

Young Members: Apply Now For Henry J. Dende Scholarship

The Polish Union of U.S.A. through its Education Fund is pleased to once again offer financial assistance to our young members who are pursuing post-secondary education during the 2008-2009 academic year.

You may download the official application from the Polish Union website: www.PolishUnionUSA.com or through the Polish Union Home Office, P.O. Box 660, Wilkes-Barre, PA 18703-0660. hone (570) 823-1611 with any question

Eligibility Requirements

1. All Applicants must be a qualified insured member of the Polish Union of U.S.A. in good standing for a minimum of five (5) years and presently carry at minimum of \$5,000.00 of Polish Union of U.S.A. permanent life insurance (excluding term insurance). Approved applicants with between \$5,000 and \$7,499 of insurance will receive a \$200.00 scholarship grant. Approved applicants with between \$7,500 and \$9,999 of insurance will receive a \$300.00 scholarship grant. Approved applicants with \$10,000 or more of insurance will receive a \$400.00 scholarship grant. All eligibility requirements must be met and fulfilled.

2. Applicant must obtain and submit a letter of admission or verification from the university or college, graduate school, junior college, business or nursing school or trade school that he/she will be attending. The applicant must be a high school graduate, entering the fall term in the year he/she is applying for Scholarship Grant, and be a full time student (12 semester hours).

3. All applicants must write an essay which must be a minimum of three (3) full pages on one of the topics set forth below. It must be typed, double-spaced, with 1" margins all around, using Font 12, Times New Roman. The essay must be submitted along with the applicant's fully completed application, school verification and photograph. Polish Union reserves the right to use the essays and photographs for publicity purposes and information.

4. Deadline for submitting completed applications for Scholarship Grant is May 31ST of the current year. All applications must be postmarked not later than May 31st. Any applications received after this date will not be considered. Applications are not sent out automatically. It is the applicant's responsibility to request an application from the home office, or download it from the Polish Union web site, www.polishunionusa.com.

5. Completed applications, school verifications, and essays are to be mailed to the Education Fund, Polish Union of U.S.A., P.O. Box 660, Wilkes-Barre, PA 18703-0660, or e-mailed to www.polunion@epix.net

6. Present Scholarship Grants are given to each approved applicant once per school year with a limit of up to four times. Scholarship Grant checks



will be issued and sent to the applicant, with the understanding that it will be applied toward applicant's tuition or books.

7. Polish Union accepts no responsibility for decreases of other grants or loan amounts due to the awarding of the Polish Union Scholarship Grant to the student. Students are solely responsible for all aspects of their financial aid status and, thus, should be aware of the consequences of applying for a Polish Union Scholarship Grant.

8. By signing the application it is the students understanding that the Scholarship Grant does not obligate the student to return said grant unless the student does not complete two (2) full semesters of the current school year for which they are applying.

Topics For The Henry J. Dende Scholarship Grant

1. Should "Under God" remain in the Pledge of Allegiance? In 1954 during the Cold War, the phrase, "under God" was added to our Pledge of Allegiance to emphasize to the entire world that our rights do not come just from the generosity of our absolute state, but from a much higher authority. This phrase has been challenged several times, most recently in January 2005 and December 2007, with many organizations and states advocating that the phrase remain in our Pledge. The Supreme Court is expected to rule on this issue in the next few months. Please offer your opinion.

2. Should High School students be required to pass one or several special tests before receiving their Diploma? The PA Board of Education is considering the requirement of "Graduate Competency Assessment" because the present system allows many to graduate without being adequately prepared for life after High School either in College or at work. Would you care to offer your opinion of this controversial matter?

Annual Donation Made

Each year the Polish Union of USA gives a donation to Sacred Hearth Church, in Scranton, for the use of their facilities.



Pictured above at the presentation are, from left: Nancy Bachurek, Director & Chairperson of the Activities Committee; Rose Wartko, President of the Polish Union; accepting the donation on behalf of Sacred Heart is the Pastor, Rev. Scott Sterowski; Alice Czyzyk, 2nd Vice President of Polish Union and Sophie Dubiak, Women's Division #5 President and a member of the Activities Committee.

Looking for Debutantes 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 – 19 years old are eligible to become Debutantes. Plus, one young lady will also be eligible for the Marion Vrabel Scholarship offered only to debutantes.



