

“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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1880-2020
Happy 140th
Birthday PNA!



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"The Founders of the Polish National Alliance"
oil painting by Michael Rekucki

(l-r) John Blachowski (standing), Julian Lipinski,
John Popielinski, Julius Andrzejkowicz and Julius
Szajnert. Agaton Giller's image is in the sky above)

Photo by Alicja Kuklińska

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President's Corner

February 2020

Dear Members,

The start of a new decade is a perfect time to reflect where we've been and where we want to go. It's a time to think about our financial goals and obligations, and the PNA can undoubtedly be of assistance. For those who are members, I would like to thank you for your membership and for being part of the family.

During the month of February, the Polish National Alliance will be celebrating its 140th anniversary of serving communities throughout the country. It's hard not to think about how much things have changed over these years. Our hope, however, is that you will discover how much remains the same; our sense of purpose, our commitment to a stable and robust organization, and our dedication to our members. Over the years, approximately two million individuals have benefited from fraternal and intrinsic benefits through the Alliance. Hundreds of millions of dollars have been paid in death benefits and millions of dollars in fraternal benefits plus another \$50 million in surplus refunds.

The members who have created this legacy are our very talented officers, directors, commissioners, and staff members, both past and present. I acknowledge them for their efforts.

Over the last few years, you've observed numerous changes occurring in the organization including the publication of our magazine, the *Zgoda*. For the last seven years, Ms. Alicja Kuklińska has been the Chief Editor and has elevated it to a high level publication, putting in much time and effort to make it appealing and interesting reading material for our members. Being elected National Secretary in June of 2018 and reelected in August of 2019, her responsibilities have been amplified. I would like to thank Ms. Kuklińska for her efforts and dedication to our official publication.

I welcome long time member, Mr. Mark Dobrzycki as the new Editor and wish him success in his new role.

We ended the last year with a surplus of almost \$22 Million and Adjusted Surplus over \$25 Million. We're optimistic that 2020 will be an exciting and productive year for the Alliance as well. We are in the process of developing new products to be added to our portfolio in the upcoming months. We are focused on continuing by providing competitive products with the best possible service by our representatives and home office staff.

With the tax season of April 15th quickly approaching, the PNA can assist you in opening a tax-qualified annuity (IRA or Roth) or contributing to your existing annuity account. By opening a qualified annuity, you can have a deduction on your taxes, depending on your age and income, at the same time being a member of the Alliance.

As a special promotion, starting February 15th through April 15th, 2020 the following interest rates will be paid on new annuities or contributions made to existing contracts; the rates are as follows; Single Premium Annuity, with a minimum of \$5,000 – 3% guaranteed for 5 years. An 8 year Annuity Contract will earn 2.75% for one year. On a 2 Year Annuity Contract, the interest will be 1.78% and for amounts in excess of \$50,000 will earn 2.75%. For more information, contact the Home Office at 1-800-621-3723, Mr. John Wantuch ext. 365, or Mrs. Katarzyna Maciejewska ext. 331.

The Fraternal Activities Department will be hosting its annual National Bowling Tournament in La Porte, Indiana. For specific information, call our Fraternal Coordinator, Ms. Mary Srodon, at 1-800-621-3723, or visit our website.

This organization was built on the foundation of members enrolling members. I ask you for your help in this matter. If the Alliance didn't recruit new members, it would only be a matter of time before this wonderful group of programs would implode. Activities are important, but without members, we can't run them, they go hand in hand. This organization subsidizes a multitude of programs, from sporting events to scholarships, and charitable actions.

I'm hoping you will help, by getting involved in the organization through recommending someone for membership who is not yet a member, becoming involved in the various programs within the lodges and councils and participating in the upcoming National Bowling Tournament.

With best wishes in welcoming spring!

Fraternally yours,

Frank J. Spula, FLMI
President and CEO



From the Editor

February 2020

Dear Readers,

With this issue of *Zgoda*, I am relinquishing my duties as its Editor in Chief.

I am doing so with great pride and appreciation for your readership, support, and caring comments over the last seven years.

I am incredibly proud of our Organization and its publication that stays true to the dreams of our forefathers, who, 140 years ago, formed the Polish National Alliance to protect Polish heritage and financially secure immigrants from the old country. It is an ongoing mission, and it is our responsibility to continue. *Zgoda* gave me an exceptional opportunity to learn about the Organization more in-depth and its many extraordinary members. It solidified my commitment to the Polish National Alliance and opened the opportunity to professional advancement, for which I am humbly grateful.

I would like to thank President Frank Spula for entrusting me with the *Zgoda* Editor position and his continuous support. I would also like to express my gratitude to *Zgoda*'s contributors, among them Mr. Richard Poremski, Jolanta Mazewski-Dryden, and especially Mrs. Teresa Struziak Sherman, who's professionalism and commitment to the Organization are unparalleled.

Since the very first issue, Ms. Ewa Krutul was collaborating with me on the technical side of the publication. I want to thank her for her cooperation, and I assure you that she will continue sharing her technical skills and artistic talents with *Zgoda* readers. Becoming National Secretary in June 2018 and creating *Zgoda* intensified my work schedule immensely. I am appreciative of Ms. Beatrice Jędrycha, joining the PNA team in assisting me with creating content for the few recent issues. Thank you also to Ms. Beata Softys for her attention to detail in proof-reading *Zgoda*.

This is not a farewell. I will be in touch with you in a different capacity, as a PNA Officer responsible for membership service, or perhaps an occasional *Zgoda* contributor.

I wish the very best to Mr. Mark Dobrzycki, whose qualifications and knowledge of the PNA should make for a great *Zgoda* Editor.

Wishing you the best spring and Easter ever,

*Most Sincerely,
Alicja Kuklińska, Editor-in-Chief*



*„Zaledwie zimy minęła pogróżka,
W sad nagi wchodzi wiosna,
nowicjuszka, [...]
Jakoś inaczej niż zwykle kur pieje,
Dziwnie piotrowo, wieszczo,
przedwiosennie,
Budząc niepokój razem i nadzieję.”*

L. Staff

Świąt Wielkanocnych pełnych
wiary, nadziei i miłości,
radosnego, wiosennego nastroju,
serdecznych spotkań w gronie
rodziny i przyjaciół
oraz wesołego Alleluja,
życzy czytelnikom *Zgody*
redakcja:

*Alicja Kuklińska
Beatrice Jędrycha
Ewa Krutul*



The Significance of the Polish National Alliance

On February 15th, 1880, The Polish National Alliance of the United States of North America was officially founded in the sunny city of Philadelphia. Its first President Juliusz Andrzejkowicz along with

Jan Popieliński, Juliusz Szajnert, and Julian Lipiński initiated the creation of this organization with the goal of rallying support for Poland's liberation. The official magazine, *Zgoda*, was established a year later. In 1886, the Polish community was introduced to the first fraternal insurance program of its kind.

Four years later, the PNA organized the first Polish Constitution Day parade in Chicago, and has been held annually since 1894.

The largest Polish-American newspaper, *Dziennik Związkowy* (Polish Daily News), was officially published in 1908. In 1987 the radio station WPNA 1490 AM premiered its first transmissions, and its newest addition, Polish American Mix WPNA 103.1 FM, came into existence in 2017.

For nearly 140 years, the organization had economically, educationally, and politically aided the advancement of the Polish-American community. To date, the Alliance has brought together more than 2 million people across the United States, and manages assets worth hundreds of millions of dollars.

The Alliance had not only served as a uniting, patriotic movement, but also shaped numerous historical footprints in the United States. The cultivation and preservation of Polish culture and language had been greatly aided by this great organization. Found in Washington, D.C., are two grand monuments that were both revealed back in 1910 that depict the great military leaders, Tadeusz Kościuszko and Kazimierz Pułaski. In 1912, the PNA sponsored Alliance College, a 4-year liberal arts institution in Cambridge Springs, Pennsylvania, and it offered a program in Slavic languages. The institution provided "opportunities for Americans of Polish descent to learn about the mother country, its culture, history,

and language." The great musician and statesman Ignacy Jan Paderewski, who would later become Poland's prime minister and foreign minister in 1919, addressed the college's graduates in 1916.

The college officially closed down in 1987.

In the late 19th century, the Alliance was an influential and powerful force in funding Orchard Lake Schools located near Detroit, Michigan. From 1912 until 1914, they also financed the Temporary Commission of Confederate Independence Parties, and during World War I they had worked with democracy movements such as the Polish National League and the Polish National Committee.

In 1918, after the end of World War I, the PNA was a main force in supporting the Blue Army veterans and providing funds for veterans after Poland gained back its independence. They cooperated with Paderewski during the rebirth of the Republic of Poland. The organization took a leading role in the formation of the Polish Volunteer Army in the United States that fought alongside Western allies in France and against the Soviet Invasion of Poland.

In 1944, the PNA played a leading role in creating the political action federation called the Polish American Congress. The PAC is "one of the most important of all Polish American community (or Polonia) organizations." A number of important figures also visited the headquarters in Chicago throughout the years including presidents, such as Franklin D. Roosevelt, Ronald Reagan, George H. W. Bush, Lech Kaczyński and Donald Trump.

The Alliance has helped its members for decades. It emphasizes the importance of remembering their patriotic obligations to their homeland. Through the remembrance of Polish historical figures, combined with the community's strong work ethic, their average annual has exceeded white Anglo-Saxon Americans during the mid-1970s, as stated by Sociologist Andrew Greeley. The organization has helped thousands of members by granting them home mortgages as well.

Nowadays, the Polish National Alliance is still the largest ethnic fraternal organization in the United States, open to everyone and offering high-quality life insurance and annuities while supporting its members through various fraternal programs.

Written by Beatrice Jędrycha

A Day for Women

March 8th is International Women's Day! This holiday is a time to celebrate the everyday hard work and determination made by all women. This day also reminds us of the amount of legal and social progress made. At the start of the 20th century, activists across many Western countries focused on voting rights and several other legal issues, such as equal access to property ownership. On March 8th, 1908, 1/5th of workers, many of them young immigrant women from the Triangle Shirtwaist Factory, took to the streets of New York City to protest their working conditions. The Socialist Party of America first observed the holiday on February 28th, 1909. They honored the day when 15,000 working women protested. The United Nations officially recognized the holiday in 1975.



Since its early history, the Polish National Alliance was a progressive organization. In 1900, the Polish National Alliance granted full membership rights to women, exactly 20 years before women gained voting rights in the United States. At the 31st convention in Buffalo, New York, women obtained full equality as district commissioners in 1951. The "mother" of the PNA, Teofila Samolińska, a highly patriotic Polish-born poet and "mother" of the amateur Polish theatre scene who lived in Chicago from 1872 until her death in 1913 was a leader of the emancipation of Polish women in America. Samolińska would be so-



Stanisław Wyspiański, "Polonia"

cially active as early as the 1860s, as the waves of peasants arrived. Back then, women would work primarily as homemakers, and many single women would work in abusive and demanding conditions. She would bring new ideas to the American Polonia, ideas that were more present among the more educated class. In 1909, Samolińska became the PNA's first female director. For many years, she was an unknown and often forgotten figure in Chicago's history. After her death, a collection of her works was placed in a Polish Museum. Unfortunately, the works would later perish in a fire. Some of Samolińska's poetry

was published to a Polish Immigrant Press from 1865 until 1913. She claimed that there is no Polonia without literature and theatre, a message that coincides with PNA's focus in promoting the arts. The liberation of women became synonymous with the liberation of Poland. At the time, Zgoda's material was more domestically oriented.

After World War II, in 1948, International Women's Day was officially instituted in Poland. The communist authorities promoted the work of women, factories, and enterprises. After the fall of the Soviet Union in 1989, the holiday was wrongly associated with being of communist origin, which led to a temporary devaluation of its significance. In 1993, the holiday was officially eliminated from the calendar. In present-day Poland, International Women's Day is an annual holiday that is celebrated with husbands and boyfriends often providing their beloved women with flower bouquets and romantic letters.

Beatrice Jędrycha



Happy Easter

*Wishing You an Easter Basket filled
with Joy, Blessings, and Love!*

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From the Manager of Sales

February 2020

Dear Member,

New Year, New You!

Save your family from financial hardships and purchase life insurance now, because... New CSO actuaries' tables are in place. The CSO tables provide life expectancy for life insurance premium calculation. The premiums are lowered with those new tables. Example: a 50 year old woman at 100K coverage is lowered by \$253 annually, with over \$10,000 savings during the premium paying years. In my opinion, this is an enormous savings for a lifetime of coverage.

Tax time is here. You should consider lowering your tax bracket by contributing to the Traditional IRA accounts. PNA is offering two plans:

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Looking for extra income and being your own boss? PNA can help. Join a PNA sales representative team.

Please call me if you are interested in providing our insurance plans to your family members, friends, or others. We are looking for sales representative in your neck of the woods. Please call me at 800-621-3723 ext. 330 and Halina ext. 344. By becoming our sales representative, you will not only provide the superior plans of life insurance and easy to understand compatible premiums, but you will get to work for the organization that for 140 years provides protection and offers fraternal benefits that are outstanding.

Happy Birthday, PNA! 140 Years Strong!

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%. 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
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Chicago Society Evening of Elegance



Judge John Wasilewski administering the oath of office to the Chicago Society officers.

January 25th, 2020, Chicago, IL. The Chicago Society PNA held their 'Evening of Elegance' at the Fountain Blue Banquets in suburban Des Plaines to celebrate their installation of Officers and Directors for the 2020 year. A wonderful dinner was enjoyed by all with

music accompanied by Anthony Kawalkowski and his Orchestra followed by dancing late into the evening. Special Thanks goes out to Mr. Conrad Lowell, President of Lowell International Foods and Les Sraga of Stawski Imports who graciously donated samples of goodies from their respective businesses to each attendee.

Each year the Society recognizes an individual or an organization that supports and nurtures the culture, heritage and traditions of Polonia. This year, the Chicago Society Foundation was recognized for supporting such values. The Foundation is a private charitable organization affiliated with, but separate from, the Chicago Society. It was formed in 1999 and since

then has provided over \$300,000 in grants and scholarships to nearly 60 organizations and causes consistent with service to the Polish-American community.

In attendance were: PNA President Frank Spula, PNA National Secretary Alicja Kuklińska, Cook County Board of Review Commissioner Dan Patlak, the Honorable



Chicago Society Foundation President Ted Makarewicz & Chicago Society President Peter Dykas





Retired Judge John Wasilewski, who administered the oath of office to the Officers and Directors, Honorable State of Illinois Judge Jesse Reyes, Vice Consul of the Consulate General of the Republic of Poland Ms. Agata Czarnota, Directors of the Polish Museum of America Ms. Virginia Cudecki and Ms. Sharon Orlowski, Officers of the Polish American Police Assoc. Robert Nowaczyk and Ronald Topczewski, President of the Polish Arts Club of Chicago Dr. Geraldine Coleman, and the President and Vice President of the Legion of Young Polish Women Mrs. Kathy Lesny Evans and Ms. Pauline Kulka.

The Chicago Society PNA Board for 2020 are: President - Peter Dykas, 1st Vice President - Adam Konopka, 2nd Vice-President Romuald Matuszczak, Secretary - Jan Plachta, Financial Secretary Richard Ciesla, Treasurer Richard Wiermanski, Advocate Walter Piecewicz, Senior Director Mario Mikoda, Social Activities Director Anthony Kawalkowski, Director of Outreach Zenon Kurdziel, Director of Personal Charles Cwiakala. Chairman of this evening event was Christopher Grzadziel.

*Submitted by Peter Dykas,
Chicago Society President*

Photos by: Alicja Kuklińska



The Father of the American Cavalry



Polish-born Kazimierz Pułaski, known in America as Casimir Pulaski, was the “Father of the American Cavalry” who joined the American Continental Army when the American Revolutionary War escalated. As a volunteer of the American Army, Pulaski stated that he came to fight for America’s freedom. In 1777, he led

an attack against the British in the Battle of Brandywine, Pennsylvania, which in effect, saved many American lives, among them, was General George Washington. He became a Brigadier General of the American Cavalry, and in 1778, led the “Pulaski Legion,” which was made up of a little over 200 men. The Legion helped free the City of Charleston, South Carolina, from British occupation. On October 11th, at the age of 34, Pulaski died from the wounds received while leading a cavalry charge in Savannah, Georgia. Two hundred-thirty years after his death on November 6th, 2009, President Barack Obama signed a joint resolution that granted Pulaski posthumous honorary US citizenship.

The great contributions had not been easily forgotten by American society, especially in areas where a large percentage of the population is Polish. General Pulaski Memorial Day is a nation-wide holiday that is held on October 11th, and that was signed in 1929 by President Herbert Hoover. Every year, parades are held to celebrate Polish pride and to commemorate the general.

During the first Monday of March, a holiday called Casimir Pulaski Day is officially observed in the state of Illinois. For the Polish National Alliance, Pulaski Day is a day off from work.

B7

Spotkanie ze Świętym Mikołajem



Organizatorzy i wolontariusze na zdjęciu z Mikołajem (l-r): Mary Srodon, Wanda Juda, Luke Walaszek, Malgorzata Szuba, Anna Wierzbicki, Aleksandra Brzezinski, Nina Turk, Adam Kopacz, Maria Roszek-Kucharski, Janina Kopacz.

W niedzielę 2 grudnia 2019 odbyło się kolejne spotkanie ze Świętym Mikołajem zorganizowane już po raz dwudziesty przez Okręg XIII Związku Narodowego Polskiego (PNA). Ponad osiemdziesiąt dzieci w asyście rodziców i opiekunów spędziło kilka inten-

sywnych godzin biorąc udział w konkursach, zabawach i tańcach.



Mikołajkowe spotkania w PNA cieszą się dużym powodzeniem wśród dzieci i ich rodziców. Organizatorzy zapewniają smaczny posiłek, gry i zabawy prowadzone są przez profesjonalistów, zapraszają Mikołaja, który niezawodnie przybywa z workiem prezentów i chętnie pozuje do zdjęć.

Wszelkie wydatki pokrywane są z funduszu Okręgu XIII oraz Wydziału Kobiet. Impreza jest otwarta i bezpłatna dla wszystkich dzieci, bez względu na ich przynależność do organizacji.

Przez ostatnie lata za mikołajową imprezę odpowiedzialna była komisarz Okręgu XIII Wanda Juda, która z pomocą innych zaangażowanych, niezawodnych działaczy związkowych sprawiła, że mikołajki w PNA cieszą się z roku na rok coraz większą popularnością.



Chicago Society Deserving Children's Christmas Party

The Chicago Society, PNA Lodge 1450, annually puts together a Christmas party for deserving children to help them enjoy Christmas. Each year, for over 60 years, children from the Polish American Association receive a lunch, watch a Magic Show or animal act, and sing along to lead Santa to the party. Every child received a gift from Santa,



which made them all smile. On Saturday, December 14, 2019, the Chicago Society continued this great tradition and made a large group of children very happy with Santa's visit, games, show, and presents.



