

Jugan, Irene L. (Talpas), June 4,
1938 – May 30, 2019



Beloved wife of 60 years to the late George Jugan; loving mother of Jodi L. (Harry) Cook, Tammy M. (Stephanie Tripoli) Jugan and the late Cheryl Ann Jugan; cherished Grammy of Carly and Jake Cook; daughter of the late George and Sylvia Talpas; sister of the late Edward Talpas; sister-in-law of Lamese Esey; cousin of Carol Jean Liscik. Also survived by numerous in-laws, nieces and nephews. Irene was the current President of the Polish National Union of America, former member of the board of directors of the PNU and then was elected the CEO which she served as for 12 years. She was the Vice-President of Spójnia Inc., a Supreme Council member of the Polish National Catholic Church, a Representative of the Fraternal Society of Northeastern PA and board member of the Pennsylvania Fraternal Alliance. She served as Past President of the Parish Council and the Fredrick Chopin Choir of Holy Family P.N.C.C. Irene was a devoted, passionate and dedicated leader who will be greatly missed by all who knew and loved her.

**Expressions of Sympathy On The PNU Facebook
Announcement of Irene's Passing:**

"Irene, was one special lady, who's heart was always filled with love for others. She loved and cared so much for the clergy of the church. She was a true advocate in standing up for what she believed in and forth for. She will be truly missed by so many but her love remains in our hearts until we meet again. May you rest in the love of God's hands. My condolences to her loving family."

-Paul Zomerfeld

"Such a lovely lady & dedicated to the PNCC ...May her Soul Rest in Peace. She will most definitely be a heavenly angel....Deepest sympathies to her family & friends"

- Kathleen Michalina

(Expressions of Sympathy Continued on p. 4)

Inside This Edition

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**Melissa Snee, District 5 Director, Speaks at Irene Jugan's funeral service, held Monday June 3
PNU Bids Farewell to its CEO**

Thursday May 30, 2019 Irene Jugan, CEO of the PNU, passed into eternal rest beginning a time of great sorrow and loss for the organization that she so dearly loved and promoted during her career.

CEO Jugan let her involvement in the life of the PNU speak volumes of the love and dedication she had. However, on a grander scale she always sought a way to fulfill the greatest obligation that we all have as the followers of Jesus Christ; that is to help others.

(PNU Bids Farewell to its CEO Continued on p.4)

Holiday Office Hours

PNU and Spojnia Credit Union offices will be closed on Thursday July 4th & Friday July 5th

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John C. Andrzejewski
Chief Financial Officer
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Vice President

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Robert R Maycan, PNU CEO
exofficio
Rev. Carmen Bolock
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N. Smithfield, RI
George Urciuoli
Clifton Park, NY
Grace Weaver
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Medical Director
Dr. Samuel Alfano

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Henrietta Kleckner, Vice Pres.
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DISTRICT DIRECTORS

DISTRICT 1 LACKA. COUNTY
Joan Scheuneman, 1308 Pittston Ave.
Scranton, PA 18505 (570) 344-1513

DISTRICT 2 AND 9
NEW YORK-NEW JERSEY-PHILA
Edmund J. Kotula, 51 Franklin Ave.
Wallington, NJ (973) 773-4090

DISTRICT 3 AND 11
NEW ENGLAND
Mary Ann Zarek, 363 Lindsey St.
Attleboro, MA 02703
(508) 226-1615

DISTRICT 4 BUFFALO, NY
Beverly Basinski, 4375 Homestead Ln.
Clarence, NY 14031

DISTRICT 5 AND 12
PA-OHIO
Melissa Snee, 326 Oak Grove Ct.
Wexford, PA 15090
(724) 263-7272

DISTRICT 6 CHICAGO, IL
Christine Wachna,
421 S. Church Rd.
Bensenville, IL 60106,
(630) 350-1787

DISTRICT 7 MICHIGAN
Stephanie Marsh, 2582 Belle View
Shelby Twp, MI 48316
(586) 731-6937

DISTRICT 8
Administered by Home Office

DISTRICT 10 LATHAM, NY
George Urciuoli, 5 Bramble Wood
Clifton Park, NY 12065
(914) 475-3219

Polish National Union Death Benefit Report

We express our sincere
condolences to the families of the deceased.
May perpetual light shine upon them. May they Rest in
Peace.

Marylou Malinowski
Scranton, PA
Regina Nycz
Hamburg, NY
Wladyslawa Martins
Fall River, MA
Veronica Benjammin
Eileen Pratt
Amsterdam, NY
Laura Sabotka
High Point, NC
Lawrence C Marsh
Shelby Twp, MI
John Gasior
Huntley, IL
Walter Podgurski
Reading, PA
Rita Kasper
Larksville, PA
Josephine Mysliwiec
Chicago, IL
Lottie Pecuch
Buffalo, NY
Helen Mihalka
Avoca, PA
Gary Lajeunesse
Stratford, CT
Karen Palumbo
Dickson City, PA
Leeanna Rose Xiaoju Ciatsko
Portage, IN
Regina Nycz
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Mary Libertin
Warren, OH
Jeanne Blackledge
Jessup, PA
Stanley M Bilinski JR
Scranton, PA
Stella Urbanik
Stratford, CT
Jean Szymczyk
Stratford, CT
Joan Darrow
Huntley, IL

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who your primary and
contingent beneficiaries are. Call us today at
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up on our current edition or archived editions at

www.thestraz.com

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Polish National Union of America

District One
Joan Scheuneman, District Director 1308 Pittston Ave.
Scranton, PA, 18505



Polish National Union of America District 1 2019 Convention Delegate Election Meeting March 28, 2019

District 1 of the PNU held its 2019 Convention Delegate Election Meeting on March 28, 2019 at 7:03 pm at the PNCC

National Church Center, Scranton PA.

District Director Joan Scheuneman called upon Rev. Carmen Bolock for the opening prayer.

District Director Scheuneman reported that District 1 is eligible to elect 13 delegates at this meeting and as many alternates as possible. Director Scheuneman called upon Secretary Julie Andrzejewski for the attendance who reported that there were 13 delegates representing 5 branches and 2 guests present.

Director Scheuneman opened the nominations for the first round of delegate elections. Seeing that there were 11 delegates up for election, Director Scheuneman asked those in attendance if they agreed with selecting for the first round of elections the delegates who first submitted their names from each of the eligible Branches 6, 323, and 41. Those in attendance agreed. A motion was made by Vice President Mari Jane Stankowski to elect those who first submitted their names for delegates from Branches 6, 323, and 41, second by Grace Weaver. Director Scheuneman called for a vote and the motion passed unanimously.

