

Looking through the Window...

by Resident Vice President Anna Sokolowski



Dear Readers,

Spring is just around the corner! I can't wait for the weather to warm up, the trees to bud, the birds to return, the air to smell fresh and flowers to pop up. Since spring is so erratic, I know we'll have a few more cold and maybe snowy days, but spring is just around the corner!

Also around the corner is tax-time! Too many of us wait until April 15 to open or deposit funds into IRAs. Contact a PRCUA deputy or any PRCUA office now to open or contribute to an Individual Retirement Account (IRA) for maximum profit.

Both traditional IRAs and ROTH IRAs offer attractive tax benefits to help your savings grow. The IRAs chief advantage is that deposits are tax deductible and earnings grow tax-deferred for life. At age 70.5, you must make withdrawals, which are taxed as ordinary income at that time. With a ROTH IRA, you get no tax deduction for your contributions. Earnings grow tax free and there is no tax upon withdrawal, if you have held the account for at least five years and are at least 59.5 years old. Both offer tax advantages when saving for your retirement. The minimum needed to open an IRA or ROTH IRA at the PRCUA is only \$300. You can also transfer a Traditional IRA or ROTH IRA held in another institution to the same kind of IRA at the PRCUA. Also, you can rollover your money into the same type of IRA. In a rollover, funds are paid directly to you and must be redeposited within 60 days in the same kind of IRA in order to qualify. Only one rollover involving the same IRA within any 12 month period is allowed. You can still contribute to your 2009 IRA until April 15, 2010. Or you can make IRA contributions for the 2010 tax year from January 2, 2010 to April 15, 2011. If you make an IRA contribution between January 2nd and April 15th, please designate which tax year your contributions are for: 2009 or 2010. Many of us miss out on tax benefits each year, which can result in significant savings, because we are unfamiliar with the tax laws. It's a good idea to consult with a tax professional to determine which type of IRA is best for your financial future.

Let me share with you what's been going on: As January winds were blowing and snow piled high, my husband and I, with our daughter, Basia, and son-in-law Sean, escaped to a warm climate. We took a very relaxing Caribbean cruise and spent time lying on the sundecks next to the pools, in the hot tub or socializing. We saw very nice sunsets and this sunny sanctuary made winter blues melt away, so we could forget about work. We just let loose and I learned a new hip-hop choreographed dance routines inspired by the movie "Gotta Dance". After a few rehearsals, participants of every age and with no experience (including yours truly) performed a hip-hop dance at a show held on the last evening in the ship's spectacular five-story main theatre. We were just "fabulous" and received a standing ovation! "Gotta Dance" is a must-see movie that appeals to the entire family. During our cruise, the devastating earthquake hit Haiti. In response to the catastrophic earthquake, guests donated over \$26,000 to the relief fund and the ship line pledged at least \$1 million in relief for ravaged Haiti.

On Sat., Jan. 16th, PRCUA Wesoly Lud Polish Folk Dance Ensemble held its annual Winter Dance, celebrating the 5th and 10th year anniversaries of 15 dancers. Since I was out of town, I could not attend, but I heard rave reviews of the dinner dance and Wesoly Lud's very special performance. Congratulations to the dancers who celebrated their 10-year anniversary with the Wesoly Lud: Anna Kraszewski, Mark Kroplewski, Andrew Lech, Paul Pazdziora, Christopher Presz; and those who marked their 5-year anniversary: Nicole Bober, Kinga Guziak, Katherine Hiero, Beata Palarz, Kasia Wilczek, Michael Dziadkowiec, David Lyzbicki, Mike Palarz, Paul Steczek and David Zuk.



PRCUA Task Force at Home Office

On Jan. 23, the PRCUA Task Force met at our Chicago Home Office. The Task Force is working on updating the PRCUA Constitution. A preliminary proposal was submitted to the PRCUA executive officers and the Board. At this meeting, PRCUA President Wallace Ozog, Director of District #8 James Rustik and I were also present. We participated in the discussion and gave our recommendations and input. All members' input and comments from the Task Force meetings that were held in all districts, from correspondence and from this meeting were taken into account by the Task Force, which will soon have a final proposal.

During the school year, I make a point to visit our language and dance schools in the Chicagoland area. In January, I visited the Polonia Dance Ensemble during their rehearsals - Saturday for the younger dancers and Tuesday for the older dancers. I observed two of our newest Choreographers, Jaclyn Krysinski and Krzysztof Ptaszek, at work. Both had great patience and a professional attitude as they taught younger students steps of Polish folk dances. The dancers were truly engaged and captivated by the dance routines. I also attended the rehearsal of the older groups, who are rehearsing a new Mazur dance with Choreographer Iwona Puc-Piechocki. Also present at this practice was Polonia School Director Anna Krysinski and talented Artistic Choreographer Cecylia Roznowska.

On Tues., Jan. 26, the Polish American Congress Illinois Division held its annual Oplatek. It was a very nice holiday event with many leaders of Polonia in attendance. For entertainment, PRCUA's Mala Polonia, who were practicing next door, were asked to give an impromptu performance. Director Anna Krysinski obliged and the children, accompanied by accordionist Mieczyslaw Dzis, gave a very moving and lively performance by singing beautiful Polish and English carols that touched our hearts. "Thank you, Mala Polonia, for your beautiful singing, and thanks to their talented teachers."

