



March | Marzec 2021 No 3 – Vol. CXXXVI

NARÓD POLSKI Polish Nation

IN THIS ISSUE:

CALENDAR OF EVENTS
page 2

BUSINESS pages 2-5

CULTURE pages 6-14

MEMBER NEWS
pages 14-15

Kids' Activity Page - 9
VP Column - 10
Higher Perspectives - 11

POLISH SECTION
pages 16-19

PRCUA ANNUAL STATE OF THE UNION

Dear Fellow PRCUA Members,

It is that time of year again. The time to report to our membership the financial status of the Polish Roman Catholic Union of America. We can look back at the year 2020 as a time of change. Changes occur in the way we interact with the people around us. No longer meeting face to face, in large groups or even shaking hands, but now we are masked, have virtual meetings, and greet by elbow bumping. These changes affect all form of business, including the PRCUA, especially since insurance sales are a personal meeting business. Because of the pandemic, prospective members are not always open to letting a sales agent into their houses to speak to them about their life insurance coverage. As we look to the future, we hope and pray that the new normal soon morphs back to an improved version of its old self.

As I have reassured our members throughout the year, your investment in life insurance and annuities is safe with the PRCUA. Over 90 percent of our assets are invested in long term bonds, assuring a steady income in the years to come.

On page 3, you will see our financial statement. For the year 2020, the PRCUA had a negative net income of \$398,765, with a total surplus of \$10,056,719. We endured a loss of \$986,427 in surplus funds. For reference, surplus is the cumulative amount of money that remains in a company over time; calculated as the company's assets minus its liabilities and capital. The surplus is a fund that fluctuates with the changes in the needs of the business. This past year was the regularly cycled audit year for the PRCUA, completed by the Department of Insurance from the State of Illinois. The state auditors found that PRCUA had not been reserving the correct percentages for our life insurance products, resulting in a shortage of approximately \$390,000. Additionally, impacting our figures are annuity-related facts. As annuity certificates age, their surrender fees recede and more funds need to be added to reserve funds. In 2018, the *White Eagle Annuity* was introduced as an annuity with two years of surrender fees. Most of these annuities surrender periods ended in 2020 and approximately \$300,000 was needed to add to reserves



James J. Robaczewski
PRCUA National President

to cover the full value of the certificates. Lastly, as PRCUA enters the final phases of our OIPA installation, the new insurance platform, funds were designated from the surplus to cover this software installation which totaled approximately \$378,000. These funds were moved from the surplus to the reserve funds. Except for the outflow for OIPA, the other amounts were a reallocation of funds within the organization.

Finally impacting finances were adjustments in commissions paid on our products. Over the past year, we examined the commission schedules for our sales force and made the decision to adjust and simplify them. In the coming years, you will see the effects of the adjustments on the net income. In simple terms, the PRCUA was paying more to our sale force than funds coming into the organization in the first year a life certificate was issued. Looking

at what was best for our organization, the appropriate changes were made.

Even though there is a loss in the surplus, we have achieved many things in the past year and the amount of surplus funds continues to place the PRCUA in a strong financial position. Despite the pandemic environment and due to strong numbers earlier in the year, 2020 sales doubled the sales from 2019. We have continued to examine different ways to cut back on expenses. The COVID-19 virus and associated restrictions forced the organization to think outside of the box. Some of these solutions have been beneficial to us in a few ways. On March 9, 2020, our headquarters building was closed to the general public. Among other things, this situation forced us to meet virtually with our Board of Directors for the first time. It has been a hard transition, but overall has been both efficient and effective. As a safety precaution and following CDC guidelines, all fraternal events were postponed last year, including sports tournaments, recitals, and banquets.

We are continuing our conversion to the Oracle Insurance Plan Administration (OIPA) platform. It has been a long and tedious two and a half years. When completed, this platform will combine several different programs into (Continued on page 2)



...protecting Life through all its stages!

PRCUA.ORG |     

NARÓD POLSKI*Polish Nation*

ISSN 0027-7894

**Official Publication of the
Polish Roman Catholic Union
of America**

FREQUENCY: Published Monthly

**NARÓD POLSKI
CONTACT INFORMATION:**
(including materials for publications)**Executive Editor:**

Lidia Kowalewicz

773-782-2639

Toll-Free: 1-800-772-8632

Ext. 2639

lidia-kowalewicz@prcua.org

Publisher:

PRCUA President

James J. Robaczewski

Publication Dept. Administrator:

PRCUA Vice President

Micheline I. Jaminski

Graphic Design:

PRCUA Marketing Department

**POSTMASTER,
SEND ADDRESS CORRECTIONS
TO:**

Narod Polski

984 N. Milwaukee Avenue

Chicago, IL 60642-4101

**Change of delivery address or
other newspaper related inquiries:**
narod-polski@prcua.org**PRCUA CONTACT INFORMATION:**Due to COVID-19, the PRCUA
Home Office will operate
on a modified schedule until further
notice, and is closed to the public
unless an in-person visit is
necessary (by appointment only).**Temporary Hours of Operation:**Monday, Tuesday, Thursday,
and Friday – 8:00 a.m.–5:30 p.m.

Closed on Wednesday.

Telephone: 773-782-2600

Toll-Free: 1-800-772-8632

Fax: 773-278-4595

prcua.org**MARCH****1 VIRTUAL CASIMIR PULASKI DAY CELEBRATION** –
on Monday, March 1. The program will begin at 10 a.m. and will
be streamed live on the PMA website: www.PolishMuseumOfAmerica.org. **THE PRCUA OFFICE WILL BE CLOSED.****28 PALM SUNDAY – NIEDZIELA PALMOWA****For updates on the PRCUA events, please contact your
local PRCUA districts, societies and schools, and
check *Naród Polski*, PRCUA social media platforms
and www.prcua.org.****PRCUA ANNUAL STATE OF THE UNION**

(Continued from page 1)

one, improving efficiency and workflow – for staff and our sales force. In addition to internal benefits, the goal is to provide better service to members, ultimately allowing for direct access to certificate information in real-time at the time most convenient for the member and greater automation to satisfy requests.

Because of the pandemic, we also had to make changes to the way business was done. Our day-to-day business is not easy to do in a work-at-home environment. To be safe, our initial reaction was to change our workday to a four-day week and split our staff to slow down any possible cross contamination with the virus. After 3 months, we brought the entire staff back together. In that time, we worked with our vendors to provide hand sanitizing stations, plexiglass shields at cubicles, and extra cleaning and sanitization efforts by our cleaning staff to assure that we were providing the most clean and secure workspace for our employees.

Even though we have been meeting virtually for over a year, our Board of Directors (BOD) has been busy working independently in committees. The Board has four separate committees: Strategic Planning, Governance, Enterprise Risk Management, and Investment.

- Strategic Planning Committee has been meeting to set a plan for the future of the PRCUA. Topics that the committee has discussed are (1) a restructuring of the BOD, streamlining it to be more effective, the possibility of having an all at-large directorate in place of regionally aligned directors, (2) rearrangement of the budgeting process of the PRCUA, in place of a four year budget being presented to the Convention, an annual budget would be built and presented to the BOD for approval, (3) change the legislative process for the PRCUA, which would include having a direct vote from every adult member of the Union in place of delegates selected to represent each society and (4) a change to the format of the Convention to emphasize education and fraternal aspects over governance of the organization.
- Governance Committee meets to verify that the PRCUA is in compliance with the regulations set forth by the National Association of Insurance

APRIL**1 HOLY THURSDAY – WIELKI CZWARTEK****2 GOOD FRIDAY – WIELKI PIĄTEK****3 HOLY SATURDAY – WIELKA SOBOTA****4 EASTER – WIELKANOC****5 EASTER MONDAY – ŚMIGUS-DYNGUS (PL)****15 IRA CONTRIBUTIONS DEADLINE / INCOME TAX DEADLINE**

Councilors (NAIC). This organization is comprised of insurance regulators from across the United States who set guidelines for insurance providers.

- Enterprise Risk Management Committee tasks include not only the physical risks, but the intellectual risks as well. They examine the safety and security of our physical property, member information and IT security.
- Investment Committee meets with our investment advisor to assure that they are making sound investments for the Union. They are also the gatekeeper for new investment proposals our advisors present as opportunities for the PRCUA.

As the world changes, so does the need for professional and educated personnel in our boardroom, executive offices and headquarters building. In the last six years, the PRCUA has proactively provided formal on-line training for our executive officers and directors to give them a basic understanding and expand to a greater knowledge of the insurance business. We have opened that up to our employees as well, requiring certain basic courses to complete the FLMI-1 Certificate. Our employees are encouraged to continue their studies to assist them in providing the best customer service possible. Our staff is required to complete monthly cybersecurity training to assure that they understand the different ways that hackers are trying to acquire information from computer systems. These courses are provided through LOMA and KnowBe4.

As the world begins to open up again, I look forward to meeting face to face with our members to remind them that we have been in this together as a family. All of you are members of this vast family that needs to continue to look to the future as our predecessors had in the past, overcoming various adversities in times of depression and war. The PRCUA will continue to grow and spread the news that we are healthy and vibrant in the 21st century. Remember to tell your friends about our great fraternal and “Get Involved, Stay Involved, and Get Others Involved.”

Fraternally yours,

James J. Robaczewski
National President

**ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2020
OF THE POLISH ROMAN CATHOLIC UNION
OF AMERICA**

984 N. Milwaukee Avenue, Chicago, Illinois 60642

ASSETS

Bonds.....	\$181,009,669
Stocks...(Preferred \$3,574,905 - Common \$218,300).....	3,793,205
Mortgage Loans on Real Estate.....	1,258,735
Real Estate Owned including Contract Sales.....	4,195,067
Certificate Loans.....	665,416
Cash on Hand and On Deposit.....	1,358,009
Short Term Investment.....	5,636,930
Electronic Data Processing Equipment.....	153,646
Premiums Actually Collected by Subordinate Lodges Not Yet Remitted to Home Office.....	54,848
Investment Income Due and Accrued.....	<u>2,359,185</u>

TOTAL ADMITTED ASSETS

\$200,484,711

LIABILITIES, SPECIAL RESERVES AND UNASSIGNED FUNDS

Aggregate Reserve For Life Certificates and Contracts.....	\$184,748,380
Deposit – Type Contracts.....	-0-
Certificate and Contract Claims.....	1,282,819
Provisions For Refund Payable in Following Calendar Year.....	150,000
Life Premiums Received in Advance.....	426,268
Surrender Values on Canceled Certificates.....	13,307
Interest Maintenance Reserve.....	482,373
Commission to Field Workers Due or Accrued.....	-0-
General Expenses Due or Accrued.....	211,667
Taxes, Licenses and Fees Due or Accrued.....	55,414
Unearned Investment Income.....	725
Amounts Withheld or Retained by Society as Agent or Trustee.....	56,496
Liability for benefits for employees and fieldworkers	1,000,000
Assets Valuation Reserve.....	<u>2,000,544</u>

TOTAL LIABILITIES

\$190,427,992

Special Bonus Dividend Payable in Following Year	-0-
--	-----

Unassigned Funds.....	<u>\$10,056,719</u>
-----------------------	---------------------

TOTAL

TOTAL

10,056,719

\$200,484,711

SUMMARY OF OPERATIONS

(Excluding Unrealized Capital Gains and Losses)

Life and Annuity Premiums.....	\$14,042,276
Net Investment Income.....	9,614,619
Amortization of Interest Maintenance Reserve.....	256,337
Reimbursement for Educational Stipends.....	<u>6,347</u>

TOTAL INCOME

\$23,919,579

DEDUCT:

Death Benefits.....	\$2,185,981
Matured Endowments.....	188,005
Annuity Benefits.....	4,966,458
Disability Benefits.....	622
Surrender Benefits.....	9,769,334
Interest on Certificates or Contract Funds.....	-0-
Supplementary Contracts with Life Contingencies.....	610,297
Supplementary Contracts without Life Contingencies.....	-0-

Increase in Aggregate Reserve for Certificates and Contracts

with Life Contingencies.....	711,211
Commission on Premiums.....	828,749
Contributions for Employees Benefits.....	184,417
General Insurance Expense and Fraternal Payments.....	4,542,102
Taxes, Licenses and Fees.....	223,028

