Polish National Alliance
47th Quadrennial Convention
August 23-26, 2015
Cleveland, Ohio
This sophisticated downtown Cleveland hotel is located on Public Square and is connected to Tower City Center’s exclusive boutiques, restaurants and cinema. Within walking distance to Progressive Field, Quicken Loans Arena and the Rock & Roll Hall of Fame, the Renaissance’s luxury hotel in Cleveland, Ohio features vaulted ceilings, high arched windows and a beautiful marble fountain. A city landmark, the iconic Renaissance Cleveland Hotel was built in 1918 and its architecture reflects Cleveland’s unique style and rich history. Plush, spacious, newly renovated rooms with well-appointed and upscale amenities await guests at this luxury Cleveland, OH hotel. Experience Sans Souci, serving guests award-winning cuisine for breakfast, lunch and dinner. The Renaissance Cleveland Hotel offers an abundance of elegant event space and a magnificent Grand Ballroom.
From the Censor of the Polish National Alliance

My fellow Delegates,

Once again it is time for the representatives of the many Councils of the Polish National Alliance to convene for the Quadrennial National Convention, this being the 47th. This year we will gather in Cleveland, Ohio starting on August 23rd. It has been four years since we met in Minneapolis. These four intervening years have been extremely eventful.

Recent times have been difficult for the Fraternal community. We now number about seventy and this will probably dwindle even further as we encounter diminished membership, lower investment income, and increased government regulation. The Polish National Alliance has a solid foundation with assets of approximately $430M and a surplus of over $15M. This financial strength has enabled us to maintain and subsidize our fraternal programs which include the National Scholarship Program, Dance and Choral Groups, Polish Language Schools, Christmas Parties, and a Sports Program which includes National Bowling and Golf Tournaments. These activities are augmented by the numerous programs carried on at the District, Council, Lodge and local levels. This demonstrates a tradition and a level of participation of which we can be extremely proud.

At the outset, I must mention the PNA Bank. The consequences of the Great Recession and its subsequent effect on the Chicago area housing market put an enormous strain on the Bank. The difficulties at the Bank caught the attention of the government regulators and brought the Bank and subsequently the PNA under scrutiny. During this time, numerous banks were seized by the Federal Reserve. The PNA Bank did not fail nor was it seized by the Federal Reserve. Actually, the Bank has recently become profitable. The Bank has been sold and we are awaiting final approval by the appropriate Government agency. This chapter is finally drawing to a close.

If the Polish National Alliance is to continue to exist and grow; it must be willing to adapt to ever-changing circumstances. This period caused the PNA, the Executive Board, and the Board of Directors to undergo a period of self-examination and introspection. One trend that was gathering a great deal of momentum among the various state Departments of Insurance concerned the quality and qualifications of Board of Director members. The PNA opted to split its Board into a Business Board and a Fraternal Board. The Business Board requires one or more of several qualifications to be a member. Also, each District will have one Commissioner. The Department of Insurance is also requiring the Fraternals to file numerous compliance reports. Each report costs money to compile and file. Be assured, the PNA possesses the expertise and the financial ability to meet all these compliance project requirements.

As I just mentioned finances, our surplus has stabilized and is starting to increase. Our surplus stands at about $15M, which means after we pay all our insurance claims and settle all annuity accounts, there would still be about $15M left over. A broader measure of the surplus would put the figure closer to $20M. Have no doubt the PNA is strong financially and you should have no qualms about being a member. We have engaged a new investment advisor, and their team feels they can achieve a better rate of return on our investments. This translates into more income to fund our various programs and further increase our surplus and financial strength. The Polish National Alliance which began as a dream and idea among several men in Philadelphia over 135 years ago has remained a strong and viable entity through good times and turbulent times and continues and will continue to strive for and maintain the aims and goals outlined in its preamble and charter and the hopes and dreams of people of Polish ancestry.

Finally, let us discuss the Convention itself. The meeting will be shorter than previous ones. We have made changes to streamline and quicken some procedural issues. Hopefully, this will allow more time for the delegates to discuss and debate the substantive issues which are vital to the growth and well-being of the Alliance. In a nod to the 21st century, we are hoping every delegate brings a computer or tablet so we can eliminate the printing and mailing of all reports. There will be some time allotted for socializing, after all we are a Fraternal. And for those who are of such a bent, there is a casino nearby.

As Censor, I hereby call all the delegates to the 47th Quadrennial National Convention of the Polish National Alliance to assemble in Cleveland, Ohio on August 23, 2015. Let us wisely and amicably discuss and debate matters which are vital to the well-being and growth of the Alliance. Finally, let us depart Cleveland with a stronger Polish National Alliance and a tighter fraternal bond uniting all our sisters and brothers with a common purpose.

REMEMBER, TOGETHER WE CAN AND WE WILL.

Wesley E. Musial
Censor, Polish National Alliance
History
Cleveland, located in northeast Ohio on Lake Erie, is the state’s second-largest city (pop. approximately 500,000) and largest metropolitan area. It was founded in 1796 by and named after Moses Cleaveland, and incorporated as a city in 1836. The Ohio and Erie canals, railroad development and an abundance of natural resources (iron, oil), brought dramatic industrial growth to the new city; during the Civil war, Cleveland was an important supply center. The thriving factories of Cleveland attracted an influx of immigrants from Ireland, Germany and Eastern Europe. After World War I, Cleveland saw a rise in its African-American population; in 1967, Cleveland became the first major US city to elect an African-American mayor, democrat Carl Stokes.

Like many of America’s older industrial American cities, Cleveland withstood declining prosperity and loss of population in the second half of the 20th century. Re-investment in the downtown area (new stadiums for its sports teams, the Rock & Roll Hall of Fame, shopping arcades) has revitalized the city. Though still a manufacturing town, Cleveland’s economy is now more diversified, with research firms, law firms and the health care industry among its leading employers.

Culture
Cleveland’s Severance Hall hosts concerts of the internationally-renowned Cleveland Orchestra. In Wade Park are the Cleveland Museum of Art and the Fine Arts Garden. The city is also home to the Cleveland Opera and the Rock & Roll Museum. The Cleveland Shakespeare Festival is held each June through July. Other cultural attractions include the Cleveland Museum of Natural History, the Crawford Auto Aviation Museum, the Western Reserve Historical Society Museum and the African American Museum. An hour away in Canton is the Pro Football Hall of Fame.

Sports and Leisure
Sports fans in Cleveland can root for 3 major league teams. Jacobs Field, considered one of the finest ballparks in baseball, is the downtown home of the Cleveland Indians. Adjacent is 20,000-seat Gund Arena, hosting home games of the NBA’s Cleveland Cavaliers, the WNBA’s Rockers and the AHL’s Barons. On the shores of Lake Erie, the Cleveland Browns play at Cleveland Browns Stadium.

