



Volume 133  
No. 1

1002 Pittston Avenue Scranton, PA 18505

OFFICIAL  
BI-MONTHLY  
of the  
Polish National Union  
Printed Continuously  
for 124 Years

# THE GUARD Straż

February 2021

Dwumiesięcznik  
Organ Polsko  
Narodowej Spojnia  
Wychodzi bez  
przerwy od 123 lat  
www.pnu.org; info@pnu.org  
570-344-1513 or 1-800-724-6352

### Bishop Francis Hodur

On Easter Sunday, April 1, 1866, a son was born to Jan and Maria Hodur in the little village of Żarki, in the powiat of Chrzanów, about 35 miles from Krakow in the Austrian-ruled part of Poland which was sometimes called Galicja. He was given the name Franciszek (Francis). The Hodurs were simple, hardworking, religious people who, with their seven children, eked out a living on their farm and through part-time labor (Jan was also a tailor). After a late start in his primary school education, Franciszek immediately showed scholarly promise and completed his high school education with honors on a scholarship at the prestigious St. Anne's Gymnasium in Krakow, in 1889. After a brief hiatus in theatrical work, he enrolled as a seminary student in Krakow where he was able to take most of his course work at the renowned Jagiellonian University.

As a high school student and seminarian, Franciszek not only excelled in his academic work but also showed much concern for his people, especially the down-trodden and exploited peasants. His extensive readings ranged from the newly-issued social encyclical Reum Novarum of Pope Leo XIII to some of the socialist thinkers. An ardent follower of the activist Father Stanislaw Stojalowski, Seminarian Hodur was involved in a student group espousing Stojalowski's program for peasant rights, education, and economic improvement.

In 1892, Franciszek Hodur, then with minor clerical orders, participated in a seminary "strike" for better living conditions. His role in this "insubordination," noted by his authorities, meant a very uncertain future for him. Leaving Europe on the last day of the year, he embarked for the United States with the hope of a new beginning as a pastor to Polish immigrants.

(Source: Central Diocese PNCC ; continued on p. 3 )

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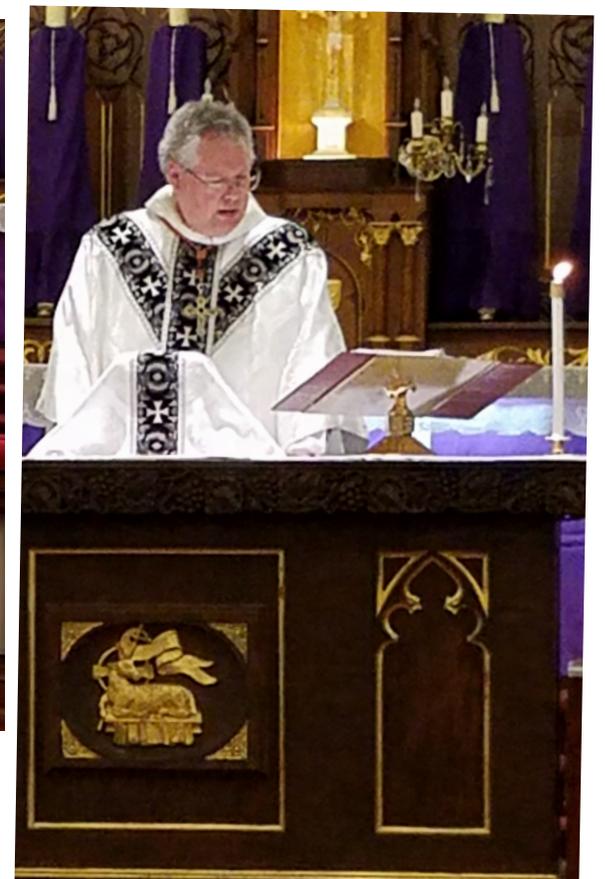
**Spójnia Credit Union News**

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**& More!**



(From left) PNU CFO John Andrzejewski, Prime Bishop Anthony Mikovsky, and Rt Rev Bernard Nowicki gather by a portrait of PNCC's organizer, Bishop Francis Hodur. The Mass took place on Tuesday, February 16th, at St. Stanislaus in Scranton in honor of Bishop Hodur's passing.



**PNU Executive Management**

Martin Wachna, Jr.  
Chief Executive Officer  
executive01@pnu.org  
John C. Andrzejewski  
Chief Financial Officer  
Kathryn Nemkovich  
Vice President

**Board of Directors**

Prime Bishop Anthony A. Mikovsky  
Kathryn Nemkovich, Vice President  
Mari Jane Stankowski, Director  
Very Rev. Robert Nemkovich, Jr.  
Mary Stankowski, Michael Mietlicki & Gregory Senkevitch

**Spojnia Inc Directors**

Prime Bishop Anthony A. Mikovsky  
Martin Wachna Jr., PNU CEO  
Paul Gorgol, David Petrosky, Stacey Shrive  
Mari Jane Stankowski & Michael Mietlicki

**Education & Youth Commission**

Prime Bishop Anthony A. Mikovsky  
Martin Wachna, Jr., PNU CEO  
Mary Stankowski, Chairperson  
Carol Mikovsky  
Very Rev. Robert Nemkovich, Jr.

**Fraternal Activities Committee**

Michael Mietlicki, Chairman	Henrietta Kleckner
Martin Wachna, Jr., PNU CEO exofficio	George Urciuoli
Very Rev. Lucian Urbaniak	

**Internal Audit Committee**

Rev. John Kowalczyk, Chairman  
Henrietta Kleckner, Vice Pres.  
Marian Sleczkowski, Secretary

**Medical Director**

Dr. Samuel Alfano  
Media, PA

**Spojnia Credit Union**

Jan Cwikla, President  
Jacek Grotnik, Vice President  
Joan Scheuneman, Secretary  
John C. Andrzejewski, III, Treasurer  
John Ostroski

**PNU/SCU Home Office Contact Info & Staff Directory**

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John Andrzejewski, CFO/Secretary x310  
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1002 Pittston Ave  
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Find Us On Facebook @ Polish National Union of America