Those elected are as follows: Branch 6 Julie Orzell, Branch 323 Dorothy Andrzejewski, Branch 41 Marylou Crispino. Director Scheuneman opened the nominations for the second round of delegate elections. 8 delegates were nominated.

No other nominations were voiced. A motion to elect the slate of 8 delegates was made by Vice Director Stankowski, second by Secretary

Andrzejewski.

Director Scheuneman called for a vote and the motion passed unanimously. All those nominated were elected and are as follows: Branch 309 Treasurer Patricia Bolock, Branch 41 Jake Stankowski, Grace Weaver, Maria Hughes, Branch 44 Sylvia Kowalski, Marianne Adams, Branch 323 Rose Janus, Patricia Evanchyk. Director Scheuneman reported that 11 delegates were elected and there are still openings for 2 more delegates as well as alternates. Another delegate election meeting is scheduled for April 25 to elect 2 more delegates and alternates. The meeting will be held in the lower level of the PNCC National Church Center at 7 pm. PNU CFO John C Andrzejewski III discussed the

Month of April 2019

The PNU is pleased to welcome two new members this month. Dorothy Andrzejewski sold \$5,000 of insurance.

cruise details. A motion to adjourn was made by Rev. Carmen Bolock. Meeting adjourned at 7:32 pm.

Respectfully submitted,
Julie L. Andrzejewski
Secretary

Polish National Union of America District 1 2019 Special Convention Delegate Election Meeting April 25, 2019

District 1 of the PNU held its 2019 Special Convention Delegate Election Meeting on April 25, 2019 at 7:08 pm at the PNCC National Church Center in Scranton, PA. The attendance was 4 delegates representing 3 branches. District Director Joan Scheuneman asked those in attendance if there were any nominations for delegates to the convention. None were noted. Vice Director Mari Jane Stankowski made a motion to adjourn at 7:22 pm.

Respectfully submitted,
Julie L. Andrzejewski
Secretary

Special Delegate Meeting Announcement

District 1 PNU will be holding a Special Delegate Election meeting on June 24, 2019 at 7:00 p.m. in the lower level of the Polish National Catholic Church Bldg. 1006 Pittston Avenue, Scranton, PA. The District currently has 3 delegate positions still available so if you were considering joining us at the 31st General Convention please plan on attending this meeting to place your name as candidate for delegate. The PNU's 31st General Convention is being held on the RCL Allure of the Seas sailing out of Ft. Lauderdale. The Convention is taking place September 29th – October 6th, 2019. If you are still thinking about being a delegate time is of the essence as deadlines are approaching. By the way you can still join us on the cruise as a guest. Please contact Karen at the Cruise People 1-800-642-2469 or visit our Facebook page (Polish National Union 2019 Cruise) and she will help you book your trip. I look forward to seeing you there.

Joan Scheuneman
District 1 Director



Month of May 2019

The PNU is pleased to welcome 6 new members this month. Melissa Cohen of The Home Office sold \$10,000 of insurance, The Home Office sold another \$5,000 of insurance, and Henrietta Kleckner (District 5) sold \$5,000 of insurance

(PNU Bids Farewell to its CEO Continued From Cover)

During her tenure with the PNU, CEO Jugan held many positions including Branch Secretary of Branch 132, Director on the PNU Board, President and then CEO of the PNU. Additionally, she was called to serve both our local trade association and state association in various positions which lead her to hold the seat of the President in each as the past 12 years have unfolded.

During the Mass of Burial for Irene there were a number of occasions when during the eulogy given by the Bishops and Priests in attendance that Irene was referred to as being "feisty." As a leader, Irene was very dedicated to the ideals that were taught to her as a child and the things that were important to be accomplished. She engaged in the promotion of membership in the PNU every chance she had while showing how a person could be looked upon as a person and not just another number. Her passion spilled over for concern that the clergy of the PNCC be given a means to protect their families as well as their retirement future. This concern resulted in the creation of the Clergy Insurance Program as well as the Clergy Annuity Program. Irene exemplified the philosophy of caring for one another on an individual basis as though each person she came in contact with were her brothers and sisters. Her quiver was full of stories about how the PNU has helped many people through the years. Each story one of touching a life and making it better. Many lives have been touched in many ways and now those lives will ripple into the future. We, The PNU, sadly said good bye to Irene on June 3, 2019. Just one day short of her 81st Birthday. During this somber occasion members of our Board of Directors, Internal Audit Committee, District Directors, Branch Secretaries, and PNU Members gathered as a family to console her family and let her know how much she was loved back by the society. Condolences were expressed in many ways throughout the PNU including the many messages sent through modern means like Facebook.

The Mass of Christian Burial was held at Irene's home parish, Holy Family NCC, in McKeesport, PA. Many gathered to pray for Irene and with Irene that day for she will always be a part of those whose lives she has touched. The Mass was celebrated by The Most Reverend Anthony Mikovsky, Prime Bishop of the PNCC and was assisted by Holy Families' pastor; Reverend Bruce Sleczkowski. Irene was also honored by the participation of Prime Bishop Emeritus Robert Nemkovich and Bishop John Mack, Ordinary, from the Buffalo-Pittsburgh Diocese of the PNCC. Also present were a number of clergy from the Buffalo Pittsburgh Diocese who Irene had the pleasure of working with as well as visiting clergy from as far away as the Western Diocese.

The PNU was honored during the ceremonies as CFO Andrzejewski served as pallbearer and first reader. Director Mari Jane Stankowski lead the General Intersession and Melissa Snee, Director of District 5 served as the second reader. As the funeral concluded with prayer graveside, CFO Andrzejewski expressed condolences to Irene's family on behalf of the PNU. It is truly a somber time in the history of the PNU as we bid farewell to our CEO, our friend, and advocate. It is also comforting to know that we have all shared in the light Irene has brought to the PNU through her dedication, intense desire to succeed at what she set out to do, as well as her love for all. She had a gift and a big heart that knitted all of us together as one big family, a Fraternal Family. During a part of her tenure as CEO, the PNU adopted a tagline that exemplified her vision of the PNU. That is "Leading Families in the Right Direction".

As a fraternal family, we, The Polish National Union of America, or The PNU, express the deepest of sympathies to Irene's family for their loss. We also thank you for sharing her life with us during which she worked to inspire and encourage as she sacrificed in the form of time away from her home to serve as the CEO of the PNU. Her accomplishments will be counted as many but the lives she touched will be unable to be counted. May Perpetual Light Shine Upon Her as she rests in the peace of the Love of Jesus Christ our Lord and Savior!

