#### Volume 138, Issue 3

**March 2023** 



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## 2023: The Year of Transformation Update



#### Martin H. Wachna, Jr. Chief Executive Officer Polish National Union of America

The Board of Directors and Management Team are excited to announce that the "2023 Year of Transformation of the PNU" continues to move forward. Since the beginning of January 2023

the Board of Directors Merger Committee and the Management Team have been working diligently and swiftly on the transformation of the Polish National Union. In this article we will give an update on what has transpired over the course of the last three months.

January 2023 found the management team sending out letters to prospective merger suitors to invite them to discuss the future of the PNU. There was a total of eight fraternal organizations invited to talk with the PNU. During these discussions, there were two main areas of concern. This being, maintaining the legacy of the PNU and most importantly making certain that you, the member, were our top priorities. The meetings went very well and at the end of the discussion, the management team met with the Board Merger Committee to report their findings.

Later in January, the Board Merger Committee narrowed down the number of suitors from eight to three. Secondary meetings were held with those three fraternal organizations. The focus of these meetings was all about the members making certain that you, the member was taken care of as a fraternal family.

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1002 Pittston Ave., Scranton PA 18505 570-344-1513/800-724-6352 www.pnu.org info@pnu.org

## Organizational Contact Information





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Spojnia Inc. Direct	ors	: Most Rev. Anthony A. Mari Jane Stankowski, Michael Mietlicki			
Education & Youth	n C	ommission: Mary Stankowski, ( Very Rev. Robert N			ovsky; Martin Wachna, Jr.,
Fraternal Activities Committee: Michael Mietlicki, Chairman; Very Rev. Lucian Urbaniak, Debbie Bilinski, Henrietta Kleckner, George Urciuoli & Martin Wachna, Jr., Ex-officio					
Internal Audit Con	nmi	ittee: Very Rev. John Kowald Marian Sleczkowski, Se		Henrietta Kleo	ekner, Vice Chair &
<b>Medical Director:</b>		Dr. Samuel Alfano			
<b>District Directors:</b>	1	Northeast PA	Julie Andrzejewski	570-842-1603	district1director@pnu.org
	2	NY, NJ, Philadelphia	Leslie Pietrowitz	201-393-0696	district2director@pnu.org
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	10	) Latham, NY	George Urciuoli	914-475-3219	district10director@pnu.org
Spojnia Credit Union (SCU): 800-724-6352/570-344-1513 www.spojniacreditunion.org Sandy Reed, SCU Manager x3081006 Pittston Avenue - Scranton, PA 18505 info@spojnia.org Pricilla Hernandez, SCU Assist. Manager x 302					
SCU Management:		Jan Cwikla, President Joan Scheuneman, Secretary Katherine Gnat	Jacek Grotnik, Vio John C. Andrzejev		

## PNU District & Branch Meeting Schedules

- District 1: Thursday, March 16, 2023 at 6:00 p.m. at Holy Mother of Sorrows Parish in Dupont, PA Contact District Director, Julie Andrzejewski for details.
- District 3: Monday, February 27, 2023 @ 7:00 p.m. via Zoom. Contact District Director, MaryAnn Zarek for details.
- **District 5:** Saturday, April 15, 2023 at 1:00pm hosted by Holy Family Parish, 1921 Eden Park Blvd, McKeesport, PA 15132. Contact District Director, Melissa Snee for details.
- District 6: Thursday, May 11, 2023 @ 6:30 p.m. central via Zoom Contact District Director, Christine Wachna for details.
- District 7: Tuesday, March 7, 2023 at 7:00 p.m. via Zoom. Alternate date, March 13, 2023. Contact District Director, Suzanne Sniezek for details.

## 2023 Straż Article Submission Deadlines

You are invited to submit articles and pictures regarding PNU events in a timely manner and relevant to the time period in which the Straz will be published. You are requested to send articles in Microsoft Word format and pictures in either jpeg or png format.

All submissions are to be sent via email to executive02@pnu.org by the deadline dates listed below. Thank you for your cooperation.