**Spojnia Credit Union**

Karen Rieder, SCU Manager x308  
Lynne Mellen, SCU Assistant Manager x302  
Sandy Reed, MSR x306  
www.spojniacreditunion.org; info@spojnia.org

**District 1: Lackawanna County, PA**

Julie Andrzejewski, District One Director  
109 1st  
Elmhurst Twp, PA 18444  
(570) 842-1603  
district1director@pnu.org

**District 2: New York-New Jersey- Philadelphia**

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43 Raymond Street  
Hasbrouck Heights, NJ 07604  
(201) 393-0696  
district2director@pnu.org

**District 3: New England**

Mary Ann Zarek, District Three Director  
363 Lindsey Street  
Attleboro, MA 02703  
(774) 254-5844  
district3director@pnu.org

**District 4: Buffalo, NY**

Beverly Basinski, District Four Director  
4375 Homestead Lane  
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(716) 759-1130  
district4director@pnu.org

**District 5: PA-Ohio**

Melissa Snee, District Five Director  
326 Oak Grove Court  
Wexford, PA 15090  
(724) 263-7272  
district5director@pnu.org

**District 6: Illinois - Minnesota - Florida**

Christine A. Wachna, District Six Director  
421 South Church Road  
Bensenville, IL 60106  
630-350-1787  
district6director@pnu.org

**District 7: Michigan**

Suzanne Sniezek, District Seven Director  
6147 Rockland Street  
Dearborn Heights, MI 48127  
(313) 720-4339  
district7director@pnu.org

**District 10 : Latham, NY**

George Urciuoli, District Ten Director  
5 Bramble Wood  
Clifton Park, NY 12065  
(914) 475- 3219  
district10director@pnu.org

**Death Report****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.

Florence Kapuscinski	Estelle Opsanick	Jeanne Kowalski
Gwilym Hughes	Michael Pikula	John Sopp
Eleanor Krawiec	Stanley Cwiek	Joan Labashowsky
Loretta Masciadrelli	Stanley Parulski	Andrew Cebula

**Membership Report**

**December:** \$180,000 Total

Dorothy Andrzejewski (District 1) sold \$30,000 of insurance, Michael Zarek (District 3) sold \$5,000 of insurance, Christine Wachna (District 6) sold \$5,000 of insurance, Martin Wachna Jr. (District 6) sold \$100,000 of insurance, and Catherine Kowalczyk (District 6) sold \$25,000 of insurance. (Continued on p.3)

**Bishop Francis Hodur (Continued from cover)**

Upon landing in New York, Seminarian Hodur “advertised” himself in a newspaper letter. He came to the attention of Father Benvenuto Gramplewicz of Nanticoke, Pennsylvania, who brought him to the Scranton Diocese where there was a shortage of Polish-speaking clergy. He was then sent to the Seminary at St. Vincent’s Benedictine Archabbey in Latrobe (known as Beatty) in the Pittsburgh area. After several months of additional studies (lectures were given to classes of immigrant students in Latin) he was returned to Scranton. He received his major orders in one week and was ordained to the Holy Priesthood by Bishop William O’Hara on Saturday, August 19, 1893.

Father Hodur’s first assignment was the ethnically Polish Sacred Heart of Jesus and Mary Parish on Scranton’s South Side. As assistant, he distinguished himself not only as a religiously zealous priest, but he also involved parishioners in such activities as Polish patriotic programs, plays, and a parish library. He even edited a newspaper.

In 1895, Father Hodur was assigned as pastor to Holy Trinity Parish in Nanticoke, Pennsylvania.

The organization of Saint Stanislaus parish in Scranton, PA on March 14, 1897 began a new period of activities and hard work for Father Hodur. Although the majority of the Polish people did find jobs because of their sincerity, cleanliness, and conscientious work, for years they were among the first to be fired and exploited. Therefore, the Polish National Catholic Church not only preserved and cultivated their spiritual and cultural heritage, but also became an oasis of national pride, social equality, and strength. Bishop Hodur cared for them, loved them and protected them. He was to remain the leader of the church for fifty-six years. He became an instrument in God’s hands, teaching the Gospel of love and abolishing the spiritual and moral abuses of the “old” church. Bishop Hodur offered his followers the spiritual food they hungered for; he preserved their culture from a barbaric genocide; he offered them hope and saved them from persecution. It was the suppression of their faith and culture that led them to the organization of the Polish National Catholic Church. By organizing the church, by establishing a Fraternal Society – Spojnia, by founding many societies and organizations, Bishop Hodur carried with enthusiasm the banner of spiritual, cultural, and national freedom.

Prime Bishop Franciszek Hodur died on February 16, 1953 in Scranton, PA. He witnessed the Polish National Catholic Church grow from a single congregation of 250 families to 150 parishes in the United States and Canada, and 95 in Poland.

Bishop Hodur believed in his mission as a protector of the abused. And he did his best to effect and change their lives by setting a good example, by preaching and practicing the Word of God, and by teaching others to accept God’s Will in everything. Bishop Hodur was, is, and always will be remembered as the organizer and leader of a new religious movement among the Polish people who believed that God created the people for good, happiness and salvation and not for punishment, exploitation and abuse. Under a hail of stones, under a rain of criticism and condemnation, he sowed God’s love, equality, and justice, on the fields of the people’s hearts.

(source: <https://www.centraldiocesepncc.org/history-bishops/bishop-francis-hodur/>)

**Membership Report (Continued from p.2)**  
**January 2021 Total: \$95,000**

Melissa Cohen (Home Office) sold \$75,000 of annuities and \$5,000 of insurance, Sandy Reed (Home Office) sold \$5,000 of insurance, and Stephanie Marsh (District 7) sold \$10,000 of insurance

**District 1 Quarterly Meeting Announcement**

District 1 will hold their quarterly meeting as a teleconference at 7 PM Thursday 3/4/2021. Please email ([district1director@pnu.org](mailto:district1director@pnu.org)) or call Julie Andrzejewski at (800) 724-6352 x 315 for the teleconference phone number.

