

# The Search for Ms. Polish Union 2009 is Just Beginning

Ms. Samantha Heck was crowned Ms. Polish Union 2008 on September 30, 2007. So far, Samantha has assisted the Young Adult Committee with the Children's Christmas Party and the Wiligia Dinner. If you would like to learn more about what Ms. Polish Union 2008 does please ask Samantha at the next event you see her at. I am sure that Samantha would be more than happy to talk with you about her role.

If you are interested in becoming Ms. Polish Union 2009 please read below:

- Are you a young woman between the ages of 15 and 19? Do you know someone who is interested and is to shy to apply?

- Are you or the young lady a member of the Polish Union? If not a member, would you like to become a member?

If you have answered "YES" to any of these questions please contact the Polish Union at 570.823.1611 or via the web at P for more information.



**Ms. Polish Union, Samantha Heck**

## Debutantes Sought For 30th Annual Ball



**This year's Debutante Ball will be held on Saturday, November 1st, 2008, at Genetti Manor Hotel, Wilkes-Barre, PA. All girls of the age 15 – 18 years old are eligible to become Debutantes. Please contact the home office at (570) 823-1611 or email this year's chairperson, Emily Huber, at Casper3819@aol.com with any questions.**

# Attention 2008-2009 Scholarship Applicants

This is a reminder to our Scholarship applicants to check this issue of our Polish Union newspaper for it contains information on the Henry J. Dende Scholarship grants for the school year of 2008/2009.

Polish Union realizes the high cost of receiving a College Degree, so with that in mind, Scholarship requirements were changed last year to give our students the opportunity to obtain a larger scholarship grant than in the past. The new requirements are as follows:

All applicants must be a member of the Polish Union of USA in good standing for a minimum of five (5) years and presently carry a minimum of \$5,000 of Polish Union of USA permanent life insurance. Term insurance is not included. Additional insurance can be purchased at anytime in order to receive higher scholarship grants.

All approved applicants with between \$5,000 and \$7,499 of insurance will receive a \$200 scholarship grant.

All approved applicants with between \$7,500 and \$9,999 of insurance will receive a \$300 scholarship grant.

All approved applicants with \$10,000 of insurance or more will receive a \$400 scholarship grant.

If you are not at the maximum, apply now for additional insurance to increase your grant money. Contact the Home Office at 570-823-1611.

You can help us better serve our membership by offering suggestions when you submit your scholarship application. This is not a requirement but consider it an opportunity to let us know of your sentiments and ideas on applying for the scholarship, other potential benefits we should consider, projects we might suggest for our Committees to implement, and any other items you feel may be of value to Polish Union members. We thank you for your interest and possible suggestions.

## Joyous Easter Wishes!

### Wesołego Alleluja!

#### From The Officers

President: **Rose Wartko**; 1st Vice President, **Bernard Kolodziej**; 2nd Vice President, **Alice Czyzyk**; General Secretary, **Charlotte L. Androckitis**; Treasurer, **John Bednarski**; Medical Examiner, **Dr. Leon Skweir, M.D.**; General Counsel, **Jeffrey J. Malak**; Chaplain, **Rev. Patrick L. Albert**

#### And The Board of Directors

**Anastasia Bachurek, Terri Rumensky, Joseph P. Pudlosky, Jr., Chester Tracewski, William J. Giebus**

#### And District Directors

**Mrs. Toni Storts, Mrs. Jean Wisinski**

**Polish Union of U.S.A.**



# FEEL LOST?

About How To Plan For The Future?

About Remembering What Type of Insurance You Have or Don't Have?

About The Best Way to handle Pre-Needs Planning?

About Estate Shrinkage?

About Not Having A Will?

About Not Being Able to Leave Money to Loved-Ones-Children-Grandchildren?

About Being Under or Over Insurance?