TOTAL EXPENSES

\$24,210,204

Net Gain From Operations Before Refunds to Members and Excluding

Realized Capital Gains and Losses.....	(\$290,625)
Refund to Members.....	152,156
Net Gain From Operations After Refunds to Members.....	(\$442,781)
Net Realized Capital Gains.....	44,015

NET INCOME FROM OPERATIONS

(\$398,765)

UNASSIGNED FUNDS AND SPECIAL RESERVE ACCOUNTS

Unassigned Funds 12/31/18	\$11,043,206	Unassigned Funds 12/31/19	\$10,056,716
Change in Unrealized Gain	48,850	Liabilities for Pension	100,000
Change in Non-Admitted Assets	37,128	Net gain from operation	398,765
		Change in unrealized gains	183,700
		The Illinois Audit Adjustment	390,000

TOTALS

\$11,129,184

\$11,129,184

SUMMARY OF VALUATION REPORT FOR THE YEAR OF 2017

Number of Life Certificates	Amount of Insurance	Total Reserve
44,285	\$398,317,263	\$184,748,380

Expected Mortality on Gross Amounts at Risk.....	\$2,451,134
Net Death Losses Incurred in 2019 Less Reserve Released.....	765,093
Ratio Per Cent of Actual to Expected Mortality on Gross Amounts at Risk During 2020.....	31.21%

Net Investment Income.....	\$9,614,619
----------------------------	-------------

RATE OF NET INVESTMENT INCOME TO MEAN ASSETS

2016 - 5.16%	2017 - 5.14%	2018 - 5.24%
	2019 - 5.09%	2020 - 4.92%

RATIO OF ASSETS TO LIABILITIES

2016 - 103.98%	2017 - 106.20%	2018 - 106.08%
	2019 - 105.83%	2020 - 105.28%

The Society's valuation indicates that on the basis of the American Experience of 1941, 1958, 1980, 2001 and 2017 Commissioner's Standard Ordinary Table of Mortality with interest at 2.5% through 5.5%, the future assessments at the rates now collected together with the invested assets are sufficient to meet all certificates as they mature by their terms with a margin of safety of \$10,056,719 over the above statutory standard.

Respectfully submitted,
James J. Robaczewski, FIC, ALMI, ACS, President
Micheline I. Jaminski, ALMI, Vice President
Agnieszka J. Bastryk, FICF, ALMI, ACS, Secretary-Treasurer
Emily Kurda, ALMI, ACS, Controller
Steimla & Associates, Inc., FSA, FCIA, MAAA, FCA, Actuary

BACK IN TIME FOR
TAX SEASON

PRCUALife
2021 ANNUITY SERIES

THIS TAX SEASON:

- ✓ **EARN MORE MONEY**
- ✓ **LOWER** your **2020 TAX BILL**
- ✓ **BOOST** your **RETIREMENT INCOME**
- ✓ **JOIN PRCUALife**

by opening a new PRCUALife Annuity
or transferring your existing account*

OFFER AVAILABLE UNTIL 4/15/2021

ELITE⁺ [8 YEAR]

3.75%
APY

STAR⁺ [5 YEAR]

3.00%
APY

EDGE⁺ [3 YEAR]

2.50%
APY

1 YEAR GUARANTEE

MIN. GUAR. 2.00%

MINIMUM DEPOSIT

\$500

* For more information: **(800) 772-8632 | PRCUA.ORG**

202102-NP-EN-ESE-AN



Insurance Checklist for the New Year — Are You Prepared for 2021?

Make a resolution to review your coverage and beneficiaries!



The start of a new year is a great time to re-evaluate your life insurance coverage. Changing circumstances may lead to different insurance needs. Did you have a baby? Get married? Purchase a new home or car? If so, you'll want to check whether you have the right fit in policy protection. COVID-19 has highlighted how important planning

for the unexpected really is. Take some time to talk with your sales representative and review your certificates to see if they meet your current needs. Even if you haven't experienced a life changing event, you could be eligible for discounts or new insurance products may better serve your needs.

Impact on Life Insurance and Annuities

Changes—such as a birth, divorce, remarriage or even a new mortgage or new job—are indicators that you might need to make changes to your life insurance, or at the very least, that you should review your coverage.

Read your policy carefully and answer these questions:

- What is your current amount of coverage? Is this sufficient to protect your loved ones if something were to happen to you?
- Do premiums or benefits vary from year to year?
- Is there cash value? If so, how does it grow?
- Can the certificate be converted into another form of insurance or annuity?
- Are the beneficiary designations on your life insurance or annuities current?

In the case of the birth of a child or a new marriage, you might want to consider increasing your death benefit.

Alternatively, events like paying off your mortgage, retirement or children finishing college might mean that you can lower your life insurance coverage and premiums. Your life insurance company might be able to offer "conversion privileges" from your current term life insurance policy to a new whole life insurance policy without a medical exam. You might also be able to expand your death benefits so they can be used while you are still living. Ask your PRCUALife sales representative about these options.

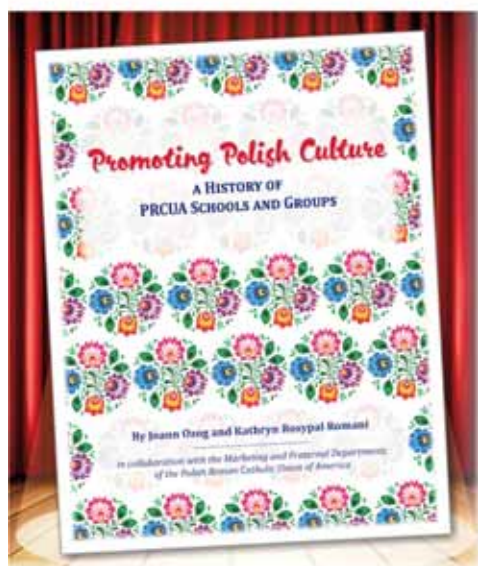
Remain current on product specials and offers – read the *Naród Polski* and check our website and social media pages.

For more information, contact us today!



202102NPNP

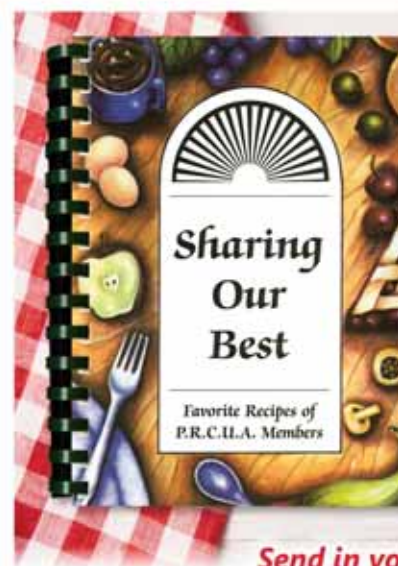
PRCUALife SPECIAL OFFERS ORDER FORM



Promoting Polish Culture A HISTORY OF PRCUA SCHOOLS AND GROUPS

Book available
to PRCUA members
FREE OF CHARGE

Free shipping
for the first copy



Favorite Recipes of PRCUA Members

130th PRCUA Anniversary
Cookbook
Still Available!

\$15 per copy plus \$2 shipping
& handling per book

Proceeds go to the
PRCUA Education Fund

Send in your recipes for our next cookbook!



Now Available!

\$10
each

Free shipping for up to 5 masks

PRCUALife OVER THE EAR ADJUSTABLE Face Mask

- Behind the ear design with adjustable banding
- Ergonomic silicone toggle bead for adjusting
- Durable / wash tested outer fabric layer
- Comfortable, breathable 100% cotton inner layer



Now Available!

2021 PRCUA CALENDAR

— FREE OF CHARGE TO PRCUA MEMBERS!

with free
shipping for
up to 5 copies

To order, contact the PRCUA Marketing Department with your order information: **(773) 782-2630** – OR – **marketing@prcu.org** – OR – **pay online at PRCUA.org** (scroll down on main page) – OR – complete the form below and mail (with your check payable to PRCUA) to:
PRCUA Marketing Dept., 984 N. Milwaukee Ave., Chicago, IL 60642

ITEM DESCRIPTION	PRICE	QUANTITY	SHIPPING CALL FOR ADD'L QUANTITIES	TOTAL
PROMOTING POLISH CULTURE A HISTORY OF PRCUA SCHOOLS AND GROUPS	FREE		FREE SHIPPING FOR FIRST COPY	
SHARING OUR BEST – FAVORITE RECIPES OF PRCUA MEMBERS 130TH PRCUA ANNIVERSARY COOKBOOK	\$15 EACH		\$2 EACH	
PRCUALife FACE MASK	\$10 EACH		FREE SHIPPING UP TO 5 MASKS	
2021 PRCUA CALENDAR	FREE		FREE SHIPPING UP TO 5 COPIES	
			TOTAL AMOUNT ENCLOSED	

NAME

ADDRESS

CITY

STATE

ZIP

PHONE

EMAIL

202101-ORDFRM-NP

PRCUA 2021-2022 SCHOLARSHIP INFORMATION

Economic conditions in the United States and throughout the world, as well as an ever more competitive job market, have made the need for an undergraduate, graduate, or professional degree a virtual necessity for today's student. At the same time, the higher costs of education pose a serious and challenging barrier to students and their families to bear. The PRCUA recognizes the necessity of assistance for students of the Polish American community and has developed several financial vehicles to aid in the pursuit of undergraduate and graduate degree programs.

During the 2021-2022 school year, the PRCUA will offer two types of scholarships. **The PRCUA Education Scholarship** is open to all who apply, whereas the **PRCUA Fraternal Scholarship** is open exclusively to members of the PRCUA. Students can apply for each scholarship once annually, but they may receive only three awards of each scholarship during their lifetime. Scholarships are specific to the school and educational program named in the application. The deadline for submitting applications is June 1, 2021.

PRCUA Education Scholarships totaling \$20,000 are awarded to students based on the number of applications submitted and are available to all students, even those who are not members of the PRCUA. Scholarships will be awarded in amounts ranging from \$500-\$2,000.

1. Applicants must have successfully completed their freshman year of undergraduate studies before the deadline for filing an application. An official transcript or other documentation from the applicant's school must be sent directly by the educational institution by mail or electronically to the PRCUA on or before the deadline of June 1.

2. Eligible applicants include sophomores, juniors, and seniors enrolled full-time in undergraduate studies or those students enrolled in a graduate or professional degree program. Full-time enrollment shall conform to those guidelines established by the federal financial aid program: a minimum of twelve

credit hours for day students or eight credit hours for evening students. Part-time graduate students are also eligible.

3. Applicants must have a cumulative grade point average (GPA) of 3.0 or better on a 4.0 scale or 4.0 or better on a 5.0 scale.

4. All applicants must be either citizens or permanent residents of the United States.

The **PRCUA Fraternal Scholarship** is available to eligible PRCUA members. For the 2021-2022 school year, the PRCUA will award scholarships totaling \$25,000, in amounts ranging from \$500-\$2,000. These scholarships are open to all current PRCUA members. Applicants must fulfill all the requirements listed above AND be a member of the PRCUA for a minimum of five years AND have an active certificate of a minimum of \$5,000 (and must be current with its payments).

The following options are available to applicants who do NOT fulfill the above five-year requirement:

- Three-year membership with the PRCUA holding a \$25,000 certificate, or
- Four-year membership with the PRCUA holding a \$15,000 certificate.

Note: Applicants must have active certificates and be current with their payments for five years after receipt of the final scholarship.

Selection of award amounts and recipients will be made by an independent committee of jurors. For both scholarships, awards will be granted to applicants based on the highest number of points earned, including an essay (in English).

The PRCUA acknowledges that continuing one's education is important to get ahead in life. Everyone is invited and encouraged to take advantage of our scholarships. Scholarships from the PRCUA are but one of its many member benefits.

For more information and applications, please visit: www.prcua.org/scholarships.