<b>03</b> <b>Bishop Francis Hodur</b>		<b>04</b> <b>PNU Direct Premium Option (ACH Form)</b>	<b>05</b> <b>District 3 News</b> <b>Easter Raffle</b>	
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### PNU Announces Direct Premium Payment Option

Recently the PNU established the ability to allow for premiums to be paid direct from a member's checking or savings account. This is more commonly referred to as a direct debit or ACH transaction.

Members who received their premium bills for the month of April were the first to be alerted to this new service. A form was included to complete in order to request automatic payment of premium. The ACH option eliminates the need to either mail or physically present a premium payment at the Home Office.

A copy of the Authorization Agreement for automatic payments is included below. Please feel free to print the form and send it in to the Home Office if you wish to participate in the automatic payment program.

John C. Andrzejewski  
CFO/Secretary

#### Authorization Agreement for Automatic Payments

(Check applicable box)

Addition: New Participant \_\_\_\_\_

Change: Change in Bank and/or account number \_\_\_\_\_

Delete: Cancel Participation Date \_\_\_\_\_ Participant's Initials \_\_\_\_\_

Name \_\_\_\_\_

Bank Name \_\_\_\_\_

Bank Address \_\_\_\_\_

Bank's Routing and Transit # \_\_\_\_\_

Account # \_\_\_\_\_ Account Type: Checking \_\_\_\_ Savings

Frequency / Date of Payments: \_\_\_\_\_

Amount of transaction or method by which amount will be determined: \_\_\_\_\_

Telephone Number: \_\_\_\_\_ Email: \_\_\_\_\_

I hereby authorize Polish National Union of America, hereinafter called COMPANY, to initiate debit entries to my account at the Bank named above; and to initiate adjustments for any debit entries made in error to my account at the Bank named above, hereinafter called DEPOSITORY I acknowledge the origination of ACH transactions to my account indicated above must comply with the provisions of U.S. Law. This authority is to remain in full force and effect until COMPANY has received written notification from me of its termination in such time and in such manner as to afford COMPANY and DEPOSITORY a reasonable opportunity to act on it.

If the payment referenced above is returned unpaid by the receivers bank, a \$ 30.00 fee will be collected by means of an electronic fund transfer from the consumer's account specified in this authorization.

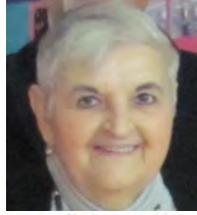
Signature \_\_\_\_\_ Date \_\_\_\_\_

#### Revocation of Authorization

Authorization to the PNU for automatic payments can be revoked by writing to Polish National Union of America 1002 Pittston Avenue, Scranton, PA 18505 or by submitting a letter of revocation through the PNU email system using the address [info@pnu.org](mailto:info@pnu.org)

### Opt In

**Members Can Opt-In For Email Alerts From The PNU! Visit [www.pnu.org](http://www.pnu.org) to opt-in today!**



**District Three**  
 Mary Ann Zarek  
 District Three Director  
 363 Lindsay St.  
 Attleboro, MA 02703  
 (774) 254-5844  
 district3director@pnu.org Enter

**PNU District 3 Easter Raffle**

The PNU has been supporting our Polish National Catholic Church since its organization in 1908 and with your support will continue to do so. Last year District 3 provided support to youth at the diocesan youth retreat (paid for the ice cream truck and a trip to Battleship Cove) and since there was a virtual winter youth gathering the district decided to support our Eastern Diocesan PNCC Food Drive with more than 300 items donated to help people in need.

The Easter Raffle will take place on Sunday, March 21, 2021 immediately following the 10:30 AM Holy Mass at Holy Cross Parish in Central Falls, RI. The first prize is \$50.00 cash and the second and third prizes are \$25.00 cash.

Tickets are \$2.00 each, 3 for \$5.00 and 7 for \$10.00. Please download the tickets and make as many copies as necessary. Your generous support of this District's fund raiser is greatly appreciated.

Checks in payment for the Easter Raffle tickets should be made payable to "District 3 PNU". Checks and ticket stubs should be returned to District 3 PNU c/o Blessed Trinity Parish, 37 Winthrop Street, Fall River, MA 02721.

Thank you for your help in this fund raising effort for our District.

Fraternally yours in Christ on behalf of Maryann Zarek (District 3 Director),  
 Fr. Sr. Rob Nemkovich

**Name**  
 \_\_\_\_\_

**Address**  
 \_\_\_\_\_  
 \_\_\_\_\_

**Phone**  
 \_\_\_\_\_

**DISTRICT 3 POLISH NATIONAL UNION  
 EASTER RAFFLE**



**1<sup>st</sup> prize \$50.00 cash; 2<sup>nd</sup> & 3<sup>rd</sup> prizes \$25.00 cash  
 Drawing Sunday, March 21, 2021  
 Donation - \$2.00 each; 3 for \$5.00; 7 for \$10.00**

**Name**  
 \_\_\_\_\_

**Address**  
 \_\_\_\_\_  
 \_\_\_\_\_

**Phone**  
 \_\_\_\_\_

**DISTRICT 3 POLISH NATIONAL UNION  
 EASTER RAFFLE**



**1<sup>st</sup> prize \$50.00 cash; 2<sup>nd</sup> & 3<sup>rd</sup> prizes \$25.00 cash  
 Drawing Sunday, March 21, 2021  
 Donation - \$2.00 each; 3 for \$5.00; 7 for \$10.00**

**Name**  
 \_\_\_\_\_

**Address**  
 \_\_\_\_\_  
 \_\_\_\_\_

**Phone**  
 \_\_\_\_\_

**DISTRICT 3 POLISH NATIONAL UNION  
 EASTER RAFFLE**



**1<sup>st</sup> prize \$50.00 cash; 2<sup>nd</sup> & 3<sup>rd</sup> prizes \$25.00 cash  
 Drawing Sunday, March 21, 2021  
 Donation - \$2.00 each; 3 for \$5.00; 7 for \$10.00**



**District Five**  
**Melissa Snee**  
 District Four Director  
 326 Oak Grove Court  
 Wexford, PA 15090  
 (724) 263-7272  
 district5director@pnu.org

---

**PNU District 5 Quarterly Meeting – January 17, 2021 – Zoom/Teleconference**

Attendance – Fr Bruce Sleczkowski, Marian Sleczkowski, Henrietta Kleckner, Terry Kleckner, Melissa Snee, MaryAnn Kiska, Georgine Katocs, Michael Wisniewski, Barbara Wisniewski, and Brent Adler. Special Guest John Andrzejewski.

