternal family. The PNA offers handsome commissions. If you would like to become our sales representative, please call me at 1-800-621-3723 ext. 330 or email [jolanta.walaszek@pna-znp.org](mailto:jolanta.walaszek@pna-znp.org)

Happy Easter and Wesołego Alleluja!

Fraternally Yours,

***Jolanta Walaszek***  
*Manager of Sales*



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\*This rate may be adjusted by the Polish National Alliance at any time after the first certificate year, but is guaranteed never to decrease below 1.70%. This rate will apply to the Traditional IRA, ROTH IRA and Non-Qualified Annuity contracts with an 8 year surrender charge. The initial contribution must be \$500 or more. During the 8 year period, you may withdraw one-time up to 10% of the accumulation value without a surrender charge. IRS penalty may apply if under age 59 1/2 at the time of withdrawal. Neither PNA nor its agents provide tax, legal, or accounting advice. Consult a tax, legal, or accounting professional with your specific situation. Annuity Plans are not available in all states.

[www.pna-znp.org](http://www.pna-znp.org)  
[facebook.com/PNAZNP](https://facebook.com/PNAZNP)

# PNA

## District XII

### Debutante and Squire Presentation Ball



PNA District XII held a Debutante and Squire Presentation Ball on February 16, 2019, in Chicago. It was the first time in many years that the District sponsored such an event, making it very special. District XII Commissioner Agata Mscisz chaired and choreographed the event. Other Committee members included Krzysztof Mscisz, Irene Spiewak, Shirley Wass, and Barbara Wesolowski.

The evening commenced with welcoming remarks by Commissioner Mscisz and District XII Fraternal Director, Barbara Wesolowski. Debutantes Marta Mscisz and Victoria Siek, accompanied by a violinist, John Siek, sang the Mazurek Dabrowskiego, followed by a rendition of the Star Spangled

Banner by Debutante Honorata Woznik and her father, Rafal. Reverend Leslaw Prebendowski provided the invocation.

After a hearty and delicious dinner of Polish delights, Slawomir Panek and Dominika Gornikowski, Master and Mistress of Ceremony, began the presentation. Eleven girls and seven boys, all of high school age, were presented by their proud parents. They represented District XII Council 80, Lodge 1824, and PNA Council 39, Lodge 2927 Fidelity. Many are from the Switezianie Dance Group, taught by Commissioner Mscisz, and the Polish Highlander Dance Group. Several are students of Polska Szkola im. Adama Mickiewicza and Polska Szkola Św. Błażeja.

The Debutantes included Claudia Maria Baniak, daughter of Mr. and

Mrs. Marcin Baniak, Dominika and Gabriela Firek, daughters of Mr. and Mrs. Slawomir Firek, Zuzanna Harbut, daughter of Mr. and Mrs. Krzysztof Harbut, Justine Anna Kwak, daughter of Mr. and Mrs. Andrzej Kwak, Marta Mscisz, daughter of Mr. and Mrs. Krzysztof Mscisz, Katarzyna Opyd, daughter of Mr. and Mrs. Marcin Opyd, Victoria Siek, daughter of Mr. and Mrs. Wojciech Siek, Anna Wojciechowki, daughter of Mr. and Mrs. Robert Wojciechowki, Honorata Woznik, daughter of Mr. and Mrs. Rafal Woznik, and Caroline Zahora, daughter of Mr. and Mrs. Artur Zahora.

The Squires included Thomas Thaddeus Cosgrove, son of Mr. and Mrs. Thomas Cosgrove, Szymon Czyz, son of Mr. and Mrs. Wojciech







Czyz, Tomasz Harbut, son of Mr. and Mrs. Krzysztof Harbut, Mateusz Klak, son of Mr. and Mrs. Mariusz Klak, Wiktor Lechwar, son of Mr. and Mrs. Kazimierz Lechwar, Patryk Nosal, son of Mr. and Mrs. Tomasz Nosal, and Sebastian Szuba, son of Mr. and Mrs. Jan Szuba.

Additional escorts included Seweryn Firek, David Mscisz, John Siek, and Kasper Zahora.

The group and their parents danced gracefully to the Polonez, followed by the Mazur. The guests later danced to the beautiful music of the Gwiazda Band.

Alicja Kuklinska, PNA National Secretary, provided the closing remarks. She thanked the children and their parents for their appreciation of their Polish heritage and encouraged them to live in the Polish tradition of family unity and

high morals. She also presented lovely gifts to each Debutante and Squire from the Polish National Alliance Office. Mrs. Kuklinska also assisted in awarding one boy and one girl \$500 each, gifted by District XII. The District also gave all of the other Debutantes and Squires a stipend.

District XII is very proud to have presented these young people. They all are achieving quite well in high school, partake in many school and outside activities, and have solid future career goals. We are sure that they will continue to cherish their Polish heritage and, at the same time, contribute in a meaningful way to American society.

*Submitted by Shirley Wass,  
District XII Secretary  
Photos by Darek Pilka*





# Karnawałowy Bal Lajkonika

2 lutego 2019, w wypełnionej gośćmi sali bankietowej Lonely Tree Manor w Niles, kierowniczka Zespołu Pieśni i Tańca Lajkonik Halina Misterka witając gości na karnawałowym balu nawiązała do motywu przewodniego tegorocznej imprezy: – „Lata dwudzieste to czasy, kiedy Coco Chanel prowokuje krótkimi spódniczkami i jeszcze krótszymi fryzurami damskimi. To także czasy Charlie Chaplina, Greta Garbo, Poli Negri, czy jednego z największych gangsterów w historii Ala Capone’a”.

Uczestnicy tej perfekcyjnie zorganizowanej imprezy wczuli się w atmosferę retro, imponując strojami świetnie dobranymi do epoki. Jeżeli dodać do tego piękny wystrój z



epoki, można było odnieść wrażenie cofnięcia się w tamte szalone czasy.

Wśród gości, którzy zaszczylili swoją obecnością sobotni wieczór, byli m.in: Alicja Kuklińska – sekretarz krajowa Związku Narodowego Polskiego, Mary Środoń – koordy-

nator ZNP, ks. Andrzej Totzke – dyrektor zespołu i przełożony misji św. Trójcy, Maria Baran – dyrektor szkoły na Trójcowie, Urszula Gawlik – dyrektor szkoły im. T. Kościuszki, a także Małorzata Kot, dyrektor wykonawcza Muzeum Polskiego w Ameryce. Podczas części oficjalnej sekretarz krajowy ZNP Alicja Kuklińska przekazała na ręce Haliny Misterki dotację pieniężną dla zespołu. – Zespół Lajkonik już od ponad 20. lat działa pod patronatem Związku Narodowego Polskiego. Jest jednym z klejnotów w koronie ZNP”.

Po odmówieniu modlitwy, goście delektowali się wykwintnym obiadem. Młodzież Lajkonika wykonała wspaniały pokaz taneczny, po czym tancerze i tancerki w pięknych strojach zaprosili gości do wspólnego poloneza. Następnie nadszedł czas na zabawę w rytmach lat dwudziestych, a na koniec – disco polo, ku uciesze młodszej części balowiczów.



Tegoroczny bal karnawałowy Lajkonika był również okazją do zebrania funduszy na wyjazd do Polski i Reprezentacji na 50-lecie Światowego Festiwalu Polonijnych Zespołów Folklorystycznych.

*Tekst i zdjęcia: Artur Partyka*  
*Artykuł w całości:*  
***dziennikzwiazkowy.com***



Zespół Pieśni i Tańca Lajkonik powstał jesienią 1991 r. w celu krzewienia polskiej kultury i tradycji na terenie USA. Założycielami oraz pierwszymi choreografami i instruktorami zespołu byli państwo Ewa i Marek Kuś. Zespół powstał przy Polskiej Misji Duszpasterskiej w Chicago za zgodą księdza Władysława Gowina Chr., ówczesnego dyrektora misji. Wiosną 1997 roku kierownictwo artystyczne Lajkonika przejęła Halina Misterka, która jest choreografem i instruktorem Grupy Reprezentacyjnej oraz Małego Lajkonika. Obecnym dyrektorem Lajkonika jest ks. Andrzej Totzke, Chr.

W pierwszym roku działalności Lajkonik liczył 12 tancerzy. W ciągu 10 lat liczba ta wzrosła dziesięciokrotnie. Dziś Lajkonik to ponad 130-osobowy zespół w pięciu grupach wiekowych i występujący na wszystkich kontynentach. Zespół Pieśni i Tańca Lajkonik jest członkiem Grupy 3241 Związku Narodowego Polskiego oraz Polish Folk Dance Association of America.



# Bal Karnawałowy Teatru Pieśni i Tańca Wici

Związek Narodowy Polski, realizując misję braterskiej i narodowej wspólnoty, szczerze sponsoruje wiele polonijnych grup tanecznych na terenie Stanów Zjednoczonych. Teatr Pieśni i Tańca Wici, to dla organizacji jeden z największych powodów do dumy. Zespół, liczący niemal 300 osób, występuje około 60 razy w roku i za każdym razem przyciąga na swoje widowiska entuzjastyczne tłumy widzów. Ci, którzy podziwiali ich występy wiedzą doskonale, że Wici oferują wspaniałe pokazy tańców i krzewią wiedzę o polskich tradycjach i kulturze w najlepszym stylu. Słowo „wici”



oznacza przecież głoszenie wiadomości. Tradycyjny polonez, oberek czy interpretacje amerykańskich tańców ludowych za każdym razem oczarowują publiczność. Piękne kostiumy, efektowna choreografia i polska muzyka zachwycają widzów bez względu na wiek i przynależność narodową.

9 lutego 2019, Wici przygotowały specjalny program dla swoich rodzin, przyjaciół oraz fanów – Bal Karnawałowy. Feeria barw i kunszt tancerzy rozjaśniły ponurą, chicagowską zimę. Wszystkie grupy taneczne od maluchów po zespół reprezentacyjny (ok. 250 osób), zaprezentowały się świetnie i zostały nagrodzone gromkimi brawami. Po kolacji na 700 osób rozpoczęła się wspólna zabawa i loteria fantowa. Dochód z imprezy przeznaczony został na potrzeby grupy, a w szczególności, tegoroczne uczestnictwo w festiwalach folklorystycznych.

Urozmaicheniem wieczoru był występ Studia Tańca PNA, kierowanego przez panią Elżbietę Stolarczuk, która oczarowała publiczność nie tylko pokazem umiejętności prowadzonej przez siebie grupy, ale również brawurową rumbą we własnym wykonaniu.

Na zakończenie programu, założycielka i dyrektor artystyczna zespołu, Magdalena Solarz podkreśliła, że folklor w USA ma się wyśmienicie, a tańce ludowe spotykają się z równym uznaniem, co balet. Teatr Tańca Wici od lat podróżuje po całym świecie, zdobywając zasłużone nagrody i promując PNA, Chicago i Polskę.

*Zdjęcia: Artur Partyka  
Michael Murawski, Sebastian Musiał  
pełna galeria zdjęć:  
[dziennikzwiazkowy.com](http://dziennikzwiazkowy.com)*









# Poland's "100 for 100" Project Benefits PNA Library



*Małgorzata Bondyra, Zygmunt Matynia, Richard Poremski, with library materials donated to the PNA Council 21's Henryk Sienkiewicz Polonia Library in Baltimore, MD.*

WASHINGTON, D.C. The Republic of Poland celebrated the 100th anniversary of its regained independence on November 11, 2018. The calendar year of January 1 to December 31, 2018 was declared the centennial jubilee year of "100 for 100" - a genuine giant kaleidoscope of celebrations, events, and programs, via Poland and the Polish diaspora, that were all generously imagined in league with the seminal and momentous remembrance of Poland's reborn freedom.

On December 12, 2018, Vice President Richard Poremski and Secretary Małgorzata Bondyra, both of Polish National Alliance Council 21 in Baltimore, Maryland were summoned here to the Consulate of the Embassy of Republic of Poland. Michael Carnahan, a

member of PNA Lodge 339, was also in the beholden entourage. Upon arriving, they were generously presented with a large gift of various books, games, DVD's, music CDs, and other such related materials from Poland's Foreign Ministry by the hand of Consul General Zygmunt Matynia. All the items were specially selected for the children's section of the PNA Council 21's Henryk Sienkiewicz Polonia Library in Baltimore, managed by accredited librarian Adam Mazurek, a member of PNA Lodge 339.

The educational bequest was a real honor for the PNA because it was the only library chosen by the Foreign Ministry in Warsaw from the Washington Consular Territorial Jurisdiction to receive the gift, with 10 libraries being nominated to the project in the jurisdiction comprising 11 states, the District of Columbia, Puerto Rico, American Virgin Islands, and other U.S. overseas territories. The other four Polish consular districts in the U.S. also conducted their library projects.

The focused and visionary letter from the Foreign Ministry dated September 28, 2018 - as professionally translated verbatim by mentioned above Małgorzata Bondyra - is excerpted as follows:

"On the one-hundredth anniversary of Poland regaining its independence, to celebrate this milestone together with You, the Department of Cooperation with Polonia and Poles Living Abroad of the Ministry of Foreign Affairs prepared a jubilee project called "100 Libraries on the 100th."

The collection includes contem-

porary literature, legends, required school readings and poetic works of classical poets like Adam Mickiewicz, Maria Konopnicka, Alexander Fredro, and Ignacy Krasicki, which accompanied many generations of Poles throughout their lives. Well-known touching poems, logopedic nurse rhymes, and lexicons of the mythical erudite will help the youngest go with ease through the effort of learning the correct Polish language. Excitable encyclopedias, lexicons, and dictionaries will help you learn about Polish history, culture, culinary traditions, and old customs. Educational games and quizzes will familiarize you with nature and the natural resources of Poland, the geography and history of Poland, and above all, what we would like to see is an encouragement for you to come to visit beautiful Poland.

Knowledge of the Polish language is the foundation that keeps the national consciousness. The mother tongue is not only a tradition to pass on to future generations but also a tool to help access resources and expand knowledge of modern Poland. I hope that the collection of books and educational aids handed over to you will contribute to broadening the horizons for Polish youngsters, and will highlight the beauty of Polish literature and the history of Poland.

With Respect,

Hubert Czerniuk - Director,  
Department of Cooperation with  
Polonia and Poles Living Abroad."

*Submitted by: Richard Poremski  
Photo by: Michael Carnahan*



# Council 62 PNA Installs Officers for 2019



**Chicopee, MA.** Council 62 Polish National Alliance delegates of Chicopee, MA held their 2019 annual meeting and elections at the Collegian Court Restaurant, Chicopee, MA. Election Chairperson and Installing Officer, Lorraine Kotelnicki, PNA Lodge 711, administered the oath of office to elected delegates and officers.

Pictured standing left to right: Richard Knurek, 2nd Vice President and President of the Polish Alliance Youth Camp, Camp Stanica in Bondsville, MA; Jeannie Zapala, former Commissioner PNA District 1, and Council 62 1st Vice President; Teresa Struziak Sherman, PNA National Business Board Director, and Council 62 Financial and Recording Secretary; Gilbert J. Sherman, President. Missing from the photo is Brian Gendron, Treasurer.

Council 62 is planning an Easter Egg Hunt on April 13, 2019, at the Chicopee Falls Polish Home,

Chicopee, MA which will begin at noon. Registration is at 11:00 A.M. Refreshments will be served free of charge. The Easter bunny will join us for the Easter celebration. A donation will be appreciated to help defray the Egg Hunt costs. The first 60 children will receive a bag of Easter surprises.

The PNA Council 62 co-educational overnight camping season will open for children ages 6-14 at Camp Stanica, the Polish Alliance Youth Camp in Bondsville, MA. The 2019 camping season is Session I July 14-20; Session II is from July 21-27. The camping fee is \$225.00 per week for any PNA member and \$275.00 per week for non-members. Anyone interested in sending a child to camp should contact Gene Kirejczyk at 48 Szetela Drive, Chicopee, MA 01013, or call 413-592-0227 for a camp brochure and registration form.

Council 62's challenge is to increase PNA membership and has organized a membership contest for all its delegates for the year 2019. Our goal is to have every delegate enroll or refer at least one new member for 2019, and Sales Representatives should recruit at least three new members.

*Submitted by:  
Teresa Struziak Sherman,  
PNA Business Director*

## Installation of Lodge 1224 Officers

**Rockford, IL.** On Sunday, December 23, 2018, Lodge 1224 held an election and installation of new officers. Marian Bielski administered the oath to the newly elected officers and wished everybody a successful year. Following the installation of our officers, we held a Christmas Party for children with Santa, music, cookies, and refreshments.



*(l-r) President; Stan Wawioroko,  
Recording secretary; Irene Dyer,  
Treasurer; Ann Wojewodzki,  
V-President /Financial Secretary;  
Joe Wojewodzki*



*Submitted by:  
Ann Wojewodzki*

# PNA

## Lodge 700 Presents Annual “Mikołajki”

On Sunday, December 2nd, PNA Lodge 700 held their annual “Mikołajki” celebration in Downtown, Los Angeles. This event took place shortly after I came back from the University of Oregon, where I am studying Journalism with an emphasis on Public Relations. Coming back home to Los Angeles is always a pleasure for me because I can count on PNA Lodge 700 to hold special events for both members and non-members alike, allowing me to re-immense myself in my Polish culture and heritage and give back to the community that provided me with more than I could ever list off.



*The choir singing Christmas carols. (l-r): Kasia Akrami, Ęla Romuzga, Żbyszek Grzelecki, Ania Borkowski, (in back) Ursula Grzelecki, Izabela Kelley)*

As a participating member and a scholarship recipient, I arrived at the event early to help set up seating, arrange snacks and pastries, decorate the area, and place the children’s presents under the Christmas tree. During this time, I was able to reconnect with other



*Krakusy Polish Folk Dance Ensemble performing Polonez.*

members my age and catch up with executive officials of my local PNA lodge.

At the commencement of the event, President Kasia Akrami spoke on behalf of PNA and whole-heartedly welcomed everyone in attendance, thanking them for their participation and support. She then introduced the chór, or choir, who performed an array of beautiful Polish Christmas carols, to which everyone in attendance sang along. When the choir concluded their performance, the younger group of the Polish folk dance ensemble, Krakusy, amazingly executed the classic dances of Polonez, Krakowiak and Ślask. After a boisterous round of applause, Święty Mikołaj, also known as Saint Nicholas, paid a visit to hand out presents to all of the children in attendance. All of the children received a bag of Polish goodies while the adults snacked on the Polish pastries and snacks that were provided.

