

NARÓD



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2006 Top Ten Insurance Producers

Chicago, IL - The Polish Roman Catholic Union of America is pleased to report that its volume membership of insurance applications sale was up 9.7% in 2006 over the previous year. In 2005, 464 insurance certificates were issued, compared with 509 certificates issued in 2006. The PRCUA proudly recognizes the following top ten insurance producers for the year 2006, who are largely responsible for this improvement. They are ranked according to the number of insurance certificate applications approved and issued. We congratulate them for their diligent efforts in promoting our fraternal organization and increasing our new membership. On the Deputy Honor Roll for 2006 are:

Ins. District	Deputy	State	# of Apps.	Ins. Amt.
99	Krysinski, Anna	IL	70	\$1,260,000
22	Lech, Krystyna J.	IL	35	515,000
38	Grabowski, Elizabeth	IN	20	530,000
12	Gibala, Teresa	OH	18	270,300
22	Sokolowski, Anna	IL	16	202,586
6	Klamerus, Thaddeus	MI	13	70,000
34	Bielenda, Robert	MI	11	550,000
1	Seranko, William P.	IL	11	208,952
22	Frankowicz, Barbara	IL	10	600,000
22	Wisnicki, Jolanta	IL	9	64,000

ANNA KRYSINSKI is PRCUA's top producer for 2006 with 70 certificates issued and death benefits of \$1,260,000. This is the 13th time Anna has qualified as a member in the PRCUA Presidential Suite of Million-Dollar Producers. She is from Insurance District 99 in IL and Director of the Northwest Center of Traditional Polish Dancing. She resides in Glenview, IL with her husband, Janusz, and their three children, Jonathan, Jaclyn and Adam. Anna is a real estate agent.



Krystyna J. Lech

The 2nd producer, with 35 insurance certificates valued at \$515,000 in insurance is **KRYSZYNA J. LECH** from Supervisor District 22 in IL. Krystyna is National PRCUA Director of District #8 and School Director of the Southwest Center of Polish Dancing. She is also a member of the M. Konopnicka Adult Culture Group, where she serves as Candidates Coordinator. Krystyna resides in Palos Park, IL with her husband, Tadeusz. They have three children: Danielle (Robert) Kroplewski, Andrew and Jola. All three have all been very active in the PRCUA and as dancers in the Wesoly Lud Polish Folk Dance Ensemble. Krystyna is V.P. of District 8 and Fin. Secy. of Society #1634. She works as a Care Tech and Certified Licensed Practical Nurse.

ELIZABETH GRABOWSKI of Supervisor District 38, is in 3rd place with 20 certificates sold



Anna Krysinski



Elizabeth Grabowski

and an insurance amount of \$530,000. Mrs. Grabowski is National PRCUA Director of District #9 and Dir. of St. Rafal Kalinowski Dance and Polish Language School in Munster, IN. She resides in Crown Point, IN, with husband, Konrad, and 6 children: Natalie, Sonia, Bartholomew, Bernadette, Agatha and Kinga. Elizabeth is Fin. Secy. of Soc. #234 and as 1st V.P. of the Indiana Fraternal Congress.

TERESA A. GIBALA, FIC, is in 4th place with 18 certificates issued for an insurance amount of \$270,300. She is Supervisor of District #12 and Fin. Secy. of Soc. #1633 in Toledo, OH. She works as a Computer Technician for Monroe Public Schools. She and her husband, Walter, have danced with the Echoes of Poland Song and Dance Ensemble for 17 years. They reside in Erie, MI. The Gibalas are proud parents of 2 daughters: Rosemary Josey and Sophie Maitland and grandparents of Dylan Josey and Sienna Maitland.

ANNA SOKOLOWSKI, FICF, of Insurance District 22, is in 5th position with 16 insurance certificates sold for an insurance value of \$202,586. Anna is National Resident V.P. of the PRCUA, where she is in charge of the Fraternal Department that administrates the dance and language schools and sports programs. She resides in Downers Grove, IL with her husband, Mark. They have 2 daughters, Basia Ackerman and Alicia Marron. Anna is a member of Soc. #1605 and an active member of in District 8. Anna makes it a point to attend as many school sponsored events as possible in Districts 7, 8 and 9. She is Vice Chair of The Polish Museum of America and belongs to the Polish Club in Lemont and Polish Women's Civic Club.