PRCUA SOC. #1593 SCHOLARSHIP APPLICATIONS ARE AVAILABLE

Scholarship applications for higher educational assistance are now available. Society members can go to the society Facebook site and download the application for the 2021-2022 academic year. The application is also available at the society meetings.

Deadline for scholarship appli-

cations is **April 1, 2021**. Membership dues must be paid up and volunteer time by members and/or parents are taken into consideration. Since 1993, over \$64,500 in funds were issued from the society scholarship account.

If one has any questions, please email the society president at wozog@wowway.com.

SCHOLARSHIPS AVAILABLE IN MICHIGAN

The Polish American Congress of Michigan Scholarship Fund, Inc. has released their 2021-2022 scholarship application for the next academic year. There are 10 different scholarship grant categories available.

Applications can be picked up at

the PAC Michigan Division office located at 11333 Joseph Campau in Hamtramck, MI. Student can download the application form by visiting office@pacmi.org. Deadline for applications is **April 1, 2021**. Additional information is available by calling the office at 313-365-9400.

KOŚCIUSZKO FOUNDATION OFFERS EXCHANGE PROGRAMS TO POLAND SCHOLARSHIPS

Applications for the 2021-2022 edition of the KF Exchange Programs to Poland are now open to American students and researchers who may be interested in studying or conducting research in academic institutions in Poland.

Year Abroad Scholarships

An Exchange Program to Poland conducted with the Polish Ministry of Science and Higher Education. The program offers scholarships to study Polish language and culture for one semester or one academic year at the Jagiellonian University, Cracow.

Graduate Studies & Research in Poland Grants

An Exchange Program to Poland conducted with the Polish Ministry of Science and Higher Education.

The program offers funding for graduate level students and university faculty to conduct research in Poland at various universities and institutions in Poland.

Studies must be conducted between October 2021 and June 2022. The minimum length of stay in Poland is 3 months.

The application cycle opened on November 30, 2020. The application cycle closes on **March 5, 2021 at 23:59 p.m. (EST)**.

Recipients of the fellowships/grants will be notified by the end of May 2021.

To receive more information, contact: Exchange Program Officer Gosia Szymanska via e-mail: exchangetopoland@thekf.org or by phone: (212) 734-2130. ext. 413.

"Education is a gift that none can take away."

- American proverb

NEW ENGLAND FRATERNAL ALLIANCE 2021 SCHOLARSHIPS

GUIDELINES AND PROCEDURES

Award: Two \$1,000 scholarships will be awarded by the New England Fraternal Alliance to students in their sophomore, junior, or senior year in college or in graduate school. The first is named in memory of Pearl Plante, a loyal and tireless worker for the New England Fraternal Alliance; the second is named in memory of Normand Ouellette, a past president and heart of the Alliance.

Eligibility: Applicant must be enrolled as a full-time student in an accredited college/university or graduate school.

Applicant must be a resident of New England and a member (or a son/daughter of a member) of a fraternal benefit society that holds a membership in the New England Fraternal Alliance.

Applicant must have a cumulative grade average of at least 2.0 (on a 4.0 system). Transcript of grades from spring 2021 semester must be

submitted with application.

Application for scholarship award must be completed in its entirety and submitted by **September 1, 2021**. Incomplete and/or late entries will be disqualified. There will be absolutely no extension of the deadline.

Procedures: The \$1,000 scholarship awards will be paid directly to recipients.

Criteria to be used in judging: overall merits of applicant, cumulative grade average, college activities/honors, community activities, financial need and essay content.

From among the entries, top ten applications will be selected and referred to a three member panel for final judging. Recipients of NEFA scholarship awards will be notified by October 15, 2021.

Entries for consideration must be forwarded by September 1, 2021 to: Daniel Michalak, Chair - Scholarship Committee, 53 Barberry Lane, Meriden, CT 06451-2601.

PAC CHARITABLE FOUNDATION OFFERS SCHOLARSHIPS

RICHARD GORECKI SCHOLARSHIP

The Polish American Congress Charitable Foundation is formally announcing that it is accepting applications for the Richard Gorecki Scholarship for year 2021.

To be eligible, the applicant must be a citizen of the United States of America and of Polish ancestry. Applicant must be a fulltime student enrolled as a sophomore, junior, senior or post-graduate in an accredited undergraduate or graduate program at a college or university, with a minimum GPA of 3.0 out of 4.0. Applicant must be a member of their local Polish American Congress Division or if none in their area, then a member thru the National PAC.

Applications and more information can be obtained at www.paccf.org, emailing to paccf@paccf.org, or by phone at 773-

763-9942. Deadline to apply is **April 15, 2021**.

MAJER & LAKOWSKI FAMILIES MEMORIAL SCHOLARSHIPS

The Polish American Congress (PAC) Charitable Foundation formally announces that it is accepting applications for the Majer & Lakowski Families Memorial Scholarships for 2021.

Scholarships will be granted to full-time undergraduate or graduate students majoring in either engineering or business administration at a public state university or college.

More information and applications can be obtained at www.paccf.org, by written request to PACCF, 6645 N. Oliphant Ave., Suite A, Chicago, IL 60631, emailing to paccf@paccf.org, or by phone at 773-763-9942. Deadline to apply is **March 15, 2021**.

ZAJĄCZEK DANCE ENSEMBLE NEWS

*By Karrie Westphal, Secretary
Zajączek Dance Ensemble*

LENDING A HAND

It has always been said that "many hands make light work," and this was proven on Saturday, February 13 at St. Albertus Catholic Church in Detroit, MI. Olivia Westphal, group six dancer with Zajączek Dance Ensemble, helped with Christmas decoration take down, general cleaning, and altar preparation. Joining Olivia was her brother Benjamin Westphal, who was one of the 2020 PRCUA Educational Scholarship re-

cipients and recent graduate of University of Detroit Mercy. St. Albertus Parish was founded in 1870. The first Mass was celebrated on July 4, 1885. St. Albertus is supported by the Polish American Historic Site Association with the mission of preserving our Polish heritage by maintaining and restoring the buildings that make up the St. Albertus Historic District. For more information regarding this remarkable landmark, please contact Celeste Grabowski, at (586) 604-1499 or celestemom4yahoo.com. Please pray for the continued support of this site.



Olivia and Benjamin Westphal helping at St. Albertus Church

LEADERS OF THE POLISH ROMAN CATHOLIC UNION OF AMERICA

JOHN BARZYŃSKI

Compiled by Lidia Kowalewicz
Executive Editor, *Naród Polski*

John Barzyński was a journalist, land agent, and one of the co-founders of the PRCUA.

John Barzyński (pol. Jan Barzyński) was born in Tomaszów Lubelski near Sandomierz, the Świętokrzyskie Voivodship in the Kingdom of Poland, on May 9, 1849. He was the youngest of three sons of Joseph Barzyński and Mary Sroczyńska. His father was an organist and a watchmaker; his mother, a pianist.

John was five years old when his mother died. The father ensured the best possible education for his sons. The elder brothers, Vincent and Joseph became priests. They were newly ordained when the January Uprising of 1863 broke out in Poland. They and their father were involved in it. All three fled to France in order to escape Russian reprisals and in 1866, they came to the Polish settlement of Panna Maria in Karnes County, Texas.

John remained in Poland, continuing his education at the *Szkoła Główna* in Warsaw, where he studied mathematics and law. For a very short time, he continued his education in Rome.

In 1870, John joined his father and brothers in Texas and at first, he served as a parochial school superintendent in San Antonio.

After moving to Missouri in 1871, Barzyński became associated with the *Orzeł Polski* (The Polish Eagle), a Polish journalistic enterprise in Union, MO.

In 1872, with the cooperation of Rev. Aleksander Matuszek, John Barzyński established and became the editor of the weekly Catholic publication *Pielgrzym* (The Pilgrim) - the third Polish newspaper in America. The first issue was published on March 29, 1872, and was printed in the same printing house as the *Orzeł Polski*. At the same time, he published the "Progress" newspaper in English, which published announcements and information concerning court hearings. In May of 1872, the *Orzeł*

Polski ceased to exist, and soon after, the print house was sold.

In *Pielgrzym*, Barzyński published a series of editorials, calling for the establishment of a national organization.

In about 1872-73, the Barzyński family (the father and three sons) moved to Chicago. Here, Fr. Vincent and Fr. Joseph began their labors at the St. Stanislaus Kostka Church, Father Vincent as pastor and Father Joseph as one of the parish priests.

Jan Barzyński, together with Rev. Teodor Gieryk, pastor of St. Adalbert Church in Detroit and Piotr Kiołbassa from Chicago, were the initiators of the establishment of the Organization of Poles in America on October 3, 1873, at St. Adalbert Church in Detroit, MI, where a group of influential Polish Americans met. At the second meeting in December 1873, Organization of Poles in America evolved into the Polish Roman Catholic Union of America. October 3, 1873 is officially recognized as the date of establishment of the Polish Roman Catholic Union of America and the meeting is recognized as the first PRCUA Convention. Jan Barzyński was elected the secretary of the organization.

At the PRCUA Convention held in 1874, it was decided that the publication *Pielgrzym* (suspended for several months) would be moved to Detroit. Its name was changed to *Gazeta Polska Katolicka* (Polish Catholic Gazette) and it became the first official organ of the Polish Roman Catholic Union of America. The first issue was published on September 15, 1874. It was published by a stock company managed by Fr. Vincent Barzyński. Jan Barzyński continued to be its editor. From 1876, he collaborated with his good friend, Władysław Smulski.

On April 15, 1875, *Gazeta Polska Katolicka* was moved to Chicago, following the Polish Roman Catholic Union of American which moved to Chicago in 1874.

Around the mid-1870s, Barzyński started to correspond with the B. & M. Railroad Company officials. The company was given a large

grant of land by the United States government for the purpose of building a railroad throughout the west. Their land was situated in alternate sections along the proposed line. In order to make use of the land, they decided to try to settle it with immigrants who began to come from Poland in large numbers at the time. The officials of the railroad approached John Barzyński on the subject.

At the 1875 PRCUA Convention, delegates voted to build a Polish Seminary and to establish a Nebraska Colonization Committee. John Barzyński was named their agent. He advertised in the Polish papers, talked to many immigrants and found many who were willing to settle in Nebraska. John believed that the Polish immigrants would not only be good colonizers but would have a much better chance to improve their own condition and give their children an opportunity for a better future.

In 1879, in recognition of his contribution to the fight against the movement that drew Poles in the U.S. away from the Catholic Church, John Barzyński was made an honorary member of the Societas Princeps A Petro, on the direct recommendation of Pope Pius IX.

In 1880, Barzyński resigned as editor of *Gazeta Polska Katolicka* and Smulski became the editor of the publication.

Around the same time, John wrote and published the first Polish primer series for parochial schools, printed in America.

On May 2, 1880, Jan Barzyński married Bronisława Virginia Wilkoszewski. The ceremony took place at St. Stanislaus Kostka Church in Chicago and was officiated by Rev. Vincent Barzyński. Bronisława was the daughter of Edward and Romualda Wilkoszewski. Her father was the owner of the first art store and picture frame factory in Chicago.

Right after his marriage, John and his bride moved to St. Paul, Nebraska, where he opened an office. In his home he had two large extra rooms which were furnished as bedrooms and which he kept ready for immigrants and their families as they arrived. Many families had only enough money to buy land, but no money for equipment or a home. These families remained in the Barzyński's home until they could



build themselves a "sod house." They settled the country for miles around and established small towns where their descendants live until today.

The Barzyńskis were given a farm near Loup City, which John tried to build up. He was also cashier of the bank in St. Paul. Two children, Mary and Joseph were born to the Barzyńskis in St. Paul, Nebraska.

During his stay in Nebraska, the Nebraska State University offered Barzyński a position as a professor of mathematics. He declined the offer.

After five years, Fr. Vincent Barzyński asked John to return to Chicago and help him with a newspaper venture at that time. Fr. Vincent was active at the Polish Roman Catholic Union and gave John the task of writing its constitution.

A third child, Kathryn, was born about this time.

At the request of Fr. Vincent, John entered politics and ran unsuccessfully for alderman of the then 16th ward in Chicago. He also helped organize and establish the *Dziennik Chicagoski*.