Emily Huber

Please contact the home office at (570) 823-1611 or email this year's chairperson, Emily Huber, at Casper3819@aol.com with any questions.

On Mother's Day To All Our Moms

*It Takes a Mother's Love to Make a House
a Home—*

*A Place To Be Remembered No Matter
Where We Roam.*

*It Takes a Mother's Patience To Bring A
Child Up Right*

*And Her Courage And Her Cheerfulness
To Make a Dark Day Bright*

*It Takes A Mother's Wisdom To Recognize
Our Needs.*

*And To Give Us Reassurance By Her
Loving Words and Deeds.*

*And That Is Why, In All This World, there Could Not Be Another
Who Could FulFill God's Purpose as Completely As A Mother*



Women Need Insurance Too

The Polish Union USA has a message for the women who's at the heart of her family's finances—you can't afford to be wrong for if you're in charge of the family budget, you're making decisions about the future also—and that's when the Polish Union USA can help.

Your family and your future are the prime concern of this great Polish and American fraternal organization. Polish Union USA encourage you and you're children to enroll in our fraternal organization, so when your children are ready for college, trade school, etc.— the children will be eligible to receive some financial aid from our organization. The children must be a member of the Polish Union USA for at least five consecutive years prior applying for the college aid.

Today, women have the right and ability to develop and protect their financial worth. Women have needed life insurance since the first insurance began operating in the late 18th century. However, few were asked to buy life insurance until recently.

Today, women buy insurance for the same reasons that men buy insurance. Women's needs have grown and their financial responsibilities have changed. Whether mother, wife, old, young, career person, widowed, divorced, head of a household, they all need some kind of life insurance. Today's female is concerned about providing for her family in case of death and for a longer , more comfortable retirement.

Time is very valuable , as we all know.

There are different functions that we attend, are involved in, and care about. Yet, every-



President's
Desk



ROSE A. WARTKO

one's life is full of many events that Polish Union can be very helpful. It can be a new baby in the family, a child's first Holy Communion, a graduation, a wedding or a funeral. Imagine Polish Union's life insurance being the answer to all of the participant of these events.

No one buys life insurance because he or she will die, instead, you buy life insurance because someone you love will live after your death, and you're attempting to ease their financial burden. Life insurance is not a luxury, but a necessity, a valuable asset in times of peace and prosperity as well as in times of danger and trouble.

Have you fulfilled your important obligation toward your family?

Does your family have sufficient life insurance? If not, call your group secretary or the Home Office at 823-1611 and Linda or Chris will be glad to help you.

How Does An Estate Work?

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.

• • •

Whose responsibility is it to maintain and administer real estate owned by an Estate?

The Executor shall have the right to take possession of, maintain and administer all of the real and personal property of the Decedent.

The responsibility to maintain and administer real property belonging to an Estate is a serious undertaking. In fact, an Executor can be found negligent and surcharged for failure to inspect and order repairs to a home owned by an Estate.

Protecting the real property owned by an Estate is an important responsibility of the Executor. An Executor who took no steps to maintain property in the condition which he received it, failed to repair the property, left property unprotected against known vandalism and left property vacant for two and a half years without attempting to rent it can even be surcharged money for the decrease in the property's value caused by his failure to act and to maintain and preserve the real property.

Lawfully
Yours



JEFFREY J. MALAK, ESQ



Consideration should be given by an Executor to hiring a security company to periodically monitor and inspect real property owned by the Estate.

If you are appointed an Executor, you should consult with an attorney to discuss your legal responsibilities and obligations with regard to administering Estate assets, including, real property.

• • •

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.*

To Our Graduates

If you put truth above your own desires and value those as friends who feel the same.

If you take pride in things that you've accomplished.

And when you're wrong, stand up and take the blame.

If you can understand your limitations
And not waste time on task beyond your scope,

But take the future as a brand new challenge

That you can meet with confidence and hope.

If you can listen to those who would advise you

And then judge for yourself just what is right.

If you can keep in touch with what is all about you.

And settle differences without a fight .

If you can find delight in simple pleasure
And see the rainbow-not the falling rain.

If you can lose and never give up trying
Believing that there's nothing done in vain.

If you can be as practical as need be
And still remember sometimes dreams come true.

Then you'll be not just happy and successful

But the worthwhile person you are meant to be.