<u>Issue Month</u> February April	Submission Deadline January 15 March 15	<u>Issue Month</u> August October December	<u>Submission Deadline</u> July 15 September 15 November 15
June May 15		The Official Publication of the Polish National Union, The Straz, is published on a bi-monthly basis throughout the year. At least six issues are published and distributed via the website www.pnu.org. Annual subscriptions for a printed copy of The Straz are available for \$20.00 per year. You can contact the Home Office via:	
	ription	Phone: 1-800-724-6352/570-34 Email: info@pnu.org	4-1513
	nation	Mail: PNU – 1002 Pittston Avenu Required info for subscription n	
		Recipient Name, Address, City, S	and the second

POLish National Union of America 2023: The Year of Transformation continued

Continued from page 1

In February 2023, the management team completed the second round of discussions and reported back its findings to the Board Merger Committee. The management team performed a side by side comparison of the three fraternal organizations to demonstrate the member benefits afforded with the merger of the insurance business. The Merger Committee also is looking at suitors that are of such high quality that we will be able to sell in all the states again.

Currently, the PNU and the three fraternal organizations are performing the due diligence necessary to make certain that the perceived alignment in the organizations focus, products, and services match with that of the PNU. As a member of the PNU, you need to know that the three organizations are large and the Board and Management have worked with them in the past in the American Fraternal Alliance. They will be able to offer you, the membership even more benefits that the PNU cannot provide. Most importantly, you as the member, are our main focus and you will be full benefit members on the very first day.

In March 2023, during the regular Board meeting of the PNU, we are hoping to be able to make the final decision on a partner and look in the April Straz for a major announcement.

The mission of the PNU continues and the Board of Directors is positioning itself to be strong for next 115 Years. These are very exciting times in the PNU and you the member are going to be the ones that benefit from this transaction.

Please continue to purchase new policies or annuities during this time as they will all become a part of the merger. **More** Benefits, **more** types of Policies, **more** types of Annuities are what your Management Team and Board of Directors are doing for you.

Keep following the PNU Transformation Update article in the April issue of the Straz.

Please direct any questions or concerns to myself via email: executive01@pnu.org or call the Home Office: 570-344-1513 or toll free 800-724-6352.

Thank you for your continuing support of the PNU, its products and legacy.

Martin H. Wachna, Jr. CEO - Polish National Union of America



#### Report of Actions Taken by the Board of Directors of the PNU during a regular board meeting held December 8, 2022

#### **OPENING**

A regular meeting of the Board of Directors of the Polish National Union of America was held on December 8, 2022 at the home office in Scranton, PA. The meeting was opened by CEO Wachna. All board members were present. One member of the Internal Audit Committee was present.

#### <u>Minutes</u>

The minutes for the regular board meeting held September 15, 2022 and a special Board meeting held on November 14, 2022 were distributed prior to the meeting. CEO Wachna asked for corrections or additions. None were noted. **A motion was made and seconded to accept the minutes as presented. The motion passed.** 

#### PNU TRANSFORMATION

CEO Wachna noted that the regular agenda was modified to allow the Board ample time for discussion regarding the transformation of the PNU as the organization moves forward into the future. He noted that the Board through subcommittees has been exploring various ways to assist the PNU with improvement of the Risk Based Capital (RBC) calculation. This calculation is a measurement used by the governing insurance regulators to measure the strength of an insurance company. As a part of the work done by the Board three possible methods of improving RBC were explored. They include the issuance of surplus notes, using reinsurance, and developing a partner through the aspect of Merger.

A lengthy discussion was undertaken by the Board concerning the transformation of the PNU and the continuation of the fraternal work undertaken by the society. During the discussion advice was received from the PNU counsel hired to assist with the legal aspects of the items being explored. The Board concluded as a result of the information presented that the options of surplus notes and a reinsurance contract would not be viable long term solutions to strengthen the organizations RBC. At the conclusion of the discussion several motions were made to provide direction to the executive officers.

A motion was made and seconded that after perusing options such as surplus notes, and reinsurance and after determining these to be non-viable options, that in the best interest of the PNU membership the Board directs the executive officers in conjunction with an established merger committee of the PNU to move forward with the pursuit of merger options. A roll call vote was taken. The motion passed unanimously.

Continued on page 6 through page 9



#### <u>Foundation</u>

Discussion regarding the formation of a foundation to carry on the fraternal and charitable work of the PNU was a part of the transformation discussion. This work was recognized by the Board as important to the members of the PNU and resulted in the following motion. A motion was made and seconded to direct the executive officers to establish the PNU Foundation as a 501 (C) 10 entity. The motion passed.

