




Fraternalism at Work

We thank PNU District 5 under the leadership of Melissa Snee for heading up this annual Food Drive. Other Districts have taken up the cause and realize that hunger is 24/7/365 and pray that others will donate to their local food pantry/bank throughout the year. Hunger does not discriminate and does not get a vacation.

See the article on page 6.

Polish National Union of America
People Need Us
Roll away the Stone of Hunger!!
Lenten Food Drive
 To Be Donated to Local Food Bank



Sponsored by PNU District 5 & 12
 Hosted by Branch _____ Parish _____
 Beginning Ash Wednesday till Passion Sunday



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przerwy od 125 lat

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

Organizational Contact Information



PNU Home Office: 800-724-6352/570-344-1513 1002 Pittston Avenue - Scranton, PA 18505
www.pnu.org info@pnu.org
Find us on Facebook @ Polish National Union of America

Martin Wachna, CEO x310 John Andrzejewski, CFO x310
Joan Schueneman, Executive Assistant x310 Jessica Moser, Insurance Admin x305
Ashley Oset, Insurance Claims & Customer Service x303
Christine Wachna, Straż Editor straz@pnu.org www.thestraz.com

PNU Executive Management: Martin Wachna, Jr., Chief Executive Officer executive01@pnu.org
John C. Andrzejewski III, Chief Financial Officer-Secretary executive02@pnu.org

Board of Directors: Most Rev. Anthony A. Mikovsky, Very Rev. Robert Nemkovich, Jr.,
Kathryn Nemkovich, Mari Jane Stankowski, Mary Stankowski, Michael Mietlicki &
Gregory Senkevitch

Spojnia Inc. Directors: Most Rev. Anthony A. Mikovsky, Chairman; Martin Wachna, Jr., Vice Chair;
Mari Jane Stankowski, Secretary; Paul Gorgol, David Petrosky, Stacey Shrive &
Michael Mietlicki

Education & Youth Commission: Mary Stankowski, Chair; Most Rev. Anthony A. Mikovsky; Martin Wachna, Jr.,
Very Rev. Robert Nemkovich, Jr. & Carol Mikovsky

Fraternal Activities Committee: Michael Mietlicki, Chairman; Very Rev. Lucian Urbaniak, Debbie Bilinski,
Henrietta Kleckner, George Urciuoli & Martin Wachna, Jr., Ex-officio

Internal Audit Committee: Very Rev. John Kowalczyk, Jr., Chairman; Henrietta Kleckner, Vice Chair &
Marian Sleczkowski, Secretary

Medical Director: Dr. Samuel Alfano

District Directors:	1	Northeast PA	Julie Andrzejewski	570-842-1603	district1director@pnu.org
	2	NY, NJ, Philadelphia	Leslie Pietrowitz	201-393-0696	district2director@pnu.org
	3	New England	Mary Ann Zarek	774-254-5844	district3director@pnu.org
	4	Buffalo, NY	Beverly Basinski	716-759-1130	district4director@pnu.org
	5	PA & OH	Melissa Snee	724-263-7272	district5director@pnu.org
	6	IL, IN, FL MN, WI	Christine Wachna	847-927-9534	district6director@pnu.org
	7	MI	Suzanne Snizek	313-720-4339	district7director@pnu.org
	10	Latham, NY	George Urciuoli	914-475-3219	district10director@pnu.org

Spojnia Credit Union (SCU): 800-724-6352/570-344-1513 1006 Pittston Avenue - Scranton, PA 18505
www.spojniacreditunion.org info@spojnia.org
Sandy Reed, SCU Manager x308 Pricilla Hernandez, SCU Assist. Manager x 302
Katherine Villa, MSR x306

SCU Management: Jan Cwikla, President Jacek Grotnik, Vice President
Joan Scheuneman, Secretary John C. Andrzejewski, Treasurer
Katherine Gnat

2022 Straz 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>	<u>Submission Deadline</u>	<u>Issue Month</u>	<u>Submission Deadline</u>
August	July 15	February	January 15
October	September 15	April	March 15
December	November 15	June	May 15

2022 PNU Districts 1 & 6 Meeting Schedules


PNU District 1 2022 Meeting Schedule

- June 8 @ 7 p.m.
Holy Mother of Sorrows Parish – Dupont
- September 7 @ 7 p.m.
Good Shepherd PNCC – Plymouth
- December 6 @ 6 p.m.
St. Stanislaus Cathedral – Scranton

Contact District Director,
Julie Andrzejewski for details



Meetings
are culture building
activities.



