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First Session- Thursday, July 14, 2016

Call to Order
Following the opening prayer given by National Chaplain Rev. Timothy Whalen, National President Druh Timothy Kuzma called to order the 41st National Convention of the Polish Falcons of America at 1:21 p.m. on Thursday, July 14, 2016 hosted by National Headquarters at the DoubleTree in South Bend, Indiana.

Druh Timothy Kuzma: Czolem! Acting as temporary secretary for the Convention until a secretary is elected will be our Secretary/Treasurer Druh John Kuzmirek, and I am obviously acting as temporary chair. So at this time, will Druh Kuzmirek please step forward to present the report of the Credentials Committee?

Report of the Credentials Committee
Druh John Kuzmirek: Good morning everybody! For the past two days, the Credentials Committee has been sitting out there registering the delegates. We spent six hours the last couple of days. To me, it’s morning. Before I give my report, I would like to thank the members of the committee: Marianne Kenbok, Patricia Kuzma, and Melissa Puskar. I would also like to acknowledge Evie Jean, Tim's assistant.

At this time, I would like to give the report of the Credentials Committee. The report is as follows:

<table>
<thead>
<tr>
<th>National Officers</th>
<th>13</th>
</tr>
</thead>
<tbody>
<tr>
<td>District Officers</td>
<td>23</td>
</tr>
<tr>
<td>Nest Officers</td>
<td>46</td>
</tr>
<tr>
<td>Elected Delegates</td>
<td>76</td>
</tr>
<tr>
<td>Legion of Honor</td>
<td>15</td>
</tr>
<tr>
<td><strong>Total delegates</strong></td>
<td><strong>173</strong></td>
</tr>
</tbody>
</table>

There are also 38 Nests represented here today, which represents a quorum. On behalf of the Credentials Committee, I move for the adoption of this report. **Motion carried by voice vote.**

Druh Timothy Kuzma administered the "Oath Taken for Convention Delegates".

Standing Rules
Druh Timothy Kuzma: In your packet, in your case, you will see a green sheet called, “Standing Rules of the 41st National Convention” (See Appendix A). This is the same set of rules from the past Convention, but there is a new rule that we added, Rule 11. Is it your wish – do you want me to read the rules? May I have a motion to accept those rules?

Motion made by Druh John Kowarik to accept the rules as presented and Druh Michael Rabovsky seconded the motion.

Motion made by Druh Phillip Zambrello to amend Rule 8 by adding, “The Convention shall recess for 15 minutes before balloting following nominations from the floor to allow the body to discuss the persons nominated” and Druhna Antoinette Haburay seconded the motion.

Druh Phillip Zambrello: Someone is nominated from the floor, and people do not know who this individual is. I think we should have a 15-minute recess so that everyone can talk and discuss and hear from this person who has been nominated from the floor, why they are running.

Druh Anthony Mazzone: Wouldn’t this be covered in Number 10? The person is allowed to speak once they have been nominated.

Druh Phillip Zambrello: All that says is that the candidate is given time to talk, but Rule 8 says, that “[t]he balloting for each office immediately follows nominations from the floor for that office”. The whole point of what I am saying is that if someone is nominated from the floor, everyone would like to know who they are, and they would like to discuss do we want to vote for that person. You just can’t all of the sudden say “yes” because somebody got nominated off the floor. I think that the body should have a chance to discuss this newcomer that did not come from the Nominating Committee. We can’t put the delegates at a
disadvantage. Maybe the nominee is at a disadvantage because he hasn’t gone through the Nominating Committee, but if we are to make an intelligent decision here as a body, we need to know who the person is. The chances of nominations from the floor multiple times have not really turned up that often. But if it does, I think that the body should have the opportunity to discuss each individual.

**Druhna Sylvia Wiertel:** In Rule 10, every nominee has an opportunity to address the delegates, so even the nominees from the floor would have that opportunity to address the delegates. After that, I could see a five-minute recess so that you could discuss the nominees among yourselves, but I don’t think that we need 15 minutes if all the nominees have spoken. You would have an opportunity to hear what they are all about. So, if we do need a recess, five minutes I would think would be okay, but the nominee would have a chance to talk about himself, as all of them would.

**Druhna Joan Beilfuss:** That was my suggestion; when the nominee is nominated from the floor, he should be called to the podium to introduce himself to the group.

**Druh Phillip Zambrello:** I will take that five minutes as a friendly amendment. **Druhna Antoinette Haburay** accepts the amendment.

The amendment to the main motion is to strike “fifteen minutes” and replace with “five minutes”. **The amendment to the main motion carried by voice vote.**

**Motion as amended carried by voice vote.**

**Committee Appointments**

**Druh Timothy Kuzma** appointed Druh John Pawlukiewicz, Druh Chad Bolton, Druh Mark Albin, Druhna Linda Woolford, and Druhna Theresa Zaworski to the Ballot Committee. **Druhna Nancy Chiszar** moved to approve the appointments to the Ballot Committee and **Druh Byron Brennan** seconded the motion. **Motion carried by voice vote.**

**Druh Timothy Kuzma** read the Committee assignments (Appendix B). Druh Kuzma named Druhna Cecile Krok to replace Druhna Cynthia Tallerico on the Motions Committee. Druh Kuzma also noted that Druh Ed Ciesla had not yet arrived as was expected to arrive at midnight but had been previously appointed to and served on the Executive Compensation Committee.

**Remuneration of Convention Secretary**

**Druh Timothy Kuzma:** At the last Convention we set the remuneration at one thousand two hundred and fifty dollars ($1,250.00).

**Druh John Kowarik** moved to set the remuneration for the Convention Secretary at $1,250.00 and **Druhna Mary Pluta** seconded the motion. **Motion carried.**

**Appointment of Parliamentarian**

Druh Kuzma announced that Legal Counsel Druh Richard Federowicz is acting as parliamentarian.

**Method of Election**

**Druh Timothy Kuzma:** The Constitution gives us, as a Convention, the option to decide elections when there are more than two candidates, by either majority vote or plurality vote. We decide that. So, majority means that you have more than half of the votes to win the election. Obviously if there [are] two, the winner is going to have a majority and it only applies if there are more than two candidates. A plurality in that situation means the person with the most votes, regardless of whether they have a majority, is declared the winner. The body has to decide which way we go.

**Druh Jeremiah Kennedy** moved for election of officers by plurality, and **Druhna Kristen Johns** seconded the motion. **Motion carried by voice vote.**
**Election of Convention Officers**

**Convention Chairman**
Druhna Emily Ottavi nominated Druh James Shanley. Druh Leonard Sobota nominated Druh Bernard Wolny. There being no additional nominations, Druh Timothy Kuzma closed nominations. Druh James Shanley accepted and Druh Bernard Wolny declined. At 1:52 p.m., the Secretary cast one vote for James Shanley as Convention Chairman. Druh Kuzma thanked Druh Wolny for serving as Convention Chairman the past two Conventions.

**Convention Vice Chairman**
Druhna Nancy Capozoli nominated Druhna Julia Serafin. Druhna Kathleen Perez nominated Druhna Stella Coolbroth. Druh Bobby Joe Gorny nominated Druh Larry Ambler. Druh Serafin declined, Druhna Coolbroth accepted, and Druh Ambler declined. At 1:57 p.m., the Secretary cast one vote for Stella Coolbroth as Convention Vice Chairman.

**Convention Secretary**
Druh Elson Knauber nominated Druh Joseph Sobota. There being no additional nominations, Druh Timothy Kuzma closed nominations. Druh Sobota accepted. At 1:58 p.m., the Secretary cast one vote for Joseph Sobota as Convention Secretary.

Druh Timothy Kuzma administered the Oath for Convention Officers at 2:01 p.m., and at 2:02 p.m. declared the Convention in recess for fifteen minutes.

At 2:21 p.m., Druh James Shanley reconvened the first session of the Convention.

Druh James Shanley called for a report from the Steering Committee.

**Report of the Steering Committee**
Druhna Kathryn Borkowski reported for the Steering Committee, with the greeting of “Czołem” and reported:

- Proposed agenda:
  - Report of the Credentials Committee
  - Administration of Oath of Office to new delegates
  - Appointed Officers Reports:
    - Legal Counsel
    - Physical Education Director
    - Communications Director
  - Elected Officials Reports:
    - Legion of Honor Grand Master
    - National Directors
  - Executive Board Reports:
    - Secretary/Treasurer
    - Second Vice President
    - First Vice President
    - President
  - Report of the Compensation Committee for presentation purposes only
  - Report of the Legal Committee
  - Report of the Actuary around 4:00 p.m.

The Committee moved to adopt the report of the Steering Committee.

Druh James Lynes, Jr. moved to amend the report of the Steering Committee to waive the reading of the officer reports and Druh Mike Snopek seconded the motion.

Druh Richard Federowicz: I just want to point out that it has been our custom and practice that although the reports are not read verbatim, it’s an opportunity for the elected officers to comment on what they did the past four years. So, I recommend that they be read.
Druh Timothy Kuzma: I understand the issue of not reading the reports, but with something like that, I think the officers, especially the elected officers and directors and the appointed officials, have an obligation to present personally what they have done over the past four years. I think that it’s very important that all the delegates understand directly and personally what we’ve done. And not to belabor, but collectively we have worked creating these reports for the Convention, and it’s always an important part of our job to not only have a written report which is in much greater detail, but I would never support the idea of reading verbatim the reports which you have in your packet. I did ask each officer and the Executive Board also to keep their reports to a 30-minute time frame. I think that it is important that the delegates hear personally from their elected officers in addition to what they have done in the past four years.

Druh Mike Snopek: I would like to say that yes it is very important. When we make pierogi in Southington, I clean the flour off the floor. But if you are running unopposed, there is no reason for you to stand up there and tell us what you have done. My suggestion is, if you are running opposed, then you have your chance to talk about what you’ve done.

Druh Joseph McLean: I understand [inaudible], but you’re giving officers 30 minutes to speak, and when somebody runs for office, you only give them five minutes. Why don’t we just give the officers five minutes to speak? Thirty minutes to speak is way, way, too long to listen to what is already in writing, and you’re giving an elected officer five minutes.

Druhna Deborah Hojonski: You might want to defer to the parliamentarian or perhaps to legal counsel. I think we are missing the agenda. It isn’t between nominating speeches and a report to the Convention.

Druh Richard Federowicz: I think that the last point is well taken. Maybe I did not explain this well enough. What our custom and practice has been is that when the elected officers are not up here so much campaigning but telling you what they did and allowing questions to be presented to them about what they did. That’s just information that is necessary and important for the organization. It’s true that it’s all in writing, but this is an opportunity for that to be amplified and embellished and to have questions asked and answered. And the point about nominating speeches: if the body wants to recommend that these reports be given more timely or in a limited fashion, I think that could be taken into consideration. But I do think that it is important for the officers to tell what they’ve done and two, ask them what they’ve done.

Druhna Wendi Kowarik: Mr. Chairman, what I suggest is that if you want to ask questions and have a report that the entire thing be done in an entire amount of time. Because if we are listening to reports that we have already read twice – once in the Sokół and once in the packet here – now we are being talked to again for another half an hour each, and then there is a question and answer period after that. This could go on well beyond the six or seven o’clock we have scheduled to get out. Practically, what we need to do is limit the time for the reports to maybe five or ten minutes for the reports themselves and then allow questions, because that’s actually what part of this Convention is about, the opportunity to talk about what happened in the last four years.

Druh Timothy Kuzma: It is so fundamentally essential for the delegates to have a full understanding of what we have done over the past four years. For me, managing a large portfolio of business, it’s just not… the words are escaping me. It is critical for you to evaluate and understand what we have done – the Executive Board, et cetera – to manage this organization for you, and to just minimize that… and you’re going to hear an actuarial report that may not be – in the context of all that might be missing without all of that information available to you. And I think that it is essential as a Convention, the Supreme Governing Body of the organization, to fully understand what its executive officers and Board of Directors and appointed officials have done over the past four years to manage the affairs of the organization. I would be surprised that this group would not want to hear that in its proper context, and it’s not related to the issue of nominations. This is the reports. This is talking about what has happened and the ability to ask questions. Thank you.

Druhna Michelle Wolniakowski: At the Convention, I feel that we’re here to move our organization forward. With that being said, there’s a number of people [inaudible]… maybe not word by word [inaudible], but we also have to realize that people … [inaudible]. [Applause after speaker concluded.]

The chairman requested somebody to check the microphones because it was very difficult to hear at the dais.

Druh Jeremiah Kennedy: Mr. Chairman, excuse me for not getting up because of my physical disability, but you can read this report in thirty minutes? I don’t know why each officer needs thirty minutes to expand on what’s in here. I think the officers that give their reports can give it in a lot less than thirty minutes.
Druh Bernard Wolny: Our National President as well as our Legal Counsel has identified for us the importance of listening verbally from each officer these reports. That’s what we’re here for: to listen to what our officers have been doing for the last four years, and we could have already heard two reports for all the time we spent talking about this issue. Thank you.

Motion to amend the main motion failed by voice vote.

Motion carried by voice vote.

**Report of the Credentials Committee**

Druh John Kuzmirek: We have four new delegates registered. We now have:

- National Officers: 13
- District Officers: 23
- Nest Officers: 50
- Elected Delegates: 76
- Legion of Honor: 15
- Total delegates: 177

Druhna Antoinette Haburay moved to accept the report of the Credentials Committee and Druhna Emily Ottavi seconded the motion. Motion carried by voice vote.

Druh Timothy Kuzma administered the "Oath Taken for Convention Delegates" at 2:40 p.m.

**Report of the Legal Counsel**

Druh Richard Federowicz: My first Convention was in 1992 here and we had about 400 delegates. We had four people running for President, and it was a real donnybrook. I will never forget that. I am disappointed today, my dad was supposed to be here, but he got ill.

For the past four years, I have been involved in all types of litigation and general contract work for the Falcons. If anyone has any questions, fire away. Thank you.

**Report of the Physical Education Director**

Druhna Christine Puskar highlighted several portions of her report which can be found in its entirety in Appendix C. Accompanying the oral highlights was a Power Point presentation. Druhna Puskar made comments on the Zlot in 2014, National Camps, the Adult and Youth Volleyball Tournaments, and the Future Leaders Conferences during the previous four years.

Druhna Cecile Krok moved to accept the report of the Legal Counsel and National Physical Education Director and Druh Chris Borek seconded the motion. Motion carried by voice vote.

**Report of the Communications Director**

Courtney Caughey-Stambul highlighted several portions of her report which can be found in its entirety in Appendix D. Accompanying the oral highlights was a Power Point presentation. Druhna Caughey-Stambul focused her presentation on her role with the Sokół Polski and online communication strategies.

Druhna Patricia Capozoli moved to accept the report of the National Communications Director and Druh Allen Borek seconded the motion. Motion carried by voice vote.

**Report of the Legion of Honor Grand Master**

Druh Bernard Wolny: I was elected to the position of the Grand Master of the Legion of Honor at the Quadrennial Convention of the Polish Falcons of America that was held in Pittsburgh, Pennsylvania on July 10 [sic] through the twenty-first in 2012.
During the past four years I have performed my duties of Grand Master to the best of my ability, and it has been both a pleasure and honor to serve in that position.

In my position as Grand Master, I have when called upon, invested Legion crosses at the various Awards Ceremonies and Nest Anniversary celebrations that were held in my home District, District XIII. Throughout the past four years. I am happy to say that the awarding of Legion Crosses is always a highlight of Nest celebrations and is met with great respect by our Falcon members.

In addition to honoring the living with the awarding of the Legion Crosses, I have also presided at the funeral services of Legion of Honor Members who have passed away in District XIII whenever possible.

Unfortunately, during the last four years, our Chaplain and Legion Cross holder, Father Joseph Sredzinski, passed away, and we will miss his spiritual direction as well as his always cordial words of encouragement and devotedness to the Polish Falcons of America and the Legion of Honor. May he rest in the peaceful embrace of Jesus.

We continue to review the applications for Legion Crosses via the Internet as well as conducting the voting for the awards by utilizing the web site set up for that specific purpose. This has proved to be an extremely efficient and time saving procedure in the awards process.

During the last four years we have had a dramatic increase in Legion of Honor applications and awards, and I thank the Commandery for their diligent and efficient review and voting on these applications.

The breakdown of the Legion Awards for the past four years is as follows: Bronze – 106; Silver - 59; Gold – 51; Total – 216.

The changes that were made in the Legion of Honor application form as well as the availability of the form on the web site have made the process more user-friendly for the Nests to prepare and submit the application of awardees. Additionally, the information flow and applicant credentials have provided the National Office and the Commandery members with more than adequate information with which to base their voting decisions on. My compliments to the Nests on their diligence in preparing the applications for approval.

As I bring this report to a close, my deepest thanks to the Commandery for the hard work and diligent efforts that they have provided in the past four years. It has been an honor to work with this fine group of dedicated Falcons who continue to uphold the standards of the Legion of Honor of the Polish Falcons of America. Our Commandery Members are: District I, Edward Ciesla; District II, Joan Beiflus; District IV, Thaddeus Kokoski; District V, Frances Tracz; District VI, Nancy Chiszar; District VII, Joseph Rybaltowski; District IX, Geraldine Wilson; and District XIII, Bernard Wolny.

Lastly and no less importantly, my thanks to our National President Druh Tim Kuzma for his support and guidance during the last four years and an especially thanks to our National Vice President, Druhna Patricia DelBusse for her devoted efforts in the Legion of Honor awards process as well as her guidance and direction in serving the needs of the Legion of Honor. Czolem!

Druhna Mary Pluta moved to accept the report of the Grand Master of the Legion of Honor and Druhna Sandy Czerniewski seconded the motion. Motion carried by voice vote.