John Andrzejewski

CFO and Secretary of the PNU

Expressions of Sympathy (Continued From Cover)

"What a sad day for everyone who loved her. A dedicated leader of the Polish National Catholic Church, Polish National Union, & Holy Family Parish. Her dedication & passion for the PNU as CEO for the past 8 years shows how selfless & influential she was. Rest In Peace Irene Jugan."

-Melissa Kleckner Snee

District Five and District Twelve Director

"My sympathies to Irene's Family. She is in the loving arms of God. Rest In Peace."

-Kathy Sluzewski

"Irene was an inspiration to all. Her passion and joie de vivre were infectious. She was always there to lend a helping hand and encouraged others to do the same. She was the best at promoting the PNCC and PNU. Her administrative skills were well demonstrated at the Home Office. I am thankful for our discussions and for her perpetual support. She will be greatly missed and she will be with us in spirit at the upcoming PNU Convention.

Rest in the Peace of the Lord Irene."

IN MEMORY OF IRENE JUGAN

District Four Director

Beverly Basinski

<p>District Meeting Calendar</p>	<p style="text-align: center;">Commitment to Carry On A message to our members:</p> <p>The Board of Directors of the PNU met on June 6, 2019 in the somber atmosphere of the home office. During their meeting CEO Jugan was remembered in many ways, including prayer and tears of sorrow, as discussion associated with the growth of the PNU was engaged in. Commitment and dedication were frequently used and the Board strongly agreed that both commitment and dedication will carry on in Irene's spirit through the actions of the Board.</p> <p>The Board assures the members of the PNU that action has been taken to quickly reconstitute the board according to the PNU Constitution and Bylaws. This action preserves the decision making process as well as the checks and balances of management.</p> <p style="text-align: center;">The changes to the PNU Board of Directors are as follows:</p> <p>Robert R. Maycan has been moved from the position of Vice President to that of CEO.</p> <p>Mari Jane Stankowski has been moved from the position of Director to that of Vice-President.</p> <p>Michael Mietlicki has been appointed to fill the vacancy on the Board.</p> <p style="text-align: center;">Written on behalf of the PNU Board of Directors</p> <p style="text-align: center;">John C. Andrzejewski CFO and Secretary</p> <p style="text-align: center;">Delegate Election Time Period Extended</p> <p>During a Board meeting held on June 6, 2019 the board members agreed that the window for delegate elections for the 31st General Convention should be extended until June 30, 2019. This action has been taken due to the unprecedented and unexpected loss of CEO Jugan. The board wishes to encourage the districts having available delegate positions to note the extension of the time period.</p> <p>The PNU Convention will be held aboard the Allure of the Seas on September 29 through October 6, 2019. Preparations for this event are approaching full swing. As a reminder, any additional delegate meetings should be advertised in accordance with the PNU Constitution and Bylaws.</p> <p style="text-align: center;">Convention Update June 2019</p> <p>Currently there are less than 120 days left before the 31st General Convention of the PNU opens and there is a lot to do in preparation for this event.</p> <p style="text-align: center;">The timeline currently looks like this:</p> <p>At 120 days before convention: Committees selected by the Board of Directors</p> <p>At 60 days before convention: Convention reports to be distributed to the delegates.</p> <p>At 45 days before convention: All nominations to be submitted to the nominating committee</p> <p>At 30 days before convention: Nominating Committee reviews candidates and publishes in Straz. Delegate meetings to be scheduled</p>
<p style="text-align: center;">District 1</p> <p>A Special Delegate Election meeting for District 1 will be on June 24, 2019 at 7:00 p.m. in the lower level of the Polish National Catholic Church Bldg. 1006 Pittston Avenue, Scranton, PA. (3 Delegate positions available)</p>	
<p style="text-align: center;">DISTRICT Two & Nine POLISH NATIONAL UNION OF AMERICA</p> <p>The Quarterly Meeting of District 2 & 9 will be held Saturday, June 29, 2019 at 2:30 pm in the Church Auditorium at Holy Cross Parish, 220 Browertown Road, Woodland Park, New Jersey.</p> <p style="text-align: center;">Tentative Agenda:</p> <ol style="list-style-type: none"> 1. Opening Invocation Roll Call 2. Minutes Treasurer & Financial Secretary Reports 3. Reports Home Office and PNU Board updates. 4. District Activities 5. Youth Activities Convo 2020 6. Education and Youth Commission Raffle 7. PNU Convention September 29-October 6, 2019 8. Reorganizing Branches and recruiting new Branch Secretaries 9. New Business 10. Adjournment: 	
<p>District Five and District Twelve Meeting Schedule for 2019:</p> <p>Next meeting - Sunday, June 30, 2019 3:00pm Holy Trinity Parish, Washington, PA</p> <p>Saturday, September 21 11:00am Holy Family Parish, McKeesport, PA</p>	
<p style="text-align: center;">District Six 2019 Meeting Schedule</p> <p>3rd Quarter – Teleconference – Thursday, September 5, 2019 - 6:30 pm Central / 7:30 pm Eastern</p> <p>4th Quarter – In-Person Meeting – Saturday, October 19, 2019 – 12 Noon Central – All Saints Cathedral 2019</p>	

Polish National Union of America Privacy Policy Notice

The Polish National Union of America (The Society) is a member driven society, which is highly dependent upon the confidence each individual has in its purpose. One of the most essential elements of the member-society relationship is privacy. Privacy is and always has been the number one priority of The Society. Keeping with this tradition, the following notice is intended to inform you about the information the society collects in the process of providing insurance services and member benefits.

“Nonpublic personal information” (NPI) is defined as nonpublic information about you that The Society obtains in connection with providing an insurance or annuity product to you. Examples of NPI include amounts of insurance, premium payment, and beneficiary designations.

Information Collected By The Society

Information submitted by you on applications for membership, insurance coverage and claims. Information submitted by you and documents associated with the many fraternal programs established by The Society, (E.G Scholarship programs and stipends). Information received by The Society for underwriting processes. This information is generally obtained from sources such as personal medical records, society required exams, and other third party consumer reporting agencies.

Information Disclosed By The Society

The Society is permitted by law to disclose NPI to nonaffiliated third parties that assist in processing of data and the servicing of accounting records for the purpose of carrying out main business. The Society is also obligated to disclose this information to government entities during periodic mandatory audits.