At the conclusion of the event, both parents and children alike stuck around to socialize, catch up

and reflect on the activities that had taken place at the event, and what their plans were for the remainder of the day. Naturally, like at any Polish gathering, many children convinced their parents to have playdates with their friends. My peers and the PNA board members stayed a bit longer to help clean up the area, and we all went home with full bellies and full hearts.

*Submitted by Dominika Wilczek*



*PNA members of all ages celebrating the coming of Saint Nick.*



*PNA members celebrating the coming of Saint Nick. (l-r: Kasia Akrami, Elżbieta Rudziński, Ania Borkowski, Święty Mikołaj, Grażyna Wiacek, Żbyszek Grzelecki, Leokadia Wilczek)*



## WISŁA LODGE 1919 MARDI GRAS CELEBRATION

On Sunday, March 3, 2019 Wisla Lodge 1919, generously sponsored a Mardi Gras Celebration Banquet at Highlander House Restaurant and Bar in Palos Heights, Illinois. Thirty-two lodge members and guests enjoyed a delicious family style luncheon serenaded by a Gorale Quartet.



*(l-r) Barbara LaRocco and Barbara Gembala.*

The lodge was formed on June 15, 1916 and currently has 670 members. Lodge officers are: President Walter Piekarczyk, Vice-Presidents Anna Bucon and Gus Juryta, Recording and Financial Secretary Barbara Gembala, Treasurer Barbara LaRocco, Auditors Sophie Piekarczyk and Mary Juryta, and Marshall Anna Piekarczyk.

Wisla Lodge 1919 is an active lodge in PNA Council 143, District 12, Region "F". Officers of Council 143 were also invited to the festivities, which included, President and Fraternal Director of Region "F" Barbara Wesolowski, Vice-President Irene Spiewak and Secretary Shirley Wass.



*(l-r) Mary Juryta, Sophie Piekarczyk, Barbara Gembala, Anna Piekarczyk, Anna Bucon, Walter Piekarczyk, Barbara LaRocco*

Invitees were asked to bring a raffle gift and a prize raffle followed the luncheon. A nice array of gifts were displayed and the winners enjoyed making their selections. Everyone present had a festive time!

*Submitted by: Barbara Wesolowski,  
Fraternal Director Region "F"  
Photos by Irene Lyewski*

## Polish National Alliance Scholarship Program

**Deadline is April 15th, 2019**



The Polish National Alliance is pleased to announce the PNA's Annual College Scholarships. The program is available to all PNA members who are currently enrolled as full time College or University students and who will be continuing their undergraduate studies in the Fall 2019 semesters.

Full-time students who will be Sophomores, Juniors and Seniors in the Fall 2019 semester qualify for scholarships. Incoming freshmen do not qualify.

Please check Fraternal Benefits/Scholarship Program tabs for Rules, Regulations and Application.

You may also request the Application by e-mailing:

**[mary.srodon@pna-znp.org](mailto:mary.srodon@pna-znp.org)**

or calling: **1-800-621-3723 ext. 312**

**[www.pna-znp.org](http://www.pna-znp.org)**



The Polish National Alliance is proud of this program. It is not only a substantial demonstration of our organization's dedication to fraternalism but is also keeping with our historic commitment to support the intellectual and educational aspirations of our members.



# Spotkanie z Mikołajem Okręgu XIII



*Organizatorki ze św. Mikołajem i elfami: ((l-r) Wanda Penar, Anna Wierzbicki, Maria Srodon, Wanda Juda, Maria Roszek-Kucharski, Janina Kopicz, Alicja Kuklińska (z wizytą), Alexandra Brzezinski, Matgorzata Szuba, Jolanta Walaszek.*

Z roku na rok, spotkanie ze św. Mikołajem w Związku Narodowym Polskim cieszy się coraz większym powodzeniem. Być może z tego powodu, że członkowie Okręgu XIII i Wydziału Kobiet, z komisarską Wandą Judą na czele, starają się by dzieci miały doskonałą

zabawę, pyszny poczęstunek i żeby Mikołaj przyjechał z dobrymi prezentami.

W tegorocznym spotkaniu z Mikołajem wzięło udział ok. 70 dzieci z rodzicami i opiekunami. Były konkursy, zabawy i atrakcyjne nagrody. Spotkanie rozpoczęła komisarka Wanda Juda, wstąpił też z wizytą prezes PNA Frank Spula, oraz sekretarz Alicja Kuklińska. Jednak najważniejszym dla dzieci gościem był św. Mikołaj, który pod koniec imprezy pojawił się w towarzystwie elfów-wolontariuszy, którzy pomogli mu rozdawać prezenty. Była okazja do zdjęcia z Mikołajem, ale również do zdjęć na tle pięknej świątecznej scenografii. Każdego roku biura PNA są

pięknie na święta udekorowane, nad czym czuwa pani Maria Srodoń, odpowiedzialna w organizacji za imprezy i przedsięwzięcia sportowe, kulturalne i rozrywkowe.

Spotkania ze św. Mikołajem są organizowane w siedzibie PNA od 17 lat i otwarte dla wszystkich dzieci, również tych nienależących do organizacji. Po informacje na temat planowanych imprez zapraszamy na stronę internetową PNA:

[pna-znp.org](http://pna-znp.org)  
[Facebook/PNAZNP](https://www.facebook.com/PNAZNP)

*Źdjęcia: Andrzej Baraniak*



*Prezes Frank Spula i elfy: Reese Kalinsky, Luke Walaszek, Nina Turk*







## Council 3 Holiday Dinner 2018

On December 11, 2018, Council 3 held their annual Holiday Dinner at PNA. Guests were entertained by one of the many dance groups of PNA's Wici Song & Dance Company. Mrs. Magdalena Solarz presented the group and spoke of the many awards that the Wici have received in worldwide dance competitions. Master of Ceremonies, Mr. Walter Bochenek, further entertained the guests, with each table of guests drawing a door prize ticket for a chance to further their luck at a nationwide lottery, and a beautiful centerpiece for their holiday table. A prize raffle was held, following by a cash raffle. The lucky winners were: Marta Rog and Richard Gols each won \$50. Teresa Sherman and Barbara Stankiewicz each won \$25, and Wanda Penar won two prizes of \$25 each. There were five winners of \$10 each: Council 55, Cecelia Tomaszewicz, Irene Blair, Jeff Twardy, and Emilia Kaczor.



We thank everyone for their support.

*Submitted by Irene Hercik,  
President of Council 3,  
PNA Business Board Director*

## Council 8 Christmas Party 2018



*The PNA  
Council 8 Children's  
Christmas Party  
held December 9th,  
2018 at the Polish  
Center of Wisconsin.*

*Submitted by Teresa Jankowski, Fraternal Director Region "I"*



# Greetings from Region "H"

*Best wishes to the Polish National Alliance and its fraternal members for a very successful year and upcoming quadrennial convention!*

## Polish Independence Day celebration in Chappell Hill

On November 17, 2018 many Polish Houstonians were invited by Polish American Council of Texas to travel to Chappell Hill to celebrate the 100th anniversary of Polish Independence. The event brought together all the Polish groups/organization in Texas to one place! Polish National Alliance was a proud sponsor of this celebration with a vast majority of members on hand. Houston's Dance Group Wawel was there as well as Dallas dance group Jagoda. Polish Consul General, Robert Rusiecki, enjoyed meeting Texas Polonia and several awards were given to individuals for their contribution to the Polish culture and history in Texas.



*PNA sponsor – Thaddeus Dryden, Jolanta Mazewski – Dryden, Erica Dryden & Lukasz Bielecki at the cultural display.*



*100th Anniversary Cake Cutting*



*Polish Texas Lifetime Achievement awards to The Polish Eagle Band - Daniel Cendalski and the Kwiarkowski Brother.*

## Annual Christmas Party

Members from Council 182, Progressive Lodge 2336, Kosciusko Loge 165 and Polonia Lodge 2308 hosted their December 2018 Christmas celebration in Houston, at the Polish Parish Our Lady of Czestochowa Catholic Church. The event featured amazing Polish food by Polonia Restaurant. In addition, everyone could admire dancing by Dance Group Wawel and the children of Nicolas Copernicus School in Houston. It wouldn't be a real Christmas without gifts! Santa arrived to take

pictures with the children and give them wonderful presents.



*PNA Promotions Display with PNA members and Sales Representatives.*



*Celebration of Polish Independence*



*Parade*





*The Gazdyszyn and Kaczorowski families.*



*The Kubiak family with Santa.*



*Mini Wawel Dance Group with Santa.*



*Wawel Dance Group with Santa after a fantastic performance at the event.*



*PNA Recognition Awards were presented by Fraternal Director Jolanta Mazewski – Dryden to President Al Snider and Treasurer Al Macejeski for their years of service.*

### **Progressive Lodge 2336 Annual Meeting and Christmas Party**

The Polish Progressive Lodge 2336 was established in 1925 and is still going strong. Celebrating its annual meeting and Christmas party at the Polonia Restaurant in Houston, a strong supporter of the organization.



### **White Eagle Volleyball Team**

We are excited to announce the formation of the Polish Volleyball Team, White Eagles in Houston. It was organized by Piotr Przybylski and sponsored by Polish National Alliance. They will be participating in a variety of Volleyball Tournaments – Good luck! Here is their first one on January 22nd.



### **Council 182 and Kosciuszko Lodge Meeting**



*Houston, 1st Annual Meeting of the PNA Lodges, Members of Council 182 on January 27th.*



*Members of Progressive Lodge 2336, Kosciuszko Lodge 165 and Polonia Lodge 2803.*

### Trip to New Orleans

PNA Members made a special trip to New Orleans to support their member Grace Caiston as she relinquished her reign as the 2018 Queen of Sparta. The group also made a special trip to the Cathedral Basilica of St. Louis King of France to visit the statue of Pope John Paul II.



*The Sparta 2018 Queen, Grace Caiston and visiting PNA members.*



*PNA members visiting St John Paul II — with Jan Caiston, Mary Ann Caiston, Jolanta Antonina Mazewski-Dryden, Katie Kubiak, Grace Caiston and Erica Dryden at St. Louis Cathedral - Cathedral-Basilica of St. Louis King of France.*

### Supporting Polish School



*Every year the Mikolaj Kopernik Polish School in Houston holds their annual fundraiser. This year's theme was a Venetian Carnival masquerade Ball. The magnificent event on February 16th was unforgettable, and PNA once again was one of the generous sponsors.*

*Submitted by:  
Jolanta Mazewski-Dryden, Fraternal  
Director Region "H"*

## Kosciuszko Lodge 165 Scholarship Essay Contest



**Eligible Participants:** Student (or parent) must be a member in good standing with PNA Kosciuszko Lodge 165, currently enrolled in college or university.

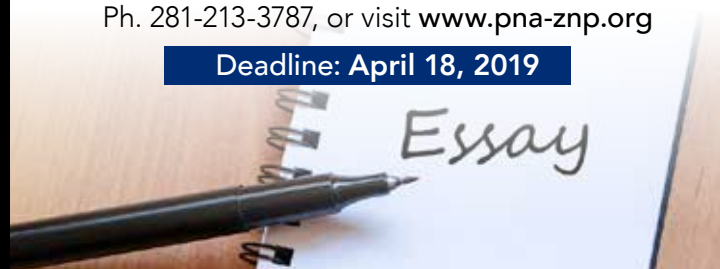
**Essay:** Compose an original essay (400-600 words) on your experience, understanding of Polish cultural activities and plans for your involvement in the future.

**Awards:** Up to two winners will receive \$500 college scholarship payable to the student's school.

**For more information contact:**

Al Snider: aljandmarilyn@att.net  
Ph. 281-213-3787, or visit [www.pna-znp.org](http://www.pna-znp.org)

**Deadline: April 18, 2019**



## Lodge 2336 2019 Scholarship Contest

**Eligible Participants:** Currently enrolled college or university student, member in good standing with PNA Progressive Lodge 2336 for the last 2 years.

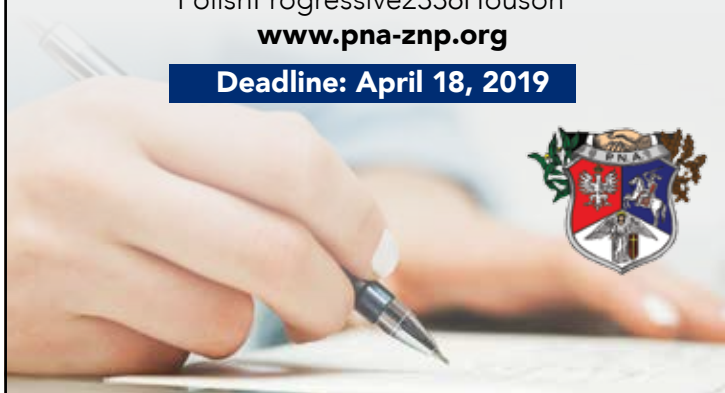
**Essay:** Compose an original and creative essay (400-600 words) on your experience, understanding of Polish cultural activities and plans for your involvement in the future.

**Awards:** One winner will receive \$500 college scholarship payable to the student's school

**For more information contact:**

Erica.dryden@yahoo.com Ph. 713-805-5363  
<http://www.facebook.com/PolishProgressive2336Houson>  
[www.pna-znp.org](http://www.pna-znp.org)

**Deadline: April 18, 2019**





# Opłatek Wydziału Kobiet Związku Narodowego Polskiego

W imieniny Świętego Mikołaja, czyli 6 grudnia, w siedzibie Związku Narodowego Polskiego odbył się opłatek Wydziału Kobiet Okręgu XIII ZNP.



*Dzieci z grupy Polonez*

Wanda Juda, komisarka Okręgu XIII. i przewodnicząca WK, przywitała gości, szczególnie dziękując za przybycie dzieciom z działającego przy szkole im. gen. Andersa zespołu Polonez, które pod kierownictwem artystycznym Wiesławy Dziedzic wykonały program artystyczny wprowadzając gości w bożonarodzeniową atmosferę.

Komisarka Wanda Juda przedstawiła osoby sprawujące ważne funkcje w okręgu, które również złożyły życzenia świąteczne, a były nimi: komisarka Okręgu 12 – Agata Mścisz, była komisarka Okręgu 12 i dyrektor krajowy – Barbara Wesołowska, była komisarka Okręgu 12 oraz była dyrektor krajowa ZNP – Anna Kokoszka, była dyrektor krajowa – Anna Wierzbicka, była dyrektor krajowa – Stanisława Rawicka, dyrektor krajowa – Wanda Penar, dyrektor – Irena Hercik. Serdeczne życzenia świąteczne złożyła wszystkim gospodyni wieczoru, komisarka Wanda Juda.



*(l-p) Wanda Juda, Anna Kokoszka, Irene Hercik, Barbara Wesolowski, Wanda Penar, Anna Wierzbicki, Janina Kopacz, Maria Roszek-Kucharski, Elżbieta Cimochoiewicz, Stanisława rawicka, Agata Mścisz.*

Po podzieleniu się opłatkiem i wspaniałej wieczery, odbyła się świąteczna loteria fantowa i śpiewanie kolęd. Jak zawsze od wielu lat, tę część wieczoru rozpoczęła Anna Kokoszka kolędą „Wśród nocnej ciszy”. Wspólne śpiewy trwały niemal do końca wieczoru. Wieczór upłynął w rodzinnej, radosnej atmosferze.

*Zdjęcia: Wanda Juda*



## PNA Lodge 841

### Annual Scholarship

# \$1,000

Available for the fraternal  
members of Lodge 841,  
Monaca, PA



Further info:

**Martin Olshanski**

308 Trafalgar Square  
Cranberry Twp., PA 16066

**724 – 766 – 7460**

[martyo@zoominternet.net](mailto:martyo@zoominternet.net)

# Welcome to our PNA Family



**Blake Alan Taylor**, born February 5, 2018, son of Steven Taylor and Lori Szczypiorski (also PNA members) is a new member of Terre Coupe Liberty Star Lodge 3078. They reside in New Carlisle, IN. Blake's

membership is a gift from his maternal grandparents, Ronald & Beverly Szczypiorski. Ronald has been a long-time member and active with the Club. His father, Blake's great-grandfather Chester Szczypiorski, was also a member and his wife, Louise, was a cook of all of the delicious Polish meals. Blake's baby shower was hosted at the Club, and the family had plans for his 1st birthday party to be held there as well!

**Maria Jacinta Hercik**, born February 11, 2018, daughter of Joseph and Maria Hercik of Peoria, IL, is the newest member of PNA Lodge 694. Maria's PNA membership was a thoughtful gift from her loving grandparents, Joseph and Irene Hercik, PNA Business Board Director. Happy, little Maria is part of a 100% PNA family!



## Howansky Children

With loving hearts great-grandparents Daniel and Anna Howansky proudly present their great-grandchildren: **Blayke Alexander**, born October 2, 2017, **Alivia Grace**, born November 3, 2015, and twins **Gabriel Allyn** and **Ayden Bryce**, born November 17, 2011. All have PNA memberships through single premium life insurance. They join more family members in Lodge 1684. Howansky Children were signed up to the PNA by Mary Sala, Lodge 1684 Recording Secretary.



**Lilleigh Paige DiSalvo** born: April 22, 2016, and **Kyleigh Renee DiSalvo**, born: May 18, 2018, are the daughters of Veronica and Blake DiSalvo, and granddaughters of Elizabeth and Melvin Wisnieske of Chappell Hill, TX. Both are members of Lodge 165, and 5th generation

PNA members. Their policies are gifts from their loving grandparents, Elizabeth and Melvin Wisnieske. They were signed up to the organization by Brian Marshall.



**Chloe Christine Hooten**, born December 25, 2018, is the youngest addition to the Lodge 3100 family in Milwaukee, WI. She is a daughter of Rachel and Curtis Hooten of West Bend, WI. The PNA membership was a gift from her loving grandparents Jean & Ronald Wroblewski and great-aunt and great-uncle Jane and Gerald Dunn. Cloe was signed by Fraternal Director Region "I," Teresa Jankowski.



**Caiden Zander Enneking** (born May 19, 2011) and **Ethan Cassian Enneking** (born January 13, 2017) are new members of Lodge 2336 in Houston TX. In the photo Caiden, and Ethan are with their grandmother Mrs. Marianna Kaczorowska. They were signed up by Jolanta Mazewski-Dryden, Fraternal Director Region "H."





**Jaxon Purse,** born April 15, 2005, is a new member of Polonia Lodge 2308 in Dayton, TX. His PNA membership is a gift from loving grandfather Mr. James Kubeczka. Jason was signed up by Brian Marshall.