In Memoriam

Our sympathy to the families of recently deceased members of Polish Union of U.S.A.

Group	Member	State
189	John F. Yaglenski	FL
182	Jeanne Clem	NC
358	Alfred Sewitski	PA
258	Emilia Skrzypek	IL
321	Antoni Filipczyk	PA
51	Teresa Baradziej	PA
191	John Kott	MI
401	Sylvia Pawlowski	PA
257,405	Stanley Yudiski	PA
321	Victoria Suppon	PA
395	Theresa A. Marko	PA
358	Doris J. Keller	PA
138	Antonina Romanczak	PA
358	Robert Horas	NJ
258	Agnieszka Zima	IL
270	Antoninette Gawron	IL
270	Marya Strojny	CA



May the souls of the faithful departed rest in peace.



A Mass for deceased members is celebrated monthly by Chaplain Rev. Patrick L. Albert

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

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...

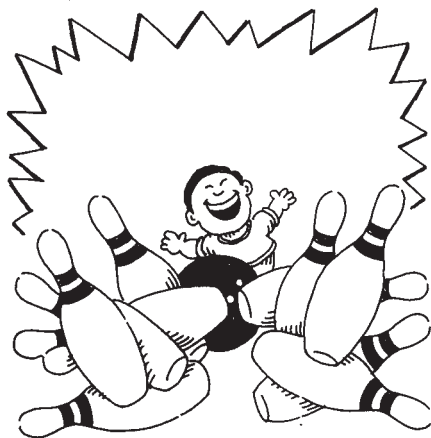
Try your luck on winning one of the free raffles at the bowling alley that night!

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...



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

Board Members Attend Fraternal Seminar

Members of the Board of the Polish Union recently attended the all day seminar held in Scranton, sponsored by the Fraternal Societies of N.E. PA. Charlotte L. Androckitis, General Secretary of the Polish Union and President of the Fraternals of NEPA was chairperson of the event.

Speakers for the seminar were: Ellen Q. Bush, Smith Barney City Group; David G. DelBiondo, PA Insurance Department; Sam Urda, CPS Actuaries and H. Merritt Hughes, Luzerne County Funeral Director.



Pictured above are from left to right: Director, Terri Rumensky; General Secretary, Charlotte L. Androckitis; President of CPS Actuaries, Sam Urda; President, Rose Wartko; Director, Nancy Bachurek; and 2nd Vice President, Alice Czyzyk. Absent when the picture was taken was 1st Vice President, Bernard Kolodziej.

Help For Your Life's Events

Time is very valuable, as we all know. There are different functions that we attend, are involved in, and care about. Yet, everyone's life is full of many events that Polish Union can be very helpful with. It could be a new baby in the family, a first Holy Communion, a graduation, a wedding, or a funeral. Imagine Polish Union products being the answer to the participant of these events.

With this issue the Polish Union reminds everyone of its 3-year-plan available to all our members. It covers the ages of 0 to 80. Many of our members do not have enough insurance for funeral expenses, much less to help ease the financial burden of the family at a time of loss. This new plan offers a wonderful opportunity to increase your insurance coverage. Please contact your Group Secretary or the Home Office for more information about this plan

or any of those in our portfolio.



Polish Union is a Fraternal Society which means that unlike commercial insurance companies, Polish Union members stand to benefit much more from membership. We offer fraternal insurance which besides providing life insurance, also offers benefits such as our scholarship program; debutante ball; holiday parties and community projects. However, to receive these benefits a person must be a member of our Polish Union of U.S.A.

Remember, our plans of insurance are competitive and are backed by our 114-year-history. Our members are more than just numbers. If you need to increase your insurance, please contact your Group Secretary or the Home office and they will be more and ready to help you.

Women's Division 5 Holds Belated Christmas Party

Lackawanna County Women's Division #5 recently held their belated Christmas Party. The party had to be cancelled because of ice and snow. The annual party is planned each year by the officers of the group who are pictured. The traditional Christmas gifts were exchanged and scholarship stipends were awarded to the family of those members who are active.