Meeting opened at 7:00pm by Melissa Snee. Fr Bruce Sleczkowski offered prayer. He offered prayers for our recently deceased members – David Bober, Joseph Sliwinski and Stanley Kiska.

Minutes – Marian Sleczkowski read the minutes for the Oct 18th meeting. There was one changes/correction – meeting date was July, not April. Michael Wisniewski made a motion to accept the minutes, seconded by Terry Kleckner. Motion passed.

Financial Report – Henrietta Kleckner presented the Financial Report for the quarter ending Dec 31, 2020. Brent Adler motioned to accept financial report, seconded by Barbara Wisniewski. Motion passed.

Correspondence – Thank you cards from the Sliwinski family and Kiska family.

**Old Business –**

Tommy Strong – The group that we sent our quarterly donation. Tommy (nephew of Fr Denillo) has wonderfully attained remission. Please continue to keep him in our prayers.

PNU Performance – Melissa Snee reported that the District 5 2020 performance 1 sale by Henrietta Kleckner. The PNU as a whole is struggling with sales vs. maturities/death benefits/surrenders due to Covid-19 and lack of interaction with potential members. John A. encouraged us to go after more younger members.

Facebook page – Ads from the home office are being posted regularly. Our next meeting will be posted there.

**New Business –**

The annuity promotion has been extended through March 31, 2021.

Melissa will be sending out the updated Excel Rate Calculator program.

New updated rates being sent out. Administrative fee have changed.

Spojnia Credit Union – special rates on Home Equity and Auto Loans. Home Equity special rate of .5% off if SCU is listed as the first position on the lien. This promotion has been extended through March 31, 2021.

Fundraising – Jan has tickets through December.

Family Outing – has been tabled due to the continuing pandemic. We need to think of other charitable activities and fraternal activities that can be done while we are still dealing with the pandemic.

The main office has joined with Constant Contacts for emailing out promotions. Please check your email for information going out. If you have not been receiving any, it's probably because the office has not received permission to include you. Please go to the PNU website and check permission.

**Next Meeting:**

Sunday April 18, 2021 7:00 pm, a ZOOM meeting/teleconference will take place.

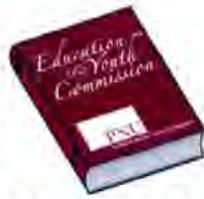
Maybe for our July meeting we can organize a cookout while still maintaining social distancing.

Henrietta Kleckner made a motion to close meeting, seconded by Michael Wisniewski, motion passed.

Melissa Snee closed the meeting at 7:45pm. Asked Fr Bruce to offer a prayer. Fr. Bruce Sleczkowski offered closing prayer.

Respectfully submitted,  
 Marian E. Sleczkowski  
 Recording Secretary

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## **EDUCATION & YOUTH COMMISSION STIPEND APPLICATION CRITERIA**

- 1. Offered to students for four years of education from the College or University of their choice.**
- 2. A member of the PNU, who has a life insurance policy (current paying, single-premium, or fully paid-up) that is in force and in good standing for at least 5 years. (*Please remember Social Membership does not qualify.*)**
- 3. Currently enrolled and taking classes at a College or University either part-time (under 12 credits) or full-time (12 or more credits). (*This means the student or applicant must be attending college at the current time, does not apply to high school college courses taken while still in high school.*)**
- 4. Show proof of enrollment from Registrar; Tuition Bill; Class Schedule; or Grades. (*One or all of these are acceptable forms of eligible enrollment; please make sure student's name, university's name, number of credits taken for each semester, are included on the paperwork enclosed.*)**
- 5. A copy of the tuition bill should accompany all stipend applications stating the institution's and student's name. (*This ensures that the student is enrolled and attending that college or university.*)**
- 6. Please make sure all fields of information, especially the student contact information, are properly completed.**

Questions or concerns can be directed to Mary Ann Stankowski, [eyc@pnu.org](mailto:eyc@pnu.org).

All information for the entire academic year (both semesters – August – May), should be returned to the following address:

Polish National Union of America  
c/o Education & Youth Commission  
Attn: Mary Ann Stankowski  
1006 Pittston Avenue  
Scranton, Pa 18505



# EDUCATION AND YOUTH COMMISSION

**Polish National Union of America  
Fraternal and Benefit Society  
1006 Pittston Avenue  
Scranton, PA 18505  
Website: [www.pnu.org](http://www.pnu.org)  
Email address: [EYC@pnu.org](mailto:EYC@pnu.org)**



## Stipend Application

**For members who are in the Polish National Union at least five (5) years and are currently in good standing.  
Grants are made in accordance with the rules and regulations of the Commission.**

Stipend for the academic year 20\_\_\_\_ - 20\_\_\_\_ Date \_\_\_\_\_

Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Contact Information: Cell phone# \_\_\_\_\_ Home# \_\_\_\_\_

Email address: \_\_\_\_\_

Member of PNU Branch No. \_\_\_\_\_ District No. \_\_\_\_\_ Certificate No. \_\_\_\_\_

Name of College / University: \_\_\_\_\_

Course/Study Pursued: \_\_\_\_\_

Indicate current year of Enrollment: 1<sup>st</sup> year \_\_\_ 2<sup>nd</sup> year \_\_\_ 3<sup>rd</sup> year \_\_\_ 4<sup>th</sup> Year \_\_\_

Anticipated/Expected year of Graduation: \_\_\_\_\_

Indicate status attending: \* PART TIME (7-11 credits) \_\_\_\_\_ \* Semester \_\_\_\_\_

\* FULL TIME (12 credits and more) \_\_\_\_\_ \* Semester \_\_\_\_\_

*\*please specify number of credits taken for each semester, fall and spring*

Tuition Amount \_\_\_\_\_ per academic year.