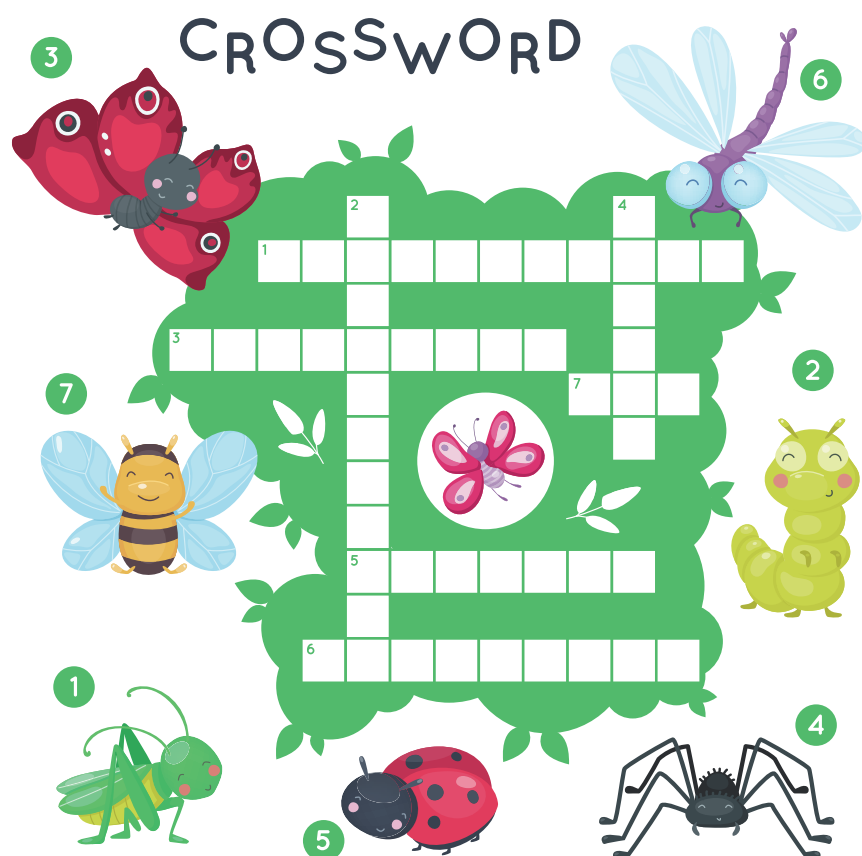
By this time, John began to look around for a business venture. A friend of his encouraged him to go into the coal business. John had a little money which he invested in the business. At the same time, he also bought a small two story cottage.

Soon after he started his business career, he became ill. His diagnosis was called "brain fever". He was sick for three months and died on April 27, 1889, at the age of 40, leaving behind his wife and small children: Mary (8), Joseph (5) and Kathryn (2). John Barzyński was buried in Chicago.

Sources: *Barzynski*, Mary Barzynski Smietanka (1942); *Założyciele i pierwsi urzędnicy Polskiej Spółki Wydawniczej*, (*Dziennik Chicagoski*, 1947); *Jan Barzyński* (1873-80), K. Rosypal.



1. Fill the puzzle with the names of the cute little bugs shown below.



3. Which way should the little fairy go to find the leprechaun?



2. Color the picture depicting Jesus riding into Jerusalem, greeted by people waving the palm leaves.



4. Find 8 differences.



Answers
on pg. 12



The Open Door Otwarte Drzwi

Micheline "Misia" Jaminski

Vice President | wiceprezes
micheline-jaminski@prcu.org



March

Racing clouds and whistling winds,
Coats flapping in the breeze,
Bright kites circling in the skies,
The dance of swaying trees,
The cheerful sight of crocuses,
The first sweet breath of spring –
Just part of all the many moods
The month of March can bring.

Throughout the decades, many past PRCUA lady, fraternal, resident or national vice presidents have chronicled the fraternal events hosted by the national and local groups of the PRCUA in the *Naród Polski*, sometimes including other incidentals such as recipes and significant celebrations. The COVID-19 pandemic, as we all are very much aware, has put a halt to so many events that I have been challenged to find topics of interest, information, and amusement. As I pray for divine inspiration, especially during this Lenten season, I hope that, as they have historically, these articles continue to serve a purpose to our PRCUA family.

It is known that each month has its unique holidays and holy days in addition to personal celebrations. Anticipated events are planned around these and March is no exception. Although we continue to adapt celebrations according to government mandates, there is nothing precluding us from being creative and enjoying taking an alternate (but safe) route.

Due to the ongoing health crisis, the annual Pulaski Day program hosted by the Polish Museum of America with the PRCUA will be

streamed lived on Monday, March 1, beginning at 10 a.m. CST. The program will be emceed by PRCUA President/PMA Chair James Robaczewski and PMA President Richard Owsiany, and will include various distinguished speakers as well as live entertainment by the PRCUA Polonia Ensemble performing the Polonaise (Jaclyn Krysinski, artistic director and choreographer) and dancers from the Tetry Foundation. I have heard that there will be a special appearance by the guest of honor himself – General Casimir Pulaski. Check the PMA website or Facebook for the link to the live stream.

With many individuals gaining access to the coronavirus vaccination, the light at the end of the tunnel is getting brighter day by day. It seems that our PRCUA go-getters in Michigan, namely, Rev. Canon Walter J. Ptak (PRCUA Chaplain), Celeste Grabowski, and its Polish dance community, spearheaded by Director (D-10) Colleen Bonkowski, have secured St. Albertus Parish in Detroit as the site for the Annual Blessing of the Polish American Dance Groups. The Mass will be held on Sunday, March 7 at noon. Traditionally, held at St. Hyacinth's Parish and always in the spring, the Mass pays tribute to the efforts of the Detroit area Polish American dance organizations, with a special emphasis on its youth. It averages 150 to 200 dancers a year and was initiated by Joseph Jaczkowski with assistance from his wife, Donna. St. Albertus, established in 1871, was the first of six Polish churches in Detroit. It was designated a Michigan State Historic Site in 1974 and is listed on the National Register of Historic Places, dating from 1978.

In 1987, March was formally designated National Women's History Month, corresponding with International Women's Day on March 8. Depending on life's challenges, the human spirit fought and continues the fight to survive integrating knowledge, opportunity, will and

strength. We celebrate all the people of the world for their right to "life, liberty and the pursuit of happiness" and this month, we celebrate the women of the world – may they move forward with confidence, remembering the obstacles along the way, righting the wrongs and leaving a better future for the next generation. All the best, ladies!

The annual Fashion Show of the Adult Culture Group of PRCUA and the Corned Beef and Cabbage Luncheon in honor of St. Patrick's Day (3/17) hosted by District 7, both popular March events, will be sorely missed this year. (Last year we lucked out with the Fashion Show but not with the St. Patrick's Day luncheon). It seems we will have to fend for ourselves this year, but have no fear, there are many delicious recipes for a great corned beef and cabbage dinner on the internet; and you can always go through your own closet, find some hidden treasures, play some music and practice your runway walk.

Let us not forget St. Joseph's Day (3/19) in honor of the patron of the universal Church, of families, of workers, of social justice, of the dying, of pastry makers, and of fathers - a very important and beloved saint. Celebrated especially in both the Polish and Italian communities, this names day of Josephs and Josephines is rich with traditions centering around food. Whatever will be on your St. Joseph table, here is a blessing to pray: "All-provident God, the good things that grace this table remind us of your many good gifts.

Bless this food and may the prayers of St. Joseph, who provided bread for your Son and food for the poor, sustain us and all our brothers and sisters on your journey toward your heavenly kingdom.

We ask this through Christ, our Lord. Amen."

Happy Imieniny to our President James Joseph Robaczewski and his son Joey, former President Joseph A. Drobot Jr., former Secretary-Treasurer Josephine "Joyce" Szarowicz, and to all Józefy and Józefinki!

Palm Sunday comes on March 28 this year. This Sunday before Easter depicts the triumphal entry of Jesus into Jerusalem and the start of Holy Week. After Mass, take a virtual tour of past celebrations of Palm Sunday in Poland where "the taller the

palms, the better" as they rise to the heavens (link?). It is my hope that this Lenten season has given you a time to weave prayer and reflection on the good in your life and the world throughout your workday.

I recently learned that two of our PRCUA members, Aleksandra Wozniak, student at Maria Konopnicka Polish School (Oak Lawn, IL) and Wesoly Lud dancer, as well as Marianna Mosz, student at St. Maksymilian Kolbe Polish School (Chicago, IL) and Polonia Ensemble dancer, were the 2nd and 3rd place winners of the Dziennik Związkowy Christmas Contest. Congratulations, Ola and Marianna!

It is with a heavy heart that we share news of the passing of Irene DeLonka, an active PRCUA member and a long-serving secretary of District 7. On behalf of the PRCUA, my husband Richard and me, deepest condolences are extended to her husband, Stephan DeLonka (former PRCUA Director of District 7), her children, grandchildren, great-grandchildren, family and friends. May she rest in peace, amen.

Continuing the circle of life, birthday wishes go to new Babcia and Director D-7 Anna Krysinski (3/1), our little granddaughter Ariana who will be 5 on March 4, Blythe Turkiewicz (3/5), former PRCUA Secretary-Treasurer Josephine Szarowicz and her daughter Joy (both on 3/17), our niece Kayla Leonhard (3/24) reaching the golden age of 21, Jacek Jaminski (3/26), PRCUA employees Marcin Filipek (3/15) and Madia Robles (3/28) – both from the IT Department, and all other March birthdays. Sto Lat!

UPDATE on upcoming sports tournaments: Pending government mandates, Society #1413 is planning the PRCUA National Golf Tournament for July 16-18, 2021 in LaPorte, Indiana, and Society #718, the PRCUA National Softball Tournament on August 21-22, 2021 in Michigan. Details will follow.

Born in the Midwest and living here for all of my life, I am very well aware that winter is most often snowy, icy, and freezing cold. I get it that Disney made the word "Frozen" – a billion-plus dollar success, but it does not warm these weary old bones. Here's hoping that "March roars in like a lion and out like a lamb."

Higher Perspectives



By Rev. Canon
Walter J. Ptak
National Chaplain,
PRCUA

Ite ad Ioseph Go to Joseph!

As we begin the month of March and will celebrate the great Feast Day of St. Joseph on March 19th, now is a good time to reflect on the life of St. Joseph and renew our devotion to him, especially as this year has been proclaimed the Year of St. Joseph.

On December 8th, 2020, Pope Francis declared that this year would be dedicated to St. Joseph on the 150th anniversary of the Proclamation of St. Joseph, Patron on the Universal Church. This celebration will end on December 8th, 2021. In his Apostolic Letter "Patris Corde" (With a Father's Heart), Pope Francis reminds us that this is how St. Joseph loved Jesus.

In our Church, St. Joseph has many titles, Spouse of Mary, Protector of Our Savior, Patron of Families, Patron of Workers, Patron of the sick and dying, and terror of demons, to name a few. He is beloved by so many and available to all who call on his name. Many of the saints of our Church had a deep devotion to this humble man. Many of us are named after him and call him our Patron Saint.

If we look at the Gospels, there is relatively little information about him. He is the humble obedient servant of the Lord. Whenever asked to do something, he did it immediately, without questioning, trusting completely in God's will for him. The first image that comes to mind is when he was told to take Mary into his home as his wife, as it was through the power of the Holy Spirit that she had conceived a Son, to whom he was to give the name Jesus. What beautiful faith he had in God! I am sure Joseph had a different plan for his life with Mary. He yielded without hesitation to God's request and provide for her and later Jesus, a beautiful faith-filled life.

St. Augustine, one of the Church Fathers, gave St. Joseph the title of Savior of the Savior, as he was told in a dream to rise and take Mary and the Child and flee to Egypt, for Herod was looking to kill Jesus. Without his swift action, where would we be?