PNU District 6 2022 Meeting Schedule

Quarterly web/teleconference
Thursdays @ 6:30 p.m. central
August 18 -- October 13

Contact District Director,
Christine Wachna for details
pnuofadist6@att.net
847-927-9534



Mary Ann Zarek - Director, District 3

**Polish National Union of America
District 3 Quarterly Meeting
May 11, 2022**

PNU District 3 held a Zoom meeting on Wednesday, May 11, 2022. There were 9 people on the call. Bishop Paul Sobiechowski opened the meeting with a prayer. Minutes from the previous meeting were emailed. Eric Nemkovich made a motion to accept, second by Fr. Sr. Rob. The financial report was emailed. Nancy Riley made a motion to accept, second by Michael Zarek.

MaryAnn Zarek gave the District Director's report. Michael Zarek, Brach 139 secretary, sold two policies. Maryann Zarek sent out "Cast a Net" correspondence to the 6 parishes in her district. An award was presented to Phil Kaczorowski for his dedicated years of service for the PNU on January 13, 2022 at Our Saviors Parish in Woonsocket, RI.

The next meeting will be Monday, August 29th at 7:00PM. Eric Nemkovich made a motion to adjourn the meeting, second by Brenda Richard. Fr. Sr. Rob offered the closing prayer. Meeting adjourned at 7:45PM.

Respectfully submitted
Brenda Richard
Recording Secretary, District 3, PNU



"Cast a Net" Contest

**Help your Parish by
Becoming fishers of members**

Here's the bait:

5 members & \$25,000 or more of insurance earns \$500
10 members & \$50,000 or more of insurance earns \$1000
15 members & \$75,000 or more of insurance earns \$1500
20 members & \$100,000 or more of insurance earns \$2,022

Contest runs from January 1, 2022 to June 30, 2022

A Whale of a Bonus:

20 Year Endowment policies over \$15,000 earn double member count
Annuity Policies over \$25,000 earn triple member count

Contact your Branch Secretary, District Director or
The Home Office of the PNU at (1-800-724-6352)

For more details





Melissa Snee - Director, District 5

District 5 Lenten Food Drive "Roll Away the Stone of Hunger"

District 5 promoted the Lenten food drive throughout the district mailing packets to every parish. Many of the parishes participated. Holy Trinity Br 65, Washington, PA, Sacred Heart Br 116, Canonsburg, PA, Holy Trinity Br 123, Stowe/McKees Rocks, PA, Holy Family Br 132, McKeesport, PA, St Mary's Br 112, Parma, OH all submitted photos. Holy Trinity Br 132, New Castle, PA no photo.

Holy Trinity Br 123 - Holy Trinity contacted the Greater Pittsburgh Food Bank on what they need more, money to purchase items or food. They replied that the most requested items were chicken noodle soup, toothpaste and brownie mixes. That's what we asked for and were overwhelmed with cases of soup, cases of brownie mixes and lots of toothpaste, in addition to other food items. We were also surprised to receive items through Amazon ordered by persons who watch our Mass via Facebook and YouTube. Everyone was very happy to help.

Holy Family Br 132 – donated to the Intersection McKeesport which provides food and meals to the local poor and homeless. The variety of cereal, pasts, tuna, mac & cheese, fruit cups, juices, etc. will help brighten many family tables for Easter.

St Mary's Br 112 - The photo above shows a portion of the dry goods that were collected during the 6-week period of Lent. A portion of the food that was collected was used to augment the Parish's weekly food ministry, which is directed by Deacon Dr. James Ploskonka and augmented by YMSofR Br. 29 and other church volunteers. To date over 10,000 free meals have been prepared since the inception of St. Mary's food ministry. The balance of food and groceries collected during the PNU food drive was donated to Parma's local Community Food Pantry. John Spilka is the President and Michael Wisniewski is the Secretary of Branch 112.

Holy Trinity Br 132 - did a monetary donation to the Rescue Mission.

Holy Trinity Br 65 – Sacred Heart Br 116 – donated to local food banks in the Washington & Canonsburg areas.

The District 5 Board wants to thank everyone for the efforts in helping our neighbors and communities.

God bless you all for your generosity!!

People in photos – Br 132 – Ted Gibala, Frank Pociask, Jan Gibala, Terry & Henrietta Kleckner, photo taken by Fr Bruce Sleczkowski

Br 112 – Fr Jason Soltysiak, John Spilka, and Susan Boehnlein

Melissa Snee - Director, District 5



**DISNEY
NIGHT**



**POLISH NATIONAL UNION, DISTRICT 5
Family and Friends Outing
Sunday, August 21, 2022**

**Evansville Otters vs. Washington (PA) Wild Things
Sunday, August 21st**

Join us at Wild Things Park on August 21st for a special **Disney Night**. First pitch will be at 5:35 PM against the Evansville Otters. There will be Disney themed events between innings. Join us for an evening of fun, friends and food.