**Seated is Rose Wartko, President of the Polish Union and Secretary of the Women's Division.
Standing, from left: Gail Schultz, Treasurer; Sophie Dubiak, President;
Barbara Tracewski, 2nd Vice President and Stasia Forish, 1st Vice President.**



The Annual Spring Luncheon and Meeting for all Chicagoland Group Secretaries and Members from Council 10 will be held on Saturday May 3, 2008 at The Epicurian Hungarian Restaurant 4431 West Roosevelt Road Hillside Illinois at 1:00pm.. Please rsvp to Toni Storts at 708 562-3153 or Joan Wisinski 708 351-4180 by April 26, 2008. The report on the Annual Meeting will be read and future activities will be discussed.



Members of Group 275 celebrating birthdays in May are-Adeline Fudala-Carter Cannon-Michael and Thomas Kotlarczyk-Joseph McAdrian-Elizabeth Migut-Irene Pencak-Leeanna Pittman-Mary Podrazik-Bernice Radek-Karen Roman and Philip Strenski.



Happy Mothers Day to all our members.



Congratulations to all 2008 Graduates from all Chicago Groups.



Happy Fathers Day to all our members.



Congratulations to Valerie Kacinkas on your First Holy Communion on May 3, 2008 from Group 275.

Members of Group 275 Celebrating Birthdays in June are-Jonathan Cable-Kandice Cardona-Jamie Dzialowy-Brighton and Jessie Ferris-Donna Gabriel-Peter Hiero-Sara Kacinkas turns six on June 19- Valerie Kacinkas turns eight on June 25- Florence Kolczewski-David and John Kotlarczyk-John Kusek-Teresa Laboda-Raymond Migut-Patrick and Rachelle Nirchi-Sarah Pittman-Josephine Regnier-Jeanine Roman-Eleonara Slapa-Gerald Snyder-Emily Solinko-Ken Trzebiatowski.



Call Joan Wisinski at 1 888 789-5182 to enroll new members or to increase your insurance coverage. A GREAT GIFT FOR ANY FAMILY MEMBER FOR ANY OCCASION.



Submitted by Joan Wisinski-Illinois District Director and Group 275 Secretary

The Fraternal Societies of Northeast Pennsylvania
Celebrate

Flag Day At The Ball Park

Saturday, June 7, 2008

Game Time at 7 p.m.

Yankees Scranton/Wilkes-Barre

Game Admission and Dinner

\$25 Per Person



Enjoy a Dinner Of: Grilled Hamburgers • Hot Dogs • Pasta
Salads • Grilled Chicken • Caesar Salad • Meatball Marinara •
Chicken Nuggets

- Dinner on covered deck in right field
 - Watch as one member throws out the first pitch!
 - Limited Edition SWB Yankees Hat
 - All the camaraderie you can get!

Please make reservations by Saturday, May 24, 2008 at 344-1513 Ask for John
Reservations Must Be Paid by May 24, 2008
Make checks payable to Fraternal Societies of NEPA

Koffee Klatch

with P.K.



Dzien dobry! Welcome to my kitchen! This is a time for brides, graduations, Mother's Day and Father's Day and all kinds of parties as the summer is about to begin. This is especially for the graduations parties, and reminds me of an essay written by Bill Kiley, which I'd like to share with you.

The Quietest Room

They have been expecting you. They knew that eventually you'd show up.

It won't be possible to know what happened, so I am going to take the liberty to fill you in. The beginning for you will be when you stagger to your car. The beginning for them will be when a bulletin goes out to police radio reporting the location of a serious accident with instructions to proceed at once... You won't hear the sirens. The ambulance and police car will arrive together. They will check you over and pronounce you dead. A few curious motorists will stop and look at your broken, bloody body. Some of them will get sick. The ambulance driver will roll out a leather-covered stretcher. The attendant will stuff your hands under your belt and grab you under the arms. The driver will hold your legs. You will be placed on a stretcher and covered with a blanket... They will drive you to the coroner's office where a deputy coroner will wheel you over a big scale... He will remove the blanket. Shaking his head will say "another one". Your clothes will be cut with a scissors. You will be weighed and measured. A record will be made of your injuries, and then you will be covered up again and wheeled to a small room with white tile walls... Traffic victims are always a bloody mess. You will be cleaned up and moved to a long hall where there a crypts. If it's been a slow evening, you will have a crypt all to yourself... But Christmas, New Year's and Memorial Day weekends you will have lots of company.... They will leave you in the quietest room in town. In an hour or so, you will be behind a large glass window so your wife or husband or parents can identify you. Your won't see the agony and pain in their eyes, and it's just as well. Nor will you hear the screams and sobbing when they lower the sheet and ask, "Is this your husband, wife, or son, or daughter? As I was saying, they are waiting for you—the police, ambulance crews, coroners, all at the morgue and the morticians.. They are expecting you. Remember this tonight, when you toss down the LAST DRINK, AND CLIMB BEHIND THE STEERING WHEEL.....