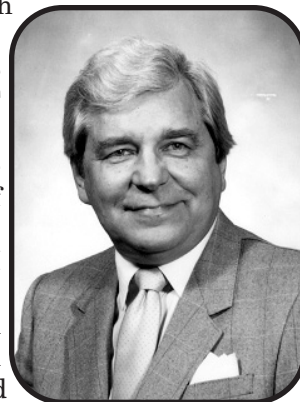
THADDEUS KLAMERUS, FICF is in 6th place with 13 certificates sold - insurance amount of \$70,000. Ted resides in Dearborn Hts., MI with his wife, Sally. They have 5 children and 14 grandchildren - 100% PRCUA. Ted belongs to Soc. #718, #162 and #1583 and #87 where he serves as Society President. He is a charter member of the Polish American Sports Hall of Fame and is active in the Knights of Columbus. His District was the first one to reach the \$1 million mark in the history of the PRCUA! (Continued on page 3)



Teresa A. Gibala, FIC



Anna Sokolowski, FICF



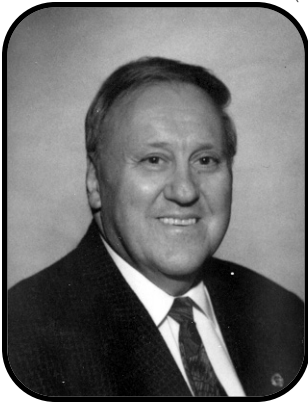
Thaddeus Klamerus, FICF

PERIODICAL POSTAGE PAID AT CHICAGO, IL

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2006 Top 10 Insurance Producers

(Continued from page 1)



Robert Bielenda, FICF

ROBERT BIELENDA, FICF, is in 7th place, having sold 11 certificates with an insurance value of \$550,000. Robert is National Vice President of the PRCUA. He has been a member of St. Stan's #718 for 54 years. Mr. Bielenda is a retired Medical Technologist and laboratory owner. He lives in Redford, MI with his wife, Eleanor. They have 6 children and 10 grandchildren. Bob is a life member of Sgt. Romanowski VFW Post, Knights of Columbus Assembly #1622, Ambassador of Orchard Lake Schools and a member of the Friends of Cardinal of Detroit, and a Life Member of The Polish Museum of America. He has been active in PRCUA activities, having participated in and supported annual sports tournaments. He currently serves as Pres. of the Michigan Fraternal Insurance Counsellors.

WILLIAM P. SERANKO, Supervisor of District 1 in Chicago, IL, is the 8th top producer, with 11 life certificates sold and total death benefits of \$208,952. He and his wife, Lucia, reside in Arlington Heights, IL. They have 2 children, Anita and Peter and 2 grandchildren, Maggie Anne and Morgan Abigail. Last year PRCUA fell under the new requirements of the U.S. Treasury Dept. regarding Anti-Money Laundering and Suspicious Activity Reporting. At the request of President Ozog, Bill is researching, developing, documenting and training PRCUA deputies on these new procedures. Bill is also implementing a program for Deputies and PRCUA personnel in the processing of new business and claim for life insurance and annuity products. He is Fin. Secy. of Soc. #657. Bill has been a National Ski Patrol, a volunteer First Aid System for snow skiers for over 35 years. He is also a member of the Knight of Columbus. He often discusses with clients the need for them to talk with their attorney about having a Will or a Living Trust to secure their financial future.



William P. Seranko



Barbara Frankowicz, FICF

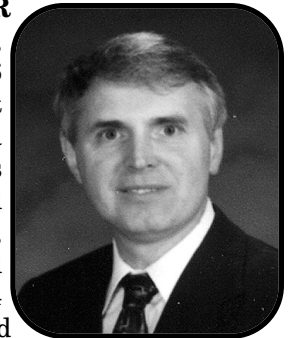
BARBARA FRANKOWICZ, FICF of Insurance District 22 in Chicago, IL is in 9th place, having sold 10 certificates with an insurance value of \$600,000. Mrs. Frankowicz is School Director of the Maria Konopnicka Polish Language School at Five Holy Martyrs Parish in Chicago and at St. Albert the Great in Burbank, IL. She lives in Palos Hills with her husband, Janusz. They have 2 children, Thomas and Christine (Tom) Burd and one grandchild, Xander, age 3. Barbara is Financial Secretary of Society #1622. She works in Accounting at Chase Bank.

JOLANTA WISNICKI of Insurance District 22 is in 10th place with 9 certificates sold for \$64,000 in death benefits. She is a licensed deputy and a proud member of Pope John Paul II Society #1605. She was a delegate to the 59th National Quadrennial Convention of PRCUA in Buffalo and a member of the Education Committee. Jolanta resides in Naperville, IL with her husband of 20 years, Jaroslaw. They have 2 children - Dagmara and Zachary. She has a M.A. degree in Economics and Business Administration with concentration on Finance. She serves as Treasurer for John Paul II Polish School in Lemont, IL and works as a personal banker for Suburban Bank and Trust Company.