PNU Kids thru age 17.....	FREE
Adults.....	\$23.00
Non-PNU Kids.....	\$10.00

Includes reserved seat for game and all-you-can-eat picnic buffet @ 4:15 PM

SIGN UP BY AUGUST 7th

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





Christine Wachna - Director, District 6

**Polish National Union of America
District 6 Quarterly Teleconference Meeting
May 12, 2022**

The meeting was called to order by Vice Director Very Rev. John P. Kowalczyk at 6:35 p.m. The Invocation was pronounced by Very Rev. John P. Kowalczyk.

Vice Director Very Rev. John P. Kowalczyk called the Roll: **Present:** Vice Director Very Rev. John P. Kowalczyk; Catherine Kowalczyk; Christina Danielkiewicz; Walter Cegelka; Judith Palacios; Robert Maycan; Dian Maycan. **Absent:** Rt. Rev. Jarosław Rafalko; Director Christine Wachna; Rev. David Rowinski; Teri Heath. Guest at meeting was Martin H. Wachna, PNU CEO.

The **Agenda** was accepted as presented upon motion made by Robert Maycan and seconded by Dian Maycan. Motion carried. The **Minutes** from the February 17, 2022 meeting were accepted as presented upon motion made by Catherine Kowalczyk and seconded by Dian Maycan. Motion carried.

The **Financial Report** for the 1st quarter of 2022 was given by Catherine Kowalczyk. Upon motion made by Robert Maycan, and seconded by Christina Danielkiewicz, the financial report was accepted, subject to audit. Motion carried.

Old Business

A report on the **Lenten Food Pantry** drive was given by Very Rev. John P. Kowalczyk. Catherine Kowalczyk stated that Br. 295 at St. Michael the Archangel Parish participated along with assistance from Br. 293. Items were donated to Cedar Lake Methodist Church Project Love. Judy Palacios & Br 362 did not do anything yet. Br. 37 was not aware of this project. St. Mary Parish in South Bend, IN and Holy Trinity Parish in Kewanee, IL also participated in this event.

Branch Secretary Virtual Seminar – Director Christine Wachna and CFO John Andrzejewski are working on dates. The Seminar might be done in more than one session.

New Business

Branch Secretary Reports: Br. 37 – Rev. David Rowinski: No report from Br. 37. Br. 37 has a meeting scheduled for Sunday, May 22, 2022.

Branch Br. 295 – Catherine Kowalczyk: Cathy reported that she doesn't have anything right now except for a couple Social Memberships.

Br. 293 – Christina Danielkiewicz: Christina reported that she has turned in an adult application and is awaiting approval. For this adult member Christina made a notation for the Cast A Net Contest listing St. Michael the Archangel Parish to get the credit. Also she is hoping to sign a new baby by the end of June.

Christine Wachna - Director, District 6



District 6: May 12, 2022 minutes continued

Br. 362 – Walter Cegelka: Walter reported the Branch has nothing new, just maintaining what they have.

Very Rev. John Kowalczyk reminded the branches to schedule a meeting and elect officers.

Cast A Net Sales Contest - The contest runs through June 30, 2022. It is designed to help parishes of the PNCC by becoming fishers of members. Monetary stipends will be given to the parishes based on number of members and amount of insurance.

CEO Martin Wachna reported that there has not been a lot of business this year. A focus group was put together to assist in this regard. The Cast A Net program might be extended. This will be suggested at the June Board meeting.

Fraternal Activities Committee is doing things differently for Children's Day stipends. Previously districts received \$2.00 per juvenile member; it is now \$5.00. Funds will be distributed after June 1, 2022 so an event can be planned during the summer.

CEO Martin Wachna also reported that District 6 met the goal set by the Board of Directors for 2021.

Ideas for New Fraternal Activities – No comments were made at the meeting. Some suggestions for a fraternal activity would be to read to children at a public library; feed the hungry; clothe the naked.

For the Good of the District – Very Rev. John P. Kowalczyk reminded all that the Western Diocese is hosting the **National Youth Convocation** this year. The dates are **July 18-22, 2022**, and will take place at Valparaiso University. Information was recently sent out to all parishes. District 6 has previously sponsored an ice cream social for the Western Diocese Youth Gathering. Very Rev. Kowalczyk requested \$500 from the District for a social event during the Convo. After some discussion upon motion made by Dian Maycan and seconded by Christina Danielkiewicz, District 6 will donate \$500 towards a social event during Convo 2022. Motion carried.