CEO Wachna asked the Board to act upon the initial corporate bylaws that would be used to file for the incorporation with the IRS. There was a short discussion regarding the proposed bylaws. A motion was made and seconded to approve the bylaws submitted to the Board by CEO Wachna with the amendment to article 9 section one B indicating 2 representatives for use in the filing with the IRS to establish the PNU Foundation as a 501 (C) 10 organization. The motion passed.

#### Convention 2023

CEO Wachna informed the Board that a preliminary proposal and contract were received from the Hilton and Conference Center in Scranton, Pa. However due to the action taken by the Board as a result of discussion regarding the transformation of the PNU the executive officers recommended that the contract proposal be not approved by the Board. No motion was put forward.

#### STANDARD REPORTS

Standard reports for Spójnia Inc., monthly membership and the Third Quarter Statement were given during this portion of the board meeting. Each report was considered separately with respect to any discussion and questions. Membership Reports and the Third Quarter Statement were distributed to the PNU Board of Directors prior to the meeting. Minutes of the Spojnia Inc. Board were distributed prior to the meeting. The Spojnia Inc. Report was given verbally. Discussion and questions followed.

At the conclusion of the discussion regarding the Third Quarter Statement CEO Wachna called for a motion to receive the standard reports. **A motion was made and seconded to receive the standard reports. The motion passed.** 

#### CHIEF EXECUTIVE OFFICER'S REPORT

CEO Wachna submitted a written report regarding the activities of the CEO prior to the board meeting. Since the report was submitted CEO Wachna did not review it with the board. He asked for questions on the report content and there were none.

CEO Wachna also reported on the activity of the Mortgage Department, sales promotions, and the presentation of the Irene Jugan Awards during the PNCC Synod.



#### At the conclusion of the report a motion was made and seconded to receive the report of the CEO. The motion passed.

#### **CHIEF FINANCIAL OFFICER'S REPORT**

#### <u>Exonerations</u>

There were nine exonerations to consider. All certificates to be considered met the qualifications for exoneration in that the member is over 80 years old and has paid more in premium than the face amount of the insurance coverage.

#### A motion was made and seconded to approve the exonerations. The motion passed.

#### Branch Affairs

A letter of resignation was received from Reverend Garry Spencer, Secretary of Branch 27. He indicated that he would be retiring and relocating. **A motion was made and seconded to accept the resignation. The motion passed.** 

#### <u>Budget Update</u>

CFO Andrzejewski reported that a budget update for the period ending September 30, 2022, was distributed to the board prior to the meeting. A brief review of the September budget update was conducted.

#### Personnel and Pandemic Operations Update

CFO Andrzejewski reported that the office continues to follow the latest CDC guidelines regarding COVID-19.

#### <u>Holiday Schedule</u>

CFO Andrzejewski reviewed the proposed holiday calendar for 2023. He noted that the calendar followed along with the Federal Holidays. Exceptions to the holidays listed in the employee policy manual noted. The board discussed the schedule. At the conclusion of the discussion a motion was made and seconded to approve of the holiday schedule as presented with the exception of the extra day off listed as July 3, 2022. The motion passed.

#### **Board Affidavits**

Board affidavits were distributed to the Board members for completion.

There were no more topics for discussion under the CFO's Report.

#### A motion was made and seconded to accept the report. The motion passed.

#### **COMMITTEE REPORTS**

#### Fraternal Activities Committee

Chairman Michael Mietlicki was called upon to report on the Fraternal Activities Committee. He indicated a report and recent financials were distributed to the Board. Chairman Mietlicki indicted that material had been sent regarding the establishment of a Youth Convocation Scholarship. The scholarship was discussed with the Board. **At the** 

#### conclusion of the discussion a motion was made and seconded to accept the submission of the application form with the suggested changes and establish the Youth Convocation Scholarship. The motion passed.

#### Investment Committee

Chairman Senkevitch was called upon to give a report from the Investment Committee. He reported that the committee met on December 5, 2022 to discuss various items related to the investment portfolio. The committee noted that the mortgage rates are currently being set automatically in conjunction with rate changes implemented by the Federal Reserve and did not perceive a need to suggest a change to the policy set by the Board. Annuity rates were also discussed. The Investment Committee recommended that the rates set for annuities associated with the fourth quarter of 2022 remain the same for the first quarter of 2023.

With the recommendation the report was concluded. A motion was made and seconded to accept the recommendation of the investment committee with regard to the setting of the mortgage and annuity rates. The motion passed.