Home office Approval/Authorization

Applicant's Signature

**This application must be returned to the Home Office address effective  
December 1<sup>st</sup> thru April 15<sup>th</sup> for the academic year stated on this application.**

## Stipend Application - continued

In Order to process this application in its entirety, please submit at least one of the following items, to ensure the proper enrollment verification is obtained from the College or University. The name of the institution, applicant's name, as well as enrollment year must be stated on these documents in order for them to be approved.

SCHEDULE FROM EACH SEMESTER AND GRADES FOR THE ACADEMIC YEAR, INDICATING THE NUMBER OF CREDITS AND ENROLLMENT YEAR. ACADEMIC STATUS FROM THE UNIVERSITY/COLLEGE VERIFYING THE ENROLLMENT YEAR, SEMESTER STATUS, AND NUMBER OF CREDITS. ATTENDANCE CERTIFICATION OF REGISTRAR FOR ACADEMIC YEAR.

Please fill out the following information below.

This is to certify \_\_\_\_\_

Enrolled at \_\_\_\_\_

Address \_\_\_\_\_

Enrolled in 1st year \_\_\_\_ 2nd year \_\_\_\_ 3rd year \_\_\_\_ 4th year \_\_\_\_

Signature of Registrar \_\_\_\_\_

(Seal)

# SCHOLARSHIP ALERT!

Polish National Union of America  
The Education & Youth Stipend Program

Polish American Congress Charitable Foundation  
The Richard Gorecki Scholarship  
The Majer and Lakowski Families Scholarship

Visit [www.pnu.org](http://www.pnu.org) and [www.paccf.org](http://www.paccf.org) for applications!



**2020 TAUGHT US THAT TIME IS PRECIOUS**

**YOU'RE NEVER TOO YOUNG TO  
BE SMART AND PLAN AHEAD**

**MAKE 2021 YOUR YEAR!**

**Polish National Union of America**

 **Annuities** **Life Insurance** **Credit Union**  
**info@pnu.org** **(800) 724-6352** **www.pnu.org**

**The Big Millennial Life Insurance Gap (Excerpt)**

By Ashlea Ebeling  
[www.forbes.com](http://www.forbes.com)

Only 10% of Millennials say they have enough life insurance in place to cover self-reported needs should they die, putting their family members at risk. That's the sobering news from New York Life's 2018 Life Insurance Gap Survey. Millennials with life insurance have an average of \$100,000 in life insurance protection in place, enough to cover one fifth (22%) of their self-reported coverage needs of \$452,000. That's a coverage shortfall of \$352,000.

Millennials—anyone born between 1981 and 1996, so ages 22 to 37 this year—report a 78% shortfall in life insurance coverage, according to the survey. By contrast, Gen Xers, born between 1965 and 1980, so 38 to 53 this year—report a 48% coverage shortfall. For Gen Xers, the median amount of life insurance coverage they say they have in place is \$272,000, while they say they need \$525,000. Baby Boomers say they have \$190,000 of coverage but need \$300,000—a 37% shortfall.



**NO MATTER HOW  
DARK  
TURBULENT  
UNCERTAIN  
SCARY**

**THE STORM MAY BE  
THE POLISH NATIONAL UNION STANDS BY YOU**

**\$ 5 , 0 0 0 G U A R A N T E E D I S S U E P O L I C I E S**

**WE WON'T TURN YOU AWAY**

\*CONTACT US FOR MORE INFORMATION\*

**ANNUITIES** **LIFE INSURANCE** **CREDIT UNION**  
**INFO@PNU.ORG** **(800) 724-6352** **WWW.PNU.ORG**

\*The \$5,000 guaranteed issue is only available to social members as a one time, one per life benefit. An application must be submitted to receive the benefit\*

**Covid Unknowns Leave Survivors Fearing Life Insurance Rejection (Excerpt)**

By Lydia Wheeler

(source: bloomberg.com; original publish date: 12/2/2020)

**\*PNU STRAZ Editor Note\*** COVID-19 has changed our world. Take a look at how some insurance companies are now incorporating COVID-19 with their underwriting process. The PNU is proud to continue to offer \$5,000 guaranteed policies to all members.

The Covid-19 pandemic was barely underway in the U.S. when life insurance companies started wrestling with whether to sell new policies to people who survived the virus.

The Delaware Department of Insurance started seeing it in June. Companies filed requests to change their application forms to specifically ask applicants if they'd had Covid-19. The Interstate Insurance Product Regulation Commission—which uses a uniform set of standards to regulate insurance products for 44 states, the District of Columbia, and Puerto Rico—has approved 32 such requests since March. It's also known as the Insurance Compact.

Millions of people who survived Covid-19 are expected to be dealing with medical issues including heart, kidney, and lung damage long after the pandemic subsides. But the long-term effects on mortality are unknown, even for those who had mild or asymptomatic cases. That's left life insurance companies without the risk data they typically rely on in deciding who to cover, meaning survivors could have a harder time getting coverage or have to pay more for skimpier plans.

Insurance companies are afraid, said Bob Hunter, director of insurance at the Consumer Federation of America and a former Texas insurance commissioner. "This is classic insurance reaction. They did it after AIDS and SARS," he said

Individual and group life insurers can't add riders to their policies to refuse to pay out benefits if someone dies of a specified illness like Covid-19, under the Insurance Compact's standards.

But Hunter said he's not aware of any state regulations that stop insurance companies from underwriting against a disease like Covid-19. Some survivors have already been denied a policy because they tested positive.

It happened to Lisa Moyles, 57, of Stratford, Conn.

"Our decision was due to your medical history, including your recent diagnosis of COVID-19," Symetra Life Insurance Co. told the intellectual property attorney in an April 14 letter denying her a term life policy. That was two weeks after she had tested positive for the novel coronavirus. Symetra Life Insurance Co. is a subsidiary of Symetra Financial Corp., which was acquired in 2016 by Sumitomo Life Insurance Co., a leading life insurer in Japan.

Moyles and her wife, Lise Beaudry, started showing symptoms of Covid-19 at the end of March, shortly after coming home from a trip to Aruba. The couple got tested and received positive results within hours of each other on April 1.

"I can say it's the sickest I've ever been," said Moyles, who recovered without having to be hospitalized. Aside from some lingering nerve pain on the bottom of her feet, she said she's fully recovered.