Reports of the National Directors

Druh Thomas Eckert: Czolem everyone. Briefly, just the highlights. I am finishing up my third term on the Board of Directors. I did attend all sixteen National Board meetings that were held. I participated in countless conference calls that we do throughout the year as well. I presided for eight consecutive years as chairman of the Budget Committee. I also served as chairman of the Executive Compensation Committee for the last four years; served on the Audit Committee for four years. I am currently still on the Legal Committee. In a nutshell, I love what I do for the organization. I am committed to the preservation and continued growth and existence of our beloved fraternal. I just want to take the opportunity to thank all of District II’s officers, directors, and members for allowing me to represent them at the National level as their appointment to the National Board of Directors. It is an honor to serve in this capacity and I am humbled to serve again for another four years if appointed. This appointment I did not assume lightly and I will continue to work hard to contribute my skills and abilities for the good of the organization. Czolem!
Druh Warren Davis moved to accept the report of the National Director from District II (Appendix E) and Druhna Diane Zambrello seconded the motion. Motion carried by voice vote.

Druhna Nancy Marcuson-Capozoli: Good afternoon everybody and Czolem! Elected officers, Reverend Whalen, esteemed delegates.

Hopefully by now, you all have read my report as published. I am grateful for the opportunity being National Director from District IV since 2012. I have worked very diligently with the officers and directors to meet the challenges we face at the quarterly Board meetings and special conference calls. Many tough decisions and many programs have been put in place with many successes all for the greater good of our Falcons. Being always prepared, I attended all Board meetings and calls as scheduled. I have never accepted and will never accept mileage allowance or per diems for meetings at the National office. All my efforts have been and decisions were made in the best interest of our members and the Falcon treasury. I served as co-chair of the Falconette Commission along with Druhna Mary Rand of District IX and on the Membership and District Remuneration Committees during my first term.

Thank you and Czolem!

Druh Mark Puskar: In your written report, you state that in 2015 you voted to cut back service to what it once was. Are you talking about reducing the National Physical Education Director position from full-time to part-time?

Druhna Nancy Marcuson-Capozoli: Yes.

Druh Mark Puskar: Then you say there was no increase in programs and no increase in membership as one of the reasons why you voted to cut that position back from full-time to part-time.

Druhna Nancy Marcuson-Capozoli: Yes.

Druh Mark Puskar: Was that ever given ahead of time to the National Physical Education Director as part of a condition for full-time employment?

Druhna Nancy Marcuson-Capozoli: I believe, that when we made Druhna Chris full-time, our Druh President at the time said that new programs were going to be established. At that time, that was 2012. Actually, the Board members, some of the members did not want to make that position full-time. I encouraged them to vote yes and make the position full-time because our Druh President had stated that there would be new programs. In 2012, there were no new programs. In 2013, there were no new programs. In 2014, there were no new programs. We had a budget crunch in 2015. It was decided that we would take that position back down to part-time as it was in the beginning. It was passed and voted on at a Board meeting.

Druh Mark Puskar: But you have no one that proposed throughout this ever that the National Physical Education Director formally accept this letter or email or any way like that part of her full-time employment was dependent upon that she have increased programs and increased memberships, and at the same time no goals or numbers were given to her to tell her how many programs she had to increase or the number of new membership she had to increase in order to keep her full-time position?

Druhna Nancy Marcuson-Capozoli: I believe that Druh Kuzma at our 2000 [sic] August meeting had stated that he would take care of those matters because he kept emphasizing to us, saw her, and gave her things like that. So I do believe that would have been up to our Druh President to discuss those matters with her.

Druh Mark Puskar: I would just like to have the record corrected then that the reason that the position was moved back from full-time to part-time had nothing to do with performance but a fiscal....

Druhna Nancy Marcuson-Capozoli: We never stated that anything to do with....

Druh Mark Puskar: But you are implying that when you say that there was not enough memberships increase weren’t done and new programs weren’t done. You are implying that one of the reasons why that position was moved back was because she did not perform up to her duties in that position. I just want the record to be corrected to say that the reason that she was moved back from full-time to part-time had nothing to do with her performance as National Physical Education Director.
Druhna Nancy Marcuson-Capozoli: But we were told when we made full-time at the Board meeting that it would be that new programs would be….

Druh Mark Puskar: But when you voted to take her down to part-time, was she instructed to increase new programs and increase the membership?

Druhna Nancy Marcuson-Capozoli: That would have been up to Druh….

Druh Mark Puskar: Okay. When you had a discussion at that National Board meeting about this, did you ask Tim, “Did he instruct her to increase programs and increase membership”?

Druhna Nancy Marcuson-Capozoli: When we made her full-time, he at that time should have told her.

Druh Mark Puskar: Okay, but I am asking….

Druhna Nancy Marcuson-Capozoli: When… I can’t answer for Druh President. I believe that he would have to answer those questions.

Druh Mark Puskar: But I am asking you when you had to vote to move the position from full-time to part-time, did you ask? Was there any discussion that she did not meet these criteria that you believe she should have met?

Druhna Nancy Marcuson-Capozoli: We had stated that there would be… We were told there were going to be new programs. There were no new programs.

Druh Mark Puskar: Alright. Thank you.

Druhna Janet Knauber: I’m sorry, but I feel that’s very offensive for what you just did to Nancy. At any rate, it was a Board decision. It wasn’t her single decision to bring it down to part-time. It was a Board decision, yet you are accusing her.

Druh Mark Puskar: I am not accusing anybody. She has in her official report the reason why this was done. She is the only person whose report stated a reason why this was done, and I don’t want this accepted into the official record that her position was reduced from full-time to part-time because of her not doing something that she was never instructed to do. That’s all I’m saying.

Druhna Janet Knauber: You should not have brought it up.

Druhna Mary Rand: I feel that the problem in this lies in what our President spoke to Chris about when she was made a full-time position. When we voted to make the position full-time, the position was going to be for one year. It was supposed to be reviewed by the Board of Directors at the end of one year to see if there was any increase in programs. Nothing against what she did. It was just an increase in programs that of course [inaudible] … if they are not members then they cannot participate. That was not her fault. But, we don’t know what Tim talked to her about when the job was made full-time. All I can say is that it was to be reviewed after one year, and after reviewing after one year, there was no change in [inaudible].

Druh Mark Puskar: Okay, you reviewed it after one year….

Druh Dave Andrychowski moved to accept the report of the National Director from District IV (Appendix F) and Druh Paul Zulpa seconded the motion. Motion carried by voice vote.

Druh John Kowarik: Good afternoon delegates. In addition to my report, I would like to thank District V for their faith and trust. Thank you for letting me be your District Director the past twelve years. I thank my wife for supporting me. And I would consider it an honor to serve District V for another four years. Czolem.

Druhna Frania Tracz moved to accept the report of the National Director from District V (Appendix G) and Druh Edward Mikucki seconded the motion. Motion carried by voice vote.

Druhna Christine Belasco: I want to come up this afternoon and introduce myself. I am Christine Belasco and I represent District VI and refer to my written report. At this time, I would like to thank everyone’s support of me. I came in in the middle
of the session. I have been up there for two years. I have learned a lot. I would like to thank everybody for bringing me up to speed, but mostly I would like to thank my husband. That is a six- to seven-hour drive to come to these meetings in Pittsburg, and he is stuck with me in the car. I have to thank him for his support. I could not have done it without him. Czołem!

Druhna Mary Pluta moved to accept the written report of the National Director from District VI (Appendix H) and Deborah Hojonski seconded the motion. **Motion carried by voice vote.**

Druh Thomas Washington, Jr.: Czołem! They said keep this to thirty minutes. How about thirty seconds? I also participated in my first term this year. This term I was 100% attendance and I made all the conference calls and I did what I could to try to revitalize things District-wise in my District. I also served on the Heritage Foundation - the Polish Heritage Foundation - which was started a few years ago and that is [inaudible]. I also thank my wife who missed this because she had to go to the bathroom. And I also want to thank my father; some of you may know him. He is alive and kicking. He’s not kicking the ball as far as he once kicked it; he has some issues medical-wise. And those 61 years that people were telling, “Tom, you’ve got to put that cigarette down”, are starting to haunt him at this point in time. Just like Joe, it was difficult for me to tell him that I couldn’t bring him here today, and he really, really wanted to participate. So, hopefully, he is still living vicariously through me here at this Convention today, and I hope for a good Convention and a good couple of days. And I dragged this on just long enough so that my wife could come back into the room and see me up here. But anybody who wants to read my report – it will take you probably 45 seconds to read my report. If anybody has any questions… alright.

Druhna Lisa Smith moved to accept the written report of the National Director from District VII (Appendix I) and Druhna Patricia Taylor seconded the motion. **Motion carried by voice vote.**

Druhna Mary Rand read her report.

Druh James Lynes, Jr. moved to accept the report of the National Director from District IX (Appendix J) and Druhna Emily Ottavi seconded the motion. **Motion carried by voice vote.**

Druhna Janet Knauber: Good afternoon delegates. I’d like to thank everyone for the opportunity to serve as the District XIII Director for the last eight years. It’s been a real ride. I have enjoyed everything that I have done on the Board. I have attended every meeting. Again, thank you to my husband for having to come with me. (I think he had to miss a meeting once.) I have been able to participate with the youth because of my position on the Board and I enjoyed that immensely. I wish my successor an enjoyable term, because I get to retire now. So, thank you and Czołem!

Druhna Joyce Brennan moved to accept the report of the National Director from District XIII (Appendix K) and Druhna Patricia Krawczynski seconded the motion. **Motion carried by voice vote.**

Druh James Lynes, Jr. moved to accept the written report of the National Director from District I (Appendix L) and Druh Michael Rabovsky seconded the motion. **Motion carried by voice vote.**

The Chair called the Convention in recess at 3:46 p.m. for the purpose of resuming at 4:00 p.m. to hear the report of the actuary. Chairman Shanley called the Convention to order at 4:06 p.m. and called on National President Kuzma to introduce the actuary.

**Report of the Actuary**

Druh Timothy Kuzma: Thank you Mr. Chairman. The Chairman has asked me to introduce our next speaker. It is a great pleasure and honor to introduce Kirk Gravely, who works with the firm of Allen Bailey & Associates from Austin, Texas and for him to give his actuary report. Without further ado, Kirk Gravely from Allen Bailey & Associates.

Mr. Gravely began his report by introducing his firm, which has been in business over 30 years. He then described in detail a method of cash flow testing known as the New York 7 and how methods are selected. Under the New York method (his Table 1), the Polish Falcons does not have any surplus and must answer the question if the organization should continue to do business in New York. In his Table 2, he wants the organization to review the guaranteed rate of interest of 3% for annuities compared to the federal interest rate which has been dropping.

Mr. Gravely explained how his firm assisted the Falcons in creating a five-year business plan with various sales and investment strategies. The organization’s Risk Based Capital (RBC) falling below 300% would be a concern for the Pennsylvania Insurance Department.
In a separate contract, the firm discovered that the Falcons continued to pay on annuities that had matured, costing the organization over $200,000. All payments were stopped, the owners of the annuities were contacted, and 90% chose to retain their annuities with the organization under a new contract with a lower rate. The actuary believes that this will result in better financial condition through at least 2020.

He explained that the firm can help the Falcons by presenting various options for the organization. Among the suggestions are the Medicare Supplement insurance; expanding the membership base; finding additional income by raising the fees on the products; reinsuring majority of the risk through a reinsurance partner; developing new products such as final expense insurance; selling more permanent life insurance and annuities with a higher minimum.

The actuary now needs to use a 120-year mortality table rather than a 100-year mortality table.

The latest examination by the Pennsylvania Insurance Department resulted in no adjustments.

Mr. Gravely cautioned the Convention to keep in mind the poor trends in the fraternal benefit industry and noted that the future economy and increased regulations can have a negative impact on the business of the organization.

Mr. Gravely identified challenges as sales, investments, and growth in membership.

Druh Byron Brennan: With “one” being the best and “ten” being the worst, where does the PFA rank?

Mr. Kirk Gravely: Financially? I would so that you are probably – my gut reaction – you are probably about a three and one-half, with ten being the best.

Druhna Lisa Smith: What did you mean by unintended administrative practices?

Mr. Kirk Gravely: Well, a lot of times we don’t know things that are happening. The maturity date in an annuity contract is something that …. Annuities fall into a range [inaudible]. There are subsets of contracts that currently may have a maturity date of 65 years because that is what annuities were originally intended for, intended to be a retirement vehicle. And so, maybe there is a block that has a maturity age of 65. Depending on how an administrative system is coded - the way that the information is keyed in, long ago when the policy was issued, this is something that maybe goes back to when the policy was issued – somebody didn’t key in the maturity date into the system or did not enter it correctly and you might not know it. It is not uncommon. I’ve seen it with a lot of companies that are looking for this right now.

Druhna Lisa Smith: So, just to clarify, when the contract for the annuity has been issued, there was no maturity date on there?

Mr. Kirk Gravely: Again, there was a maturity date on the paper, but not in the system or the system was not appropriately recognized. So a lot of times you have data that if you do not tell the system, “flag this policy on this maturity date”, you might not have it. I don’t know the specifics about your administrative system and how it works, but that is how this can happen.

Druhna Lisa Smith: And my last question is: do you have any idea the baseline that you did of how much of Polish Falcons of America is annuity and how much is life insurance, because from where I am sitting I could not see anything on that screen?

Mr. Kirk Gravely: I’m sorry about that. I do not know as I stand here how…. Are you talking about the split in income between annuity and life insurance?
Mr. Kirk Gravely: I do not have that available. Based on the cash flow testing results, you saw a negative on the lines for annuity; I would say that the annuity is doing better than the life insurance. That’s what that tells me. There’s a lot of moving parts during testing, so that [inaudible]. It’s definitely better on annuities. Life could be doing well right now, because the way life insurance is, it makes a lot of money right now in a big way, but then as people age and the mortality goes up and we start paying death claims. In a term policy, you make all your money in the first couple of years, and maybe in the last couple of years you lose money on all these death claims. So remember that’s [inaudible]. So I don’t know the answer, but I know the tool that we can probably go to and pull that out. The problem is that … [inaudible] … has a whole lot to do with that surplus also contributing to the earning of the organization. That surplus account is how you’re generating some investment income from the product that you want to introduce. So you’ve got all these moving parts. I don’t want to judge too quickly one product or the other.

Druhna Lisa Smith: But you can figure that out, can’t you?

Mr. Kirk Gravely: Yes.

Druhna Mary Rand: Although the Medicare supplement is a great opportunity for this organization, but it’s basically as year-needed.

Mr. Kirk Gravely: As what? I’m sorry.

Druhna Mary Rand: As year-needed. At age 65, your Medicare supplement, you can change it from year to year. Great opportunity, but is it going to make this organization [inaudible]?

Mr. Kirk Gravely: So, it depends how successful the sales are.

Druhna Mary Rand: Right, but they could go in one year and the next year they can pull out.

Mr. Kirk Gravely: Right, and how much we receive. Number one, it’s built into the price of the product. It’s not like a life insurance product or an annuity where they stay for a long time.

Druhna Mary Rand: But it’s one policy we need sold to make this whole thing work.

Mr. Kirk Gravely: The Medicare supplement will make you money to the extent that if you don’t have out of the ordinary people … [inaudible]. Not in all states will people be able to migrate that much. Depending on what state and what your condition is for migrating. For example, in Missouri you can change every year. I don’t know what Pennsylvania’s requirements are. There’s possibilities that they are a little bit more stuck … [inaudible].

Druhna Mary Rand: I guess my point is that there is nothing that we can depend on.

Mr. Kirk Gravely: So let me give you one example that we do have one client that … [inaudible]. Say eight years ago, they didn’t have a Medicare supplement program and they probably would not be around today. They are not selling life insurance. They are selling Medicare supplements, and the [inaudible] from that are keeping them whole. And they are not selling as much on the financial terms, but on the insurance relationship is how that turns out. Where is it going to go? It is good the first year? Is it good all years? What is it? Yes, you can have people not staying for fifteen or twenty years, but even if they stay here four, they are helping contribute because you are not constantly selling. But if you are able to sell every year, then you are more indifferent to them not staying as long as you would need a [inaudible]. Life contracts have great long-term earnings, and that is why when I talk to clients, I personally recommend life insurance because if you look at companies that are large and successful fraternals that have been around for a long time, what do they have? They have a really large stream of dual premium income.

Druhna Teresa Landy: Could you explain this year’s decrease in revenues? Is that related to annuities?

Mr. Kirk Gravely: You mean in 2015?
Druhna Teresa Landy: Yes.

Mr. Kirk Gravely: I don’t have that information right here before me. I’d have to look.

Druhna Teresa Landy: … [Inaudible] the decrease in our insurance reserves [inaudible].

Mr. Kirk Gravely: Well, you have an increase in reserves. So, annuities increase reserves by virtue of the surrender charges wearing off, so if it’s a new contract, you start off with lower reserves.

Druhna Teresa Landy: I understand the causes; I’m just asking what the causes are.

Mr. Kirk Gravely: Well, as I was explaining, you have an increase in reserves as you are writing new business. If you are writing an annuity, the reserves might go up. If you wrote less annuity business between two years, you would see your change in your reserve look a lot different. So if you took all of your annuity…. You have to look at reserve change combination with other financial stuff. For example, on annuities, you would look at the premium income as well as the reserve change in combination to see [inaudible]. Does that make sense?

Druhna Teresa Landy: [Inaudible.]

Mr. Kirk Gravely: So, if you give me a thousand dollars and I go and I set up insurance for a thousand dollars…. 

Druhna Teresa Landy: I understand that. I am trying to understand in connection with the Polish Falcons.

Mr. Kirk Gravely: That is why you have to look at premium income, for example, could have gone up more, then it was higher last year than it was the year before, and reserves went up; that would be one explanation more so than it did last year.

Druhna Teresa Landy: The change in the annuity is something that occurred … [inaudible] … so going forward … [inaudible].

Mr. Kirk Gravely: You get to pick up the excess interest of paying the lower interest rate. You get to pick up the excess income by paying the lower interest rate. You get that extra income on top of it. That should not have caused a big change in surplus unless you lapsed a lot of them off.