**Josephine Jendzejec,** born May 17, 2018, is a new member of Lodge 1770 and joined PNA family as the sixth generation. Pictured from the left: Kayla Jendzejec, daughter of Christina and Alex Jendzejec, great grandfather "Dziadziu," Stanley M. Jendzejec, Josie Jendzejec, sitting on great Dziadziu's lap, is a daughter of Christina and Alex Jendzejec. Juni Commerford, daughter of Emily Jendzejec and Bennett Commerford. The certificates to all three were gifts from their loving Dziadziu, Stanley M. Jendzejec, former PNA Vice President.



**Norah Ann Wojewodzki,** born April 10, 2018, daughter of Christopher and Erin Wojewodzki is the newest member of Lodge 1224 in Rockford, IL. Norah joined her older sister, Harper, also a PNA member. The certificate is a gift from her grandparents, Joe and Ann Wojewodzki. Submitted by: Ann Wojewodzki, Treasurer, Lodge 1224



**Oliver Louis Carrier,** born September 11, 2018, son of Herschel and Nicole Carrier of Oak Creek, WI. Oliver is a great-grandson of Mitch and the late Hedy Rabiega. He joined the family of PNA Lodge 3100 in Milwaukee, WI. The PNA membership was a gift from his loving grandparents Jeffrey and Teresa Jankowski. He was signed up by Teresa Jankowski, Fraternal Director Region "I."



**Riley James Kaczorowski,** born January 11, 2013, joined his other family members in PNA Lodge 2336, Houston, TX. His PNA membership is a gift from his grandmother Mrs. Marianna Kaczorowski. Riley was signed up by Jolanta Mazewski-Dryden, Fraternal Director Region "H."



**Alexa Marie Flores,** (left) born May 28, 2015, **Rayna Jean Hooten,** (center) born February 27, 2017, **Daniela Rose Flores** (right) born May 28, 2015, **Antonio Jovan Flores** (center) born January 26, 2009, are children of Jennifer and Art Flores and Rachel and Curtis Hoote, and are new members of PNA Lodge 3100 in Milwaukee, WI. The PNA membership was a gift from their loving grandparents Jean & Ronald Wroblewski, and great-aunt and great-uncle Jane and Gerald Dunn.



**Damian Machaj,** born April 26, 2018, is a son of Dorothy and Gregory Machaj. Damian is a new member of 2727 Lodge in Justice, IL. He was signed up by PNA Sales Representative Leokadia Chlipala.



**Ella Sky Swider,** born June 2, 2018, first child of Bree and Lucas Swider of Milwaukee, WI, is the newest member of Lodge 3100. The PNA membership was a gift from her loving grandparents Bernadette and Lad Swider. Ella was signed up by Teresa Jankowski, Fraternal Director Region "I."

# It's COOL to be in Polish school

*...especially if it is affiliated with the  
Polish National Alliance!*



## KONKURS LITEROWANIA W YORBA LINDA



Dnia 23 lutego 2019 roku, po raz kolejny odbył się w naszej Polskiej Szkole im. Heleny Modrzejewskiej w Yorba Linda, California, Konkurs Literowania.

W tegorocznym konkursie wzięło udział 20 uczniów z klas od 3 do 8. Uczniowie, którzy należą do PNA, a było ich ośmioro, otrzymali od Grupy „PIAST” karty na zakupy w sklepie Target.

Organizatorki konkursu przygotowały 180 wyrazów z trudnościami ortograficznymi. Poziom był tak wysoki, że jurorzy w osobach: Marlena Hulisz, Barbara Jarosławski, Grzegorz Chilecki, kierownik szkoły - Kazia Kmak oraz prowadzące turniej; Bożena Lasunowicz i Anna Kobylecki, po 4 rundzie zmagania uczestników, postanowili znieść zapisywanie wyrazów na kartkach. Od tej pory uczniowie literowali usłysza-



ny wyraz z pamięci. Prawie wszystkie wyrazy z przygotowanego kosza zostały użyte i w końcowej fazie konkursu, wyrazy były wybierane prosto ze słowniczka ortograficznego.

**Mistrzem Konkursu Literowania 2019 został uczeń klasy 6 - Norbert Jasiński**, członek PNA - Grupa 3259 „PIAST”. Otrzymał on statuetkę oraz nagrodę finansową ufundowaną przez szkołę, jak również koszulkę z emblematem PNA i kartę na zakupy do Target od Grupy „PIAST”.

Wszyscy uczniowie biorący udział w Konkursie Literowania otrzymali karty na zakupy oraz pamiątkowe dyplomy.

Uczestnicy należący do PNA, a było ich ośmioro, otrzymali od Grupy „PIAST” karty na zakupy do Target.

*Barbara Jarosławski,  
Sekretarz finansowy  
Grupy 3259 „Piast”*



## PNA Supports Polish Heritage



**SZKOŁA POLSKA**

Did you know that the Polish National Alliance provides subsidies for Polish Schools? If you are a Polish school principal, board member, or a teacher, please call our Fraternal Activities Department for more information at

**773-286-0500 ext. 312**





# Polish Legends



Original Art Contest for PNA Members Ages 8 to 15

## February 1st - May 31st, 2019

Animated part of Polish traditions are its many legends, myths, and tales. These stories, initially oral, then written, have been handed down from generation to generation for hundreds of years.

They recount the meaning behind Poland's national symbols, early rulers and first king, the Dragon of Krakow, the Warsaw Mermaid, and many, many more. Choose your favorite Polish legend or tale, and create an illustration that will exhibit your artistic talent!

### Guidelines:

- All artwork must be original, a hand done creation. Photographs and computer-generated artwork will not be accepted.
- Artwork must be at least 8.5 x 11 and no larger than 18 x 24 inches and cannot be thicker than 1/4 inch.
- The child must be a PNA member. Only one entry per child is acceptable.
- 3 age groups: 8 – 10, 11 - 13, 14 – 15
- The artwork should not have the artist's signature, initials or name on the front. Write only the title in the back of the artwork.
- Send your artwork along with the completed Art Contest Entry Form to:  
Polish National Alliance  
Fraternal Activities Department  
6100 N. Cicero Ave.  
Chicago, IL 60646
- Postmark no later than **May 31, 2019**

### 2019 Art Contest Entry Form

Title of the artwork:

.....

Name: .....

Age: ..... D.O.B: .....

Address: .....

City: .....

State: ..... Zip: .....

Phone No.: .....

email: .....

Lodge No.: .....

Parent Signature: .....

Winners will be awarded: **\$300** (1st place), **\$200** (2nd place), & **\$100** (3rd place) in each age group. All entries become the property of the Polish National Alliance and will not be returned.

# 2019 PNA COLORING CONTEST – For kids age 5-7

February 1<sup>st</sup>– May 31<sup>st</sup>, 2019



## Rules:

- Child must be PNA member.
- One entry per child.
- Each entry must have the child's full name, age, and address attached with the completed coloring page.

Please mail entry to:

**PNA Coloring Contest**  
6100 N. Cicero Ave.  
Chicago, IL 60646

There will be three winners selected, and three \$100 checks awarded. Winners' names will be published in the Zgoda and on the PNA website. You can download the coloring page at [www.pna-znp.org](http://www.pna-znp.org)



# We are proud of

## Marian J. Wiercioch

SPÓŁECZNIK I DZIAŁACZ  
ZWIĄZKOWY



Marian Wiercioch, absolwent Technikum Weterynaryjnego we Wrześni, wyemigrował do Ameryki w 1981 roku. Przyjechał tu do swojej narzeczonej Janiny, z domu Podkowa. Zamieszkali w Cohoes, w stanie Nowy Jork, i już na początku pobytu państwo Wierciochowie

podjęli decyzję o przyłączeniu się do Związku Narodowego Polskiego. Przez następne dekady, w duchu przesłania o pomaganiu sobie wzajemnie, poświęcali czas organizując różne programy w naszej organizacji. Pan Marian oraz pani Janina świecili wielokrotnie przykładem, angażując się w rozwój kultury wśród społeczności polonijnej. Wśród wieloletnich zasług Pana Mariana na polu reprezentowania Polonii w Stanach Zjednoczonych można wymienić sprawowane przez niego urzędy: skarbnika w Grupie 1684 ZNP, komisarza Okręgu 3, delegata do Kongresu Polonii Amerykańskiej oraz członkostwo w grupie Kombatantów Polskich w Albany. Pani Janina natomiast, sprawowała funkcje skarbnika i sekretarza naszego Stowarzyszenia w gminie 136. Państwo Wierciochowie są cenionymi promotorami oraz propagatorami polskiej kultury i dziedzictwa w swojej nowej ojczyźnie, ale są również zaangażowani w działalność charytatywną na rzecz organizacji w Polsce wspierając min. Fundację Dzieciom „Zdążyć z pomocą”, Towarzystwo Opieki nad Ociemniałymi w Laskach, i inne. Pomoc potrzebującym i zaangażowanie społeczne jest dla Mariana Wierciocha życiowym powołaniem.

## Jacek Niemczyk

CZŁOWIEK ROKU 2018

Jacek Niemczyk, generalny menadżer radiostacji WPNA 103.1 FM oraz WPNA 1490 AM otrzymał tytuł Człowieka Roku 2018 przyznawany od pięciu lat przez Dziennik Związkowy.

Jacek Niemczyk to doświadczony radio-wiec, pomysłodawca i twórca **Radia 103.1 FM Polish American Mix**.

Pracował w rozgłośniach polskich w Nowym Jorku i Chicago. Od września 2017 roku kieruje Radiem 103.1 FM, najchętniej słuchanej w Chicago polskiej stacji radiowej. Tytuł Człowieka Roku 2018 otrzymał za konsekwencję i odwagę w realizacji swojej wizji radia dwujęzycznego, skierowanego do Polaków i Amerykanów polskiego pochodzenia.

Jacek Niemczyk stara się realizować koncept radia, rozrywkowego, które informuje słuchacza i towarzyszy mu w domu, w pracy i w drodze. Nie ma w tej formule miejsca na rozwlekłe reklamy ani polityczne dyskursy. Muzyka dobierana jest starannie i wykracza daleko poza amerykański pop i stare polskie szlagiery. Dla szefa Radia 103.1 FM najważniejszy jest słuchacz: „Jesteśmy po to, żeby towarzyszyć i umilać ludziom dzień.”



W słowach skierowanych do redaktora Niemczyka podczas uroczystości przyznania tytułu Człowieka Roku 2018, redaktor naczelna Dziennika Związkowego podkreśliła, że formuła polsko-amery-

kańskiego, dwujęzycznego radia odzwierciedla życie Polonii oraz jej dwukulturowość. W imprezie, która miała miejsce w dzień 111 urodzin najstarszej polskiej gazety w Stanach Zjednoczonych, uczestniczyło około 150 osób, które swą obecnością wyraziły swoje uznanie dla Jacka Niemczyka.

Jacek Niemczyk i jego żona Katarzyna są rezydentami Kenosha, Wisconsin i niedawno zaangażowali się również w reaktywowanie Grupy 704 PNA, której pani Katarzyna została niedawno prezesem. Gratulujemy i życzymy powodzenia.

Relacja z uroczystości i pełna galeria zdjęć znajduje się na stronie internetowej Dziennika Związkowego: [dziennikzwiazkowy.com](http://dziennikzwiazkowy.com)

# 2019 INDEPENDENT COMPARATIVE REPORT

## STRENGTH & STABILITY

This report prepared by  
**Standard Analytical Service, Inc.**  
Analysts of the Insurance Industry since 1932

Standard Analytical  
Service, Inc.  
Publishers of Independent  
Insurance Reports Since 1932

### FACTUAL ANALYSES OF SIGNIFICANCE

Standard Analytical Service, Inc. is independent of any insurance company or companies, and we do not sell any kind of insurance. Our financial reports and comparisons, reprints of which are paid for by the companies, are based on statutory financial statements filed with the state insurance departments.

This report should not be interpreted as an analysis of the stock value of a capital stock company, nor is it intended to imply that the

company featured will be as successful or is better than the companies making up the aggregate averages, nor is it a recommendation or analysis of the specific policy provisions, rates or claims practices of the organization featured. Its use for all companies, stock, mutual or fraternal, is intended to serve as a guide with respect to the current financial responsibility of the individual company featured herein, based upon the current statutory financial statements

on file with the state insurance departments where they are available for public inspection.

Standard Analytical Service, Inc.

### FINANCIAL STABILITY

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

Allstate Life Insurance Company, IL .....	\$113.02
Ameritas Life Insurance Corporation, NE .....	107.47
AXA Equitable Life Insurance Company, NY ....	104.15
Bankers Life and Casualty Company, IL .....	107.71
Connecticut General Life Ins. Co., CT .....	140.51
Guardian Life Ins. Co. of America, NY .....	113.98
John Hancock Life Insurance Co. (USA), MI .....	104.20
Lincoln National Life Ins. Co., IN .....	103.51
Massachusetts Mutual Life Ins. Co., MA .....	106.85
Metropolitan Life Insurance Co., NY .....	103.02
Midland National Life Insurance Co., IA.....	106.57
Minnesota Life Insurance Co., MN .....	106.52
Nationwide Life Insurance Co., OH .....	105.17
New York Life Insurance Company, NY .....	113.21
Northwestern Mutual Life Ins. Co., WI.....	108.85
Ohio National Life Insurance Company, OH .....	103.63
Pacific Life Insurance Company, NE .....	108.12
Penn Mutual Life Insurance Company, PA.....	109.66
Protective Life Insurance Company, TN .....	108.12
Prudential Insurance Co. of America, NJ .....	104.11
ReliaStar Life Insurance Company, MN .....	108.78
RiverSource Life Insurance Company, MN .....	103.46
State Farm Life Insurance Company, IL .....	118.16
Symetra Life Insurance Company, IA .....	105.95
Transamerica Premier Life Ins. Co., IA .....	104.30
AVERAGE OF 25 OF THE LEADING LIFE CO'S.....	\$106.41
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:

	This Society	Average 25 of the Leading Life Companies
Assets per \$1000.....	\$561.86	\$145.52
Reserves per \$1000....	463.10	63.05
Surplus per \$1000.....	28.60	8.76

### FINANCIAL STATEMENT SUMMARY AS OF DECEMBER 31, 2018

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

**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.



# Time for Poland

The longest running festival celebrating Poland near Chicago



In its 10th season, Coming Together festival brings life to the cultural diversity of four northern townships near Chicago: Niles, Skokie, Lincolnwood, and Morton Grove. Every year, Coming Together features a different nation, religion or culture, celebrating everybody, and this winter it is Poland.



The festival's Opening Gala celebration was on January 27th, bringing together over 800 people interested in our culture, history, literature, music, food, and art. During the Gala, emceed by award-winning ABC 7 Chicago anchor Alan Krashesky, Consul General Piotr Janicki, all mayors of the participating townships, first lady and founder of the festival Susan Van Dusen and many others talked about Poland. Everyone was greeted, according to the Polish

tradition, with the fresh bread and salt. With the help of dozens of wonderful volunteers, we could enjoy folk dancers from Polonia Ensemble, PASO talented musicians, choir singing Polish and American songs, Khary Laurent's incredible renditions of Polish golden hits from the sixties in...opera mixed with rap version, and the newest tale of Vavel's Dragon by Little Stars Theater. There were many exhibitions, from the history of Polish Independence to modern art by famous Polish artists creating in Chicago. Andrew Przybylo, Mayor of Niles and long-time PNA member, stated that; "being Polish makes him a better person."

For the next three months, which makes it the longest running festival featuring Poland in history, everyone had a chance to partici-

pate in over 60 free programs and workshops. Book discussions, film screenings, crafted demonstrations, and other events highlight the culture's contributions to society in the fields of science, literature, arts, and education. Celebrating Polish tradition children from grammar schools made Marzannas, rag dolls symbolizing spring, teenagers under the skilled guidance of professional chefs learned how to cook pierogi and other Polish delicious dishes. There were book discussions, classes on painting angels on wood or to the sound of music with Dorota Tomczyk and Patrycja Stepniak, art of cutouts (wycinanki) by Grace Bazylewski. Many interesting lectures such as the panel on the freedom of the press by Sergiusz Zgrzebski, talks about art photography by Katarzyna Derda or history of immigration by Professor Dominic Pacyga, made Coming Together a unique and educational platform for young and older audiences. For the first time, students from several Polish schools will have their own Showcase Day along with the American students. It is the true meaning of a festivals: we enter the room as strangers, but leave as good friends!

The last workshop, storytelling afternoon of old Polish legends, will close the Festival on April 7th.

You can check all the events at [www.comingtogether.in](http://www.comingtogether.in)



# Kalifornijskie Krakusy

## uświetniły obchody stulecia odzyskania niepodległości



*Zespół Krakusy z prezesem Elżbietą Romuzgą, choreografem Edwardem Hoffmanem oraz księżmi celebrantami.*

10-go listopada 2018 roku, w Katedrze Matki Boskiej Anielskiej w centrum Los Angeles, odbyły się uroczystości związane z setną



*W oczekiwaniu na wejście do Katedry Matki Boskiej Anielskiej*

rocznicą odzyskania przez Polskę niepodległości. W tej pięknej imprezie zorganizowanej przez Konsulat Rzeczypospolitej Polskiej w Los Angeles i Kongres Polonii Amerykańskiej na stan Południowej Kalifornii, czynny udział wzięli działający pod patronatem Związku Narodowego Polskiego, Zespół Pieśni i Tańca Krakusy.

Uroczyste obchody rozpoczęły się koncertem fortepianowym utworów Chopina w wykonaniu trójki „krakusowych” braci - Kaspra, Dominika i Łukasza Yoderów. Następnie Krakusy, w rytm Poloneza granego przez Dominika, przeszły procesją do katedralnego ołtarza, po czym rozpoczęła się ceremonia uroczystej Mszy Świętej

w intencji ojczyzny, celebrowana przez sześciu polskich księży. Świętowanie odzyskania przez Polskę niepodległości zakończył koncert muzyki organowej w wykonaniu Jana Bokszczanina.

Obchody 100-lecia niepodległości Polski zgromadziły ponad tysiąc osób z różnych zakątków południowej Kalifornii. Krakusy są dumne z faktu, że mogły być częścią tak wzniosłej i ważnej uroczystości.

*Elżbieta Romuzga,  
Prezes Zespołu Pieśni i Tańca Krakusy*



*Krakusy gotowe do procesji w rytmie poloneza rozpoczynającej Mszę Świętą*





*Krakusy przy ołtarzu w czasie uroczystej Mszy Świętej 10 listopada, 2018*

## CAMP STANICA PREPARES FOR 2019 CAMPING SEASON

Bondsville, MA. The Polish Alliance Youth Camp, Inc., known as Camp Stanica, is preparing for the 2019 camping season. The annual meeting and election of officers were on February 17, 2019.