Council 62 Installs Officers For 2020

Chicopee, MA. Council 62 Polish National Alliance delegates of Chicopee, MA, held their 2020 annual meeting and elections at the Collegian Court Restaurant, Chicopee, MA. Election Chairperson and Installing Officer, Diane Lukomski, 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; Diane Lukomski, Chairperson of Elections; Jeannie Zapala, former Commissioner PNA District 1, and Council 62 1st Vice President; Gilbert J. Sherman,

President; Teresa Struziak Sherman, PNA National Director, and Council 62 Financial and Recording Secretary, and Brian Gendron, Treasurer.

Council 62 is planning an Easter Egg Hunt on April 4, 2020, which will begin at noon. Registration is at 11:00 A.M. The location has not as yet been determined. 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 2020 camping season is Session I July 12-18; Session II is from July 19-25. 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. The Camping Committee is planning an exciting and fun-filled camping season.

A family movie night is being planned for late August or early September. More information will follow.

Council 62's challenge is to increase PNA membership and has organized a membership contest for all its delegates for the year 2020. Our goal is to have every delegate enroll or refer at least one new member for 2020, and Sales Representatives should enroll at least three new members in 2020. Sto Lat PNA Council 62!

Submitted by Teresa Struziak Sherman, PNA Director

Delicious Doings Underway at Council 21

BALTIMORE, MD – On a designated Saturday afternoon here in the PNA Council 21 Lounge, the relaxed members and guests enjoying the group comradery and conversation ultimately wonder about the source of the tantalizing aromas of food wafting into their space.



Hmm...? Answer: In this case, it's the preparation of Beef Goulash with Pasta accompanied by a Sauerkraut Salad infused with julienned carrots, apple, and onion that is emanating from the well-equipped commercial kitchen adjacent to the lounge. And so on this wintry January 11th, it was aromatically signaled with delight that the 2020



Polish Cooking Classes are again underway as in previous years.

The current and always well-attended classes are being conducted by noted Chef Gerhard Z. Kowalski, CMC, AAC. However, specialty Polish cuisine demonstrators are also sometimes employed. The classes are limited to about 15 students so that each one experiences a personal hands-on experience and not just subjected to a demonstration and/or lecture from the presiding chef or presenter. Everyone has their own printed copy of the basic instructions/ingredients list on which to note the inevitable changes/upgrading of the basic recipe.

The Polish table serves up one of the best cuisines in Europe that is very pleasing to the palate. There are many sophisticated dishes



involving various meats, fish, and fowl, notwithstanding ubiquitous comfort foods like pierogi, golabki, czarnina, etc. The PNA cooking classes offer the preparation of the full spectrum of these foods on a rotating basis, which includes traditional soups and bread too. Many Polish desserts are already being



taught, and/or planned for, such as paczki, chrusciki, kremowka, szarlotka, etc.

For instance, here's the list and menu for the upcoming classes:

February 1st: Batory Style Veal Meatballs with Potatoes and Red Cabbage Salad

March 7th: Breaded Chicken





Breast Cutlets with Vegetable Letch

April 4th: Creamy Vegetable Soup, Tomato Soup with Batter Noodles, Barley Soup with Wild Mushrooms and Smearcase Cake.

The majordomo of the cooking classes is Malgorzata "Gosia" Romanowska Bondyra. She is also the Vice President of Council 21 and the President of Lodge 238. And it just so happens that Gosia is a very accomplished gospodyni of her own Polish table at home.

You are invited to view and hopefully participate in the various activities of PNA Council 21 and its attendant lodges as advertised on **Facebook: pnacouncil21baltimore**, or on its website: **www.pnacouncil21.com**.

Smacznego!

Richard P. Poremski, President - PNA Council 21, Baltimore, MD

Paint Night in Council 21

On Saturday, November 16th, Lodge 238 hosted a Paint Night in the Polish National Alliance Club Council 21 located in Baltimore, Maryland. Everyone was welcome to join this relaxing and mentally stimulating activity, including young ones. One purchased ticket came with an offer of a free ticket for a child aged 5 to 10. Food and drinks were also made available for purchase, which further perfected the evening. Attendants painted a fall tree surrounded by a mesmerizing night sky. The event was sponsored in part by RE/MAX First Choice Realtor Michael Carnahan. Good job to all of those hardworking artists!





"Together — We Can and We Will"

Polish National Alliance

2020





Polish National Alliance Council 21

All are welcome!!!

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tel. 410-732-1100
pnacouncil21.com



Council 21, for the last few years, has been creating its own calendar reflecting activities within the organization. Congratulation to Council 21, and Ms. Malgorzata Bondyra on her inspiring fraternal initiative.

Region "H" News



**Greetings from
Region "H."
Much success to all
this year!**

St. Joseph Sesquicentennial (150 Years) Celebration

The St. Joseph Church in New Waverly, one of the first Polish communities and churches in Texas, celebrated its 150th anniversary last December. This celebration hosted Cardinals, Dance Group Wawel, and historical and cultural displays from the PNA.



Fraternal Advisor Jolanta Mazewski-Dryden with PNA Member and Sales Representative Anthony Zawala



PNA Member Erica Dryden featured at the PNA display

Council 182 Christmas Party

Polish Home Inc. and PNA members from Lodge 165 and 2336 along with guest came together ON December 6th, 2019, for their traditional Christmas Part at Our Lady of Czestochowa Catholic Church. The event featured a lively Santa, Polish Food, Dance Group Wawel performances, gifts and guest that made this event very special.



Marisa Bartkowiak from 165 manning the registration table.



Polish Santa with the Gazdyszyn family



Odolski/Sommer Family enjoying the festivities



Mazewski family with Santa



Santa with Dance Group Wawel who performed amazingly – Thank you!



Kaczorowski family boys still love Santa

Polish Schools Christmas Celebrations

PNA was represented at Christmas celebrations of two Polish schools: Polska Szkoła im. Mikołaja Kopernika in Houston, and Jan Karski Polish School in Dallas.



Special Guest Consul General Robert Rusiecki and his lovely wife, with photographer James Smock, PNA Sales Agent Brian Marshal, and Fraternal Advisor Jolanta Mazewski-Dryden



Polish Kolędy in Chappell Hill

Houston Polonia joined the Polish Community in Chappell Hill to sing traditional Polish Christmas Carols. Over 200 people participated in this annual tradition. Twenty Students from Zakopane, Zygmunt Czupryn from the award-winning folk band from Ustron, Tekla Klebetnica, and Polish Publicist and Actress Ania Czupryn participated in this annual tradition. Big thanks to the families that opened their homes to the guests, singers, and musicians, showing true Polish-Texan hospitality. The event began in the Saint Stanislaus Polish Church; a historic parish founded in 1889 by early Polish immigrants.





Wielka Orkiestra Świątecznej Pomocy in Texas

Austin Polonia hosted the Great Orchestra of Christmas Charity for the first time in history. What an amazing day that was! Food, music, and fantastic communities united for a great cause of raising money for children in need. Jagoda Dancers of Dallas showed the community Polish traditional dances.



Progressive Lodge 2336, Annual Meeting

On January 15th, Progressive Lodge 2336 in Houston held its annual meeting and election. The 2020 officers for Lodge 2336 are the following: President and Financial Secretary Jolanta Mazewski-Dryden, Vice President Krzysztof Cupial, Treasurer Katie Kubiak, Recording Secretary Erica Dryden, and Door Marshall Alex Cupial. All but the President are under 30. Thank you to our youth for keeping the PNA strong.



Progressive Lodge 2336 and Kosciuszko Lodge 165 Joined Meeting

Progressive Lodge 2336 and Kosciuszko Lodge 165 started 2020

strong by coming together on January 26th, for a joint annual meeting with a social event provided by Polish Home, Inc.



Virginia Felchak Hill Recognized

Lodge 165 Member Virginia Felchak Hill received the award from the Father Leopold Moczygemba Foundation for promoting genealogical research in Texas. Mrs. Hill has been a major part of the genealogical research in Texas for decades and we are thankful for her dedication!



Special thanks to our photographers: Stan Aponiuk, James Smock, and the many other contributors.

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

Bożonarodzeniowe przyjęcie Wydziału Kobiet Okręgu XIII

5 grudnia 2016, w siedzibie głównej ZNP, odbyło się coroczne, bożonarodzeniowe spotkanie Wydziału Kobiet Okręgu XIII zorganizowane i poprowadzone przez komisarkę Wandę Judę. Świąteczną imprezę zaszczylił swoją obecnością dyrektor biznesowa Irene Hercik, dyrektor Wanda Penar, była dyrektor Anna Wierzbicki, komisarka Okręgu XII PNA Agata Mścisz oraz była komisarka Anna Kokoszka.

Dzieci z Polskiej Szkoły im. Gen. W. Andersa, pod czujnym okiem pani dyrektor Wiesławy Dziedzic, przygotowały świąteczny program artystyczny – jasełka. Po smacznej kolacji przyszedł czas na loterię fantową i śpiewanie kolęd.



Komisarka Okręgu XIII ZNP, Wanda Juda, kończąca w roku 2019 swoją kadencję, skierowała słowa wdzięczności do członków zarządu, którzy przez osiem lat współpracowali z nią przy organizowaniu wielu związkowych imprez: Annie Wierzbickiej, Janinie Kopacz, Elżbiecie Cichowicz, Aleksandrze Brzezińskiej i Małgorzacie Szubie. Na zakończenie, dziękując wszystkim za przybycie i życząc wesołych świąt Bożego Narodzenia wręczyła wszystkim własnoręcznie przez siebie zrobione, uroczne ozdoby choinkowe.

Polish National Alliance Scholarship Program

Deadline is April 15th, 2020



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 2020 semesters.

Full-time students who will be Sophomores, Juniors, and Seniors in the Fall 2020 semester qualify for scholarships. Incoming freshmen do not qualify.

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

You may also request the Application by e-mailing:

fraternal@pna-znp.org

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

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.

Polish Daily News's 112th Birthday & Person of the Year 2019

A magnificent gala hosted by Polish Daily News and the Polish National Alliance took place on Wednesday, January 15th, in Allegra Banquets, located in Schiller Park, Illinois. Close to 300 guests



celebrated PDN's 112th birthday and witnessed the 6th official award ceremony of Person of the Year 2019. Those considered for such an award are social activists and cultural representatives. This year's recipient was Lowell International Foods Founder and President Con-

rad Lowell. His food export brand is known to every Polish immigrant in the Chicago area. He is a business representative with a big heart and passion for serving the Polish community.

There were many distinguished representatives from various Polish organizations, institutions from the world of art, business, and Polish and American media. The honorary guests included President of the PNA and Polish American Congress Frank Spula, PNA Secretary Alicja Kuklińska, PNA Treasurer Steve Tokarski, PDN Editor Alicja Otap, Polish Consul General in Chicago Piotr Janicki, Honorary Counsel Dariusz Barcikowski, 45th Ward Alderman James Gardiner, 4th Ward Alderman Artur Zadrozny, and Mayor of Franklin Park Barrett Pedersen, Mayor of Schiller Park Nick Caiafa.



The event began with handing out awards for a literary competition titled, "2019 in 365 words" that was organized by the newspaper. The PNA awarded Michal Mosh, Nicole Seliga, Albert Bogdan, and, \$300, \$200, and \$100, respectively. Their Polish schools were provided with advertising packages worth \$500. The chosen works were published in the newspaper's Christmas edition.

The Polish Teachers Association represented by its President Tadeusz Mlynec, and Vice President Helena Sołtys presented Mr. Lowell with an Honorary Shield for sponsoring events and providing the students with food products. The directors of the Polish Highlanders Soccer League handed Lowell a trophy for financially supporting this Southside Chicago team.



There were great ceremonious speeches. Television News Anchor, Best-selling Author, and Former White House Correspondent Rita Cosby described Lowell as a “silent hero” comparable to her late father, who took part in the Warsaw Uprising. President Spula said that he is an example worth emulating for the younger generation, and he also congratulated PDN on their 112th birthday. President Spula and PDN Editor Otap presented Lowell with The Man of the Year Award.

The Recipients from previous years joined as well such as Manager of WPNA 103.1 FM Polish American Mix Jacek Niemczyk (2018), Principal Officer Polish Scouting Organization Barbara Chalko (2017), Managing Director of the Polish Museum of America Malgorzata Kot (2016), President of You Can Be My Angel Katarzyna Romanowska (2015), and father Piotr Kochanowicz (2014).

Congratulations, Mr. Lowell!



Christmas Gathering of Polish Journalists



On January 5th, the Association of Polish Journalists in America (SDPA) hosted an eloquent award ceremony in the Crystal Ballroom located inside Chicago's Jolly Inn. The opłatek (Christmas wafer dinner) united over 350 guests representing Polish-American media and other organizations. The Polish National Alliance had strong representation. Among the guests were members of Polish American Congress, Polish Daily News, 103.1 FM, 1080 am, and Zgoda staff. Andrzej Baraniak is not only a notable PNA member but the president of SDPA as well.

Before the breaking of the opłatek, Natalia Kawalec beautifully sang 3 Christmas carols. She is a Polonia's rising star that has appeared on this year's season of Poland's The Voice Kids. Father Marek Janowski gave a blessing to everyone present. Later that evening, SDPA members received their official press ID cards that were handed out by the President A. Baraniak and Andrzej Gedlek

of the WPNA 1490 AM. Among the recipients were PNA Secretary and Zgoda Editor in Chief Alicja Kuklińska, WPNA Manager Jacek Niemczyk, PDN Manager Łukasz Dudka, and PDN Editor Alicja Otap. These cards allow easier access to consulate events along with various other Polish-American events. The Polish Fishing and Hunting Club President Bogdan Olejniczak awarded a plaque to Mrs. Otap for her support throughout the years. Vice Consul of the Polish Consulate in Chicago Piotr Semeniuk alongside members of the Order of Saint Stanislaus, Knight Jan Jaworski, and Count Wiesław Zoltkowski, honored Mr. Baraniak with a medal. The main speaker at the event was Senior Director of European Affairs at Planet Agnieszka Łukaszczyk.

Written by Beatrice Jędrycha

*Photo gallery from the event:
dziennikzwiazkowy.com*

We are proud of

Natalia Kawalec

POLONIA'S STAR



At age 15, Singer Natalia Kawalec has already achieved phenomenal success. On January 18th, Kawalec appeared in the 3rd season of Poland's The Voice Kids and was selected among 2,000 other participants from various parts of the country. She is the only contestant in this reality show that does not permanently reside in Poland. During the blind audition, all three teams hit their buzzers as they were stunned by the teenager's mature rendition of Adele's „All I Ask”

that was composed alongside the live piano. The second song was a soulful original titled, „Miss You.” Singer Joanna Klepko, who goes by the stage name, Cleo, called the young singer phenomenal. When it came time to pick a team, Kawalec chose #TeamCleo.

This early bloomer's achievements are attributed to years of hard work. Kawalec was born and raised in the Chicago suburbs by parents who both immigrated from Rzeszów. The parents immersed all 3 of their children in Polish culture, so speaking English at home remains prohibited to this day. As a result of such a strict stance, the teenager's spoken and written Polish is remarkable. Like most other young Polish-Americans, Kawalec attends high school during the weekdays, Polish school on Saturdays, and joins extra-curricular activities when time allows. But it is music that undoubtedly remains an integral part of her everyday life and future. Kawalec knows how to play guitar, ukulele, flute, and piano, which she has been playing since age 5. Original song lyrics are written in both languages. She is a Polish National Alliance member and a part of Lajkonik Polish Song & Dance Ensemble that allowed her to visit various parts of her ancestral homeland.

The teenager had already become a local celebrity among Chicago's Polonia. In May 2018, Kawalec performed Czesław Niemen's „Dziwny jest ten Świat” before Polish President Andrzej Duda spoke to a crowd full of people at Millennium Park. Months later, a CD titled Believe, which featured Christmas songs in both languages, was released. The first single, „Can't Wait” debuted in June of 2019 on YouTube, iTunes, and other streaming services. We wish this young singer many future successes!



Written by Beatrice Jędrycha

Stanislaw Radosz

MUSEUM FOUNDER



New York City. Stanisław (Stas) Radosz, a member of PNA Lodge 711, Chicopee, MA, was awarded the Knight's Cross of the

Order of Merit of the People's Republic of Poland for his contributions to Polish culture, language and for founding the Polish Center of Discovery and Learning in Chicopee, MA. His contributions to the Polish Center will continue to have an impact on visitors to the museum for



Pictured is the New York Polish Consul, left, pinning the award on Stas Radosz, right, at the NYC Polish Consulate headquarters.

many years to come. Though the award was decreed in September of 2018, it was not until November 13, 2019, Stas' birthday, that it was presented at the Polish Consulate in New York City. Stas has spent his adult life and career as a Polish historian and educator of Polish language and culture. His excitement concerning the sharing of his knowledge and stories at the museum, is unrivaled by anyone. Stas, a resident of Amherst, MA, taught Polish language and culture at the University of Massachusetts prior to his founding of the Polish Center in Chicopee, MA. The award is in recognition of his service to the people of Poland. It is a well deserved honor.

*Submitted by
Teresa Struziak Sherman, PNA Director*

PNA Christmas Card 2020

Original Art Contest for PNA Members Ages 8 -15

February 1st – May 31st

The year 2020, marks the 140th anniversary of the Polish National Alliance! To commemorate this special occasion, we give young PNA members a unique opportunity to show their talents. We are pleased to announce the PNA Christmas Card Contest. The winning art project will be printed and mailed as an official PNA Christmas Card 2020.

Guidelines:

- All art including paintings, drawings, photographs must be original.
- Artwork must be 5 X 7 inches in size, no thicker than ¼ inches.
- The child must be a PNA member ages 8-15
- One entry per child is permitted.
- The art should not have artist's signature, initial or name on the front. Write only the title on the back of the project.
- Send your project 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 31st, 2020.**

2020 Art Contest Entry Form

Title of the artwork:

.....