There are certain third party affiliates associated with the Polish National Union which from time to time NPI is shared in order to provide additional benefits to you. The third parties include The Straż , Spółnia Credit Union , Inc., Fraternal Activities Committee and The Education and Youth Committee. The Society does not disclose any NPI about you to any other third parties, except as permitted by law. Information shared is derived from that which is collected during the many application processes administered by The Society as described in the section entitled “Information Collected by the Society.”

Procedures For The Preservation of Your Privacy

As a fraternal benefit society, The Polish National Union of America has held membership privacy as its highest priority since the start of business in 1908. Since then many procedures and safeguards have been developed to ensure that this priority be maintained. Among them are:

1. Training of personnel regarding the recognition of NPI and proper authorization for release of that information.
 2. Limiting record access only to those Home Office employees who are working with your file.
 3. Requirements that all requests for information be signed in original with a proper witness.
 4. Establishment of board policy requiring the immediate dismissal of any employee who divulges NPI without proper authorization.
 5. Establishment of policy restricting the distribution of NPI to those third parties permissible by law only. Your NPI is protected by board policy which regards all information as private and therefore not for sale or for use by any nonaffiliated third parties. This policy also extends to former insureds who no longer have a customer relationship with The Society.
- As a final note, please be assured that the information in our insurance files will always be available for modification, corrections, or change when appropriate.

If you believe that a change is required or if you have any questions concerning this letter, please contact the

Home Office by writing to:
 John C Andrzejewski III, CFO
 Polish National Union of America
 1002 Pittston Ave, Scranton, PA 18505
 Or by calling (570) 344-1513 1-800-724-6352

Any customer of The Society may elect to restrict the sharing of information affiliated with third parties. To do this, the customer must notify the Home Office of The Society in writing at the address listed above.

Dear PNU Districts, Branches, Members and PNCC Parishes:

The Polish National Union of America will meet for its 31st General Convention aboard the Royal Caribbean Cruise Ship Allure of the Seas from September 29 to October 6, 2019. District 6 will be hosting this Convention. More than a traditional "ad book", this year we are celebrating our fraternalism with a virtual scrapbook. The committee invites you to include your greetings, messages, memorials or personal advertisements in this book. Please send greetings and advertisements along with the enclosed form and check made payable to "PNU DISTRICT 6" to the following address:

PNU Convention Program Book
c/o Christine Wachna 421 South Church Road Bensenville, IL 60106

The deadline for responding is July 15, 2019. Material received after this deadline cannot be guaranteed for publication. Material can also be emailed to Christine Wachna at pnuofadist6@att.net with a follow up of your check to the above address. We appreciate your prompt response in support of our program book.

In fraternal spirit,
Christine Wachna, Director- District 6 Polish National Union of America

31st General Convention Scrapbook "Celebrating Fraternalism"

It's more than a traditional "ad book". Let's celebrate our fraternalism with this virtual scrapbook! We encourage you to submit any number of pictures from your District and Branch activities over the years. Be sure to include as many captions and names as possible and indicate which picture(s) are to be included in your purchased space. Actual photos will be returned (if requested).

We would like to purchase the following space:

(8.5 x 11 page size)

- | | |
|--|--------------|
| <input type="checkbox"/> Full Page | \$100 |
| <input type="checkbox"/> Half Page | \$ 60 |
| <input type="checkbox"/> Quarter Page | \$ 30 |
| <input type="checkbox"/> Patron (text only) | \$ 15 |
- Check here if you want your photos to be returned**

Contact Name (Please Print): _____

Organization Name (if applicable): _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

By submitting this request for space in the book, I agree that the Polish National Union of America may use the enclosed photographs for any lawful purpose, including for example such purposes as publicity, illustration, advertising, and web content.

Signature: _____ Date: _____

Please enclose a copy of your greeting or ad and make checks payable to "PNU DISTRICT 6" and mail to:

**PNU Convention Program Book
c/o Christine Wachna
421 South Church Road
Bensenville, IL 60106**

All material must be received by **July 15, 2019** for inclusion in the book. Material received after this deadline cannot be guaranteed publication. Material can also be emailed to Christine Wachna at pnuofadist6@att.net with a follow up of your check to the above address. Your prompt response in support of our program book is appreciated.

Family Day Picnic & Raffle

Sponsored by the Polish National Union of America
District 7

Bring Your Family & Friends

Sunday, June 23, 2019

Free Admission

On the grounds of

Resurrection Parish

1835 West Temperance Rd

Temperance, Michigan, 48182

Outdoor Mass at 12:30 p.m.

Food, Fun, Games

Music & Dancing

Relay Races & Games for Kids

Raffle Tickets \$1.00 each

Drawing at 4 p.m.

First Prize — \$200 Cash

Second Prize— \$100 Cash

Third Prize— \$50 Olive Garden Gift Card

Fourth Prize— \$50 Home Depot Gift Card

Fifth Prize— \$50 Best Buy Gift Card

Sixth Prize— \$50 Applebee's Gift Card

Celebrating Mom With District 7 at The Holy Cross Parish



The Stasik Family celebrated Mother's Day together at Holy Cross Parish in Hamtramck, MI and enjoyed a continental breakfast.



District 7 Director, Stephanie Marsh (right) enjoys Mother's Day with an ice cream sundae big enough for three with her son, Robert Marsh, (left) and daughter, Kathy Chockley (center).



The Ward Family celebrated Mother's Day together at Holy Cross Parish. Following Mass gifts were given to all moms and fathers in attendance.

SPOJNIA SUNDAY OBSERVANCE 2019 Heart & Soul Remembrance

In loving memory of PNU CEO Irene Jugan



“...Be firm, steadfast, always fully devoted to the work of the Lord, knowing that in the Lord your labor is not in vain.” *1 Corinthians 1:58*

This year, in conjunction with the traditional Spójnia Sunday observance on September 22, commemorating the historic association of the PNU and Polish National Catholic Church, the Polish National Union has also organized a month-long “Heart & Soul” Remembrance in loving memory of PNU CEO, Irene Jugan.

The first annual PNU Irene Jugan Heart & Soul Award will be presented to an individual who demonstrates the attributes of CEO Jugan, most notably her great love, enthusiasm, passion and devotion to the Polish National Union and the Polish National Catholic Church. PNU members can submit their nominations from now until September 15th, 2019. The recipient of this year’s award will be announced at the PNU Convention being held the last week of September. Nomination criteria and instructions on how to nominate someone are provided below.