Mortgage rates at the time of the meeting on December 8, 2022

Residential:	Parish Loans:
10-year term – 7.50%	10-year term – 8.75%
15-year term – 7.75%	15-year term – 9.00%
20-year term – 8.00%	20-year term – 9.25%

Annuity special promotion rate for new contract deposits is set at 3.75% and existing contracts are set at 3%. Clergy annuities would be set at 3.5% with the additional half percent offer under the program.

#### Education and Youth Commission

Chair Mary Ann Stankowski was called upon for a report from the Commission. She indicated that a written report and a financial report were sent but not distributed to the Board as of the meeting. At the conclusion of the report the raffle drawing winners were selected at random from the ticket returns. They were announced in order from top prize.

#### **Board Liaison Committee**

Chairman Gregory Senkevitch was called on to report regarding the committee activities. He reported that minutes of the committee activity were distributed to the Board. It was noted that a work plan for 2023 was adopted.

#### Spojnia Credit Union

CFO Andrzejewski reported regarding the SCU. He indicated that work is progressing on the establishment of a debit card program and plans are being made for the celebration of the SCU 50<sup>th</sup> anniversary. A short discussing of the cash flow management work within the SCU was also entered into.

## Report of Actions Continued



#### **District Business**

The Board reviewed the reports received from the districts. The board noted reports received from District 1, 3, 5, and 6. Meeting minutes were received from District Seven.

# At the conclusion of the review of the reports a motion was made and seconded to receive the district reports submitted. The motion passed.

#### <u>BUDGET</u>

Discussion regarding the proposed budget for 2023 was opened by CEO Wachna. He indicated that based on the course being pursued by the PNU with respect to merger that the proposed budget for 2023 will be tabled. One specific budget item was discussed at this point in the meeting. The item is the approval of proposed salaries for the staff in 2023. A cost of living increase was recommended to be added to the revised base salary and it was noted that there was no salary increase proposed for the executive officers. After some discussion a motion was made and seconded to accept the salary recommendation proposed in the 2023 budget and approve of the salary as presented.

#### **Old Business**

None

#### New Business

None

#### **Future Meeting Dates**

Meeting dates were set for March and June 2023.

#### <u>CLOSING</u>

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.

This concludes the Report of Actions Taken at a regular meeting held December 8, 2022. As submitted the report is represented to be as accurate as possible regarding the content and matters discussed and the disposition of matters presented to the Board.

Respectfully submitted, John C. Andrzejewski, III CFO/Secretary Polish National Union of America

#### BOARD OF DIRECTORS MEETING MINUTES January 17, 2023

Prime Bishop Anthony Mikovsky, called to order the January 17, 2023 video-conference of the Spojnia, Inc. Board of Directors at 7:05 pm. Prime Bishop Anthony Mikovsky offered invocation. Present on the call were: Michael Mietlicki, Mari Jane Stankowski, Paul Gorgol, Martin Wachna, Stacey Shrive, Andrew Humphries

#### MINUTES:

The minutes were sent out prior to today's meeting. A motion was made by Michael Mietlicki, seconded by Paul Gorgol to accept the minutes. Motion passed unanimously.

#### FINANCIALS:

Prime Bishop Mikovsky summarized the profit and loss report for November. A motion was made by Stacey Shrive, seconded by Michael Mietlicki to accept the financial report. Motion passed unanimously.

#### RENTAL PROPERTIES:

The main breaker has been turned off, pipes drained and water capped at the road. A quote to remove the rental house came in at approximately \$7,800 from Arena Trucking. This will be discussed at our next meting.

#### RETREAT CENTER PROJECT UPDATE:

Dining Hall renovation bids were discussed. Permits and inspections were not included in Grimm Construction's bid. It was estimate to cast between \$10,000-\$15,000. We also need to have insulation added to the project. A contract and release of funds will be drawn up with a 3% and 2% overage across the entire project. Change orders will handled by Paul Gorgol. A motion was made by Michael Mietlicki, seconded by Paul Gorgol to move ahead with the renovations, awarding the contract to Grimm Construction with insulation added to the project. Motion passed unanimously.

A motion was made to accept Paul Kaspriskie as project manager at a rate of 3% and overages at 2% by Stacey Shrive, seconded by Mari Jane Stankowski. Motion passed unanimously.

Arena Trucking addressed the water drainage. They added drainage and graded above the parking lot and diverted the water to a new drain.