Druhna Teresa Landy: [Inaudible.] 

Mr. Kirk Gravely: I’m talking about what you have to keep in mind going forward because we’ve done all of the things. We’ve got most of the things needed. The only thing that is missing from an actuary perspective is the experience studies to analyze how your business is performing relative to the price. So assuming that your mortality is going to be “x” and it’s really 150% of “x”, that’s going to explain a lot if the life insurance line is not doing so well. So that kind of analysis is the kind of thing that we don’t do every year. We set up a study and once you set it up, it’s fairly cheap to continue it every year.

Druhna Teresa Landy: [Inaudible.]

Mr. Kirk Gravely: Well, that study is not for reserves, only for experience analysis. So, reserves are dictated by formulas set by the state, except for when I talked about additional reserves, that is a function of cash flow testing that we perform and may require you to hold a little more than the state requires. The state has no laws calculating reserves like this. You have reserves based on state guidelines, regulations, and law, and that is what that is. There is no actual determination other than making sure it is properly funded.

Druhna Teresa Landy: [Inaudible.]

Druh Timothy Kuzma: As we normally do at Conventions, you get two financial reports. You get the actuarial report, which is this, and then you get our Secretary/Treasurer’s financial report, which is going to – I think – answer your questions that you raised. In terms of the financial report that is in your packet, that’s what’s John’s presentation is going to get into, those terms [inaudible] that you’re looking for. So in terms of premiums – it splits between annuity and life. John is going to address this in his report, and some of those questions which you’re asking.

Druh Warren Davis: [Inaudible.]
Mr. Kirk Gravely: Well, it’s fairly complex and was contributing to your … [inaudible], partially investments. It’s also partially the insurance business itself and how well is that performing relative to the premiums you are charging. So for example, you have single premium whole life, and the mortality is higher, you’re not covering anything with the premiums. You have investment income that pays all the mortality costs. And so, it’s all of those items. If I’ve got ten companies on a page, I am going to see ten different earnings patterns of surplus growth or lack thereof. And it’s not the healthiest position, so that is why I bring that up because you’ve got to be mindful that surplus is declining because earnings are down.

Druh Warren Davis: [Inaudible.]

Mr. Kirk Gravely: No. If you don’t have insurance you don’t have…. If the insurance is going to perform poorly, you are going to have bad results. If you’re going to have a worse mortality experience, you’re going to be 50 bits behind on your investments, when everything goes against you, when lapses are happening in such a way that are hurting earnings. Yes, but the insurance business is the basis from which you have the funds to support your fraternal benefits. Fraternal benefit societies are founded to support each other in multiple ways, one being insurance, with the death of a family member or whoever. The same thing is happening here. It’s the way that capital surplus grew in the insurance business.

Druh Michael Rabovsky: [Inaudible.]

Mr. Kirk Gravely: Well, we can go back to the line of business earnings and see which line is – we talked about that earlier – which line of the business is causing the loss. Is it annuities? Is it life? Or is it some subset of either one of those? And that’s the kind of thing … we can do that. Right now, because your [inaudible] is good…this is kind of warning us that you are in that trend.

Druh Warren Davis: [Inaudible.]

Mr. Kirk Gravely: Well, our projections with the change in deferred annuity insured, it gives a little bit more positive spin on what is happening here. It makes you feel a little bit more comfortable. The problem with a little bit more comfortable and still being in a very tight surplus position is that it doesn’t take too many variations. One bad year, all of a sudden, you’re back to where you were. If you build it up in three or four years, the surplus will provide you a little more relief. All of a sudden, you have something to catch dropping. If the market drops and some of your investments go down, you could … [inaudible].

Druh Anthony Mazzone: You stated that New York State is changing their requirements for reserves. Is there any indication that any other state where we are working is going to change to make their requirements stricter in the near future?

Mr. Kirk Gravely: New York rules are fairly unique to New York. We’ve seen California do a few things. We’ve seen people get to be a little more involved in some of these certain issues, but we are not aware of anybody else that requires that. They are not changing the law for reserves. What they are doing is changing this testing we are talking about which needs to have you set up more reserves, but it is outside the normal mechanics, so the laws for reserves are not nationwide. There are certain state variations that are very similar in almost every single state. Cash flow testing processing that we do once a year to make sure the reserves are okay will make sure the reserves that the law makes you set up, make sure that they’re okay. If that process then says you’re not okay, then you’re going to have to take another half a million dollars to put it in reserves. You don’t put it on any product. You don’t have at least ten policies in order to do it now. You’re going to have this asset adequacy reserve put in your statement. So are other states scrutinizing asset adequacy testing or cash flow testing? Not to the extent New York does and we’re not aware of any other states coming down. They’re only saying you can only give so much a year. We’re saying if a bond is paying more than what we think it should pay, that’s because there is extra default risk. That bond may have a risk of default, so you have to charge that bond for that extra default. There is some truth to that especially during the 2008 financial crisis. That’s where we pick up a lot of this as far as getting the ball rolling on them getting more strict [sic] with that because they started getting more concerned about things having really huge yields and rates were really low. And there is some truth to what they say.

Druh Michael Rabovsky moved to accept the report of the Actuary and Druhna Kaitlyn Johns seconded the motion.

Motion carried by voice vote.
Report of the National Secretary/Treasurer

The financial reports from January 1, 2012 through December 31, 2015 are found in their entirety in Appendix M. Druh John Kuzmirek presented a Power Point presentation that focused on:

- a timeline that demonstrated the major financial milestones during the previous four years;
- a report on the insurance and annuity business and the changes made;
- a report on the finances of the organization, including the balance sheet, income statement, and surplus account;
- graphs demonstrating the reduction in Treasury yields and the portfolio yields;
- a description of the various regulatory, compliance, and operational issues effecting the business of the organization;
- a presentation of the new products developed during the previous four years;
- highlights for future considerations.

There were 944 new issues of life insurance (Adult, 380; Juvenile, 3688; Conversion, 0; Options, 27; Special Offers, 135; Re-established, 34). There were 2,482 decreases in life insurance (Deceased, 1,236; Matured, 66; Expired, 217; Surrender, 585; Lapsed, 378). As of January 1, 2012, there were 21,919 policies in force, and as of December 31, 2015, there were 20,381 policies in force.

There were 380 new annuity certificates sold and a loss of 606 (Deceased, 176; Surrender, 384; Transfer, 46; Fully Paid, 0; Cancelled, 0). As of January 1, 2012, there were 3,967 certificates in force, and as of December 31, 2015, there were 3,741 certificates in force.

There were 37 new Medicare supplement certificates sold and a loss of 4. As of January 1, 2012, there were 0 certificates in force, and as of December 31, 2015, there were 33 certificates in force.

Bond investments increased $8.0 million since December 31, 2011 to a total of $64,448,392 as of December 31, 2015, while preferred stock holdings decreased $3.9 in the same period to a total of $801,445.

The balance sheet demonstrated total liabilities of $66,671,012 as of December 31, 2015, with aggregate reserves for life insurance, annuities, and pension funds totaling $62,591,079.

The interest maintenance reserve (IMR) increased to a total of $699,670 as of December 31, 2015. The asset valuation reserve (AVR) decreased to a total of $465,994.

As of December 31, 2015, the surplus totaled $1,222,069. Total income varied during the past several years from a low of $5,911,317 in 2013 and a high of $7,344,044 in 2015. Premium income varied from a low of $2,322,191 in 2013 to a high of $3,696,780 in 2015, and a majority of all premium income resulted from annuities. Investment income remained relatively steady, ranging between $3,198,610 and $3,376,807. Total expenses during the period varied from a low of $6,379,952 in 2013 to a high of $7,614,061 in 2015. In summary, annual net income resulted in a loss the past three years, but improving, with the best year being 2012 ($158,646) and the worst year being 2013 (-$556,651).

In the category of insurance and regulatory issues, the organization had three regulatory bodies that reviewed the Polish Falcons. The organization met the requirements of the IRS for non-profit status and non-bank trustee and the 990 tax exemption. The Pennsylvania Department of Insurance did not issue any recommendations. The New York Insurance Department requires additional cash flow testing each year to measure future solvency. There are seven different interest rate scenarios that are modeled, most of which are unlikely to occur. If cash flows are not adequate to meet projected liabilities, additional reserves may be established.

Operationally, the Polish Falcons continued with the services of Allen Bailey & Associates and Parkway Advisors as an investment advisor. Both selections proved to be beneficial to the organization in meeting regulatory compliance issues and adjusting the portfolio to maximize return on investment, new product development, and fresh ideas. The auditors, McKeever, Varga & Senko provided unqualified opinions and no reportable deficiencies in the most recent audit.

New products introduced included the Medicare supplement and new permanent life products with competitive rates, competitive commission structure, and increased marketability.
Druh Kuzmirek highlighted fact that the fraternal insurance industry continues to face economic and regulatory challenges, stressing the need for insurance operations to be profitable, and the organization needs to take action with a sense of urgency to continue to build on successes and implement necessary changes.

Druh Kuzmirek concluded by thanking the staff at National Headquarters, the Board of Directors, and the appointed officials.

**Druh Joseph McLean:** On the General Insurance Expenses, there is no breakdown on what that is for. Can you explain a little bit about what is there? Where is the income for our $12.00 dues? There is no explanation on how much it is. And if possible, could we have the travel expenses for officers for the last four years?

**Druh John Kuzmirek:** So, the first question was the $12.00 dues. They are in the statements as “Other Income”.

**Druh Joseph McLean:** Do you know how much that was and the percentage of people that paid?

**Druh John Kuzmirek:** Pardon me?

**Druh Joseph McLean:** Would you tell us the value of dues that we received?

**Druh John Kuzmirek:** Approximately, after you take away the expenses associated with the dues, we get about $85,000 a year.

**Druh Joseph McLean:** Do you know the percentage?

**Druh John Kuzmirek:** The percentage of what?

**Druh Joseph McLean:** Of how many people paid?

**Druh John Kuzmirek:** Roughly about 50%.

**Druh Joseph McLean:** Was that the same as it was last time? The other question was the travel expenses for officers for the last four years.

**Druh John Kuzmirek:** Travel expenses for officers for the last four years? That’s a tough one because I don’t have the information with me. I didn’t bring my whole office to the Convention here. The expenses of the officers for the last four years? Really?

**Druh Joseph McLean:** I want to know if they went up. That’s my question.

**Druh John Kuzmirek:** No. I would say “no” or at the very worse they would remain level because Druh Kuzma has made a conscientious effort to reduce travel expenses as part of the overall cost reduction in 2015.

**Druh Joseph McLean:** That doesn’t answer my question.

**Druh John Kuzmirek:** What didn’t I answer?

**Druh Joseph McLean:** You didn’t tell me a dollar. It is not in the expense report here – travel.

**Druh John Kuzmirek:** Would you do me a favor, Evie? In my briefcase back there is a 2015 annual statement.

**Druh Joseph McLean:** I’d be willing to wait for that answer. You don’t have to go right now and look.

**Druh John Kuzmirek:** No, no, no, no. I’m going to get it right now for you.

**Druh Joseph McLean:** Thank you very much.

**Druhna Nancy Capozoli:** In the Convention Reserves in year 2013, you set aside $12,000. And I believe in the year 2014, you also put in $12,000 because in the year 2015 you did not. But under the year 2014, you have $23,489. You also have that in the year 2015. Therefore, I know that we did not do that. The total liability at the bottom is totally off if you use those numbers.
Druh John Kuzmirek: What is your question?

Druhna Nancy Capozoli: My question is if you are stating that we put in the year 2014, $23,489….

Druh John Kuzmirek: Are you looking at the balance sheet?

Druhna Nancy Capozoli: Yes.

Druh John Kuzmirek: Okay, then that’s just showing the balance. That doesn’t show what we put in. It’s only showing the balance over the years.

Druhna Nancy Capozoli: Oh. Okay. Thank you.

Druh John Wojdyla: Is this working? [After asking if the microphone was working, the speaker failed to speak into the microphone making a verbal transcription impossible. Following is a summary of the comments as recorded by the Secretary.] The speaker stated that for every policy we sell we lose two and one-half and for every annuity that is opened, one is closed.

Druh John Kuzmirek: Is there a question?

Druh John Wojdyla: Yes. Net income from the operation for the last three years: in 2013, there was a net loss of $550,000, in 2014 was $228,000, and in 2015, the loss was $93,000, so, it is going in the right direction, but still every year the operation is losing money. And now, with the anticipated regulation and changes according to President Kuzma’s report, it is anticipated that our financial strength will be weakened by new regulations. In other words, we may buy an additional reserve. I don’t have a warm and fuzzy feeling that we are on a great path. Are there some specific action steps being undertaken … [inaudible]?

Druh John Kuzmirek: Thank you. So we are looking at something that because of a low interest rate environment, we may be looking at additional asset adequacy reserves we are monitoring very closely various scenarios and also the [inaudible] cash flow testing assumptions, to see what we can do in our investment portfolio in years which we have a deficiency in cash flow to make that right. That’s a very delicate thing. We have to balance that with if we sell these investments to improve our cash flow side, it’s at the expense of future income for our organization. So we are working daily with our investment advisors in different scenarios what would be the best path to take. I kind of resent the insinuation that we have not done anything to address this issue… [tape ended]. This problem is not unique to the Polish Falcons. This problem faces fraternals in general. We may be a unique fraternal with a rich tradition, but when it comes to the business side, we are the same as every other insurance company. The same regulations, the same rules, the same regulatory pressures for New York Life, Met Life, Erie Life applies to us. We are in the same boat as them. We don’t have the resources that those large companies have. We do the best we can with the resources that we have. [Inaudible.]

Druh Dan Michalak: I am just hung up here with what I have seen. The facts are the facts. I came aboard four years ago, and I have seen what was done the last four years. And trust me, there was a big hole this organization was in - big, and it was getting deeper. But, with John’s foresight and knowledge, there is a ladder in that hole now and we are slowly coming out of it. He is absolutely correct. I have watched many other organizations, and trust me, they are all hurting, every one of them. Some have more money; they’re doing better. Others have already gone under. So, we are going in the right direction. We are taking the right road. It is going to take a little time to get out at this point. Consider the business climate. All of you: look at 2008; look at 2012. Look at what has happened just the last few weeks. Look at your personal portfolios and what happened to them. It's not easy what is happening to everybody. We're just seeing this one big organization. We don’t like it. Nobody likes it. But we are doing the best we can to come out of it. That’s all I have to say.

Druhna Teresa Landy: So I was asking earlier, the actuary, on the reserves, what caused the reserves to go up?

Druh John Kuzmirek: There are a lot of moving parts to reserves.

Druhna Teresa Landy: I am just asking if you can pinpoint. Was it the annuities? Was it our aging population?

Druh John Kuzmirek: The reserve annuity?

Druhna Teresa Landy: No, it wasn’t broken up.
Druh John Kuzmirek: I’m sorry Teresa. I’m missing something here, because I want to answer your question.

Druhna Teresa Landy: I am just looking at the increase in our reserves from 2014 to 2015. I know a few years ago we struggled because we [inaudible] for margins, so we had a pretty significant [inaudible]. So I am just trying to figure out what this issue is.

Druh John Kuzmirek: So, you have the income statement in front of you. So, in 2014 and 2015, would you agree that income pretty much [inaudible] over those years?

Druhna Teresa Landy: Right.

Druh John Kuzmirek: So, now go down to Annuity Benefits and look at the Annuity Benefits paid out in 2014, $4.5 million in 2014 and $3.1 million in 2015. Annuity benefits are one of the moving parts of the formula. By paying out annuity benefits of $4.5 million, in fact you are lowering the reserve. In 2015, you did not have that same benefit to that extent.

Druh Timothy Kuzma: One of the moving parts in reserves in general is probably the most complex component of these statements. We don’t calculate them; that is what actuaries do. So, unless you are an actuary and have a certification, it’s not the kind of thing that you can just – one plus one equals two. But, if you look at what you are saying and what John just pointed out, 2014 to 2015, the Annuity Income line between those two years is almost identical; it’s off by about $150,000 more in 2015. So that means for that point of time, the increase in annuity reserve would be about $150,000. Then, the second part, and Kirk, maybe you can simplify this, is earnings. So, you have an account and you earn four percent; that has to be reserved. But then the next part is the withdrawals. And in 2014, the withdrawals were $4.5 million, so that is going to reduce the reserve. So that is why in 2014 the reserve fund is sitting there around $600,000. In 2015, where you had very similar income, and most likely a very similar – because of the total drop in the annuity business is about the same – the big difference is the withdrawals, which was only $3.1 million in withdrawals in 2015. Therefore, the reduction to annuities – I mean the reserves – is not going to be great, thus creating a discrepancy in the reserve increase. And it changes. Those factors go into that to achieve that number. The life reserves don’t move nearly as much.

Druhna Teresa Landy: So, if we were to retain all of our annuities, this would be continued… [inaudible]?

Druh Timothy Kuzma: What is the assumption again?

Druhna Teresa Landy: [inaudible].

Druh Timothy Kuzma: That depends, but yes, in general, yes. In a healthy situation, it should. As you build assets, you build the block of business, the reserves will continue to increase. It just has to happen.

Druhna Teresa Landy: [inaudible].

Druh Timothy Kuzma: Can you do that in my report because I am addressing the same thing? I am touching the same thing, and I will reference it in my report. I think I have a reference specifically to that, but I will certainly advise you of that question in my report.

Druhna Teresa Landy: The only other question I have is that we are heavily invested in bonds… [inaudible]… the bond market.

Druh Timothy Kuzma: The value of bonds? We go mark to market. Our bonds are held at their cost. That’s insurance rules. That’s insurance accounting. John referred to GAAP accounting in which you have to book the fluctuation in the value of the bond. In insurance accounting, you do not have to book the fluctuation. So, if we buy the bond at $100,000, and that bond falls – there are exceptions – if that bond drops two categories, you have to book it at its market value, but that is an exception. So, even if a bond at Category 1 or Category 2 devalues to save 75%, that $100,000 bond is now selling at $75,000; we are not required to book that change. If it is stock, it’s historic [cost]. That is why we don’t carry stocks because of their volatility and are a complete disruption in the event of a market tumble like we had recently. There have been situations with fraternals to the brink of insolvency because their stock portfolio collapsed. So stocks, we stay away from.