During Carnival time, Maria Konopnicka Polish Language School and St. Rafael Kalinowski Polish Language School held their annual Dinner Dances. At the MKPLS dance we were entertained by the Polish



Mala Polonia with Mieczyslaw Dzis

Highlanders performing group, in which many students from the school took part in a Christmas play with some wonderful comic touches. The students showed great acting abilities and performed magnificently.

At the SRKPLS dance, we were entertained by the Maly Slask and Slask Dance Ensembles, under direction of the newly graduated Choreographer Natalia Grabowski and her assistant Konrad Habina. All the dances were performed beautifully; Natalia and Konrad should be commended for the progress the dancers have made. The audience applauded with enthusiastic appreciation. After the dinner, school children, their parents, teachers, the school board and guests took part in games and dancing. Adults not only enjoyed watching the youngsters have fun, but they were also became swept up by the magic of this evening. Everyone I spoke to expressed how much they enjoyed the music and dancing. Several people also told me that they never attended a Dinner Dance where students and adults danced side-by-side for much of the evening. Many thanks to the school boards, teachers and parents for orchestrating the activities, involving students and instilling in them a sense of pride and belonging.

We welcome to the Chicago area the Polish and Slavic Federal Credit Union, that officially opened two new branches in the suburbs on Jan. 30. The Grand Opening and ribbon-cutting ceremony was attended by leaders of Chicago's Polonia and Polish businesses, local clergy and diplomats, including Polish Museum of America Pres. Maria Ciesla and Dir. Jan Lorys, and I. Congratulations to PRCUA and PMA member Jolanta Wisnicki, who is PSFCU Manager at the branch in Mt. Prospect, IL.

BEST WISHES - Happy Birthday to all readers celebrating their birthdays in March, especially: PRCUA Secretary-Treasurer Joyce Szarowicz, Gen. Office IT assistant Madia Robles, District #6 National Director Sharon Haberski; Past District #7 National Director Joseph Boruta; Past District #8 National Director Barbara Sergeant-Rustik; Polonia Dance Ensemble School Director Ania Krysinski; Polskie Maki School Director Maria Jalkiewicz; Gwiazda School Director Cynthia Cervenak; Ron Toboy, husband of District #10 National Director Barbara Toboy; my mother-in-law Rena Sokolowski, PNA V.P. Paul Odrobina. We wish all of you happiness and good health always - STO LAT! Happy Wedding Anniversary to my brother-in-law and his wife Maria and Bohdan Sokolowski. May your honeymoon never end!

Let's also sing Sto Lat to all with a birthday in April, especially: Kevin Ryba, our I.T. wizard; and Agnieszka Migiel, Membership Dept. as well as National Directors: District #9 Elizabeth Grabowski and her husband, Konrad; District #8 James Rustik; and Past District #8 Steven Cieslicki; Angela Muszalski, wife of the Supervisor Ed Muszalski; Teresa Gibala, Fin. Secy. Soc. #1633 and Supervisor of Dist. #12; Clara Jakubowski, Deputy in District #16; and Dariusz Kwasniewski, Frank Kociubinski and Walter Dynowski.



Congratulations to Andrew Lech and Patricia Zupnik (both Wesoly Lud dancers) on their Valentine's Day engagement.

Andrew & Pat

CONDOLENCES - Our sincere condolences are extended to the family of Ewa Trzeciak, our Cleveland Office employee, on the passing of Ewa's beloved father, Bogdan Niewinski, on Feb.4th. "Dear Ewa, we will hold you and your family in our thoughts and prayers as you move through the process of grieving and healing."

It is also our sad duty to inform you that Frank Ocwieja, husband of the late Regina Ocwieja, Past PRCUA Vice President, passed away on February 15, 2010. "Our prayers and condolences are extended to the Ocwieja family and we pray that God will comfort you all during this difficult time. Our love and our thoughts are with you at this sad time. May his soul rest in eternal peace."

GET WELL WISHES are extended to Ron Burkhart, husband of Elaine Burkhart, our Philadelphia Office Employee, who is recovering after slipping during that terrible weather in Philadelphia and chipped his hip bone. Get well soon!

BEST WISHES to Frank Kociubinski, who retired as PRCUA's maintenance engineer after many years of loyal service. "We wish you improved health and thank you for your many years of dedication & commitment to the PRCUA."



THANK YOU to all of our readers, friends and especially PRCUA and PMA employees who remembered my family on Valentine's Day. Thank you for your sincere and sweet wishes, cards, emails, candy and gorgeous red roses. I was very touched by your thoughtfulness - thank you so much and may God Bless You!

Farewell, Frank

LENT - Lent is not simply a time to "give up" something that you take up again on Easter morning. Lent is a journey; a time of reflection, refining and change. Wishing you a Holy Lent, and a Holy and Happy Easter. Take care and keep in touch. Email your comments, ideas, or news to fraternal.department@prcu.org or call 1-800-772-8632 ext. 2643. Write soon!

More photos from the events mentioned above are on the PRCUA website www.prcua.org under "Looking through the Window."