Also during the month of September, the Heart & Soul Remembrance will provide the opportunity for our most memorable “Irene Jugan moments” to be shared on the PNU Facebook page. PNU members are encouraged to send in their favorite memories of Irene as a photo (please identify individuals and place/event photo was taken) or as a short video sharing your memory no more than one minute. Please email your “*Irene Jugan Moments*” to Melissa Cohen at insurance02@pnu.org before August 20th, 2019. Heart & Soul remembrances will be posted on the PNU Facebook page throughout the month of September.

More information about the Heart & Soul Remembrance will be provided to parishes of the PNCC and will appear on the PNU Facebook page in the near future.

1st Annual PNU Irene Jugan Heart & Soul Award.

Nomination criteria and information:

Individual submitting a nomination must be a PNU and PNCC member.

Individual being nominated must be a PNU and PNCC member.

Individual being nominated must demonstrate the attributes of CEO Irene Jugan, most notably her love and dedication to both the Polish National Union and the Polish National Catholic Church, as well as her strength of character, resolution, kind and caring ways, and of course... her feisty spirit.

Nominations must include the following information:

Name, address, and contact information (phone and email) for both the Nominee and the individual submitting the nomination

Name of parish the Nominee is a member of

List of PNU and PNCC organizations and activities the Nominee is/has served in and approximately the length of time, if known.

A short 1-2 paragraphs explaining how the nominee demonstrates the attributes of Irene Jugan.

Nominations should be emailed to PNU Home Office, Attn: CFO John Andrzejewski, executive02@pnu.org, received no later than September 15th, 2019.

Recipient of the award will be selected by the PNU Board and announced during the PNU Convention (The week of September 29th, 2019.)

It's Our 111th Birthday & We Want To Celebrate With You!

Our Anniversary Annuity Offer You Don't Want To Miss!

The PNU has provided financial security, peace of mind, and community identity to families for generations. This year is our 111th year and we look forward to serving our members, the lifeline of The Polish National Union, for generations to come.

Cost of living (along with final costs) continues to rise which makes this year the best time to plan for tomorrow with The Polish National Union. We are excited to offer a 3.25 % annuity rate for one year (\$1,000 minimum deposit to new accounts only) and a 4.36 % annuity rate for one year (\$11,111 minimum deposit to new accounts only) in celebration of serving our members for

111 years! Don't miss out!

**Enrollment for this anniversary offer
is only for 111 days!**

(June 12-September 30th)

Terms and conditions apply

Not available to Ohio residents*

What Is An Annuity?

An annuity is an insurance product that pays out income, and can be used as part of a retirement strategy. Annuities are a popular choice for investors who want to receive a steady income stream in retirement.

Here's how an annuity works: you make an investment in the annuity, and it then makes payments to you on a future date or series of dates. The income you receive from an annuity can be doled out monthly, quarterly, annually or even in a lump sum payment.

The size of your payments are determined by a variety of factors, including the length of your payment period.

What are some advantages to taking out an annuity?

The biggest advantages annuities offer is that they allow you to sock away a larger amount of cash and defer paying taxes. Unlike other tax-deferred retirement accounts such as **401(k)s** and **IRAs**, there is no annual contribution limit for an annuity. That allows you to put away more money for retirement, and is particularly useful for those that are closest to retirement age and need to catch up. All the money you invest compounds year after year without any tax bill from Uncle Sam. That ability to keep every dollar invested working for you can be a big advantage over taxable investments.

When you cash out, you can choose to take a lump-sum payment from your annuity, but many retirees prefer to set up guaranteed payments for a specific length of time or the rest of your life, providing a steady stream of income.

DONT MISS OUR ANNIVERSARY OFFER

Celebrate Our 111th Year
With A Special Gift For You!

111 DAYS TO ENROLL!

June 12 - September 30

3.25 % Annuity Rates For One Year
\$1,000.00 Minimum Deposit To New Accounts Only

4.36 % Annuity Rates For One Year
\$11,111.00 Minimum Deposit To New Accounts Only

Terms & Conditions Apply Inquire For Details*
Offer Not Available To Ohio Residents

The annuity serves as a complement to other retirement income sources, such as **Social Security** and **pension plans**.

Are There Tax Benefits To Annuities?

Yes. Money that you invest in an annuity grows tax-deferred. When you eventually make withdrawals, the amount you contributed to the annuity is not taxed, but your earnings are taxed at your regular income tax rate.

https://money.cnn.com/retirement/guide/annuities_basics.moneymag/index4.htm

**LIFE IS FULL OF UNCERTAINTY
LIFE INSURANCE SHOULDN'T BE**

**AT THE PNU WE OFFER
SECURITY FOR YOU AND
YOUR FAMILY**

**GET IN TOUCH WITH US TODAY AND LEARN
HOW WE CAN HELP YOU PLAN FOR TOMORROW!**

The cost of living is only getting higher so be sure to have your loved ones secured if something were to happen to you. Ask about our various insurance plans for every budget. We offer monthly, quarterly, semi-annual, or annual premium plans.

570-344-1513 • 1-800-724-6352
www.pnu.org

**A MESSAGE FROM THE EDUCATION & YOUTH
COMMISSION**



We would like to take this opportunity to “Congratulate” all the students who have successfully completed their college courses for the academic year, 2018/2019. Whether it was your first year or you completed your course of study and received your degree we hope you have taken the opportunity to check out what the PNU can offer you to start this new chapter in your life! We have awarded 45 stipends this year and hope our recipients will show their dedication and gratitude to this organization along with their school pride by sending in photos of themselves wearing their favorite college t-shirt or sweatshirt from either a famous landmark associated with their College of University or even their favorite hangout. Maybe some of you have graduated and would like to share your special day with us. We certainly look forward to posting these pictures on the PNU Facebook page. Remember all photos can be sent to eyc@pnu.org, with reference “college pride” in a jpeg format. (You can also send them as a message directly to The PNU Facebook page) Once again this organization is sponsoring our Raffle Fundraiser to help fund the Stipend Program. We hope everyone who has either received a stipend or has graduated, as well as all of our PNU family members will help support this event as we prepare to start building back up our funding towards this endeavor. Tickets are available at all of your parishes; from your District Directors; Branch Secretaries, or from the PNU building. Anyone wishing to receive tickets can contact Mary Ann Stankowski, 570-341-0986 or via email at eyc@pnu.org. We look forward to your support!!

Monetary donations are also graciously accepted and can be sent directly to the following address:
Education & Youth Commission of the PNU
c/o Mary Ann Stankowski
1006 Pittston Avenue Scranton, PA 18505
Thank you once again for all of your support and dedication as we continue to help the youth of the PNU

Support The Education and Youth Commission by buying a raffle ticket at your local parish, from your District Directors, Branch Secretaries, or from the PNU Home Office.