Symetra also denied Beaudry, 66, a policy. The denial letter she received Sept. 21 didn't specifically cite her Covid-19 diagnosis as a reason. The company said its decision was based on Beaudry's "medical history," which included records the company obtained from her doctor. Beaudry also recovered from Covid-19 without having to go to the hospital and says she doesn't have any other pre-existing conditions.

"I would think they would insure us over people who didn't have it," Moyles said. "We've both tested twice for the antibodies," meaning the couple has demonstrated some immunity to further infection.

In an email, a Symetra spokesperson said "policies are approved, denied or postponed based on multiple factors, including medical history," and the company can't comment on a specific application.

But "a past COVID diagnosis is not in and of itself a disqualifying event, nor do Symetra applications feature any COVID-specific questions," the spokesperson said. "Our goal is to deliver life insurance coverage to our customers to the best of our ability when they need it, in both challenging and good times."

An application form for individual life insurance, which Symetra sent to the Insurance Compact for approval on Oct. 8, however, asks applicants, "Have you been diagnosed or treated by a medical professional for COVID-19 (SARS-CoV-2)?"

The Symetra spokesperson said that application form is for a new term product the company is developing but isn't planning to launch until 2021.

Some companies have created a separate Covid-19 questionnaire in addition to their regular applications for new customers.



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**OPENING** Report of Actions Taken by the Board of Directors of the PNU during a regular board meeting held December 10, 2020

A regular meeting of the Board of Directors of the Polish National Union of America was held on December 10, 2020 via GOTO meeting software. The meeting was opened by CEO Wachna. All board members were present.

Two members of the Internal Audit Committee were present.

**Minutes**

The minutes for the regular board meeting held September 16, 2020 were distributed prior to the meeting. CEO Wachna asked for corrections or additions. There was one. A motion was made and seconded to accept the minutes from the regular meeting held September 16, 2020 as corrected. The motion passed.

**STANDARD REPORTS**

Standard reports for Spójnia Inc., monthly membership and the first quarter statement were given during this portion of the board meeting. Each report was considered separately with respect to any discussion and questions. All reports were distributed to the PNU Board of Directors prior to the meeting. Time was allotted for discussion and questions. A motion was made and seconded to accept the standard reports. The motion passed.

**CHIEF EXECUTIVE OFFICER'S REPORT**

A verbal report was given. CEO Wachna highlighted items contained in the report. The board entered into discussion regarding some of the items mentioned.

**2020 Promotion**

CEO Wachna gave a brief report regarding the annuity promotion currently in progress. He further reported that efforts were being made to promote the PNU through the distribution of hand sanitizer. During the quarter the initial Vertical Response mailing was developed and launched. A change from Vertical Response to Constant Contact will be made due to content restrictions.

**2021 Promotion**

CEO Wachna reported regarding work on promotions for the year 2021. He indicated the District Directors have been asked to develop a membership contest within their districts. Progress on the development of the Travel Club was placed on hold for 2020 and it is expected that the program will be launched in 2021. The final item brought for discussion concerned the extension of the Annuity promotion through the first quarter of 2021. CEO Wachna recommended that the board consider extension of the program due to the difficulties encountered in 2020 with the COVID -19 pandemic. The promotion extension was considered and discussed as a part of the Investment Committee report.

**Mortgage Department**

A report regarding the activity within the mortgage department was given under the CEO's report. At the conclusion of discussion a motion was made and seconded to accept the report of the CEO. The motion passed.

**CHIEF FINANCIAL OFFICER'S REPORT****Exonerations**

There were no exonerations to consider.

**Correspondence**

CFO Andrzejewski noted that there were four pieces of correspondence including a letter regarding the newsletter, a thank you and correspondence from the state insurance department.

**Branch Affairs**

A letter of resignation was received in regard to the Branch Secretary of Branch 79; Viola Przybylski; Cheektowaga, NY. Based on the letter the board was informed that Mrs. Przybylski has served in the position of Branch Secretary for 60 years. **After a brief discussion a motion was made and seconded to accept the resignation and express great appreciation for her service to the PNU. The motion passed.**

The Board was informed that the Director of District 4 had submitted a replacement Branch Secretary for Branch 79, Sharon Pawlowski. The submission was in the form of a recommendation from the district director to consider her for the position. Correspondence was received prior to the board and subsequently dispatched to the board for consideration. The board took action to approve of the appointment of Mrs. Pawlowski via email response. **Based on the action taken a motion was made and seconded to ratify the appointment of Sharon Pawlowski as Branch Secretary of Branch 79. The motion passed.**

**2021 Budget**

CFO Andrzejewski reported that the budget for 2021 was distributed to the board for consideration. Discussion was opened on the budget and subsequently deferred to the end of the meeting.

**Budget Update**

CFO Andrzejewski reported that a budget update for the period ending September 30, 2020 was distributed to the board prior to the meeting. A brief review of the budget update was conducted. **(Continued on p. 14)**

## Report of Actions Taken by the Board of Directors (continued from p.13)

**Valuation Rate Change**

CFO Andrzejewski reported regarding the valuation rate change. He indicated that the new rates were recently received and that CPS Actuaries is in the process of filing the new certificate forms necessary to accommodate the change.

**Personnel**

CFO Andrzejewski updated the board with respect to the personnel. The board was also updated on the latest actions taken to manage staff and office operations during the declared COVID-19 Pandemic.

There were two additional topics of discussion associated with the personnel. The first was the holiday schedule. CFO Andrzejewski indicated that a holiday schedule for 2021 was distributed to the board prior to the meeting. The schedule was reviewed. The board entered into a discussion and at the conclusion a motion was made and seconded to approve the holiday schedule as presented. The motion passed.

The second topic brought for discussion concerned vacation time for the CFO. CEO Wachna led the discussion. The issue was associated with operation of the office during the pandemic which limited the ability to schedule days out of the office. The board reached a consensus providing direction, however no action in the form of a motion resulted.

**State Exam**

CFO Andrzejewski reported that the state exam was progressing and nearing the completion of phase 2 of 7. Additional details regarding recommendations were conveyed to the Board. No formal action on the part of the board was required.