Name:

Age: D.O.B:

Address:

City:

State: Zip:

Phone No.:

email:

Lodge No.:

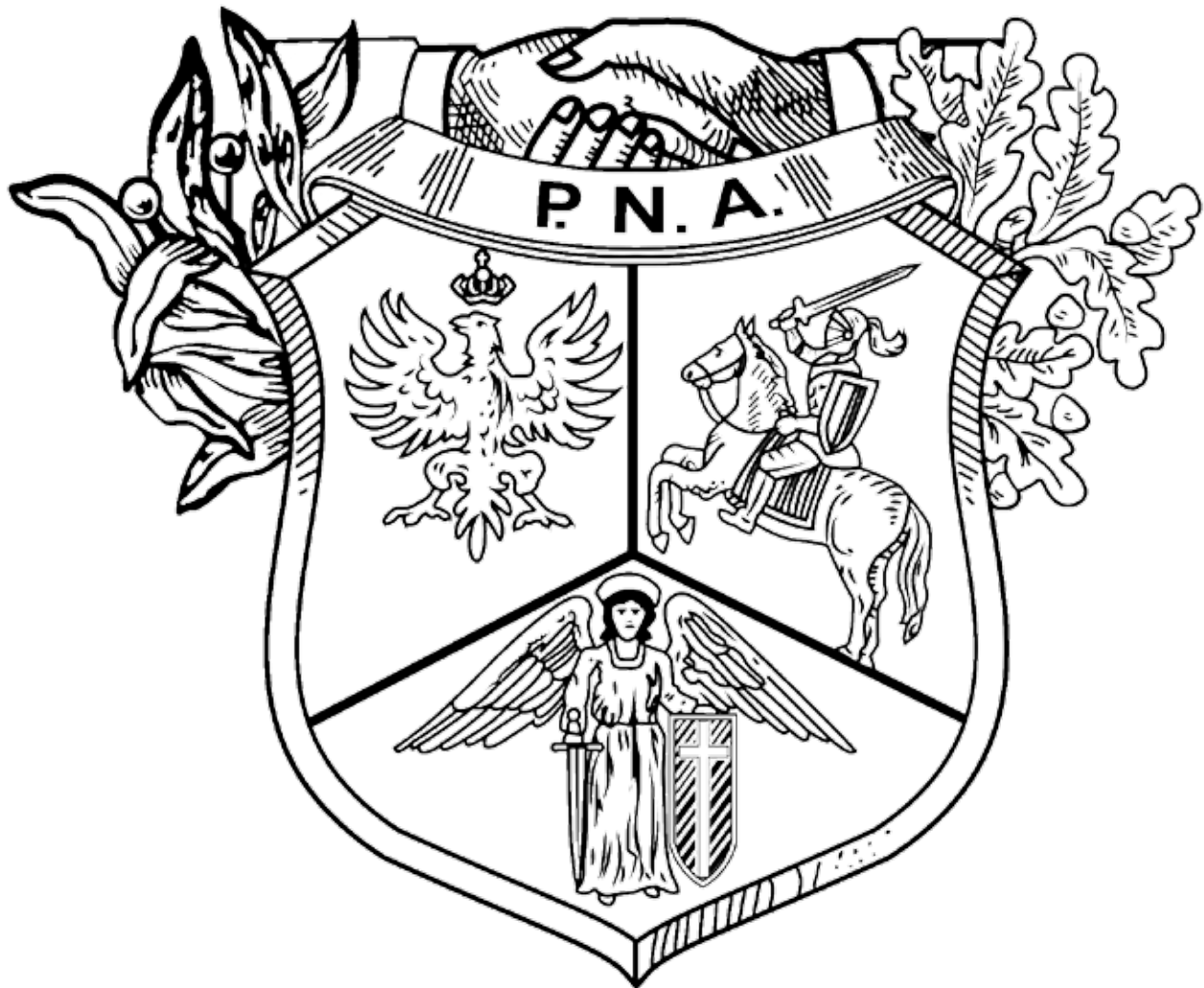
Parent Signature:

There will be only one winner, and five honorable mentions.

The winner will be awarded \$300, and each honorable mention will receive \$100. Selected artwork will be published in the ZGODA magazine and posted on the official PNA website and Facebook. All will become the property of the Polish National Alliance.

2020 PNA COLORING CONTEST – For kids age 5-7

February 1st– May 31st, 2020



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

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 life insurance certificate available through the Polish National Alliance.

Age	Single Premium Whole Life			
	Boy		Girl	
	\$10,000	\$25,000	\$10,000	\$25,000
	One Time Premium			
0	831.30	2,033.25	748.10	1,825.25
7	1,042.20	2,560.50	937.70	2,299.25
14	1,309.30	3,228.25	1,179.00	2,902.50
18	1,477.60	3,649.00	1,338.80	3,302.00

Age	20 Pay Whole Life			
	Boy		Girl	
	\$10,000	\$25,000	\$10,000	\$25,000
	Annual Premium			
0	98.70	201.75	92.10	185.25
7	117.00	247.50	108.50	226.25
14	140.40	306.00	129.50	278.75
18	155.10	342.75	143.50	313.75



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 membership in the largest 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 your local representative or the PNA Membership Department.

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



FOCUS ON THE WEIGHT LOSS



As we begin to shed our layers of winter clothing, as the warmer weather and beach weather approaches, and we begin to think about the extra pounds we have gained and the desire to become that lean and fit person of the yesteryear summers. As a weight loss approach, fasting and intermittent fasting, (IF). Although the idea has been around for awhile, IF has become the new wave for weight loss. Not only has the IF approach been related to weight loss, but also has shown to lower blood pressure and cholesterol, improve blood glucose and insulin levels, especially in diabetics, and may be helpful to people with Alzheimer's dementia and slowing tumor growth. Studies have shown that IF is safe and effective for humans, but if you have preexisting health conditions, consult your primary caregiver or a dietician before adopting the IF plan. Many people may find fasting difficult, but intermittent fasting and the timing of the fast, can make the IF more realistic, a more lasting program, a more effective plan for weight loss and even diabetes prevention. There are several fasting and intermittent fasting programs. This article will focus on the intermittent fasting (IF) approach to weight loss and

improved long term health benefits.

The program is basically **16 hours of fasting and 8 hours of eating daily**, but a 12 fast/12 eat is also beneficial. Of course you do not eat continuously for the 8 or 12 hour period. You just confine your meals during the eat time. Water may be consumed during the fasting period. The 8 or 12 hours of eating should be healthy eating, and not binging on burgers, French fries, and ice cream sundaes. The Mediterranean diet, for example, which consists of vegetables, fruits, grains, nuts, and legumes, and eliminates foods high in sugars, flour and fats, is a good plan to follow. Resources are available for the Mediterranean diet on-line, in the library, in other media, as well as from a dietician or your medical provider. Eat sensibly most of the time, fast for a 16 or 12 hour time period, and on occasion have a "cheat day" when you eat some of your favorite avoidable foods. Avoid eating too much of those foods on "cheat day". What you eat matters and affects your health. The question remains, does when you eat matter? Throughout history, people were forced to fast due to the scarcity of food. Current technology such as refrigeration, trans-

portation and electricity has made food more available. This has caused changes in our eating habits, and most people eat throughout a 14 hour period daily.

Caloric Restriction versus Intermittent Fasting.

Many people would think that restricting calories and fasting are the same. They are not. Caloric Restriction refers to decreasing the daily amount of calories eaten by an individual that is below what is typical for that person without causing malnutrition or deprivation of essential nutrients. An intermittent fasting diet involves not eating at all during a certain time period each day. An effect of IF may be less daily intake of calories, since there is less time for regular eating. It may or may not involve calorie restriction during the non-fasting time periods. In many experiments, calorie-restricted eating delayed the onset of age-related disorders and even the possibility of extended life. Researchers are conducting studies to determine if IF is doable for the long term, and the effect on people who are not overweight and/or elderly.

Types of Fasting Weight Loss Programs. There are several types of fasting programs.

- Time-restricted feeding: Meals are consumed within a limited number of hours, such as 6-8 hours daily, with nothing but water during the other hours.
- Alternate-day fasting: eating is unrestricted every other day, and no or minimal calories can be consumed on the days in between. This plan needs monitoring by your physician, if you are a diabetic or have other medical conditions.
- 5:2 eating pattern: Eating is not restricted for 5 straight days each week, followed by two days of restricted calorie intake.
- Periodic fasting: Calorie intake is restricted for multiple consecutive days, such as 5 days in a row, once a month, and unrestricted on all the other days.

Remember, during the unrestricted days you need to follow a healthy diet, except for an occasional “cheat meal.”

How Does Intermittent Fasting Work? Researchers still do not know if consuming fewer calories or eating within a certain timeframe are the causes of weight loss, extending lifespan and delaying age-related diseases. The process of IF causes the body to use up glucose (sugar) and stored sugars (glycogen) for needed energy. Once used up, the body turns to energy reserves stored in fat. This stored energy is released in the form of ketones, or chemical help cells. These chemicals help cells, especially brain cells, work efficiently, protecting

memory and learning ability. Some researchers feel that ketones may protect against age related decline in the central nervous system and protect the brain from developing dementia and other disorders. Ketones may prevent the development of cancer because cancer cells cannot easily get energy from ketones. Ketones may also protect against inflammatory diseases such as arthritis and protect against type 2 diabetes by reducing the level of blood insulin. However, too many ketones in the blood can be harmful and should be monitored by a health care professional. It is best to begin the IF program slowly to allow your body to transition to the new life style.

Should You Try the Intermittent Fasting Program?

This is a decision you need to consider. If you approach the IF program gradually, and with your health care practitioner involved in your decision, it should be safe for you to follow. Fasting may bring on health benefits, but too long periods of fasting of more than 18 hours at a time can lead to problems of dehydration, gallstones and other complications. Eating for 12 hours and fasting for 12 hours is likely safe for most people. IF may bring health benefits, but not eating can be dangerous for some people. Discuss IF with your health care provider first especially if you:

- Are less than 25 years old.
- Are pregnant or breastfeeding.
- Take insulin or other medications to control diabetes.
- Have been prescribed medication that must be taken with food.
- Have a seizure disorder.
- Work the night shift.
- Operate heavy machinery at your job.

Researchers caution against people trying fasting diets that are not based on research. It can lead to misinformation and negative consequences. It was my husband's neurologist who recommended the 12 hour fast and 12 hour eat healthy program. My husband is diabetic, overweight and has high blood pressure. He has just begun the program and is in the healthy food choice stage. I am also trying the 12 on/12 off program.

Advantages of Intermittent Fasting

- It decreases body fat and body mass which promotes a healthy functioning heart and cardiovascular system.
- Reduces the incidence of heart attacks.
- Reduces the risk of type 2 diabetes.
- Impacts of IF can extend a person's vitality and viability.
- Helps the functioning of the nervous system.
- Protects nerves from environmental and genetic factors that cause them to age.

Disadvantages of Intermittent Fasting

- Experiences of bad mood, fatigue or dizziness at the start of the IF program, until the body adjusts to the schedule of eating and fasting.
- Can cause low blood sugars that need to be treated.
- In the elderly, IF may cause increased risk of heart disease or stroke if not monitored carefully.
- In frail elderly, body instability may lead to frequent falls and fractures.
- Calorie restriction may cause hormone disturbances, such as menstrual cycle disorders in women and reduced testosterone in men.
- IF should not be used by children, pregnant, or nursing women or people performing heavy physical work.

Summary

For many people, the main reason to try Intermittent Fasting is to lose weight. While doing so, eating the right healthy foods during the eating phase of the program is of equal importance. Although the IF program is not totally new, it has gained much recognition and attention during the past few years. The best weight loss program for an individual is the one that the person believes will help and encourages them to follow the plan. It is not a one plan fits all approach. Even though when you eat matters a lot, what you eat may matter more. So, carefully get on the wagon for weight loss and other benefits of the IF program. Do not forget to discuss the program with your health care provider. Consider the advantages and disadvantages as well.



Author:
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PNA National Director

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

Celebrates its 140th Birthday
on February 15th, 2020.

1880-2020

Since 1880, the PNA is financially protecting Polish American families through life insurance and annuities, and offering fraternal benefits.

It is the largest Polish American Fraternal Benefit Society.

It is one of the 25 leading Life Insurance Companies in the United States.

The Polish National Alliance operates solely for the benefit of its most valuable asset- its Members.

Thank You for Your Membership

Polish Carnivals



Ball Room in Royal Castle in Warsaw

The carnival celebrations in Poland officially begin January 6th on Three Kings' Day and end when Lent begins on February 26th. This period is also known as *zapusty* (shrovetide). Throughout Europe, carnival celebrations originated in ancient winter rituals that honored the gods of fertility. The word 'carnival' derives from the word, 'carnavale' which roughly translates to 'goodbye meat.' People would fill their stomachs with meaty meals before completely abstaining from them during Lent.

In Poland, Pre-Lenten celebrations grew in popularity sometime during the 17th century. The country may not be famous for its elaborate festivities comparable to New Orleans' Mardi Gras or Rio Carnival in Brazil, but it is nevertheless a time full of unforgettable fun.

The older generation of Poles, especially those who come from a rural area, might remember taking part in a long *kulig* ride during the

winter time. Once a popular attraction for the aristocracy, this sleigh ride party had food, live music, and dancing. Some of its party-goers would dress up as bears, goats or *turońs* (a shaggy horned animal). Partiers would take unannounced breaks in manor houses where they continued with their feasts. Families still travel to mountain resorts to experience folkloric merriments.

In the present day, the carnival season presents countless concerts and dancing in cities and villages. The celebrations might be inside dance clubs, cafés, or outside where there are colorful festivities and outdoor activities that include loud, colorful walks often featuring outrageous costumes that bring good

luck such as angels, or other unique characters. Puppets make an appearance alongside hay figures too. The reason why the participants are often loud is so they can "awaken spring." Traditionally, people would visit local houses while singing for small gifts and refreshments. In Warsaw, various televised cabaret performances take place. The capital offers the most diverse set of options.

Growing in popularity are masquerade balls, also called *reduty*, that are inspired by the masked festivities in Italy. They first appeared in Warsaw during the reign of Augustus II the Strong. Throughout the years, people of various social statuses could join in. Parents of marriageable daughters would be hopeful that their girls would meet their future husbands. The ball might take place in medieval castles or banquets. Sometimes guests collect money for charities. Such balls do not always have a strict dress code, but masks are always a requirement. Costumed parties often inspire their guests to come up with the most original, outrageous outfits.

The most intensive partying period, called *ostatki* (leftovers), begins on Fat Thursday and ends before Ash Wednesday. Traditionally, people would dance, drink, and eat large amounts. Those who did not eat well during this time would not experience good luck. On the last day of *ostatki*, all celebrations would have to end before the clock struck midnight abruptly. According to an old belief, the devil would be lurking around and creating a list of people who did not abide by that rule. The next day was the start of a much more solemn period.

Written by Beatrice Jędrycha



The Heart of Poland – Mazovia

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 ...



Journey into the east-central voivodship known as the heart of Poland. Around 5 million tourists visit Mazovia yearly. Witness the alluring shots among its heights and plains. There are 9 landscape parks, 171 nature reserves, and 62 protected landscape areas. The Vistula, known as the “queen of the Polish rivers,” can easily be accessed. There is a noteworthy production of potatoes, fruits, and vegetables, among others. The urban areas are manufactures of services such as trade and IT. Around 5.2 million people live in Mazovia, with 2/3rd of the people residing in urbanized spaces. It is home to Chopin Airport in Warsaw, Poland’s largest airport, which handles close to half of the country’s air passenger traffic. These lands witnessed significant historical events. Here are just some places that are worth a visit.

WARSAW

Warsaw is Poland’s capital, with a population of 1.7 million. There are seemingly endless landmarks to see in a city that overcame plagues, harsh wars, and tumultuous political climates. In the present day, this metropolis has a tasteful mix of older



and modern architecture. Since 1390, its coat of arms has been a battle-ready mermaid. Several statues depicting this sword-yielding beauty can be seen in the Old Town, on the Vistula River, and the

Stanislaw Markiewicz viaduct. Many of the monuments were completely disintegrated during World War II when people of various statuses heroically fought against the invading forces. Their stories can be read about in the Warsaw Uprising Museum.

Standing at 778 ft., The Palace of Culture and Science is the 6th tallest building in the European Union. Completed in 1955, it features theaters, libraries, and educational facilities. The next cultural gems are ones that showcase 17th-century Polish monarchy. They include Castle Square, Royal Castle, and Wilanów Palace nicknamed Poland’s Versailles. Another must-see is the Tomb of the Unknown Soldier, which was once a grand palace.

NOWY DWÓR MAZOWIECKI & MODLIN

Modlin is a village that was added to the town of Nowy Dwór Mazowiecki in 1961. The Modlin Fortress is one of Poland’s largest fortresses that was built by the French between the years of 1806 and 1812. General Napoléon Bonaparte desired that the structure be his main fortress, but because of the Franco-Russian War, it was never fully completed. During World War I, it was the sight of militaristic modernization. This was the location of the Battle of Modlin in World War II. At 1.4 miles long, it is one of Europe’s longest buildings. To experience a magnificent view over the Vistula River, see the Piłsudski Bridge. Villa



Modlin Airport is a comforting hotel located not far from the Warsaw Modlin Airport, the fifth busiest airport in the country.

RADOM



An area that gets a smaller amount of tourist traffic is located 62 miles south of Warsaw. Radom is the second-largest city in Mazovia. This industrial city is home to The Łucznik Arms Factory, which continues to produce modern military equipment. The biennial Radom Air Show, which takes place during the last weekend of August, is the country's most significant air show. The city offers many cultural outings. It is home to one of the most remarkable compilations of works by 20th century Polish Painter and local, Jacek Malczewski. Other cultural events worth checking out include the International Radom Jazz Festival and the International Gombrowicz Theater Festival. The Radom Village Museum reveals a gorgeous village with 18th and 19th-century folk architecture.

ŻELAZOWA WOLA

Żelazowa Wola is an absolute must-see location for fans of Poland's most beloved pianist and composer, Fryderyk Chopin. This village, with a population of just 65, is the birthplace of the "poetic genius." Chopin would not live



there long but would visit for family vacations. Located nearby natural parks, anyone can visit the manor "dworek," a museum managed by the Fryderyk Chopin Institute.

NARROW-GAUGE RAILWAY IN PIASECZNO

With a 3 ft 3 3/8 in. track it is the largest operating narrow-gauge railway in the Warsaw area and the last



preserved fragment of the Grójec railway from 1898. In 1994, this location was added to the Register of Monuments of the Warsaw and Radom provinces. Nowadays, it is purely a tourist destination, with ventures taking place every Sunday. Occasionally, custom trains make an appearance too. There are also trips and programs designed for children, such as "Mr. Tuwim's locomotive."

GRÓJEC

Grójec is one of the voivodship's oldest documented settlements that



dates back to 1234. The town is one of the largest fruit-growing areas in Poland, and it has been called the biggest orchard in Europe. Every third apple sold in Poland is grown here. This fruit has a distinct, beautiful red color and unique taste thanks to the area's microclimate. The Apple Blossom Festival (Święto Kwitnących Jabłoni) takes place on the last weekend of May and features theater performances, concerts, and markets of course. The town is filled with rich classic architecture such as the local town hall. One of the noteworthy monuments is the Church of St. Nicholas Bishop, built in 1621.

PŁOCK

This "royal city of Poland" had been the home to Mazovian dukes and Polish lords. Witness the grand Tumskie Hill, "the heart of Płock," located 131 ft. above the Vistula River, where the Cathedral of Our Lady of Mazovia is located. Rebuilt after a fire in 1530, this cathedral, with its famous brown doors, was Poland's first large Renaissance structure. It contains the tombs of several Polish monarchs, including



Władysław I and his son Bolesław III. The Diocesan Museum has a rich collection of religious artifacts, with one dating back to the 1400s. Another valuable visit is the Museum of Mazovia that has one of the largest collections of Art Nouveau in the world. Located in the Old Market Square is the Divine Mercy Sanctuary, which was originated by St. Faustina Kowalska, who saw the apparition of Jesus Christ and recorded various messages in a diary titled “The Divine Mercy.” Poland’s largest oil refinery and parent company PKN Orlen are located here as well.



