



## Serving Texans For More Than 123 Years

SPJST was founded as a fraternal benefit society in 1897 by pioneers of Czech descent in Texas to ensure the financial security of its members and their families by providing insurance products and options that offer members peace of mind while operating under the insurance laws of Texas.

Your SPJST life insurance or annuity certificate comes with member benefits . . . from scholarships to summer camp for children, to weekend getaways. Your membership also includes thousands of discounts through our special perks program.

It's more than life insurance.  
It's family and community.



*Insure the children in your  
life for just pennies a day!\**

SPJST insurance protects children's early years and can last a lifetime. An SPJST life insurance certificate guarantees future insurability as an adult, regardless of future health or occupation.

*\*Price varies based on the amount, the coverage type, and the child's age.*



For more information,  
visit [spjst.org](http://spjst.org)  
or contact the State Fraternal Director  
800-727-7578

Home Office  
520 North Main Street  
Temple, Texas 76501

# SPJST Youth Program



*Insuring  
& Enriching  
Lives*



Youth members between the ages of five and 18 can participate in a wide range of local and statewide activities.

## Summer Camp

SPJST Summer Camp fosters a spirit of cooperation, forms an appreciation of the natural environment, and helps the campers to achieve their full potential. High school youth members are eligible for an additional Leader-In-Training workshop where they gain positions in leadership and responsibility.



## Community Service

Youth clubs work with community-based organizations to tailor programs to fit local needs. Serving others is a key part of SPJST. Youth members earn valuable volunteer service hours for college and employment resumes.



## Youth Achievement Day

Youth Achievement Day, or YAD, is an annual SPJST youth competition held at both district and state levels. Contestants field entries in areas including arts and crafts, music, dance, drama, and public speaking.

The YAD competition also includes a royalty contest where high school youth members present speeches to compete for the titles of State King and Queen. These individuals receive scholarships and travel throughout Texas serving as youth ambassadors for SPJST.



## Scholarship Program

SPJST strongly encourages its outstanding young members to continue their educational development. Since its beginning, the SPJST Scholarship Program has awarded more than \$2 million to deserving, college-bound youth. Selections are based on academics and leadership. Active youth may also qualify for educational scholarships.



LEADERSHIP

MEMORIES

FRIENDSHIP