Druhna Teresa Landy: John, this is nothing against you. I am really trying to understand the operations of the organization. It has nothing to do with [inaudible]. I think that if we want to go back and sell this stuff, we want to make sure that … [inaudible].
**Druh Timothy Kuzma:** I think that I can speak for John. I don’t take it any other way other than what you just said. It is a sincere desire for information.

**Druhna Teresa Landy:** [Inaudible.]

**Druh Timothy Kuzma:** This is so hard even in thirty minutes to try to describe the complexity of this business model. Now, the fraternal side – I’m not saying that’s easy either – but the complexity of the insurance/business model is extraordinarily complex, especially in difficult times, and I will get into that in my report and presentation as well.

**Druh Bradley Puskar** moved to accept the report of the National Secretary/Treasurer and **Druh Walter Szpakowski** seconded the motion. **Motion carried by voice vote.**

**Announcements**

**Druh James Shanley:** Don’t forget the breakfast tomorrow at eight o’clock, I believe.

Druhna Janet Knauber announced that they sold $510.00 for the 50/50 raffle, so the winner will win $255.00. The proceeds of the raffle will benefit the Polish Heritage Foundation. The winning ticket number was 222109 and claimed by Bobby Joe Gorny. She also announced that sales will be conducted before each session with a drawing at the end of each session.

**Druh James Shanley:** We reconvene tomorrow at eight o’clock.

The Chair declared the Convention in recess at 6:07 p.m.

### Second Session- Thursday, July 14, 2016

Druh James Shanley called to order the Second Session of the 41st National Convention of the Polish Falcons of America on Thursday, July 14, 2016 at 8:15 a.m. and requested a report from the Steering Committee.

**Report of the Steering Committee**

**Druhna Kathryn Borkowski** reported for the Steering Committee:

Proposed agenda:
- Singing of the Polish and American National Anthems
- Prayer, especially in lieu of the terrorist attack in Nice, France
- Credentials committee report
- Oath of office to new delegates, if any
- Summary of the previous session
- Executive Board reports:
  - Second Vice President
  - First Vice President
  - President
- 15-minute break for committees to meet
- Committee reports:
  - Compensation (for presentation purposes only)
  - Legal
- Lunch between 12:00 p.m. and 1:30 p.m.

**Druhna Lisa Smith** moved to adopt the report of the Steering Committee and **Druhna Patricia Krawczynski** seconded the motion. **Motion carried by voice vote.**

The Convention sang the Polish and American National Anthems.
Report of the Credentials Committee
Druh John Kuzmirek: We have no new delegates registered. We now have:

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<th>Role</th>
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<tbody>
<tr>
<td>National Officers</td>
<td>13</td>
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<td>District Officers</td>
<td>23</td>
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<tr>
<td>Nest Officers</td>
<td>50</td>
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<tr>
<td>Elected Delegates</td>
<td>76</td>
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<td>Legion of Honor</td>
<td>15</td>
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<td><strong>Total delegates</strong></td>
<td><strong>177</strong></td>
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Druhna Mary Rand requested that the number of guest should be identified. Druh Kuzmirek, by asking for a show of hands for guests to identify themselves, noted that there are three guests present.

Druhna Patricia Capozoli moved to accept the report of the Credentials Committee and Druh Allen Borek seconded the motion. Motion carried by voice vote.

Synopsis of Previous Session
Convention Secretary Druh Joseph Sobota presented the synopsis of the first session. Druhna Frania Tracz moved to accept the synopsis of the first session and Druhna Diana Zambrello seconded the motion. Motion carried by voice vote.

Report of the Second Vice President
Druh Daniel Michalak: Good morning everyone.

You have a copy of my report. It’s in the packet. I’m going to give you a synopsis of what I’ve done the last four years. It’s been an interesting four years serving for the first time as your Second Vice President. There were a lot of items in this, but how fast could four years go by? When you think about it, we were here in 1992. That doesn’t sound that long ago. But I can remember that time; I had my two children here with me. My son was five. We were way up on the ninth floor, and kids being kids, the glass elevator was big, and they were gone. I looked in the elevator, and my wife was inaudible, “while they’re safe, it’s all Falcons here”. Later on they came back up again. But there are some of these experiences that we have as Falcons that we really enjoyed, not only with our family, but with all of our friends who were here. And four years is a long span, and we don’t get together that often. Some of you I’m seeing for the first time, some of you many, many times, and it’s nice to see people again; it’s nice to have the conversations.

Since 2012 when I was elected as your Vice President, I went back home and I retired from the city after 30 plus years of work. How many people here are retired? Raise your hand. I see all the hands up. Whoever came up with this saying that when you’re retired you have a lot of time, they’re full of crap. I’ll tell you what: I’ve got more jobs now than I ever had. Everyone is looking to tap your shoulder to do something to help you out, or go here go there. I don’t know how I had time to work, and I’m sure a lot of you who are retired feel the same way.

One of the first things that I did back home is our Nest building ended up going for sale. As many of us who have older clubs, the neighborhoods are now not too good anymore. As a matter of fact, we laughed about it because Connecticut had the list of ghetto towns and cities in the state, and in almost every one of those had a Falcon club. Times have changed. We did sell that building, and currently we are looking for something else, maybe a rental.

One of the highlights in being on the National level was that I was on the District remuneration committee along with Tom Washington, and we had the task of taking the money and trying to help each District, and some of which weren’t doing too well. What was the nice thing that we did this year - that I thought was really nice - was for the first time, out of some of that pot of money, we gave each District Legion of Honor committee some money to work with to help their efforts. I’m very proud of that. I think that our committee did a great job and I thank them for the support when our committee met.

Back home I got involved with another club, which is a German club, a Catholic club, and they tapped me on their building committee. We ended up buying a building, which was another Polish Falcon that did not survive. We ended up transforming
that to a beautiful place like this, not like our clubs. We all know what they look like; looks like something out of the fifties or sixties. They all look the same no matter where you go. I don’t care what nationality, all the clubs look the same. Their membership increased over 50% within the first few months that we opened up that place, and I’m very proud of that. So what do you think they do? They tap me as their president. I said, are you crazy? They said, “You did a great job”. I said, “one year”. So I’ve got a one-year term.

As many of you know, I also coach. I love coaching. In fact, they crack up when they see me with a suit on. Most of the time I’m shorts, T-shirts; that’s what I do. It was a great honor for me this year to be honored for the first time, first award ever presented for an assistant coach for the women’s basketball coaching association as the coach of the year - Assistant Coach of the Year - nationwide. It’s truly an honor. The hall was three times bigger, considering the amount of people that were there, and all the coaches and players from all over that were in there. It was a very nice affair.

Back in 2014, the state of Connecticut honored me as the Polish person of the year for all of the work that I do in the Polish community. So that was also a nice honor to have.

In 2015, I got a phone call basically saying, do you want a job? And I said, “Yes”, but I did. It was a part-time job in the only borough -a lot of states have boroughs, but Connecticut only has one - the borough of Naugatuck. So I went back there part-time as their electrical inspector for their borough or town, whichever you would like to call it. It’s actually been interesting; and it gets me back out with people. I love to be out with people. I don’t have a problem with that. Being an inspector, every once in awhile I will argue with you because everybody knows everything. But you take that, you smile, go, “yup, thank you, have a nice day, and by the way, here’s your violation”. It’s the little things that keep you smiling.

As most of you know, I go to the Final Four every year in April. Last year April was very special. I was down in Tampa Bay and I got a phone call that my daughter-in-law gave birth to our first grandson. So, that’s a very nice thing, but I said, “Why is he born the week of the Final Four? You know where I’m going to be.” So I’ve got a feeling that I’m probably going to have a tag along with me at those April games.

Also last year, I had a little eye opener. We have a timeshare at Cape Cod, and in November I go away every year… by myself. It’s like my week off. Of course I go Christmas shopping, so it costs me a lot of money. I get to visit a few of my retired fireman friends out in the cape. We spend some time together, and then I come back and [inaudible]. Well this year, I was on my way to the cape and I really started not feeling that well, and so I went back home. Good thing I did. I ended up in the hospital. Thank God I went. I would not have been here today. I had some kind of infection going through me. Basically I was told the next day they didn’t think it was that bad. If I had gone to the Cape by myself and went to bed that night, I probably would not have been here the next day. So that was a little eye opener, and then what makes it worse is you come home feeling like you got run over by a truck and you get a phone call from one of your buddies that you went to school with, practically the same age, and we stay in touch often. He called me up and said, “What are you doing?” I said, “I just got out of the hospital.” It turns out he was in the hospital. I said, “What’s happening?” He gave me … [inaudible]. I don’t remember what the term was. I said, “I just had that. They were stabbing me with needles every couple of hours; one on this side, one on that side. It’s a wonder they didn’t take out my gallbladder.” Two days later, he didn’t make it. Your whole attitude changes. Maybe priorities change. It was tough because I missed the November meeting for the Board. I was on the phone. Trust me, I was on the phone, but I wasn’t there. I don’t like [inaudible]. It was an eye opener.

The kids were great. I got back to coaching. It was a tough season for me, but the kids were all great. It’s fun coaching. You see the kids over the years and you see what happens to some of these kids. I get phone calls from some of these kids, and they say, “Coach, can I come over? Can you help me out? My shooting is a little off.” So they come over my house. I spend a little time with them. And then you see them, and then they have kids. Then, you see a few of the kids and say, what college are you going to? Then I said, “How old am I?”

But, those are some of the things that I enjoy. I enjoy working with the Falcons. The greatest thing is that at meetings I sit next to Joe. And the thing is, I was ten years a union president, so I worked with a lot of lawyers. I learned a lot of attorney things, so me and him would team up on Tim every so often, and Tim just says, “When you guys team up on me I cannot win”. That’s a good thing - at least for us, not for Tim.

So, be that as it may, it’s been a great four years. I look forward to serving you and another four years. If you want to come chit chat at any time, I don’t really like to talk so I might be a little nervous, but feel free to come and say hello. Thank you.
Druhna Frania Tracz moved to accept the report of the National Second Vice President (Appendix N) and Druhna Kathleen Perez seconded the motion. Motion carried by voice vote.

Report of the First Vice President
Druhna Patricia DelBusse: Good morning. Tim asked me to make it short and sweet and I will make it as short and sweet as I possibly can….

Druhna DelBusse continued with a Power Point presentation that highlighted:

- Pictures of her family;
- Graduate of Robert Morris University with a Bachelors’ Degree in Organizational Leadership as well as being licensed in the state of PA to sell life insurance and annuities.
- Death is part of life - the funerals that she has attended in the last few years. In particular, Druhna Charlotte Bartus of Nest 118, a good friend and supporter of her.
- Receiving the Bronze Legion of Honor; A special thank you to Nest 36 who understands that Falcon service is very important regardless of where the work is performed. Legion of Honor Commandery Member Druhna Frania Tracz presented the award, this was special for both of us.
- Working on the Scholarship Committee; The Mary Kus recipients were all listed as well as all of the recent Richard C. Gorecki recipients. There was an explanation of the new Involvement Category in the Dr. T.A. Starzynski Scholarship Program. Recent former recipients were asked to rise and be recognized - Michelle Wolniakowski, Kaitlyn Johns, Kristen Johns, Melissa Puskar, Christy Paterni, Melissa Paterni, Chad Bolotin, and Brad Puskar.
- Assisting with the sale of buildings and Nest mergers;
- Working on the Awards Committee;
- Attending as many events as possible;
- Her involvement with all of the Youth Programs in the organization. The only one she missed was the last Future Leaders Conference due to a family commitment.
- A photo of the Capital building in Harrisburg explaining that she is the first Polish Falcon Member to serve as President of the PA Fraternal Alliance. This again helps with exposure of the Polish Falcons.
- Working with other fraternal organizations; serving as a judge for the Miss SNPJ, attending Polish Day at Kennywood, and her family’s involvement with the Bal Polonaise for the Polish Cultural Council.
- Working with the Polish Falcons Heritage Foundation. Being very involved with the Wigilia, the workshops, and the recently held golf outing.
- Always end her presentations with this photo from her youth. Just to show how long I have been active in the Polish Falcons.

She ended her presentation by saying that she is not going to read the last paragraph of her written report but for all in attendance to please do so. She also said that it has been a joy, honor, pleasure, privilege, education and a blast serving you. I look forward to the next four years. reading the last paragraph of her written report.

Druhna Patricia DelBusse: Unfortunately, I have to discuss an issue with you, which I think is a shame that I need to discuss. I was raised to respect people’s privacy and to not air one’s dirty laundry, but there are those of us who feel that it is the appropriate thing to do. Due to health issues in my family – I had some serious health issues with my son in particular – and it was a heavy financial burden. Because of this burden, I had to file Chapter 13 bankruptcy. Now I knew nothing about bankruptcy prior to this, but Chapter 13 is basically a restructuring. I didn’t beat anybody out of my bills; I just had time to pay a bill until I got caught up. It has had absolutely no impact on my ability to fulfill my responsibilities as your National First Vice President. I know that there were some nasty emails that went out among some certain Districts, but I want to be sure that you people have the facts. Please if you have any questions, please ask me directly and do not listen to things that you hear. And I appreciate your understanding. Thank you and Czolem!

Druhna Joyce Brennan moved to accept the report of the National First Vice President (Appendix O) and Druhna Frania Tracz seconded the motion. Motion carried by voice vote.
Report of the National President

Druh Timothy Kuzma: There truly isn’t anything for me to add other than what Trish explained. Trish, with full disclosure, brought that situation to my attention prior to the filing. It was difficult for everybody, especially for Trish, no matter what the situation is. I talked about the situation with our legal counsel in detail and I also informed the Pennsylvania Insurance Department so that one, there were no issues. [Inaudible.] I didn’t know if there was an impact … [inaudible]. The Department appreciated the information. We wanted to be as transparent and in the open as possible. It is an important issue, even though it is a personal issue. I understand that. I’m very sensitive to that, but our responsibilities are to the entire organization, so I talked to legal counsel. I talked to the Insurance Department. Then, I actually had three separate calls with the National Directors to inform them directly. We scheduled a conference call so that everyone could be on that first call. Then certain people who weren’t on the first call were on the second call. There was a third call for one Director who could not be on the first two calls because I wanted to personally explain to the National Directors the circumstances - which I did not explain. Trish actually explained the circumstances. Trish did that. She fully explained the situation. We did get confirmation from the Insurance Department that there is nothing in our Constitution, that is, from the governing body, regarding the issue. There’s nothing in our Constitution that would disqualify or remove a person from office upon filing a bankruptcy. There is no relevant state statute regarding the same thing. So there appears no authority that would state in regard to this issue. There are other issues that if something happens, but in regards to the circumstances, the Department of Insurance said it was up to the Polish Falcons’ internal personnel manual, and I will leave it at that. If anybody wants to talk about that privately, I will answer any questions. Thank you. From our standpoint in talking with the Department - and I explained this - the Department informed us that they like when companies are open and transparent. [Inaudible.] And I also informed, again, in the interest of disclosure and transparency, I did inform the examiners and I did inform our internal independent auditing firm of this situation so that they would be aware if there was anything in their audit work that they would have any question. Again, I wanted them to be aware and not find out about it through a third party or secondhand. [Inaudible.] And therefore, everybody that needed to be informed was informed. And that’s all I’m going to say.

It is with great honor that I submit my report to you as National President of the Polish Falcons of America at this Convention….  

Druh Kuzma then gave a Power Point presentation to supplement his written report. The presentation explained how everything is connected by addressing:

- The lowest interest rate environment in the nation’s history;
- The need to increase premium rates because of low interest rates;
- The continued recommendations of our actuary to increase our minimum life insurance policy to $25,000 and our minimum annuity to $2,000;
- The impact of sales, including the new Medicare supplement;
- The various regulatory challenges;
- The Department of Labor’s ruling effecting our ability to sell IRAs;
- The possibility of having to do Principle Based Reserve (PBR) and the potential cost to the organization to have the work performed;
- The success of previously implementing security measures and the need to implement greater measures after the break in;
- The cost of the examination by the Pennsylvania Insurance Department;
- Compliments to the staff;
- The significant change in the number of Polish fraternal organizations in the last thirty years and the strong possibility of having only three left in a few years, one of which being the Polish Falcons;
- The reason for expense reduction;
- The status of the Polanka;
- The reason for the organization of the Polish Heritage Foundation;
- An explanation of the receipt of the notification of the death of Fr. Joe and for the delay in the appointment of a new National Chaplain.

Druhna John Wojdyla moved to accept the report of the National President (Appendix P) and Druhna Katherine Greco seconded the motion.
**Druh John Wojdyla:** Tim has done a real great job and a lot of us appreciate it but, I have a couple of questions. The Heritage Foundation was created by the Board of Directors of the Polish Falcons. The Heritage Foundation is its own tax ID number, is also tax exempt, and it’s a 501(c)3 nonprofit, and the Executive Board for the Falcons and the Heritage Foundation, the President, the Vice President and, Secretary/Treasurer, are the same. And so, two questions I would like to ask is: will these same executives - President, Vice President, Secretary/Treasurer - be the same if once elected, if once we elect the officers of the Polish Falcons? Will the same officers serve as the officers of the Heritage Foundation? And also, since the mission of the Heritage Foundation is very similar to what the Polish Falcons are doing, so and where does the funding to do all the charitable work of the Heritage Foundation?