KAMPINOS NATIONAL PARK

Kampinos National Park is a UNESCO-designated biosphere reserve located on the outskirts of Warsaw that was officially established in 1959. In the present day, the park covers 148.82 sq mi. Forests make up 70% of the area, and it is most common to see pine trees. Through its trails designed for cycling, walking, and skiing, visitors can come across lynxes, elks, cranes, or moose, the park’s symbol. The park also has dunes, marshlands, and 1,245 plant species, with 69 of them being protected.

CIECHANÓW

Located in northern Mazovia, Ciechanów is a town that is best-known for the gothic Castle of Masovian Dukes from 1410. During



the late medieval period, the town was important just after Warsaw. Nowadays, it is not a major tourist destination. During the summertime, the courtyard features summer concerts, knight tournaments, exhibitions, and theater performances. The Masovian Nobility Museum has a collection of paintings, ceramics, and medieval jewelry. Visitors can see a distinctive 1972 modernist structure, the Ciechanów Water Tower (not an actual water tower), and with it the Torus Science Park. Other notable attractions include the St. Tekla parish, the city hall, and the Birth of Mary church with the nearby hill fort, the Farska Górka.

PULTUSK

Next to the river, Narew is a town called Pultusk, founded in the 13th century. The town has been dubbed as “Little Polish Venice” because of its Italian-influenced architecture. An example of such are the Renaissance stuccos found in the Collegiate Church of Annunciation. Their Old Town market is one of Europe’s longest market squares. The town also has one of Poland’s first playgrounds called Ogródek Jordanows-



ki that was established in 1889. An important visit is The House of the Polish Diaspora, also known as Dom Polonii or simply Polonia Castle. This renaissance-style building was rebuilt from previous devastations. Established in 1974, it is considered a “Mazovian Pearl,” one of the most charming hotels near Warsaw with conference halls, a restaurant, and a fitness center.

MILANÓWEK



Milanówek is a town that is often mistaken for being a suburb of Warsaw because it’s close proximity (18.6 miles). Over the years, it had received the nickname “Garden Town” because of the awe-inspiring landscape and microclimate.



Throughout the years, wealthy people would build lavish houses and villas. Some of the town’s villas are used nowadays for weddings or vacation stays. In the 1920s, the Central Experimental Station of Silk Production was established. The town is most famous for being the place where Polish fudge called Krówki has been manufactured for over 60 years. Krówki, “little cows,” are semi-soft milk toffee candies that are sold worldwide.

Written by Beatrice Jędrycha

The Land of Apples



How about a bite of a nice, juicy apple? An apple a day keeps the doctor away thanks to its vitamins and minerals that help fight against certain cancers, Parkinson's, and Cataracts. They are also a favorite subject in genetic engineering. If you are visiting Poland, then you hit the jackpot because that country is Europe's largest apple orchard. According to Eurostat, 1 in every 4 apples in the EU were harvested there in 2016. During the course of the year, an estimated 3 million tons of these juicy fruits are produced, making up 80% of the country's overall fruit production. In Europe, Poland is in third place in terms of production levels that can be divided into three categories: table apples, apples for juices, and apples for the international market. The two main importers are United Kingdom and Russia.

This fruit's production has developed according to its moderate climate. Royal Gala is considered the "king." One bite reveals its sweet, aromatic, and crisp taste. A deeply red, glossy, and smooth creation that is sweet, crispy, and very juicy in taste is called the Red Jona Prince. On the other end is Papierówka (White Transparent), also referred to as a Polish Paper Apple. It is a cold-resistant early-ripening apple that is larger, sourer and is more yellow and white in color. The other types commonly produced include Jonagold, Idared, Gloster, Mutsu, Golden Delicious, Red Chief/Delicious, Gala Must, and many more. A growing number of Polish apples are being shipped to Algeria, Morocco, and Tunisia because of the lower prices. They are also increasingly imported to India, Bangladesh, China, and Vietnam, and other nearby countries.

The history of apple cultivation dates back to 165 million years. However, historians cannot agree on the exact date or what ethnic group began cultivating this fruit. Some claim that it was the Romans who started it all, while others claim that it is from Southeast Asia. According to DNA analysis, this fruit's wild ancestor was a species of *Malus Sieversii*, grown in modern day Kazakhstan, Kyrgyzstan, Tajikistan, and China's Xinjiang region. In Poland, apple cultivation was initiated by the Cistercians in the 12th century. They began to vaccinate the wild, forest apple trees. Gardens with fruit trees were found in various monasteries, castles, manors, and peasants' farms. The development of orchards was improved during the 18th, 19th, and 20th centuries. Apple festive time begins in September and lasts until December. Many people use the phrase "Golden Polish Autumn" (Złota Polska Jesień) to describe a time when the beautiful fall season reveals yellow and carmine red leaves. This is also when apple harvest begins.

Because of the high production of apples, it is not surprising that this fruit appears in many Polish recipes such as soups, appetizers, salads, pierogi, pancakes, and juices. Of course desserts such as apple pie are given lots of love, too. A lot depends on the fruit's taste. In Poland, apples are definitely adored.

Beatrice Jędrycha

The Taste of Mazovia

Mazovian Scrambled Eggs

Jajecznicza mazowiecka



Scrambled eggs is a dish that is associated with breakfast, but it can be served with any kind of meal. Did you know that there is a Mazovian way of making scrambled eggs? This dish added with sour cream was swiftly consumed in 17th-century manor houses in

both Poland and Lithuania. In the 18th century, King Kazimierz Pulaski received a sack of potatoes, and the cook then decided to serve the potatoes with scrambled eggs.

Ingredients:

- 6 eggs
- 1 tbsp. of chopped onion
- 4 tbsp. of minced cooked meat, ham, or sausage
- 1 stick of butter
- Salt
- Pepper

Directions:

Season the chopped meat with salt and pepper. On the frying pan, melt butter and sauté the chopped onion. Add meat, pour eggs, and fry, stirring until the eggs are cooked. Garnish with chopped chives. Serve with fresh bread.

Apple Compote

Kompot z Jabłek

This super healthy fruit drink is undoubtedly going to warm up any stomach during a cold, snowy day. Compotes have likely been consumed since the times of the Byzantine Empire. Often, compotes are made from dried fruits, but that all depends on what taste one is going for!

Ingredients:

- 6 apples
- 4.2 cups of water
- 6 tsp of sugar (or less depending on the apples)
- Cinnamon (optional)
- 3-5 cloves (optional)

Directions:

Cut up the apples well. Make sure there are no seed nests. Place the apples in the pot with water, add sugar and cook for 15 -30 minutes on medium heat. Let the compote cool down before drinking it.



Mushroom Soup

Zupa Grzybowa

Many Polish mushroom-hunters' goals is to dry up their discoveries and later add them to delicious soups. If you're in the Mazovian area, it is recommended that you look for the regional specialties: boletus or sour cream mushroom soup. It is presumed that the mushroom soup recipe was popularized in this region. People also commonly add in kluski (dumplings) or rice to this soup.



Ingredients:

- A handful of dried mushrooms
- 4.2 cups of water
- 1 cube of mushroom broth
- Onion
- Sour cream
- 1 tbsp. of flour
- Salt
- Pepper
- 10 small potatoes

Directions:

Thoroughly wash the mushrooms and keep them in warm water for 30 minutes. Begin cooking the water with mushrooms on low heat. Pour in the broth and cook for about 45 minutes. Add the chopped onion and potatoes. Season the soup with sour cream mixed with a spoonful of flour. Add a pinch of pepper and salt. Garnish with chopped parsley.

Buckwheat Cutlets

Kotlety z kaszy gryczanej

If you or anyone you know is not a huge fan of meaty products or meals, buckwheat cutlets are a great alternative! This gluten-free seed is an excellent source of protein and is rich in vitamin B. It can be served with sour cream or mushrooms.

Ingredients:

- 0.6 cups of buckwheat
- 2 eggs
- 1 tbsp. of wheat flour
- A few sprigs of chives (chopped)
- 1 clove of garlic (pressed)
- Salt
- Pepper



Directions:

Cook the buckwheat for 15 minutes, until soft. Then, drain any water and let it cool. Mix eggs, flour, chives, pressed garlic, and salt and pepper for taste. Form balls and flatten them. Fry both sides on an oiled pan until golden brown.

Roasted Pork Belly

Boczek pieczony

Meat lovers rejoice! Roasted pork belly can be served hot or prepared in advance and eaten as a cold cut. It's particularly delicious with a slice of sourdough bread and a little mustard, or horseradish. Warning: during the roasting process, the aroma in the house can be intense!



Ingredients:

- 1 garlic head (crushed, or finely sliced)
- 2 bay leaves
- 1 tsp. of marjoram
- 1 tsp. of thyme
- 1 tsp. of salt
- 1 tsp. of pepper
- 1 tsp. of Herbs de Provence (or other herbs)
- 2 tsp. of mustard
- 1 tsp. of ground sweet red pepper
- 1 raw boneless pork belly slab

Directions:

Wash and then dry the meat. Cut it slightly at the top with a sharp knife. Mix all of the spices in a separate bowl and rub-in both sides of the pork. Rub-in garlic and crumble the bay leaves. Store it in a closed container for a few hours or a day. Brush it with mustard, place it in the baking sleeve, then tie and puncture it in several places. Roast in a preheated 356 °F oven for 1-1.5 hour depends on the size of the meat. Cut the sleeve open and continue roasting for 10-15 min. Enjoy hot or chilled!

Polish Apple Pie

Szarlotka

Americans are known for their apple pie recipe, and so are the Poles! The szarlotka is an everyday dessert served at many restaurants and hotels. It can be served warm, cold, or with some vanilla ice-cream on the side. This shortbread crust dessert can have regional varieties with nuts and dried fruit. The apples are either grated or sliced up.



Ingredients:

- 3.3 cups of flour
- 0.6 cup of powdered sugar
- 1 cup of butter
- 3 eggs
- 1 tbsp. of vanilla sugar (or vanilla extract)
- 9 medium apples (3lb)
- 1 cup of sugar
- 1 tbsp. of cinnamon

Directions:

Soften the butter at room temperature. Form a smooth dough with flour, powdered sugar, butter, eggs, and vanilla sugar. Place it inside a bowl, cover with plastic wrap and refrigerate. Peel the apples and grate them. Add sugar and cook in the pot until soft. Don't forget to mix in cinnamon. Place half of the rolled out dough on the butter-greased baking pan and pierce with a fork. Preheat the oven to 340 °F. Bake for 5-10 minutes. Make sure the crust gets a golden tint. Spread the apples on top, and cover with the remaining dough. Bake for 1 hour at 320 °F.



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Contact Mary Srodon @ 773-286-0500 ext. 312



Tickets available through the dance groups participating in the concert.



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For more information call:
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www.pna-znp.org



POLKA DANCE
April 18, 2020



St. Anthony Church
Social Center
165 Beach Avenue
Cambridge Springs
6-10pm

The PNA Lodge 1540 will be hosting a Polka Dance on Saturday, April 18, 2020. Becky and Joe Matczak will be playing.

A variety of food, snacks and beverages will be available for sale. This event is BYOB.

Cost at the Door:
 \$10/ per person
 \$15/ per couple

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announces

The Majer and Lakowski Families Memorial Scholarships

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- Scholarships are renewable annually.
- Merit and need are taken into consideration.
- Candidates not selected can reapply annually.
- Preference will be given to applicants who will be juniors, seniors, or graduate students in the fall term.

To obtain an application, send a request by mail to PACCF (address above) or an application can be printed from PACCF website at

www.paccf.org

**Applications must be submitted by
March 15, 2020**

PNA's Amicus Poloniae Legal Clinic



Amicus Poloniae provides pro bono legal services to the indigent who cannot afford to hire an attorney for civil law matters.

All legal clinic intakes are on a Saturday. **The schedule for 2020** is set and the dates are as follows;

March 14

April 25

May 9

June 20

July 18

August 15

September 12

October 10

November 7

December 5

People seeking legal assistance in the Chicagoland area are required to call and preregister prior to each monthly meeting in which you are seeking help.

The Amicus Poloniae Legal Clinic phone number is **(773) 286-2325**. Clinic director Mark Dobrzycki will help you complete the registration.

Please leave your name and telephone number on the answering machine/voicemail system. Someone will call you back.

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



DISTRICT VIII CONVENTION

The District VIII Convention will be held on Sunday,

May 3rd at 10:00 AM at the PNA Lodge 750, Glassport.

**542 Indiana Ave.
Glassport, PA 15045.**

For questions or further information please contact Fraternal Advisor Sean Jackson by phone at **(412) 841-3120** or email **SJacksonPNA@gmail.com**.

58th PNA NATIONAL GOLF TOURNAMENT



Save the Date

Friday & Saturday - July 24 & 25, 2020

Hosted by Lodge 664, Westmoreland PA



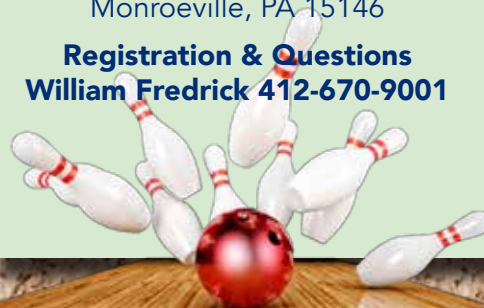
PNA Lodge 352 McKeesport PA
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Saturday, March 28, 2020

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Registration & Questions
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BY-LAWS of the POLISH NATIONAL ALLIANCE OF THE UNITED STATES OF NORTH AMERICA

Revised and Reenacted At The ~~48th~~47th Regular Convention
Held ~~from~~From August ~~25th~~23rd to August ~~27th, 2019~~26th, 2015,
Inclusive in ~~Phoenix, Arizona~~Cleveland, Ohio

PREAMBLE

Today, we, Representatives of the ~~48th~~47th Convention of the Polish National Alliance of the United States of North America, assembled in ~~Phoenix, Arizona~~Cleveland, Ohio on the ~~25th~~23rd through the ~~27th~~26th day of August, ~~2019~~2015, as faithful guardians of the ideals which those founders bequeathed to us as a sacred heritage and guided by over one hundred thirty ~~nine (139 five (135))~~ years of experience, hereby adopt, ratify and declare these By-Laws to be binding, equally, upon all of the members of the Polish National Alliance.

ARTICLE I Organization

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

(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 "~~Chair~~Censor" shall mean the ~~Chairperson~~Censor/Chair of the ~~Business~~ Board of Directors.

(e) The term "Vice ~~Chairperson~~Censor" shall mean the Vice ~~Chairperson~~Censor/ Vice Chair of the ~~Business~~ Board of Directors.

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

(h) The term "Lodge" shall mean a subordinate body ~~of the Alliance~~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 ~~Beneficial~~ ~~Premium Paying Member~~member of the Alliance who is

elected by a lodge or a council as its representative to another subordinate body 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.~~

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

~~(ne) The term "Beneficial premium paying member" shall mean a beneficial premium paying 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 \$250500.00 annual contribution during the prior four (4) consecutive calendar years.~~

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

~~(pq) The term "Fraternal DirectorAdvisory" shall mean individuals elected to the Fraternal Advisor's CommitteeBoard of Directors.~~

~~(qf) The term "Fraternal Advisory CommitteeBoard of Directors" shall mean the body responsible to develop and promote the fraternal programs of the Alliance.~~

~~(rs) The term "Region" shall mean the geographic area designated by the Board of Directors and represented by a Fraternal Advisor.Director—and approved by the Business Board of Directors.~~

Section 2 - Name - The name of this fraternal benefit society shall be Polish National Alliance of the United States of North America, hereinafter referred to as "Alliance". However, the term "Alliance" may likewise have the limited meaning given to it in Section 1(~~cd~~) hereof.

Section 3 - Home Office - The Home Office of the Alliance shall be located in the ~~County of Cook~~, State of Illinois.

Section 4 - Nature of Organization - The Alliance is a fraternal benefit society organized on the 14th day of February, ~~A.D.~~1880 ~~A.D.~~, and incorporated under the laws of the State of Illinois.

Section 6 - Territory - The Alliance may conduct its business in all the States and territories of the United States and other countries, territories.

ARTICLE II

Membership and Benefit Certificates

Section 7 - Qualifications Required of Adult Applicants for Membership

Applicants for membership in the Alliance must be persons not less than sixteen (16) years of age, of good moral character, ~~physically and mentally sound, who, by birth, descent, marriage or consanguinity, are of Polish -/ Slavic~~ heritage, and other persons ~~of other heritage~~, who believe in the ideals and purposes of the Alliance.

Section 8 - ~~Application for Membership~~-Admission to Membership

Applications for membership must be made on forms prescribed by the ~~Business~~ Board of Directors. Applications shall be processed in accordance with membership rules and regulations adopted by the ~~Business~~ Board of Directors. Every applicant elected to membership must be inducted in accordance with the Ritual of the Alliance. An applicant who is or was a member of a subversive organization, having for its object the overthrow of the United States government by force and violence, shall not qualify for acceptance as a member of the Alliance.

Section 9 - Rescission or Reconsideration of Rejection of an Applicant

The rescission or reconsideration of an individual for membership in a lodge shall be in accordance with rules and regulations adopted ~~vote by which an applicant has been rejected can be had at the Board~~ same lodge meeting at which the vote was taken, or at the next regular lodge meeting, if two-thirds (2/3) of the members present vote in favor of Directors such reconsideration.

Section 10 - ~~Rescission of Admission to Membership by a Lodge~~

~~By a majority vote of the members present the election to membership of an applicant may be rescinded by a lodge at any time before the delivery to the Applicant of the benefit certificate applied for. The Secretary of the Alliance shall be notified thereof immediately. Upon being so notified, the Secretary of the Alliance shall stop the issuance of the benefit certificate, or if it has been issued, shall void and recall such benefit certificate, provided it has not been delivered to the applicant. Once a benefit certificate has been delivered to the applicant it may not be voided or rescinded except in accordance with the provisions of said certificate.~~

Section 11 - ~~Classes of Members~~

There shall be three ~~(3two-(2)~~ classes of membership of the Alliance namely: Beneficial Premium Paying Member, Juvenile Member and Honorary Member. A ~~Beneficial Premium Paying~~ Member shall mean any individual is a member who has an Alliance benefit certificate in force including individuals holding paid-up certificates, individuals on any non-forfeiture option and holders of all annuities. An Honorary Member is a ~~Beneficial~~ Member who has an ordinary life matured

certificate and attained the age of 95. An Honorary Member shall have all of the same rights and privileges as a ~~Beneficial Premium Paying~~ Member. A Juvenile Member is an individual who is insured by the Alliance and under the age of sixteen (16) years of age.

Section ~~11~~42 - Beneficial Members

Beneficial ~~Premium Paying~~ Members ~~in good standing~~ shall be entitled to all rights and privileges of the Alliance, provided, however, that a member's right to participate in the governmental processes of the Alliance shall be exercised only in one (1) lodge. A member holding benefit certificates in more than one (1) lodge shall elect in writing to which lodge the member intends to exercise his/her rights. Such written election shall be mailed by the member to the secretaries of all lodges to which the person is a member and to the Secretary of the Alliance. If the member fails to make such election within a reasonable time, the Secretary of the Alliance is authorized to designate the lodge in which the member shall exercise his/her rights. Such election shall remain in full force and effect until changed by the member in writing with notice served in a like manner as in instances of an original election. A change of election shall not become effective until one (1) year after the date of the receipt of said notice by the Secretary of the Alliance.