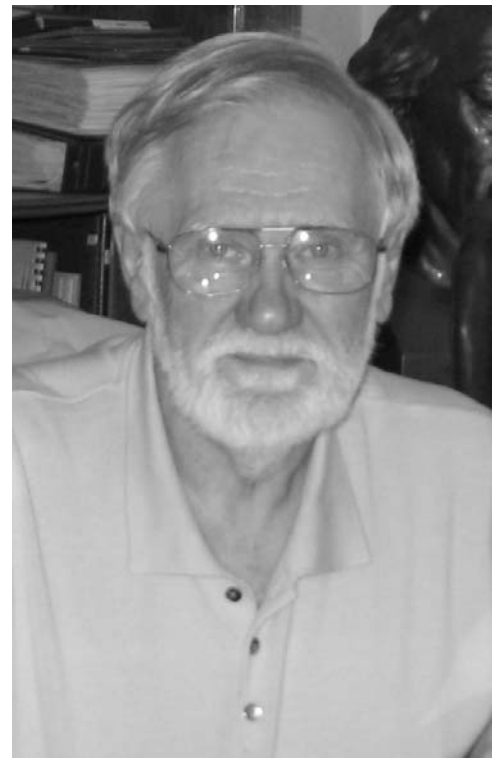
About if you have Enough Life Insurance on Yourself to Protect your Family in the event of a Premature Death?

If You Answered YES to One or More of the Above You should Definitely Contact Us As Soon As Possible For Free, No Obligation Help Or Service

The Polish Union of U.S.A. • 570.823-1611

**OUR ONLY JOB IS TO WORK FOR YOU!**

## Chesnovitch Becomes Licensed Agent



**Edward L. Chesnovitch** a member of Group #321, Swoyerville, PA recently became an agent with the Polish Union of USA. He received his limited Fraternal License for Pennsylvania in January of 2008.

Ed is from Jackson, PA and is currently retired. He has been involved in insurance sales most of his working life. He worked for some of the top Insurance Companies as well as owning his own Agency. We congratulate Ed and wish him good luck in his new part time position with the Polish Union.

# Life Insurance Needs For the Family

To be successful in selling Polish Union Life Insurance, a salesperson must service your present certificate holders, and must use your present members to gain new prospects for tomorrow. Certainly, cold calls can sell Fraternal Life Insurance and membership, but a referred lead is a sure bet.

More often a salesperson will sell Polish Union Life Insurance to a prospective member, then the member is forgotten the minute they are sold.

How much commission dollars did this salesperson lose because he or she didn't call the member on the policy anniversary every year? You see, the salesperson who sold that member his first Polish Union Certificate lost many additional members through neglect. Facts prove that present members are your best customers.

Women buy life insurance for the same reasons that men buy life insurance. Women's needs have grown and their financial responsibilities have changed. Whether young, old, widowed, divorced, wife, mother, career person, head of household, they probably need life insurance of some kind.

Today's female buyer is concerned about providing for her family in case of death and for a longer, more comfortable retirement. It has been said that no one buys life insurance because he or she will die. Instead, you buy life insurance because someone else you love will live after your death, and you are attempting to ease their financial burden. Life Insurance money may eliminate a debt which they would otherwise bear or provide money for which they might live.

We encourage you to enroll your children or grandchildren in the Polish Union, so

when they get ready for college, trade school, community college, etc., they will be



President's  
Desk



ROSE A. WARTKO

eligible to receive some financial aid from our organization. In order to receive scholarship aid, the children must have at least \$5000.00 of Polish Union life insurance and must be a member in the Polish Union for five years. Life insurance is one of the best ways that a parent can demonstrate love to family members. Our Polish Union offers social and educational activities for all ages. The only way Polish Union members can really take advantage of all our fraternal benefits is by participating in Polish Union activities, such as the scholarship program for college students, crafts, children and adult holiday parties, family picnic, Miss Polish Union and the annual Debutante Ball, the highlight of the season.

Have you checked your beneficiary on your insurance policy lately? Did you move recently—need to change your address? Do you know anyone who needs life insurance? Please contact your group secretary or the home office and Chris or Linda will be glad to help you.

## Don't Lose Touch

If you have encountered a member who hasn't been receiving their insurance bills, or a copy of this newspaper, chances are that they have moved and have not notified us of their new address.

If you or someone you know has moved, please contact us.