There being no further business to come before the meeting, upon motion made by Robert Maycan and seconded by Catherine Kowalczyk, the meeting was adjourned at 7:01 p.m. Motion carried. Our next webinar/teleconference meeting is Thursday, August 18, 2022 at 6:30 p.m. CST.

Closing prayer and benediction was pronounced by Very Rev. John P. Kowalczyk.

Respectfully submitted,
Christina M. Danielkiewicz—Recording Secretary

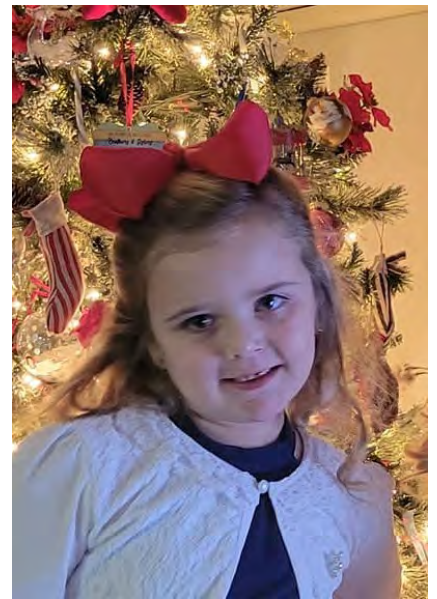
Welcome New Members!



PNU Branch 139, District 3

Meet our new Spojnia Member Ezra Allen Peirollo born into this world March 30, 2022 to Amber and Christopher Periolo. Ezra is the Great grandson of Michael and Maryann Zarek from Branch 139, District 3.

PNU Branch 132, District 5 welcomes newest member Lillian Rose Gosselin. Thank you to Grandparents Laureen and Dan Gosselin and Aunt Marian Sleczkowski for continuing their support of the PNU and investing in Lillian's future. She joins her sister Leila in Branch 132.



Br. 293, District 6 welcomes José A. Raygosa to the PNU Family.

José made the decision to become a member of Spójnia after his wife, Luz, took advantage of the "Peace of Mind" program. He is self-employed owning a landscaping business on the south side of Chicago. His clients are in the Chicago and southwest suburban area.

José is a family man and enjoys spending time with his children and grandchildren when they visit at his home. He also enjoys hosting get-togethers at his home for friends. These get-togethers always include some delicious food and lively music.

José and Luz are now a 100% Spójnia couple.

Thank you José and welcome to the Spójnia family!

Membership: Death Report April 2022

Leonard Winslow
Cheryl Gaszak
Joseph Starzec
Frank Sodul
Larry Frable
Richard Luty
Elizabeth Dzuibinski

Evelyn Lawida
Alice Modrzakowski
Lillian Trytko
Noah L. Godleski
Gladys Radtke
Nancy P Jackson
Leona Mouat

Raymond Oleniacz
Regina Orzell
Josephine Mioduski
Alex J Dubeck
Joseph E. Seliga
Dorothy Zieba
Robert Pron

Membership: Death Report May 2022

Jennie Chwastyk
Stanley Czaplak
Leo Gorowski
Dorothy J Zieba
Christina Wierzba
Paulette Wincovitch
Regina Sobczak

Regina Potkonski
Helen Malkowski
Dorothy Pettinato
Edmund J. Mlynarczyk
Rosemary Mlynarczyk
Nancy Frye
Loretta Wojtaszek

Eternal rest grant unto them, O Lord,
and let perpetual light shine upon them.
May they rest in peace. Amen



JOIN OUR TEAM! PNU IS RECRUITING

Insurance Sales Team



The Polish National Union of America is looking for insurance sales team members. This is a great position for someone looking to make extra money. This is a commission only position.

We are looking in the New England, New Jersey, Pennsylvania, New York, Illinois and Florida areas.

For more information email your resume or questions to Martin Wachna CEO at: executive01@pnu.org

PNU Board of Directors

Report of Actions Taken by the Board of Directors of the PNU during a regular board meeting held March 24, 2022, and continued March 28, 2022

OPENING

A regular meeting of the Board of Directors of the Polish National Union of America was held on March 24, 2022, and continued March 28, 2022, via video conference. The meeting was opened by CEO Wachna. All board members were present. All members of the Internal Audit Committee were present.