Pope Francis in his Apostolic Letter gives us much food for thought. He reflects on the life of St. Joseph in great depth and with his own personal reflections. I particularly like the following from Pope Francis: "Often in life, things happen whose meaning we do not understand. Our first reaction is frequently one of disappointment and rebellion. Joseph set aside his own ideas in order to accept the course of events and, mysterious as they seemed, to embrace them, take responsibility for them and make them part of his own history... The spiritual path that St. Joseph traces for us is not one that explains, but accepts... Joseph is certainly not passively resigned, but courageously and firmly proactive. In our own lives, acceptance and welcome can be an expression of the Holy Spirit's gift of fortitude. Only the Lord can give us the strength needed to accept life as it is, with all its contradictions, frustrations and disappointments."

As we encounter many different twists and turns in our own lives, let us think about and ask St. Joseph to assist us in whatever comes our way. He is the humble servant of the Lord who continues to advocate for those who call upon him. His humility and quiet ways speak volumes to us in an age that is often full of self-pride and noise. May we "Go to Joseph" not only in this his year, but whenever we find ourselves in need of a strong advocate and protector to lead us forth.



Prayer to St. Joseph by Pope Francis

*Hail Guardian of the Redeemer,
Spouse of the Blessed Virgin Mary.
To you God entrusted his only Son;
In you Mary placed her trust;
With you Christ became man.*

*Blessed Joseph, to us too,
Show yourself a father
and guide us in the path of life.
Obtain for us grace, mercy
and courage,
and defend us from every evil,
Amen.*

PRCUA GWIAZDA DANCERS' NEWS

By Nicholas J. Nowakowski
Gwiazda Secretary & 1997 Alumnus

Hard to believe that we're two months into 2021 already. Mid-February is usually a pretty busy time for the PRCUA Gwiazda Dancers as they usually perform at several events during the run-up to Pączki Day in the City of Hamtramck. While pączki were available in every traditional and non-traditional flavor thinkable, the usual pre-Pączki Day fanfare was paused due the ongoing COVID-19 pandemic.

Despite performances and events continuing to go by the way-side, the PRCUA Gwiazda Dancers remained active from mid-January to mid-February.

On January 24, Gwiazda director, Jessica Wendt participated in a

COVID-19 forum via zoom sponsored by the Polish Folk Dance Association of the Americas (PFDA). Founded in the 1983, the PFDA's membership includes folk dance ensembles from across the United States and Canada. During the forum the membership discussed how they were weathering the pandemic and ways they were staying engaged and in touch with their membership.

We hope all readers continue to stay safe and healthy. We look forward to a time when we'll be able to safely return to practicing and performing. The PRCUA Gwiazda Dancers are on social media. You can like us on Facebook or follow us on Twitter (@PRCUA_Gwiazda) to keep up to date with all of our activities.

PRCUA 2021 SPORT TOURNAMENTS INFORMATION



- Basketball (scheduled for March 20) cancelled
- Bowling (scheduled for April 9-11) cancelled

Upcoming tournaments:

- Golf—July 16-18. Sponsored by Society #1413 in LaPorte, IN
- Softball—August 21-22. Sponsored by Society #718, to be held in Michigan

POLISH NEWS BYTES

Robert Strybel
Warsaw Correspondent

Poland shrinks by 115,000 in 2020 – Statistical Agency - According to preliminary data, at the the end of 2020 Poland's population stood at around 38,268,000, the country's Central Statistical Agency (GUS) reported. That was a decline of approximately 115,000 below the 2019 figure. GUS ascribed the drop to the growing mortality rate of 2020. Covid-19 Year One, when an estimated 477,000 Poles passed away, some 67,000 more than a year earlier. Another reason for the decrease was the country's declining birth rate. The government's much-vaunted Family 500+ program, providing a 500-złoty (\$124) monthly allowance for every child under 18, did trigger an initial surge in the birth rate but it soon leveled off and began declining.

World Bank predicts 3.5% economic growth for Poland in 2021 - The World Bank has upheld its October 2020 forecast that Poland's economy will expand by 3.5% in 2021. In 2022, the Polish GDP is expected to grow by 4.3%. In 2020, the global economy shrank by 4.3%, and the World Bank predicts that in 2021 it will grow by 4%, one-fifth less than the pre-pandemic forecast. Overall, Poland has so far navigated its way through the pandemic fairly well, balancing health-related lockdowns and economic concerns. Stimulus packages have helped save jobs and keep companies operating. Poland has the EU's second lowest unemployment rate of 3% (only the Czechs have fewer jobless). Towards the end of 2020, unemployment stood at 4.8% in Germany, 6.9% in Sweden and 8.4% in France. Per capita, Greece had most people out of work – 13.8%.

Employment declines in Poland - Employment in Polish companies dropped on average by 1 percent in December year-on-year, the country's Central Statistical Office (GUS) reported in January. Wages accelerated to 6.6% year-on-year from 4.9% in November. The increase appeared to be driven by the reopening of shopping malls for the Christmas season. They were closed back down in late December. The malls re-

opened in February together with museums and some other facilities, but lockdown continues in other areas. The government's pandemic aid programs may have taken the edge off the economic hardships, but many businesspeople complain they have been a mere drop in the bucket.

A growing number of foreigners moving to Poland - The number of foreign nationals with Polish residence permits increased last year by 34,000 to 457,000, Poland's Office for Foreigners recently reported. That increase was all the more unexpected since the pandemic seriously limited travel to Poland, but those determined to enter the country found ways of doing so. Ukrainians coming to Poland in search of jobs constituted the single largest group of foreign residents but nearly all the world's countries are represented. They include students from around the globe, war refugees, foreign businessmen and Polish Americans re-basing to Poland after they retire. A survey showed that 80% of the foreign residents approved the closure of the country's borders during the 2020 lockdown, and 83% said they wished to remain in Poland.

Poles to construct solar-wind device for NASA space probe - The Space Research Center of the Polish Academy of Sciences is working with NASA on a mission to investigate the Sun's heliosphere. "The heliophysics mission known as IMAP (Interstellar Mapping and Acceleration Probe) intends to study the fundamental nature of our solar system," explained Professor Maciej Bzowski, the Polish team's chief researcher. The Polish center is to construct one of the probe's ten instruments, namely the Global Solar Wind Structure instrument or GLOWS for short. Poles started working with NASA in 1962, but this is the first time that Polish space scientists will be building an entire unit.

Poland's record-setting kayaker dies after climbing Kilimanjaro - Aleksander Doba, Poland's world-famous traveler, died at the age of 74 after climbing Mount Kilimanjaro, Africa's highest peak. Best known for his solo ocean expeditions, he was

the first person to paddle a 23-foot sea kayak across the Atlantic, a voyage of 3,352 miles. He was also the first person to cross the ocean using only his own muscle-power. Doba was 65 when he attempted his first transatlantic crossing from Senegal in Africa to Brazil in 2010. His second voyage took place in 2013. In 2015, he won National Geographic's People's Choice Adventurer of the Year award, before making his third and final trip across the Atlantic in 2017. The Pole had to battle ocean storms,

health problems and his boat's technical failure and even got attacked and robbed while in the Amazon, but he never got discouraged. In addition to a yacht skipper's certificate and numerous Polish and international kayak titles and awards, Doba was also a cyclist, parachutist, and mountain climber. After making it to the top of 19,341-foot Kilimanjaro on 22nd February 2021, the Pole collapsed and never regained consciousness.

GO GREEN! GO PAPERLESS! SAVE THE PLANET!



Subscribe to the digital **NARÓD POLSKI** and get PRCUA news conveniently delivered to your inbox every month!

Contact marketing@prcua.org with your request (email address required) and get your subscription in a **SAFE, FREE & GREEN** way!

THE 50TH ANNUAL DETROIT TIGERS POLISH AMERICAN NIGHT

Polish Roman Catholic Union of America #1593, St. John Paul II Society will be coordinating the 50th Annual Detroit Tigers Polish American Night at Comerica Park. It will be held on Friday evening, May 28, 2021, when the New York Yankees will play the Detroit Tigers.

Because of the pandemic, the normal on field program (dancers on the playing field, introduction of dignitaries and the ceremonial first pitch at home plate) may not be available this season. We are making plans for participants to dance in the various locations inside and outside the stadium. Locations will be determined by the number of dance groups that

will participate during the 2021 season. We will adhere to CDC guidelines at that time.

Mark your calendar for this event on **Friday May 28, 2021**. We hope that we will be able to present a formal program suited to these pandemic times. We will be flexible and cooperate with the Detroit Tigers staff on this annual event. Further information will be announced as it becomes available.

Persons or organizations planning to attend should contact Christopher Ozog at cjozog@gmail.com or Wally Ozog at wozog@wowway.com.

ANSWERS TO THE PUZZLES ON PG. 9:

1. Fill the puzzle:

1. GRASSHOPPER;
2. CATERPILLAR;
3. BUTTERFLY;
4. SPIDER;
5. LADYBUG;
6. DRAGONFLY;
7. BEE

3. Which way?:



4. Find 8 differences:



COVID-19 VACCINATIONS: HOPE FOR A RETURN TO NORMALCY

It has been exactly a year since the World Health Organization (WHO) announced the outbreak of the global COVID-19 coronavirus pandemic. Health officials in the United States are constantly monitoring the number of new infections and deaths from COVID-19. Data released at the end of February 2021 shows that there have been nearly 28 million cases and 500,000 deaths in the United States thus far.

The impact of these staggering statistics is lightened somewhat by the recently started federal campaign of mass vaccinations. The vaccine is an essential tool to fight the pandemic, and certainly a great hope for a return to normalcy.

So many vaccines... which one to choose?

At the moment, there are several vaccines available, the most well-known of which are Pfizer/BioNTech, Moderna, Johnson & Johnson, Astra Zeneca, Novovax, and Russian Sputnik V. Two more vaccines from China and a dozen others are still being researched. All of them are highly effective, although they work in different ways. Of course, only some of them are available in the United States. Although the vaccines are different, each plays a similar role, helping individual people to guard themselves against disease and, most importantly, to provide protection and immunity to the community as a whole.

Pfizer-BioNTech (Production: USA/Germany)

- Based on mRNA technology: contains molecular instructions for a human cell to make the S (Spike) protein of the SARS virus (CoV2), which in turn triggers the production of antibodies and cellular immunity from T cells against the virus
- 95% effective
- Prevents new mutations from England and South Africa
- FDA approved and distributed in the U.S.
- Must be stored at -75°F, which hinders distribution
- Requires two doses, 21 days apart
- Rare and mild side effects, including headache and muscle pain, shoulder pain, flu symptoms, allergic reactions

Moderna (Production: USA)

- mRNA vaccine, almost identical to Pfizer. It has slightly different inactive ingredients. The manufacturer claims its vaccine is effective for one year
- 94% effective
- Must be stored at -13°F
- FDA approved and distributed in the U.S.
- Two doses required, 28 days apart
- Relatively mild side effects: headache, flu symptoms, fatigue, most often after the second dose
- The U.S. has ordered 200 million vaccines, expecting to purchase another 100 million

Johnson & Johnson (Production: USA)

- The viral vector preparation that uses adenovirus 26 (the cold virus that was used in the past to create the Ebola vaccine) to guide our body to identify and fight coronavirus infection
- Requires one dose
- Easy to store
- 72% effective
- Side effects include slight fever, headache and muscle pain, fatigue
- FDA approval is pending

AstraZeneca (Production: Oxford Univ./England)

- A viral preparation based on active adenoviruses modified to minimize the risk of infection, called vectors. After being injected into the human cell, they produce active proteins of the pathogen against which the body's defense reaction is to be directed
- Cheaper to produce than other vaccines
- 67% effective
- Two doses required
- Easy to store
- Awaiting FDA approval in the U.S.



YOUR DECISION. OUR HEALTH.

POLISH LENTEN TRADITIONS

Lent, which comes after carnival – a time of wonderful parties and joy is a season of spiritual renewal and reflection, during which Christians focus on prayer, fasting and almsgiving in an intentional way.

In Poland, a set of traditions related to Lent and spring have been passed down through the ages, with some being observed to this day.

Churchgoers meditate on the Passion and death of Jesus through services called *Gorzkie Żale* (Lenten Lamentations) and the *Droga Krzyżowa* (Stations of the Cross) and participate in the *Rekolekcje Wielkopostne* (Lenten Retreats).