## Unfiled Death Claims

We are concerned that each year our Home Office reports a number of members deaths, yet, beneficiaries have not filed a death claim with us. Until the claim is made and processed we cannot issue the death benefit due. If you know of anyone who might not have filed a death claim that they are beneficiary to, encourage them to contact us. We will help you make arrangements to file a legal death claim.

# What Is A Prenuptial Agreement?

*Hello. My name is Attorney Jeffrey J. Malak and I am General Counsel of the Polish Union and a partner in the law firm of Chariton & Schwager, Wilkes-Barre, PA . I will be providing you with information which you may find useful with regard to various legal topics. Please look for the Lawfully Yours column in future Fraternal Journal issues.*

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A prenuptial agreement, or a “Pre-nup” as it is commonly referred, is a written contract created by two people before they are married.

The prenuptial agreement lists all of the property and assets owned by each person and specifically identifies what each person’s property rights will be after the marriage ends.

In Pennsylvania, disclosure of property and assets owned by each person is a requirement for enforcement of a prenuptial agreement. Although the disclosure of each person’s property and assets need not be exact, so long it is considered full and fair.

Because a prenuptial agreement helps

Lawfully

Yours



JEFFREY J. MALAK, ESQ



people avoid arguments as to what people are entitled to when a marriage ends, a prenuptial agreement is considered a useful document.

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**LEGAL DISCLAIMER:** *I am not giving you legal advice. Information provided in this column is of a general educational nature and may not reflect the law in your state. If you have a particular situation which you wish to review, you should consult with an attorney of your choice who is qualified to provide help in the area of law with which you are concerned.*

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## About Our Members

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Emily Huber, Chair of the Young Adult Committee, would like to introduce the newest member of the Polish Union. Her nephew, **Brennan Timothy Huber**, was born on November 14, 2007. He is the son of Timothy and Jennifer Huber, Clifton, PA. Here he is participating in his 1st Polish Union Children’s Christmas Party, held at Cooper’s, Pittston. Welcome Brennan to the Polish Union Family!

# Help the Youth Committee support St. Joseph's Center.



**Mark your calendar's now!**

**Help the Polish Union Youth Committee support St. Joseph's Center.**

**Come join in some bowling fun with family and friends,**

**Saturday, May 31st, from 6pm to 9pm**

**at South Side Bowl, Scranton.**

**\$12 admission price includes:**

**3 games of 3-6-9 bowling, free rentals, a goody bag provided by the Polish Union!!**

**And...**

**Try your luck on winning one of the free raffles at the bowling alley that night!**

**Bumper lanes are available.**

**Please call the Polish Union of USA, (570) 823-1611, to reserve a lane at the bowling alley.**

**All are welcome. We hope to see you there! Directions are available upon request...**

# Join Our Family Activities

## Clip and Save

Members are encouraged to participate in all educational, cultural, civic and social activities sponsored by Polish union of USA. the following activities are yours for the taking. They are designed for all ages. We urge you and your family to participate in them.

2008

### March

March 1st, **Winter Tea Party** Radisson Lackawanna Station, Scranton. 1 p.m. \$20 includes tax and gratuity.

March 8, **Children's Easter Party**, Polish Union Building, Downtown Wilkes-Barre. RSVP by March 3rd 823-1611

March 6, **Registration for Polish Language Classes** 7 - 9 p.m. Polish Union Community Room.

March 10 **Polish I** Language Classes begins in Wilkes-Barre, Polish Union Community Room.

March 13, **Polish II** Language Class begins in Wilkes-Barre in Polish Union Community Room.

March 15th, **St. Joseph's Celebration** After 5 Supper Club, Dickson City.

### May

May 31st **Family Bowling Party 6 to 9 p.m.** to benefit St. Joseph's Center. South Side Bowl, Scranton. Phone 570-823-1611 for reservations. Sponsored by the Young Adult Committee.

### June

June 29th, **Family Picnic at Knoebels Park**, Elysburg, PA

### July

July 1st **Deadline for "Fraternalist of the Year"** nominations.

### August

August 20th, **Family Picnic** McDade Park, Noon. Bald Mountain Rd., Scranton, PA.

### November

November 1st, **30th Annual Debutante Ball** Genetti's in Wilkes-Barre.