Raffle ticket drawing to be held December 5, 2019 at
PNU Home Office

Prizes:

- 1st Prize - \$400 cash
- 2nd Prize - Amazon Echo
- 3rd Prize - \$100 cash

Don't Miss The Boat!

The PNU Convention Cruise is quickly approaching (September 29 – October 6) and will be an adventure you don't want to miss! Secure you space now before our block of rooms is released and you won't regret it! The beautiful destinations of San Juan, PR, St. Maarten, & Labadee, Haiti, awaits you.

If you are still debating -- think about this:

The Value In A Cruise Vacation

For less than the cost of a night in a hotel in the middle of nowhere you can be onboard a floating city. With the fact that food is included too makes a cruise a true bargain!

See Multiple Destinations On The SAME Trip!

Instead of putting all of your eggs in one basket by seeing one place, enjoying a cruise will allow you to send post-cards to your family and friends from three different beautiful destinations! This will make everyone EXTRA jealous of your adventure!

Vacation WHILE You Travel!

Instead of long flights and cramped spaces to get from one destination to the next, enjoy a cruise which IS part of your destination! Kick back and relax while you transport from San Juan, to St. Maarten, to Haiti aboard a luxurious cruise ship with endless activities.

A Cruise Is Social!

Now mix in the fact that this is a convention cruise and you will be happy as a clam with fellow members of the PNU.

Whether you travel alone or with a family there will be something for everyone!

Easy To Plan

No need to hassle with roadmaps, GPS, and paying for activities separately because a cruise gives you everything you need for a fun-filled vacation (ESPECIALLY) if you hate planning! The ambitious and heavy planners can have at it and plan off-shore excursions, tourist attractions while docked at the ports, and multiple onboard activities to keep you going from morning until night!

So the only question is: What are you waiting for? Don't miss out! Come meet other members of The PNU from all over the country while making memories that will last a lifetime.

-Melissa Cohen, STRAZ Editor

What Is Flag Day?

By Jennie Cohen

When the American Revolution broke out in 1775, the colonists weren't fighting united under a single flag. Instead, most regiments participating in the war for independence against the British fought under their own flags. In June of 1775, the Second Continental Congress met in Philadelphia to create the Continental Army—a unified colonial fighting force—with the hopes of more organized battle against its colonial oppressors. This led to the creation of what was, essentially, the first “American” flag, the Continental Colors.

For some, this flag, which was comprised of 13 red and white alternating stripes and a Union Jack in the corner, was too similar to that of the British. George Washington soon realized that flying a flag that was even remotely close to the British flag was not a great confidence-builder for the revolutionary effort, so he turned his efforts towards creating a new symbol of freedom for the soon-to-be fledgling nation.

On June 14, 1777, the Second Continental Congress took a break from writing the Articles of Confederation and passed a resolution stating that “the flag of the United States be 13 stripes, alternate red and white,” and that “the union be 13 stars, white in a blue field, representing a new constellation.”

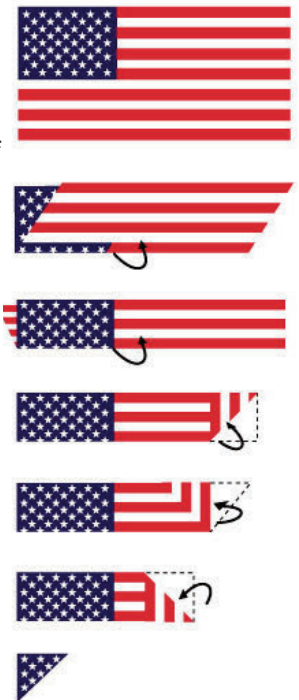
In 1916, President Woodrow Wilson marked the anniversary of that decree by officially establishing June 14 as Flag Day.

- Ever wondered how to correctly fold an American flag? First, enlist a partner and stand facing one another, each holding both corners of one of the rectangle's shorter sides. Working together, lift the half of the flag that usually hangs on the bottom over the half that contains the blue field of stars. Next, fold the flag lengthwise a second time so that the stars are visible on the outside. Make a triangular fold at the striped end, bringing one corner up to meet the top edge. Continue to fold the flag in this manner until only a rectangle of star-studded blue can be seen.

As you celebrate the anniversary of the Stars and Stripes, here are some fast facts about “Old Glory:”

- Bernard Cigrand, a small-town Wisconsin teacher, originated the idea for an annual flag day, to be celebrated across the country every June 14, in 1885. That year, he led his school in the first formal observance of the holiday. Cigrand, who later changed careers and practiced dentistry in Illinois, continued to promote his concept and advocate respect for the flag throughout his life.
 - It is widely believed that Betsy Ross, who assisted the Revolutionary War effort by repairing uniforms and sewing tents, made and helped design the first American flag. However, there is no historical evidence that she contributed to Old Glory's creation. It was not until her grandson William Canby held an 1870 press conference to recount the story that the American public learned of her possible role.
 - The lyrics of “The Star-Spangled Banner,” America's national anthem since 1931, are taken from a patriotic poem written by Francis Scott Key after he witnessed the Battle of Fort McHenry during the War of 1812. His words were set to the tune of “To Anacreon in Heaven,” a popular British drinking song.

Source: <https://www.history.com/news/95-years-of-flag-day>



How to fold the American Flag (www.flagandbanner.com)

A Historic Reflection from the

Polish American Cultural Center Museum (Excerpt)

Highlights of the Crucial Role of Poles on the D-Day Invasion of Normandy

Historic note: Following the invasion of Poland, on September 1, 1939, thousands of Polish soldiers fled their homeland to become the **Polish Army-in-exile**. Their goal was to seek every opportunity to return to Poland and restore its freedom. The Polish Army-in-exile assisted in several countries and joined with America's forces to help bring an end to World War II. **D-Day (June 6, 1944)**

Colonel Marian Moraczewski, Military attaché at the Polish Embassy in Washington importantly stated: “There seems to be a certain paradox in the history of the Polish nation. Though always a part of Western civilization, at the end of World War II. Poland lost 26 percent of her pre-war territory and unwillingly became a part of the Communist sphere of influence. And all this happened in spite of the fact that Poles were the first to fight against Nazi Germany and contributed greatly to the defeat of Hitler. It is a sad and strange paradox, indeed, a nation, that for a thousand years, fought to protect Western civilization, was abandoned after the Second World War by her former allies and was left at the mercy of the Soviet Union and the Communist system.”