The *Gorzkie Żale* devotion was developed in the 18th century in Poland. It is a set of hymns that focus on the Passion of Christ and the sorrows of His Blessed Mother. It was first published in 1707 in Warsaw. This extremely important Lenten devotion is sung on the knees in front of the exposed Blessed Sacrament.

Rekolekcje (Lenten Retreats) start with a Sunday Mass which includes a special retreat sermon by a visiting priest and usually last four days. They are devoted to spiritual renewal through prayer and conferences, and end with a confession.

Droga Krzyżowa is the devotion of adoration and symbolic reconstruction of Jesus Christ's path to death and putting him in the tomb. It was established in Jerusalem, and was popularized in the Middle Ages by the Franciscans, who presented the story of Jesus' death to the pilgrims. Stations of the Cross became a popular service in Poland in the 16th century. In the end of the 19th century, the Way of the Cross was ordered by the diocesan authorities. The mass establishment of the station took place between 1881-1913.

Along with church celebrations, Poles use the time before Easter for thorough spring cleaning, which refers to and is connected with the tradition of the Lenten emptying out the house, and preparing the home (and heart) for the Resurrection of the Christ.

The middle of Lent was also the time of drowning or burning a straw doll, called *Marzanna* - a symbol of the death and winter.

2020 PRCUA CHRISTMAS SPECIAL WINNERS

The 2020 edition of the PRCUA Christmas Special has come to an end. Through this annual program, PRCUA offers discounted Single Pay Whole Life Insurance certificates for little ones ages 2 weeks to 15 years and 5 months. We would like to thank all of the participating parents and grandparents for making their purchases and growing the PRCUA membership. Welcome to all new members!

All participants not only received a special gift from the PRCUA, but all applications also took part in the Christmas Special lottery drawing of three grand prizes – Fit Bit Versa watches.

We are thrilled to present the bios and photos of the winners - our newest members! Once again, welcome to the PRCUA family!

Phineaus Ellegood, Society #347



Phineaus Ellegood, 12, is a proud Polish American who lives in Chicago with his mom, dad and dachshund. He loves to celebrate Pączki Day and Wigilia. His favorite traditions are singing *Sto Lat* at birthday parties and sharing *opłatek* with his family. He also enjoys eating pierogi, Polish sausage and *kołaczki* at Staropolska Restaurant. His grandmother, who passed away this past June, always stressed the importance

of family and his Polish heritage by keeping their many traditions alive. He still remembers being at a local restaurant when the table next to him started to quietly sing *Sto Lat* to their daughter and he and his family decided to join in singing, too. The family was pleasantly surprised, and Phin loved being able to join along, because it was also a part of his culture.



Harry Lesner's other grandchildren:
(from top and going clockwise)
Francie Myszkowski-12, Benjamin Lesner-0,
Ava Myszkowski-14, William Lesner-3,
and Luke Myszkowski-10

"I purchased the life policies for my grandchildren as a tribute to their most beloved Polish grandmother who recently departed. I know that they will always be informed of their Polish culture through the PRCUA."

– Harry Lesner, grandfather

Stevie Spieth, Society #413



Stevie Spieth was born in September 2020. Her parents are Elizabeth and Nick Spieth from Fort Wayne, IN, and she has a big sister to Bowie, who is 2. It is tradition in Stevie's family that every child receives life insurance through PRCUA. Her great-grandmother on her mom's side is 100% Polish, and the family keeps up the Polish traditions that have passed through the generations, especially Christmas Eve, when they share *opłatki* and various Polish dishes.

Stevie's membership was a gift from her grandmother, Patricia Franks.

Connor John Wilson, Society #2109



Connor John Wilson was born in May 2020. He loves to smile, listen to music, play with his toys and bounce. He is very energetic and lights up a room no matter how dark. He loves animals, especially his dog Bernie, who he loves to crawl around and chase. He has a very healthy appetite and will eat anything you put in front of him. He loves to adventure and is very aware of his surroundings. He loves spending time with his Gigi and Dziadzi when he's not with his mom and dad. Connor is the newest member of the Lecznar (Wilson) family to become a member of PRCUA - Society #2109. He will be taught all of the Polish traditions that our family holds near and dear to our hearts. His Dziadzi is already teaching him some words in Polish.

Connor's membership was gifted by his grandfather, Joseph Lecznar.

THREE GENERATIONS OF PRCUA FAMILY

By Elizabeth Sadus
PRCUA District #9 Director

Sophia Kathryn Futa recently joined the ranks of the PRCUA membership. Her grandfather is Gerry Tarka. Gerry currently serves as a member of the Budget and Grievance Committee and is Financial Secretary of Polish Lancers Society #495. Her mom, Dominique, is a member of societies #1579 and #495. Dominique

was also the runner-up in the 2011 Cinderella Prince Charming Ball. In addition to that, mom Dominique also attended St. Raphael Kalinowski Polish Language and Dance School in Munster, IN for many years. Sophia's current plans are to follow in the footsteps of her dad, Steven, and her dziadzi Paul and Gerry, and become a member of her own polka band. Congratulations and welcome aboard!



Sophia Kathryn Futa



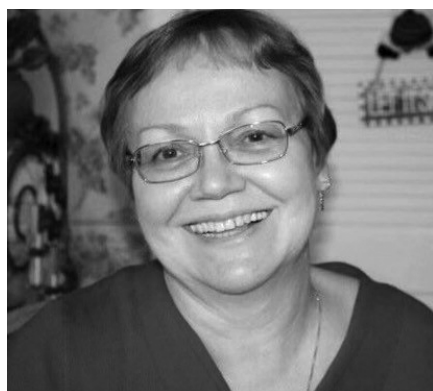
IN MEMORIAM

TRIBUTE TO IRENE DELONKA

We are sad to announce that on January 23, 2021, we had to say goodbye to Irene DeLonka. Irene was very active in PRCUA affairs throughout her lifetime, and served as a delegate to several National PRCUA Conventions. She held the position as Treasurer of PRCUA District 7, as well as Vice President of Kościuszko Guards Society #475 for many years.

For many years, she was employed by Columbus Hospital in a variety of clerical and office positions.

She was loved and cherished by many, including: her husband Stephan of 56 years; her four children,



Christine Verzosa (Robert), Eileen Braski (Brent), Kathleen Borowiak (Mark) and Steven DeLonka; her seven grandchildren, and three great grandchildren.

Her final resting place is at St. Adalbert Cemetery in Niles, IL.

May she rest in peace.

Please remember Irene and her family in your prayers.

50-Year PRCUA Member!

The Polish Roman Catholic Union of America would like to congratulate **Francis Dubey** on attaining 50 years or more as a member of our organization.

If you, or anyone you know, met the 50-year membership mark with PRCUA, please contact: Julie Prado, Member Services Manager, at: julie-prado@prcu.org or send a letter to: Julie Prado, Member Services, 984 N. Milwaukee Ave., Chicago, IL 60642-4101.

DEARLY DEPARTED PRCUA BROTHERS AND SISTERS



Member	Society	State	Member	Society	State
Addison, Alvin,	718	MI	Mazur, Cheryl A.	817	WI
Bandos, Jozef	2015	PA	Mazurkiewicz, Josephine	1147	IL
Biggins, Irene S.	72	MO	Mileski, Arthur	977	OH
Bobek, Esther M.	1575	IL	Nedzi, Margaret	1593	VA
Borkowski, Susan M.	1493	MI	Neumann, Theresa	385	NY
Carter, Arlease	1492	GA	Niemiec, Claudia M.	1579	IL
Casselberry, Rose	237	PA	Odahowski, Mary J.	1198	FL
Costanza, Ann	849	KS	Pace, James	463	CT
Coyne, Thomas	855	PA	Pawlukiewicz, Blanche	1268	NH
Czarnecki, Marie A.	2315	WI	Petrucione, Helen N.	459	NY
Devine, Norman	237	PA	Pilch, Vera	119	PA
Dorau, Robert J.	240	PA	Potoniec, Thomas V.	1593	MI
Dzieciol, Ronald	294	NJ	Pruss, Laura	29	PA
Dzielak, Lucy	540	NY	Puchalski, Paula	29	PA
Eizel, Alice	1368	MI	Rascob, John	977	OH
Esquivel, Velma	435	TX	Regula, Boleslaw F.	604	MA
French JR., Joseph J.	20	PA	Rzepa, Emily V.	1027	NY
Garcia, Hortencia	435	TX	Serafini, Mary V.	162	MI
Gasior, Regina	237	PA	Skinner, David	1492	FL
Golda, Maria	572	NJ	Slabinski, Victor J.	709	VA
Grech, Florentyna	2220	OH	Solak, Beatrice	119	PA
Hilton, Amanda	162	MI	Solarz, Stanley	2220	NM
Kaczor, irene	2320	IL	Switala, Sophia	290	IL
Kalish, Jean	1228	IL	Szajner, Stanley	162	MI
Kintop, Mark	2308	WI	Szewczyk, Mary Jane	718	MI
Klonoski, Regina	597	CT	Szwak, Anna	1000	IL
Kociemba, Irene	87	MI	Taurence, Helen	162	MI
Kodrich, Nellie	1591	OH	Thiel, Frances	1593	MI
Kolasinski, Harry	2109	OH	Tracz, Edward J.	642	IL
Krutsick, Helen	2308	PA	Valag, John	413	IL
Kukielski, Edward	1598	IL	Voland, Charles	2144	OH
Kukla, Ewa	87	MI	Weislak, James M.	1584	FL
Kusky, Robert J.	158	FL	Wojcik, Therese	308	IL
Kwas, Joseph	385	NY	Wolanin, Feliks	2220	OH
Lambert, Dannielle A.	1633	MI	Zajackowski, John	158	OH
Lancy, Irene	247	OH	Zitkus, Gerald	31	MT
Lenard, Dolores	1580	IL	Zyczynski, Dennis S.	1593	MI
Lipka, Stanley	1593	MI	Zyk, Norbert C.	795	IL
Luckenbach, Thomas	934	NJ			

May they rest in eternal peace.

OFERTA SPECJALNA NA
SEZON PODATKOWY

PRCUALife
2021 ANNUITY SERIES

W TYM SEZONIE PODATKOWYM:

- ✓ ZARÓB WIĘCEJ
- ✓ OBNIŻ TWÓJ PODATEK ZA 2020 ROK
- ✓ ZASIL PLAN EMERYTALNY
- ✓ DOŁĄCZ DO **PRCUA**Life

otwierając konto emerytalne w NOWEJ serii
lub dokonując transferu istniejącego konta*

OFERTA WAŻNA DO 4/15/2021

ELITE⁺ [8 LAT]

3.75%
APY

STAR⁺ [5 LAT]

3.00%
APY

EDGE⁺ [3 LATA]

2.50%
APY

1 ROK GWARANTOWANY

MIN. GWARANTOWANE 2.00%

WYMAGANE MIN. WPŁATY

\$500

* Więcej informacji: (800) 772-8632 | [PRCUA.ORG](https://www.prcua.org)

202102-NP-PL-ESE-AN

KOMUNIKAT KONSULATU GENERALNEGO RP DOTYCZĄCY PROCEDUR PASZPORTOWYCH

ZMIANA TRYBU ZAPISÓW NA WIZYTY PASZPORTOWE W CHICAGO

W celu wyeliminowania nieuczciwych działań pośredników, którzy przejmują większość terminów na wizyty paszportowe udostępniane w systemie rejestracji e-Konsulat, odbierając tym samym polskim obywatelom możliwość bezpłatnej i bezpośredniej rezerwacji wizyty, Konsulat Generalny RP w Chicago od dnia 16 lutego 2021 roku do odwołania zmienił sposób umawiania wizyt w sprawach paszportowych.

Wizyty są umawiane wyłącznie na podstawie indywidualnych zgłoszeń telefonicznych pod numerem telefonu: 312-608-9229, od poniedziałku do piątku, w godzinach: 11.00 – 15.00.

Rezerwacja terminu wizyt w konsulacie jest bezpłatna.

Umawianie wizyt paszportowych za pośrednictwem systemu e-Konsulat zostaje zawieszona do odwołania.