Section ~~12-13~~ Lodge Dues ~~and Premiums~~

All required dues shall be paid to the Financial Secretary of the lodge or to a person expressly authorized by the executive board of the lodge to receive such dues.

~~A Beneficial Premium Paying Member must pay all required lodge dues or assessments, if any, in order to be entitled to hold any office in the Alliance.~~

Section ~~13~~44 - Transfers of Lodge Membership

Transfers of lodge membership shall be subject to rules and procedures enacted ~~prescribed~~ by the ~~Fraternal~~ Board of Directors.

Section ~~14~~15 - Insured Juveniles

A child less than sixteen (16) years of age on whose life a benefit certificate is in force is ~~not a Juvenile member of the Alliance nor of the lodge with which for administrative purposes the child is affiliated, and shall have no voice in the management of the Alliance. Such a child is sometimes herein referred to as an insured juvenile. As a matter of fraternal courtesy only, such a child may be referred to as a juvenile member.~~

Unless otherwise stated in the application, all rights to exercise every option, benefit, or privilege regarding Certificates issued on insured juveniles are vested in the applicant. After the insured juvenile attains the age of sixteen (16), the insured shall become a Beneficial ~~Premium Paying~~ Member of the Alliance and shall be entitled to all of the rights and privileges of an adult insured member. The ownership of the certificate shall remain with the applicant unless the applicant elects otherwise. If the applicant elects to transfer ownership to the insured juvenile at the age of sixteen (16) years or older, the insured juvenile shall be entitled to all of the rights and privileges of an adult insured member and shall be subject to all the conditions and obligations set

forth for adult insured members.

Section 1516 - Benefits, Premium Rates and Reserves

The ~~Business~~ Board of Directors shall determine the kinds, amounts and combinations of benefits to be offered by the Alliance and the ages at which those benefits will be issued; shall prescribe the premium rates for and the reserve basis of those benefits and the form and content of benefit certificates and applications therefore, and shall establish the underwriting rules governing the acceptance or rejection of applications for benefit certificates.

Section 1647 - Entire Contract

The benefit certificate, the application therefore and any declaration of insurability made by the applicant, a copy of which application and of any such declaration shall be attached to said certificate, the Articles of Incorporation and the By-Laws of the Alliance as they were on the effective date of the benefit certificate or as they subsequently may have been amended constitute the entire contract between the Alliance and the owner. No subsequently made amendment to the Articles of Incorporation or to the By-Laws shall increase the premiums stated in or diminish any benefit provided by the benefit certificate except as provided in Section 49 and 21.

Section 1748 - Benefit Certificates on Children

The ~~Business~~ Board of Directors shall provide for the issuance of benefit certificates on the lives of children less than sixteen (16) years of age, who, except for their ages, possess the qualifications required of applicants for membership in the Alliance. The application for such benefit certificate must be made by an adult person, must name as beneficiary a person on whom the child is dependent for support and must be consented to in writing by a natural or adoptive parent of the child if such a parent is living.

~~**Section 1849 - Payment of Premiums**~~

~~Premiums for benefit certificates are to be paid to such person expressly authorized by the Executive Committee to receive such payments. A premium paid to any other person in whatever capacity shall not constitute payment to the Alliance unless and until actually received by the Treasurer of the Alliance.~~

~~Any portion of a premium paid for a life insurance benefit that pertains to a period beyond the calendar month in which the death of the insured shall occur will be paid to the beneficiary of the certificate whether or not so provided in the benefit certificate.~~

~~Except for the first premium payment, a grace period of thirty one (31) days shall be allowed for the payment of each premium becoming due on a benefit certificate. During such grace period the benefit certificate shall remain in force. In the event the insured dies during the grace period, one monthly premium shall be deducted in any settlement of the benefit certificate, all notwithstanding any less favorable provision contained in a benefit certificate.~~

Section 20 - Power to Waive Certain Reinstatement Requirements

The Board of Directors shall adopt rules and regulations for reinstatement of an insurance policy.

~~The Business Board of Directors, by resolution affecting all benefit certificates providing a life insurance benefit, shall require any reinstatement requirements therein contained relating to the submission of evidence of insurability or the payment of interest including loans, after review by the Office of Underwriter and approved by the National Secretary.~~

Section 1924 - Maintenance of Solvency

If the Alliance's reserves become impaired, the ~~Business~~ Board of Directors may impose an assessment against each benefit certificate on an equitable basis. Such assessment shall not be a personal liability but may be paid in cash or allowed to stand against the benefit certificate as an indebtedness bearing compound interest at an effective rate not to exceed five per cent (5%) per annum, or in lieu of either, the owner may consent to a proportionate reduction in benefits.

Section 2022 - Valuation

Annually, the ~~Business~~ Board of Directors shall cause a valuation to be made of all benefit certificates in force on December 31st. Such valuations shall be made by competent actuaries with the reserve basis on which such benefit certificates were issued or such higher reserve basis as may be prescribed from time to time by the ~~Business~~ Board of Directors.

Section 2123 - Distribution of Surplus

Annually the ~~Business~~ Board of Directors shall determine if there is divisible surplus in the insurance fund, and if such is found, make available to owners of benefit certificates such portion if any, thereof, as each, in the sole discretion of the Business Board of Directors is equitably entitled.

Section 2628 - Proofs in Support of Claims

Proofs required by the Alliance to be submitted in support of any claim for a benefit shall be on forms satisfactory to the Alliance. Such proofs shall be executed under oath and shall contain such information, supporting affidavits and evidence as the ~~Business~~ Board of Directors may require.

~~The furnishing of blank forms or the receipt of purported proofs in support of a claim for a benefit shall in no case be considered as an admission of any liability of the Alliance or as a waiver of its right to demand further proofs.~~

Section 2729 - Determination of Liability

~~The Business Board of Directors shall have the authority within the Alliance to determine the liability of the Alliance for the payment of any benefit and shall have power and authority to settle, by compromise or otherwise, any claim for a benefit when in its judgment the best interest of the Alliance requires it. Any claimant shall have the right to appeal such decision pursuant to Section 171 of these Bylaws.~~

ARTICLE III Funds of the Alliance and Investments

Section ~~29~~³² - Funds

All moneys and property, both real and personal, belonging to the Alliance shall be kept and accounted for in two (2) funds, namely; the Insurance Fund and the Fraternal Fund. However, either of said funds may, by action of the Convention or of the ~~Business~~ Board of Directors, be subdivided and maintained for specific purposes whenever such action is found to be in the best interest of the Alliance.

Section ~~31~~³⁴ - Fraternal Fund

The Fraternal Fund shall receive such allocations from the Insurance Fund as approved by the ~~Business~~ Board of Directors. ~~This Fund shall be used only for such specified purposes as the Fraternal Board of Directors approves for and in the furtherance of the fraternal, patriotic, civic and philanthropic activities of the Alliance.~~

Section ~~32~~³⁵ - Investment of Funds

Funds of the Alliance shall be invested in securities and loans on improved real estate authorized by the State of Illinois ~~and the Investment Committee and shall be made by a Committee of five (5),~~ consisting of the President, as chair, the Vice-President, the Secretary, the Treasurer and the Chief Financial Officer of the Alliance. ~~Each investment shall be approved by a majority of the Committee.~~

Section ~~33~~³⁶ - Legality -Restrictions

No investment shall be made in any security whatsoever, until the statutory conformity and propriety of such investment shall be recommended as qualified by the Investment Advisor, engaged for these purposes by the ~~Business~~ Board of Directors.

ARTICLE IV Convention

Section ~~34~~³⁷ - Membership

(a) The Convention is the supreme legislative and governing body of the Alliance ~~consisting and shall consist~~ of Representatives, chosen in accordance with Article V of these By-Laws and the Chairman of the Convention appointed in accordance with Section 48 of these By-Laws.

(b) Unless elected as Representatives, the ~~Chair~~^{Censor}, Vice-~~Chair~~^{Censor}, the President, Vice President, the Secretary and the Treasurer of the Alliance, the ~~members~~^{Business Board} of ~~the~~^{Directors}, ~~Fraternal~~ Board of Directors, 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 ~~35~~³⁸ - Representatives

Each Council shall be entitled to one (1) Representative for every five hundred (500) Beneficial ~~Premium Paying~~^{Members} 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 ~~Advisory Committee~~^{Board of Directors} shall order it joined, for purposes of representation in the Convention to a Council in the same 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 ~~36~~³⁹ – Honorary Representatives

Such individual nominated for the position of Honorary Representative shall have the qualifications established by the Rules and Regulations committee of the ~~Business~~ Board of Directors.

Such title shall be awarded upon an individual after nomination by a Representative and approval of a majority of the Representatives ~~as at~~ such convention.

Section ~~37~~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 ~~shall who is not be~~ a sales agent 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.

Where the Executive Committee of the ~~Business~~ Board of Directors determines that a person elected as a Representative to the Convention does not meet the specific qualifications of this section ~~of the By-Laws or failed~~ to be elected in accordance with the By-Laws, the Executive Committee shall direct its Secretary to notify the Council Secretary that said Representative failed to meet the required qualifications for Representative or was improperly elected. In the event that such disqualification was due to the fact that the Representative failed to meet the required qualifications, the ~~Secretary~~ shall declare that a vacancy exists, and direct the Council to fill the vacancy in accordance with the By-Laws within ten (10) days. In the event the Representative was improperly elected, said position shall not be filled.

Section ~~38~~⁴¹ - Mileage and Per Diem

Representatives to the Convention, the Officers named in Section ~~34~~³⁷ and employees of the Alliance designated by the ~~Business~~ Board of Directors to perform services thereat shall receive such per diem for the time in actual attendance at a regular or Special Convention, and the time in travel at each regular or Special Convention, as determined by a proper resolution approved by the ~~Business~~ Board of Directors prior to March 31st of the year in which the Convention shall be held. In addition thereto, they shall be reimbursed either

for actual coach fare and connecting taxi or limo if utilizing air, train or bus for each way of travel to and from the place of the Convention or direct mileage, if travel by personal automobile of less than 500 miles radius, at a rate to be determined and fixed by the ~~Business~~-Board of Directors.

Section ~~39~~⁴² - Regular Convention

Regular meetings of the Convention shall be held every four (4) years, at the time and place to be ~~determined~~-approved by the ~~Business~~-Board of Directors, provided that the Convention shall begin no later than the 15th day of September.

Section ~~40~~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 ~~Chair~~-Censor may, upon the approval of two-thirds (2/3) of the members of the ~~Board~~~~combined Fraternal and Business Boards~~ of Directors, call a special Convention. Such a special Convention must be called by the ~~Chair~~-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 ~~41~~⁴⁴ - Notice of Call of Special Convention

Written notice of the call for a Special Convention shall be mailed by the Secretary of the Alliance to each member of the preceding regular Convention, at the last known address, at least thirty (30) days before such Special Convention. The notice shall state the time, the place of the Convention and the subject matter to be considered. At said Convention, no subject matter other than that contained in the notice shall be considered. In the event of the inability or refusal to act by the Secretary of the Alliance, the ~~Business~~-Board of Directors shall designate a person to mail the required notices.

Section ~~43~~⁴⁶ - Pre-Convention Committees

The ~~Chair~~-Censor and the President of the Alliance, not less than sixty (60) days prior to the regular Convention, shall appoint five (5) elected Representatives to the Convention, three (3) of whom shall be appointed by the ~~Chair~~-Censor and two (2) shall be appointed by the President, to each of the following Pre-Convention Committees: the Committee on Credentials; the Committee on Grievances and Complaints; the Committee on Laws and By-Laws; the Membership Committee; the ~~Fraternal~~Education Committee; ~~the Committee on Alliance Publications and Communications~~; ~~the Sports and Youth Committee~~; the ~~Nominations Committee and the Concepts and Ideas~~ Committee.

(a) The Committee on Credentials - Duties and Functions

This Committee shall obtain from the Secretary of the Alliance a list of the elected Representatives to the Convention, together with all protests, if any, and shall convene no less than sixty (60) days prior to the Convention at the Home Office of the Alliance and again, one (1) day prior to the Convention at the place of the Convention. It shall receive the credentials of each Representative upon registration, and compile a list of non-contested and a list of contested Representatives. The non-contested list of Representatives shall be read to the ~~Chair~~-Censor in the presence of the Representatives assembled for organization of the Convention who shall then take the oath of office of said non-contested Representatives and so organize the Convention. The Committee shall deliver to the Secretary of the Convention the list of Representatives who have been seated. This Committee shall then report the list of contested Representatives together with its findings and recommendations, for consideration by the Convention. The Convention may adopt the recommendations, may amend them or may refer them to the Committee for further action.

(c) The Committee on Laws and By-Laws

This committee shall meet not less than thirty (30) days before a regular Convention at the Home Office of the Alliance and shall review and analyze the Laws and By-Laws of the Alliance and shall study and consider any amendments thereto including amendments proposed by any member or body of the Alliance or such as may be initiated by the members of the committee, and shall report to the Convention upon all such proposed amendments together with their recommendations thereon. The Secretary of the Alliance shall furnish a copy of said report and recommendations to each Representative of the Convention at least 10 days prior to the opening of the Convention. Amendments proposed by any member or body of the Alliance shall be submitted to the Committee not less than sixty (60) days prior to the regular Convention at which the amendments shall be considered. After the adjournment of the Convention and if no objections are raised to the adopted amendments by the Department of Insurance of the State of Illinois, the same shall be edited, indexed, and printed under the supervision of the ~~Business~~-Board of Directors and the General Counsel.

(e) ~~Fraternal~~Education Committee

This Committee shall meet not less than thirty (30) days prior to the Convention and shall review the scholarship programs, financial status of the scholarship fund, sports and youth programs and make such recommendations to the Convention as it may deem proper.

(f)

~~The Committee on Alliance Publications and Communications~~

~~This Committee shall meet not less than thirty (30) days before the regular Convention and shall review and analyze all operations and financial conditions of the Alliance Publications and Alliance Communications, and make such recommendations to the Convention as it may deem proper.~~

~~(g) The Sports and Youth Committee~~

~~— This Committee shall meet not less than thirty (30) days before the Convention and shall review all operations of the Sports and Youth Department and make such recommendations to the Convention as it may deem necessary.~~

~~— (h) Concepts and Ideas Committee
— This Committee shall meet not less than thirty (30) days before the Regular Convention and shall make such recommendations to the Convention as it may deem necessary affecting the Alliance, its programs and initiatives.~~

~~— (i)~~

Section 4548 - Organization of the Convention Assembly

(1) Not less than forty five (45) days prior to the regular Convention, the ~~ChairCensor~~ of the Alliance shall appoint a chairperson of the Convention who shall ~~automatically become~~ be deemed a Representative if ~~such person~~ 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.

(2) The Committee on Credentials shall deliver to the Secretary of the Convention the list of names of Representatives against whom no contest has been filed. The Secretary shall read the names of such Representatives to whom the ~~ChairCensor~~ shall administer the oath of office, and who shall then function as the Assembly of the Convention.

(5) The Budget Committee of the ~~Business~~ Board of Directors shall fix the compensation of the Convention Officers.

(6) The ~~ChairCensor~~ shall appoint the permanent Parliamentarian of the Convention.

(7) The ~~ChairCensor~~ shall administer the oath of office to Convention Officers.

(8) The Presiding Officer of the Convention~~Chairperson~~ shall appoint a Committee on Rules and Orders of the Day.

Section 4649 - Officers of the Convention

The Officers of the Convention shall be: a Presiding Officer (Chairperson) and a Vice-Chairperson, Secretary and Sergeant-at-Arms, 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 4548 each of the Officers of the Convention shall be Representatives. The Secretary, Sergeant-at-Arms shall appoint such assistants as the Convention may authorize.

Section 4750 - Convention Committees

The Presiding Officer~~Chairperson~~ of the Convention shall appoint, from among the Representatives and subject to the approval of the

Convention, such committees, as may be determined to be necessary by the Convention. The Presiding Officer~~Chairperson~~ of the Convention shall be ex-officio member of such committees.

Section 4851 - Powers of the Convention

(c) Approve~~Fix~~ the compensation for Officers of the Convention;

(g) Approve the admission of any fraternal benefit society with similar purposes, aims and legal structure to the Alliance upon such terms as may be approved by the Department of Insurance in such States as the Alliance is conducting business. In the event such approval is necessary prior to the next Convention, the ~~Business~~ Board of Directors is authorized to have the delegates of the last National Convention vote by means of correspondence;

Section 4952 - Limitations -The Convention shall not:

(a) Adopt any law, rule or regulation which would deprive the members of the Alliance of the rights to a representative government, as the same is defined by the laws of the State of Illinois.

ARTICLE V

Elections of Representatives

Section 5053 - Electoral Assembly

~~Section 51 54 Disqualification of Suspended Lodges~~

~~Any lodge which is suspended, according to the respective provisions of these By-Laws shall by reason thereof have no right to participate in the Electoral Assembly.~~

~~Section 55 Rules for Designation or Election of Delegates to the Electoral Assembly~~

The ~~Business~~ Board of Directors, not later than November 1st of the year prior to the Convention, shall post on its website, and publish in the official publication of the Alliance and mail to each lodge rules regulating the election of delegates to the Electoral Assembly and the rules regulating the election of Representatives to the National Quadrennial Convention by the Electoral Assembly.