**Policy Review**

The policy review was intended to cover the Investment Policy. CFO Andrzejewski deferred discussion of the policy to the Investment Committee report.

**Dues Mailing**

A short report was given on the dues mailing results. Discussion regarding the results was undertaken by the board with no action in the form of a motion resulting.

**Disclosure Statements**

The annual disclosure statements were distributed to the board for completion. This topic was the last on the agenda under the report of the CFO. A motion was made and seconded to accept the report of the CFO. The motion passed.

(Continued on p. 15)

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**COMMITTEE REPORTS****Investment Committee**

The Chairman of the committee was called upon to give a report from the Investment Committee.

A recommendation was made to keep mortgage and annuity rates the same for the first quarter of 2021 as they have been set for the fourth quarter of 2020. One exception was noted regarding the promotional annuity rate extension approved earlier in the meeting. The exception was applicable to the first quarter only. The rate set for the promotion is 2.25% for one year on new contract deposits of \$5,000 to \$24,999 and 2.5% for two years on new contact deposits of \$25,000 or more. The rates are as follows:

- The annuity rate for all new issues and annuities issued after 12/31/2012 will be set at 1.6%.
- The annuity rate for issues prior to 1/01/2013 will be set at 3%.
- The residential loan rates would be set at 5% for twenty years, 4.75% for fifteen years and 4.5% for ten years.
- The Commercial loan rates would be set at 5.5% for twenty years, 5.25% for fifteen years, and 5.0% for ten years.

**After a brief discussion a motion was made, and seconded to approve the recommendation. The motion passed.**

A second recommendation was made to make no changes to the investment policy. **After a short discussion a motion was made and seconded to accept the recommendation and approve the continuation of the use of the current investment policy. The motion passed.**

**Spójnia Credit Union**

CFO Andrzejewski briefly reviewed information about the SCU and indicated that the SCU will be starting a core processing conversion and continues to concentrate on promoting mobile banking services available to members.

**Fraternal Activities Committee**

The Chairman was called upon to give a report. He noted that a written report was distributed prior to the meeting. A financial statement was also distributed prior to the meeting. A brief report on the activities of the committee was given.

**Education and Youth Commission**

The Chair of the commission, submitted a written report and financial statement. The report included a summary of the work of the commission. Chair Stankowski noted that the most recent meeting was held on December 3, 2020 for which minutes were distributed just prior to the board meeting. The printed report was not discussed in detail however information regarding the activity of the committee was reviewed.

**Board Liaison Committee**

The Chairman was called on to report regarding the committee activities. There was no written report submitted. He reported that the committee met to review contracts for the CPA exam and actuarial work in 2021. He also informed the board that the status of the exam and the PNU's current RBC were discussed. As a result of the discussions a recommendation was made to approve the CPA engagement letter and the annual agreement of actuarial services. **Based upon the recommendation a motion was made and seconded by to approve of the contacts and authorize the executive officers to sign on behalf of the PNU. The motion passed.**

**Internal Audit Committee**

The Chair of the committee was called upon regarding the work of the Internal Audit Committee. He began the report by thanking the board for allotting time to discuss the work of the committee. He reported that the committee met from November 30 to December 3 via conferencing software. Documents required for the audit were uploaded through the SharePoint subscription. During the audit nothing significant was found and a draft report will be distributed to the board upon completion.

The Chair informed the board that the act 154 report was submitted to the home office and subsequently distributed to the board for their consideration. The board noted that since the report was not complete the act 154 report would be considered with the balance of the IAC report when it is submitted. The Internal Audit Committee was the last committee report to be considered by the board. **At the conclusion a motion was made and seconded to accept the reports of the committees with the exception of the IAC report which was not complete at the time of the meeting. The motion passed.**

**District Reports**

The Board noted that reports were received from Districts 1, 3, 4, 5, and 6. A report was not received from District 2, 7, and 10. The board entered into a period of discussion regarding the reports. At the conclusion of the discussion a motion was made and seconded to receive the district reports as presented.

**OLD BUSINESS****Travel Club Contract**

CEO Wachna reported that promotional materials were being developed and that the application for the benefit was also being developed. Discussion regarding the rollout of the program was undertaken. This discussion focused on the rollout during the ongoing pandemic. Guidance was provided.

**(Continued on p. 16 )**

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 Report of Actions Taken by the Board of Directors (Continued from p. 15 )
 

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**Straz**

The board members entered into a discussion regarding the Straz. Discussion focused on suggestions regarding the format of the recent publications. No action in the form of a motion resulted.

**NEW BUSINESS****The Future of the PNU**

CEO Wachna opened the floor for discussion regarding the future of the PNU and potential avenues available for consideration. A part of the discussion was led by the chair of the Board Liaison Committee. Based on the overview and discussion concerning the future of the PNU CEO Wachna suggested that the board consider the establishment of an exploratory subcommittee. Two recommendations resulted from the discussion. Recommendation 1: That an exploratory subcommittee of the Board be established to look into the potential avenues identified by the board members during discussion. As a part of the recommendation the members of the Board Liaison Committee and The Prime Bishop of the PNCC would be named as the committee. **After hearing the recommendation a motion was made and seconded to form the Future of the PNU Exploratory Subcommittee as recommended. The motion passed.**

Recommendation 2: Develop marketing for 2021 using ideas presented and discussed. There was no action regarding this recommendation other than CEO Wachna assuring the board that the ideas contained in the recommendation would be integrated in the promotional strategy for the coming year.

**Budget**

Discussion of the budget was postponed from discussion under the CFO report in order to consider possible changes due to implementation of items discussed by the board during the meeting. The proposed budget numbers were reviewed with the board. Major changes were pointed out and reasons given for the changes.

During review and discussion of the budget the following was covered:

- Employee Salary: After discussion a separate motion was made to approve recommendations made during the discussion. The motion passed.
- Consultant's fees: Based on the discussion regarding the future of the PNU a recommendation was made to increase the amount attributed to various line items associated with consulting fees.

The adjustments to the budget were the last part of the discussion. **A motion was made and seconded to accept the budget as adjusted. The motion passed.**

**Meeting Dates**

The board entered into a discussion concerning meeting dates for 2021. A consensus was reached regarding the dates for the quarterly meetings in 2021.