Outdoors
There’s plenty of outdoor recreation available within a short distance from Cleveland. More than 275 miles of bike able trails traverse the northeast Ohio area. The 14 Cleveland Metro Parks Reservations and the Cuyahoga Valley National Park offer a combined 52,000 acres for a wide array of activities. Some of the best walleye, perch and bass fishing in the world.

Things are looking up in Cleveland. The city is now one of the most fun places in the country, ranking among Forbes Magazine’s list of Best Cities for Singles. Cleveland’s nightlife is centered in its downtown area. The Warehouse District is among the best places in the city to see live music.
Moses Cleaveland
the founder of Cleveland, Ohio.

Following the American Revolution, U.S. settlers began to migrate westward in large numbers. There were lengthy disputes about the ownership of this land. The federal government encouraged the states to give up their claims within the Northwest Territory. Connecticut was one of the states with land claims in Ohio. While giving up its rights to most of the land, the state maintained its ownership of the northeastern corner of the territory. This area became known as the Connecticut Western Reserve. The Connecticut Land Company was a group of private speculators who purchased approximately three million acres of the Western Reserve.

In 1796, the company sent one of its major investors, General Moses Cleaveland, to Ohio. He led the survey of company lands within the Western Reserve. Cleaveland had served under General George Washington for several years during the American Revolution and rose to the rank of brigadier general in the Connecticut militia. In 1781, Cleaveland had opened a law practice in Canterbury, Connecticut. He also had served as a member of the Connecticut state convention that ratified the United States Constitution in 1788.

Cleaveland’s surveying party of fifty-two people included two women. The surveyors laid out a town along the eastern bank of the Cuyahoga River and named it Cleaveland. Because of a spelling error on the original map, the town of Cleaveland was spelled as Cleveland. The surveying party experienced many difficulties and hardships. It did not complete as much work as had originally been expected and returned to Connecticut in the fall. Another surveying team went back to the Western Reserve the next spring but Moses Cleaveland was not a part of it.

Cleaveland never returned to Ohio. He spent the rest of his life with his legal practice and business interests in Connecticut. He died in 1806.

A few interesting facts about Cleveland:

• The Cuyahoga River, which runs through Cleveland, is known as “The River that Caught Fire.” The river has caught fire on thirteen different occasions.
• Cleveland was founded by General Moses Cleveland. As the story goes, the name was reduced to “Cleveland” when the local newspaper discovered the name was one character too long for its masthead.
• First U.S. College to admit students regardless of race, sex, creed or color was Cleveland’s Oberlin College in 1834.
• The Arcade – first indoor shopping center was opened in Cleveland in 1890.
• In 1952 Clevelander Alan Freed used for the first time the phrase “Rock ‘n’ Roll”.
• Cleveland was the first in the world airport to have an air-traffic control tower.
• In 1970 first NFL “Monday Night Football” game took place at Cleveland Municipal Stadium with the Cleveland Browns defeating the New York Jets.
• Cleveland is home to the world’s largest indoor Ferris wheel, built in 1985. It stands more than 120 feet high.
• The world’s largest rubber stamp, created for the Standard Oil Company, has a home in Cleveland’s Willard Park.
• In 1862 Joseph Briggs started free home delivery of mail.
Dear Delegates and Guests:

I welcome you to the 47th National Convention for the Polish National Alliance, held in Cleveland Ohio, home of the Rock and Roll Hall of Fame. The last time this Convention was held in Cleveland, Ohio was in 1895 and again in 1947. This occasion celebrates the 135th Year of our beloved fraternal.

As the chairperson of the Pre-Convention Committee I want to thank my entire team. Director Allan Szuflada, Director Bernadette Zubel, Commissioners Jane Ptak and Edward Sobczynski, Cathy Katrenich, Aundrea Heschmeyer, Michael Lewandowski, Jason Semik, Danuta Panfil, Commissioner Ann Marie Gdula, Monica Sochecki, Joseph Magielski, Mark Relovsky, and Barbara Adams. These members worked diligently to create an enjoyable convention for your stay at the Renaissance Cleveland Hotel.

I hope that our Heavenly Father gives us all peace and unity at this 47th quadrennial convention. Guide us dear Lord, in your wisdom, in the right direction, for fruitful deliberations and the continued success of the Polish National Alliance.

If there is anything our convention committee can do to compliment your stay, please let us know.

Sincerely;

David G. Milcinovic
Vice President of the Union of Poles Division
Of the Polish National Alliance.

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**GOLD ($250,000.00 & Up)**
Anna Burszczyk ($429,444.41)
Zofia Pernak ($331,164.47)

**SILVER ($100,000.00 & UP)**
Jadwiga Grcic (166,949.00)
Halina Kuczynski ($139,658.62)
Elizabeth Rudzinski (101,303.23)

**BRONZE ($50,000.00 & UP)**
Teresa Struziak-Sherman ($67,608.14)
Thomas Stephenson Sr ($50,678.18)

**SPECIAL RECOGNITION**
Wanda Kotch-Ray
Sandra Schuster
Joseph Magielski Sr
Ann Marie Gdula
Bernadette Zubel
Hedy Rabiega
Ewa Przadka
Joseph Samreta
CANDIDATES FOR THE ELECTIVE OFFICES OF THE
POLISH NATIONAL ALLIANCE

EXECUTIVE OFFICERS

Frank J. Spula
Incumbent.
Park Ridge, Illinois
District XIII, Council 3,
Lodge 257

It’s with honor that I’m re-applying for position of President of the Polish National Alliance.

I appreciate the cooperation I’ve received thus far from my colleagues, officers, directors, commissioners and employees of the organization. You are my true fraternal family.

As President, I’ve always worked hard that this organization, including its subsidiaries, would thrive and not merely exist. I want it to live up to its legacy as a leading ethnic fraternal organization by being the best in what it does and be an example for others to emulate.

I have committed most of my adult life to this organization commencing in the Treasurer’s Office while a student at DePaul University. Upon graduation, I was promoted to the Sales Department as Sales Director, then elected to position of National Secretary and ultimately to the office of President. I have been blessed over the years with the good fortune of being of service to our members in a multitude of ways.

I have never made any empty promises. Transparency and honesty are values I learned early in my life and adhere to. Being committed to this organization, I understand the meaning and need for fraternalism having personally involved myself in programs that bring others to our organization, as well as the great importance of the financial strength of the organization.

Thank you kindly for the privilege of serving as National President in pursuit of our shared commitment.

I am seeking your continued support for office of President.

Frank J. Spula, FLMI
President

Paul C. Odrobina
Chicago, Illinois
District X, Council 122,
Lodge 1758

I have been involved with the PNA all my life. My family has passed on that love and caring aspect of our Polish heritage which I hold close to my heart. The PNA has always been an extension of my family. I believe I can continue our rich traditions as well as set a new vital direction for the future.

A 100% PNA Family:
I am a lifetime member of the Polish National Alliance and currently it’s National Vice President. My wife, Janice, and I were married in 1990 by Edmund Cardinal Szoka. We live in Chicago and have two children, Katrina, a teacher in the Chicago Public Schools and Paul, a graduate of Columbia College, employed by FilmGear, a lighting studio.