Minutes

The minutes for the regular board meeting held December 9, 2021, were distributed prior to the meeting. CEO Wachna asked for corrections or additions. There were none. **A motion was made and seconded to accept the minutes from the regular meeting**

Outstanding Item

The board modified the agenda to consider an outstanding item held over from the budget discussion held in December. The Board engaged in discussion and made a recommendation associated with a bonus for the executive officers. **After discussion a motion was made and seconded to approve the recommended bonus for the executive officers. The motion passed.**

STANDARD REPORTS

Based on the agenda distributed to the board of directors the only standard report reviewed and discussed in this section was the Annual Statement. A review of the Assets, Liabilities, Summary of Operations, and Investment Schedule pages was conducted by CFO Andrzejewski. Several financial highlights were pointed out during the review. The board engaged in discussion regarding the financial statement results. The discussion highlighted the impact of the life reserve on the financial results. At the conclusion of the discussion regarding the Annual Statement CEO Wachna called for a motion to receive the report on the annual statement. **A motion was made and seconded to receive the report on the annual statement. The motion passed.**

CHIEF EXECUTIVE OFFICER'S REPORT

CEO Wachna submitted a written report regarding the activities prior to the board meeting. Since the report was submitted CEO Wachna highlighted some points from the report. Information regarding activity in the mortgage department was given as a part of the report. CEO Wachna noted that a copy of the report to the Supreme Council of the PNCC was made available for the information of the Board members. A short review of the report content was conducted.

There were items brought to the attention of the Board for consideration and action. They are as follows:

Ukraine Humanitarian War Relief

CEO Wachna opened the floor for discussion regarding the war in the Ukraine and the effect on Poland as millions of refugees are fleeing to Poland to escape harm. CEO Wachna suggested that the PNU Board consider joining with the PNCC to promote the

Report of Actions Continued

effort to raise funds for the relief effort and recommended consideration of a \$1,000 donation to the PNCC relief fund from the National Fund budget line. The Board entered discussion regarding this matter. **At the conclusion of the discussion a motion was made and seconded to donate \$1,000 to the PNCC Ukrainian Relief Campaign as recommended by CEO Wachna. The motion passed.**

Straż Composition Contract

CEO Wachna informed the Board that a formal contract for the composition of the Straż was received for consideration. **After a short discussion a motion was made and seconded to approve the contract as discussed and authorize CFO Andrzejewski to sign it. The motion passed.**

Reinsurance Consultant

CEO Wachna informed the board that a letter had been received from a reinsurance broker. This coincided with discussion about the use of reinsurance to improve RBC results. He indicated that follow up would be done by the executive officers to determine if a consultant would be able to help with reinsurance initiatives.

Car Lease

CEO Wachna informed the Board that the car lease will expire at the end of March 2022. No new lease will be entered into.

The car lease concluded the items covered by CEO Wachna. **A motion was made and seconded to receive the report of the CEO. The motion passed.**

CHIEF FINANCIAL OFFICER'S REPORT

Exonerations

There were two exonerations to consider. The members met the criteria of being over age 80 and having been a member over 20 years who has paid more than the face amount of the insurance. **A motion was made by Kathy Nemkovich and seconded by Mari Jane Stankowski to approve the exoneration as presented. The motion passed.**

Annual Statement Related Items

Annual statement related documents were distributed to the board for review prior to the meeting. A brief review of the Annual Statement related items was conducted by CFO Andrzejewski. As a part of the review time was allowed for questions and discussion. **At the conclusion of discussion, a motion was made and seconded to receive the documents included in the Annual Statement Related agenda item. The motion passed.**

Non-Ordinary Adjusting Entries

A listing of all entries associated with the preparation of the annual statement and closing of the books for the year 2021 was distributed prior to the meeting for the board to review. **After a review of the entries a motion was made and seconded to approve the non-ordinary adjusting entries provided to the board. The motion passed.**

Report of Actions Continued

CPS Report to the Board

The report to the board is issued annually to the PNU Board by CPS Actuaries and consists of statistics and trend comments associated with the financial results and operations of the PNU. Allan Ferrone, Actuary with CPS Actuaries was invited to review the report in detail with the board. After Mr. Ferrone concluded the review CEO Wachna opened the meeting to discussion and comments from the board. There was a brief discussion and comment session regarding the reserve requirements. The board noted that the Profit and Loss results were heavily impacted by the reserve requirement. At the conclusion of the discussion CEO Wachna thanked Mr. Ferrone for the review and for the work put into the board summary.