~~Section 56 Delegates of Lodges to the Electoral Assembly~~

~~Delegates elected to the council at the annual meeting of the lodge held in the months of November, December or January immediately preceding the Convention shall likewise be delegates to the Electoral Assembly, provided, however, that they may be deprived of the position of delegates to the Electoral Assembly as hereinafter provided for, by virtue of the lodge being entitled to a lesser number of delegates to the Electoral Assembly than it has to the council.~~

~~All delegates to the Electoral Assembly must possess the qualifications prescribed in Section 119 of these By-Laws.~~

~~— Prior to November 1st in the year prior to the Convention, the Secretary of the Alliance shall certify to each lodge the number of delegates to the Electoral Assembly to which the lodge is entitled.~~

~~— Each lodge shall make final disposition of all contests in connection with the designation or election of its respective delegates to the Electoral Assembly.~~

Section 57 Nominations in the Lodges for Representatives Notification to the Electoral Assembly

~~— Nominations of candidates for Representatives 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.~~

~~— 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.~~

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. 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, 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 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 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, 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. Nominees who were not elected as Representatives 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 61 Final Election Manner of Placing Name Upon the Ballot

~~— In instances where a primary election has been held, the nominees who are to be placed upon the final election ballot as provided for in Section 60, shall be placed under the respective captions of the office for which they were nominated, in the order of the highest number of votes received by them in the primary election.~~

~~— In instances where no primary election is necessary the nominees shall be placed upon the final election ballot under the respective captions of the office for which they were nominated in the order of the number of the lodge from which they were nominated. The nominees, who on the final election, receive the highest number of votes not exceeding the offices to be filled, shall be declared duly elected.~~

Section 62 Rules Governing Primary and Final Elections

~~— Each Electoral Assembly shall provide a ballot box which shall be inspected by the judges of election and sealed by the chairperson, and shall remain in the custody of such judges of election at all times until the balloting shall be concluded.~~

~~— The voting for the nominees both in the primary and final election must be by written secret ballot.~~

~~— Each delegate shall be entitled to cast as many votes as there are offices to be filled, but shall not cast more than one vote for each nominee. The secretary of the Electoral Assembly shall call the names of the delegates by turn and the chairperson of the judges of the election shall deliver to each delegate a primary or final election ballot, as the case may be, upon which before delivery the chairperson shall impress the official seal of the council, or in the absence thereof, affix their initials. In the event that any delegate entitled to vote in the primary or in the final election requests aid in the marking of the ballot, such aid may be furnished by two (2) judges of election, but under no circumstances may it be furnished by any other person or persons.~~

Section 63 – Counting of Ballots

~~— The counting of the ballots shall be held at the place of the meeting of the Electoral Assembly immediately upon completion of the primary as well as the final election, in the presence of all the judges of election who shall enter the votes on official tally sheets, and the result, certified by all the judges of election, shall be announced by the chairperson of the judges of election immediately after the completion of the counting.~~

~~— Upon acceptance and confirmation of the election result by the Electoral Assembly, the primary and election ballots and the official tally sheets shall be sealed by the chairperson of the judges of election and shall remain in their custody until the adjournment of the Convention.~~

Section 64 – Tie Vote

~~— In the event of a tie vote at the primary or the final election, another ballot shall be taken as to those affected by the tie vote, and the one who received a majority on that or a subsequent ballot, shall be declared elected. The resolving of a tie vote shall not be necessary in the event that it does not serve to determine the result of the election.~~

Section 65 – Presence of Nominees at Electoral Assembly

~~— Nominees for Representatives to the Convention 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

~~— Immediately after announcement of the results of the primary election, any aggrieved candidate shall notify the Chairperson of the Election of any protest or contest. The Chairperson shall refer the matter to the judges of contest. The judges of contest shall investigate the protest or contest and render an oral report and recommendation thereon within a reasonable time to the Electoral Assembly, which shall determine the same by a majority vote. The determination by the Electoral Assembly shall be final and unappealable.~~

~~— Any protest or contest of the result of the final election shall be made in writing by the aggrieved nominee to the chairman of the Electoral Assembly within thirty (30) minutes of the announcement thereof. The aggrieved nominee shall file a grievance setting forth the basis of the contest or protest. Said grievance shall be in writing and shall include the signature, address and lodge of the aggrieved nominee. The chairperson of the Electoral Assembly shall thereupon refer the protest or contest to the judges of contest, who shall investigate the same, examine the whole question of the protest or contest, recounting, if necessary, the ballots, hear testimony pertaining to the protest or contest and at the~~

~~same session submit a written report and recommendation to the Electoral Assembly.~~

~~— 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.~~

Section 67 – Filling of Vacancies in the Office of Representatives – Selection of Successors to Representatives

~~— In the event of the death, resignation or inability to act of a duly elected Representative to the Convention, the person who received the next highest number of votes at the election of said Representative shall act as such Representative.~~

~~— An Alternate Representative shall be elected in the event that there is no candidate who received the next highest number of votes at the time of election of said Representative.~~

Section 68 – Credentials

~~— The Executive Officers of the Electoral Assembly shall issue credentials to the duly elected Representatives 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.~~

ARTICLE VI

Officers of the Alliance

Section 5269 - Elective Officers of the Alliance

The Elective Officers of the Alliance shall be a ~~Chair~~~~Censor~~/~~Chairperson~~ of the Board, a ~~Vice-Censor~~/~~Vice~~ ~~Chair~~~~Chairperson~~ of the Board, ~~–~~a Vice-President, ~~–~~a Secretary, ~~–~~a Treasurer, five (5) ~~Business~~ Board of Directors and ten (10) Fraternal ~~Advisors~~.~~Board of Directors~~. One (1) Fraternal ~~Advisor~~~~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 ~~5474~~ paragraphs A(1), (2), (3), (4) and C. Candidates for the office of ~~Chair~~~~Censor~~/~~Chairperson~~ of the Board, Vice ~~Chair~~~~Censor~~/~~Vice~~ ~~Chair~~~~Chairperson~~ of the Board, Vice President, Secretary, Treasurer or the ~~Business~~ Board of Directors shall also have the qualifications as set forth in Article VI Section ~~5474~~ Paragraph A (5), (6) and shall be elected at large. The Fraternal ~~Advisors~~~~Board~~ ~~of~~

~~Directors~~ shall be elected to represent the Regions of the Alliance as established by the ~~Fraternal~~ Board of Directors.

If a vacancy shall occur on the ~~Fraternal~~ Advisory Committee~~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 to the Board of Directors or the Fraternal Advisory Committee, ~~a Director~~ then such individual must resign employment with the Alliance prior to taking office.

Section 5370 - Appointed Officers of the Alliance

The appointed Officers of the Alliance shall be a ~~Medical Director~~, General Counsel, Chief Financial Officer, and Underwriter, ~~Chief Editor of Zgoda, and Director of Insurance Sales~~, all of whom must remain Beneficial Members of the Alliance in good standing.

Section 5474 - Qualifications of and other Provisions Relating to Candidates for either Elective or Appointive Officers of the Alliance

A. Elective Officers

A candidate for an elective office specified in Section ~~5269~~ hereinabove, must possess the following qualifications:

1. At the time of application the candidate must be a Beneficial ~~Premium Paying~~ Member of the Alliance in good standing, uninterruptedly, for at least five (5) years, immediately preceding election to office. In addition, a candidate for a Fraternal ~~Advisor~~Director of the Alliance shall be a member of a lodge for at least three (3) years in the region to which election is sought and reside in the region to which election is sought.

2. Be a citizen of the United States.

3. Unless an incumbent Officer, the candidate must have, since the last Convention, served for at least three (3) years as a Lodge Officer or as a council delegate.

4. Such candidate must have knowledge of the membership products of the Alliance.

5. A candidate for the position of ~~President, Chair, Vice Chair~~, Vice President, Secretary, Treasurer or ~~Business~~ Board of Director must not have been convicted of a felony, must have at least 5 years insurance industry or insurance regulatory experience, and shall possess two (2) or more of the following qualifications:

- a) Must be an incumbent National Officer;
- b) Must be a certified public accountant, a chartered financial planner or be a chartered underwriter;
- c) Working knowledge of financial accounting;
- d) Bachelor's or higher degree from an accredited university or equivalent combination of education and financial industry experience;

- e) Prior management experience;
- f) Demonstrated superior judgment, analytical ability, communication skills and leadership; or
- g) Demonstrate knowledge of insurance by passing the FMLI certification issued by LOMA; or
- h) Has passed at least the first two (2) LOMA exams concerning insurance products and insurance operations.

6. Notwithstanding anything to the contrary, Candidates shall not be eligible if they have been convicted of a felony, been discharged in bankruptcy or if any federal or state statute, regulation or rule prevents such individual from holding such office.

B. Appointed Officers

A candidate for an appointed office as specified in Section ~~5370~~, shall possess such qualifications as are prescribed by these By-Laws and such other qualifications as may be determined by the ~~Business~~ Board of Directors.

C. Other Provisions Relating to Elective and Appointive Officers.

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 ~~5269~~ hereof at each Convention of the Alliance.

Section 5572 - Nominations for Elective Officers of the Alliance

Nominations for elective Officers of the Alliance shall be made in accordance with rules and regulations adopted by and on forms approved by the Board of Directors. The forms and rules must be adopted by the Board of Directors no later than December 31, of the year prior to the National Quadrennial Convention

~~—(a) Nominations for elective Officers of the Alliance 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.~~

~~—(b) Candidates for elective office must personally request a single petition for candidacy by mail, electronic means or in person for the office which they seek. A candidate can file only one (1) petition for one (1) elective office. More than one (1) petition will not be accepted by the Secretary.~~

~~—(c) In the instance where not more than two (2) petitions for nominations have been filed, then in the event of the death or resignation or inability to run of any member, who has filed his petition for nomination after the time for filing of the petitions for nomination has expired, any qualified member can file a petition for said office at the Convention, providing that a petition is presented for nomination signed by ten (10) duly elected Representatives to the Convention, and providing, further, that said petition is presented to the Nominating Committee of the Convention prior to its report to the Convention.~~

Section 5673 – RESERVED

~~Section 74 – Voting and Rules of Election~~

~~—All voting for contested offices shall be by secret ballot, and according to rules of election prescribed by the Committee on Elections and approved by the Convention.~~

Section 75 - Election and Installation

The officers named in Section 5269 shall be elected at each regular Convention and shall be installed by the chairman of the Convention, in accordance with the ceremony prescribed in the Ritual. In the intervals between Conventions, the installation shall be made by the Presiding Officer, Chair of the Board of Directors~~Censor~~, or the President, provided, that in instances where officers are required to furnish bond, they shall not enter upon the performance of the duties of said office until their bonds shall have been approved and accepted.

Section 5776 - Term of Office - Report -Presence at the Convention

Unless otherwise provided, all of the elective Officers of the Alliance shall be elected for the next ensuing quadrennial term, commencing the later of the 1st day of January after the adjournment of the Convention, or upon receipt of all regulatory approvals and shall serve until their successors are duly elected and qualified. The appointed Officers of the Alliance shall serve for such time as the appointing authority may determine. All Officers shall make a written report of their official activities to the Convention. Members of the Business and Fraternal Board of Directors and appointed Officers as provided in Section 5370, shall be present at the sessions of the Convention and give all information respecting their office as the Convention may request.

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

Section 5877 - Compensation

1. The members of the Business Board of Directors and the Fraternal Board of Directors shall receive such compensation as recommended by the Budget Committee of the Business Board of Directors and approved by the regular Convention. The compensation of the Fraternal Advisors shall be determined by the Budget Committee of the Board of Directors and approved by the Board of Directors.

2. The ChairCensor, Vice ChairCensor, President, Vice President, Secretary, and Treasurer, and Fraternal Advisors shall receive the compensation as recommended by the Budget Committee of the Business Board of Directors and approved by the Business Board of Directors.

3. Each appointed Officer of the Alliance shall receive such compensation as may be determined by the Business Board of Directors.

Section 5978 - Vacancies

Vacancies caused by any, reason in the elected offices of the Alliance shall be filled as provided in Section 6594(15). and Section 103.

Section 6079 - Bonds of Officers

The Convention may fix the bond of any Officer, or in default thereof, the Business Board of Directors shall fix the bond for such Officers, in such amount and in such manner as it shall determine, and the expense thereof shall be paid from the Insurance Fund of the Alliance. Failure to file such bond with the Secretary, by any Officer required to give bond, within thirty (30) days after the time of the fixing of such bond, or within such time extensions thereof granted by the Business Board of Directors, shall create a vacancy in his office, which shall be filled as provided in these By-Laws.

Section 80 – Officers to Turn Property over to Successors

~~All Officers shall, at the conclusion of their term of office and upon the election or appointment and qualification of their successors, turn over to them, immediately, all monies, securities, records, papers, and property of every kind pertaining to their respective offices, upon being furnished receipts therefore by their successors.~~

ARTICLE VII RESERVED

~~Section 81 - RESERVED~~
~~Section 82 - RESERVED~~
~~Section 83 - RESERVED~~
~~Section 84 - RESERVED~~
~~Section 85 - RESERVED~~
~~Section 86 - RESERVED~~

ARTICLE VIII Business Board of Directors

Section 6187 - Composition

The Board of Directors of the Alliance shall consist of the five (5) individuals elected to the Board of Directors, ~~two (2) separate boards, namely the Chair of Business Board of Directors and the Board, the Vice Chair of the Board, the Fraternal Board of Directors. The Business Board of Directors shall consist of the President, Vice President, Secretary, Treasurer of the Alliance, and five (5) Business Board of Directors. The Fraternal Board of Directors shall consist of the President, Vice President, Secretary and , Treasurer, and ten (10) Fraternal Board of Directors.~~

Section 6288 - Executive Committee of the Business Board of Directors

The President, the Vice-President, Secretary and Treasurer of the Alliance shall constitute an Executive Committee, which, in the interim between the meetings of the ~~Business~~ Board of Directors of the Alliance shall exercise all of the authority and powers of the ~~Business~~ Board of Directors, as the orderly conduct of the affairs of the Alliance may require.

Section 6389 - Meetings - Quorum

All members of the ~~Business~~ Board of Directors of the Alliance shall hold and participate in regular meetings once every quarter and such special meetings, as may be called by the Chair or the President of the Alliance. A majority of the members of the ~~Business~~ Board of Directors of the Alliance shall constitute a quorum for the transaction of business.

In lieu of a special meeting, any business may be transacted by the ~~Business~~ Board of Directors by correspondence or telecommunication, fax and/or e-mail. If such business is transacted by way of telecommunications, a written confirmation of any action taken shall be submitted to the ~~Business~~ Board of Directors ~~for their execution.~~

Section 6490 - Compensation of Business Board of Directors

Each ~~Business~~ Board of Directors member shall receive such allowance for attendance at meetings of the ~~Business~~ Board of Directors and for special services in

the interest of the Alliance, authorized by the ~~Business~~ Board of Directors, as shall be fixed by the Convention at which they were elected.

Section 6594 - Powers of the Business Board of Directors

The ~~Business~~ Board of Directors shall be the executive body of the Alliance and shall supervise, control and have effective oversight of all of the affairs and business of the Alliance and exercise all power and authority incident thereto and shall provide and establish rules and regulations therefore as it may deem necessary and proper. Such powers shall include for particularization but not in limitation of the above, the power to:

(1) Provide for the creation of various committees to exercise certain necessary functions of the ~~Business~~ Board of Directors in the interim between the meetings of said ~~Business~~ Board of Directors.

(4) Oversee the Collection of ~~dues and all other~~ revenues and exercise control over persons authorized to collect insurance premiums and overall funds, investments and property of the Alliance with power of disposition.

(5) Prescribe ~~forms of applications for membership, and~~ forms, conditions, rates and amounts of benefit certificates and riders, and authorize the issuance thereof when approved by the Insurance Department of the State of Illinois and of other States wherein the Alliance is authorized to transact business.

(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 for the four (4) year period between National Conventions.

(7) By a three-fourths (3/4) vote of the members of the ~~Business~~ Board of Directors present at any meeting, deprive any member in attendance thereof of his right and privilege of participating in the proceedings of said meeting when the conduct of such member at said meeting is unbecoming an Officer of the Alliance and impedes the orderly transaction of business.

(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 Advisory Committee and Board Business Boards of Directors. 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 with any Officer of the Alliance, or with any person with whom he or she 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 Chair of the Board, Vice Chair of the Board, 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 on the official Alliance Website. Announcement of a vacancy shall be on the official Alliance Website within thirty (30) days ~~following~~ the occurrence of the vacancy.

(17) Adopt guidelines establishing the duties and obligations of the Fraternal Advisory Committee and its members.

~~—(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.~~

Section ~~66~~92 - Duties

It shall be the duty of the ~~Business~~ Board of Directors to:

(1) Approve~~Select~~ banks of deposit for the funds of the Alliance.

(2) Appoint, within sixty (60) ~~—~~days after each regular Convention or at the next regularly scheduled ~~Business~~ Board of Directors meeting, whichever is earlier, ~~a Medical Director, General Counsel, Underwriter, Chief Financial Officer, Director of Insurance Sales,~~ and within ninety (90) days appoint an Actuary.

(3) In the event of the disability or inability of the Secretary or the Treasurer of the Alliance to perform his official duties, or in the event of a vacancy in said offices, to appoint a temporary Secretary or temporary Treasurer of the Alliance, who shall perform the duties of such office until the vacancy is filled by the ~~Business~~ Board of Directors, as provided in Section ~~65~~94(15).

~~(4) Examine and pass upon all claims against the Alliance and direct the payment thereof.~~

~~—(5) Furnish the Convention all necessary information, certificates, documents and papers which may be necessary in order that the Convention may verify the financial condition of the Alliance.~~

~~—(6) Print all reports of Officers and mail them to each Representative to the Convention not less than ten (10) days before each regular Convention.~~

~~—(7) Prescribe the ritualistic practices in the Alliance and publish the same in a manual for the use of the subordinate bodies thereof.~~

~~(58)~~ Perform such other duties as these By-Laws, Articles of Incorporation, and the laws of the State of Illinois prescribe.

~~ARTICLE IX~~ ARTICLE VIII ~~FRATERNAL ADVISORY COMMITTEE~~ BOARD OF DIRECTORS

Section ~~67~~93 - Composition

The Fraternal Advisory Committee ~~Board of Directors of the Alliance~~ shall consist of the Chair of the Board, the Vice Chair of the Board, the President, the ~~Vice~~ President, Secretary, Treasurer of the Alliance, and ten (10) Fraternal Advisors ~~Board of Directors members.~~

Section ~~68~~94 - Duties of the Fraternal Advisory Committee ~~Board of Directors~~

The Fraternal Advisory Committee ~~Board of Directors~~ shall promote, recommend ~~be responsible for~~ coordination and evaluate all ~~promotion of~~ fraternal, social, cultural, charitable and membership activities of the Alliance Society.

Section ~~69~~95 - Meetings - Quorum

All members of the Fraternal ~~Board of Directors~~ Advisory Committee of the Alliance shall hold and participate in regular ~~Board of Directors annual~~ meetings, participate in quarterly telephonic conferences once every quarter and such special meetings, as may be called by the Chair of the Board or the President of the Alliance. A majority of the members of the Fraternal ~~Board of Directors~~ Advisory Committee of the Alliance shall constitute a quorum for the transaction of business. Any meeting may be conducted by electronic means so long as the method used provides for instantaneous communication.

~~—In lieu of a special meeting, any business may be transacted by the Fraternal Board of Directors by correspondence or telecommunication, fax and/or e-mail. If such business is transacted by way of telecommunications, a written confirmation of any action taken shall be submitted to the Fraternal Board of Directors for their execution.~~

Section ~~96~~ — Compensation of Fraternal Board of Directors

~~—Each Fraternal Board of Directors member shall be reimbursed for actual expenses incurred for attendance at meetings of the Fraternal Board of Directors and for special services in the interest of the Alliance, authorized by the Business Board of Directors.~~

Section ~~97~~ Powers of the Fraternal Board of Directors

~~—(1) The Vice President shall serve as Chairperson of the Fraternal Board of Directors.~~

~~(2) Provide for the creation of various committees to exercise certain necessary functions of the Fraternal Board of Directors in the interim between the meetings of said Fraternal Board of Directors.~~

~~— (3) Organize, approve and promote fraternal activities in the various Districts and Regions of the Alliance.~~

~~— (4) Exercise supervision and control over districts, councils, and lodges fraternal activities.~~

~~— (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 on the official Alliance Website. Announcement of a vacancy shall be made on the official Alliance Website within thirty (30) days 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 IX

Chair and Vice Chair ~~Censor and Vice-Censor~~

Section 98 Section 70 - Offices and Powers of the Chair ~~Censor~~

The ~~Chair~~Censor shall be the Chairperson of the ~~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 Fraternal Board of Directors meetings of the Polish National Alliance.~~

The ~~Chair~~Censor shall have the following powers:

(1) To appoint the Committees of the ~~Business~~ Board subject to the confirmation thereof by such respective bodies. The ~~Chair~~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 cause an audit of all accounts and records of the Alliance, and to examine and verify the same as well as the funds, properties and all other assets of the Alliance.~~

Section 7199 - Duties

It shall be the duty of the ~~Chair~~Censor:

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

(2) To call Special Conventions in accordance with the provisions of Section ~~4144~~.