Education and Experience:
Graduate of St. Mary’s Preparatory (1965) and St. Mary’s College (BA 1969) of the Orchard Lake Schools (College Class President and Valedictorian) and a licensed Property and Casualty agent.

Polish National Alliance: Lifetime of Service:

National Director (8 years)
President – Lodge 1758 (17 years)
Vice President – Lodge 1758 (3 years)
President – PNA Council 122 (3 years)
Convention Delegate (last seven conventions)
PNA Convention Chairman – 1999
Licensed PNA Insurance Agent – enrolled over 350 members (face value $7.5 M)
Recipient – PNA Merit Award of Service

Polish American Congress: President of the PAC Michigan Division for 23 years. Between 1982 and 1990, I coordinated a PAC Relief Program that shipped $100 million in food, clothing, and medicine to Poland.
Dear Delegates,
Welcome to my home town - Cleveland, Ohio!
I ask you for your vote for the position of Vice President of the Polish National Alliance.

My professional qualifications are in Management and Fraternal Insurance.

I have been involved in fraternal insurance for over 20 years as President of the Union of Poles in America and Vice President of the Polish National Alliance since 2005 merger. I attended Board of Director’s Meetings and PAC meetings as one of the National Directors. I worked closely with President Spula, National Secretary Komosa, and the entire Executive Committee, Directors of the Fraternal and Business Boards. I served on the Membership, Fraternal Actives, Rules and Regulation Committee, and the PNA Bank Board.

During the past four years I have chaired the Public Relations Committee that took instrumental part in reinventing our Zgoda magazine, changing the Internet Web page, developing new advertising ideas. We were making sure that our organization projects positive, youthful image while preserving traditional values of those who worked for it for over the 135 years. Thank you to the members of the PR Committee for their work and dedication.

Since the last convention, there had been many challenges and changes that we had to overcome. We need strong leadership to keep our beloved organization on the right path, growing financially stronger, with attractive fraternal programs keeping our younger generation involved.

Together We Can and We Will protect the future of the PNA.

David G. Milcinovic
Vice President, Union of Poles Division

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Vice President, Union of Poles Division

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Dear Delegate:
The past eight years as PNA Secretary has provided me a challenging learning curve to administer the business and fraternal operations of this critical position. This position has offered me the opportunity to work directly with lodges, councils and districts, National Officers, Directors, Supervisory Council, and PNA members.

The success and efficiency of the Secretary’s Office is built upon the unselfish dedication and work ethic of “Team Employees” like Assistant National Secretary, Mr. Steve Biesiada, Ms. Lidia Buras, Mrs. Wieslawa Gach, Mrs. Halina Biezychudek, Mrs. Mary Wieczorkiewicz, Mrs. Laura Bernas, Ms. Martha Czajkowska, Mr. Ryszard Nisiewicz, and Mrs. Anna Szczypta. The staff has been reduced over the last few years due to technology, retirement, and death, but the level of customer service and efficiency of our employees remains high due to cross training of departments, technological upgrades, and careful operations planning.

Over the past eight years, I have participated in the American Fraternal Congress Secretaries Section Meetings. Issues discussed included Governance, Risk Management, Disaster Recovery, Fraternal Solvency, and Regulatory Compliance, and changes involving government regulations.

On a personal note, I am married to Agata Komosa, and our two boys, Charley and Alex are fifth generation PNA members and raised in a Catholic home. I serve at the boy’s school as Religious Coordinator of St. Juliana Cub Scout Pack 3965; I enjoy politics and my family.

I am privileged to serve the PNA and ask you to support me as PNA National Secretary.

Fraternally,
Charles A. Komosa
National Secretary
In 2011, I was re-elected for a second term as Treasurer of the Polish National Alliance and as you know these past years brought many financial challenges including extremely low interest rates. Yet, PNA came through it strong. Under my leadership, the Treasurer’s department became more efficient; reduced the operational costs and maintained our quality. As a member of the Investment Committee, PNA investment portfolio shows $25.1 million unrealized gain as of May 31, 2015.

I believe a key to my success is due to my background. I was born in Poland and immigrated to this country in 1961, and became a PNA member in 1962.

Christopher S. Koziol
Highland Park, Illinois
District XIII, Council 177, Lodge 3275

Christopher S. Koziol is an attorney licensed to practice in the State of Illinois.
He had received his B.A degree from the University of Illinois and his J.D from John Marshall Law School in 1984.

He established his law practice serving the Polish Community since 1987. Centralizing in business development and contract law, Mr. Koziol has advised and represented many Polish clientele in real estate transactions, developments and enterprises. Mr. Koziol has through his 30 years of legal practice maintained a close relationship with the Polish Community, actively supporting organizations such as Polish American Associations, The Paderewski Symphony Orchestra, Dar Serca.

In addition to his professional responsibilities Mr. Koziol continues to support charitable organizations in Poland, assisting orphans and children in need.
He is an avid sailor and currently resides with his wife and daughter in Highland Park, Illinois.

Mr. Koziol after thirty years of advising and representing the Polish Community seeks to improve the operation of the PNA by opening the communication and transparency between the Executive Board and fraternal members. He will provide prudent, sound advice in all of the financial matters of the Association.

Not receiving Zgoda magazine?
Please, call Sophie Gajda
773-286-0500 ext. 366
Irene T. Hercik  
Incumbent,  
Chicago, Illinois  
District XIII, Council 3,  
Lodge 694

Education/Practical Training/Degrees Attained (w/Honors):  
B.A./Northeastern Illinois University,  
Management Minor;  
Associate in Applied Science-Computer Information Systems/Wilbur Wright College;  
MacCormac College  
Present Occupation:  
General Manager/I-Mar Corp., a promotional products distributing company.

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

Dear Delegates,

I have been a member of the Board of Directors, representing Region ‘K’. Two years ago, the PNA formed a Business Board and a Fraternal Board. At that time, I was elected to hold the position of Business Board Director, focusing on the majority of business related matters within the PNA. Before the last convention, I was selected to be the Chairman of our Budget Committee. My responsibilities included changing our budget from a four year to an annual budget; strategic planning, and working with others to make the best choices for the PNA.

In my professional career, I have been in retail financial services for the past 28 years. I have an extensive background in Finance, Banking and Business. I hold a Real Estate License, Insurance License, NMLS License and a Notary Public Commission. I received my BA degree in Business Administration and have completed insurance classes. I know how to read and fully comprehend financial statements. Years ago, I was the Chairman of the Supervisory Committee for POLAM Federal Credit Union in Los Angeles. As a credit union volunteer, I gained valuable financial experience. This gives me a unique ability to view matters from multiple perspectives.

My knowledge and past experience will prove valuable and provide for continuity. In the next four years, my vision for the PNA is to strengthen our financial position. I look forward to continuing to work with the Executive Committee and others to make the best decisions for the PNA.