Michael Mietlicki reported the Future Progress Surveys are ready to be mailed. A return date of March 1<sup>st</sup> is requested. He will keep the board informed as they are received.

Polish National Union of America

NEW BUSINESS:

The board reorganized for the new year. The following had their names put in for offices: Chairman: Prime Bishop Anthony Mikovsky

Vice Chair: Martin Wachna

Secretary: Mari Jane Stankowski

Treasurer: Stacey Shrive

A motion was made by Martin Wachna, seconded by Paul Gorgol to accept all nominations. Motion passed unanimously.

Martin Wachna address the board on behalf of the Polish National Union of America. The PNU is in the process of transforming itself to better serve its members. They are looking to form a 501C-8 or 501C-10 foundation to become a Social Fraternal which will help them carry out Bishop Hodur's vision. Spojnia Inc, Fraternal Activities and Education and Youth will be moved into this foundation. PNU might have to call our note which is approximately \$303,000. If the note has to be called, Prime Bishop Mikovsky will ask the Supreme Council to underwrite loan.

Our next meeting in scheduled for February 15th at 7pm.

A motion was made by Stacey Shrive, seconded by Mari Jane Stankowski.

Respectfully submitted, Mari Jane Stankowski - Secretary





## Fraternal Activities Committee News



#### Fraternalism in Action The PNU Supports Districts and Branches Engaged in Fraternal Activities

by Michael R. Mietlicki Chair of the Fraternal Activities Committee

There are two major focuses of fraternal activities. Those that support **social activities** and those that support **community activities**. **Community activities**, those focused on community-based programs and charities have the potential of connecting generations, young and old, and developing new relationships while providing support for local communities. **Social activities** also connect generations and develop new relationships while inviting new members to join the PNU.

PNU districts and branches have a long history of supporting both focuses. Focusing on social activities they sponsor all sorts of activities from bowling, ice cream socials, attending sport events, youth, and family activities, through picnics. Their community-based activities are also impressive from supporting local food banks, making quarterly monetary contributions to local charities, to supporting the homeless and the needy in their communities.

#### **PNU Board Increases its Fraternal Support**

Over the past few years, the PNU Board of Directors, through the Fraternal Activities Committee, have reviewed these programs and increased its support on the local level.

Just recently it approved a scholarship program for those who attend National Youth Convocations. One scholarship will be awarded to a participant from each diocese in the United States.

It revised and increased its monetary support for district family / children's day events. In 2022, \$1,397 was provided to districts for these events, a



substantial increase over past years.

The Fraternal Activities Committee now offers monetary support for both charitable and social fraternal events. The first to receive such support for its charitable project was District 5 for its *Roll Away the Stone of Hunger* community event. In addition to support for local charity projects, other supported charitable events include support for first responders, fraternal activities that support national programs such as the Red Cross, Operation Christmas Child, Wreaths Across America, and St. Jude Children's Research Hospital.

On the social side, one time social and athletic events are supported along with other events that foster the building and strengthening of relationships among our members. Contact your local District Director or the Home Office for more information.

While this is a good start, much more will be done to encourage and support local branches and districts to enhance their local fraternal activities program. And while the FAC will have some of its own suggestions, your idea for an activity is most welcome. Please send it to Michael R Mietlicki at MRMietlicki@icloud.com.

The members of the Fraternal Activities Committee are Very Rev. Lucian Urbaniak, Henrietta Kleckner, George Urciuoli, Deborah Bilinski and Michael R. Mietlicki. Martin Wachna, PNU CEO, is a member ex officio.





### The John & Dorothy Markiewicz Scholarship

The Board of Directors of the Polish National Union in conjunction with the Education & Youth Commission are excited to announce a new member benefit that will begin for the 2022-2023 academic year. The family of John & Dorothy Markiewicz have decided to provide a living legacy of their parents. This legacy will come in the form of a \$1,000.00 annual scholarship to members of the Polish National Union Youth which are attending higher education.

This scholarship will be open to all undergraduate and graduate students along with those attending vocational or specialty schools. The preferred area of study is that of healthcare, nursing or other healthcare related fields.