Jolanta Wisnicki

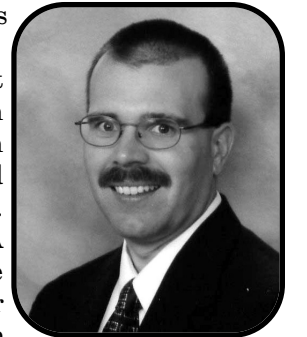
When it comes to the sale of PRCUA life insurance, deputies rely upon their District Supervisors for information and encouragement. Congratulations are extended to **SUPERVISOR EDWARD MUSZALSKI, FICF** of District 22, which ranks as the Top Producing District in 2006 with 77 applications sold with an insurance amount of \$1,486,586. Ed is also President of the Maria Konopnicka Adult Culture Group, which sponsors the annual Cinderella - Prince Charming Ball and Spring Fashion Show. Ed belongs to Societies #1575, #1639 and #1622, of which he is President. He and his wife, Angela, live in Burbank, IL. They have 4 daughters: Anna, Diane Little, Terrie and Jola and granddaughter Alexandra Sophia Little.



Edward Muszalski, FICF

THADDEUS KLAMERUS, FICF Supervisor of District 6 in MI, is in 2nd place with 54 applications for an insurance amount of \$333,700.

MICHAEL OZOG, FICF Supervisor of District 25 in MI is in 3rd place with 29 certificates and an insurance amount of \$651,900. Michael lives in Livonia, MI, with his wife, Tina, son Ryan and daughter, Grace. He is the son of Pres. and Mrs. Wallace and Joann Ozog and has been a PRCUA member since birth. He earned membership in the PRCUA Presidential Suite of Million Dollar Producers in 1988, 1989, 1990 and 2000. In addition to selling life insurance and annuities, Michael is a computer consulting specializing in EDI.



Michael Ozog, FICF

TERESA GIBALA, FIC, Supervisor of District 12 in Ohio, ranks 4th with 22 certificates with \$400,300 in insurance.

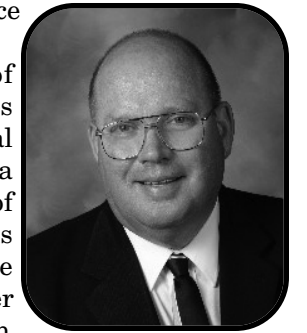
BARBARA PAWLOWSKI, FICF Supervisor of District 38 in IN is 5th with 20 certificates worth \$530,000 in insurance. Barbara is a retired nurse but she's still recruiting PRCUA members. A resident of Glenwood, IL, she has 2 sons, Ted and Paul. Her husband, the late Casimir Pawlowski and her son, Ted, were Directors of Dist. 9; Paul is Pres. of Dist. 9. Barbara and Casey started the Dist. 9 dance school in 1968; Barbara was School Dir. for 38 years. She is Fin. Secy. of Society #1579 and #509 and also Supervisor of Insurance District 17.



Barbara Pawlowski, FICF

WILLIAM P. SERANKO, Supervisor of District 1 in Illinois, ranks in 6th position among Insurance Supervisors, with this District bringing in 17 certificates with an insurance amount of \$383,952.

RICHARD D. RIHA, LUTCF, Supervisor of District 34 of MI is in 7th place, with 13 certificates and \$69,300 in insurance. He has worked in financial services for over 25 years. He has an MA with a degree in Criminal Justice. Richard is a member of the Life Underwriters Training Council of which he is also a fellow. Richard belongs to Society #1368. He lives in Sandusky, MI with his wife Sandra, daughter Nicole and mother Marian. His children Karen, David, Julie and Jessie live in MA. Richard is owner of the Alliance Financial Group of Fraternal.



Richard Riha, LUTCF

Congratulations are extended to all the insurance deputies and supervisors for a job well done.

Message from the President

Notice to All PRCUA Representatives Re: Annuities

Until further notice, employees and all PRCUA representatives are to refrain from informing members and annuity prospects about our special in which interest on annuity deposits posted by the last day of the month will be credited with interest earned from the first day of the month.

Our contract specifies that the 15th day of the month is the cut-off point for interest to be credited from the first day of the month.

The PRCUA did run an Special Promotion in which annuitants were credited interest from the first day of the month regardless of when the funds were deposited. However, this promotion is no longer in effect.

I anticipate that the enforcement of the contract provisions will be effective with the February month of business, as long as commitments were not made to members or annuitant prospects. The PRCUA might run this promotion once again at some time in the future and if we do, notification will be given in the Narod Polski.

Wallace M. Ozog
National President

Top Producing Insurance Supervisors

TOP PRODUCING INSURANCE SUPERVISORS

DIST.	NAME	ST	APPS.	INS. AMT.
22	Edward Muszalski	IL	77	\$1,486,586
6	Thaddeus Klamerus	MI	54	333,700
25	Michael Ozog	MI	29	651,900
12	Teresa Gibala	OH	22	400,300
38	Barbara Pawlowski	IN	20	530,000
1	William Seranko	IL	17	383,952
34	Richard Riha	MI	13	69,300