Thank you for your support.

PNA Involvement:  
• President/Lodge 694 (1999-present)  
• Delegate/Council 3 (1978-present)  
• Delegate/PAC-IL Division (served on Audit Committee as needed)  
• Delegate/PNA District XIII Women’s Division & PNA Welfare Association  
• Delegate/Youth Camp Association Districts 12 & 13 (served on Audit Committee several years)  
• PNA Sales Representative  
• Vice President/Council 3 (1998-2008)  
• President/Council 3 (2009-present)  
• Commissioner/District XIII (2003-2011)  
• Director/Region ‘H’ (2012-present)  
• Business Board Director (2014-present)  
• Served on various committees as requested by PNA President.

Civic Involvement:  
Served as a Judge of Election, assigned to the 30th Ward, for all primary and general elections for city, county, state, and national offices (2005-2014).
My name is Val Pawlos and I am a candidate for one of the five positions for National Business Board of Director of the PNA. I was elected as a Business Director by the current board and I am hoping you will elect me to continue for another four year term.

My experience with the PNA is as follows:
• Business Board of Director - current
• Region “E” Board of Director - 2011 to present
• PNA National Sports Director - 2009-2011
• President West End Pulaski Lodge #1052 - 1986-present
• Secretary Council #145 - 1988-present
• Delegate to the 44th, 45th, 46th and 47th PNA National Conventions
• Chairman of Pre- Convention Committees - Ideas and Concepts and Sports and Youth
• Delegate to District 8 conventions for the last 24 years

My home is Pittsburgh, Pennsylvania with my wife Janet. My whole family is PNA members; in fact my grandson is fifth generation PNA member. As a Director of Region “E” I’m very proud of District 8 for being one of the leaders in sales and fraternal programs in the country. I want to thank you for all of your support now and in the future. Let’s keep the PNA alive and prosperous for our future generations.

Fraternally yours,
Val Pawlos

Steve H. Tokarski
Incumbent,
Crown Point, Indiana
District XV Council 127, Lodge 2365

As we elect leaders to carry the Polish National Alliance into the future, it takes more than passion, commitment, and desire to serve. It takes experience and proven leadership. As an attorney and my continued involvement in Polonia, I have the knowledge, experience, and leadership to advance the PNA.

I am a newly elected Business Board Director, a former Director for the Michigan/Indiana Region, and past Chairperson of the Rules and Regulations Committee, Education and Financial Control Committees. I sat as Parliamentarian for three National Conventions and served as First Vice-Chairperson. I am a past President of PNA Lodge #2365—Silver Bell Club, current President for PNA Council #127, and a former Publisher for the Polish Daily Newspaper in Chicago for two years.

I am President of the Polish American Congress, Indiana Division, having served since 1977 and I am the Vice-President for the PAC Charitable Foundation.

After receiving a B.A. from Purdue University and a J.D. from Indiana University School of Law, I have practiced law for 45 years and continue my law practice in Northwest, Indiana.

My wife, Marsha and I recently celebrated our 42nd Anniversary. Marsha is a stained-glass artist and former science teacher. We have two sons, David, a lawyer; and Christopher, a social studies/economics teacher.

I am humbled for the opportunity to be a Business Board Director. I encourage your questions. Please email me at: tokarskilaw@comcast.net.
Dear Members,

The 47th Quadrennial Convention is very important to the future of our organization. Please consider the following brief snapshot of my background, civic, organizational, and professional qualifications, which motivated me to be a candidate for the position of Business Board Director of the Polish National Alliance.

I attended St. Priscilla Grade School in Chicago, Holy Cross Catholic High School and graduated from DePaul University with a B.A. from the College of Commerce.

With extensive experience in preparing and administering financial budgets, prioritizing and coordinating tasks to ensure meeting regulatory and reporting deadlines, and providing collaborative leadership in organizational and event planning, as well as oversight of staff and volunteers, enables me to bring an innate understanding of the importance of working together to achieve targeted goals.

Following 28 years in the U.S. Army, I retired as Lt. Colonel and have worked for 18.5 years as a federal civilian employee (U.S. Army Operations Specialist) where I plan and coordinate operational activities, manage programs, operate and maintain various IT systems, ensuring regulatory compliance. As spouse of the current PNA Region D Director (Teresa Urman Buckoski), I have participated in all District VI and VII SEJMIKS, presentations, functions and events. With a strong commitment to the PNA, its mission, membership and goals, I would be honored to serve as your Business Board Director for the 2016-2020 term.

Thank you!

Fraternally,

Mark Orwat

Brian Buckoski
Glenn Dale, Maryland
District VI, Council 203, Lodge 848

I am asking for your support in my bid for the position of PNA Business Board Director and would like to take this opportunity to introduce myself and provide an overview of my qualifications. Having grown up in a PNA family (upstate NY), I continue as a lifetime member and currently serve as President of our PNA Council 203 and VP of our PNA Lodge 848, both in Washington, D.C.

My BS in Certified Public Accounting (following a two-year degree in Business Management), coupled with extensive experience in preparing and administering financial budgets, prioritizing and coordinating tasks to ensure meeting regulatory and reporting deadlines, and providing collaborative leadership in organizational and event planning, as well as oversight of staff and volunteers, enables me to bring an innate understanding of the importance of working together to achieve targeted goals.

Following 28 years in the U.S. Army, I retired as Lt. Colonel and have worked for 18.5 years as a federal civilian employee (U.S. Army Operations Specialist) where I plan and coordinate operational activities, manage programs, operate and maintain various IT systems, ensuring regulatory compliance. As spouse of the current PNA Region D Director (Teresa Urman Buckoski), I have participated in all District VI and VII SEJMIKS, presentations, functions and events. With a strong commitment to the PNA, its mission, membership and goals, I would be honored to serve as your Business Board Director for the 2016-2020 term.

Thank you!

Fraternally,

Brian Buckoski

Mark Orwat
Stickney, Illinois
District XIII, Council 120, Lodge 1450

I joined many Polish organizations and been active in Polonia. Here is a small list of the many organizations I have been involved with.

Past President and currently Senior Director of the Chicago Society, PNA Lodge 1450
2nd Vice President of the Polish American Congress, Illinois Division

I currently serve as an Aldermanic Aide in the City of Chicago also, I am a licensed Realtor and Insurance Producer. I have strong ties in the political, civic, and business communities, which I would use to benefit the Polish National Alliance.

I pledge to continue working diligently to promote the mission and goals of the Polish National Alliance and its members. I trust that you will recognize that my good will for Polonia and for the Polish National Alliance is heart-felt, and I humbly ask for your support. I believe that I present an image to the community that befits the Polish National Alliance. It would be my privilege to be on the Business Board of Directors and help the Polish National Alliance.