Pictured above are the newly elected officers for 2019 left to right: Richard Knurek, President; Maria Kruzel, Secretary; Jeannie Zapala, Vice President and former PNA District 1 Commissioner and Eugene P. Kirejczyk, Treasurer. Helena Jalbert, Chairperson Camping Committee was absent from the photo. Chairperson of elections and Installing Officer was Teresa Struziak Sherman, PNA National Business Board Director.

The camp is located in Bondsville, MA on 60 acres of grassy fields and woods with the Swift River and Browns Pond/Crystal Lake providing for fishing, swimming, and hiking. There are facilities for games, gymnastics, dancing, and arts and crafts. The campers sleep in cabins on metal frame cots with mattresses. Camp Stanica is a co-educational overnight camp for children ages 6-15. The camping fee is reduced for PNA members and includes the cost for field trips and Canteen snacks. The weeks of camping are Session I: July 14-20, and Session II: July 21-27. For more information or a brochure, please contact Eugene P. Kirejczyk at 48 Szetela Drive, Chicopee, MA 01013, or by phone: 413-592-0227, or Maria Kruzel at [kruzelmaria@yahoo.com](mailto:kruzelmaria@yahoo.com).

Also, a 5K Run/Walk is being planned for September 8, 2018, at Camp Stanica at 10:00

A. M. Registration. The fee is \$20 before September 1st and \$25.00 at the gate. Included are prizes, food, and fun. Donations are welcome to help defray the cost. All proceeds will be used for the campers' activities and camp maintenance.

*Submitted by: Teresa Struziak Sherman,  
PNA National Business Board Director.*

# 103.1FM

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# 79. rocznica deportacji Polaków na Syberię

W niedzielę 10 lutego 2019 roku, w kościele pod wezwaniem Michała Archanioła w Bridgeport, Connecticut, odbyła się uroczystość upamiętnienia pierwszych deportacji na Syberię – nieludzką ziemię. W nocy z 9 na 10 lutego 1940 roku, w siarczysty mróz kołatano do drzwi i wyrywano ze snu ludność polską, dając im pół godziny na spakowanie się. Polacy czekali godzinami na dworcach kolejowych, potem pakowano ich do bydłowych wagonów. W taki bestialski sposób, w latach 1940-1941, setki tysięcy Polaków przymusowo wywieziono w głąb Rosji.



Masowe deportacje odbyły się w czterech etapach, pod nadzorem rosyjskiej tajnej policji NKWD. Pierwsza deportacja miała miejsce 10 lutego 1940 roku. Dla wielu był to szok, ponieważ nikt wówczas nie wiedział, że Stalin próbuje zmieniać strukturę etniczną ziem polskich. Ta deportacja obejmowała głównie ludność wojskową, ale także leśników i ich rodziny. Kolejna deportacja miała miejsce w kwietniu 1940 roku i dotyczyła rodzin aresztowanych przez NKWD oraz jeńców wojennych przetrzymywanych w Kozielsku, Starobielsku i Ostaszkowie. Trzeci etap nastąpił w czerwcu 1940 r. i dotyczył tzw. Bieżencji, ludności, która uciekła z Polski przed wybuchem wojny. Czwarta deportacja miała miejsce w maju i czerwcu 1941r. W latach 1944-1949 miała miejsce kolejna deportacja, która składała się z ludzi żyjących w nowych granicach Polski i obejmowała członków Armii Krajowej, żołnierzy Armii Andersa i ich rodzin.

W uroczystej Mszy Św. udział wzięli: Konsul RP w Nowym Jorku pan Kamil Henne, podpułkownik

Jarosław Oleśkiewicz przedstawiciel misji RP przy ONZ z żoną, burmistrz Bridgeport Joseph Ganin, prezes Centrali Polskich Szkół Dokszałcających pani dr Dorota Andraka, prezes KPA na stan Connecticut Janusz Kocur. Licznie przybyli weterani i „korpusiarki” z wice komendantem SWAP Jerzym Markiewiczem, prezeskami Marią Stasiewicz i Janniną Rożyńską, komendantem IV okręgu Zdzisławem Jakubowskim, komendantem X okręgu Antonim Płotką oraz członkowie i członkiniami placówek: Pl. 12- Filadelfia, PA, Pl. 24- Bridgeport, Pl.36- Clifton, NJ, Pl.37-Boston, MA, Pl.111 New Britain, Ct, Pl.119- Hartford, CT. Obecni byli wice cenzor Związku Narodowego Polskiego Irena Grabowy i komisarzka na stan CT Marianną Koziół Dube, młodzież ze szkół polonijnych w Derby, Stamford, Hartford, New Britain i Bridgeport, zespół Orleńta z instruktorem Sylwią Waren oraz liczni goście i parafianie.

Najważniejszymi uczestnikami tej uroczystości byli Sybiracy, którzy





są żywą historią tułaczego życia:  
**Helena Knapczyk, Wincenty Knapczyk, Janina Pacynko, Danuta Kądziel, Teresa Pławski, Władysław Slanda, Helena Kotulych.**

Mszę Św. celebrował proboszcz Norbert Siwiński, który powitał wszystkich przybyłych na tę uroczystość, a szczególnie obecnych tam Sybiraków. W swej homilii podkreślił ich tułaczy los, wiarę i ufność w Boga. Na koniec zacytował słowa naszego wieszczki Adama Mickiewicza, *„Jeśli zapomnę o Niech, Ty Boże na Niebie, zapomnij o mnie”*. Podczas Mszy Św. Izabela Pardo- Małecka, odczytała słowo od ojca Lucjana Królikowskiego, który był opiekunem sierot, które przedostały się z Afryki do Kanady. Los tych dzieci ojciec Królikowski opisał w swojej książce pt. „Skradzione Dzieciństwo”. Mszę uświetnił pięknym śpiewem Chór im św. Faustyny a Jan Rudziński modlitwą. Czytania wykonali członkowie zespołu Orleża i uczniowie Polskiej Szkoły Sobotniej im Św. Jana Pawła II.



W sali pod kościołem odbyła się dalsza część uroczystości, którą otworzyła i poprowadziła pani Wioletta Jusińska. Krótkie przemówienia wygłosili burmistrz Bridgeport Joseph Ganin, konsul RP w Nowym Jorku Kamil Henne, prezes CPSD Dorota Andraka. Odczytano również list od senator Anny Marii Anders oraz prezesa KPA i PNA Franka Spuli.

Mgr Kazimiera Ferenc bardzo dokładnie przedstawiła zarys



historyczny tamtych dni i odbyła się część artystyczna przygotowana przez nauczycieli i wykonana przez uczniów polskich szkół.

Dziękujemy za przejmującą inscenizację tamtych chwil. Niejednej osobie zakręciła się w oku łza. Było to pięknie przygotowane przedstawienie, które przybliżyło uczestnikom uroczystości atmosferę dni sprzed 79 lat i trudy tułaczki zesłańców. Wystąpiły dwa chóry w patriotycznym repertuarze i partią solową w wykonaniu Krzysztofa Kanarka.

Niezwykle ważne jest to, żeby przekazać informacje o tych tragicznych, często zapomnianych wydarzeniach, młodym pokoleniom Polaków. Przedstawienie wykonane przez młodzież z takim pietyzmem, daje nam nadzieję, że pamięć o tamtych dniach nie zginie.



Należy dodać, że dwie panie nauczycielki: Wioletta Jusińska i Izabela Pardo-Malecka zostały odznaczone Medalem Paderewskiego za pracę na rzecz szerzenia kultury polskiej w Ameryce. Odznaczenia dokonał wice komendant Zarządu Głównego SWAP Jerzy Markiewicz w asyście komendanta IV Okręgu SWAP Zdzisława Jakubowskiego.

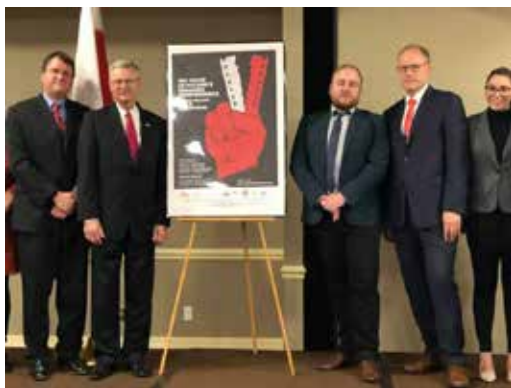
My, zesłańcy na Sybir w 79. rocznicę najbardziej bolesnego dnia w naszym życiu (10 lutego 1940), pragniemy serdecznie podziękować wszystkim, którzy przyczynili się, aby uświetnić tę rocznicę: proboszczowi N. Siwińskiemu, ojcu Stefanowi i ojcu Pikulskiemu, chórom: Polonia-Paderewski pod batutą Bożeny Raczkowskiej z New Britain i Św. Faustyny pod batutą Joanny Kocab Bridgeport, kochanej młodzieży, organizacjom polonijnym..., nie sposób jest wymienić wszystkich (a nie chciałabym nikogo pominąć). Wszystkim, którzy w jakikolwiek sposób przyczynili się do tej wspólniejszej uroczystości - **SERDECZNIE DZIĘKUJĘ! BÓG ZAPŁAĆ!**

*Helena Knapczyk  
 Zdjęcia: Helena Knapczyk oraz  
 Roman Celi- Polska Szkoła Sobotnia  
 im Św. Jana Pawła II  
 w New Britain, CT*

# Life of Texas Polonia

## A Celebration of the 100th Anniversary of Poland's Regaining Independence in Austin

A Polish Organization was founded in Austin, TX, in February 2005 and since then it plays an important role in promoting Polish issues and connecting the Polish community. The Society has been cooperating with the University for many years, including scholarships for young people interested in traveling to Poland; inviting speakers, organizing authors' evenings, presenting concerts of Polish music, artists' performances or poster exhibitions. The Polish organization in Austin is, therefore, a visible ethnic group, marked on the map of a multicultural city. The celebrations of the 100th Anniversary of regaining Independence in Poland received the approval of the Austin authorities and received considerable interest from the local American community.



*Eric Opiela, Dr. Jim Mazurkiewicz, Dr. Łukasz Jasina, and Consul General Robert Rusiecki attending the Austin Polish Society Dinner and Celebration of the 100th Anniversary of Poland regaining its Independence.*

## Celebrating Christmas Traditions

It has become a tradition for many Polish Houstonians to participate in Chappell Hill carol singing - kołędowanie. This year's event was even more significant with participants arriving from all over Texas. The cold, wintery weather made this Texas rendition of an old Polish custom even more special.



*Polish Parish invited Houston Polonia to share traditional „Opłatek” on January 6th, 2019. We shared a meal after the Sunday mass. The Hall was beautifully decorated, and traditional food for the Polish Wigilia was provided.*

## Fundraiser for the Polish Heritage Center at Panna Maria

Heritage Center in Texas presents the story of Polish immigration in Texas.

Though this Center incorporates elements of a museum, where historical objects of lasting interest are collected and displayed, a heritage center role “typically dedicates itself to informing and educating visitors about a particular group of people, their customs, beliefs, traditions, material traits, and religious and social forms”, noted principle PHC designer Steve Harding, of Steve Harding Design in Houston.

Please visit and consider supporting the Center through our website at [www.polishheritagecentertx.org](http://www.polishheritagecentertx.org).



*Pictured, left to right, Al Notzon, Vice Chair of the Board of Directors; John Cebrowski, VP – Director of development; Robert Rusiecki, Consulate General of the Republic of Poland in Houston; George & Betty Kowalik, and Sam & Susie Kotara, members of the Board and the Campaign Steering Committee.*

## International Women's Day in El Paso

The General Casimir Pulaski Polish American Society of El Paso participated in the annual Interna-



tional Women's Day in December to recognize and celebrate the history, contributions and achievements of women and advocates for continued advancement of equal rights. The 2018 event drew over 200 supporters and participating businesses to the Coronado Country Club, raising funds to help women in need.



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### Polish Language Academy for Adults

Polish language classes are springing up all around Texas – Houston, Texas A&M University, Dallas, and El Paso. Ula Szul is the instructor for the Academy in Houston and Texas A&M, as well as the instructor for the Polish Language at the University of St. Thomas.



*Class in Houston – Students and PNA Members: Theresa Gustafson, Debbie Zientek, Al Zientek, Jerome Bieamowicz, John Zientek, Jr. Bill Ogradowicz, Erica Dryden, Katie Kubiak, and Ted Zawistowski.*

### Musicians from Poniadowa in Dallas

Scholares Minores Pro Musica Antiqua, invited by Jan Karski Polish School performed in Dallas on February 7-14, 2019. They are a world class, famous early music children ensemble from Poniadowa, Poland. The group performed in Dallas as part of their 2019 America Tour. Performances included UNT College of Music, Polish School of Dallas, Greenhill School, and Ronald McDonald House of Dallas. A joint concert of Scholares Minores, Jagoda Polish Folk Ensemble and the soloists of the Camerata Dallas Chamber Orchestra took place at the Museum of Biblical Art. Scholares Minores offered a vibrant experience of the liturgical music of the Medieval times, blending it masterfully with the chansons and motets of Renaissance, and the ornate and impassioned chords of Baroque. Such a wide array of styles takes listeners on a journey through music scenes of the early ages in Europe, an entirely unique experience to an American audience.



*Photo by: Michal Morawski*

*Submitted by  
Jolanta Mazewski-Dryden, Fraternal  
Director Region "H"*



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# Must Visit Places in Kujavian-Pomerania

*From the shores of the Baltic Sea to the rocky Carpathians, Poland offers tourist attractions that should not be missed. Rich history, stunning scenery, hidden treasures ...*

Poland is full of hidden architectural treasures and enchanting countrysides. As of this issue, we would like to take you for a tour throughout our motherland, making the first stop in the Kuyavian-Pomeranian Voivodship, located in mid-northern Poland, between two historic regions from which it takes its name: Kuyavia and Pomerania. Its two chief cities, serving as the province's joint capitals, are Bydgoszcz and Toruń. For centuries, the area has been under the political and cultural influence of both Poland and various German states, resulting in a unique heritage. It has historically been quite prosperous while becoming a front line for many conflicts in the Middle Ages. As a result, it boasts many medieval castles, fortresses, and impressive old towns. The picturesque landscape makes the Kujawsko-Pomorskie Voivodship an excellent destination for nature and history fans. Here are just some of the places worthy of your attention.

## BYDGOSZCZ & TORUŃ



Bydgoszcz is the eighth-largest city in Poland, located between the Brda and Vistula rivers. It has been the co-capital, with Toruń, of the Kuyavian-Pomeranian Voivodship since 1999. Because of its location between the Vistula and Oder rivers, and the watercourse of the Bydgoszcz Canal, the city is part of a water system connected via Noteć, Warta, and Elbe with the Rhine and Rotterdam.

Toruń is one of the oldest cities in Poland. The first settlement dates back to the VIII century, expanded in 1233 by the Teutonic Knights. Over centuries, it was the safe home for people of diverse backgrounds and religions. At some point, the city was considered the most modern cultural and technological center in Medieval Europe. Toruń was part of the Hanseatic League, and by the

17th century, it was one of the elite trading points, which much affected the city's architecture ranging from Brick Gothic to Mannerism and Baroque. A most famous resident of Toruń - Nicolaus Copernicus (Mikołaj Kopernik)!

## CIECHOCINEK



Ciechocinek is a spa town located on the Vistula River Southeast of



the city of Toruń. It is known for its unique 'saline graduation towers.' The local saline springs are considered by health experts to be of great value. The therapeutic qualities of these springs are directed toward curing cardiovascular, respiratory, orthopedic, traumatic, rheumatic, nervous system, and women's diseases.

### TUCHOLA FOREST



Tuchola Forest Biosphere Reserve covers one of the largest forests in Poland, containing mainly Scots pine. The landforms of the area were sculpted by a glacier that retreated at the end of the last glacial age creating natural long ribbon lakes. Additionally, there are large clusters of inland dunes. There are also extensive areas of peat bogs formed as a result of the overgrowing of the shallower lakes. The most valuable part of the biosphere

reserve (core zone) is Tuchola Forest National Park and its 25 nature reserves.

### BISKUPIN SETTLEMENT



Biskupin is an important archaeological site and a life-size model of an Iron Age fortified settlement in Poland. When discovered, it was thought to be early evidence of Slavic settlement. Archaeologists confirmed, it belonged to the Biskupin group of the Lusatian culture. The site is the symbol of achievements of the Slavonic forebears in prehistoric times. It was called the "Polish Pompeii." The existence of an ancient fortress on the German border shows that the prehistoric "Poles" had held their own against plunderers and foreign invaders as early as the Iron Age. A tall wooden wall fortification surrounded the settlement, set on a rampart made up of both wood and earth.

### CASTLE IN KRUSZWICA & MOUSE TOWER

Kruszwica on the Lake Gopło is the oldest town in the region and



features a medieval castle with a 12th-century Romanesque church, an example of medieval defensive architecture. The first Slavic settlements in the area of Kruszwica were built already in the 8th-9th century, and in the second half of the 10th century, a great early Piast (Polish ruling dynasty) stronghold was made here. Until today, only the corner Mouse Tower (its name refers to the legend of the King Popiel eaten by mice, who tried to look for shelter in the tower) and a fragment of the wall coming to it from both sides have survived.

### GOLUB DOBRZYŃ TEUTONIC CASTLE

The castle in Golub-Dobrzyń built by Teutonic Knights in the XIII century is picturesquely situated on



the riverside hill. The brick fortress has initially been a bastion protecting the border between the Teutonic Land and Poland. Over time, the castle lost its military significance, being transformed in the XVII century by Princess Anna Wazówna into a Renaissance residence. Nowadays, the castle is a place where famous knights' tournaments are held.

AK

# Easter palms bring back colors, hope, and Spring!

Polish Easter palms most often resemble a slender, vertical bouquet of varying heights. Traditionally, palms include willow branches, at this time of the year sprinkled with silvery, fluffy bases (Polish: *bazie*). Willow, in the Polish tradition, is considered a plant that loves life, because it grows in the worst conditions, it is easy to germinate, one cut and inserted into the water, it quickly releases green leaves.

Palms can also be decorated with fragrant evergreens, symbols of re-birth: twigs of thuya, spruce, boxwood, blueberry, yew, which are believed by folk medicine to give us healing and beneficial properties. Palms are adorned with multi-colored ribbons and dried or paper flowers.

Currently, quite popular in Poland are so-called Vilnius palms, shaped like colorful bouquets or - more often - sticks of many different hues. They are varying in height and thickness, and in the vicinity of Vilnius, by Poles living there, are called rollers. That particular kind of palms is usually made of flowers, dyed spikelets of various dried grasses and mosses. Those are intricately laid and tied into sticks, to create elaborate patterns. A long time ago, this type of palm was made mainly in the vicinity of Vilnius, and on the Polish-Lithuanian borderland territories. In modern times, Vilnius palms are known and created in almost all of Poland.