**Druh Timothy Kuzma:** The first question was the governing structure and the way that the bylaws of the Heritage Foundation were structured is that whoever the President is - Vice President, and Secretary - those are the officers of the Heritage Foundation. So, if the officers of the PFA change, then the officers of the Foundation change. It’s not built so that it’s around an individual; it’s built around a position, so they can change. They can change if there is... whatever positions would be at bay, and whoever those officers are, they would become the officers of the Heritage Foundation. The second question relates to the nature of the (c)3. The Foundation was created, you’re right, as a (c)3, and the big issue there was - and one of the main reasons that drove us in this decision was - donations to a fraternal benefit society and their tax deductibility are very limited and narrow. Basically the only deductions you are able to take for donating any kind of money to a fraternal is for education, and that’s it. So any other kind of program, or any other kind of activity that PFA - Polish Falcons of America - wants to do and a person wants to donate, for let’s just say they want to have a donation for the Zlot, give us some money for the national Zlot, youth volleyball, or something like that, the person can make that donation but they can’t get a tax deduction for it, and especially corporations there is no exemption. There is no deduction for a corporation to get an exemption to make a donation to Polish Falcons of America, even if it’s for scholarship money. So we can’t go to Mrs. T’s Pierogis and say, “help us fund the Scholarship Fund”, because their first question always is, “show us your tax ID number and letter so that we can deduct this”. We can’t do that. No corporation can donate to the PFA and take a tax deduction, period, but they can do that now and with the foundation, and that’s where the funding is coming from. That’s where we’re starting, but I forgot to mention, Tom Washington, that we’re just getting the Foundation started. We’ve had a golf outing and we’re having a wigilia again at the end of the year. We’re doing all these things and we are soliciting actively donations to that, but the key there is that those donations are now tax-deductible.

**Druh John Wojdyla:** So at the next National Convention in four years, you will then have a dual separate financial report, one from the Falcons and one from the Heritage Foundation?

**Druh Timothy Kuzma:** I will have to talk with our legal counsel and our accountants about that because they are two separate legal entities, and neither is governed by the other, even though there is an overlap of people who serve.

Again, let me expand further on the board makeup. The Heritage Foundation has nine directors. Those are the three executive officers, plus three directors from PFA, and then there are three outside directors and who are elected to serve on the Foundation board. So three executive officers, three PFA directors, and three outside directors, they’re independent and, and we have to be very careful that we don’t cross the lines between the organizations, because we can’t have PFA influencing the Foundation or the Foundation influencing the PFA. So, in terms of a joint report like that, I’m not so sure we can do that. I have to look at that, but I’m not ruling it out, but we would have to look and see how that would work.

**Druh John Wojdyla:** Now, I can understand, but I don’t feel clear about this. If it is a separate organization that was created by the Board of Directors, should not have the general membership of the Falcons been informed prior to that creation, or should not have the general membership have something to say? Because now, if we don’t get the financial report of... We’re not sure. Maybe, maybe not. I don’t feel that the general membership really knows why the separate organization was created. Now that it’s basically getting funded, some of it, by the organization that would have been funding the Falcons prior and now there is no accountability from the Foundation towards the general membership of the Polish Falcons.

**Druh Timothy Kuzma:** Let’s be clear. No money from PFA goes to the Foundation. We share services because we live in the same office. So work done now is a – what do they call that - a service-level agreement between the two organizations to pay for those services, because if the Foundation makes a hundred copies on the PFA copier, we should make those. But there is no direct financial contribution from the PFA to the Foundation, number one. So we’re clear about that. Number two, this decision just didn’t happen overnight. The Board, the executive team, the Board discussed this for long time. It took us months to develop the bylaws, the structure, the filings, and the final votes, so it just wasn’t we take the meeting one day and create this new foundation. It was a long process, and the Board was fully engaged in that process and eventually gave its final approval to the creation of the Foundation.
**Druh John Wojdyla:** The Foundation is a separate organization. Why was it necessary …?

**Druh Timothy Kuzma:** Okay. Because, there is a missing piece.

**Druh John Wojdyla:** Why was it necessary for…?

**Druh Timothy Kuzma:** Let me explain. The Foundation was created - it was originally the Polish Falcons Alliance of America, and the Board voted to change the Polish Falcons Alliance of America to the Polish Falcons Heritage Foundation to change its nonprofit status and does all that work. So, so we used the word, “create” and… I can’t think of a better word… evolved.

**Druh John Wojdyla:** I’m still struggling about getting my head around it because it’s, like you say it’s not separate, it’s connected, but the Directors of the Polish Falcons of America were required to authorize the organization of this organization, and now there’s no accountability of anything funded by the Foundation to the Polish Falcons.

**Druh Timothy Kuzma:** I would say this, and I hope to wrap this up, otherwise we’re going to keep going and say the same thing: I understand your issues. I will bring those issues to both boards and talk about that. Figure out the best way so everybody is comfortable, so that we’re all transparent, and that everybody understands the issues. And beyond that, I’m not sure if there’s much else I can add to that. And it’s important that everybody understand it, so I appreciate you bringing it forward and we’ll take those concerns and figure out the best way so that there is no issues of a lack of accountability.

**Druh John Wojdyla:** Thank you.

**Druh Timothy Kuzma:** You’re welcome.

**Druhna Teresa Landy:** Timmy, what I think you’re trying to do was keep the, so the so-called “foundation”, so the donations can be tax deductible.

**Druh Timothy Kuzma:** Right.

**Druhna Teresa Landy:** I think, and I would have to kind of see all the work, but I really do think that it would end up being consolidated in the whole financial report. I think legally what ends up happening, or what counts with a lot of my clients as they set up the foundation, all the moneys and donations go through the foundation, and that because of the joint ventures, so to speak, because of the common management, i.e. you and the PFA members, it has to be consolidated per GAAP.

**Druh Timothy Kuzma:** Per GAAP, but remember, we don’t do GAAP.

**Druhna Teresa Landy:** I think , that’s what I think would end up happening, or I hope so, because I think what members need to know is that this is a separate organization who kind of runs it.

**Druh Timothy Kuzma:** Yes, and I understand. I don’t think. What we did in the models that we followed with a lot of other fraternals have been doing in recent years. Many fraternals have been establishing these foundations just like this for the exact same reasons that I have described, and some of them have become enormously successful. The Knights of Columbus has a foundation that is just enormously successful, and other ones are doing the same thing. We kind of looked at that and said, this is a good model and we’re going to look at that now. Because of my relationship with all these other fraternals, I can certainly talk to them and find out and answer those issues that you’re bringing up. I will look into that.

**Druhna Teresa Landy:** My other question goes back to the annuities and the change because we had paid out over the years, we had paid too high of a rate and we didn’t change it, and what the actuary spoke to that was discovered this year? 2015?

**Druh Timothy Kuzma:** Late 2015. They started doing the business plan work in September or something, and I got the call….

**Druhna Teresa Landy:** I guess that’s my question: what were they doing differently when they discovered it? Why didn’t they discover it in the past?

**Druh Timothy Kuzma:** It’s not something in the past they would have to look at. It’s not an issue that is part of their regular work. That issue of maturities, it doesn’t affect how they calculate reserves. They just don’t look at it. There’s no reason for
them to look at it. But when they did the business plan work, then they were analyzing every level of the business looking at almost, almost, you know, case by case every different plan that we have.

**Druhna Teresa Landy:** So in the end, who, where are those controls? Are they within our organization?

**Druh Timothy Kuzma:** Hopefully.

**Druhna Teresa Landy:** The controls that should have found it would be within our organization?

**Druh Timothy Kuzma:** That is correct. Now they are there. So, just to follow: what we are going to do moving forward is going to correct it. First the historical background: it affected – if you read my report - about 500 certificates in this block of business that we matured. It was about $14,000,000 annuity value that has now changed. Moving forward every month, we’re going to generate a new report in our internal system that says: here is a list of all the annuities that are maturing this month, send a letter, and mature them. That’s the way that we’re going to be doing it. So that’s an ongoing - as Teresa puts it - an ongoing control process to not only fix what we were not doing but now being proactive and maturing them as we go forward, like the normally mature life contracts. Again it goes to that fraternal issue; we were giving our members a benefit for all those years when interest rates were high, we were getting great spreads and we were making a lot of money and we were literally passing that on to the members. We started annuities in 1992, and it’s been successful for us, and only at this point has it been brought to our attention that we should be maturing these annuities. We have been maturing life insurance certificates from day one. That happens every day. But we just didn’t, we never looked at the annuity log the same way.

**Druh John Kowarik:** Can we just get a clarification on the goings at the Polanka for the whole body to understand with happening here?

**Druh Timothy Kuzma:** Do you really want us to finish on Sunday?

**Druh John Kowarik:** District I has asked what the latest development is on the Polanka.

**Druh Timothy Kuzma:** Oh, my favorite subject. Actually, John Kuzmirek, he runs from the room when we start talking about that. Without getting into a lot of detail on the history, National Headquarters acquired the property in New Jersey, in Hillsboro New Jersey, known as the Polanka in 2009; it’s a building and around 17 acres. Over the past couple of years, the operation at the facility, we have, we lost money. Let’s put it that way. We lost money there, especially last year. The Board met late last year and we talked about... I presented different options: development options, improvements. There is a soccer group that has been renting the soccer fields from us ever since we owned it, and the owner of the soccer club wanted to be the manager – that’s the way he described it - basically take over the operation. He wanted to make money there, and he laid out a very ambitious plan for development. A lot of great ideas, but it was not right for a lot of different reasons. Long story short, the Board had a very… Joe you describe it…

**Druh Richard Federowicz:** Heated.

**Druh Timothy Kuzma:** …heated – thank you- debate about the issue, and the issue really came down to do we try to do something or do we sell it. At the end of the day, the Board voted to sell the Polanka. There were interested people in the property. They’re still interested people in the property, and we met with them, and we talked, and we were kind of waiting for that final, okay, here’s our offer, and it hasn’t happened yet. But, earlier this year, in May, I started getting some very serious push back from the Polish community in that area, basically saying, “Don’t sell it. It’s important to us. It’s important to our community; it can be successful, et cetera, et cetera. Please don’t sell it. Please reconsider.” I got 300 letters from people in the Polish community. They were form letters, but they were all signed by individuals, with a different return address on the envelope. I got 300 letters followed up with petitions that were circulated in the community, primarily Polish churches, with another 400 signatures saying the same thing: don’t sell it. They said, “We want to meet with you. Come back up to New Jersey and our community, our leaders want to meet with you”. The drivers of that were the Polish pastor, the leaders of a very large Polish and school that’s part of Nest 946, and they said we want to talk with you. So, I went out to New Jersey, and in three hours, we had a fabulous meeting. And I told the executive in the office that depending on the result of this, the feeling that I get, are these people just blowing smoke? Is it just a bunch of BS that they’re all just bent out of shape because we decided to sell it? Now they’re all bent out and they’re not going to help in anyway? Because one of the questions I asked was, “why are there more Indian weddings at that facility then there are Polish weddings at that facility? Why don’t you guys support?” Their answer was, “because it needs a lot of help and it doesn’t meet our standards. We need to have a nice facility.” That’s a good point. Based on all of that feedback, the discussions, and my meeting in New Jersey, two weeks ago or so, I called the meeting of the Board, a
special meeting, and asked the Board to not reconsider, but just to say let’s just pause, let’s pause, let’s reevaluate, let’s study this, and figure out once and for all whether we can make this facility be viable, profitable, and an important part of the organization overall. And I don’t think we had a heated discussion. Would you agree? And the Board agreed to say okay, let’s just pause. We’re going to look at it again and by late September or October, then we will make a final decision about the future of the Polanka and what we’re going to do with it. Whether we’re going to sell it or keep it and improve it and turn it into a facility that we were hoping it would have been way back when we first acquired, and I’m optimistic. There is a lot of enthusiasm. I know there’s a lot of skepticism about the Polish community there and are they really going to support us or not. I think they will. But, I’m not staking the whole thing on just that feeling that I have. We’re going to analyze it. We’re going to study it. We’re going to get solid numbers saying this is what it’s going to cost and this is what the benefit is, this is what we can make and then make a decision based on all that information, and then we will know what the future is of the facility. Did I get it all?

Druh Joseph Sobota: From a business perspective, is being headquartered in the state of Pennsylvania in the best interest, from a business perspective, of the Polish Falcons of America or would, from a business perspective, would it be wise to consider relocating headquarters to another state where the insurance regulations may be more favorable, or from a business perspective, are our concerns more on the states in which we sell our insurance products and their regulations?

Druh Timothy Kuzma: That is a great question. That’s a great question. Pennsylvania, regulatory wise: number one, there are more fraternals domiciled in Pennsylvania than any other state in the country - twenty. One-third of all the fraternals in the United States are domiciled in Pennsylvania. Pennsylvania is the state in which the fraternal industry was created. The first fraternal was created in Meadville, just north of Pittsburgh. The regulatory environment for fraternals in Pennsylvania is very favorable to us. We consider it, and the overall consensus in the fraternal industry is that Pennsylvania is a fraternal-friendly state, and it’s a good state to do business in. What else did you say?

Druh Joseph Sobota: Or, is our challenge more so in the states in which sell our products in and their regulatory environment; case in point, New York?

Druh Timothy Kuzma: Yes and really to be honest, we are licensed in nine states. Let’s go through them. Pennsylvania is our domicile; that’s the primary regulator for us, and they’re friendly. Indiana and Michigan are very friendly states. It’s wonderful in Michigan because when we file something in Michigan that gets approved in Pennsylvania, Michigan automatically approves it. They don’t even look at it. They just say if it’s good enough for Pennsylvania it’s good enough for Michigan. In other states are doing that as well. We’re also licensed in Illinois, which is a fraternal – up until recently – was a completely anti-fraternal state. Three years ago, if the Insurance Department of Illinois could have removed every fraternal from state of Illinois, they would have done so, and they tried to do that. But there’s a new commissioner, a new environment that’s a little better but it’s a very difficult regulatory state, especially if you are domiciled in Illinois. Not so much for us, because we are not domiciled. Wisconsin is a very good state because one of the largest fraternals, the largest fraternal, is headquartered in Wisconsin; so Wisconsin is a good state. New Jersey is a pretty quiet state. Connecticut is a regulatory-intense state, but they’re okay. There is just not a lot of pressure in Connecticut, and the same thing with Massachusetts; they’re very heavy regulatory, but they don’t go crazy. New York is an entity in and of itself, and across the entire commercial and fraternal insurance industry; it is viewed the same way: it is the absolute most difficult state to conduct business in, closely followed by California, and not too far behind is Florida, but we’re not in those states; we are in New York. And Kirk mentioned it in his presentation and Allen has told me on a number of occasions, “why are you still in New York? It’s costing you thousands upon thousands of dollars to do business in New York. Why are you still there?” Because I have 2,500 members there Allen; what are they going to think? Sure, let’s pull the plug on it and save a ton of money, but there’s a half dozen or more Nests there; there’s 2,000 plus members, there’s 2,500 members there. What’s their reaction going to be? See again, fraternalism. Allen doesn’t live in fraternal land. We do. But, I hope that answers your question. And the other thing: moving from state to state; you just can’t pick up and move. You just can’t pack your bag and move across the state line. The state in which you are domiciled has to let you go, in the state to which you are going has to let you in, and the cost of that is staggering, and we would have to amend the Constitution. It’s a big, huge undertaking.

Druh Robert Billings: My question was for the previous subject. Just refresh our memory, and I don’t recall either. What was the purchase price of the Polanka?

Druh Timothy Kuzma: John, if I am wrong, throw something at me. And I’m going to say about $600,000...$650,000.

Druh Robert Billings: $650,000?

Druh Timothy Kuzma: Yes.
Druh Robert Billings: Is that all paid already?

Druh Timothy Kuzma: No. We still have a couple years left on the mortgage because it was a 10-year mortgage, and we did that in 2009, so I think we have three years left.

Motion carried by voice vote.

Announcements
Druh Joseph Sobota: The Resolutions Committee will meet outside the convention doors next to the piano. A reminder - in the rules - if you have any announcements, they must be submitted to this convention secretary in writing.

Druh James Shanley declared the Convention in recess at 10:12 a.m.

Druh James Shanley reconvened the Second Session at 10:36 a.m.

Announcements
Druh Joseph Sobota: Please see any Motions Committee member for any items to be brought up. The Resolutions Committee is asking for resolutions to be considered at this year’s convention. Please turn into recording secretary. Deadline is the end of this session. District V will meet upfront immediately following the session. Any candidates that would like to address us, please see Phil Zambrello and he will set up the time for you.

Preliminary Report of the Executive Compensation Committee
Druh Thomas Eckert: Czolem everyone! This is a report of the Executive Compensation Committee. I just wanted to quickly recognize and thank the members of my committee: Tom Washington, John Kowarik, Janet Knauber, and Ed Ciesla, who unfortunately is not here today due to his travel difficulties.

As we have kind of seen in some of the presentations, specifically yesterday, you throw a lot of numbers on this screen and it’s difficult to see them. So, we’re going to go a little bit old school here, and I made copies, and we’re going to pass out – I didn’t make 177 copies, but I did make 100 copies – so will pass out three copies of our proposal to each table.

Druh Thomas Eckert presented the report of the Compensation Committee (Appendix Q).

Druh Leonard Sobota: The way you have it stated here, for the current salary, minus ten percent. Now the current salary for the officers, say for the President, is $92,000. Are you proposing that whatever the body here approves as the salary for the President $97,632, that it would be minus ten percent of the new salary?

Druh Thomas Eckert: That’s exactly correct.

Druh Leonard Sobota: Okay. Thank you... [tape ended].

Druhna Patricia Capozoli: Thank you for that clarification on that because I had the same question. I have even a couple more. For the proposed salaries - for the President, Vice President, Second Vice President - who decides what the performance and goal standards would be? When would that happen?

Druh Thomas Eckert: Okay. That’s an excellent question. We were prepared for that obviously. At the last Convention, we said that we would be migrating to a system similar to what is being laid out here. So, those performance- and goal-based expectations would be developed. We have developed them actually. We have a proposed - pretty close to I would say a final draft - [no draft of performance goals submitted to the Convention in writing as part of this report for consideration] but I would describe it in this manner: think of it as a report card. There’s not any one component that determines whether you should get an increase or not; it’s multiple components, okay.