Fraternally,

Mark Orwat
John H. Ray  
Bremond, Texas  
District XI, Council 66, Lodge 128

My name is John Ray of Lodge 128 Bremond, Texas. I would like to announce my candidacy for Business Director of the PNA. I have been a Director for the past 4 years. I performed the duties of Commissioner for 6 years prior to that. I participated in the various functions providing leadership and guidance while meeting the many challenges that faced the District.

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

My involvement in the PNA since age 10, has enabled me to be knowledgeable in many areas of PNA operations, serving 49 years as Lodge Financial Secretary/Sales Representative, 34 years as Council Recording/Financial Secretary, delegate to 10 National Conventions, chaired Pre-Convention Committees, specifically Alliance Publications/Communications, twice to the Budget/Finance Committee as Secretary and the Education Committee, elected in 1995 Commissioner of PNA District 1, and as PNA National Director Region “A” 2003 to 2011.

My Master’s Degree in Nursing/Public Health Administration and career as Nursing Supervisor, Nursing Director, Nursing Home Administrator and President/CEO of CEU Direct, Inc., an online education service for health care professionals allowed me to demonstrate management/leadership skills. I have successfully managed 11 million dollar budgets. I have strong communication skills as evidenced by my writing 75 health and hundreds of event articles for Zgoda, other media and served as Public Relations Chairperson for the Polish Center of Discovery and Learning at Elms College.

I am the Recording Secretary for Lodge 128 and as a delegate to the Council 66. I work with my wife who is the sales representative for our area. We work with our Chamber of Commerce helping with the Bremond, Texas Polski Dzien. I have provided PNA’s sponsorship with the Polish Pickle Run for the past 6 years. I have attended 7 of the last 8 Conventions.

I serve on my county’s redistricting board, was the emergency manager for my city and the Director of the Local Emergency Planning Committee. I was instrumental in establishing the county Emergency Service Association and Emergency Service District. I was a Captain and Secretary for the local VFD for 29 years.

I am completing the two LOMA courses that add to my qualifications. I can be vocal and not afraid to speak up when necessary.

I would appreciate your vote. We are facing some trying times and I would like to continue to serve as a Director of the PNA.

I would be an asset to the PNA because I know the PNA issues/concerns and have the skills to help the PNA strive to meet rigid budgetary constraints in a positive, ethical manner.

As a member of the PNA Business Board of Directors, I will assist the PNA in its future transitions making it strong and viable. I know the organization well. I have successfully managed programs/budgets in my last 30 years of work history. To the PNA Convention Delegates, I would appreciate your vote in Cleveland.

Thank you! Dziekuje!

Not receiving Zgoda magazine?  
Please, call Sophie Gajda  
773-286-0500 ext. 366
Walter W. Tokarz was born on June 26, 1952 in Luslawice, Poland. He came to the United States with his brothers in 1959. In 1970, he graduated from Tolman High School in Pawtucket, RI. He also graduated from Rhode Island Junior College in 1972, and then attended the University of Rhode Island from 1972 to 1974. After college, he became a manager at the Seekonk Lace Company from 1975 to 1990. Afterwards, he owned a successful real estate and insurance business from 1990 until 2005. Presently, he is a manager at Lorusso, Co. in Plainville, MA.

He has been a member of PNA Lodge 677 since 1960, and has served as its financial secretary since 1980. He has been a delegate to Council 26 since 1980. In 1985, he became the President of Council 26 where he served until 1995. He was a delegate to every PNA national convention since 1983 in Orlando, FL, where he was that convention’s youngest delegate. He served as chairman of the membership committee at the 1991 convention in Anaheim, CA. He also served on various committees at other conventions. He was elected Commissioner of District 1 in 1991 until 1995. As Commissioner, he hosted the 1995 National Convention in Providence, RI. He then was elected Director of Region A at that convention, and served until 2003. He became the Director of Region A once again in 2011 in which he is currently serving. Overall, he has signed up over 400 members to the PNA.

Extensive management and staff background service to commercial and residential customers. Experience encompasses construction, engineering design, transportation, purchasing, capital budgeting, marketing, competencies and customer/community relations skills. Acknowledged as a solid manager, recruiter and developer of technical staff.

Directed overall management of New Business, Maintenance and Capital construction activities. Includes long and short range planning, annual forecasting, analysis of capital, operations and Maintenance budgets. Provided staffing recommendations, labor management, and scheduling for completion of work activities.

I managed a research project funded by the U.S. Department of Energy through National Renewable Energy Laboratories. I initiated and established a 15 year budget program of 82 Million dollars for cable replacement Program, and gave presentations at international conferences for world-wide utility companies.

I feel that my qualifications will make me an asset to the office of PNA Business Board Director.
Bożena Kamiński
New York, New York District III, Council 217, Lodge 1903

Bozena Kaminski is the President and CEO of the Polish & Slavic Center, a 40,000 member non-profit organization, providing many much needed social and cultural services to the Polish-American community of the New York metropolitan area. From 2008 through 2014, she was the Polish American Congress National Vice-President of Polish Affairs. She is an active member of Polish National Alliance Lodge 1903 and its active supporter of many sponsored charitable events.

Jeff Twardy
Pittsburgh, Pennsylvania District VIII, Council 145, Lodge 1052

I am qualified for the Fraternal Director position through my many experiences with Lodge 1052 of Pittsburgh PA. Our lodge and its members are known throughout the PNA as being the epitome of Fraternity. You could say I have learned through the years from the very best. Whether at a sporting event, youth event or a black tie affair, I have the comfort level, knowledge, and experience. I hope these qualifications illustrate that I would be an asset to PNA, whether in the capacity of Business, Management or Fraternalism.

Experience and Recognition:
• Consistently ranks within the top 5 producers of Insurance Sales for District VIII

Bozena was a recipient of the prestigious “Ellis Island Medal of Honor Award” and of many State and City honors, awards and recognitions. As a long-time community activist, she had helped Greenpoint and neighboring communities’ battle with many of its social issues, including her successful battle to prevent building of a nuclear power plant off the East River in their residential areas. As a Director of the Polish-American Downstate Division, she organized and chaired many banquets bringing in and honoring New York area politicians. She organized many voter registration drives. Since 2013, she has been an active member of New York City Community Board # 1.
Barbara J. Martin  
Canton, Michigan  
District X, Council 54, Lodge 53

I am excited and proud to be a part of this great fraternal organization. I take my responsibilities seriously, especially that of membership growth needed to keep the PNA alive for our children, as the strength in PNA is in our youth.

Over the past 30 years I have held offices in the PNA including National Director, Commissioner, Lodge President and served on committees ranging from Membership, Public Relations, Sports and Youth, Education, Fraternal, etc. Currently, I am the Director of the PNA Centennial Dancers and the Lodge Financial Secretary.

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

As a candidate for National Director of The PNA, I can assure you that I am no stranger to the affairs of the PNA and Polish Culture. I am the past National Sales Director for the Polish National Alliance and have been active in Polish Circles since a student at Youngstown State University. I graduated from Youngstown State University with a Bachelor of Science in Business Administration with a major in Management and minor in economics.