Pennsylvania Insurance Department Letter

CFO Andrzejewski reported that correspondence had been received from the Pennsylvania Insurance Department associated with the annual statement submitted at the end of February. It was noted that a response to the letter was written and distributed to the board for review.

This concluded the report of the CFO. A motion was made and seconded to receive the report. The motion passed.

COMMITTEE REPORTS

Investment Committee

Chairman Senkevitch was called upon to give a report from the Investment Committee. He made a recommendation to keep mortgage and annuity rates the same for the second quarter of 2022 as they have been set for the first quarter of 2022.

The rates are as follows:

- 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.

Annuity rates are currently set at the minimum rate of 3% on contracts issued prior to the end of 2012 and 2.25% on contracts issued after the end of 2012. **A motion was made and seconded to set the annuity and mortgage rates as per the recommendation. The motion passed.**

Fraternal Activities Committee

Chairman Michael Mietlicki was called upon to discuss clarification regarding the annual Children's Day or Family Day distribution of funds. He explained the new distribution methodology and asked for clarification on the district's attainment of new membership goals. Clarification was given during discussion and **a motion was made and seconded to accept the recommendation and acknowledge the goal achievements as discussed. The motion passed.**

Prior to moving to the next agenda item CEO Wachna thanked Fraternal Activities Committee Chairman, Michael Mietlicki and Education and Youth Commission Chair, Mary Ann Stankowski for their work on the committees. He noted that there has been a lot of activity since they have been named the chair of the committees.

Report of Actions Continued

Board Liaison Committee

Chairman Gregory Senkevitch was called on to report regarding the committee activities. He reported that the Committee met once since the last board meeting. The meeting was held to review detail of the yearend financial results and a newly submitted engagement letter for audit work. At the conclusion of discussion Chairman Senkevitch reminded the Board that a workplan for the Board Liaison Committee was distributed for the board's information. **A motion was made and seconded to receive the report of the committee. The motion passed.**

Exploratory Subcommittee

Chairman Gregory Senkevitch was called upon to report on the activity of the committee. Before entering details of the report CEO Wachna reported that the committee members met with Mr. Ferrone from CPS Actuaries to discuss possibilities associated with improving the RBC. A presentation regarding the possibilities and options for action was created by the chairman of the committee. This presentation was reviewed, and the board entered a detailed discussion regarding options to explore. Due to the amount of material presented and the late hour a suggestion was made to conclude discussion and temporarily adjourn the meeting to a future date.

CEO Wachna recessed the board meeting until March 28, 2022. He also announced that a special board meeting would be held after Easter to cover additional business of the PNU.

The meeting was recessed after a closing prayer.

MEETING CONTINUATION

OPENING

Meeting number 14 was reconvened on Monday March 28, 2022, by Chief Executive Officer (CEO) Martin Wachna, Jr.

Eight board members were present, and one was absent. All the Internal Audit Committee members were present.

Opening Remarks

CEO Wachna thanked the members of the Board and Internal Audit Committee for adjusting their schedules and attending the continuation of the board meeting discussion. He informed the members present that another meeting would be scheduled after the Easter holiday for the purpose of conducting business related to the standard quarterly meeting agenda.

Discussion Continuation

CEO Wachna turned over the discussion to Exploratory Committee Chair. He suggested that the Board concentrate discussion on the response to the state. He explained that the response prepared by CFO Andrzejewski outlined five areas to work on over the next year to improve the RBC calculation results. A review of the response was conducted.

The Board shifted their focus of discussion to directly address the feasibility of the elements of the plan outlined in the response. Facts related to the plan development were stated. The board

Report of Actions Continued

engaged in discussion regarding the direction of the work ahead and the elements of the plan contained in the RBC response. The discussion brought out some questions and suggestions to be considered. A period was spent providing information associated with the questions and suggestions. As a part of the discussion CEO Wachna informed the board of the forward movement to start work on the various issues being discussed.

Surplus Notes

One of the options available to the PNU on a more immediate basis to help improve the surplus position and ultimately the RBC position is the issuance of surplus notes. The Board entered a discussion regarding this option with the intention of reaching a conclusion regarding moving forward with the option. **At the conclusion of the discussion a motion was made and seconded to direct the Exploratory Committee to engage in the work necessary and retain the proper consultants to move forward with action items as discussed and as related to the goal of improving the RBC results in 2022. The motion passed.**

This concluded discussion during the meeting.

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.