In several regions of Poland, such as Western Carpathians,



Podhale, and Pogórze, in the Sącz and Tarnów region, in the vicinity of towns Myślenice, Bochnia, and Wieliczka, as well as in north-eastern Poland and Kurpie, one can find magnificent very tall palms. These palms are made in two main varieties. In the south of Poland, they are long loops of willow, hazel or wicker rods, tied with a flexible willow tree, crowned with a huge colorful bouquet - tufts of tissue flowers, willow catkins, boxwood and spruce, and long colored ribbons. At the top of such a palm people usually, insert a golden cross. Kurpie's palms, on the other hand, resemble high flower poles decorated with greenery and colorful flowers made of tissue paper.

In the Church's tradition, the palm symbolizes martyrdom and triumph, and therefore the Passion and the glorious Resurrection of Jesus, and the immortality of the human soul. Consequently, processions with palm trees express deep religious content.

In present-day Poland, the tradition of blessing Easter palms is still very much alive. People bring them for the blessing on Palm Sunday, the last one before Easter. After long and gloomy winter months, it is a heart-warming sight to admire hundreds of beautiful, bright palms.



# Sypanie piaskiem

**Sypanie piaskiem** to jedna z wielu form zdobnictwa ludowego popularna niegdyś na Kujawach, oraz innych terenach środkowej Polski, po lewej stronie Wisły.

Piaskowe dywany sypane na podwórkach i glinianych podłogach (klepiskach/polepach) domów i stodół w okresie świąt, a zwłaszcza Wielkanocy i Zielonych Świątek. Piaskowe wzory miały nadać uroczysty wygląd oraz upiększyć otoczenie. Przedświąteczne dekorowanie domostw było niezwykle ważnym elementem życia wiejskiego i świadczyło o właścicielach, ich umiejętnościach, aspiracjach społecznych i

odczuwaniu piękna.

Wzory tworzone były z bardzo drobnego, rzeczno-piasku, który musiał być suchy i sypki. Artystki, bo zwykle były to gospodynie, czerpały inspiracje z natury, wykorzystując motywy roślinne, szczególnie kwiatowe. Pojawiał się często motyw „drzewa życia”, motywy zwierzęce np. prymitywne przedstawienia koguta, wzory geometryczne oraz te podpatrzone z kościelnych polichromii czy dworskich dywanów. Kiedy drewniane podłogi zastąpiły gliniane klepiska, sypanie piasku przeniesiono na podwórze. Wzory sypane na ścieżkach i podwórkach miały witać gości z szacunkiem prowadzić do domu. Przed drzwiami wejściowymi do domu rysowano kratę lub drabinę, co miało oznaczać uroczyste powitanie gościa i zaproszenie do wejścia.

Wzory znikwały tak samo szybko jak święta, ścierając się i znikając pod wpływem wiatru i wilgoci. Tradycja

sypania piaskiem zaczęła zanikać w czasach międzywojnia i nie powróciła w latach powojennych.

Ta dawna forma zdobnictwa ludowego, ze względu na swoją wizualną atrakcyjność cieszy się jednak coraz większą popularnością i została doceniona przez zaliczenie jej do unikalnych elementów dziedzictwa niematerialnego Kujaw. Co roku, w miejscowości Przedecz, odbywa się Kujawskie Sypanie Piaskiem, które przypomina o tej nieznannej już dziś sztuce.

## Sand Writing

The tradition of sand writing in the Kuyavian region of Poland dates back to the 19th century and earlier. The pouring of dry, fine sand on the clay house floors, courtyard or on a path leading to the house, was done by village women before the important church holidays, especially Easter. The sand carpets represented skills of the artists, their social aspirations, but most of all, their hospitality. Floral and geometrical designs of sand were disappearing as fast as the holidays because of wind and rain.

The tradition of sand writing nearly vanished in the region, but recently, thanks to some local initiatives it is gaining recognition and popularity. While visiting the Kuyavian-Pomeranian Voivodship, please ask about it at the local museum or tourist info center.

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## Polish Easter Menu

### Sour Rye Soup with Fresh Sausage and Egg *Żurek*

For centuries, the star of Polish Easter table is a sour rye soup. Żurek, is creamy, smoky, garlicky and tiny bit sour in taste. It is served as a starter, with a generous slice of fresh sausage (biała kielbasa), hard-boiled eggs and garnished with a teaspoon of spicy horseradish (chrzan). To prepare it, you will need a mild version of bottled sour starter (found in almost any Polish grocery store here in the US, under the name of "Zakwas na Żur"). Prepare about 4 cups of stock for 1 liter of store-bought starter.

#### Ingredients:

- 2 cups / 500 ml of sour rye starter
- 4 cups / 1 liter of water
- 4 oz. / 100 g of good quality smoked bacon
- 2 carrots
- 1/2 of a parsnip
- 4 boiled potatoes, chopped
- 2 links of white sausage and smoked sausage
- 1/4 of burnt onion\*
- 6-8 allspice whole
- 6-8 peppercorns whole
- 1/2 tbsp. of salt
- 1 tablespoon of dried marjoram
- 4 cloves of garlic
- 1 tablespoon of flour
- 4 tablespoon of butter
- 6 hard-boiled eggs, halved

#### Directions:

Place bacon, peeled and chopped carrots, parsnip, and onion in a pot, cover with water and add salt. Simmer on low for about 20 minutes. Remove everything from a broth and strain stock through a sieve, pressing on the vegetables to extract as much flavor as possible. Discard the vegetables, skim the fat off the stock and return the stock to a clean soup pot and add the sour starter, marjoram, and crushed garlic. Bring to boil and simmer on low for 15 minutes. If soup is not thick enough, make the roux (the same way as for thickening the sauces): heat a small pan to medium heat, add butter and flour and brown lightly. Add to soup and stir well. Bring to boil and simmer for a couple of minutes. To serve, slice cooked white sausage (biała kielbasa) or smoked sausage used for making this soup. Add the boiled eggs and potatoes and top each plate with a 1/2 teaspoon of horseradish.



### Slow Baked Honey Ham *Szynka Miodowa z Kością*



It is hard to imagine Easter without ham. This slowly cooked, juicy and fragrant treat can be served with mashed potatoes, roasted vegetables or steamed carrots.

#### Ingredients:

- 1 (8 pounds) bone-in shank ham
- 4 cups water, or as needed
- 1/2 cup honey
- 1/2 cup brown sugar
- 2 tablespoons liquid smoke flavoring
- 2 tablespoons Worcestershire sauce
- 1 pinch ground cloves

#### Directions:

Preheat the oven to 275 degrees F (135 degrees C). Place ham in a roasting pan. Pour in water to a 2-inch depth. Cover with a tight-fitting lid. Bake for 6 to 8 hours in the preheated oven (all day or all night). Remove from the oven, pour off drippings and reserve. Debone ham, removing any excess fat as well, and return to the roasting pan. Skim fat from the top of the drippings, and discard. In a small bowl, mix one cup of the drippings with honey, brown sugar, liquid smoke, Worcestershire sauce, and cloves. Pour this over the ham, cover and return to the oven. Remaining drippings may be discarded or reserved for other uses. Bake for another 30 to 40 minutes in the preheated oven. Let stand for 10 minutes before serving.





## Polish Vegetable Salad

### *Salatka Jarzynowa*

Preparation of this delicious salad could be a great way to introduce your child or grandchild to spend some quality time in the kitchen. They will follow the simple directions, and you can tell them about Polish Easter traditions. In no time, you will have the dish ready, and you can sample it together with a piece of fresh bread.

#### Ingredients:

- 3 large carrots, cooked
- 1 large parsley root, cooked
- a piece of celery root (or a small one), cooked
- 3 large potatoes, cooked
- 1-2 large apples (peeled, cored)
- 3 cucumbers in brine
- 4 large eggs, hardboiled
- 1 can of canned peas, drained
- a few tablespoons mayonnaise
- 1 teaspoon of mustard
- pepper
- salt
- fresh dill or parsley for garnish

*Small chopped onion or can of corn can be added as well.*

#### Instructions:

Peel all the vegetables and apples and cut them all into small cubes (0.3 inches). Combine them in the large bowl with peas and chopped eggs. Add salt and pepper. Gently mix in mustard and mayonnaise and refrigerate until ready to serve.

## Polish Cheesecake

### *Sernik Krakowski*



Sernik is one of the most favorite desserts. There can't be an authentic Polish Easter without it!

#### Ingredients:

##### Crust

- 2 cups all-purpose flour
- 1/2 cup sugar
- 3/4 teaspoon baking powder
- 5 ounces cold butter
- 2 large egg yolks (at room temperature)
- 3 tablespoons sour cream

##### Filling

- 5 ounces butter (at room temperature)
- 2 cups of sugar
- 4 large eggs (at room temperature, separated)
- 1 teaspoon vanilla
- 2 pounds farmers cheese (or twaróg), farmers cheese must be passed through a sieve or processed in a blender until smooth
- raisins (optional)

#### Instructions:

**To make the crust:** In a large bowl or food processor, mix together flour, 1/2 cup sugar, and baking powder. Cut in 5 ounces cold butter as for pie dough. In a separate bowl, mix together 2 egg yolks and sour cream and add to the flour-butter mixture, combining (or pulsing in the blender) until combined. If the dough is too dry, add an extra whole egg. If the dough is too soft to roll, refrigerate it for 1 hour. Lightly grease a 13x9-inch pan with butter. Roll pastry dough large enough to line the pan and come up to the sides. Fit it into a pan, making crimped or rolled edges. Note: If you have leftover dough, roll it into pencil shapes to decorate later the top of the filled cheesecake.

**To make the filling:** Heat oven to 350 F. In a large bowl, cream together 5 ounces room-temperature butter with 2 cups of sugar until light and fluffy. Beat in 4 large room-temperature egg yolks and vanilla until well incorporated. Thoroughly mix in the cheese. In a separate bowl, beat 4 large room-temperature egg whites to stiff peaks. Fold them into the cheese mixture. Pour filling into pastry crust-lined pan. Now you can decorate the top of the cake with the dough shaped like pencils and lay them diagonally across the top of the cheesecake. Bake 50 to 60 minutes or until center is only slightly jiggly. Don't let the top brown. Let it cool completely before serving. You can refrigerate leftovers.

*Smacznego!*

# The Opioid Epidemic

## It May Be Closer Than You Think

The word, epidemic, has the sound of something that is not right. It does mean that something is occurring at a rapid rate for a time within a community affecting its population. It is the increased use and abuse of opioids by people in the United States, whether by prescription or self-administration, that has led to the opioid epidemic. Whether you are an opioid user, or perhaps you know of someone who is, this article will provide you with information to help you deal with the problem. You may also use this information in the future should you come upon someone who may need your help. It is not always the young adult, or teen, who can become part of the epidemic. It can be anyone. Anyone, given the right circumstances, can become addicted to opioids. As the addiction deepens, opioid overdose deaths continue to rise. Everyone, pre-teen to older adults, needs to be alert to the dangers of opioid use. What are opioids? Opioids are natural, or man-made (synthetic) chemicals that decrease feelings of pain.

### Examples of Commonly Prescribed Opioids

- Hydrocodone (Vicodin)
- Oxycodone (OxyContin)
- Oxymorphone (Opana)
- Codeine
- Morphine
- Methadone
- Fentanyl

On average, 130 Americans die every day from opioid overdose, and from 1999 to 2017, more than 700,000

people died from drug overdose, and the numbers continue to rise. The Centers for Disease Control and Prevention (CDC) cites more than 48.5 million Americans have used illegal drugs or misused prescription drugs. The best ways to prevent opioid overdose deaths are to improve opioid prescribing practices, reduce exposure to opioids, prevent misuse and treat opioid use disorder.

**Prevention of the Devastating Impact of Opioid Misuse.** Treating addiction as a disease, not as an individual's failure, is critical. **The long term solution is prevention.** Society must become educated regarding opioid use and its devastating effects on themselves, family, friends, and the community. If you are prescribed opioid medication for pain, you need to be aware of the medication's addicting properties. Opioids are prescribed for acute, sudden severe pain, like an injury or after surgery. Once the body begins to heal, there is no need for opioid use and should be discontinued. There is no evidence that opioids are effective for long term use.

### Work with Your Doctor

- Create a plan to manage your pain.
- Know your options to be able to manage your pain without opioids.
- Ask about any and all side effects or concerns.
- Make an informed decision, and follow-up with your doctor regularly.

### Take and Store Opioids Properly

- Take opioids only as prescribed.
- Never share or sell prescribed opioids.
- Store prescribed opioids in a secure place, out of sight and reach of others, such as children, family, friends, and visitors.
- Dispose of unused prescription opioids safely once your treatment is completed. Call your community drug take-back program or your pharmacy.
- Do not take opioids with alcohol, and certain medications such as Benzodiazepines (Xanax, Valium), muscle relaxants (such as Soma or Flexeril), hypnotics (such as Ambien or Lunesta, or other prescription opioids).

**Opioid Prescribing Practices.** Many times a doc-





tor will prescribe opioids for pain. Opioids can help the patient, but this can also lead to addiction if precautions are not observed by the doctor and the patient. Nearly twenty years ago, doctors were taught that if opioids were prescribed for actual pain, the patient would not become addicted. The consequences were devastating. Patients did become addicted over time and use. The result is an epidemic of opioid use that continues to impact communities big and small, rich and poor across our nation, barring no racial, social, age, gender or demographic group. The CDC has developed a “Guideline for Prescribing Opioids for Chronic Pain” to address the opioid epidemic by promoting safer, more effective pain treatment while reducing the number of cases of misuse or overdosing from opioid use. **Drug misuse** is the use of prescription drugs without a prescription, or not using the drug as prescribed. **Opioid use disorder (OUD)** also referred to as “opioid abuse or dependence” or “opioid addiction” is a problematic pattern of opioid use that causes serious impairment at home, work, school and results in the inability to reduce or control its use. The person develops social problems, trouble relating with others, and fails to fulfill obligations. The doctor should assess, manage and monitor patients who have been prescribed opioids. Reducing a patient’s exposure to prescription opioids, for situations where the risks outweigh the benefits, is a critical part of prevention of opioid misuse and overdose. The CDC guideline recommends that opioids should not be prescribed for pain lasting three months or more, called chronic pain unless the person has active cancer treatment, palliative care or end of life care. Other alternatives for treatment can be prescribed, such as physical therapy, exercise, non-opioid medications, such as acetaminophen or ibuprofen, or cognitive behavioral therapy (CBT). When opioids are prescribed, the lowest possible dose for the shortest duration possible should be ordered to reduce the risks of opioid misuse and overdose.

**Treatment of Opioid Use Disorder.** It is critical to direct people struggling with opioid use disorder to prevent overdose or even death. The person may try to convince you that they have everything under control. They may also be trying to convince themselves. If you or someone you know is in that situation, try to lead them to seek treatment. Help the person to access evidence-based treatment, including medication-assisted therapy (MAT) which combines the use of medication, such as, methadone, buprenorphine or naltrexone, with counseling and behavioral therapies. Once your need for opioid treatment is completed, ask your doctor to provide instructions on how to taper the opioids to lessen any withdrawal symptoms that may occur. To seek help with opioid treatment or prevention, call the Center for



Human Development (CHD) at (844) 243-4357

**How to Recognize an Opioid Overdose.** Recognizing an opioid overdose can be difficult. If you are not sure, it is best to treat the situation as an overdose. You may save a life. Do not leave the person alone. Call 911 and seek medical care for the person. Signs may include any of the following:

- Small, constricted, or “pinpoint pupils” that do not react to light.
- Falling asleep or loss of consciousness.
- Slow, shallow breathing.
- Pale, blue, or cold skin

**Overdose Reversal to Prevent Death.** Having access to and using naloxone, (**Narcan**) a non-addictive, lifesaving drug, can reverse the effects of an opioid overdose, when given in time, to the person suffering from the opioid overdose. Contact your local pharmacy for detailed instructions on obtaining and using Narcan.

**Opioid Side Effects and Risks.** All opioids pose a risk to all patients. The person is at risk for unintentional overdose or death. In addition to the serious risks of opioid use disorder and overdose, there are many side effects that can occur such as:

1. Tolerance: needing to take more of the opioid medication over time for the same pain relief
2. Physical dependence: experiencing withdrawal symptoms when the medication is discontinued
3. Increased pain sensitivity
4. Nausea, vomiting, constipation
5. Dry mouth, itching, sweating
6. Sleepiness, dizziness, confusion, depression
7. Decreased levels of testosterone that may cause a lower sex drive, less strength and energy

## The Role of the CDC in the Opioid Epidemic is to:

- Improve patient safety by providing healthcare providers with the resources they need to improve opioid prescribing based on proven best practices.
- Educate the public regarding the risks of opioid misuse and abuse.
- Assist states to implement effective plans to address the opioid epidemic.
- Collaborate with public safety officials to improve communication between public health and safety.
- Collect and analyze timely and comprehensive data to better understand and quickly respond to the epidemic and to evaluate prevention efforts.

If you, or someone you know, need help for a substance use/abuse disorder, talk to your doctor/health care provider. You may also call the National Helpline at **1-800-662-4357**, or your local Health Department. Opioid addiction is an illness, not a weakness. The life you save may be your own.



*Author:*  
***Teresa Struziak Sherman,***  
*RN, BSN, MS*  
*PNA Business Board Director.*

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# Epidemia opioidalna

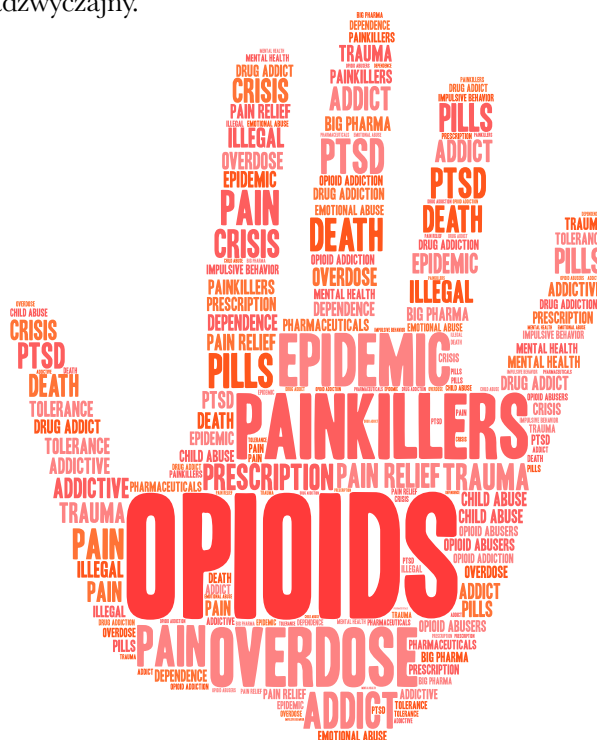
Coraz częściej słyszymy o zagrożeniu, jakim staje uzależnienie od leków zawierających opium. Z początku mogą być one przepisywane na receptę jako leki przeciwbólowe. Przyjmowane długo, uzależniają.