Druhna Patricia Capozoli: [Inaudible.]
Yes, I’m sorry, let me just answer your question first off. The Board of Directors would develop the performance- and goal-based expectations and the rating system that’s associated with the increase that would be given.

Druhna Patricia Capozoli: And that’s not done at this time, yet? I think you said that, correct? And my next question is: will they change every year or will they stay the same for the four-year period?

Druh Thomas Eckert: I think that, you know, as business conditions change, as the environment changes, what is important to the organization may also change. So you want to drive behavior of the leaders of any organization, and you drive that behavior, or any of us that have employment, right? If your boss wants you to get something done or do something in a consistent manner, he’s going to say, “You know, this is important to you, and I’m going to watch how you perform, and if you do well, you will get considered for your next increase.”

Druhna Patricia Capozoli: So, I used to work for the government and we had the same kind of performance measures.

Druh Thomas Eckert: Right. So, I mean, we’re going to set it for year one. It will probably, most likely, I envision that the goals will probably remain the same in year two but I don’t know what the future lies, so in year three, year four, if something becomes more important, then we’re going to plug that in as a new expectation or a more important expectation.

Druhna Patricia Capozoli: Thank you.

Druh Timothy Kuzma: I think, number one, this committee was created as a result of the last Convention, number one, and I just want to take a pause to thank this committee for an outstanding job. I think that the other part that everyone should know is that the committee worked independently of – they just did this themselves – they worked independently of the executives and they did this work, and this is the first time I’m even seeing this. This is the way - and like Tom mentioned - this is what good governance is about. This is how the larger organizations and other fraternals, and we’re getting there, we’re not there entirely yet but we’re getting there. This is a huge step in the right direction. So first, I want to commend this committee for an outstanding job. Thank you very much. Now let’s talk about the details. I’m kidding. I support, entirely, this proposal. It is sound, it makes sense, it fits with what we’re trying to accomplish and it creates an extra sense of - I guess accountability is the best word - but it does create a method by which the Board can measure the success or failure of executive management, and that’s a great thing. Again, that’s a new thing for us. That’s new process for Polish Falcons, and it is a welcome process. It is a part of that evolution to get us to a different place. And again, I think the committee. I support this proposal. Thank you.

Druhna Nancy Capozoli: Under “per diem”, you have the “IRS published rules, rates, and regulations”, which I think is an excellent idea. But underneath there you have, “individuals will be eligible for per diem when the individual must travel in excess of 75 miles from the home office”.

Druh Thomas Eckert: I’m sorry. Yes, I didn’t read that but I should have. I omitted that. I apologize.

Druhna Nancy Capozoli: I just wanted to make sure that everybody….

Druh Thomas Eckert: Yes, that’s the absolutely right, it is, and thank you for bringing that to everyone’s attention. I just omitted to read under the “per diem” line, there’s a comment also there, “individuals be eligible for per diem when the individual must travel in excess of 75 miles from the home office”. We kind of picked that number to say all right, if you’re about an hour or more than an hour away from home, then okay, then we understand that you may be eligible for the per diem for the hotel stay.

Druh Chad Bolton: Now, I agree that this is a sound-proof way to judge and review the executive officers, but how as a body are we supposed to vote on these reviews and performance levels when we don’t even know them at this time? So, I think that we, as a body, need to know the performance and review that you guys are going to set for them. Otherwise, we can’t vote on this because it’s already going to be put into effect.

Druh Thomas Eckert: Let me attempt to do my best to address that. So, I’m going to oversimplify it, because I was trying…I anticipated that sort of question. So, in trying to not get into the nitty-gritty, I will explain what the components are that we currently see and envision.

Druh Chad Bolton: With all due respect, I think it kind of needs to be the nitty-gritty; it is the finances of our organization. We need to know the nitty-gritty details to what the performance review is about.
Druh Thomas Eckert: So, give me a chance to try to address it, okay? So, we see the performance-based expectations in two ways: we see them as hard metrics that can be measured, measurable components, of which we picked three of – which I’ll explain in a moment – and then we also picked three discretionary components, which really aren’t as measurable as the other ones that are hard and measurable. So what are the hard measurable components? Ask yourselves, what is the single most important thing that we have to do in order to succeed as an organization? But how do we make that money? All right, selling insurance, right? And it’s not selling annuities, it’s selling premium income policies: life insurance policies. So that is one of the metrics that we’re going to measure the success of the executive officers on. Another metric is surplus. There are multiple things that effect surplus, but we’re going to measure, “is our surplus growing or is it declining”, because that’s vital to our solvency. And then we’re also going to measure budget. There is a hard budget in place, and are we within budget, are we under budget, at budget, or exceeding budget and that’s another measurable, okay? The other three – I’ll call them soft or discretionary components - are: what is the person’s leadership, what is their fraternalism, and what is their…any goals or initiatives they have set for themselves? Are they accomplishing the things they talk about doing? Now, I named six categories, but we’re not going to weigh them equally because they’re not equal in value. Here’s where I kind of may be oversimplifying this, and I will explain it by…. Let’s all go back to college, and the classes that we took or that some of you are taking, there’s a certain credit value for that class. So, if you get an “A” in a one-credit class, that’s good, congratulations, you got an “A” in a one-credit class, but how much value does that contribute to your overall GPA? Where as, if you get an “A” in a four-credit class, that’s pretty powerful stuff that contributes to that GPA overall score. So, we’re going to measure those six components that I just mentioned by scoring them against hard things that we are going to say is: “you’re there, or you exceeded it, or you underperformed”. The biggest value, I’ll say, if you think of those six components and think of it as a percentage, thirty-five percent of selling life insurance policies is going to be how we value that – that’s like a four-credit class – and selling life insurance is like four credits. Staying within budget is fifteen percent. Your surplus is twenty percent. And the other three soft components - leadership, fraternalism, and goals and initiatives - all are ten percent each of a contributing factor to that overall score that you would get. And depending on that overall score that we would evaluate on an annual basis, you would be eligible either for a zero percent increase up to a maximum of three percent.

Druh Chad Bolton: Alright. Thank you.

Druh Timothy Kuzma: I want to be clear about Chad’s question. It’s an important question, but the body is only voting on the pay structure. That metric is something that is a Board issue, okay, and how the Board determines that and does it. I think we should have a discussion amongst all of us because, you know, I’ll just get to the chase and it doesn’t matter who gives a what – we know in publicly held companies and this was a problem with a lot of CEOs in the past, where their compensation was based on stock price. So if a stock price hit a certain point, they would get bonuses. So, what did they do? They would do things to artificially inflate a stock price to get their bonus, or whatever they were doing. We don’t want to have that situation. So I think we have to…. I like the movement and how you’re doing that, but the detail is not for this body to determine, and that once this is adopted, this new method, then we have a discussion. Chad, I don’t think it’s realistic for this body to set what those specific metrics are, because you’ve got to make sure that you’re doing the right kind of metric in making sure that they are attainable, they’re achievable, or are they as important. Like Tom said too, that can change from year to year because, and you have to be careful because, for example if you remember what Kirk said, “we can go gangbusters and sell the crap out of life insurance, but that might not necessarily be a healthy thing for the financials of the organization because of a reduced surplus, because of the cost of the first year of doing that business”. So on one hand, you achieve one goal by increasing sales, but the result of that is most likely going to be a reduction in surplus. So, all that I’m getting to… I’m not advocating anything other than we’re not deciding those metrics today, but that’s something that when this is adopted, then we say, “okay, let’s look at those”, and I think the way to describe it - what I think about – I like about how this is moving like I said before. I really like how the direction we’ve taken and put that in there. [Inaudible.]

Druhna Deborah Hojonski: I just wanted to clarify, you know. I think Chad’s point that is the body wants some input into affirming that the Board is going to have in place a performance evaluation, because the folks here are kind of wondering why we’re voting for an increase of a percentage on something that hasn’t really been put in writing. And I would expect that in any organization, that to be a Board responsibility, as Tim has indicated. Now I have two questions related to the pay structure on the form: I’m trying to grasp why there would be in the pay structure a different rate for somebody who’s already held the office and somebody coming in. I mean I’m sure you have a real good rationale about that, but I don’t hear one that’s here. To me, it sounds like, let me finish, I mean flat, not everybody in the economy is getting cost of living adjustments…

Druh Thomas Eckert: And we’re not proposing them.

Druhna Deborah Hojonski: and I understand, but we see the increases on the metric that you handed us. So my question is: it would appear that you are rewarding an administration that has led the agency into the negative, it’s in the decline, and anyone
will remember who was at the last Convention that I stood here and pleaded with people as the actuary also said in his report we have to be making the tough decisions, keeping expenses in check. We heard that the staff had suffered reductions in their pay and their benefits, and I think the body should consider strongly not moving in an upward direction when we are trying to reduce expenses and make the organization more efficient.

**Druh Thomas Eckert:** My comment is we’re not moving it an upward direction. The positions of President, Vice President, and Second Vice President – if you see in the four-year column in each of those three categories they would have finished this year, they would have currently been at 97,632, 58,366, and 13,796, and that’s exactly the starting point. We’re not raising that. We’re not proposing an increase to the structure that we left the last Convention.

**Druhna Deborah Hojonski:** Ninety-two or ninety-seven?

**Druh Thomas Eckert:** Ninety-two was the salary in their first year of the last term. In the second year they were eligible to receive 93,840. I am speaking to the President’s position at this point. In the third year the President’s…. Keep in mind, listen, this is what the difference is: it’s not an automatic two percent increase anymore. That’s what we’re saying. Hey, it’s not, another year has passed; I get a two percent increase. Another year has passed, another two percent increase. We’re saying that if we don’t perform well, if we don’t do what were supposed to do, it could be a zero percent increase; it could be no increase. If we exceed expectations – and listen the Board of Directors is key on the success of the organization and we know what we need to do to make it successful – we just have to do what we say we’re going to do or what needs to be done. If it doesn’t get done, then there’s no reward.

**Druhna Deborah Hojonski:** The second part of my question was why, what was the rationale, between an incumbent and a new…

**Druh Thomas Eckert:** Okay. It’s basically boils down to experience. A person walking in and has not done that work, I mean, is just at a disadvantage. It takes a while to learn what you need to learn about this business. It’s not a simple business to run, and it takes time. Therefore, you know, at the last Convention we went to a different structure for the Board of Directors for first term, second term, third term, and so forth, because you want to retain that knowledge. You know, there is a value to having been on that Board and seeing its evolvement. I’ve been on the Board three terms already, and when we still talk about AVR, IMR, and all the different types of reserves, I still have to wrap my head around it every time. It’s a common question that I ask of Druh Kuzmirek at every budget committee meeting held. “Help me explain, tell me again how this works”, because it is a complex series of movements, levers that create those reserves going up and down and we try to understand it every time they move significantly.

**Druh Robert Sieczkarek:** Back to the Board of Directors stipend, I know last Convention we changed it, we were just talking about that going from everybody being treated equally as far as pay and now we are going to a different structure: first term, second term, third term, fourth term again….

**Druh Thomas Eckert:** Let me clarify that we are not going to a new structure. That structure is currently in place.

**Druh Robert Sieczkarek:** Right, but, okay, you added a few dollars to the monthly stipend for the Director, but the question is, what, how can I explain this: I’m a Director, maybe I bring more to the table then you who have been there for eight, twelve years. What’s the rationale there? I know that it’s a learning experience just like any job that you do, but if your District votes you in to represent them and you’re on the Board, then there should be no difference in pay for anything. I mean it’s experience and experience, but I have a four-year degree and you could have a GED, you know, and just because you’re on the Board for eight years doesn’t mean that your any better than I am, correct?

**Druh Thomas Eckert:** I respect the comments, I mean, it’s an observation….

**Druh Robert Sieczkarek:** I can have a degree in finance and you can have a degree in electrical engineering. I could bring more to the table than you, probably.

**Druh Thomas Eckert:** Right now we have to live within the guidelines that we currently exist in. If we go to a new governance system, which was something that eventually that we may have to go to, there’s going to be qualifications involved for a person to be on the Board of Directors. Currently that doesn’t exist. In the future, not only for our organization but from all the discussion that we’ve been in, insurance departments are going to be requiring that type of experience and show, you know, almost like a resume to be qualified to be on the Board of Directors. And who knows, if that ever comes into play, some of us may not be on
the Board because we don’t meet those qualifications. Right now, this is what we’re dealing with. We’re dealing with a system that we’re trying to evolve into a more structured system. I understand that there could be some new Director walking in off the street that is an insurance professional, I mean bringing a ton of experience. This is what we proposed. This is something that was approved at the last Convention, and other than the dollar amounts for the new Director and second-term Director, we’re recommending that this structure remain the same, but I mean it’s an opinion and we’ve heard it. This is a recommendation, right? This is why we’re discussing it.

Druh Robert Sieczkarek: That’s the why I brought it up. There could be other people out there and that want to run as Director, you know there is a $200.00 difference per month, $2,400.00 a year, correct, from a fourth term to a first term?

Druh Thomas Eckert: That’s correct.

Druh Robert Sieczkarek: Everybody should be treated equally. If you are on the Board you should also make the same amount, not being structured like that.

Druh Thomas Eckert: There is a value to all the years….

Druh Robert Sieczkarek: I understand the experience part of it, but you know, there is also the, “what I can bring to the table”. Like I said, I could bring more to the table than maybe you or somebody else not per se, me, but I know that you have been on the Board, how do we know how good you are? Alright. Thank you.

Druhna Patricia DelBusse: This is just an FYI, but when I took over as First Vice President, I received a reduced salary compared to the outgoing Vice President. This appears to be a past practice with us.

Druhna Kaitlyn Johns: I would just also like to point out that having pay increases per term for something like a Board of Director, since we elect them, that’s kind of an incentive structure to do a good job. So if they do a good job and get reelected, they get reimbursed for the good job that they did. Whereas like, if they don’t get any pay increases, then don’t really have an incentive to do any better because the next four years is this four years. So, it’s just as the same as the zero to three percent increases for the other offices, but because this is an elected position, we tell them if they are doing a good job or not by whether or not they get reelected, and the pay increases will give them an incentive to do better.

Druhna Nancy Capozoli: I want to go back to the per diem because we have in the excess of 75 miles. For people who don’t know Pittsburgh weather, in November there is normally a Board meeting, and March there is normally a Board meeting, and I was just thinking about the blizzard that we had in March the one year of 1992 or 1993, and I don’t believe that we should put any of our National officers in danger of them driving home in those type of weather conditions. So I think that when we come to the per diem, I think we should say whether it is conducive for driving under the weather conditions or something of that nature. Because as we know in our one Board meeting in November, I believe, the weather was extremely bad here in Pittsburgh. So, for, you know, driving, I think we should reconsider that and put something there for those Board meetings.

Druh Thomas Eckert: I guess my response to that is we can’t try to possibly put everything in black and white, and I think we can use good judgment in the event that there is a significant blizzard, natural disaster, or when everyone to call it, that says, “you know what, we don’t want that board member or that executive officer driving. Stay in the hotel tonight.” I mean, that’s common sense, right?

Druhna Nancy Capozoli: Right, but we want these people to know this.

Druhna Mary Rand: Just for a point of clarification: the way I think that the committee has structured this report, instead of the executive team automatically getting their increases, getting their bonuses, which were decided by them, the responsibility is now being put in the hands of the Board of Directors. I think that’s where we’re trying to go with this because we never approved…. The increases are approved by the Convention, but the bonuses were never approved by the Board of Directors. Now, that opportunity is being given to the Board of Directors to approve these increases in regards to performance.

Druh Thomas Eckert: There are two different things: we’re not talking about performance. The bonus… I mean if the President decides to give, I don’t know, call it a Christmas bonus, whenever, to the people in the office, we’re allowing him to have that discretion to do that, but he can’t give a bonus to himself or to the other two executive positions that we’re talking about here. That bonus would have to be approved by the entire Board of Directors.
Druh Byron Brennan: Thank you. I have just one recommendation or question: and all of this zero to three percent increases if you do a good job: will that become transparent to us as a membership at the next National Convention in order for us to effectively evaluate whether or not we wish to rehire or revote in that individual?

Druh Thomas Eckert: That’s a great question, and yes is the answer: it needs to be transparent. It needs to…. We’ll see…. Right, we’re kind of embarking on a new direction here, right? And if this committee remains the same, or whoever this committee is in four years, it needs report back to the Convention as to the success of what we’re embarking on.

Druhna Cecile Krok: I don’t think we have to wait until our next Convention, because we have our Directors that come back and give reports to the District. So if we get yearly or quarterly whatever report, then we will know. And that’s as transparent as you can get.

Druh Thomas Eckert: I don’t disagree with that. I mean, we’re talking about these three individuals and their salaries, and it’s public knowledge basically. If we’re talking about it at the Convention as openly as we are, it’s something that…. Yes, now, are we going to report the details of somebody’s performance review? I think we’re going to report on the rating and whether it equated to an increase or not, right? We’re not going to talk about, you know, their attendance and things like that. I mean, you don’t get down to the nitty-gritty because that’s kind of a personal matter between the officer and the Board of Directors, but the overall rating I think is something absolutely something that can be communicated throughout the four-year term at the appropriate time that that review was completed.

Druh Thomas Eckert: Thank you. Czolem!

Report of the Legal Committee

Druh Richard Federowicz: In your packets you should have a copy of the Constitution. Take a minute to find that. There should also be the “Proposed Amendments to the Constitution”. Take a moment to find that. Then, we have already reviewed the Legal Committee which is myself, Chris Belasco, Trish DelBusse, Tom Eckert, Tom Washington, and Tim Kuzma. Now Tim is going to be over there and we will be doing a back and forth because of some of the nuances here.

Now, if you have your Constitution, for your reference, what we are doing here is, if you look at the end of the Constitution on page 64, Section 136 says what the Legal Committee is, and the Legal Committee, it says in the last sentence of Section 136, “shall present for adoption amendments to the Constitution and Bylaws at the National Convention.” So that is us here today.