My husband Ron Martin and I are Sales Reps working together to sell PNA products - recruiting members for the PNA. Our children, Christopher, Megan, Jessica, and Andrea, are all PNA members and active participants in our Lodge and Council.

On the local level, when I took the office of Commissioner and then Director, I stepped down from the office of Lodge President so that others in my Lodge and Council would have the same opportunities that I had to hold these offices. I continue to be active as a PNA Sales Rep. I represent PNA at festivals and events where I am always sure to recruit new members.

With a saddened heart, I have performed the PNA Ritual at wakes and funerals for deceased members, remembering them for their accomplishments. We must never forget those who have come before us, those who have paved the way to make PNA what it is today.

The youth are our future, and we appreciate and learn from our senior members!

Regarding my professional affiliations, I have been affiliated with a New York Life Insurance Company for the past 25 years. I was a major producer and held the position of the President of the Youngstown Association of Life Underwriters for several years. Other professional affiliations include; MDRT, NQA, and NSA. I have been a sales associate for the PNA and Regional Sales Manager for Cleveland and Ohio. As a sales agent of the PNA for the past 20+ years, I have personally added 414 members to our organization and $7,711,578 in new insurance policies sold, adding $831,612 premium dollars to our organization.

As a veteran of the United States Marine Corps., I am also active in many veteran groups such as Catholic War Veterans post 1222, Polish Legion of American War Veterans Post 87, American Veterans Post 44, and the American Legion.

If elected as National Director, I pledge to continue to serve the Polish National Alliance. I thank you in advance for your support of my candidacy.
Stella G. Szczesny is married to Thomas and has two children Kasia and Thomas. She has a BA Degree from Madonna University and an MBA from the University of Detroit Mercy. Stella is employed as a Human Resources Specialist for the State of Michigan Civil Service Commission.

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

Stella is the President of Council 122 and Lodge 175 and is the first woman elected to those positions. She is also a member of the Polish Day Parade Committee and the Polish American Congress Michigan Division where she is a State Director. Stella is also a member of the Polish American Central Citizens Committee where she was the first Woman President and is currently serving as a Trustee.

Stella is a second-generation Polish-American and very proud of her Polish heritage and has travelled to Poland on numerous occasions and has chaperoned two groups to the Rzeszow Dance Festival.

As the Commissioner of District X, Stella has worked at increasing the visibility of PNA in the metropolitan region and became known as a reliable “point person” for information and suggestions. She is a candidate for Fraternal Director of Region E.

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

Born in Chicago, Illinois, I have been a member of the PNA since birth. Following in my Mother’s footsteps, I have been an active member since 1979 and have held elected offices at the lodge, council and district levels.

At the present time, I am the Commissioner of District 12, President of Council 143 and Financial Secretary of Lodge 2368. I have served on the Ad Hoc Education Committee reviewing national scholarship applications for several years and on several Pre-Convention Committees. I attended eight Quadrennial Conventions, four as an observer and four as a delegate. I recently served on the Ad Hoc Redistricting Committee. I have tried to be an effective leader in my district and on the Supervisory Council. I chair an active Women’s Division and provide fraternal support to the lodges and councils in my district.

A good communicator, both verbal and written, I am unafraid to voice my opinions. I know the PNA and how it works!

In my professional life as an educational leader in the Catholic Schools for 33 years, I managed a professional and support staff of 60 employees, a student body of over 800, and a 1.5 million dollar budget. My school was recognized for academic excellence by the U.S. Department of Education and awarded “Blue Ribbons” in 1992 and 2005. I graduated from De Lourdes College and have two graduate degrees in Administration and Supervision from Loyola University, where I also taught for four years after my retirement as principal.


**Wanda Penar**  
Incumbent,  
Niles, Illinois  
District XIII, Council 120,  
Lodge 2475

With a great pleasure I am seeking support of Delegates to the 47th Quadrennial Convention of the Polish National Alliance to the position of Director of Region H.

I have the experience and knowledge to be an effective and dedicated Board Member. My education, professional background, many years of experience of being Sales Representative for the PNA, years of teaching and being a Principal of the General W. Anders Polish School in Chicago taught me skills that will serve me well as a Director.

**Stanisława Rawicki**  
Incumbent,  
Park Ridge, Illinois  
District XIII, Council 91,  
Lodge 2514

Education: Liberal Art and Literature studies at Warsaw University in Poland.  
In USA - Computer and Marketing courses, Life Ins. License since 4-9-1994, Ser. 6 since 7-21-04.

Present occupation: Sales Representative for the PNA.

PNA involvement: member since 1988, President of Lodge 2514 since 2001, President of Council 91 since 2006, National Director of the PNA since 2011, delegate to PNA Youth Camp in Yorkville, PNA Women’s Division and Welfare Association, 18 years of financial aid and cooperation with “WICI”- Song & Dance Theatre, participant in all local programs organized by the Executive Board.

My extensive knowledge of the organization comes from the many positions I have held in the organization. I currently serve as President of Lodge 2475, Vice President of Council 120, and Delegate to District 13 Welfare Association and District 13 Women’s Division.

I have been serving as a Delegate to National Conventions.

For 20 years I have worked in the office of the PNA National Vice President in the Education Department. Working and volunteering for the PNA’s programs and activities, interacting with people and engaging them in our causes permitted me to use my organization and interpersonal skills in advancing the PNA and the Polish Community.

I serve as a member of the Board of Directors for the Polish American Congress Charitable Foundation, Member of the Board of Directors of the General W. Anders Polish School and Polish Teachers Association in America.

I would be honored with the opportunity to serve the Organization even further and contribute to its growth and prosperity.

Fraternally,  
**Wanda Penar**
**Jolanta Mazewski**  
Dryden  
Seabrook, Texas  
District XI, Council 182, Lodge 2336

I was born in Malbork, Poland and immigrated to the United States with my parents at the age of 3. As a child, I gave my first singing performance at the Polish Home stage in Houston and from that day on, I have been involved in Polish activities and promoted Polish culture in Texas and through my travels within US and abroad. I speak Polish and am a speaker at numerous events, on television and radio.

I have had the privilege of serving the Polish National Alliance in a wide variety of capacities. I am President of Polish Progressive Lodge 2336, delegate to Council 182 in Houston, Past President of the Polish Home, Inc., member of the Polish American Congress, and Our Lady of Czestochowa Polish Catholic Church.

My professional world is in Event Promoter/Organizer and Marketing/Management. My company, Dryden Event Production organizes, manages and creates events. My strength is bringing groups together and creating unique marketing opportunities. Through my professional affiliations, I have always been able to promote the PNA and the Polish Culture.