Statystyki są zatrważające. Amerykanie padają obecnie ofiarami największej w historii epidemii używek, która w 2016 roku pochłonęła 64 tys. istnień. Codziennie w USA, z powodu przedawkowania heroiny oraz syntetycznych opioidów, umiera aż 115 osób. Zaledwie 4 lata temu liczba ofiar śmiertelnych wyniosła 52 tys. Rok później było ich o 12 tys. więcej. Ze statystyk wynika, że w ostatnim czasie więcej Amerykanów umiera z przedawkowania, niż ginie w wypadkach samochodowych.

Oksykodon, kodeina, hydrokodon czy tramadol, to dość popularne leki przepisywane przez lekarzy w USA oraz powszechne na czarnym rynku. Mają szerokie zastosowanie, uśmierzają ból lub otwierają drogi oddechowe, lecz także silnie uzależniają, powodując stan błogości czy euforii, tak pożądany przez narkomanów.

Warto jest zwrócić uwagę na objawy nadużycia opioidów: zmniejszone źrenice, niereagujące na światło, zapadanie w niekontrolowany sen lub nawet utrata przytomności, błądzenie i zimno skóry, płytki oddech.

Już nie heroina, a właśnie legalne opiaty są przyczyną epidemii, którą określono nawet, jako narodowy stan nadzwyczajny.





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**Polish Heritage Society of Northeastern Wisconsin**

# BY-LAWS of the POLISH NATIONAL ALLIANCE OF THE UNITED STATES OF NORTH AMERICA

## Revised Pursuant to Amendment Approved by Referendum Ballot by the Delegates of the 47<sup>th</sup> Convention

### ARTICLE I Organization

#### Section 1 - Definition of terms as used in these By-Laws.

(a) The term "Convention" shall mean the supreme legislative, judicial and governing body.

~~(b) The term "Supervisory Council" shall be the body consisting of the duly elected and serving Commissioners. It shall have the powers as delineated in Article VII.~~

(b) The term "Business Board of Directors" shall mean the executive and managing body.

(c) The term "Alliance" when used to identify funds, money, property, assets or liabilities shall refer and relate to such funds, money, property, assets or liabilities of the Alliance, which are under the control of the Business Board of Directors as distinguished and differentiated from the funds, money, property, assets or liabilities belonging to other constituent bodies of the Alliance.

(d) The term "Censor" shall mean the Censor/Chair of the Business Board of Directors.

~~The term "Commissioner's District" shall mean a geographic area as determined by the Supervisory Council and approved by the Business Board of Directors and from which Commissioners are elected for such District.~~

(e) The term "Vice Censor" shall mean the Vice Censor/Vice Chair of the Business Board of Directors.  
~~The term "Commissioner's District Assembly" shall mean a subordinate assembled body composed of delegates of councils in such Commissioner's District.~~

(f) The term "Fraternal Director's Region" shall mean a geographic area which is entitled to representation by one Fraternal Director, as provided for in these By-Laws.

(g) The term "Council" shall mean a subordinate body composed of lodges allocated thereto.

(h) The term "Lodge" shall mean a subordinate body composed of men, women or men and women.

(i) The term "Good Standing Council or Good Standing Lodge" shall mean a lodge or council that has duly elected officers.

(j) The term "Delegate" shall mean a member of the Alliance who is elected by a lodge or a council as its representative to another subordinate body of the Alliance.

(k) The term "Representative" shall mean a member of the Alliance, who is elected by the Electoral Assembly of a Council to act as the Representative of the membership within the Council to the Conventions of the Alliance.

(l) The term "member in good standing" shall mean any member who makes timely payments of all Lodge dues or assessments, if any.

(m) The masculine gender includes the feminine; the singular includes the plural, and the plural includes the singular.

(n) The term "Benefit Certificate" shall mean all life insurance policies and annuities.

(o) The term "beneficial premium paying member" shall mean a member of the Alliance who has in force any life insurance certificate and/or annuity product. In the case of an annuity product, such member must maintain at least a \$10,000.00 balance in said annuity or make at least a \$250.00 annual contribution during the prior four (4) consecutive calendar years.

(p) The term "Business Director" shall mean individuals elected to the Business Board of Directors.

(q) The term "Fraternal Director" shall mean individuals elected to the Fraternal Board of Directors.

(r) The term "Fraternal Board of Directors" shall mean the body responsible for the fraternal programs of the Alliance.

(s) The term "Region" shall mean the geographic area represented by a Fraternal Director and approved by the Business Board of Directors.



## ARTICLE IV Convention

### Section 37 - Membership

(b) Unless elected as Representatives, the Censor, Vice-Censor, the President, Vice President, the Secretary and the Treasurer of the Alliance, the Business Board of Directors, Fraternal Board of Directors, ~~Commissioners,~~ the General Counsel, the Chief Financial Officer, the Underwriter and the Director of Insurance Sales, shall be entitled to a seat and voice in the Convention, but shall not be entitled to vote.

### Section 38 – Representatives

Each Council shall be entitled to one (1) Representative for every five hundred (500) Beneficial Premium Paying or Honorary Members or a major fraction of that number, in good standing, as established by the records of the Secretary of the Alliance as of the 31st day of December, preceding the regular Convention, specifically including members holding only Paid-Up certificates or certificates of Extended Insurance. If a Council or temporary Council, as defined in Section 116, on such date shall have less than two hundred fifty-one (251) Beneficial Premium Paying Members in good standing, the Fraternal Board of Directors shall order it joined, for purposes of representation in the Convention to a Council in the same ~~Commissioner's~~ District, which would serve to effect an increase in the representation of the given Council, as determined and ordered by the Fraternal Board of Directors.

### Section 40- Qualifications of Representatives - Term of Office

A Representative to the Convention shall be at the time of election a Beneficial Premium Paying Member of the Alliance in good standing belonging to the Adult Division, uninterruptedly, for at least two (2) years, preceding the date of election to office, who is a citizen of the United States, and who is not ~~an officer, a sales agent or employee~~ of any other fraternal insurance organization or association transacting life insurance business or a representative or delegate to its general convention. Each Representative elected, as provided in these By-Laws, shall hold office for the full term between regular Conventions.

### Section 43 - Special Convention

In instances of emergency or exigency, wherein the existence and the welfare of the affairs of the Alliance may stand in jeopardy, the Censor may, upon the approval of two-thirds (2/3) of the members of the combined Fraternal and Business Boards of Directors~~Supervisory Council~~, call a special Convention. Such a special Convention must be called by the Censor, whenever two-thirds (2/3) of the lodges in good standing or a majority of the councils in good standing, of the Alliance shall present a written request for such special Convention. Each special Convention shall consist of all members to the preceding regular Convention, and in the event of the death, disqualification, or inability to act of a member, then their successor shall serve. A special Convention can be held electronically. A Special Convention may not be called if the Special Convention were to be called for a date less than six (6) months prior to the next regular Convention.

### Section 48 - Organization of the Convention Assembly

(1) Not less than forty five (45) days prior to the regular Convention, the Censor of the Alliance shall appoint a chairperson of the Convention who shall be deemed a Representative if he or she is a member of the Alliance and all other officers of the Convention from among the Representatives in accordance with the rules and regulations approved by the Business Board of Directors. The chairperson shall not be a current elected officer of the Alliance nor an individual seeking to be elected to an office.

### Section 49 - Officers of the Convention

The Officers of the Convention shall be: a Chairperson and ~~three (3)~~a Vice-Chairpersons, Secretary, and Sergeant-at-Arms, ~~and Doorkeeper~~, each of whom shall perform the duties incident to their office, and such as may be prescribed by the Convention. Subject to the provisions of Section 48 ~~Each~~ of the Officers of the Convention shall be Representatives. The Secretary, Sergeant-at-Arms ~~and Doorkeeper~~ shall appoint such assistants as the Convention may authorize.

## ARTICLE V

### Elections of Representatives ~~and Nominations of Commissioners~~

### Section 53 - Electoral Assembly

Representatives to the Convention shall be elected ~~and one (1) nominee for District Commissioner shall be nominated~~ by the Electoral Assembly of each council, which shall be composed of delegates elected by lodges. Each Lodge shall be entitled to a minimum of two (2) delegates and an additional delegate for every twenty-five (25) adult members in good standing and a major fraction of that number in excess of fifty (50) members, according to the records of the Secretary of the Alliance as of the 31<sup>st</sup> day of December in the year prior to the

Convention year. Vacancies occurring in delegate positions for any reason shall be filled by election in the lodges.

### Section 57 - Nominations in the Lodges for Representatives ~~and District Commissioners~~ - Notification to the Electoral Assembly

Nominations of candidates for Representatives ~~and for District Commissioner~~ shall be made in the lodges at a regular meeting prior to February 28th of the Convention year. The candidates nominated for Representatives shall be members of

the nominating lodge and reside within the District wherein the Lodge is located. ~~The candidates for a nomination of District Commissioner shall possess the qualifications prescribed in Section 71, and be a member of a lodge within the Commissioner's District to which the nominating lodge belongs and be resident of said District.~~

Each lodge in the month of February of the Convention year, but no later than ten (10) days prior to the date set for the Electoral Assembly, through its president and secretary shall certify to the secretary of the Electoral Assembly the names of its duly qualified delegates to the Electoral Assembly and the names of all its nominees for Representatives to the Convention ~~and for District Commissioner.~~

### **Section 58 - Time, Place and Officers of the Electoral Assembly**

Each council shall fix a day and place between March 1st and April 15th before each regular Convention for the purpose of electing Representatives to the Convention ~~and nominating a candidate for District Commissioner.~~ Notice of the time and place of the meeting of the Electoral Assembly shall be sent not later than ten (10) days before said meeting by the secretary of the council to the secretary of each lodge within the council and to the secretary of any council assigned to it as provided in Section 38. The secretary of the assigned council shall promptly notify each lodge of such council of the scheduled meeting. The officers of the council shall be the Officers of the Electoral Assembly, provided, that if any of such officers are candidates for Representatives ~~or for District Commissioner of the District,~~ they shall be disqualified from holding such office, and the Electoral Assembly shall elect a delegate thereof in place of such candidate as Officer of the Electoral Assembly.

In the event an Electoral Assembly meeting has not been called by the Council then the Secretary of the Alliance is authorized to direct the Fraternal Director of that Region ~~Commissioner of that District~~ to call such meeting. The officers of the Electoral Assembly shall be as provided in these By-Laws.

### **Section 59 - Judges of Election - Judges of Contest**

Each Electoral Assembly shall elect, or with the approval of the Assembly, the Chairperson may designate from among the delegates three (3) judges of election and three (3) judges of contest. The judges of election and the judges of contest shall select one of their number as chairperson. No candidates for Representative ~~or for District Commissioner~~ shall serve as a judge of election or a judge of contest. The presiding officer of the Electoral Assembly shall administer the oath of office to the judges of election and to the judges of contest.

### **Section 60 - Primary Election – Necessity and Conduct**

If the number of nominees submitted by the lodges for Representatives to Convention exceed double the number of Representatives to which the council is entitled ~~or if there are more than two (2) nominees for the office of District Commissioner,~~ a primary election shall be held with respect to that office.

In such a primary election, the first and last names of all the nominees shall be placed on the ballot under the respective captions of the office for which they were nominated in the numerical order of the lodges by which they were nominated.

Those nominees who receive an absolute majority in said election shall in the case of nominees for Representatives be declared elected as Representative. ~~In the case of nominees for District Commissioner be declared nominated by the council for that office.~~ Nominees who were not elected as Representatives ~~or nominated by the council for District Commissioner,~~ but who received the highest number of votes to the extent of double the number of the offices remaining to be filled, shall be placed upon the final election ballot, all other remaining nominees shall be deemed eliminated.

### **Section 65 - Presence of Nominees at Electoral Assembly**

Nominees for Representatives to the Convention ~~and for District Commissioner,~~ who are not delegates to the Electoral Assembly, shall be permitted to be present at the Electoral Assembly but shall be seated separately and apart from the delegates, and shall not intermingle with the delegates or participate in the deliberations of the Electoral Assembly. Such nominees may be present at the time and place of the counting of the ballots, for the purpose of verifying the correctness of the count by the judges of election.

### **Section 66 - Contest in the Primary and Final Elections and the Determination Thereof and Rights of Appeal Therefrom**

After the submission of the report and recommendations of the judges of contest, the Electoral Assembly shall determine the protest or contest by a majority vote of the delegates present and its decision shall be final. A nominee who has filed a protest or contest in the Electoral Assembly based upon a substantial non-compliance with the election procedure by the Electoral Assembly, which has been determined adversely to him, may file an appeal to the Convention through the Committee on Credentials of the Convention by filing said appeal with the Secretary of the Alliance not later than fifteen (15) days prior to the opening of the Convention. The Convention may at any time inquire into the lack of qualifications of any member of the Alliance to be a Representative to the Convention, ~~or to be District Commissioner.~~

### **Section 68 – Credentials**

The Executive Officers of the Electoral Assembly shall issue credentials to the duly elected Representatives, ~~and a nominating certificate to the nominee for District Commissioner,~~ within five (5) days following their election or nomination, signed by at least a majority of its members, and a majority of the judges of election and shall forward duplicate copies thereof to the Secretary of the Alliance, no later than April 20th who shall transmit the copies of credentials to the Credentials Committee of the Convention, ~~and copies of the nominating certificate for District Commissioner to the Nominating Committee of the Convention.~~



## ARTICLE VI

### Officers of the Alliance

#### Section 69 - Elective Officers of the Alliance

The Elective Officers of the Alliance shall be a Censor/Chairperson of the Board, a Vice-Censor/Vice Chairperson of the Board, ~~a President~~, a Vice-President, a Secretary, a Treasurer, five (5) Business Board of Directors and ten (10) Fraternal Board of Directors. One (1) Fraternal Director shall be elected from each Region by a majority of the Representatives from the Region represented by the candidate. All candidates for an elective office shall have the qualifications stated in Article VI Section 71 paragraphs A (1), (2), (3), (4) and C. Candidates for the office of Censor/Chairperson of the Board, Vice Censor/Vice Chairperson of the Board, ~~President~~, Vice President, Secretary, Treasurer or the Business Board of Directors shall also have the qualifications as set forth in Article VI Section 71 Paragraph A (5), (6) and shall be elected at large. The Fraternal Board of Directors shall be elected to represent the Regions of the Alliance as established by the Fraternal Board of Directors. ~~Also, each District shall elect from its nominees a District Commissioner.~~

If a vacancy shall occur Fraternal Board of Directors, the vacancy shall be filled by an individual qualified to hold office from the same Region wherein the vacancy occurred.

In the event an employee of the Home Office shall be elected a Director ~~or a District Commissioner~~, then such individual must resign employment with the Alliance prior to taking office.

#### Section 71 - Qualifications of and other Provisions Relating to Candidates for either Elective or Appointive Officers of the Alliance

C. Other Provisions Relating to Elective and Appointive Offices.

Candidates for either elective or appointed officers are subject to the following prohibitions:

1. Cannot serve as an officer, agent, delegate or employee of any other fraternal benefit society, or be engaged in any capacity whatsoever in any other life insurance company or as an agent which does not have a contractual relationship with the Alliance.

2. Shall not be a member of any subversive organization having for its object the over-throw of the government of the United States of America by force or violence, or engage in acts of espionage for and on behalf of any foreign power.

Any elective or appointed Officer of the Alliance, who shall during tenure of office violate any of the above prohibitions, shall automatically forfeit the office thereby, which office shall thereupon be deemed vacant and filled in manner and form as herein provided for in these By-Laws. The foregoing prohibitions shall also apply to all Officers of any subordinate body of the Alliance.

A candidate for any of the offices hereinabove enumerated shall, at the time of the filing of application for the office, execute and file with the office of the Secretary of the Alliance, upon forms approved and satisfactory to the Business Board of Directors, evidence of compliance with the qualifications and conditions hereinabove specifically set forth and such other information as the said Board of Directors may require.

No member of the Alliance shall seek or be a candidate for more than one (1) elective office specifically set forth in Section 69 hereof at each Convention of the Alliance.

~~———— Candidates for the office of Commissioner shall not be candidates for election to any other Office at the same Convention.~~

#### Section 72 - Nominations for Elective Officers of the Alliance

(a) Nominations for elective Officers of the Alliance, ~~with the exception of District Commissioners~~, shall be made by petition, in form prescribed by the Business Board of Directors signed by at least twenty-five (25) Beneficial Premium Paying Members of the Alliance, in good standing and filed with the Secretary of the Alliance not less than sixty (60) days before the Convention. The Secretary of the Alliance shall acknowledge the receipt of such petition from each such nominee and shall publish the names of all nominees in the official publication of the Alliance and post on the official Alliance website not less than fifteen (15) days before the Convention, and deliver all nominating petitions to the Nominating Committee. This Committee shall examine each petition, and if it is found to be in proper form and qualified, shall report the name of the candidate to the Convention to be placed in nomination.

#### Section 73 - RESERVED ~~Nominations by Convention Caucus of District Commissioner and their Election by Convention~~

~~———— The Representatives to the Convention shall elect the District Commissioner at the same time, place and using the same voting procedures as for the other national candidates. The names of the candidates will be placed on the ballot. In the event no nominee receives a majority vote of the ballots cast, the Supervisory Council by mail shall cast ballots to break the tie. Each caucus shall report to the Convention the names of its elected Commissioner who shall be confirmed by the Convention.~~

#### Section 76 - Term of Office - Report - Presence at the Convention

The Fraternal and Business Board of Directors ~~and Commissioners~~ shall be limited to two (2) consecutive terms and this shall not preclude a Director ~~or a Commissioner~~ to run for that office again after a lapse of four (4) years.

## Section 77 – Compensation

1. The members of the Business Board of Directors, ~~and the Fraternal Board of Directors—and each District Commissioner~~ shall receive such compensation as recommended by the Budget Committee of the Business Board of Directors and approved by the regular Convention.

## Section 78 – Vacancies

Vacancies caused by any, reason in the elected offices of the Alliance shall be filled as provided in ~~Section 86(4)~~, Section 91(15) and Section 103.