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All dates and times are subject to change. For the latest revisions or additions, or to register on-line, go to [www.PolishUnionUSA.com](http://www.PolishUnionUSA.com) or phone (570) 823-1611.

## Spring Polish Language Courses

**Polish I** will be held on eight consecutive Monday evenings beginning March 10 and ending April 28. major concentration will be on conversational Polish, reading, writing and some grammar. Beginners are welcome.

**Polish II** is scheduled for eight consecutive Thursday evenings beginning March 13 and ending May 1 and will be an extension of Polish I plus the reading, translation and grammatical analysis of the famous novel *Quo Vadis* by Henryk Sienkiewicz.

Both classes will be conducted from 7 to 9 p.m.

Registration for both classes is scheduled for Thursday, March 6 from 7 to 9 p.m. at the Polish Union headquarters located at 53-59 North Main Street, Downtown Wilkes-Barre.

Instructor for the courses is Norbert Dembinski.

# News From **CHICAGOLAND**

## DISTRICT DIRECTORS

Toni Storts 708-216-9624  
Joan Wisinski, 708-448-6936 days, or 708-361-4180 evenings.

*Happy Easter to all our Members.*

• **Group 275 Members** celebrating Birthdays in March are-Bill Grgantov on March 7-Brian Grgantov turns 7 on March 11, Jean Wood on March 19, Debra Grgantov on March 13, Joan Wisinski on March 4, Thomas A. Wisinski on March 29, Veronica Cardona, Maribeth Dzialowy, Christopher Blake, Brittney Bustillo, Jozefa Gajda, John Kotlarczyk, Dolores Kubicki, Richard Lubejko, Pamela Moskal, Joseph Mulinski, Loretta Nirchi, Katarzyna Obrycki, Matthew Pittman, Allen Plachta, Kristen Platt, Russell Radek, Leokadya Savaglio, Chester and Stanley Sendra, Joann Stetlar, Jamie Wieczorek, and Todd Zientek. Group 230 March Birthday is Paige Young turning 13 on March 1. April Birthdays from Group 275 are-Billy Grgantov turns 10 on April 28, Irene Borkowski, Randall Cybulski, Heather Dzialowy, Mildred Jendras, Sandra Laboda, Brian and Dawn Las, Frank Mcblaine, Megan Michalec, Danuta and Halina Nawrocki, Czeslaw Piszczor, Eugene

Podrazik, Alan Reberski, Ronald Savaglio, Emily Wieczorek, and Jozefa Wozniak. April Birthday from Group 230 is Dillon Young turning 13.

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**Group 275 Anniversaries** are Tom and Venus Wisinski on March 23, celebrating 12 years and on April 28, Barbara (Orlow) and Wayne Strahl celebrating 34 years. 2008

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**Chicagoland Meeting Dates** Saturday May 3, 2008 at 1:00pm Meeting and Luncheon to be held at Epicurean Hungarian Restaurant in Hillside. Saturday October 18, 2008 at 1:00pm Meeting and Luncheon (Location to be announced)

Saturday December 6, 2008, Chicagoland Annual Childrens Christmas Party from 2-5 PM at Mayfair Banquets in Westchester for all Groups.

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To update and increase your insurance coverage contact Joan Wisinski at 1 888 789-5182 Days or 708 361-4180 Evenings. For any occasion a great gift for your loved ones.

## In Scranton/Wilkes-Barre Area: **Easter Party For Children**

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**Saturday, March 8, 2008**

**Noon to 1:30 p.m.**

Polish Union Building

53-59 N. Main Street

Wilkes-Barre

*Sponsored By The Young Adult  
Committee*

Sheri Pudlosky-Brierly, Chair

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### **For Reservations:**

- Parents are invited to bring their children ages 0-10 to the party.
- There will be an Egg Hunt, Entertainment and a visit from the Easter Bunny. Refreshments will be served.

### **Reservations Necessary**

Phone the Polish Union Home Office at 823-1611 by March 3rd to make reservations.



# UNION NEWS NOTES

**COMMITTEES FOR 2008** – President Wartko submitted her committee choices for 2008 and they were unanimously approved by the Board of Directors. They are:

## **EXECUTIVE COMMITTEE**

Charlotte L. Androckitis, Chairperson; Rose Wartko; Bernard Kolodziej; John P. Bednarski and Atty. Jeffrey J. Malak.