Qualifications:

- 1. A member of the PNU, who has a life insurance policy (current paying, singlepremium or paid up) that is in force and in good standing for at least 5 years. Social Membership does not qualify.
- 2. Currently enrolled and taking classes at a college, university or vocational school full time focusing in the healthcare area.
- 3. Proof of enrollment either from the Registrar, Tuition Bill, Class Schedule all stating the institution's name and the student name and must accompany the application.
- 4. This scholarship is offered for undergrad and graduate students.
- 5. Questions or concerns can be directed to Mary Ann Stankowski, eyc@pnu.org

When all necessary information is obtained please forward all documents to:

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

Polish Frater 100 Scr. Web	orothy Markiev n National Union of rnal and Benefit Soci of Pittston Avenue anton, PA 18505 site: www.pnu.org address: <u>EYC@pnu.org</u>	lety
Edage Konthe Commission	pend Application	
or members who are in the Polish Nat Grants are made in accord	ional Union at least five ( ance with the rules and r	(5) years and are currently in good standing. egulations of the Commission.
Stipend for the academic year 20_	- 20	Date
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Page 1 of 2



Constanting
Stipend Application - continued
In order to process this application in its entirety, please choose from at least one of the following criteria listed below, to show the proper enrollment verification from the College or University.
<b>THE DEADLINE TO SUBMIT ALL APPLICATIONS IS APRIL 15<sup>TH</sup>, FOR THAT</b> <b>ACADEMIC YEAR.</b> All applications must be either received or postmarked by this date and returned to the address listed on the front of this application.
Please note the name of the institution, applicant's name, as well as the academic year must be stated on these documents in order for them to be considered as proof of enrollment.
SCHEDULE (and/or) GRADES AND A TUITION STATEMENT FROM EACH SEMESTER, FOR THAT ACADEMIC YEAR. Please make sure the number of credits are clearly stated on the schedule for that enrollment year.
ACADEMIC STATUS (UNOFFICIAL TRANSCRIPT) FROM THE COLLEGE/UNIVERSITY VERIFYING THE ENROLLMENT YEAR, SEMESTER STATUS, AND NUMBER OF CREDITS TAKEN (OR IN PROGRESS). A TUITION STATEMENT FROM EACH SEMESTER SHOULD ALSO BE ATTACHED.
ATTENDANCE CERTIFICATION OF REGISTRAR FOR ACADEMIC YEAR. A tuition statement from each semester should be attached. Please fill out the following information below.
This is to certify
Enrolled at
Address
Enrolled in 1st year 2nd year 3rd year 4th year
Grad:
Signature of Registrar
(Seal)
Page 2 of 2

PNU



## **Stipend Application Timeline**

Please note the academic year follows the school year, i.e.. 2022/2023

#### DECEMBER

START PREPARING YOUR APPLICATION PAPERWORK Download the application from the PNU website, https://www.pnu.org/index 27.htm

JANUARY – EARLY FEBRUARY GATHER ALL NECESSARY MATERIALS Class schedules/grades if available

Include information for both fall and spring semesters,

NUMBER OF CREDITS TAKEN FOR EACH SEMESTER MUST BE NOTED ON APPLICATION

Tuition statement for fall and spring semesters

Complete the entire application and sign

Deadline to submit is April 15th

MAIL THE APPLICATION ALONG WILL ALL THE DOCUMENTATION MENTIONED TO THE FOLLOWING ADDRESS **POSTMARKED NO LATER THAN APRIL 15<sup>TH</sup>**.\*\*

EDUCATION AND YOUTH COMMISSION OF THE PNU ATTN: MARY ANN STANKOWSKI 1006 PITTSTON AVENUE SCRANTON, PA 18505

#### MAY

EDUCATION AND YOUTH COMMISSION COMMITTEE MEETS TO REVIEW APPLICATIONS

END OF MAY/EARLY JUNE

CHECKS WILL BE DISBURSED TO APPLICANTS

#### \*\*PLEASE NOTE

#### NO APPLICATION WILL BE ACCEPTED

#### **IF POSTMARKED AFTER**

#### APRIL 15<sup>TH</sup> OF THAT ACADEMIC CALENDAR YEAR.









The Polish American Congress Charitable Foundation is proud to announce that the 2023/2024 period to apply for scholarships begins on January 15, 2023.

We are again offering the Richard C. Gorecki Scholarships and the Majer & Lakowski Families Memorial Scholarships.

Please go to our website at www.paccf.org under the "scholarship" tab for the requirements, application and deadlines. If you have any questions, please email us at paccf@paccf.org. The Officers & Directors of PACCF

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