UWAGA: Konsulat Generalny RP w Chicago NIE ZLECAŁ I NIE ZLECA ŻADNYM FIRMOM ZEWNĘTRZNYM POŚREDNICTWA w sprawach paszportowych, wizowych, prawnych i obywatelskich.

Umówienie wizyt paszportowych za pośrednictwem podmiotów zewnętrznych nie będzie już możliwe.

Numer 312-608-9229 służy tylko i wyłącznie do umawiania wizyt w sprawach paszportowych. Osoby dzwoniące w innej sprawie proszone są o korzystanie z numeru tel. podanego na głównej stronie konsulatu: <https://www.gov.pl/web/usa/konsulat-generalny-rp-w-chicago>

Urząd nie odpowiada na smsy i wiadomości głosowe.

Ze względu na bardzo duże zainteresowanie polskim dokumentem paszportowym uprzejmie prosimy Państwa o cierpliwość i wyrozumiałość.

UWAGA:

- dzwoniąc na podany numer można umówić się wyłącznie na indywidualną wizytę paszportową na konkretny dzień i godzinę;
- wizyty dla osób niepełnoletnich umawiają rodzice lub opiekunowie prawni;
- nie będą odbierane telefony z numerów zastrzeżonych;
- nie ma możliwości zapisania się na wizytę paszportową dzwoniąc na inny numer telefonu konsulatu;

- wszystkie dotychczas umówione terminy wizyt paszportowych zachowują ważność;
- system rezerwacji wizyt www.e-konsulat.gov.pl działa w dalszym ciągu w sprawach wizowych, prawnych i obywatelskich;
- wszyscy interesanci konsulatu przyjmowani są wyłącznie po wcześniejszym umówieniu wizyty i z zachowaniem reżimu sanitarnego w związku z pandemią COVID-19;
- nie ulegają zmianie zasady umawiania wizyt w sprawach losowych wymagających natychmiastowej interwencji Konsula.

Przed wykonaniem telefonu w sprawie rezerwacji terminu wizyty paszportowej należy:

- przygotować dane osobowe (imię nazwisko, nr PESEL lub data i miejsce urodzenia w przypadku nie posiadania nr PESEL, nr telefonu) oraz dotychczas posiadany polski paszport lub dowód osobisty; a także upewnić się, że:

1. W przypadku zawarcia związku małżeńskiego w USA, dokonano transkrypcji (rejestracji) amerykańskiego aktu małżeństwa w Polsce: <https://www.gov.pl/web/usa/transkrypcja-zagranicznego-aktu-malzenstwa>

Dopiero po uzyskaniu odpisu polskiego aktu małżeństwa z informacją o nazwisku noszonym po zawarciu małżeństwa można wystąpić o paszport na to nazwisko.

2. W przypadku urodzenia dziecka w USA, dokonano transkrypcji (rejestracji) amerykańskiego aktu urodzenia w Polsce: (dok. na str. 18)

UBEZPIECZENIA
BEZ TAJEMNIC

Robert Sobczak
Specjalista ds. ubezpieczeń

Medicare Część A i B - Ceny i pokrycia na 2021 rok

Center for Medicare & Medicaid Services (CMS) podało do publicznej wiadomości wysokości opłat i pokryć (premium, deductible i coinsurance) części A i B Medicare na rok 2021.

Medicare Część A Premium/Deductible

Medicare Część A pokrywa częściowo między innymi koszty związane z pobytem w szpitalu, skilled nursing facility, jak również koszty związane z niektórymi serwisami domowymi. Około 99% posiadaczy Medicare nie obowiązuje opłata za część A z uwagi na to, że mają przepracowane (oni lub ich małżonkowie) przynajmniej 40 kwartałów i płacili składki na Medicare.

Udział własny (deductible) za pobyt w szpitalu w roku 2021 wynosi \$1,484. Wzrósł on o \$76 w stosunku do roku ubiegłego. Deductible części A związane z pobytem w szpitalu pokrywa koszty pierwszych 60 dni pobytu w szpitalu serwisów pokrywanych przez Medicare. W 2021 beneficjenci Medicare części A są również odpowiedzialni za udział wspólny (coinsurance) w wysokości \$371 za każdy dzień pomiędzy 61, a 90 dniem pobytu w szpitalu (\$19 dziennie więcej niż w roku ubiegłym) i \$742 za dzień w tzw. rezerwie życiowej (lifetime reserve). Dla beneficjentów

przebywających w skilled nursing facilities, dzienna dopłata za udział wspólny (coinsurance) za pobyt między dniem 21, a setnym wynosi \$185.50 na 2021 rok.

Porównanie wysokości opłaty własnej i opłaty wspólnej za część A w latach 2021 i 2020 według rodzaju kosztu		
	2021	2020
Opłata własna za pobyt w szpitalu	\$1,484	\$1,408
Dzienna dopłata za odpowiedzialność wspólną między 61, a 90 dniem pobytu	\$371	\$352
Dzienna dopłata za odpowiedzialność wspólną w rezerwie życiowej	\$742	\$704
Dzienna dopłata za odpowiedzialność wspólną Skilled Nursing Facility	\$185.50	\$176

Dane na podstawie informacji z Medicare.gov

Osoby wchodzące w 65 rok życia, które nie wypracowały jeszcze 40 kwartałów lub nie otrzymały renty inwalidzkiej (disability) będą odpowiedzialne za miesięczną opłatę za część A Medicare. Osoby, które przepracowały nie mniej niż 30 kwartałów lub są współmałżonkami osoby, która przepracowała nie mniej niż 30 kwartałów będą odpowiedzialne za stawkę miesięczną w wysokości \$259 za część A w roku 2021. Niektóre osoby w wieku powyżej 65 lat, które przepracowały mniej niż 30 kwartałów lub maksymalnie wykorzystały benefity wynikające z renty inwalidzkiej są odpowiedzialne za pełną opłatę za część A w wysokości \$471 miesięcznie

Medicare Część B Premium/Deductible

Medicare Część B pokrywa częściowo koszty związane z wizytami lekarskimi, poza szpitalnymi serwisami medycznymi, niektórymi domowymi serwisami medycznymi nie pokrywanych przez część A.

Podstawowa miesięczna stawka za Część B Medicare na rok 2021 wynosi \$148.50, co oznacza że jest wyższa o \$3.90 niż w roku 2020. Roczna odpowiedzialność własna (deductible) za Część B w roku 2021 wynosi \$203, \$5 więcej niż w roku ubiegłym.

Od 2007 miesięczna stawka za Część B jest również uzależniona od poziomu dochodów beneficjenta. Grupa osób dotknięta podwyżką związaną z wysokim poziomem dochodów wynosi około 5%. Ceny części B dla osób o wysokich dochodach przedstawione są w poniższej tabeli.

Beneficjenci rozliczający się indywidualnie, z dochodami:	Beneficjenci w małżeństwie rozliczający się wspólnie, z dochodami:	Dopłata ze względu na dochód	Całkowita opłata za część B
Nie więcej \$88,000	Nie więcej \$176,000	\$0.00	\$148.50
Więcej niż \$88,000 i nie więcej niż \$111,000	Więcej niż \$176,000 i nie więcej niż \$222,000	\$59.40	\$207.90
Więcej niż \$111,000 i nie więcej niż \$138,000	Więcej niż \$222,000 i nie więcej niż \$276,000	\$148.50	\$297.00
Więcej niż \$138,000 i nie więcej niż \$165,000	Więcej niż \$276,000 i nie więcej niż \$330,000	\$237.60	\$386.10
Więcej niż \$165,000 i nie więcej niż \$500,000	Więcej niż \$330,000 i nie więcej niż \$750,000	\$326.70	\$475.20
\$500,000 lub więcej	\$750,000 lub więcej	\$356.40	\$504.90

Dane na podstawie informacji z Medicare.gov

medicare™
po polsku

844.654.5185

www.medicarepopolsku.com

OBAMACareHOTline™

844.944.7526

www.obamacarehotline.com



6020 W. Higgins Ave.,
Suite H
Chicago, IL 60630

ZAPRASZAMY DO UDZIAŁU
W XII EDYCJI KONKURSU
„BYĆ POLAKIEM”

Drodzy Uczniowie, Rodzice i Nauczyciele,

Już po raz dwunasty Stowarzyszenie „Wspólnota Polska” oraz Fundacja „Świat na Tak” zapraszają do udziału w konkursie „Być Polakiem”.

Obmyślenie koncepcji pracy konkursowej i jej przygotowanie to dla uczestników wysiłek ale też niewspółmierna korzyść. Każda zdobyta wiedza okazuje się być kiedyś przydatna a ta dotycząca historii własnej rodziny czy dziejów przodków potrzebna jest od zaraz bo, jak się mówi, człowiek bez przeszłości

nie ma przyszłości.

Pandemia zamyka nas w domach i skazuje na odosobnienie. Ten stan ma także zalety. Więcej przebywamy razem. W wolnych chwilach możemy więc porozmawiać o sprawach zwykle odkładanych na później. To dobry czas, by w gronie rodziny podyskutować, co to takiego jest tożsamość człowieka? Dlaczego tak ważne jest określenie własnej tożsamości: religijnej, narodowej, kulturowej, cywilizacyjnej i szukanie odpowiedzi, jak ją budować lub wzmacniać?

Młodzież znajduje odpowiedzi

na te pytania, przystępując do udziału w konkursie „Być Polakiem”, angażującym nie tylko intelekt ale także, a może przede wszystkim, emocje. Tysiące nadesłanych prac i dziesiątki opinii młodzieży przekonują, że przygotowanie pracy konkursowej to spotkanie z historią żywą, pozwalającą lepiej poznać i zrozumieć Polskę a w efekcie bardziej ją pokochać.

Zapraszamy więc dzieci, młodzież i nauczycieli żyjących poza granicami Polski w tę podróż w czasie i w przestrzeni. Wspomnienia rodzinne, przyzwyczajenia Polaków i ich zachowania, pojmowanie polskości w wymiarze społecznym i narodowym, problemy gramatyki polskiej to obszary tematyczne tegorocznej edycji Konkursu.

MODUŁ A (dla uczniów)

MODUŁ B (dla nauczycieli)

Prace należy nadsyłać w nieprzekraczalnym terminie do 18 kwietnia 2021 r.

Wyniki Konkursu zostaną ogłoszone na Facebooku i na stronie internetowej konkursu www.bycpolakiem.pl w dniu 15 czerwca 2021 r. wraz z informacją, czy ze względu na sytuację epidemiologiczną możliwa będzie wycieczka laureatów i wyróżnionych po Polsce. Nagrody dla laureatów konkursu wręczone zostaną w Gali XII edycji konkursu w dniu 3 sierpnia 2021 r. w Zamku Królewskim w Warszawie.

Zapraszamy do udziału!

Więcej informacji na:

WWW.BYCPOLAKIEM.PL

Organizatorzy zastrzegają sobie prawo do zmian w Regulaminie. Zmiany te zostaną umieszczone na Facebooku i stronie internetowej konkursu www.bycpolakiem.pl.

INFORMACJE O STYPENDIACH PRCUA NA ROK AKADEMICKI 2021-2022

Warunki ekonomiczne w USA i na świecie oraz wzrastająca konkurencja na rynku pracy czynią zdobycie dyplomu ukończenia wyższej uczelni warunkiem niezbędnym do znalezienia zatrudnienia. Jednocześnie koszty edukacji stanowią dla studentów i ich rodzin poważną barierę, a ponoszenie ich trudne wyzwanie. Zjednoczenie Polskie Rzymsko-Katolickie w Ameryce wychodząc na przeciw potrzebom finansowym polsko-amerykańskiej społeczności oferuje stypendia naukowe dla studentów studiów licencjackich, magisterskich i doktoranckich.