## ARTICLE VII

### ~~The Supervisory Council~~ RESERVED

#### Section 81 - RESERVED ~~Composition~~

~~— The Supervisory Council shall be the judicial, appellate, and supervisory body of the Alliance, and shall be composed of the Censor, Vice Censor, and District Commissioner from each District.~~

#### Section 82 - RESERVED ~~Meeting and Quorum~~

~~— The meetings of the Supervisory Council shall be called by the Censor as often as necessary. Upon the written demand of a majority of the District Commissioners, or upon a duly adopted resolution of the Business Board of Directors, the Censor shall call a meeting to be held not more than thirty (30) days from the time of the receipt of said demand or resolution. Written notice of the time and place of said meeting shall be sent to each member of the Supervisory Council not less than ten (10) days prior to the meeting. A majority of all members of the Council shall constitute a quorum for the transaction of business. In the event of the refusal of the Censor to call a meeting within the time provided for herein, the Vice Censor shall call a meeting within the time provided for herein. In the event of refusal of the Censor and Vice Censor to call a meeting within the time provided for herein, a majority of the Supervisory Council shall elect a member of the Supervisory Council to perform such function. Upon the failure of the majority of the Supervisory Council to elect a member of the Supervisory Council to perform such function, then the Business Board of Directors shall appoint an Officer to perform such function.~~

#### Section 83 - RESERVED ~~Vote by Correspondence~~

~~— The Censor may request the members of the Supervisory Council to take action, or to indicate their respective decisions, or vote on any matter, including disciplinary proceedings, by any reasonable means, including electronic methods, without the necessity of any formal meeting. The written demand of the Commissioners or the resolution of the Business Board of Directors referred to in the preceding section may include a requirement that the action, decision or vote of the Supervisory Council, shall be taken through any reasonable means of correspondence. The affirmative vote of the majority of the Supervisory Council shall be necessary for the adoption of any action, decision or vote conducted through any reasonable means of correspondence, except that a vote of three fourths (3/4) of the Supervisory Council shall be required for the removal, suspension from office or the expulsion of any member~~

~~or body from the Alliance. If a secret ballot is deemed appropriate, the members of the Supervisory Council shall mail the secret ballot to the Secretary of the Alliance.~~

#### Section 84 - RESERVED ~~Removal from Office of Member of Supervisory Council~~

~~— Each member of the Supervisory Council may be removed or suspended in accordance with the disciplinary provisions of Article XIX from any or all offices so held in the Alliance for malfeasance, misfeasance or nonfeasance in the performance of official duties or may be suspended for a definite term by the affirmative vote of three fourths (3/4) of the members of the Supervisory Council. Such decision of removal shall take effect immediately upon the rendition thereof. The removed Officer may appeal the decision to the next regular Convention by a petition to the Pre-Convention Committee on Petitions, Grievances and Complaints.~~

#### Section 85 - RESERVED ~~Report to Convention~~

~~— A printed report of all activities of the Supervisory Council shall be prepared, under the supervision of the Censor, and shall be mailed to each Representative to the Convention, not less than ten (10) days before each regular Convention.~~

#### Section 86 - RESERVED ~~Powers~~

~~— The Supervisory Council, in addition to other powers herein provided, shall have power to:~~

~~— (1) Act as a judicial body and appellate tribunal, as provided in Article XIX.~~

~~— (2) Rule upon the appeal of any member of the Business or Fraternal Board of Directors who has been suspended.~~

~~— (3) Adjudicate upon and determine any controversy between any two or more councils and/or lodges.~~

~~— (4) (a) Fill, by a majority vote of the members of the Supervisory Council, who are present and voting a vacancy caused by any reason in the elective office of Censor, Vice Censor. In the event the unexpired portion of the term of office remaining in the vacancy of the office of Censor is less than six months prior to the first day of Convention, the duties of the Censor shall be performed by the Vice Censor.~~



~~—(b) The filling of a vacancy in the office of Commissioner caused by any reason, shall be by an election by the current Council Representatives to the latest Convention, convened for this purpose by the Secretary of the Alliance. This election must be confirmed by the Supervisory Council voting by the medium of correspondence without the necessity of a meeting. In the event the remaining term of a Commissioner is less than six (6) months, there will be no election for the vacant Commissioner.~~

~~—All applicants for a vacancy in an elective office, other than that of Commissioner, shall file an application in writing therefore in the same manner and form as prescribed in Section 71. Such applications must be filed within thirty (30) days after the announcement of the vacancy was published in the official publication of the Alliance. The vacancy must be filled by the Supervisory Council not later than sixty (60) days from the date of publication of the announcement of the vacancy in the official publication of the Alliance.~~

~~—Announcement of the vacancy shall be published in the official publication of the Alliance in the issue next following the occurrence of the vacancy.~~

~~—(5) Examine, have full access to, the official records, books of account and all other documents and papers belonging to the Alliance and in the possession of the Business or Fraternal Board of Directors or of any officer, member or subordinate body of the Alliance. The right of such examination and access may be delegated by the Supervisory Council to a representative selected by it for that purpose.~~

~~—(6) Hear and determine any controversy, dispute, situation or matter, which shall arise relative to and affecting the internal affairs of the Alliance wherein no specific provision is made under these By-Laws as to the method or manner of the hearing and adjudication thereof by a judicial body or authority within the Alliance. It is the intent of this provision that all controversies, disputes, situations and matters affecting the internal affairs of the Alliance shall be heard and determined within the Alliance.~~

~~—The controversies, disputes, situations or matters under this section shall be presented to the Supervisory Council by the~~

~~aggrieved member, officer or body of the Alliance by a verified petition succinctly stating the nature of the grievance. The Supervisory Council shall first determine whether the verified petition presents a matter under this subsection. If it determines that the matter is not under this sub-section, it shall indicate to the petitioner, the judicial body or the authority within the Alliance which has jurisdiction thereof and the section of these By-Laws pertaining thereto and shall dismiss the petition without prejudice, and the petitioner shall proceed before the judicial body or the authority indicated by the Supervisory Council. If the verified petition complains of the conduct of any member, Officer or body of the Alliance, a copy of the verified petition shall be served upon such member, Officer or body personally or by certified mail within ten (10) days after the determination of the Supervisory Council that has jurisdiction of the matter, and such member, Officer or body may file a written answer thereto within twenty (20) days after the receipt thereof. The Supervisory Council may extend the time for answering or may grant leave to amend the petition and may regulate the procedure to be followed in all other respects. The Supervisory Council shall thereupon either hear the matter itself or designate a judicial body consisting of a designated number of its members to do so. If the matter is heard by the judicial body, it shall render its report and recommendation to the Supervisory Council, which shall thereupon render its decision. The Supervisory Council shall, in these instances in addition to other powers, have all the powers granted to a judicial body hearing disciplinary matters. Every decision of the Supervisory Council shall be by vote of the majority of all members thereof, present and voting, or in the case of a vote by correspondence, then by a majority of the members of the Supervisory Council, except a decision imposing the penalty of removal from office or expulsion, which decision shall be by the vote of three fourths (3/4) of all members of the Supervisory Council. Any person, Officer or body who or which may regard himself or itself aggrieved by virtue of the decision of the Supervisory Council, may appeal therefrom to the next regular Convention, by petition directed to the Pre-Convention Committee on Petitions, Grievances and Complaints in the manner prescribed in Section 46 (b) of the By-Laws.~~

~~—6. To determine the geographic area for each Commissioner's District.~~

## ARTICLE VIII

### Business Board of Directors

#### Section 91 - Powers of the Business Board of Directors

(6) Appoint a Budget Committee. The Budget Committee shall prepare a detailed budget in writing of the anticipated expenses and income on an annual basis. Said Budget will be submitted for approval by the Board annually. During the Quadrennial National Convention year, the Budget Committee will present their Budget to the National Convention for informational purposes only. The Budget Committee shall also, make recommendations to the National Convention for the salaries of the members of the Business Board of Directors, and Fraternal Board of Directors ~~and District Commissioners~~ for the four (4) year period between National Conventions.

The Budget Committee shall meet at least semi-annually to prepare, review and revise the budget, if necessary.

(8) Suspend any member of the Business Board of Directors for malfeasance or misfeasance of his duties by a two-thirds (2/3) vote of all members of said Business Board of Directors with the right of appeal to the combined Fraternal and Business Boards of Directors ~~Supervisory Council~~. The suspension shall be in force until reversed.

(9) Make such contracts, as it deems necessary, in connection with the business of the Alliance, subject to the provision, that no contract, except for solicitation of new members for the Alliance, shall be entered into with any

member of the Business Board of Directors ~~or of the Supervisory Council~~, or with any Officer of the Alliance, or with any person with whom he is related, or with a firm or corporation in which he possesses a financial interest.

(15) Fill a vacancy caused by any reason in the elective office of President, Vice President, Secretary, Treasurer or Business Board of Directors by a majority vote of the Business Board of Directors at their next regular meeting, or at a special meeting. Provided however, that vacancy shall be filled not later than ninety (90) days after the publication of the vacancy. Applications shall be filed with the Secretary of the Alliance within thirty (30) days after the announcement of the vacancy ~~in~~

~~the on the official Alliance Website. official Publication of the Alliance.~~ Announcement of a vacancy shall be on the official Alliance Website within thirty (30) days published in the official Publication of the Alliance in the issue next following the occurrence of the vacancy.

(16) To hire a President/Chief Executive Officer of the Alliance.

(17) Shall together with the Fraternal Board of Directors fill by majority vote any vacancy caused by any reason in the office of Censor or Vice Censor.

## ARTICLE IX FRATERNAL BOARD OF DIRECTORS

### Section 97 - Powers of the Fraternal Board of Directors

(5) Fill a vacancy caused by any reason in the elective office of Fraternal Board of Director by a majority vote of the Fraternal Board of Directors at their next regular meeting, or at a special meeting. Provided however, that vacancy shall be filled not later than ninety (90) days after the publication of the vacancy. Applications shall be filed with the Secretary of the Alliance within thirty (30) days after the announcement of the vacancy ~~in~~ on the official Alliance Website. Publication of the Alliance. Announcement of a vacancy shall be made on the official Alliance Website within thirty (30) days published in the

~~official Publication of the Alliance in the issue next~~ following the occurrence of the vacancy.

(6) Submit a quadrennial report to the Convention.

(7) Submit reports annually to the Business Board.

(8) Shall act as a Judicial Body for all complaints filed against an individual member, Lodge Officers, Lodge, Council Officers, Council and/or members of the Fraternal Board of Directors.

(9) Shall together with the Business Board of Directors fill by majority vote any vacancy caused by any reason in the office of Censor or Vice Censor.

## ARTICLE X Censor, and Vice-Censor ~~and District Commissioners~~

### Section 98 - Offices and Powers of the Censor

The Censor shall be the Chairperson of the ~~Supervisory Council~~ Business Board of Directors, Alliance Printers & Publishers, Alliance Communications and PNA Education Fund and temporary Chairperson of every Convention. In an ex-officio, non-voting capacity, the Censor can attend the ~~Business and~~ Fraternal Board of Directors meetings of the Polish National Alliance, ~~Alliance Printers & Publishers, Alliance Communications and PNA Education Fund.~~

~~As the chairperson of the Supervisory Council, the Censor shall monitor the performance of PNA Commissioners in their Districts and the conduct of their duties.~~

~~In fulfilling the duties of the office, the Censor can be required to participate in District Conventions or activities at least once each year when so delegated by the Executive Committee. In the event, the Censor is unavailable to meet this requirement, the Vice-Censor can fulfill that obligation when delegated by the Executive Committee.~~

The Censor shall have the following powers:

(1) To appoint the Committees of the ~~Supervisory Council~~ Business Board subject to the confirmation thereof by such respective bodies. The Censor shall be ex-officio member of said Committee.

(2) To appoint, within thirty (30) days after each regular Convention, and the Chief Editor of "Zgoda", the official publication of the Alliance.

~~(3) To veto in writing, any resolution, act, action or proceeding of the Business or Fraternal Board of Directors, which in his opinion is contrary to these By-Laws or the enactments of the Convention or adversely affect the interest of the Alliance, within ten (10) days from the date of the Business or Fraternal Board of Directors meeting which veto may be overridden by a two thirds (2/3) vote of all members of the appropriate Board of Directors.~~

~~(4)~~ (3) To cause an audit of all accounts and records of the Alliance, ~~subject to the approval of the Supervisory Council~~, and to examine and verify the same as well as the funds, properties and all other assets of the Alliance.

### Section 99 – Duties



It shall be the duty of the Censor:

~~(1) To maintain the office of the Supervisory Council and keep records of the expenditures of the office and report thereon to the Convention.~~

(21) To issue proclamations or appeals to the membership required in the interests of the Alliance.

(32) To call Special Conventions in accordance with the provisions of Section 44.

(43) To issue, not less than three (3) months before each regular Convention, and publish in the official publication of the Alliance, the time and place of the convention, and a message to the Representatives discussing the affairs of the Alliance and making appropriate recommendations for the consideration of the Convention.

~~(5) To call and preside at the meetings of the Supervisory Council.~~

~~(6) To promptly transmit to the Supervisory Council all appeals, petitions, complaints, grievances or other matters cognizable by and filed with the Supervisory Council.~~

~~(7) To make prompt official announcements of all decisions or findings and resolutions of the Supervisory Council, or any of its committees, transmitting at the same time copies thereof to the Secretary of the Alliance.~~

(84) Submit a quadrennial report to the Convention.

(95) Appoint all Convention Officers as provided in Article VI Section 49.

## Section 100 - Vice-Censor

The Vice-Censor shall be an ex-officio member of the Business and Fraternal Board of Directors and perform the duties of the Censor during the temporary absence or inability of the Censor to perform his duties. The Vice-Censor shall serve as the Vice Chairperson of the Business Board of Directors. The Vice-Censor shall perform such duties as are imposed upon him by these By-Laws and the Censor. ~~The Vice-Censor shall be ex-officio Secretary of the Supervisory Council.~~

## Section 101 – Vacancy

If a vacancy shall occur in the office of the Censor, the Vice Censor shall serve as the acting Censor until the vacancy is filled in the accordance with the By-Laws. The Secretary of the Alliance shall announce the vacancy in the office of Censor or Vice Censor, by posting a notice on the official Alliance website within thirty (30) days following the occurrence of the vacancy. All applicants for the position shall file the application in writing in the same matter and form as proscribed in Section 71. Such an application must be filed within thirty (30) days after the announcement of the vacancy on the official Alliance website. The combined Business Board of Directors and the Fraternal Board of Directors shall fill the vacancy not later than sixty (60) days from the date of the announcement of the vacancy on the official Alliance website.

## Section 101 – Duties of District Commissioner

~~It shall be the duty of each District Commissioner to:~~

~~(1) Act as counselor to the lodges and councils within the district.~~

~~(2) Perform such services and activities in the interest of the Alliance, within the district, which may be requested by the Censor or the Fraternal Board of Directors.~~

~~(3) The Commissioner of each District shall organize a District Women's Division of which he/she shall serve as or appoint a chairperson.~~

~~(4) Render a written report of all official activities to the Convention and such other reports as may be requested by the Censor or the Business Board of Directors.~~

~~(5) Each Commissioner shall be knowledgeable of and promote the various insurance, financial and fraternal benefits available.~~

## Section 102 - RESERVED Commissioner's District Convention

~~Each District Commissioner shall call a Commissioner's District Convention, at least once a year, not earlier than March 1st and not later than November 1st, at a place selected for the purpose of discussion and making recommendations of ways and means for promoting the welfare and advancement of the District.~~

~~Such Convention shall be composed of delegates elected by the councils in the district, each council being entitled to one (1) delegate for every five hundred (500) members, or a major fraction thereof. At any other District Convention/meeting, each Lodge within the District shall be entitled to send up to two (2) elected delegates to such meeting, who shall have all rights and privileges, including, but not limited to, voice and vote. The District Commissioner shall preside at such District Convention and shall appoint from the delegates of such District Convention the secretary. All other officers shall be elected by the delegates. The expenses of delegates participating in a District Convention shall be borne by the individual delegate, his Council, or his lodge as determined by the Council.~~

~~Where a District Convention cannot be held once a year because of geographic or other hardship, the District Commissioner upon written request to the Chairman of the Supervisory Council may be authorized to hold a District Convention once every two (2) years.~~

## Section 103 - RESERVED Vacancy

~~In the event there is no candidate for the position of Commissioner of a District at the conclusion of the National Quadrennial Convention, the Censor shall appoint an individual who resides in the District to serve as the Commissioner for such District.~~

~~—— All applicants for a vacancy in the elective office of Commissioner occurring after the National Quadrennial Convention shall file an application in writing in the same manner and form as prescribed in Section 72. Such application shall be filed with the Secretary of the Alliance within thirty (30) days after the notice of vacancy appears in the official Publication of the Alliance. Publication shall be in the issue next following the occurrence of the vacancy.~~

~~—— A District Convention shall be called by the Fraternal Board Director whose Region encompasses the vacant District, within 60 days of the notice of vacancy and the current District Council Representatives to the latest Convention will elect a Commissioner from the declared candidates~~

## ARTICLE XI

### President/Chief Executive Officer and the Vice-President of the Alliance

#### Section 104 - Offices and Powers of the Chairperson of the Board

The Chairperson shall preside at all meetings of the Business Board Directors and submit appropriate written reports to the Business Board Directors and the Quadrennial Convention. Censor shall be the temporary Chairperson of every Convention. In an ex-officio, non-voting capacity, the Censor can attend the Fraternal Board of Directors meetings of the Polish National Alliance, Alliance Printers & Publishers, Alliance Communications and PNA Education Fund.

(1) To appoint the members of all Committees established by the Business or Fraternal Board of Directors whose appointment by the President is provided for in these By-Laws.

(2) Serve as Ex-Officio member of all Business and non-voting member of all Fraternal Board of Directors Committees.

(3) To cause an audit at any time of the books and accounts of any lodge officer, and it shall be the duty of such officer to surrender promptly upon demand such books and accounts to the Censor or to any person appointed by him for that purpose.

(4) To suspend any Officer including the President for misconduct, incompetence or neglect of duty and report such suspension at the next meeting of the Business or Fraternal Board of Directors, as applicable, who may upon vote of two-thirds (2/3) thereof confirm and ratify the Chairperson's action. The suspension shall be in force unless overturned by the Business or Fraternal Board of Directors, as applicable.

(5) The Chairperson may also serve as President.

(6) Perform such duties imposed by these By-Laws and the Business Board of Directors.