Now the second part of the Constitution that you should look at is on page eight and nine; that’s Section 21. So, if you look there, Section 21, Powers of the Convention – that’s you folks and myself, I am a delegate – if you look there, Section 21 pages eight and nine, Powers of the Convention, paragraph five, that is on page nine, “the Convention has the power to amend, enact, or repeal these Bylaws or the Articles of Incorporation of the Falcons in the manner provided herein”; and the manner provided herein is found on page 65, Section 140, and that’s Amendments to the Constitution, and the last sentence says, “The Constitution and Bylaws of the Falcons may be amended by a two-thirds vote of all delegates present and qualified to vote at a regular Convention as submitted by the Legal Committee”. So what that means is that the custom and practice is that we have developed a system where the Constitution appears is: we have a Legal Committee - believe it or not, we met over the past four years – we have considered amendments to the Constitution that have been submitted by individuals, Districts, and Nests. Most came from District V. Then we meet and we decide as a Legal Committee, and it was a unanimous vote of what we decided to submit to the Convention for your consideration. So the Legal Committee gets all the amendments, we sort through them, we discuss them, talk about them over four years, and then we come to you with the proposed amendments. And those proposed amendments are found in this booklet that you should all have now. Do you have this packet? There are eleven proposals.

So, what we are going to do is to go through these eleven. I have talked to the chair, and he has agreed that we are going to go through these *stare item*, which means one at a time. So, we will tell you what the amendment is, state the comment of the committee, and then with permission of the chair, I would request that we vote on each amendment, proposed amendment, one at a time.

*At this time, the Legal Committee was asked to sit in the front row. The Sergeants-at-Arms were asked to request that the guests leave the room. The Credentials Committee confirmed that no new delegates have arrived.*

(The amendments as presented by the Legal Committee are found in the body of the minutes. A clean version of all of the amendments to the Constitution and Bylaws presented by the Legal Committee as amended and adopted by the Convention are found in Appendix S.)
Proposal # 1

Section 13. – REGULAR CONVENTION.

Regular Conventions are to be held every four (4) years at such time and such place as the Convention, by a
majority vote may designate, or if not designated by the Convention then by the Board of Directors by a majority vote. The
President issues call for the regular Convention at least ninety (90) days prior to the opening date of the Convention.

If the Nest or District that is chosen by the National Convention to be the host of the National Convention
is unable or unwilling to fulfill its obligation, it shall do so in writing to the National President. The National Board
of Directors shall then have the authority to choose a new site for the Convention as soon as possible after
receiving notification.

In the event the National Convention does not select a site for the next Convention, the National Board of
Directors shall choose the site of the next Convention within one year of the conclusion of the previous
Convention.

Rationale
The purpose of this amendment is to clearly define a process in the event that the Nest or District that is chosen by the
Convention cannot fulfill its obligation, and it also covers the situation if a host for the next Convention is not chosen at the
Convention.

The Committee moved the adoption of the amendment.

Druhna Cecile Krok: I am just looking at this, second paragraph, “in the event the National Convention does not select a site for
the next Convention”, [should] that not read the “National Board of Directors does not select a site”? Just for clarification before
its gets printed.

Druh Richard Federowicz: I think there may be a little bit of misinterpretation. The Convention decides – selects - where the
next Convention will be. If today, the Convention says that nobody says they are going to take the Convention, then the National
Board of Directors selects that.

Druhna Cecile Krok: Okay. Thank you.

Druhna Henrietta Nowakowski: Yes, that makes sense except for the part that says, “The site of the next Convention within one
year of the conclusion of the previous Convention.” What if the District or the Nest that volunteers to host it doesn’t back out
until two years into the four years, so that would not work within one year?

Druh Timothy Kuzma: No. You are confusing the situation. The first paragraph deals with if a Nest or District says they are
going to host and then backs out, then the Board steps in, picks a site. The second paragraph only deals with the circumstance if
this body does not make that decision. If they don’t make that decision, then the Board has the authority, and they have to do that
within one year. Again, the idea there was to say don’t wait six months before the Convention to figure out where it is going to
be. You’ve got to make that decision within one year. So, example: let’s use this Convention. We are in July 14 or 15, whatever
day it is, if this Body by the end of the Convention does not make a decision about next year’s Convention, that means by the next
July 14, the National Board has to choose a site for the Convention. That’s all it says.

Druhna Henrietta Nowakowski: So, to clarify: then if the hosting – if the host backs out – let’s say three years into the four
years, then it is still up to the National to…

Druh Timothy Kuzma: Yes.

Druhna Henrietta Nowakowski: …choose the site…

Druh Timothy Kuzma: Right. The Board has to….

Druhna Henrietta Nowakowski: …within the year?

Druh Timothy Kuzma: Yes. The Board has to figure it out. Whatever time is left. You are exactly right.
Motion carried by voice vote.

Proposal #2

Section 49. – PROVISO.
A member of the Board of Directors shall not be a candidate nor hold a District Executive Board Office.

A member of the Board of Directors may also hold a District Executive Board Office except the Office of President.

Rationale
A member of the National Board of Directors is currently allowed to hold office in their Nest, but not in their District. This amendment extends the right to hold an office in a Nest as well as a District, except for the office of President.

The Committee moved the adoption of the amendment.

Druh Paul Tomaszewski: So, under this, a Director can hold a Local, District, or National office?

Druh Timothy Kuzma: Yes.

Motion carried by voice vote.

Proposal #3

Section 84. – TITLES AND QUALIFICATIONS.
The Executive Nest Officers shall be: Nest President, Nest Vice President, (Nest Female Vice President and Nest Male Vice President in mixed Nests. It is a Nest’s option to elect one or both Vice Presidents), Nest Recording Secretary, Nest Financial Secretary, Nest Treasurer, Nest Instructor or Nest Instructress in mixed Nests.

Each Officer shall be a benefit member in good standing of the Nest or of the merging Nest for at least one (1) year at the time of his/her election, or if a Nest has not been in existence for one (1) year, then since its obtaining a charter. A non-benefit member who has one year or more of service as a non-benefit member in good standing may be elected as long as they have become a benefit member at least 30 days prior to the election. No Nest Officer shall act as an officer, representative, agent or employee of another fraternal benefit organization doing a life insurance business. Violation of this restriction shall result in immediate forfeiture of his/her office in the Nest. All Nest Officers shall be approved by the National Board of Directors of the Falcons.

The age of each Officer will be dependent on local state laws.

Rationale
There have been far too many instances at Nest elections where there are not enough qualified benefit members in good standing willing to take on the responsibility of being a Nest officer. In many cases, there are individuals who have been Nest social members for years who would be willing to step in and serve. Under the current rules, they would have to be a benefit member for at least one year before becoming a Nest officer. For those social members who have been a Nest social member in good standing for at least one year, this amendment reduces the BENEFIT membership qualification from one year to 30 days. The purpose of the amendment is to make easier for a Nest to elect officers who want to hold office. This will also allow benefit members who have been merged or transferred into a Nest to count their time.

The Committee moved the adoption of the amendment.

Motion carried by voice vote.

Proposal #4

SECTION 84. — Titles and Qualifications.
The Executive Nest Officers shall be: Nest President, Nest Vice President, (Nest Female Vice President and Nest Male Vice President Two Vice Presidents in mixed Nests. It is a Nest’s option to elect one or both two Vice Presidents), Nest
Recording Secretary, Nest Financial Secretary, Nest Treasurer, Nest Instructor or Nest Instructress in mixed Nests. Each Officer shall be a benefit member in good standing of the Nest or of the merging Nest for at least one (1) year at the time of his/her election, or if a Nest has not been in existence for one (1) year, then since its obtaining a charter. No Nest Officer shall act as an officer, representative, agent or employee for another fraternal benefit organization doing a life insurance business. Violation of this restriction shall result in immediate forfeiture of his/her office in the Nest. All Nest Officers shall be approved by the National Board of Directors of the Falcons. The age of each Officer will be dependent on local state laws.

**Rationale**
The current PFA Constitution requires a Nest to have a full slate of officers to be considered in Good Standing. In recent years it has become more difficult for a Nest to find two Vice Presidents, one of each sex. This amendment will allow a Nest to have one or two Vice Presidents, and if the Nest chooses two, there can be one male and one female, two females or two males. It is up to the Nest.

The Committee moved the adoption of the amendment.

**Druh Leonard Sobota:** The only difference I see on this page is you have is, “The Executive Nest Officers shall be: Nest President, Nest Vice President, Two Vice Presidents”. You need to strike out the “Nest Vice President”…. Okay, Two Vice presidents?

**Druh Richard Federowicz:** I think that reads accurately, Tim.

**Druh Timothy Kuzma:** It does read accurately.

**Druh Richard Federowicz:** I think that’s okay, but I appreciate your point.

**Druhna Cecile Krok:** Since we adopted proposal Number Three, Number Four says that each officer shall be a benefit member in good standing for at least one year. Do we need to change that to thirty days in the view that we changed proposal three?

**Druh Richard Federowicz:** What we are assuming that when this was printed, we didn’t know that that part of the proposal would be adopted, so my assumption is that [previously approved Proposal] would carry over.

**Druh Timothy Kuzma:** Right. These three changes in Section 84 were independent of one another. So one, or two, or all could be adopted without effecting the other two or three. So, the language that you see in this proposal in [Proposal] Four reflects the original language in the Bylaws. Now, we already amended Section 84, so that’s going to be new. So it just continues to go. If it is not adopted, then that little change there would not happen.

**Druh Richard Federowicz:** Real simple. So at the end of the day, if all three Section 84s are adopted, we will cobble them together to make one new Section 84 with all three amendments. That’s a good point.

**Druh Robert Billings:** I wonder if we could go one step further while we are doing this. We are still using the word “mixed Nest”. That’s sexist. It used to be in every City one ladies’ Nest and one men’s Nest, so you had Falconettes and Falcons. Didn’t we at Conventions about eight or twelve years ago say we’re all Falcons? Why do we say Falconette when we are Falcons?

**Druh Timothy Kuzma:** Yes. We did propose that Bob, but we were crucified. That’s being gentle.

**Druh Robert Billings:** I know we talked about this way back in ….

**Druh Timothy Kuzma:** We did.

**Druh Robert Billings:** We did at our District and a lot of people come up to us and say, “why do we have Falconettes in here? Aren’t we all Falcons?”

**Druh Timothy Kuzma:** But when we proposed that amendment a couple of Conventions ago, we were brutally defeated.

**Motion carried by voice vote.**
Proposal #5

SECTION 84. — Titles and Qualifications.
The Executive Nest Officers shall be: Nest President, Nest Vice President, (Nest Female Vice President and Nest Male Vice President in mixed Nests. It is a Nest's option to elect one or both Vice Presidents), Nest Recording Secretary, Nest Financial Secretary, Nest Treasurer, Nest Instructor or Nest Instructress in mixed Nests. It is a Nest's option to elect an Instructor or Instructress. Each Officer shall be a benefit member in good standing of the Nest or of the merging Nest for at least one (1) year at the time of his/her election, or if a Nest has not been in existence for one (1) year, then since its obtaining a charter. No Nest Officer shall act as an officer, representative, agent or employee for another fraternal benefit organization doing a life insurance business. Violation of this restriction shall result in immediate forfeiture of his/her office in the Nest. All Nest Officers shall be approved by the National Board of Directors of the Falcons. The age of each Officer will be dependent on local state laws.

Rationale
The current PFA Constitution requires a Nest to have a full slate of officers to be considered in Good Standing. In recent years it has become more difficult to find members willing and able to serve as an Instructor or Instructress. This amendment makes these positions optional in each Nest. If a Nest chooses not to have an Instructor or Instructress, that Nest will still be in Good Standing (as long as all other requirements are met). Also, if a Nest chooses not to elect an Instructor or Instructress, the Nest can do so before the next regular election by following the procedures to fill a vacancy.

The Committee moved the adoption of the amendment.

Druhna Patricia Capozoli: I agree with this change, but I would ask that a consideration be made that the duties outlined in Section 97 for the Instructor/Instructress if that position doesn’t exist, that those duties be handled by some other office in the Nest to make sure there is a continuation of fulfilling those things, so that if there’s questions from the National Physical Education Director, there is somebody that she can go to get these things taken care of. It’s probably going to change to something else, but I feel that if the Nest does not have that position, some of these things will fall to the wayside. That should be addressed specifically within this Constitution.

Druh Timothy Kuzma: Do we want to wrestle with that one or…

Druh Richard Federowicz: Rather than put that in the Constitution, we should… perhaps that could be a directive to the Board of Directors to come up with a policy and direct that to the Nest.

Druh Timothy Kuzma: Each Nest situation is so unique, and to just automatically, if there is no Instructor or Instructress in a Nest, automatically then say, “Vice President, you have to be responsible for that”. I don’t know that we want to put that in the Constitution and be so specific and mandatory. Then there is no wiggle room. So the idea is that the Board/Executive Team comes up with a policy at your direction that says, “If a Nest doesn’t have an Instructor or Instructress, figure out a way to accomplish what you just said.

Druhna Patricia Capozoli: That will be okay. I just don’t want those things to just drop out.

Druh Timothy Kuzma: I don’t think any of us want that.

Druh Richard Federowicz: And I think there can be a little footnote to what we have discussed so far.

Druh Timothy Kuzma: I think we are all in agreement on that. We don’t want it to fall by the wayside, but we don’t want to be so restrictive in the Constitution that if a Nest can’t find an Instructor, we are saying, “okay, we can live with that”, but we will develop a policy that will guide the National Physical Education Director on how to handle that, who to go to, and figure that kind of policy out.

Druhna Patricia Capozoli: Thank you.

Druhna Kaitlyn Johns: I guess I am just looking for some clarification. What does this amendment address? So we’re looking for more people to run and we are getting anybody we can to run, but does this amendment address the issue of perhaps two
people of the same gender that want to be in that role, and say there are no male members that want to be an Instructor, but say two female members want to be Instructresses? That will be okay. I just don’t want those things to just drop out.

**Druh Timothy Kuzma:** No. It doesn’t. The amendment as written doesn’t address that specific issue.

**Druhna Kaitlyn Johns:** Okay, I guess I was just unclear because the language isn’t all that clear that a Nest can only have one Instructress and one Instructor.

**Druh Timothy Kuzma:** Well, actually you can only have one. It’s just the way that it is written. It says, “the officers, Nest Treasurer, Instructor OR Instructress.” It doesn’t say “and/or”. That’s a big difference. I know what you are saying. We have had that question a lot of times. That’s the way it is written. This amendment was only talking about whether a Nest has the option or not to have an Instructor or Instructress.

**Druhna Kaitlyn Johns:** Thank you.

**Druhna Melissa Paterni:** My issue with this amendment is you’re giving Nests a way out of getting children involved in the Polish Falcons. If you do not have an Instructor or Instructress for a Nest, that Nest does not need to get the children involved to get this organization moving forward. I mean, all these kids that are here are all Instructresses or Instructors. I mean, put the person’s name on the paper to be in good standing. At least our National Instructress has something to go to give them ideas to try to get these kids involved. Otherwise, you’re going to lose all the youth.

**Druhna Patricia DelBusse:** I… we... this proposal came out of the Membership Committee. [Tape ended.] … time corresponding with these people. She does massive emails. She has the information in the Sokol. She does have a program so the information is out there. To force a Nest to lie about a position is silly or for a Nest to not be in good standing over one position is silly. We need to be realistic.

**Druhna Janet Knauber:** We have pointed out that there are youth members - well, we call them youth – that are our grandchildren’s age, and yes we are happy to have them be Instructors and Instructresses, but may I point out that there is a lady sitting here, and they put their name down as an Instructress from their Nest. They have no children. But if there were children, they would be supportive. They support the District, but they put a name down and they have no children and she cannot come to anything – or doesn’t come to anything- because of that. But she does support it. But I agree, we just don’t need to have… don’t lie about it and don’t just stick a name down in there. Make it count.

**Druhna Teresa Landy:** Can I just go back to the question of two officers in the position of Instructors or Instructresses? I know that this is not a change because it has always been there, but if a Nest has two, are they still supported by National?

**Druh Timothy Kuzma:** We don’t tell a Nest that you can’t have two. We just recognize one. But if a Nest wants to keep doing that and have two, that’s fine. That’s better. Okay, but just because the way the Constitution is written, we can only recognize… and I’m not even sure what that means anymore.

**Druhna Teresa Landy:** That’s what I guess I am getting at because I am not sure what it means. Our Nest has always had two. In fact, sometimes we have had three, knowing that National only recognized two. But I think that we have always said they are National officers. Is that going to change?

**Druh Timothy Kuzma:** I think the only time there would be an issue was something like if we had a conference or a meeting and we said a Nest could send its Instructor or a Nest could send its Instructress to that meeting.

**Druhna Teresa Landy:** And that is, Tim, when it does matter.

**Druh Timothy Kuzma:** Right. I understand that, but because the way that it is written, in the past, we have only recognized or paid for one. The other one can come. We never said that you couldn’t come, but reimbursement was limited only to the one, to the official one that’s recognized in the Constitution. And we are not talking about changing any of that because that is not what the amendment is addressing.

**Druhna Teresa Landy:** Okay. So now I am back to the original question because maybe I am confused. I thought we used to have a position for a National Instructor and a National Instructress.
Druh Timothy Kuzma: That’s correct. There used to be two. But that was changed. Now there is only one.

Druhna Teresa Landy: When was that changed?

Druh Timothy Kuzma: I don’t know. I am trying to think. Maybe eight, twelve [years]? It was a while ago, but at least 2008.

Motion carried by voice vote.

Announcements
Number 718736 was the winner of the 50/50 raffle for $360.00. The proceeds are benefiting the Starzyński Scholarship Fund.

The Convention stood in recess at 12:01 p.m.

Third Session - Friday, July 15, 2016.