W sezonie stypendialnym 2021-2022 dostępne będą dwa rodzaje stypendiów: **PRCUA Education Scholarship** dla wszystkich chętnych aplikantów oraz **PRCUA Fraternal Scholarship** dla członków PRCUA. Studenci mogą ubiegać się o stypendia każdego roku nauki, ale maksymalnie mogą je otrzymać trzy razy w życiu. Na każde z oferowanych przez PRCUA stypendiów można składać po jednej aplikacji. Termin składania podań upływa **1 czerwca 2021 r.**

W ramach programu **PRCUA Education Scholarship** w sezonie stypendialnym 2021-2022 przyznane zostaną stypendia w wysokości 20 tysięcy dolarów w kwotach \$500-\$2.000. Stypendia te dostępne są dla wszystkich chętnych, także osób niebędących członkami PRCUA, spełniających wymagane kryteria:

1. Wnioskodawcy muszą pomyślnie ukończyć pierwszy rok

studiów przed upływem terminu składania wniosku o stypendium. Do aplikacji o stypendium musi być dołączony oficjalny odpis ocen lub inny równorzędny dokument z uczelni, do której student uczęszcza, wysłany przez uczelnię bezpośrednio do PRCUA pocztą lub elektronicznie w terminie do **1 czerwca 2021 r.**

2. Kwalifikujący się wnioskodawcy to studenci drugiego, trzeciego lub czwartego roku studiów licencjackich, magisterskich lub zawodowych, uczęszczający na studia w pełnym wymiarze godzin. Pełen wymiar godzin jest określony wytycznymi ustanowionymi przed federalny program pomocy finansowej: minimum 12 godzin kredytowych dla studentów studiów dziennych lub 8 godzin kredytowych dla studentów studiów wieczorowych. O stypendia mogą się ubiegać także studenci studiujący w niepełnym wymiarze godzin na studiach magisterskich i doktoranckich.

3. Wnioskodawcy muszą mieć skumulowaną średnią ocen (GPA) 3,0 lub wyższą w skali 4,0 lub 4,0 lub wyższą w skali 5,0.

4. Wszyscy wnioskodawcy muszą być obywatelami lub stałymi rezydentami Stanów Zjednoczonych.

W ramach programu **PRCUA Fraternal Scholarship** w sezonie stypendialnym 2021-2022 przyznane zostaną stypendia w wysokości 25 tysięcy dolarów w kwotach \$500-\$2.000. Prawo do ubiegania się o sty-

pendia w ramach programu **PRCUA Fraternal Scholarship** mają wyłącznie członkowie PRCUA. Wnioskodawca musi spełnić wszystkie wyżej wymienione warunki plus dodatkowo być członkiem PRCUA przez co najmniej pięć lat, posiadać ubezpieczenie na życie w wysokości minimum 5.000 USD oraz opłacać terminowo wszystkie składki.

Jeśli w chwili składania wniosku członek nie spełnia minimalnego, pięcioletniego okresu członkostwa może również spełnić jedną z dwóch poniższych opcji: 3 lata członkostwa i ubezpieczenie na życie w wysokości 25.000 USD lub cztery lata członkostwa i ubezpieczenie w wysokości 15.000 USD. Wnioskodawcy muszą utrzymać swoje polisy w mocy i opłacać terminowo wszystkie składki przez co najmniej pięć lat po otrzymaniu ostatniej wypłaty stypendium.

W obu programach stypendialnych, stypendia zostaną przyznane studentom, którzy otrzymają najwyższą punktację za napisany esej w języku angielskim na podane tematy. Prace oceniane będą przez zespół trzech niezależnych jurorów. Zachęcamy do skorzystania z oferowanej przez PRCUA pomocy finansowej na studia. Stypendia naukowe to jedna z wielu korzyści członkowskich oferowanych przez Zjednoczenie Polskie Rzymsko-Katolickie w Ameryce.

Więcej informacji i aplikacja dostępne na www.prcua.org/scholarships

KOMUNIKAT KONSULATU GENERALNEGO RP

(dok. ze str. 16)

<https://www.gov.pl/web/usa/transkrypcja-rejestracja-zagranicznego-aktu-urodzenia-w-polskim-rejestrze-stanu-cywilnego>

Dopiero po uzyskaniu odpisu polskiego aktu urodzenia można wystąpić o paszport dla tej osoby.

Pozostałe informacje, z którymi należy się zapoznać przed umówieniem wizyty znajdziecie Państwo pod: <https://www.gov.pl/web/usa/paszporty>

UWAGA: W przypadku osób dorosłych, które nigdy nie posiadały polskiego paszportu, bądź mają nieważny polski paszport (bez numeru PESEL) od co najmniej kilkunastu lat i nie posiadają ważnego polskiego dowodu osobistego, należy zweryfikować, czy konieczne jest potwierdzenie polskiego obywatelstwa. W tym celu można kontaktować się z Wydziałem Ruchu Osobowego: <https://www.gov.pl/web/usa/potwierdzenie-posiadania-lub-utruty-obywatelstwa-polskiego>

Pobranie wniosku paszportowego jest bezpłatne, plik znajduje się na stronie internetowej: <https://www.gov.pl/web/usa/paszport-dla-osoby-doroslej>

Wysokość opłat konsularnych: <https://www.gov.pl/web/usa/oplaty-konsularne>

Informacja on-line nt. zmian trybu zapisów na wizyty paszportowe: <https://www.gov.pl/web/usa/konsulat-w-chicago-zmienia-tryb-zapisow-na-wizyty-paszportowe>

STYPENDIA FUNDACJI CHARYTATYWNEJ KONGRESU POLONII AMERYKAŃSKIEJ

STYPENDIA IMIENIA RODZIN MAJER I LAKOWSKI

Fundacja Charytatywna Kongresu Polonii Amerykańskiej (Polish American Congress Charitable Foundation) informuje o udostępnionych stypendiach imienia rodzin Majer i Lakowski dla studentów studiów

inżynierskich i administracji biznesu. Kandydaci muszą być studentami studiów licencjackich (bachelor) lub magisterskich, w publicznej uczelni stanowej (uniwersytet lub college).

Więcej informacji oraz formularze podań można wydrukować ze strony internetowej Fundacji Charytatywnej KPA: www.paccf.org.

Polish American Congress Charitable Foundation, 6645 N. Oliphant Ave., Suite A, Chicago, IL 60631 (tel. 773-763-9942). Termin składania podań upływa **15 marca 2021 roku**.

STYPENDIUM IMIENIA RYSZARDA GÓRECKIEGO

Fundacja Charytatywna Kongresu Polonii Amerykańskiej przyjmuje podania do stypendium im. Ryszarda Góreckiego 2021.

Kandydaci do stypendium muszą być obywatelami Stanów Zjednoczonych polskiego pochodzenia. Osoba zainteresowana uzyskaniem stypen-

dium musi być studentem co najmniej drugiego roku w pełnym wymiarze godzin na akredytowanej uczelni lub być studentem studiów podyplomowych i mieć dobre wyniki w nauce (minimum GPA 3.0 w skali 4.0). Wymagane jest członkostwo w lokalnym wydziale Kongresu Polonii Amerykańskiej, lub krajowym KPA.

Formularze podań oraz więcej informacji można wydrukować ze strony internetowej www.paccf.org, lub przez e-mail: paccf@paccf.org, lub zamówić telefonicznie pod numerem 773-763-9942. Termin składania podań upływa **15 kwietnia 2021 roku**.

SZCZEPIONKA NADZIEJĄ NA POWRÓT DO NORMALNOŚCI

Mija dokładnie rok od czasu ogłoszenia przez Światową Organizację Zdrowia (WHO) wybuchu globalnej pandemii koronawirusa COVID-19. Amerykańskie władze nieustannie monitorują liczbę nowych zakażeń i przypadki zgonów z powodu COVID-19. Z danych CDC na koniec lutego 2021 roku wynika, iż w Stanach Zjednoczonych odnotowano do tej pory blisko 28 milionów zachorowań i 500,000 przypadków śmiertelnych.

Przygnębiające statystyki rozświećla nieco wizja masowych szczepień, które niedawno się rozpoczęły. Szczepionka jest niezbędnym narzędziem do walki z pandemią, a napewno wielką nadzieją na powrót do normalności.

Szczepionek coraz więcej. Którą wybrać?

W tej chwili dostępnych ich jest już kilka, wśród nich najbardziej znane to Pfizer/BioNTech, Moderna, Johnson & Johnson, Astra Zeneca, Novavax, rosyjski Sputnik V. Są jeszcze dwie szczepionki z Chin oraz kilkanaście innych, nad którymi wciąż prowadzone są badania. Wszystkie wykazują wysoką skuteczność, choć działają w inny sposób. Oczywiście tylko część z nich oferowana jest w USA. Choć są różne, pełnią podobną rolę - pomagają poszczególnym osobom chronić się przed chorobą oraz, co najważniejsze, przybliżają uzyskanie tzw. odporności grupowej (stadnej).

Pfizer-BioNTech (Produkcja: USA/Niemcy)

- Oparta na technologii mRNA: zawiera instrukcję molekularną dla komórki ludzkiej jak wytworzyć białko S (Spike czyli kolca) wirusa SARS – CoV2, co w rezultacie uruchamia produkcję przeciwciał i odporność komórkową z limfocytów T przeciwko wirusowi
- Skuteczność 95%
- Zapobiega nowym mutacjom z Anglii i Afryki Płd.
- Zaaprobowana przez FDA i rozprowadzana w USA
- Konieczność przechowywania w temp. -75°F, co utrudnia dystrybucję
- Wymagane 2 dawki w odstępie 21 dni
- Efekty uboczne rzadkie i łagodne: ból głowy i mięśni, ból ramienia, symptomy grypowe, reakcje alergiczne

Moderna (Produkcja: USA)

- Szczepionka mRNA, niemal identyczna z Pfizerem. Ma nieco inne składniki nieaktywne. Producent utrzymuje, że jego szczepionka chroni przez rok
- Skuteczność 94%
- Konieczność przechowywania w temp -13°F
- Zaaprobowana przez FDA i rozprowadzana w USA
- Wymagane 2 dawki w odstępie 28 dni
- Efekty uboczne raczej łagodne: ból głowy, symptomy grypowe, zmęczenie, najczęściej po drugiej dawce
- Rząd USA zamówił 200 mln szczepionek, zapowiada zakup kolejnych 100 mln

Johnson & Johnson (Produkcja: USA)

- Preparat wektorowy wykorzystuje adenowirusa 26 (wirus powodujący przeziębienie, wykorzystany w przeszłości do stworzenia szczepionki przeciwko Eboli) do wskazania naszemu organizmowi jak identyfikować i zwalczać zakażenie koronawirusem
- Wymagana 1 dawka
- Łatwa w przechowywaniu
- Skuteczność 72%
- Efekty uboczne: lekka gorączka, ból głowy i mięśni, zmęczenie
- Oczekuje na akceptację FDA

AstraZeneca (Produkcja: Oxford University/Anglia)

- Preparat wektorowy oparty o aktywne adenowirusy zmodyfikowane w sposób minimalizujący ryzyko zakażenia zwane wektorami. Po dostaniu się do komórki człowieka wytwarzają aktywne białka patogenu, przeciwko któremu ma być skierowana reakcja obronna organizmu
- Skuteczność 67%
- Wymagane 2 dawki
- Łatwiejsza w przechowywaniu
- W USA oczekuje na wyniki badań FDA
- Tańsza w produkcji



TWOJA DECYZJA. NASZE ZDROWIE.

This

SPRING

let the *benefits* bloom in your **PRCUA**Life

LIFE INSURANCE

WHOLE, TERM & FINAL EXPENSE

SAVE 10% WITH THE **FAMILY PLUS PLAN**
(WHEN APPLICABLE)

ANNUITIES

NON-QUALIFIED & IRAS

UP TO **3.75% APY** (\$500 MIN. DEPOSIT)
WITH THE **ELITE⁺ ANNUITY SERIES**

MEMBER BENEFITS

- ✓ POLISH LANGUAGE & DANCE SCHOOLS
- ✓ SCHOLARSHIPS & EDUCATIONAL LOANS
- ✓ CULTURE & TRADITION
- ✓ SPORTS TOURNAMENTS
- ✓ *NARÓD POLSKI* & OTHER PUBLICATIONS
- ✓ AND MUCH MORE!



POLISH ROMAN CATHOLIC UNION OF AMERICA

(800) 772-8632

PRCUA.ORG