## **PROGRESS/MEMBERSHIP**

Bernard Kolodziej, Chairperson; Rose Wartko; Alice Czyzyk; Charlotte L. Androckitis; Terri Rumensky and Chester P. Tracewski, Jr.

## **ACTIVITIES**

Nancy Bachurek, Chairperson; John P.

Bednarski; William Giebus; Sophie Dubiak; Joseph Zak and Margo Lukacinsky.

## **YOUNG ADULT**

Emily Huber, Chairperson; Atty. Jeffrey J. Malak; Rev. Patrick L. Albert; Joseph P. Pudlosky, Jr.; Sheri Pudlosky Brierly and Katryna Reilly.

**EVENT CHAIRPERSONS STILL NEEDED FOR 2008-** Chairpersons for past events are still needed. The Events are: Pulaski Day Parade (Phila.); Kielbasa Festival Parade (Plymouth); Christmas Ornament Class; and any new event. Anyone interested in applying to chair any of these Polish Union events that are listed above can call the office (570- 823-1611).

## **Contribute To The Educational Fund**

Created by the Polish Union of U.S.A., the Henry J. Dende Educational Fund provides the monies to issue scholarships to our young member each year.

We appeal to our members to contribute to the fund on a regular basis. We also encourage you to consider naming the Educational Fund as the beneficiary on your insurance certificate.

### **Send Donations To:**

**Polish Union of U.S.A. • Henry J. Dende Educational Fund •  
P.O. Box 660 • Wilkes-Barre, PA 18703**

# Koffee Klatch

with P.K.



**Dzien dobry!** Welcome to my kitchen. Today our goodies are St. Joseph cookies and Irish Crème coffee. The group is gathering and ready to celebrate. Today, I am going to tell them a story which was sent to me by a soldier fighting this Iraq war... the story deals with a deck of playing cards. It was a quiet day and guns and mortars had not been heard.

This soldier knew it was Sunday. As he sat there, he took out his deck of cards. At that moment the sergeant came in and asked why he wasn't with the rest of the platoon. The soldier said that he wanted to stay behind to spend some time with the Lord. The sergeant said it looked like he was playing cards. "No, let me explain ... you see the Ace, Sergeant? It reminds me that there is only one God. The two represents the two parts of the Bible, Old and New Testaments. The three is the Father, Son, and Holy Spirit, the four are the four gospels: Matthew, Mark, Luke and John. The five are the virgins...there were 10 but only five were glorified. The six are the six days it took God to create the heavens and earth. The seven is for the day God rested after His creation. The eight is for the family of Noah and his wife, their three sons and wives—the eight people God spared from the flood. The nine is for the lepers that Jesus cleansed of leprosy. He cleansed ten, but nine never thanked Him. Ten represents the Ten Commandments. The Jack is a reminder of Satan, one of God's first angels who was kicked out of heaven and is now the joker of eternal hell. The queen stands for Virgin Mary. The king is for Jesus, for he is the king of all kings. When I count the dots on all the cards, I come up with 365—one for each day of the year. There are a total of 52 cards; each is a week—52 weeks in a year. The four suits represent the four seasons: Spring, Fall, Winter and Summer. Each suit has thirteen cards—there are exactly thirteen weeks in a quarter. "So, when I talk to God and thank him, I just pull out this deck of cards because they remind me of all I have to be thankful for." The sergeant stood stunned, with tears in his eyes and asked the soldier if he could borrow that deck of cards... This is a true story.

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The following is a beautiful poem written by the lovely Audrey Hepburn: (It contains the best beauty hints I have ever heard).

For attractive lips—speak words of kindness.

For lovely eyes—seek out the good in people.

For a slim figure—share your food with the hungry

For beautiful hair—let a child run his or her fingers through it once a day.

For praise—walk with the knowledge that you never walk alone.

People, more than things must be restored, renewed, revived, reclaimed, and redeemed. Never throw out anyone!! If you ever need a helping hand—you will find one at the end of each of your arms....