Words of Wisdom

- A closed mouth gathers no foot.
- There are two theories to arguing with a woman. Neither one works.
- Generally speaking, you aren't learning much when your lips are moving.

- Forgive your enemies, nothing annoys them more.
- Don't give up...Moses was once a basket case.

Cinnomon & Honey Joy

According to the *Weekly World News* Magazine from Canada....The Advantages of Cinnomon & Honey

For heart disease: Make a paste of honey and cinnamon powder, apply on bread instead of jelly. It reduces cholesterol in the arteries.

For Arthritis: Morning and Night, take a cup of how water with two spoons of honey and one small teaspoon of cinnamon powder. Great for chronic arthritis

For Colds and Coughs: Take one table-spoon of lukewarm honey with _ spoon cinnamon daily for three days....excellent for sinuses too.

• • •

DEAR PK: I am a 67 year old widow with six grown children who are not financially well off. My husband, who died two years ago left me very comfortable financially...I have bank accounts, which I share with the children..However; the house is in my name. I recently met someone and we have discussed marriage...Do you think I need a prenuptial agreement? He seems to be an honest man...

Pam

Dear Pam: Check with your attorney....I do think a prenuptial agreement is in order (just in case)....No matter how comfortable the man is, you never know...Think of it this way, after you die who would all the money to go to him and his children...Answer that question and you will have your answer...but see your attorney...

pk

• • •

Strictly personal: Birthday greeting to: President, **Rose Wartko**, Gen Sec, **Charlotte Androckites**, **Helen Lushinski**, **Mary Ellen Kolodziej**, **Al & Margaret Bogusko**, **Alice Czyzyk**, **Gail Schultz**, **Anthony Strzelcki**, **Irene Prazych**, Atty: **John Sieminski**, **Diane Lynott**, **JD Dende**...Sto Lat!!!

• • •

REMEMBER: HAPPY GRADUATION, HAPPY MOTHERS & FATHERS DAY....AND REMEMBER: HAVE A HAPPY AND SAFE SUMMER...

• • •

WRITE TO ME: PK, 17 LAUREL DRIVE, SCRANTON, PA..18505...ITEMS WILL NOT APPEAR UNLESS YOU INFORM ME...SEND ME YOUR PROBLEMS TOO!!!!

• • •

Polish Union of the U.S.A. 2007 Financial Statement

TO MEET OUR OBLIGATIONS WE HAVE:

BONDS, GOVERNMENT	\$3,919,938
INDUSTRIAL & MISCELLANEOUS	1,770,648
	\$5,690,586
EQUITY SECURITIES	2,657,514
CERTIFICATE LOANS	32,788
REAL ESTATE	101,213
CASH & SHORT TERM INVESTMENTS	245,096
INVESTMENT INCOME DUE & ACCRUED	18,400
PAYMENTS DUE FROM SUBORDINATE LODGES	2,436
FURNITURE AND COMPUTER EQUIPMENT	12,489

TOTAL ASSETS	\$8,760,522
OUR OBLIGATIONS WERE:	
CERTIFICATE RESERVES	\$5,900,894
CLAIMS IN PROCESS OF PAYMENT	43,424
RESERVES FOR PREMIUMS PAID IN ADVANCE	8,083
RESERVES FOR SECURITY VALUATION	271,979
PAYABLE FOR SECURITIES	25,413
ACCRUED COMMISSIONS	3,445
ACCRUED GENERAL EXPENSES	114,322
ACCRUED TAXES, LICENSES & FEES	11,071
AMOUNTS HELD BY SOCIETY AS AGENTS OR TRUSTEE	19,039
TOTAL RESERVES & OBLIGATIONS	\$6,397,670
LEAVING AVAILABLE SURPLUS	<u>\$2,362,852</u>
TOTAL LIABILITIES & SURPLUS	\$8,760,522