(5) Appoint all Convention Officers as provided in Article ~~IV~~ Section ~~4649~~.

Section 72400 - Vice-Chair ~~Censor~~

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

Section 73401 – Vacancy

If a vacancy shall occur in the office of the ~~Chair~~Censor, the Vice ~~Chair~~Censor shall serve as the acting ~~Chair~~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 ~~Chair~~Censor or Vice ~~Chair~~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 ~~prescribed~~ in Section ~~5574~~. 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 74402 – RESERVED

Section 103 – RESERVED

ARTICLE XI

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

Section 104 Section 74- Offices and Powers of the Chair ~~Chairperson~~ of the Board

The Chairperson shall:

~~(1) p~~Preside at all meetings of the ~~Business~~ Board of 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 Advisory Committee Board of Directors meetings of the Polish National Alliance, Alliance Printers & Publishers, Alliance Communications and PNA Education Fund. School Corporation and submit appropriate written reports to the National Quadrennial Convention.~~

~~(42) To a~~Appoint the members of all Committees established by the ~~Business or Fraternal~~

Board of Directors whose appointment by the ~~Chair~~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.~~

(43) To ~~s~~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.

(45) The Chairperson may also serve as President.

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

ARTICLE X President/Chief Executive Officer and the Vice-President of the Alliance

Section 75404A - President

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

(1) To ~~hire~~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.

~~(2) 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.~~

(3) To take any appropriate action (including suspension) against the Vice President, Secretary, Treasurer suspend any Officer or any 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.

(5) 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.~~

Section 76405 - Vice-President - Right of Succession

In case of temporary inability of the President to act, the President's ~~—~~duties shall be performed by the Vice-President. In case of the death, resignation or removal for cause of the President, the Vice-President, or in case of inability to act of the Vice President, then the Secretary shall exercise the powers and perform the duties of the President, with all rights and privileges of that office, until a successor has been elected in the manner provided by Section ~~6594~~(15).

Section 77406 - Vice-President - Duties

(1) The Vice-President shall perform such duties as are imposed upon him by these By-Laws, the President and by the ~~Business and Fraternal~~ Board of Directors.

~~(2) — (2) The Vice President shall serve as the Chairman of the Fraternal Board of Directors.~~

~~(3) —~~ The Vice-President shall be a part-time position. The Vice President~~He~~ shall, whenever reasonable, engage in civic, charitable and philanthropic activities which are in furtherance of the objectives of the Alliance.

ARTICLE XIX **The Secretary of the Alliance**

Section 78407 - Duties

It shall be the duty of the Secretary:

(1) To designate, immediately, upon assuming the duties of the office, and subject to the approval of the ~~Business~~ Board of Directors, an Assistant Secretary, who shall perform the duties of the Secretary, during the temporary absence or disability.

(2) To keep accurate and complete minutes of all meetings of the ~~Business and Fraternal~~ Board of Directors, which shall be approved as written or as amended at the next succeeding meeting.

(6) To recommend to the ~~Business~~ Board of Directors the employment of all necessary help for the proper discharge of the office.

~~(8) To provide, under the direction of the Business Board of Directors, all supplies necessary for the use of lodges and juvenile circles for the transaction of the business of the Alliance.~~

~~(9) To~~ send out, upon the request of the Chair~~Censor~~, all notices prescribed by these By-Laws.

~~(10)~~ 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.

~~(11)~~ To declare a vacancy in any elective office of the Alliance.

~~(12)~~ 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).

~~(13)~~ 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.

~~(14)~~ 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. The Secretary~~He~~ may not engage in any other occupation for pecuniary profit.

ARTICLE ~~XII~~XIII

The Treasurer of the Alliance

Section ~~79~~108 - Duties

It shall be the duty of the Treasurer:

(1) To receive all moneys due to the Alliance from all sources, receipt therefore and to deposit the same, in the name of the Alliance, in such banks or other institutions as the Business Board of Directors may direct.

(2) To make all disbursements on behalf of the Alliance upon proper requisitions, and only by check executed pursuant to the rules and regulations established by the Business Board of Directors.

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

(4) To recommend to the Business Board of Directors the employment of all necessary help for the proper discharge of the Treasurer's duties.

(5) To ~~send to the official publication a monthly list of deceased members and any change of address~~

~~requested by a member in order to keep the mailing list of the "Zgoda" current.~~

~~(6) To~~ perform such duties as shall be imposed 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 Treasurer shall not be prohibited from engaging in any civic, charitable and philanthropic activities which are in furtherance of the objectives of the Alliance. The Treasurer may not engage in any other occupation for pecuniary profit.

ARTICLE ~~XIII~~XIV

General Counsel, ~~Medical Director~~, Chief Financial Officer, and Underwriter, ~~Director of Insurance Sales~~

Section ~~80~~109 - General Counsel

The General Counsel shall be a graduate of an accredited law school, be a licensed attorney-at-law, and shall have practiced his profession, in any State for at least five (5) years, and be a member of the Bar of the State of Illinois or a designated Illinois law firm. It shall be the duty of the General Counsel to be the legal adviser of the Alliance.

(3) To construe according to the laws of the State of Illinois or any other State, the legal intendments of any provision of the Articles of Incorporation, these By-Laws or the enactments~~enactment's~~ of the Convention.

(4) To recommend to the Business Board of Directors the employment of all necessary help for the proper discharge of his or her duties.

(5) To perform such duties as shall be imposed by these By-Laws and the Business Board of Directors.

~~Section 81~~110 - Medical Director

~~The Medical Director shall be a doctor of medicine, a graduate of an accredited school of medicine, licensed in the State of Illinois and a practitioner in the profession in any State for at least five (5) years. It shall be the Medical Director's duty:~~

~~(1) To resolve and finally determine all questions relating to the physical or mental condition of any claimant or proposed insured referred by the Underwriter or the Business Board of Directors.~~

~~(2) To advise the Business Board of Directors in establishing or amending the underwriting rules.~~

~~(3) To recommend to the Business Board of Directors amendments to established underwriting rules appearing to be necessary or desirable.~~

~~(4) To appoint, subject to the approval of the Business Board of Directors, necessary office help and to devote such time as the proper performance of duties may require.~~

~~(5) To perform such other duties pertaining to the office as the Business Board of Directors may prescribe.~~

Section ~~111~~ - Chief Financial Officer

(1) To examine and verify the accounts of all Officers of the Alliance, and upon direction of the ~~Business~~ Board of Directors to examine and verify the accounts of all officers of subordinate bodies thereof, who collect, receive, disburse, manage or have in their custody funds belonging to the Alliance, and for such purposes to demand, at any time, a written accounting from any such officer of the funds or other property of the Alliance in the officer's custody or control.

(2) To examine and verify all demands upon the Alliance for payment of money and make recommendations thereon to the ~~Business~~ Board of Directors.

(3) To furnish financial reports relating to the Alliance to the ~~Business~~ Board of Directors and on the request of the Chairperson ~~Censor~~.

(4) To perform such other duties as the ~~Business~~ Board of Directors shall prescribe.

Section ~~82~~142 - The Underwriter

(2) To refer to qualified medical personnel ~~the Medical Director~~, for final determination, all questions relating to the physical or mental condition of a proposed insured that require the knowledge and skills of an experienced physician.

(4) To advise and consult with the ~~Business~~ Board of Directors in establishing or amending underwriting rules and negotiating or amending reinsurance agreements.

(5) To recommend to the ~~Business~~ Board of Directors amendments to established underwriting rules and reinsurance agreements appearing to be necessary or desirable.

(6) To recommend to the ~~Business~~ Board of Directors, in consultation with the General Counsel and/or the Actuary, amendments to applications and benefit certificate forms appearing to be necessary or desirable.

(8) To serve as Chairperson of the Reinsurance Audit Committee with other individuals appointed by the ~~Business~~ Board of Directors.

(9) To perform such other duties as the ~~Business~~ Board of Directors may prescribe.

Section ~~83~~143 - Director of Insurance Sales

~~The Director of Insurance Sales shall be conversant with methods of procuring and directing producers; the establishment and conduct of sales operations and with benefits authorized and provided for under insurance plans of the Alliance. The following shall be among the duties:~~

~~(1) To procure and submit to the Business Board of Directors for approval suitable candidates for the position of sales representative of the Alliance.~~

~~(2) To supervise and direct the Producers and sales operations of the Alliance, and to maintain appropriate statistics reflecting such sales.~~

~~(3) To prepare articles and publicity material to acquaint the general public with the beneficial nature of the insurance programs of the Alliance.~~

~~(4) To arrange, prepare, and publicize contests for the purpose of encouraging the Producers, financial secretaries, and members to solicit new members.~~

~~(5) To perform such other duties as the Business Board of Directors shall prescribe.~~

Section 114 - Publications

The ~~Business~~ Board of Directors shall have power and authority to provide for an official publication and other publications necessary to advance the interest of the Alliance. One copy of each issue of the official publication shall be mailed to every household of the Alliance. ~~The policy of all publications of the Alliance shall be in harmony with the purposes of the Alliance. No publication shall be used for personal or partisan political purposes within the Alliance, nor in any way calculated to lessen its prestige. The publications shall defend the gains of Americans of Polish descent in the political life of this country as well as in other fields of constructive endeavor, regardless of political affiliation. Constructive criticism of persons occupying public offices, or of their acts, shall be permitted.~~

ARTICLE ~~XIV~~XV Councils

Section ~~84~~145 - Composition - Division of

(a) Each council shall be a federation of local lodges assigned to it by the ~~Business~~ Board of Directors, which shall also designate each council by a number. Whenever the number of adult members, in good standing, of the lodges constituting a council, shall exceed 5,000, the ~~Business~~ Board of Directors, may, upon written petition of one-third (1/3) of the lodges belonging to such council, divide it into two (2) or more councils, with due regard to local distances and conditions.

~~Section 116 - When Lodges may Constitute Councils - Transfer of Lodges~~

~~(a) In the event a lodge shall be located more than thirty (30) miles from the nearest council, then it shall in itself constitute a temporary council, and shall be entitled to Representatives to the Convention, in accordance with the provision of Section 38. A lodge may be transferred from one council to another by the Business Board of Directors, when in its opinion, such action is necessary in the interest of the Alliance, and it shall make such transfer upon the request, in writing, of two-thirds (2/3) of the members of any lodge in good standing.~~

Section ~~85~~147 - Property of Dissolved Councils

When all lodges of a Council are transferred to another Council, due to inactivity, it shall be the duty of its last Officers to deliver to the ~~Business Board of Directors, or its authorized agent,~~ National Secretary the books, charter, seal, papers, and records of the Council and together with all moneys assets in the hands of the Council Officers, ~~which have been paid to such Council to the National Treasurer,~~ and such property shall become property of the Alliance.

Section ~~86~~118 - Council Assembly - How Constituted

All Councils shall operate in accordance with the above and foregoing Bylaws and all the rules and regulations adopted by the Board of Directors.

~~The assembly of each council shall consist of delegates elected by the several lodges belonging to it in compliance with the provisions of Sections 119 and 140. 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. Vacancies occurring in delegate positions for any reason shall be filled by election in the lodges.~~

Section ~~87~~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 a sales agent 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.~~

Section 120 - Meeting of Council Assembly - Election of Officers - Executive Board Quorum

ARTICLE ~~XV~~ Lodges

Section ~~88~~ - Lodges 121 - Duties of Council Assembly

All Lodges ~~It shall operate in accordance with~~ be the duty of each council assembly:

~~(1) To fix the time and foregoing Bylaws place for its regular meetings, and all rules and regulations adopted by the time and place for the meeting of the Electoral Assembly of the council in the Convention year.~~

~~(2) To promote the formation of lodges and the solicitation of new members for the Alliance, under the direction of the Business Board of Directors.~~

~~(3) To engage in such activities which shall promote fraternalism and advance the welfare and best interests of the Alliance.~~

~~(4) To fix and collect dues which each lodge shall pay, for the needs and activities of the council, provided that the amount of such dues shall have been approved by two-thirds (2/3) of the lodges.~~

~~(5) To adopt rules and regulations for the conduct of the activities of the council, which rules and regulations shall not conflict with these By-Laws and the rules and regulations of the Business Board of Directors.~~

Section ~~89~~122 - Financial Reporting

~~Annually, each Council shall submit to the National Secretary a copy of the audit committee's report and a financial statement listing all of the assets of the Council or a copy of such Council's Internal Revenue Service Form 990. Such report and financial statement shall be submitted on forms approved by the Business Board of Directors and submitted by March 31st of each year.~~

Section 123 - Suspension of Lodge by Council

~~If a lodge fails to participate in the activities of the council for three (3) successive meetings of the council without justifiable cause therefore, or in the event that a lodge fails to pay the dues required to be paid to the council, within ninety (90) days of their due date, then upon majority vote of the delegates of the council said lodge may be suspended for such period of time as the council may determine, not to exceed the term of tenure of the delegates of said lodge to the council. If a lodge is delinquent in payment of its' dues to a Council, all moneys in arrears must be paid in full at least sixty (60) days prior to participation in any Council or Electoral Assemblies. A notice of the suspension shall be promptly forwarded to the recording secretary of the lodge.~~

~~In the event of such suspension, the lodge shall, during the term thereof, be denied the right to participate in any activities of the council and the Electoral Assembly thereof and shall be denied any rights or privileges incident thereto.~~

ARTICLE XVI Lodges

Section 124 - Formation

Lodges may be formed in any territory within the jurisdiction of the Alliance, by the ~~Business~~ Board of Directors or its duly authorized agents. Each lodge shall consist of not less than twenty-five (25) Beneficial

~~Premium Paying~~ Members, provided that in localities where there is no lodge in existence, the number necessary to secure a charter shall be fifteen (15) members.

Section 90425 - Charters - Number and Name of Lodge

Upon receipt of a petition for charter and acceptable applications for membership, the ~~Business~~ Board of Directors may grant a charter to a new lodge, if in its opinion, such action will promote the best interest of the Alliance. The ~~Business~~ Board of Directors shall designate each lodge by a number and shall give it such name as may be selected by it and approved by the ~~Business~~ Board of Directors, and shall assign it to a specified council. No lodge shall change its name without the approval of the ~~Business~~ Board of Directors.

Section 91426 – Financial Reporting.

Annually, each Lodge shall submit to the National Secretary a copy of the audit committee's report and a financial statement listing all of the assets of the Lodge or a copy of such Lodge's Internal Revenue Service Form 990. Such report and financial statement shall be submitted on forms approved by the ~~Business~~ Board of Directors and submitted by February 28th of each year.

Section 92427—Supplies

~~The supplies furnished to lodges shall be such as may be provided by the Business Board of Directors, and each lodge shall procure from the office of the Secretary of the Alliance all books, blanks, and other supplies required by it.~~

Section 128 - Meeting - Quorum - Order of Business

~~**Section 93** If the lodge president fails or refuses to call and hold regular meetings as established by the By-Laws or by resolution of the lodge, then the Secretary of the Alliance shall call such a meeting and notify all members of the lodge. Failure of the lodge president to call regular meetings may subject said president to removal from office by the lodge or by the Business Board of Directors of the Alliance. Special meetings may be called pursuant to Section 143-(5).~~

Section 129 - Self Government - Representation - Powers

Every lodge shall have the right of self-government, and shall be entitled to participate in the activities of the council to which it has been assigned; to representation in the Electoral Assembly, and in the Convention, upon the same conditions, and subject to the same requirements, as applied to every other lodge in the council, and as may be fixed by the Convention. A lodge shall have power to induct members, in accordance with the Ritual prescribed by the Alliance, to adopt and amend its By-Laws for its government, which shall not be in conflict with these By-Laws and the rules and regulations of the ~~Business~~ Board of Directors, and to impose dues upon its membership to defray expenses of its regular operations.

Section 94130—Additional Dues—Seal

~~A lodge may impose upon its members additional dues for special purposes and uses. Each lodge shall provide and use a seal bearing the name, location and number of the lodge.~~

Section 131—Unauthorized Receipt for Money

~~The unauthorized receipt of money on account of arrears in monthly premium rates, assessments, administrative taxes, fines, or dues from suspended or expelled members of the Alliance by any Officer or Officers of a lodge or of the Alliance, or the reinstatement of any member, except as provided for in these By-Laws is specifically prohibited and shall not impose any liability on the Alliance.~~

Section 132—Property—Division of—Right of Members to Property

~~A lodge shall be the owner of, and exercise exclusive control over its property, which shall not be divided in any manner among its members, nor between a lodge and another which may branch from it, without the consent of two-thirds (2/3) of all the members in good standing of the original lodge which consent shall be ascertained by a roll call vote to be taken at a regular meeting of said lodge, provided that notice of such contemplated action shall have been given to each member before such meeting, and provided, that if regular meetings are no longer held, the consent in writing of two-thirds (2/3) of the members shall be required. The right, title and interest of a member in the property or funds of the lodge shall cease by reason of the death, suspension, expulsion or withdrawal of such member.~~

Section 133—Suspension of Lodges

~~If a lodge shall refuse to obey an order of the Convention 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 134—Reinstatement of a Lodge

~~A suspended lodge may be reinstated upon compliance with the order described in the preceding section, and in case of suspension for non-payment, upon payment of all arrearage of every kind, due at the time of the suspension, within thirty (30) days from the date thereof. If a lodge remains under suspension for more than three (3) months, its charter shall be revoked.~~

Section 135—Transfer of Members of Suspended Lodge

~~Any member whose lodge has been suspended by the Business Board of Directors, or by the operation of these By-Laws, may, subject to other provisions of these By-Laws, within three (3) months after such suspension,~~

~~upon payment to the Alliance of all arrearages, if any, together with the current payment, obtain a transfer card from the Secretary of the Alliance and may become a member of any other lodge in accordance with the provisions of Section 14.~~

Section 136 - Property of Dissolved Lodges

When a lodge is permanently suspended, dissolved, or when its charter is revoked, it shall be the duty of its last Officers to deliver to the ~~Business Board of Directors, or its authorized agent~~ Office of the National Secretary, the books, charter, seal, papers, and records of the lodge, ~~together with a~~ All moneys in the hands of the lodge Officers, ~~which have been paid in as monthly rates, assessments or administrative taxes, and all other assets~~ and such property shall become the property of the Alliance. The property of the lodge shall be turned over ~~subject to disposition by the National Treasurer and shall become the property of the Alliance members thereof as provided in Section 132.~~

Section 137 - Consolidation

~~If any two or more lodges belonging to the same or another council wish to consolidate, they shall make such request in writing to the Business Board of Directors, with a written notice thereof to the council or councils affected. The Business Board of Directors shall thereupon prescribe or approve the conditions and terms of any such consolidation, including the disposition of the assets and liabilities of the lodges affected. In the event of a consolidation of two or more lodges, the members thereof shall retain all their rights and privileges of membership which they possessed at the time of the consolidation.~~

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, and in such cases, the funds and property of the lodge shall be disposed of as provided in Sections 132 and 136.~~

ARTICLE XVI XVII

Lodge Officers and their Duties

Section 95 139 - Titles and Qualifications

The officers of a lodge shall be the President, as many Vice Presidents, as the lodge deems necessary, 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 ~~it~~ obtained its obtaining a charter. No lodge officer shall act as sales agent 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.