Once elected I would like to:
• Listen and hear what the Polish Community needs and expects
• Ensure that the PNA and Polish Culture are promoted, marketed and strongly visible
• Organize innovative programs and create activities that would expand membership
• Develop and implement a plan to entice the youth

New ideas, innovative approaches, the use of current technology and creative marketing are needed in today’s world. I more than ready to take this challenge on!

---

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

**Teresa Jankowski:**  
Born Teresa Rabiega, daughter of Mitch and Hedy Rabiega  
• Married to Jeff for 30 years  
• Mother of Nicole (Hershel) and Melissa  
• 100% PNA Family  
• District XIV Commissioner (2012-present)  
• President of PNA Council 8 (2004-present)  
• Current President of PNA Lodge 3100  
• Polish American Congress – Wisconsin Division – Director  

• Polonia Sport Club – Treasurer  
• Member of Polanki, Polish Women’s Cultural Club of Milwaukee  
• Pulaski Council of Milwaukee – Director  
• Member of Polish Heritage Alliance

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**CLEVELAND**

**OHIO**
Please, allow me to introduce myself. I am Wesley Edward Musial, and I am the incumbent candidate for Censor of the Polish National Alliance. I was born in Philadelphia, PA the younger of two sons of Dr. Walter and Louise Wyszynski Musial, and I am 64 years old.

My educational background is strictly Catholic School having graduated from St. Adalbert School, St Joseph’s Preparatory School, and I received a B.S. degree in Mathematics with a minor in Economics from St. Joseph's College (PA). I also did some post-graduate work at Temple University.

I became active in the PNA after my father's death in 1975. I have been financial secretary of Lodge 342 for forty years and a sales rep for both Lodges 342 and 714. I have been active in Council 1 for over thirty-five years, holding the offices of delegate, Vice-President, and Secretary.

Nationally, I have served on several Pre-Convention Committees (Alliance College, Education, Sports and Youth twice, and Budget). District 6 elected me Male Commissioner for two terms, 1991-1999. I served two terms as National Director from Region D (1999-2007). I am now serving my second term as Censor.

Finally, I have been involved in the successful family business for over forty-two years. With my background in Academic achievement, PNA experience on all levels from local to National, and the small business world, I hope you will find me qualified and deserving of your support.
Ania Karwan
Yorba Linda, California
District XVI, Council 73, Lodge 3259

Hello. I’m a candidate for Censor.
My career is in insurance risk services and litigation management, where I determine policy coverage, review expenses, and obtain cost effective case resolutions. I keep informed on insurance laws and regulations. I have a Bachelor’s degree in Economics, a Juris Doctor degree, and previously worked as an attorney.

I have eight years’ experience as PNA Commissioner: Successfully formed a new lodge in my district, conducted several sales seminars to increase membership, organized Debutantes & Squires Balls, and yearly District Conventions, Spelling Bees, and Easter Egg Hunts. I’m active in my Polish American Congress Division, and a founder of the Polish American Performing Arts Club.

Traits I bring to the office of Censor: Leadership, independent fairness, decisions based on fact analysis, dedication, creativity, new ideas added to opportunities, team spirit, facilitate goal-focused meetings, and volunteerism. I spot issues and work on solutions.

My goals are to strengthen our PNA districts, and promote resources to be directed towards the important Commissioners’ work of bringing in new membership and organizing fraternal activities for you. I want to reinforce the Supervisory Council’s role in being your voices through your Commissioners: Preserving your rights as members, having a say on proposed bylaws changes made between Conventions, and for fair grievance processes.

We need a strong Censor to achieve this, a Censor who’ll attend board meetings to advocate for our district commissioners and to promote our mutual goals and values. Elect Ania Karwan for Censor, thank you.

Marian J. Nowacki
Chicago, Illinois
District XIII, Council 177, Lodge 3275

Dear Brothers and Sisters, Delegates,
I am writing to introduce myself as a candidate for Censor of The Polish National Alliance.

I am the youngest son in a family of five boys. My father, Tadeusz Nowacki, was an officer of “Armia Krajowa” and fought for our beloved Poland against the German occupant during World War II.

My grandfather from my beloved Mother’s side was Józef Szczygłowski, officer in Józef Piłsudski’s “First Brigade,” recipient of the War Order “Virtuti Militari,” Poland’s highest military decoration for heroism and courage.

I was playing professional soccer in Poland and after winning the “Polish Cup” in 1979 with the club Arka Gdynia I had opportunity to come to USA and continue my carrier as a professional athlete. In 1980 I arrived in Cleveland, OH, where I signed a contract with the professional soccer team – Cleveland Force.

In 1984, I came to Chicago. The same year, I brought my wife Helena and two daughters, Evelina and Sylvia, from Poland. In 1986, my son Paul was born in Chicago. That year, my family and I joined the Polish National Alliance, and have since been proud members of the organization. During the years, and when asked, I have never refused to assist our fellow PNA members in getting jobs, contracts, or any other kind of help.

Now, it is my privilege and pleasure to ask you for your vote and support.

See you in Cleveland, God Bless You – Zostańcie z Bogiem.

Truly Yours,
Marian J. Nowacki
Irene Grabowy
Incumbent,
Bristol, Connecticut
District II, Council 152, Lodge 441

Education & Practical Training – Studium Nauczy-cielskie in Poland, Associate Degree in Science, Ac-
counting Certificate from Tunxis Community College in CT.

Present Occupation – Retired
PNA Involvement - member since 1972 in Lodge 441, Financial Secretary Lodge 441, PNA Sales Rep-esentative, Secretary Council 152, former Commis-
sioner District II, Director region B, Vice Censor and Secretary for Supervisory Council, member of the Central Connecticut State University Polish Study Advisory Committee, 1st Vice President of the New England Fraternal Alliance, Director for Polish American Congress CT Division,

COMMISSIONERS

District II
Marianna Koziol - Dube
Unionville, Connecticut
Council 58, Lodge 2612

District VIII
David M. Sinclair
Westmoreland City, Pennsylvania
Council 32, Lodge 664

District IX
Stanley Magielski,
North Lima, Ohio
Council 46, Lodge 827

District X
Thomas Schemanski,
Hamtramck, Michigan
Council 122, Lodge 1758

District XI
John Baras
Eureka, Missouri
Council 30, Lodge 1134

District XII
Jerry Hejna
Palos Hills, Illinois
Council 80, Lodge 1824

District XIII
Wanda Juda
Chicago, Illinois
Council 120, Lodge 669

District XV
Jeff Wilenski
Fort Wayne, Indiana
Council 49, Lodge 3149

The profiles of the candidates are posted as they were submitted to the Office of the National Secretary and formatted to fit the page.
## Elected Representatives to the 47th National Convention in Cleveland, Ohio

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</table>
2015 Pre-Convention Committees

**Education**
Anna Kokoszka, Christine McMullen, Teresa Jankowski, Stella Szczesny, Irene Jarocinski
Mary Srodon (ex officio)

**Membership**
Thomas Stephenson, Teresa Struziak-Sherman, Barbara Martin, Joseph Magielski,
Dawn Griffith (telephonically)