2007 SUMMARY OF OPERATIONS - ACCRUAL BASIS

OUR SOURCES OF INCOME WERE

INSURANCE PREMIUMS RECEIVED	\$150,593
NET INVESTMENT INCOME	367,567
OTHER INCOME	32,740
REALIZED CAPITAL GAIN	131,695
TOTAL SOURCES	\$682,595

THIS INCOME WAS USED FOR:

DEATH BENEFITS	\$132,621
OTHER INSURANCE BENEFITS	49,307
NET INCREASE IN RESERVES	95,708
GENERAL EXPENSES & FRATERNAL PAYMENTS	505,720
TAXES, LICENSES & FEES	22,030
COMMISSIONS	21,152
TOTAL USES	\$826,538
LEAVING AVAILABLE, NET LOSS	(\$143,943)

2007 STATEMENT HIGHLIGHTS

RATIO OF SOLVENCY	136.93%
YIELD ON INVESTMENTS	6.74%
NUMBER OF LODGES	41
NEW INSURANCE ISSUED	\$665,500
INSURANCE IN FORCE	\$25,721,566

Prepared by: Kovalchik, Kollar & Co. LLP
Certified Public Accountants

MEMORIAL DAY 2008

Here's to the men and women of our armed forces, who unselfishly answered their nation's call. In times of war and times of peace, these dedicated Americans stood ready to fight and die so that democracy might live on. On Memorial Day, we honor them one and all, and proudly, offer our thoughts of gratitude for giving a part of their lives to freedom's cause and playing an important role in American history.



A Traditional St. Joseph's Day Gathering



Some of the more than 80 persons present at the St Joseph's Dinner being-greeted by Chairperson Nancy Bachurek standing on the left and co chair Sophie Dubiak standing on the right.



Members enjoying the dinner



President Rose Wartko giving the toast



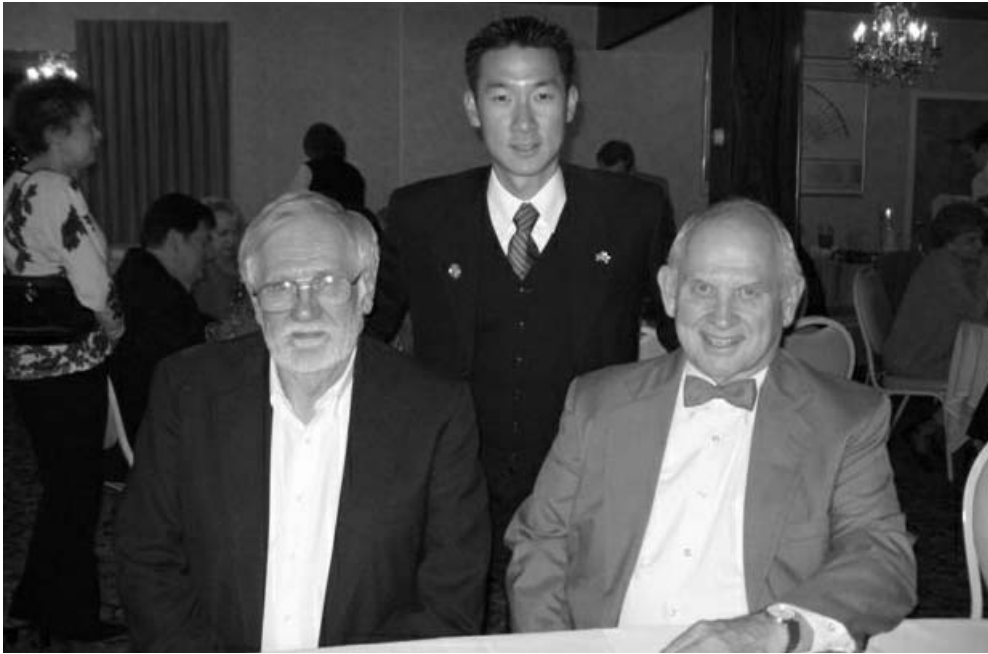
Nancy Bachurek and Co-chair Sophie Dubiak for the St Joseph's dinner.



General Counsel Malak celebrates St Joseph's Day with his friends



A traditional display table for the annual St Joseph's dinner



Three of our newest members gather at the dinner Edward Chesnovitch, Charles Yang and Thomas Florey



Chaplain Albert having a chat with Mary Ellen kolodziej and BernardKolodziej, 1st Vice President.