This concludes the Report of Actions Taken at a regular meeting held March 24, 2022, and continued March 28, 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
Leading families in the right direction

Education & Youth Fundraiser

Name

Address

Phone

2022 Education and Youth Commission Raffle *Proceeds to benefit our College Stipend Program*

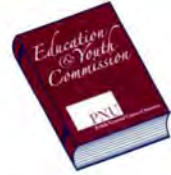
1st Prize – \$250 cash

2nd Prize – \$100 Cash

3rd Prize – \$50 cash

Drawing: Dec. 7, 2022 @ PNU Offices

Donation - \$5.00 each; 3 for \$10.00



*Checks made payable to: Education and Youth Commission
c/o PNU of America, 1006 Pittston Avenue, Scranton, PA 18505*

Lackawanna County Permit Number: 4426

Name

Address

Phone

2022 Education and Youth Commission Raffle *Proceeds to benefit our College Stipend Program*

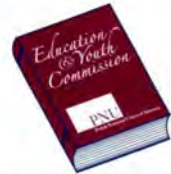
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Lackawanna County Permit Number: 4426

Name

Address

Phone

2022 Education and Youth Commission Raffle *Proceeds to benefit our College Stipend Program*

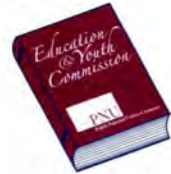
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2nd Prize – \$100

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Donation - \$5.00 each; 3 for \$10.00



*Checks made payable to: Education and Youth Commission
c/o PNU of America, 1006 Pittston Avenue, Scranton, PA 18505*

Lackawanna County Permit Number: 4426

Name

Address

Phone

2022 Education and Youth Commission Raffle *Proceeds to benefit our College Stipend Program*

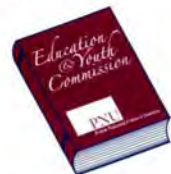
1st Prize – \$250 cash

2nd Prize – \$100

3rd Prize – \$50 cash

Drawing: Dec. 7, 2022 @ PNU Offices

Donation - \$5.00 each; 3 for \$10.00



*Checks made payable to: Education and Youth Commission
c/o PNU of America, 1006 Pittston Avenue, Scranton, PA 18505*

Lackawanna County Permit Number: 4426

Education & Youth Polish Pottery Sale

The Education & Youth Commission is selling Polish Pottery and Glass Ornaments as a fundraiser that will assist in funding the Annual Stipend program. We thank you for your support of this fundraising event. Contact the PNU Home Office for details. 1-800-724-6352

1. Spring Meadow Spoon Ladle \$24
2. Spoon Ladle Rest \$26
3. Kalich Bell Ornaments (2) \$21
4. Morning Glory Soap Dish \$15
5. Amazing Lace Soap Dish \$15
6. Bread & Butter Plate \$21



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- 7. Bread & Butter Plate (Blue & White) (4) \$20 or 4 for \$75
- 8. Bread & Butter Plate (Teal, Purple, Green, Blue & Pink) \$21
- 9. Blue Spring Daisy Salad/Cereal Bowl \$21
- 10. Glass Folk Flower Ornament (3) \$10
- 11. Kalich Round (Porcelain) Ornament \$18

7



8



11



9



10



National Youth Convo 2022 Service Project



May 12, 2022

Dear Clergy and Faithful of the Polish National Catholic Church,

As an outreach program and service project of the 2022 National Youth Convocation, we are seeking your financial support for the purchase of socks and personal hygiene products for several homeless shelters located in Northwest Indiana. The National Youth Convocation will be held in Valparaiso, Indiana. The most requested item of clothing at shelters are socks followed by personal hygiene products. It is the goal of the Convo 2022 Committee to help meet these vital needs to the people in NW Indiana, the location of the Convo. 100% of your donation will go toward this outreach and service project.

Here are some ideas from the 2022 Convo Committee on how to cover the cost of our service project. Each Parish can sponsor at least one event and send the proceeds to the Convo 2022 Committee. This can be achieved through fund raising activities such as a dinner or car wash to simply seeking donations at your coffee and cake fellowships after Mass. Perhaps one or more "special collections" could be taken after Mass and as always, the respective individuals, societies and parishes are able to donate.

Please total your collections and donations and write a check payable to: Western Diocese PNCC. In the memo please write: Convo 22 Service Project.

You are kindly asked send your donation no later than June 30, 2022 to:

Convo 22 Service Project
6629 W. 133rd Avenue - Cedar Lake, IN 46303-7503

If you have any questions about this outreach program and service project, do not hesitate to contact me at the above address, phone or e-mail.

May God bless us for all we do to help those in need not only in our local communities but throughout the world.