**Alliance Communications**
Richard Poremski, Jolanta Mazewski-Dryden, Steve Tokarski, Val Pawlos, Arthur Trybek

**Sports and Youth**
Frank Tokarsky, John Mailloux, Jennie Zapala, Jerry Hejna, Henry Ziembba

**New Concepts**
Denise Hock, Walter Bochenek, Ann Hicker, Marianna Koziol-Dube, Robert Karwan (telephonically)
By-Laws
Richard Tyszkiewicz (subsequently resigned)
Irene Grabowy, Cecilia Tomaszkiewicz,
Anna Wierzbicki, David Milcinovic

Grievance
Barbara Wesolowski, Irene Jasionowski-Nickel,
Mark Orwat, Carol Matiko, Bozena Kaminski

Nominating
Irene Spiewak, Piotr Biernat, Agnieszka Kaminski,
John Baras

Budget and Finance
Matthew Mtusiak, Romuald Poplawski,
Anthony Nowak-Przygodzki, Marian Grabowski

Local Organizing
Allan Szulada,
David Milcinovic
Bernadette Zubel
Michael Lewandowski
Barbara Adams
Danuta Panfil
Jane Ptak
Monica Sochecki
Cathy Katrenich,
Joseph Magielski

Not pictured:
Aundrea Cika-Heschmeyer,
Commissioner Ann Marie Gdula,
Jason Semik, Commissioner Edward Sobczynski
FINANCIAL STABILITY

The financial condition of 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, 2014
(The 25 leading companies are determined by the amount of Admitted Assets as of December 31, 2014)

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, 2014

AVERAGE OF 25 OF THE LEADING LIFE CO’S .............................................. $105.65
POLISH NATIONAL ALLIANCE ................................................................. $103.82

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

AVERAGE OF 25 THE LEADING LIFE CO’s .............................................. $43.05
POLISH NATIONAL ALLIANCE ................................................................. $96.82

ADDITIONAL SOCIETY STRENGTH
The following ratios are per $1000 of Life Insurance in Force.
They show further proof of financial strength and stability.

<table>
<thead>
<tr>
<th>This Society</th>
<th>Average 25 of the Leading Life Companies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assets per $1000</td>
<td>$540.98</td>
</tr>
<tr>
<td>Reserves per $1000</td>
<td>$449.29</td>
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<tr>
<td>Surplus per $1000</td>
<td>$19.90</td>
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</table>

FINANCIAL STATEMENT SUMMARY AS OF DECEMBER 31, 2014

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<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Admitted Assets</td>
<td>$432,834,622</td>
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<tr>
<td>Policy Reserves</td>
<td>$359,473,880</td>
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<tr>
<td>Total Liabilities</td>
<td>$416,914,234</td>
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<tr>
<td>Gross Surplus (Incl. Capital)</td>
<td>$15,920,388</td>
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<tr>
<td>Benefits to Policy owners</td>
<td>$28,306,453</td>
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<tr>
<td>Net Investment Income</td>
<td>$16,660,644</td>
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<tr>
<td>Total Income</td>
<td>$33,460,185</td>
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<tr>
<td>Insurance Issued</td>
<td>$14,975,000</td>
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<tr>
<td>Insurance in Force</td>
<td>$800,096,000</td>
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</table>

CONCLUSION: Based on the financial results achieved in the year ended 2014, 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.

PNA CONVENTIONS

47. Cleveland Ohio         August 23-26, 2015
46. Minneapolis, Minnesota August 23-26, 2011
45. Jersey City, New Jersey August 18-21, 2011
44. Denver, Colorado          September 6-10, 2003
43. Buffalo, New York          September 11-15, 1999
42. Providence, Rhode Island August 19-23, 1995
41. Garden Grove, California September 8-13, 1991
37. Milwaukee, Wisconsin  September 21-26, 1975
35. Detroit, Michigan          September 17-22, 1967
34. Philadelphia,            September 15-20, 1963
32. Minneapolis, Minnesota September 18-23, 1955
31. Buffalo, New York          September 23-29, 1951
30. Cleveland, Ohio          August 24-30, 1947
29. Boston, Massachusetts September 19-25, 1943
27. Baltimore, Maryland        September 15-21, 1935
26. Scranton, Pennsylvania     September 20-26, 1931
25. Chicago, Illinois         September 19-20, 1927
24. Philadelphia, PA          September 27-September 1, 1928
23. Toledo, Ohio             August 25-30, 1924
22. Pittsburgh, Pennsylvania September 26-October 1, 1921
21. Schenectady, New York
20. Detroit, Michigan
19. St. Louis, Missouri
18. Milwaukee, Wisconsin
17. Baltimore, Maryland
16. Buffalo, New York
15. Wilkes Barre, Pennsylvania
14. Toledo, Ohio
* Chicago, Illinois
13. Grand Rapids, Michigan
11. Cleveland, Ohio
10. Chicago, Illinois
9. Detroit, Michigan
8. Buffalo, New York
7. St. Paul, Minnesota
6. Bay City, Michigan
5. LaCrosse, Wisconsin
* Chicago, Illinois
4. Milwaukee, Wisconsin
3. Chicago, Illinois
2. New York, New York
1. Chicago, Illinois

*Special Conventions

September 16-21, 1918
September 27-October 3, 1915
September 15-22, 1913
October 9-14, 1911
October 11-16, 1909
October 23-28, 1907
October 23-28, 1905
October 19-24, 1903
October 14-20, 1901
March 19-24, 1900
October 16-21, 1899
October 6-21, 1897
September 9-14, 1895
September 4-9, 1893
September 21-29, 1891
September 10-15, 1889
September 12-15, 1887
July 5-7, 1886
February 14-17, 1885
February 21-23, 1884
September 21-24, 1883
September 21-23, 1882
September 21-24, 1881
September 15-18, 1880
Gift that will last a lifetime

BAPTISM, FIRST COMMUNION, GRADUATION, BIRTHDAY...

Let’s celebrate these special family milestones with a thoughtful and invaluable gift that is a Single Premium Whole Life policy available through the Polish National Alliance.

<table>
<thead>
<tr>
<th>AGE</th>
<th>BOY</th>
<th>$10,000.00</th>
<th>$25,000.00</th>
<th>GIRL</th>
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<td>1,171.90</td>
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<td>18</td>
<td>1,498.70</td>
<td>3,701.75</td>
<td>1,344.40</td>
<td>3,316.00</td>
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Polish National Alliance
6100 N. Cicero Avenue
Chicago, Illinois 60646

By purchasing a gift of life insurance policy for your children from PNA you are also guaranteeing a membership in the biggest Polish fraternal organization in the United States.

Children (policyholders) can also take advantage of valuable tuition assistance and reimbursement programs, summer camps as well as various sport activities and competitions.

For more detailed information please contact the Membership Department of the PNA.

1-800-621-3723  |  www.pna-znp.org