**CLOSING**

There was no additional business brought for discussion. A motion was made and seconded to adjourn the meeting.

The meeting was adjourned by CEO Wachna following a closing prayer during which former board member Stanley Kiska who recently passed away was remembered.

This concludes the Report of Actions Taken at a regular meeting held December 10, 2020. As submitted the report is represented to be as accurate as possible with regard to the content and matters discussed and the disposition of matters presented to the Board.

Respectfully submitted,  
John C. Andrzejewski, III  
CFO/Secretary

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**The Gorzkie Żale**

One of the signs of Lent in the Polish community are the Gorzkie Żale, or Bitter Lamentations, sung at church on Sundays during that somber season. They're a series of melancholic hymns about Jesus Christ's passion and death, meant to be a form of grieving for His suffering.

The Gorzkie Żale are divided into three parts:

Part one recalls Christ's agony in the Garden of Gethsemane, arrest and unjust trial. This part is sung on the first and fourth Sundays of Lent.

Part two recalls Christ's suffering from his unjust trial to His being crowned with thorns. You can hear this part on the second and fifth Sundays of Lent.

Part three recalls Christ's crucifixion and death and is sung on the third Sunday of Lent and Palm Sunday.

Source: Crazy Polish Guy ([www.crazypolishguy.com](http://www.crazypolishguy.com))



**Holy Cross Church in Warsaw during the 1700s—where the Gorzkie Żale was first sung**

**Spojnia Inc. Board of Directors Meeting**

Prime Bishop Anthony Mikovsky, called to order the December 2020 teleconference of the Spojnia, Inc. Board of Directors called to order at 7:05 p.m. Prime Bishop Anthony Mikovsky offered invocation. Present on the call were:

Mari Jane Stankowski, Paul Gorgol, Michael Mietlicki, Stacey Shrive, David Petrosky, Martin Wachna .

**MINUTES**

Minutes were reviewed. A motion was made by Dave Petrosky , seconded by Paul Gorgol. Motion passed unanimously.

**FINANCIALS**

Prime Bishop updated the board on Piecuch Estate bequest. The Koziol Estate bequest disbursement should be received by the end of the year. The PPP loan forgiveness application has been filled. We received aid from the PPP Program. The monthly income and expenses were reviewed and approved.

**THE FARM**

Happy Trails is still behind one month of rent. A second cutting of hay has taken place. We are awaiting payment for the second cutting.

**THE RETREAT CENTER**

The following was reported on maintenance projects:

- We still have not received the permit for the garage. We were informed due to our listing as commercial, we need drawings of the project before a permit can be issued.
- Water station retro fit kit is being purchased. Jim should be able to install this once it's received. Jim is prepping the walls of the hall for painting.
- The roof has been inspected and needs some repair in certain areas.
- Rates for the upcoming season were reexamined. Rates were set at a previous meeting and will remain as approved by the board. A correction to our rate sheet was brought to our attention. The following age brackets need to be corrected: ages 0-6 and ages 7-18. There was an overlap in these groups.
- The possibility of day camp was discussed. This will need further research.

**NEW BUSINESS:**

The Board continued to discuss projects for 2021.

- The board discussed ideas for the back pavilion, along with the redesigning the kitchen in the dining hall.
- Discussion determined that there is a need to bring the buildings up to code with any renovations done to the dining hall and pavilion.
- Consensus of the board to move forward with the installation of a coffee bar in both the dining hall and Retreat.

Martin Wachna informed the board that the Internal Audit Committee has met. Their report to the Board will be sent shortly for review. We will be cited for not having our minutes published in the Straz which is required by the Constitution of the PNU.

A motion was made by Dave Petrosky, seconded by Stacey Shrive to adjourn. Motion passed unanimously.

Respectfully submitted,

Mari Jane Stankowski  
Secretary, Spojnia, Inc.



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## **Spojnia Credit Union 4th Quarter Loan Sale!**

### **Home Equity Loan Rates**

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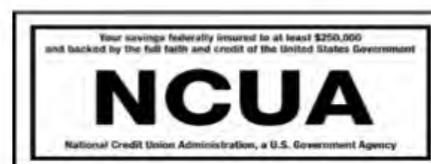
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# SCU News

- **Annual Meeting**
- **New Core Upgrade**
- **Loan Sale Continues**

## **SCU'S Annual Meeting**

Our Annual Meeting will be held March 6, 2021 via a virtual meeting due to the current Corona Virus restrictions on group events. Please continue to check our website for updated information on how we will be doing the meeting and the details on how to attend virtually, or call the credit union at (50) 344-1513 for updated meeting information. The snow date is March 20th.

There are three seats up for re-election this year. One on the Board of Directors, one on the Supervisory Committee and one on the Credit Committee. Elected officials are expected to attend scheduled and annual meetings which may be held during regular business hours. Members in good standing with Spojnia Credit Union age 18 or older are encouraged to run for an office.

## **Core System Upgrade**

The Spojnia Credit Union received a Core System Upgrade this month. It will bring about many exciting changes and enhancements for our members. Keep an eye on our website for more information on the exciting changes we have in store for February!

## **Mobile Banking/ Remote Check Deposit**

With our core system upgrade the mobile apps and the mobile banking will be getting an upgrade as well. Please stay tuned for more information on the upgrades for these apps!

## **Celebrating Fat Tuesday**



Jan Cwikla, SCU's President and owner of Cwikla's Quality Bakery, made the local news in celebration of PaŃcki Day (original photo credit: WNEP)



The Home Office staff enjoyed paŃcki courtesy of Cwikla's Quality Bakery. Thanks Jan!

# STRAZ EASTER GREETINGS ORDER FORM

Please print clearly and return this form by March 15th, 2021. Each greeting is \$35.00

You may also email your Easter Greetings to Melissa at [insurance02@pnu.org](mailto:insurance02@pnu.org)

Please contact Melissa with any questions at (800) 724-6352 x 303

District/Parish/Individual Name

Address (optional)

Personalized Easter greeting message:

Website:

Facebook page? Circle: yes or no