In Christ's Service,

Very Reverend John P. Kowalczyk, Jr.
Youth Chaplain of the 2022 National Youth Convocation



BISHOP HODUR RETREAT
CENTER

BOOK YOUR PERSONAL
ADVENTURE TODAY!

**THE GROUNDS UP AT SPOJNIA FARM CAN HOST
MANY DIFFERENT EVENTS,
FROM GRADUATION PARTIES, TO SPIRITUAL
OUTINGS, WEDDINGS, FAMILY/CHURCH
GATHERINGS & MORE!**

CONTACT STACEY SHRIVE AT
BHRRC@SPOJNIAINC.ORG OR
570-488-5686



Educational Benefit: PFA



Pennsylvania Fraternal Alliance **2022 SCHOLARSHIP PROGRAM**

The Scholarship Committee of the Pennsylvania Fraternal Alliance is announcing that the 2022 applications are now available for the annual Scholarship Program. Applications can be obtained through eligible members of a Fraternal Benefit Society belonging to the Pennsylvania Fraternal Alliance or by contacting the Pennsylvania Fraternal Alliance Secretary-Treasurer at Theresa@lpacu.org or 888-834-6614.

Applicants 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 2022 high school graduate attending an accredited college, university, trade school, etc. in the summer/fall of 2022 as a full-time student (twelve semester credits).

Obtain a recommendation letter from their Fraternal Benefit Society.

Submit a 500-word essay on: **“What has membership in a Fraternal insurance company meant to you”.**

Return the completed application, essay and letter of recommendation, postmarked no later than September 1, 2022, to:

Lesley Mann, Chairperson
Pennsylvania Fraternal Alliance Scholarship Committee
GBU Financial Life
4254 Saw Mill Run Blvd.
Pittsburgh, PA 15227

At least two \$500 scholarships will be awarded. Additional scholarships may be awarded depending upon available funds.

If you or your society has not received the information on the Pennsylvania Fraternal Alliance Scholarship, please contact Lesley Mann (412) 884-5100 or e-mail lesley.mann@gbu.org.

Judging will be done by the 2022 Scholarship Committee of the PFA.

Awards will be announced at the Annual Meeting held in October 2022.

**PENNSYLVANIA FRATERNAL ALLIANCE
2022 SCHOLARSHIP APPLICATION**

Return the completed application, essay and letter of recommendation, postmarked no later than
September 1, 2022, to: Lesley Mann, Chairperson * Pennsylvania Fraternal Alliance
Scholarship Committee * GBU Financial Life * 4254 Saw Mill Run Blvd. * Pittsburgh, PA 15227

Date: _____ Date of Birth: _____

Name: _____ Telephone: (_____) _____

Address: _____

City/State/Zip: _____

E-Mail Address _____

Your Fraternal Benefit Society: _____ No. of Years a Member _____

College you will be attending in 2022/2023: _____

Scholastic Achievement (Honors/Awards)*: _____

Extracurricular School Activities*: _____

Civic (non-school) Activities*: _____

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 has membership in a Fraternal insurance company meant to you”.

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 and complete.

Signature of Applicant

Date

Spojnia Credit Union Rates

Here at Spojnia Credit Union we strive on providing the best service and the lowest rates possible to our members. If you're interested in learning more information about us please visit our website at www.spojniacreditunion.org or calling us at 570-344-1513 and we are always happy to assist you! Below are our rates.

New Auto Loans

2.49% APR - Up to 36 Months

2.69% APR - Up to 48 Months

2.79% APR - Up to 60 Months

2.89% APR - Up to 72 Months

Used Auto Loans

2.54% APR - Up to 36 Months

2.74% APR - Up to 48 Months

3.04% APR - Up to 60 Months

3.24% APR - Up to 72 Months



Home Equity Loans

3.49% APR - Up to 60 Months

3.625% APR - Up to 84 Months

3.625% APR - Up to 120 Months

3.750% APR - Up to 180 Months



Share Certificates

\$1,000.00 Minimum

0.10% APR - 3 Months

0.20% APR - 6 Months

0.30% APR - 12 Months

0.30% APR - 24 Months

0.35% APR - 36 Months

0.40% APR - 48 Months

0.45% APR - 60 Months



Signature Loan

Maximum \$10,000.00

8.00% APR - Up to 36 Months

9.00% APR - Up to 48 Months

10.00% APR - Up to 60 Months

SCU Select Loan

Maximum \$2,500.00

5.49% APR - Up to 18 Months



APR- Annual Percentage Rate

Rates are subject to change without prior notice.

Federally insured by the NCUA.