#### **Section 104A - ~~Powers and Duties~~President**

The President of the Alliance shall be the Chief Executive Officer ("CEO") of the Alliance, and ~~Ex-Officio Member~~**Chairman** of the Business Board of Directors. He shall exercise all rights, powers and privileges incident to said office, and for particularization but not in limitation thereof, he shall have the right:

~~(1) To appoint the members of all Committees established by the Business or Fraternal Board of Directors whose appointment by the President is provided for in these By-Laws.~~

~~(21) To appoint, subject to the approval of the Business Board of Directors, District Coordinators, representatives and agents, throughout the entire jurisdiction of the Alliance, who shall perform such duties, receive such compensation and have such titles, as the Business Board of Directors may determine.~~

~~(3) To cause an audit at any time of the books and accounts of any lodge officer, and it shall be the duty of such officer to surrender promptly upon demand such books and accounts to the President or to any person appointed by him for that purpose.~~

~~(42) To exercise control over all Officers and employees of the Alliance, except as these By-Laws otherwise provide, and cause an examination and audit of their records and books as often as may appear to him to be necessary.~~

~~(53) To suspend any Officer or employee for misconduct, incompetence or neglect of duty and report such suspension at the next meeting of the Business or Fraternal Board of Directors, as applicable, who may upon vote of two-thirds (2/3) thereof confirm and ratify the President's action. The suspension shall be in force unless overturned by the Business or Fraternal Board of Directors, as applicable.~~

~~(4) The President may also serve as Chairperson of the Board.~~

~~(65) To perform such duties as shall be imposed upon the President by these By-Laws and the Business Board of Directors. To devote the entire time and attention to the affairs of the Alliance, provided, however, that the President shall not be prohibited from engaging in any civic, charitable and philanthropic activities which are in furtherance of the objectives of the Alliance. The President may not engage in any other occupation for pecuniary profit.~~

~~(7) Nominate District Coordinators.~~

~~(8) The President shall serve as the Chairperson of Alliance Communications, Inc., Alliance Printers & Publishers, Inc. and PNA Education Fund Board of Directors.~~



## ARTICLE XII

### The Secretary of the Alliance

#### Section 107 – Duties

It shall be the duty of the Secretary:

~~(9) To maintain an official record of the Decisions of the Censor and of the Supervisory Council, and make the same available to any member of the Alliance, upon request.~~

(109) To send out, upon the request of the Censor, all notices prescribed by these By-Laws.

(140) To send to the official publication a monthly list of all names of new members of the Alliance, and all juveniles transferred to the adult division, and any other additions or deletions needed to keep the mailing list of the "Zgoda" current.

(121) To declare a vacancy in any elective office of the Alliance.

(132) To send out notice of a Special Meeting in the case of a lodge president failing to call such meeting pursuant to Section 143(5).

(143) To suspend temporarily a delinquent secretary, agent or person authorized to make premium collections and to appoint another person to act in their place until the case is disposed of pursuant to the provisions of Section 149.

(154) To perform such duties as shall be imposed upon the Secretary by these By-Laws and the Business or Fraternal Board of Directors. To devote the entire time and attention to the affairs of the Alliance, provided, however, that the Secretary shall not be prohibited from engaging in any civic, charitable and philanthropic activities which are in furtherance of the objective of the Alliance. He may not engage in any other occupation for pecuniary profit.

## ARTICLE XIII

### The Treasurer of the Alliance

#### Section 108 – Duties

It shall be the duty of the Treasurer:

(3) To submit written reports of receipts, disbursements, funds on hand and balance sheets to the Convention, ~~the Supervisory Council~~ or the Business Board of Directors, whenever requested to do so by any of them.

## ARTICLE XV

### Councils

#### Section 119 - Delegates – Qualifications

Each lodge shall elect its delegates at the same time and in the same manner as it elects its Officers and shall issue a mandate to the Council, signed by the president and recording secretary of the lodge, and bearing the official seal thereof. No person shall be elected as a delegate to the council assembly unless they have been a Beneficial Premium Paying Member of the same lodge, in good standing, for at least one (1) year, immediately preceding election as such delegate. In the event that the lodge was not in existence for one (1) year, then the member must belong to the lodge from the time of its establishment. Additionally, the member may not be an ~~Officer, delegate, representative, sales agent or employee~~ of any other fraternal benefit society, association, or corporation doing life insurance business. A delegate may be denied the right to

participate in any particular session of the council assembly by a vote of three-fourths (3/4) of the delegates present for the commission of any offense against the assembly at said session. Other than the foregoing, no council assembly shall deny any delegate the right to exercise their functions in the assembly for any other reason, except for lack of qualifications as prescribed in this Section.

For the purpose of establishing the selection of delegates to the Electoral Assembly of the council, each lodge shall preserve the records of the election of its delegates to the council conducted by it in the months of November, December and January preceding the Convention year until the time that the proceedings of the Electoral Assembly of the council have been concluded.

## ARTICLE XVI

### Lodges

#### Section 133 - Suspension of Lodges

If a lodge shall refuse to obey an order of the Convention, ~~the Supervisory Council~~ or the Business Board of

Directors, or shall fail to remit any payment or special assessment required by these By-Laws on or before the tenth (10) day of the next month following the month in which the same was payable, such delinquent lodge shall ipso facto stand suspended, and a notice of such suspension shall be mailed by the Secretary of the Alliance to the president, financial secretary and treasurer of such lodge, and to the president of the council before the last day of such month. Such suspension shall deprive the lodge of all its rights and privileges given to it in these By-Laws or the enactments of the Convention. The benefit certificates of the members shall not thereby be affected.

#### **Section 138 - Failure to Maintain Required Membership at Meetings**

If the Beneficial Premium Paying Members of a lodge, at any time, are less than ten (10) in number, and if the deficiency is not corrected within sixty (60) days after notice from the Business Board of Directors, or if a lodge remains dormant and inactive, or for any other valid reason it may appear to the best advantage of the Alliance, the Business Board of Directors shall revoke the charter of such lodge, and assign its members to other lodges in the same ~~Region~~Commissioner's District, and in such cases, the funds and property of the lodge shall be disposed of as provided in Sections 132 and 136.

### **ARTICLE XVII**

#### **Lodge Officers and their Duties**

#### **Section 139 - Titles and Qualifications**

The officers of a lodge shall be the President, as many Vice Presidents, as the lodge deems necessary ~~not to exceed two (2) Vice Presidents, one of whom shall be a male and the other a female~~, Recording Secretary, Financial Secretary, Treasurer, Sergeant-at-arms, and Doorkeeper, who shall be elected as provided in the succeeding section. Each officer and delegate must be a Beneficial Premium Paying Member in good standing of the same lodge for at least one (1) year at the time of their election, or if a lodge has not been in existence for one (1) year,

then since its' obtaining a charter. No lodge officer shall act as ~~an officer, representative, sales agent or employee~~ in another fraternal benefit society, association or corporation and selling life insurance or annuity business. Violation of this restriction shall result in immediate forfeiture of their office in the lodge.

~~———— If a male is elected as lodge President, the elected female Vice-President shall be designated as the first Vice-President. If a female is elected President, the elected male Vice-President shall be designated first Vice-President~~

### **ARTICLE XIX**

#### **Disciplinary Provisions**

#### **Section 165 - Judicial Bodies**

(2) The Fraternal Board of Directors shall act as a Judicial Body for all complaints filed against an individual member, Lodge Officers, Lodge, Council Officers, Council and/or members of the Fraternal Board of Directors.

~~(2) The lodge shall be the judicial body in which all complaints shall be filed against its delegate to the council.~~

~~———— (3) The council shall be the judicial body in which all complaints shall be filed against its lodges and against the Officers and members of such lodges.~~

~~(4) The Business Board of Directors shall be the judicial body in which all complaints shall be filed against the councils, the Officers thereof, and, except for the members of the Supervisory Council, all the elective Officers of the Alliance.~~

~~(5) The Supervisory Council shall be the judicial body in which all complaints, under the provisions of this Article, shall be filed against any member thereof.~~

~~(6) Any judicial bodies named above may deputize a member or members of the Alliance to act as a trial tribunal for the purpose of investigating the facts, conducting the hearings and presenting to the judicial body his or their findings and appropriate recommendations in said cause.~~

#### **Section 166 - Rules of Procedure**

The Business Board of Directors shall prescribe rules of disciplinary procedure, which shall become effective when approved by the Fraternal Board of Directors~~Supervisory Council~~. Such rules shall provide for:

#### **Section 169 - Effect of Decision of a Judicial Body - Appeal from Decisions of Judicial Bodies ~~Other Than Those of the Supervisory Council~~**

Decisions of all judicial bodies shall take effect directly upon rendition thereof and shall be in full force and effect until modified or reversed on appeal. Any party aggrieved by the decision of a judicial body, ~~other than that of the Supervisory Council~~, shall have a right to appeal to the Fraternal Board of Directors~~Supervisory Council~~. The appeal shall be made in accordance with the rules and regulations of disciplinary procedure. The hearing before the Fraternal Board of Directors~~Supervisory Council~~ shall be based upon the record in the judicial body from which the appeal is taken, and no additional evidence shall be presented in the Fraternal Board of Directors~~Supervisory Council~~ in such matters. In the absence of an appeal within the time specified in the rules and regulations of disciplinary procedure, the decision of the judicial body shall be final.



All decisions of the ~~Supervisory Council~~Fraternal Board of Directors on appeals shall be by a vote of the majority of the members present at the meeting except decisions imposing the penalty of removal from office, expulsion, suspension, revocation of charter, or dissolution, which shall be by vote of three-fourths (3/4) of the members of the ~~Supervisory Council~~Fraternal Board of Directors present at the meeting. In the event of a vote by correspondence, the decision of the ~~Supervisory Council~~Fraternal Board of Directors must be by majority of all the members of the Fraternal Board of Directors~~Supervisory Council~~, except that in the case of removal from office, expulsion, suspension, revocation of charter, or dissolution, the decision shall be by vote of three-fourths (3/4) of all the members of the ~~Supervisory Council~~Fraternal Board of Directors.

The decision of the ~~Supervisory Council~~Fraternal Board of Directors may affirm, modify in whole or in part, reverse and remand for further proceedings or reverse the decision of the judicial body from which the appeal is taken.

## **Section 170 - Appeals from Decisions of the Judicial Body of the ~~Supervisory Council~~Fraternal Board of Directors, and from Decisions of the Fraternal Board of Directors~~Supervisory Council~~ in Appellate Matters.**

In all cases wherein the ~~Supervisory Council~~Fraternal Board of Directors hears disciplinary matters in the first instance as a judicial body, the procedure before it shall be the same as prescribed for other judicial bodies.

All decisions of the judicial body of the ~~Supervisory Council~~Fraternal Board of Directors and all decisions of the ~~Supervisory Council~~Fraternal Board of Directors in appellate matters may be appealed by any person, officer or body who may deem aggrieved thereby to the next regular Convention by petition directed to the pre-Convention Committee on Petitions, Grievances and Complaints in the manner prescribed in Section 46(b) of these By-Laws

## **ARTICLE XX Amendments to the By-Laws and Articles of Incorporation of the Alliance**

### **Section 175 - Amendment by Referendum**

To meet changing statutes or rules and regulations of the Insurance Departments of various States wherein the Alliance is authorized to transact business, or when such action is deemed to be of serious importance to the welfare of the Alliance, the Business Board of Directors with the concurrence of the ~~Supervisory Council~~Fraternal Board of Directors may order a proposed amendment to these By-Laws be submitted to a referendum vote of all members of the last regular Quadrennial Convention of the Alliance.

The amendment, to be acted upon by referendum vote of the members of the last regular Quadrennial Convention,

must state the date the same is to be effective if adopted and must be submitted to such members by mail and accompanied by an official ballot at any time prior to six (6) months immediately preceding the date when the next regular Quadrennial Convention of the Alliance is scheduled to convene. Such ballot to be counted as valid shall be returned to the Secretary of the Alliance within sixty (60) days from the date of its mailing.

The affirmative vote of the majority of the members of the regular Quadrennial Convention immediately preceding shall constitute adoption of the amendment.

\*\*\*\*\*

**NUMBERS OF MANY SECTIONS WERE CHANGED. THOSE CHANGES ARE NOT PRESENTED HEREIN, SINCE THE ONLY CHANGE WAS THE SECTION NUMBER.**

**FOR A COMPLETE COPY OF THE POLISH NATIONAL ALLIANCE OF THE U. S. OF N. A. BY-LAWS VISIT  
[www.pna-znp.org](http://www.pna-znp.org)**

## PNA FRATERNAL DIRECTOR'S REGIONS

Region "A"	District I, II	Maine, Massachusetts, New Hampshire, Rhode Island, Vermont, Connecticut	Walter Tokarz	<a href="mailto:walter.tokarz@gmail.com">walter.tokarz@gmail.com</a> /401-369-4770
Region "B"	District VIII	Western Pennsylvania, Western New York	TBD	
Region "C"	District III, VI, VII	Eastern New York, New Jersey, East and Southwestern Pennsylvania, Maryland, Virginia, Delaware, DC	Bozena Kaminski	<a href="mailto:bozena.kaminski@pna-znp.org">bozena.kaminski@pna-znp.org</a> /917-750-8143
Region "D"	District IX, XVII	Ohio, West Virginia	Joseph M. Magielski	<a href="mailto:jmagielski@yahoo.com">jmagielski@yahoo.com</a> /330-518-6363
Region "E"	District X, XV	Michigan, Indiana	Stella Szczezny	<a href="mailto:stellaszcz@gmail.com">stellaszcz@gmail.com</a> /313-680-4548
Region "F"	District XII	Chicago South	Barbara Wesolowski	<a href="mailto:barbara.wesolowski@pna-znp.org">barbara.wesolowski@pna-znp.org</a> /708-460-6657
Region "G"	District XIII	Chicago North	Wanda Penar	<a href="mailto:wpjp6789@gmail.com">wpjp6789@gmail.com</a> /847-298-7349
Region "H"	District IV, V, XI	Texas, Nebraska, Missouri, Florida, Colorado	Jolanta Mazewski-Dryden	<a href="mailto:jola@drydeneventproductions.com">jola@drydeneventproductions.com</a> /713-805-5810
Region "I"	District XIV	North Dakota, Minnesota and Wisconsin	Teresa Jankowski	<a href="mailto:jtjankowski@sbcglobal.net">jtjankowski@sbcglobal.net</a> /414-559-9301
Region "J"	District XVI, XVIII	Washington, Oregon, Nevada, California, Arizona	Greg Chilecki	<a href="mailto:gchilecki@dslexreme.com">gchilecki@dslexreme.com</a> /714-744-2775

## PNA COMMISSIONER'S DISTRICTS

District I	Main, Rhode Island, New Hampshire, Massachusetts, Vermont	Wanda Milecki	<a href="mailto:wlmilecki@hotmail.com">wlmilecki@hotmail.com</a> /508-753-4405
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# Dlaczego potrzebujesz ubezpieczenia na życie?

0  
18  
LAT



Jestem jeszcze za młody na ubezpieczenie na życie. Całe życie przede mną. Teraz myślę o podróżach i wykształceniu. Nad ubezpieczeniem zastanowię się później.

Ubezpieczenie na życie w Związku Narodowym Polskim to o wiele więcej niż polisa ubezpieczeniowa. To również dostęp do wielu dodatkowych programów.



#### STYPENDIA

Każdego roku ZNP przyznaje stypendia o wartości ponad \$250,000



#### POLSKIE SZKOŁY

ZNP wspiera kilkadziesiąt polskich szkół w USA



#### GRUPY TANECZNE

możesz zapisać się do najlepszych polonijnych zespołów wspieranych przez ZNP

19  
30  
LAT



Nie potrzebuję ubezpieczenia! Jestem młody, zdrowy, mam plany.

Tak naprawdę, jesteś w najlepszym momencie, żeby kupić sobie ubezpieczenie na życie!



#### JESTEŚ ZDROWY

otrzymasz polisę bez konieczności badań lekarskich. Z resztą, przeszedłbyś je śpiewająco!



#### JESTEŚ MŁODY

stawki ubezpieczeń na życie dla ludzi w twoim wieku są bardzo niskie!



#### CZAS NA ZMIANY?

w przyszłości będziesz mógł zmienić rodzaj i wartość twojego ubezpieczenia bez badań lekarskich

31  
60  
LAT



Mam mnóstwo wydatków, problemów, długów. Nie mam czasu, ani pieniędzy na ubezpieczenie na życie.

Teraz, kiedy założyłeś rodzinę, masz dzieci, kupiłeś dom, jesteś odpowiedzialny za przyszłość wielu osób, ubezpieczenie na życie jest ci potrzebne bardziej niż kiedykolwiek wcześniej!



#### RODZINA

zabezpieczasz przyszłość swoich najbliższych



#### KREDYTY

twoi bliscy będą mogli spłacić kredyty zaciągnięte na kupno domu lub rozwój firmy



#### BIZNES

firma, którą stworzyłeś, przetrwa, a twoi bliscy będą mogli pokierować nią dalej

60  
+  
LAT



Czas odpocząć! Dzieci się usamodzielnili, spłaciłem dom, czas zacząć korzystać z dorobku życia, a nie kupować ubezpieczenie.

Osiągnąłeś już bardzo dużo, ale masz przed sobą jeszcze wiele lat. Ubezpieczenie na życie kupione właśnie teraz będzie kiedyś ogromną pomocą dla twoich najbliższych.



#### BEZPIECZEŃSTWO

finansowa przyszłość twoich najbliższych będzie bezpieczna



#### POKRYCIE KOSZTÓW POGRZEBU

pieniądze z ubezpieczenia na życie pokryją koszty twojego pogrzebu



#### SPUŚCIZNA

wskazane przez ciebie osoby lub organizacje otrzymają pieniądze wypłacone przez ubezpieczenie

Polish National Alliance  
6100 N. Cicero Ave  
Chicago, IL 60646

1-800-621-3723  
www.pna-znp.org  
facebook.com/pnaznp





Polish National Alliance  
of the U.S. of N.A.

6100 N. Cicero Avenue  
Chicago, IL 60646-4385



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[info@pna-znp.org](mailto:info@pna-znp.org)



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### The Polish National Alliance

is the largest  
Polish - American  
Fraternal Benefit  
Society in the United  
States providing  
a broad range of  
life insurance and  
annuity products,  
and supporting its  
members through  
fraternal benefits.

The PNA Product Portfolio is designed to protect its members' financial futures. Its Fraternal Programs support member's wellbeings through civic activities, scholarships, and sports programs, orphan's benefit program and more.

The PNA is a proud owner of the "Polish Daily News" (Dziennik Związkowy) the oldest, and only Polish daily newspaper in the United States, as well as the WPNA Radio Station.

**Founded in 1880,  
the Polish National  
Alliance operates  
solely for the benefit  
of its most valuable  
asset – its members.**