Visit The Polish American Cultural Center Museum at 308 Walnut Street in Historic Philadelphia, Pennsylvania

**PENNSYLVANIA FRATERNAL ALLIANCE 2019 SCHOLARSHIP
APPLICATION**

Return the completed application, essay and letter of recommendation, postmarked no later than
September 1, 2019, to: Linda Strom Chairperson * Pennsylvania Fraternal Alliance Scholarship
Committee * National Slovak Society * 351 Valley Brook Road * McMurray, PA 15317-3337

Date: _____ Date of Birth: _____

Name: _____ Telephone: (____) _____

Address: _____

City/State/Zip: _____

E-Mail _____

Your Fraternal Benefit Society: _____

No. of Years a Member _____

College you will be attending in 2019/2020: _____

Scholastic Achievement (Honors/Awards)*: _____

Extracurricular School Activities*: _____

Civic (non-school) Activities*: _____

Fraternal Benefit Society Activities*: _____

Pennsylvania Fraternal Alliance 2019 Scholarship Rules/Regulations/Requirements

Applicant must:

- Be a resident of Pennsylvania and a member of a Fraternal Benefit Society that is a member of the Pennsylvania Fraternal Alliance.
- Be a 2019 high school graduate attending an accredited college, university, trade school, etc. in the summer/fall of 2019 as a full-time student (twelve semester credits). Proof of attendance must be submitted with application.
- Obtain a recommendation letter from your Fraternal Benefit Society.
- Submit a 500-word essay on: **“What does fraternal mean to you? What would you do to increase the relevance of fraternal to you and your peers?”**
- Return the completed application, essay and letter of recommendation, postmarked no later than September 1, 2019, to:

Linda Strom, Chairperson
 Pennsylvania Fraternal Alliance Scholarship Committee
 National Slovak Society
 351 Valley Brook Road
 McMurray, PA 15317-3337

- At least one \$500 scholarship will be awarded. Additional scholarships may be awarded depending upon available funds.
- Judging will be done by the 2019 Scholarship Committee of the PFA.
- Awards will be announced at the Annual Meeting held in October 2019.

Fraternal Benefit Society Activities*:

*Information may be submitted on a separate sheet of paper. Please type or print.

Submit a 500-word essay on: **“What does fraternal mean to you? What would you do to increase the relevance of fraternal to you and your peers?”**

I understand that my selection for this scholarship is based upon my answers to these questions and the essay I have written; and, further, that my application is in competition with other eligible persons and that the decision of the Pennsylvania Fraternal Alliance is final. This application is completed with my knowledge and consent, and false information will void the award. The information that is provided in this application is true.

Signature of Applicant

Date

SPOJNIA CREDIT UNION

SHARE CERTIFICATE RATES

EFFECTIVE 04/01/2019

90 Days Share Certificate

1.50% APR 1.508% APY

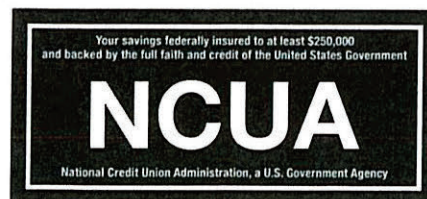
6 Months	1.50% APR	1.508% APY
12 Months	1.60% APR	1.609% APY
24 Months	1.70% APR	1.710% APY
36 Months	1.80% APR	1.812% APY
48 Months	1.90% APR	1.913% APY
60 Months	2.00% APR	2.015% APY

Rates Subject to Change Without Prior Notice

\$1000.00 Minimum Deposit

APR - Annual Percentage Rate

APY - Annual Percentage Yield





POLISH NATIONAL UNION, DISTRICT 5
Family and Friends Outing
Sunday, July 7, 2019



Schaumburg Boomers vs. Washington Wild Things
 Sunday, July 7th



Join us at Wild Things Park on July 7th for a special Faith & Family Night. First pitch will be at 5:35 PM against the Schaumburg Boomers. There will be a pregame performance by The Good Shepherd, prior to first pitch. Current Wild Things players will lead a post game program featuring their testimonies about how faith has impacted their lives.

PNU Kids under 18.....	FREE
Adults.....	\$20.00
Non-PNU Kids.....	\$10.00

Includes reserved seat for game and all-you-can-eat picnic buffet @ 4:00 PM

SIGN UP BY JUNE 23rd

See or call Henrietta Kleckner @ 724-863-6715 for tickets



Polish National Union of America
STATEMENTS OF ADMITTED ASSETS, LIABILITIES, AND UNASSIGNED FUNDS - STATUTORY BASIS
December 31, 2018 AND 2017

CASH AND INVESTED ASSETS:

	<u>2018</u>	<u>2017</u>
Cash and cash equivalents	288,869	1,368,673
Certificates of deposit	362,959	258,963
Bonds, at admitted value	20,942,300	21,050,768
Preferred stocks, at admitted value	763,768	963,768
Common stock, at market value	1,422,684	765,963
Mortgage loans on real estate	1,543,846	1,239,844
Policy loans	97,709	89,102
Demand mortgage loan receivable	<u>387,789</u>	<u>406,944</u>
 Total Cash and Invested Assets	 <u>25,809,924</u>	 <u>26,144,025</u>
 PREMIUMS COLLECTED NOT REMITTED	 4,969	 5,085
ACCRUED INVESTMENT INCOME	263,679	283,504
COMPUTER EQUIPMENT, net	3,857	3,857
OTHER RECEIVABLES	<u>34,367</u>	<u>32,104</u>
	 <u>26,116,796</u>	 <u>26,468,575</u>

LIABILITIES AND UNASSIGNED FUNDS

POLICY LIABILITIES

	<u>2018</u>	<u>2017</u>
Future policy benefit reserves		
Life certificates and contracts	24,348,939	24,249,877
Accident and health certificates	2,832	3,625
Deposit-type contracts	77,072	148,006
Certificate and contract claims payable	44,330	57,699
Premiums received in advance	<u>147,575</u>	<u>160,000</u>
 Total Policy Liabilities	 <u>24,621,748</u>	 <u>24,619,207</u>

ACCRUED EXPENSES:

Commissions due branch secretaries	4,568	1,269
General expenses	95,278	88,849
Taxes, licenses, and fees	33,744	32,644
Convention expense	1000	50,000
 Total Accrued Expenses	 <u>134,590</u>	 <u>172,762</u>

PAYROLL TAXES WITHHELD	11,769	6,385
INTEREST MAINTENANCE RESERVE	126,971	191,669
ASSET VALUATION RESERVE	200,000	295,621
SPECIAL RESERVES	<u>89,356</u>	<u>93,508</u>

Total Liabilities	<u>25,184,945</u>	<u>25,379,152</u>
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UNASSIGNED FUNDS	<u>931,851</u>	<u>1,089,423</u>
	<u>26,116,796</u>	<u>26,468,575</u>

Why Should I Buy Life Insurance?