**Audrey Hepburn...**

## **Dear PK:**

I have a friend who always wants to have lunch with me...I love this gal, but rarely enjoy the lunch time, because she never stops talking. It is a one way conversation...hers. How can I continue our friendship and have a chance to get a word in once in awhile.

**Barbara**

## **Dear Barbara:**

First of all, at the next lunch, you start in and say, Jan..today is my day to talk...and your day to listen...ok?? Make a little joke out of it. Smile, but be firm about it....and if this doesn't work, offer your time with her as a penance to God...maybe, she has no one else to talk to (and I can see why.)

**pk**

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**Strictly personal:** *Birthday greetings to: Anastasia Bachurek, Alicia Meredick, Norbert Dembinski, Norma Ambrose, Eleanor Wasicke, William Giebus, Irene Stawicki...Anniversary greetings to Caroline and Ciro Casale Sto Lat!!*

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**Note:** Please send your letters, requests, problems to me and I will answer. Send birthdays for publication. . . and God Bless!

Have a great St. Joseph's and St. Patrick's days, Easter and Spring. PK, 17 Laurel Drive, Scranton, PA 18505.

# The Annual Wigilia

The Annual Wigilia (Holy Wafer) Supper was held at the Polish Union's home office (Wilkes-Barre, Pa) on January 5, 2008. There were over 50 people who attended the dinner that was sponsored by the Young Adult Committee. The theme for this year's dinner was "The Epiphany". The dinner guests experienced a traditional Wigilia dinner and

Ms. Polish Union 2008, Samantha Heck, talked about why the Maji's (Three King's) visit is such an important feast in the Christian Church's liturgical year. Fr. Patrick Albert, Chaplin, blessed the Polish Union's Home Office and also taught everyone how to bless their homes, too. Everyone ended the evening celebration by singing of the Kolendy





## Help Us Find Our Fraternalist of the Year

### RULES & REGULATIONS

- 1) Nominee must be a Polish Union member.
- 2) Board Members are not eligible.
- 3) A person can only be Fraternalist of the Year one time.
- 4) All Polish Union Members from all States can qualify.
- 5) Applications must be submitted by July 1st each year.
- 6) Emphasis should be placed on volunteerism and community activities.
- 7) There will be 3 judges.
- 8) All judges will receive a copy of the application submitted to review. The point system will be used to select a winner.
- 9) The Fraternalist of the Year selected shall receive a \$100 cash award and a plaque.

**POLISH UNION OF USA**  
**“FRATERNALIST OF THE YEAR”**  
**AWARD**

***NOMINATION FORM –***  
(Please print or type all information)  
**ENTRY DEADLINE JULY 1, 2008**

**I. PERSONAL DATA:**

Nominee's Name: \_\_\_\_\_

Spouse's Name: \_\_\_\_\_

Home Address: \_\_\_\_\_

Home Telephone: \_\_\_\_\_ Business Telephone: \_\_\_\_\_

E-Mail Address: \_\_\_\_\_

Number of Children: \_\_\_\_\_

Children's Names: \_\_\_\_\_

Occupation: \_\_\_\_\_

**II. ORGANIZATIONAL INFORMATION:**

Nominee's Society: \_\_\_\_\_

Group Number: \_\_\_\_\_

Location: \_\_\_\_\_

For how many years has Nominee been a member of this Society? \_\_\_\_\_

List Nominee's most significant achievements in his/her Society. (Awards, committee work, elected or appointed positions.)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**III. OTHER ORGANIZATIONS:**

To What other church or community organization does the Nominee belong?

\_\_\_\_\_  
\_\_\_\_\_

List the Nominee's achievements within these organizations.

\_\_\_\_\_  
\_\_\_\_\_

**IV. Describe why you have nominated this individual to receive this award. (Use additional sheet, if necessary.)**

Nominated by: \_\_\_\_\_

Organization: \_\_\_\_\_

Date: \_\_\_\_\_ Telephone: ( ) \_\_\_\_\_

Mail Completed Application to: Fraternalist of the Year Committee  
Polish Union of USA • P.O. Box 660 • Wilkes-Barre, PA 18703-0660