Section 96 - Lodge Operations 140 - Election and Term of Office

Lodge shall operate in accordance with rules and regulations approved by the Board of Directors.

~~Lodge officers and delegates to the council shall be nominated and elected annually at the regular meeting of the lodge in the between November 1 and January 31. Nominations may be held at an earlier date if the lodge desires. Elections shall be conducted in the manner provided for by the lodge, but shall be by secret written ballot, provided, when only one (1) candidate is nominated for an office, then he shall be declared elected without ballot, and provided further, that the election of the Financial Secretary shall be subject to the approval and confirmation by the Business Board of Directors. Each elected officer and delegate shall hold office for one (1) year and until the successor is elected and installed.~~

Section 141 - Installation - Installing Officer

~~The elected officers of a lodge shall be installed at the regular meeting following their election, and shall enter at once upon their duties. No member shall be installed into office, if indebted to the lodge, or has failed to furnish the required bond. Any elective officer of the Alliance, the President of the council or a member appointed by the lodge President, shall have authority to install the officers of a lodge in accordance with the ceremonies prescribed in the installation ritual.~~

Section 142 - Vacancies

~~A vacancy in an elective office in the lodge, or delegate to the council, may be filled by the lodge within thirty (30) days, after such vacancy has been declared and a successor shall be elected for the unexpired term, and then be entitled to the full rights and privileges of the position.~~

Section 143 - The Lodge President shall:

~~(1) Enforce the laws, rules and regulations of the lodge and the provisions of these By-Laws, insofar as the same are applicable to lodges. The lodge President shall preside at all meetings of the lodge.~~

~~(2) Sign, together with the Financial Secretary, or the Treasurer of the lodge, all requisitions, for payment of sums authorized to be paid by the lodge.~~

~~(3) Arrange at the first regular meeting of the lodge, for the election of an Audit Committee, composed of three (3) members of the lodge, who preferably possess knowledge of bookkeeping and accounting practices, who shall serve for the term of one (1) year and until their successors are appointed and qualify.~~

~~(4) Appoint all standing committees of the lodge unless the lodge by appropriate resolution shall determine otherwise, which appointments must be approved and confirmed by the lodge membership.~~

~~(5) Call special meetings of the lodge whenever deemed necessary, or, upon the request of one-fifth (1/5) of the members in good standing. The President shall call the special meeting within a reasonable time, not to exceed thirty (30) days. The business to be considered~~

~~and acted upon at the special meeting shall be stated in the call therefore and no other business shall be considered or acted upon at said special meeting.~~

~~—— If the President fails or refuses to call such meeting, the Secretary of the Alliance shall call such meeting and notify all members.~~

~~—— (6) Keep the bond of the Treasurer of the lodge.~~

~~—— (7) Perform such other duties as these By-Laws, rules, regulations and Ritual of the Alliance and the By-Laws of the lodge require.~~

~~—— (8) Shall not be entitled to vote, except in nominations, in elections, and on questions upon which the vote is equally divided.~~

Section 144 – Vice President – Duties

~~—— In case of the temporary inability of the lodge President to act, the lodge President's duties shall be performed by the first Vice President of the lodge, or in case of the latter's inability to act, then by the second Vice President of the lodge. In case of the death, resignation or removal for cause of the lodge President, the first Vice President of the lodge or in case of the latter's inability to act, then the second Vice President of the lodge shall exercise the powers and perform the duties of the President, with all rights and privileges of that office, until a successor has been elected and qualifies.~~

Section 145 – Recording Secretary – Duties

~~—— The Recording Secretary shall keep accurate minutes of each meeting and perform such other duties as the lodge may require.~~

Section 146 – Financial Secretary – Duties

~~—— The Financial Secretary shall:~~

~~—— (1) Keep the records and seal of the lodge, conduct the correspondence thereof, and at each regular meeting read all official communications received since the last regular meeting.~~

~~—— (2) Receive and receipt all moneys due the lodge and the money paid by members and deposit the same in the lodge's escrow account.~~

~~—— (3) Keep a correct account in the ledger provided for that purpose by the Secretary of the Alliance of all funds due and received from the members of the lodge, maintaining a separation and division thereof as to the funds due and received on behalf of the lodge and those due to the Alliance. Such records shall be at all times made available to the officers of the lodge, the auditing committee thereof and to the Office of the National Secretary.~~

~~—— (4) Mail a reminder premium notice to all delinquent members of the amount due from them to the Alliance and to the lodge, respectfully, if not serviced by the Home Office. In the event a member is delinquent after the expiration of the thirty (30) day grace period, the~~

~~Financial Secretary will mail another premium notice and follow up with a phone call, e mail or fax.~~

~~—— (5) Keep a record of the names of all members in a lodge register, provided for that purpose, showing the residence address in full, and the amount of the member's dues.~~

~~—— (6) Report promptly to the Secretary of the Alliance a member's change of residence or post office address, including the zip code.~~

~~—— (7) Report promptly to the Secretary of the Alliance all delinquencies or changes in insurance certificates and provide the names of the members and the number of the insurance certificates in each case.~~

~~—— (8) Forward to the Treasurer of the Alliance, not later than the tenth (10th) day of each succeeding month, the monthly report, together with a remittance to the Home Office with the amount of collected premiums of the members listed on the lodge report.~~

~~—— (9) Furnish to the lodge at the end of every quarter, or more often when so requested, a full statement of the receipts and disbursements made by the Financial Secretary since the last report.~~

~~—— (10) Notify the Secretary of the Alliance promptly in the event a member's whereabouts cannot be determined. Provide the member's name, certificate number, address, date of last contact and other pertinent facts, if any.~~

~~—— (11) Perform such other duties as these By-Laws, rules, regulations and Ritual of the Alliance, and the By-Laws of the lodge require.~~

~~—— (12) Upon the filing of a written complaint by any member, officer, or body of the Alliance with the Business Board of Directors supported by affidavits to the effect that the Financial Secretary is not performing the duties as required by these By-Laws, the resolutions of the Convention, the rules and regulations of the Alliance, or is guilty of conduct which is detrimental to the welfare of the lodge and of the Alliance, the Business Board of Directors, upon being satisfied with the truth of the charges contained in the complaint, may summarily remove such Financial Secretary without compliance with the rules of disciplinary procedures as provided in Article XIX of these By-Laws. Such removal shall become effective immediately. The elected officers of the lodge shall immediately appoint, subject to the approval of the Business Board of Directors, another suitable member as Financial Secretary, who shall hold office until the next regularly scheduled election meeting of the lodge and until a successor is elected.~~

~~—— (13) In the case of a delinquent Financial Secretary, agent or person authorized to make collections, the Secretary of the Alliance, with the approval of the Business Board of Directors, shall notify the lodge President and Financial Secretary in writing of a temporary suspension and appoint within sixty (60) days another person to act in the Financial Secretary's~~

~~stead until the case is disposed of pursuant to the provisions of Section 149.~~

Section 147 – Prohibited Acts

~~The Financial Secretary of a lodge or any person authorized to collect premiums shall not:~~

~~(1) Receive any payments from a Beneficial Member, who has been suspended for non payment thereof, knowing at the time that the member is not in good health.~~

~~(2) Receive any money from a member suspended for non payment of premium rates, unless such member shall pay all arrearages and shall comply with all requirements provided for in these By-Laws for reinstatement of suspended members.~~

~~(3) Demand or receive from the beneficiary of a deceased member any fee or payment for aiding such beneficiary in preparing proofs of death.~~

Section 148 – Unauthorized Acts – Consequence Thereof

~~The receipt, retention or transmission to the Treasurer of the Alliance by any person authorized to collect premiums or the Financial Secretary of a lodge of any money contrary to these By-Laws, shall not have the effect of waiving the forfeiture of the benefit certificate or reinstate any rights or privileges of the member of the Alliance.~~

Section 149 – Penalty for Violating Preceding Section

~~Should any Financial Secretary or any person authorized to collect premiums knowingly violate any of the provisions of the foregoing Section 146 and 147, complaint may be made against him to the Business Board of Directors by any member, officer or body of the Alliance, and if, upon due notice and hearing he shall be found guilty of such violation, he shall be removed from office.~~

~~If upon due notice and hearing, any Financial Secretary or any person authorized to collect premiums and other funds on behalf of the Alliance shall be found guilty of failing to transmit any funds collected by him on behalf of the Alliance to the Treasurer of the Alliance as required by these By-Laws, the Business Board of Directors is hereby authorized to institute civil and/or criminal complaint against such person to recover any funds collected and not remitted to the Treasurer of the Alliance as provided by these By-Laws.~~

Section 150 – The Treasurer – Duties

~~The Treasurer shall:~~

~~(1) Receive and receipt for all funds from the Financial Secretary, and at each meeting shall make a report of the amount received.~~

~~(2) Have custody of all moneys and securities belonging to or in custody of the lodge, and pay all obligations, when properly authorized to be paid by the lodge.~~

~~(3) Deposit all lodge funds in a bank selected by the lodge and in the name of the lodge and upon the opening of the account, furnish a certificate from the bank, showing the deposit of such funds in the name of the lodge, and that the same are withdrawable only upon the signature of the Treasurer and counter signature of authorized officers.~~

~~(4) Make full reports, at least semi annually, to the lodge of all transactions of their office during the preceding half year, and at such other times, as may be required by the lodge or the audit committee thereof, produce evidence of the possession of all funds and securities of the lodge for which he/she is responsible.~~

~~(5) Preside, in the absence of both the President and all Vice Presidents, at the meeting of the lodge, and furnish, if so required, such bond as the lodge may determine.~~

Section 151 – Audit Committee

~~The Audit Committee shall examine all accounts payable of the lodge, and report thereon to the lodge before payment. It shall be its duty to make a yearly audit of the financial affairs and accounts of the lodge.~~

Section 152 – Duties of other Officers

~~All lodge officers, whose duties are not prescribed in these By-Laws, shall perform such duties as prescribed in the By-Laws or regulations of the lodge.~~

Section 153 – Removal of Officer or Delegate – Filling Vacancy – Surrender of Property

~~Any officer of the lodge or delegate of the lodge to the council may after due notice be removed by a lodge upon a vote of three fourths (3/4) of all the members present at any regular or special meeting, for neglect of duty or for conduct unbecoming an officer or delegate. Upon removal from office of an officer or delegate, or upon death or resignation, a successor shall be elected to serve for the unexpired term of office until a successor has been elected and has qualified. Upon the removal or expiration of the term of office of any officer, there shall be immediately surrendered to the successor all the moneys, books, papers, records, and property of the lodge, and within thirty (30) days furnish the lodge with a written account and report.~~

ARTICLE ~~XVII~~^{XVIII} The School Corporation

Section ~~97~~¹⁵⁴ – Composition

The Trustees of the ~~S~~^School Corporation shall have the right to amend the Articles of Incorporation with respect to its name, purpose or other matters or to restate the Articles of Incorporation in their entirety.

Section ~~98~~¹⁵⁵ – Funds

Section ~~99~~¹⁵⁶ – Board of Trustees – Powers and Duties

The Board of Trustees shall be the executive and managing body of the School Corporation, and shall consist of the ~~Chairperson~~^{Censor}, who shall be the Chairman of the Board, ~~ex-officio~~; the President of the

Alliance, who shall be the Vice-Chairman, ~~ex-officio~~; Secretary and Treasurer of the Alliance; a representative of the Alumni; and the Vice-Chairperson ~~Censor~~ in an advisory capacity.

Section ~~102~~¹⁶⁹ – Bylaws

The Bylaws of the School Corporation shall be adopted and subject to revision by the ~~Fraternal~~ Board of Directors of the Alliance.

Section ~~103~~¹⁶⁰ – Compensation

The members of the Board of Trustees shall serve without compensation with the exception of such per diem and traveling expenses, ~~as the Convention may provide~~, which shall be paid from the funds of the School Corporation.

ARTICLE ~~XVIII~~^{XIX} Disciplinary Provisions

Section ~~104~~¹⁶¹ – Offenses for Which Member May be Punished

Section ~~106~~¹⁶³ – Offenses for which Councils and Lodges may be Punished

The commission of the following offenses by a council or lodge may be punished by the ~~Business~~ Board of Directors by suspension or revocation of the charter.

Section ~~107~~¹⁶⁴ – Complaints

All complaints against any member, Officer, ~~or council or lodge~~ ^{body} shall be in writing, signed by a member, Officer or body of the Alliance in good standing. All charges against a council or lodge ~~may~~ ^{shall} be signed by the Secretary of the Alliance, or in the alternative, by three (3) members, or a body of the Alliance in good standing. Upon receipt, the National Secretary shall forward a copy of the complaint within fourteen (14) days to the member, Officer or body named in the complaint.

Section ~~108~~¹⁶⁵ – Judicial Bodies

(1) If the complaint is fraternal by nature, as opposed to financial, the matter shall be adjudicated under the provision of this section, otherwise all financial disputes involving insurance products shall be resolved using the provisions of Section ~~114~~¹⁷¹.

(2) ~~An Ad Hoc Committee~~ ^{The Fraternal of the} Board of Directors shall act as a Judicial Body for all complaints filed against an individual member, Lodge Officers, Lodge, Council Officers, ~~and~~ ^{Council as well as} ~~and/or~~ ^{members of the Fraternal Advisory Committee} ~~and all elected officers of the Alliance.~~ ^{Board of Directors.}

(3) ~~The Business~~ ^{full} 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 Fraternal Advisory Committee} ~~and Supervisory Council,~~ all the elective Officers of the Alliance.

Section ~~109~~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.~~ Such rules shall provide for:

Section ~~110~~¹⁶⁷ – Decisions of Judicial Bodies

(6) Every decision of a judicial body shall be made by vote of the majority of all the members present at said meeting, except that a decision imposing the penalty of removal or suspension from office, expulsion, revocation of charter or dissolution shall be by vote of three-fourths (3/4) of all members present, ~~at said meeting.~~

Section ~~111~~¹⁶⁸ – Effect of Suspension or Expulsion

Where an accused has been suspended or expelled by action of judicial body, ~~such member~~ ^{he} shall be deprived of all rights and privileges of every nature whatsoever, provided, however, that the privilege of maintaining the benefit certificate in force by continuing payment of the required premium rates and such payments as may be payable under the benefit certificate shall not be revoked and, provided further, that a member so suspended or expelled shall be notified by the Secretary of the Alliance in writing of the above privilege.

Section ~~112~~¹⁶⁹ – Effect of Decision of a Judicial Body - Appeal from Decisions of Judicial Bodies

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, shall have a right to appeal to the ~~Fraternal~~ Board of Directors. The appeal shall be made in accordance with the rules and regulations of disciplinary procedure. The hearing before the ~~Fraternal~~ Board of Directors shall be based upon the record in the judicial body from which the appeal is taken, and no additional evidence shall be presented ~~into~~ ^{to} the ~~Fraternal~~ Board of Directors 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 ~~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 ~~Fraternal~~ Board of Directors present at the meeting. In the event of a vote by correspondence, the decision of the ~~Fraternal~~ Board of Directors must be by majority of all the members of the ~~Fraternal~~ Board of Directors, 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 ~~Fraternal~~ Board of Directors.

The decision of the ~~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 ~~113~~¹⁷⁰ – Appeals from Decisions of the Judicial Body of the ~~Fraternal~~ Board of Directors,

and from Decisions of the ~~Fraternal~~ Board of Directors in Appellate Matters.

In all cases wherein the ~~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 ~~Fraternal~~ Board of Directors and all decisions of the ~~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 ~~43~~46(b) of these By-Laws.

Section ~~114~~174 – Mandatory Arbitration.

(b) If a certificate owner or a beneficiary has or claims to have a dispute with the Alliance or any of its officers, employees, or agents, such person~~he/she~~ shall contact the Secretary, who shall arrange for the matter to be reviewed by the appropriate official of the Alliance.

ARTICLE ~~XIX~~XX Amendments to the By-Laws and Articles of Incorporation of the Alliance

Section ~~115~~172 - Amendments to the By-Laws

The By-Laws of the Alliance may be amended by a majority vote of all Representatives present and qualified to vote at a regular Convention, or a special Convention, called for that purpose. Each member, Lodge, Council, ~~or Business or Fraternal~~ Board of Directors, may submit a proposed amendment, in writing. In the event the proposed amendment is submitted by a Lodge, Council or the ~~Business or Fraternal~~ Board of Directors, it must be signed by its respective Officers. All proposed amendments shall be sent to the Secretary of the Alliance not later than sixty (60) days before the Convention for delivery to the Committee on Laws and By-Laws.

Section ~~116~~173 - Adoption - When Effective

No amendment shall be considered or adopted at any Convention, unless it has been presented as provided for in the preceding section. All amendments shall take effect the later of thirty (30) days after approval by the adjournment of the Illinois Department of Insurance or the publication in the Zgoda Convention, ~~unless otherwise ordered by the Convention.~~

Section ~~118~~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 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 National 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 National 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.

Section ~~119~~176 - Indemnification of Officers and Directors

The Alliance may maintain insurance on such directors and officers against liability for acts or omissions in the performance of their duties as determined by resolution of the ~~Business~~ Board of Directors.

Section ~~120~~177 - Robert's Rules of Order

In the absence of any rules or regulations governing any particular phase of the deliberations of any constituent body of the Alliance, the current edition of "Robert's -Rules of Order Newly Revised shall apply.

Section ~~121~~178 - Repealing Clause

Any provision contained in the By-Laws, inconsistent with the amendments passed at the ~~48th~~47th Convention, are hereby repealed.

I, do hereby certify that I am the duly elected and qualified Secretary of the POLISH NATIONAL ALLIANCE OF THE UNITED STATES OF NORTH AMERICA, a fraternal benefit society, organized and existing under and by virtue of the laws of the State of Illinois, and by virtue of said office the custodian and keeper of the official records of said Society, and of the corporate seal thereof, and that the above and foregoing copy to which this certification is attached is a full, accurate and complete copy of the original By-Laws of the Polish National Alliance of the United States of North America, a fraternal benefit society as aforesaid, in the custody and possession of the undersigned, as revised at the regular Convention of the said Polish National Alliance of the United States of North America, held in Phoenix, Arizona~~Cleveland, Ohio~~, from August ~~25th~~23rd to August ~~27th, 2019~~26th, 2015 inclusive, and that the same are currently in full binding force and effect.

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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.

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