Many financial experts consider life insurance to be the cornerstone of sound financial planning. It can be an important tool in the following situations:

Replace income for dependents. If people depend on your income, life insurance can replace that income for them if you die. The most commonly recognized case of this is parents with young children. However, it can also apply to couples in which the survivor would be financially stricken by the income lost through the death of a partner, and to dependent adults, such as parents, siblings or adult children who continue to rely on you financially. Insurance to replace your income can be especially useful if the government- or employer-sponsored benefits of your surviving spouse or domestic partner will be reduced after your death.

Pay final expenses. Life insurance can pay your funeral and burial costs, probate and other estate administration costs, debts and medical expenses not covered by health insurance.

Create an inheritance for your heirs. Even if you have no other assets to pass to your heirs, you can create an inheritance by buying a life insurance policy and naming them as beneficiaries.

Pay federal “death” taxes and state “death” taxes. Life insurance benefits can pay estate taxes so that your heirs will not have to liquidate other assets or take a smaller inheritance. Changes in the federal “death” tax rules between now and January 1, 2011 will likely lessen the impact of this tax on some people, but some states are offsetting those federal decreases with increases in their state-level “death” taxes.

Make significant charitable contributions. By making a charity the beneficiary of your life insurance, you can make a much larger contribution than if you donated the cash equivalent of the policy’s premiums.

Create a source of savings. Some types of life insurance create a cash value that, if not paid out as a death benefit, can be borrowed or withdrawn on the owner’s request. Since most people make paying their life insurance policy premiums a high priority, buying a cash-value type policy can create a kind of “forced” savings plan. Furthermore, the interest credited is tax deferred (and tax exempt if the money is paid as a death claim).

Source: Insurance Information Institute

<https://www.iii.org/article/why-should-i-buy-life-insurance>

Polish National Union of America

1002 Pittston Ave, Scranton, PA 18505

Fraternal Insurance

For more information contact your
branch secretary or Call the Home Office:

570-344-1513 • 1-800-724-6352

www.pnu.org



HAPPY FATHER'S DAY!

**HOW DID YOU CELEBRATE
JUNE 16 WITH DAD?**

**SEND US PHOTOS FOR NEXT
EDITION TO STRAZ@PNU.ORG**



**DO YOU BUY COFFEE ON THE RUN?
IF A 30 YEAR OLD
MAKES COFFEE AT
HOME JUST ONE DAY A
WEEK FOR A YEAR THAT
\$1.50 COFFEE CAN BE
USED TO BUY
A LIFE INSURANCE
PLAN!**

**Find out more
info and call us
today!**

1-800-724-6352



**THE ROAD AHEAD MAY HAVE
HIDDEN TWISTS AND TURNS**

**TAKE A
MOMENT AND
UPDATE YOUR
POLICY**

**IT'S NO SECRET THAT THE COST OF LIVING HAS INCREASED
SINCE 20...30...40...50 YEARS AGO OR MORE**

**THAT \$1,000 LIFE INSURANCE POLICY YOU TOOK OUT
THEN MAY NEED TO BE LOOKED AT TO MATCH THE
COST OF FINAL EXPENSES TODAY**

PNU Celebrates 111 Years of Serving Its Members-

The PNU, organized and founded in 1908 is celebrating its 111th year in business. As a fraternal benefit society the PNU offers a number of benefits to its members; one of which is the ability to purchase life insurance coverage. Today the PNU offers a variety of whole life based products along with a flexible rate annuity. The whole life products are 5 Pay Life, 10 Pay Life, 20 Pay Life, Life Paid up at Age 85, and Single Premium Life. An additional whole life based coverage plan, which has been modified to allow for coverage options, is the Twenty Year Endowment.

The Flexible Annuity is intended to be a simplified tax deferred retirement savings instrument which provides an interest return on an annual basis. The rate is set annually by the Board of Directors and can never fall below the minimum guaranteed rate.

The celebration has begun as the PNU announces two insurance benefit promotions themed to the anniversary. One may wonder; Why make a big deal about the 111th anniversary? Well we are thinking – Why not? The occasion allows members and prospective members unique opportunities to improve their family security blanket.

This year the PNU has developed two promotional programs which will help us say, “Cheers to 111 years!” The first is very exciting and has to do with our annuity benefit program. An initial interest rate for the first year funds are set at 3.25% (plus an additional 1.11% for qualifying deposits). That is correct! **4.36%**! The rate will be offered on new annuity accounts for just 111 days during 2019 starting on June 12, 2019. The last day set for receipt of applications for new account deposits is September 30, 2019. There are a number of terms and conditions associated with this program which are detailed within the Straz. The quick rundown is that deposits made to newly opened accounts between June 12, 2019 and September 30, 2019 will receive interest based on a 3.25% for one year rate if the deposit is \$1,000 to \$11,110. A deposit of \$11,111 or more will receive interest at a rate of 4.36% for one year. Annuity applications and suitability forms are available online at our website which is www.pnu.org, through any of our Branch Secretaries or direct from the home office.

The second promotional program is directed to current members of the PNU with the intention of providing adequate life insurance coverage amounting to the current cost of ones final expenses. This

program is a guaranteed issue opportunity which provides for two options of insurance coverage amounts, the first is \$5,111 and the second is \$11,111. The program has been set up to include members from age 20 to 65 who have insurance benefit coverage but that coverage falls below a limit set by the Board of Directors.

The plan of insurance being offered is the 20 Pay Life program with premiums based on an annual payment. This program offers affordable annual rates which are only payable for 20 years. One of the key exciting points of the insurance offer is that the “Cheers to 111 years!” celebration has inspired the Board of Directors to lower the certificate fee by \$11.10 on an annual basis. This translates into a \$222 savings over the payment period of the certificate. Additional details will be mailed to qualifying members.

Cheers to 111 years!

By John Andrzejewski

Contact your Branch

Secretary or our Home Office at 800-724-6352

and learn how we can help you secure your family for whatever tomorrow brings!

Already have a policy with us? You may want to update your policy or look into extra coverage to keep up with the increasing cost of living