Druh James Shanley called to order the Third Session of the 41st National Convention of the Polish Falcons of America on Friday, July 15, 2016 at 1:40 p.m. and requested a report from the Steering Committee.

Report of the Steering Committee
Druhna Kathryn Borkowski reported for the Steering Committee with a greeting of Czołem:

Proposed agenda:

Singing of “God Bless America”
Special presentation by Druhna Henrietta Nowakowski
Credentials committee report
Oath of office to new delegates, if any
Committee reports:
   Legal (continued)
Officer reports:
   Bowling Commissioner
   Golf Commissioner
Committee reports:
   Technical
   Legion of Honor
   Motions
   Grievance
   Compensation for final determination
   Nominations
Elections
Committee reports:
   Resolutions
New Business
Determine Site of Next Convention
Release all Convention Committees
Good of the Order
Announcements
Adjournment
Singing of “Osąda i Gnuśny”
Druhna Antoinette Haburay moved to adopt the report of the Steering Committee and Druh Michael Johns seconded the motion. Motion carried by voice vote.

**Special Presentation**
Druhna Henrietta Nowakowski announced that there is a $5,000 grant available for a student to conduct research on the first labor strike in America, held at Jamestown in 1619. A group of Polish artisans organized the first strike at Jamestown when they were not given the right to vote. Anyone who is interested in applying for this grant should see her.

**Report of the Credentials Committee**
Druh John Kuzmirek: We have no new delegates registered. We have no guests. We now have:

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<th>Role</th>
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<tr>
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<td>Nest Officers</td>
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<td>15</td>
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<td><strong>Total delegates</strong></td>
<td><strong>177</strong></td>
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Druhna Kathleen Perez moved to accept the report of the Credentials Committee and Druhna Christine Puskar seconded the motion. Motion carried by voice vote.

**Report of the Legal Committee**
Druh Richard Federowicz continued with the report of the Legal Committee.

**Proposal #6**

Section 128. – TRIAL TRIBUNALS.

The body which shall hear the complaint thus presented is hereinafter referred to as a Trial Tribunal.

1. If the complaint is against a member by another member of the same Nest, it shall be heard by a Trial Tribunal of five (5) members appointed by the Nest President with the approval of the Nest Executive Officers, provided that such members shall have no interest whatsoever in the matters.

2. If the complaint is against a member of another Nest, it shall be heard by a Trial Tribunal of five (5) members appointed by the District President with the approval of the District Executive Board, provided that such members shall have no interest whatsoever in the matters.

3. If the complaint is against a District or Nest, it shall be presented to the Legal Committee officiating as the Trial Tribunal.

4. If the complaint is against an officer of the Falcons, it shall be heard by a Trial Tribunal of five (5) members appointed by the National President with the approval of the National Board of Directors, provided that such members shall have no interest whatsoever in the matters.

**Rationale**
The authority to select a Trial Tribunal rests solely with the Nest, District or National President in the current Constitution. There is no “check and balance” to this authority. This amendment still gives the President the authority to appoint a Trial Tribunal, but those appointments must come with the “advice and consent” of the approval of the other officers in the Nest and District, and Board of Directors on the National level. Thus, the amendment removes the ability of the President to "stack the deck" in the Trial Tribunal process.

The Committee moved the adoption of the amendment. Motion carried by voice vote.

**Proposal #7**

New Section

Section 134—Whistleblower Policy
Polish Falcons of America supports the protection of whistleblowers on all levels of the organization. Therefore, the National Board of Directors shall adopt a Whistleblowers Protection Policy that shall be reviewed, tested and approved on an annual basis.

This Whistleblower Protection Policy shall apply to all of the Organization's staff, whether full-time, part-time, or temporary employees, to all volunteers, to all Benefit Members, to all who provide contract services, and to all officers and directors, each of whom shall be entitled to protection.

Rationale
It is a good practice in any organization or business to implement a sound Whistleblower Policy. This amendment does not spell out the policy, but it does mandate that the Board of Directors implement such a policy for the protection of everyone listed.

The Committee moved the adoption of the amendment.

Druhna Sylvia Wiertel: What about the current Section 134, Audit Committees? Is that being deleted?

Druh Richard Federowicz: It’s going to be renumbered.

Druhna Sylvia Wiertel: Okay. Thank you.

Motion carried by voice vote.

Proposal #8

Section 120. – GOOD STANDING.

A member shall be in good standing when he/she has paid all rates, special assessments, per capita tax, Nest dues and fines levied against him/her, and has complied in every particular with the Bylaws of the Falcons. A member who is not in good standing status shall be reinstated to good standing status when he/she is current with all applicable National and Nest Dues and any other obligations.

Membership shall automatically terminate upon failure to maintain at least one benefit contract in force.

Rationale
The purpose of this amendment is to clarify the procedure for a member who is not in good standing to get back into good standing.

The Committee moved the adoption of the amendment.

Druhna Wendi Kowarik moved to amend the amendment to update the first paragraph, to add “upon delivery of a letter from a member to the Nest [Financial] Secretary of their desire to be reinstated” as the final clause of the first paragraph. Druh Timothy Kuzma seconded the motion.

Druhna Wendi Kowarik: Sometimes what happens is people fall away from the Nest and they want to get reinstated. They want to become part of the Nest again. They may in fact pay up all of their dues. They may be in good standing, but the Nest doesn’t know they want to come back in or that they want to be involved. So this is just to let the Nest know that you want to get back in. That’s all.

Druhna Lisa Smith: My question is: what happens when someone is not in good standing and they are attending things and on the board or a director or something?

Druh Timothy Kuzma: They shouldn’t be allowed to do that. If you are not in good standing, you cannot be an officer; you can’t participate, for example, with the Bowling Tournament. We confirm that everybody has paid their premiums and dues, and if they enter the tournament, then they need to pay up to participate. You can’t do anything on the National level until you are in good standing. On the Nest level, that is handled Nest-by-Nest.
Druh John Pawlukiewicz: I have a question. I have heard the term, “a Nest in good standing”. What makes a Nest not in good standing?

Druh Timothy Kuzma: A Nest in good standing has 25 or more benefit members, a full slate of officers, complied with all of the filing required by the National Office, and you have to have four meetings a year.

Druh John Pawlukiewicz: If your Nest officers do not pay the National dues, does that automatically exclude the Nest from being in good standing?

Druh Timothy Kuzma: Yes it would because those people would not be allowed to be officers; therefore, according to number two, then they do not have a full complement of officers, so then they would be considered not in good standing until those officers paid their dues or someone else who had paid their dues would be elected and put in their place.

Druh John Pawlukiewicz: How does that now effect the Nest on a National level if they are not in good standing?

Druh Timothy Kuzma: The only implication that we enforce along that line is when it applies to a Nest dissolution, because that is the only time when the Board can move to dissolve a Nest because a Nest is not in good standing. So that’s really the only impact that we have used in the past. But other than that, we haven’t taken any other measures beyond that, and historically, we never have.

The Legal Committee agreed to the amendment to the proposal, so the proposal is amended.

Motion as amended carried by voice vote.

Proposal #9

Timing of District Conventions

Section 50. – Time of District Conventions

District Conventions shall be conducted biennially every 2 or 4 years, as decided by the respective Districts, in the odd year between March 1 and October 1 at a time and place designated by the District Convention.

Section 51. – Duties of District Conventions

(2) To outline a program for the ensuing two (2) or four (4) years to assure the growth of Nests and progress of Falcon activities in all its phases. (Remainder of section remains unchanged)

Rationale

Holding District Conventions every two years has become increasingly burdensome, in some Districts, and costly for either the host Nest or the District if there is no host Nest. In many cases, the same core group of individuals ends up sacrificing an inordinate amount of time to fulfill the current 'every 2 years' requirement. This proposal allows for individual Districts to decide whether a 2 or 4 year District convention schedule best fits their needs. Districts must declare their intention to change to either a 2 or 4 year convention schedule by the spring Plenary meeting just prior to their District Convention. This allows ample time for candidates considering a run for an office to understand the term requirements they would be potentially be entering into.

The Committee moved the adoption of the amendment.

Druhna Sylvia Wiertel: How would the change be determined and who would determine it? Would it have to be done at a Convention to change it or the Executive Board of the District change it? Does a plenary change it? I would like you to clarify as to how that procedure would go and change from two to four.

Druh Timothy Kuzma: The rationale in the statement that was submitted by District II, and I think that this would be a procedural issue behind the amendment that we would all understand it here. So that we are all under the understanding, is that
the plenary meeting before the Convention would set whether that upcoming Convention would be for a two-year term or a four-year term.

**Druhna Sylvia Wiertel.** So then it’s done at the plenary meeting…

**Druh Timothy Kuzma:** Yes.

**Druhna Sylvia Wiertel.** Before the next Convention so you don’t have to wait four years?

**Druh Timothy Kuzma:** Right. And the rationale along with that goes with the people who are considering whether they want to be an officer should know before they get into it. You shouldn’t have to wait until right at the Convention to say whether this is going to be two or four years. You should know going into the Convention what you are getting into. That’s the procedural background behind it.

**Motion carried by voice vote.**
Proposal #10

Section 85

Nest officers shall be nominated and elected at the last regular meeting of the calendar year. Elections shall be conducted in a manner provided by the Nest but shall be by secret ballot. Each elected officer shall hold office for two (2) years until his/her successor is elected and installed.

Nest Officers shall be nominated and elected at the first regular meeting of the calendar year. Prior to the election of Nest Officers, all financial statements of the Nest for the preceding calendar year shall be finalized and available to inspection by the Nest members eligible to vote for Nest Officers.

Rationale

This amendment is offered to require that all the annual financial reports of a Nest are completed and distributed to members before the Nest holds its elections.

The Committee moved the adoption of the amendment.

Druhna Wendi Kowarik: Just as a clarification, does this mean that we are electing every year?

Druh Richard Federowicz: Yes.

Druh Daniel Michalak: I think it was a mistake made that we deleted that last sentence. I didn’t catch that, but, also at the same time, I did have a request from some Nests asking for the option that you have basically up above, so instead of just saying for two years, that you can have that option to have one or two years. So I think that maybe we can take care of that and put that sentence back in there just to make that change to the Nest.

Upon the suggestion of Druh Michalak, the committee moved, and thus accepted to amend the motion by adding “Each elected officer shall hold office for one (1) or two (2) years, as decided by the Nest.” The main motion is amended.

Druhna Cheryl Paterni: I think it would be unrealistic to have a financial statement ready and available on January third if your meeting is the first Wednesday of the month. I just don’t want to do that to your financial secretary just to have this ready for the new year. I don’t understand what the problem was having the election at the last meeting, but the new board doesn’t really come in until the first meeting of the next year, and just for financial reasons, that’s putting an extra burden. If you want to pass something like that, you need to have the financial statement be due by the fifteenth of January. It’s more about the financial statement than when to elect the officers.

Druh Timothy Kuzma: If you want to offer an amendment to address that….

Druhna Cheryl Paterni: My question is: is this because of the financial statement or when the election is?

Druh Timothy Kuzma: I think that it’s an issue…. The way that this was presented to the Legal Committee was that it was an issue of when the financial statements are available.

Druhna Cheryl Paterni: Then that needs to be when the financial statements are due not when the election needs to be held.

Druh Timothy Kuzma: Then, if you want to suggest that, you need to offer an amendment.

Druhna Cheryl Paterni moved to amend the motion by adding “that the elections remain the last meeting of the year with the financial statement due by the fifteenth of the following month, which would be by January 15” and Druh Warren Davis seconded the motion.

Druhna Carol Ann Kuczma: I also agree with Cheryl, and I have to – maybe I am showing my age here – but we always had to have audit and all of our information in to National by the end of February. So, I am going to go through an audit. Are we going to do this twice? Because quite frankly, I think that you just do it once in the new year, and you still submit all of your paperwork. Aren’t the people submitting their paperwork by February twenty-ninth? That’s when 118 is, District IV is, I know
Nest 8 is, so what’s the deal? If that was a person that wasn’t privy to the financials, I understand that. I think that’s a ding on the officers of that Nest, but we go through the audit and we report the audit.

Druh Timothy Kuzma: Your point is well taken.

Druh Richard Federowicz: Tim, one point that I remember Tom Eckert brought to my attention when this was proposed and discussed, one of the concerns was that the new officers would be aware of the financial situation and have that information available prior to the election.

Druhna Patricia DelBusse: This is coming from one Nest that liked to close out their book, and as Tom pointed out they had the issues with changing. For some reason they seem to think this would make a big deal out of whether or not someone would take office. I had argued with this Nest for several years because they used to do their election in January, and then when we called them on it, they said that it created a problem for their financials. I reminded them that we do elections in July and take office in August and manage with our financials, and this is mainly to appease one Nest that this individual is obviously from.

Druh Timothy Kuzma: I don’t think the Committee or even the Board had strong opinions any way on this, so we are going to have to have an amendment.

Druh Joseph Sobota: I am going to speak to the amendment. If our forms are due February 28, then I would think that the financial statements should be done by February 28, so at least we have some consistency. However, anyone can set their fiscal year on any date that they so choose. If some Nests wanted to set a date of July 15 as the end of their fiscal year, they could do that. There is nothing in our organization that we have to have fiscal years by such and such annual date, and you can create a financial report at any particular date that you want. I think that from at least our Nest’s standpoint, it will make having our election meeting a little bit more difficult, especially if you are in a colder climate and you are worried about weather. We try and get it as early in the winter rather than in the middle of the winter. So we may not even have our first meeting of the year until March. So, I would be against the amendment to the amendment, and I would be against the original amendment as well.

Druh Chad Bolotin: I’m not going to be [inaudible] as for anything, but we are a general body and a general organization. Why are we trying to make an amendment to cater to one Nest? I think that we should strike the amendment and leave it the way it is and we all operate the way we do.

Motion to amend the Motion failed by voice vote.

Druh Timothy Kuzma: So that amendment was defeated. Now we are back to the original amendment. Now, I will propose an amendment, and the only thing that I will propose is to go back to the original Section 85, which is all struck out, except for the addition of “shall hold office for one (1) or two (2) years, as decided by the Nest”. So we are going back to Section 85, and we are giving the Nest optionality, one or two years, and all of this other stuff is gone.

Druh Timothy Kuzma moved to amend the motion as amended by restoring the original Section 85 that is proposed to be struck; striking, “Nest Officers shall be nominated and elected at the first regular meeting of the calendar year. Prior to the election of Nest Officers, all financial statements of the Nest for the preceding calendar year shall be finalized and available to inspection by the Nest members eligible to vote for Nest Officers”; and maintaining the previously adopted amendment to this motion that allows for a Nest officer to hold office for one or two years as decided by the Nest. Druh Richard Federowicz seconded the motion. Motion to amend to the Motion carried by voice vote.

Motion as twice previously amended carried by voice vote.

Proposal #11

SECTION 117. — NATIONAL NON-BENEFIT MEMBERS.

Non-benefit national dues paying members shall be at least twenty-one (21) years of age and shall be entitled to all fraternal privileges of the Falcons, but shall not have any voice in the management of its insurance affairs. No additional Non-Benefit members shall be accepted by the organization.

A National Non-Benefit Member is a person of age twenty-one (21) or older who has been accepted for membership, paid applicable membership dues, and met such other requirements for Social Membership established by the Society. National Non-Benefit Members in good standing possess all rights and privileges.
granted by the laws of the Society including the ability to participate in the activities of Nests and Districts, and the National Organization. National Non-Benefit members can attend meetings of the Nest of which they are members.

National Non-Benefit Members shall NOT:
1) Vote at Nest meetings.
2) Hold Office in a Nest or District.
3) Attend District Plenary Meetings.
4) Be a delegate to a District or National Convention.
5) Vote in the corporate and insurance affairs of the Society.
6) Be eligible to receive Polish Falcons Service Awards
7) Be eligible for Polish Falcons Scholarships.

Rationale
The current PFA Constitution provides for two classes of members—Benefit and Non-Benefit. Several Conventions the Constitution was amended to that Non-Benefit could no longer be added. This amendment will allow the addition of new National Non-Benefit members into PFA. As many Nests recognize the importance of having social members who support the Nest in many ways, this amendment will allow new members into the organization, many who are not eligible for life insurance or do not want to start an annuity. But they will now be able to join and participate in many PFA fraternal activities. The amendment also spells out restrictions for Non-Benefit members.

The Committee moved the adoption of the amendment.

Druh John Wojdyla: I am still a little bit confused. This is strictly for the National non-benefit members? Suppose that the Nest would like to have a non-benefit member as part of the Nest? How is that?

Druh Timothy Kuzma: They are allowed to do that. How many Nests in this room have social members?

Druh John Wojdyla: So as long as they pay the Nest dues, they are…?

Druh Timothy Kuzma: We let the Nest have complete control over their social members. A Nest can set its dues, can set its roles, et cetera, et cetera, for their own social members. That is why we are not talking about that. Some Nests do not allow social members. Are there any Nests in here that do not allow social members? There’s a couple. That’s fine. That’s up to that Nest. We are not telling every Nest, “You’ve got to do this”. That’s not the point. That’s a Nest decision. We are talking about National members.

Druh John Wojdyla: Any non-benefit member that’s part of the Nest, that member is not reported to the National?

Druh Timothy Kuzma: That is correct.

Druh Chad Bolotin: This is just a question. I know that National non-benefit [can become] members at the age of 21, but you become a full member of our organization at the age of 16. Is there a reason there is a difference in the age of five years? If you are 16 and a National non-benefit member, you can go to events such as camp and volleyball, so that might bring our youth membership back up.

Druh Timothy Kuzma: We have been debating 16 or 21 on this issue, but we didn’t want to tie it to that same issue, especially since none of these people can hold office. We are pretty much focused on an adult issue. For younger people under 21, we want to sell them a policy because the difference between the dues amount, whatever that is going to be, and what it costs for a young person to buy a policy, there’s not much difference there. And in truth, when you get down to the core, we would rather sell them a policy than have a dues paying member, or non-benefit. So that’s primarily why this would be an adult thing. We really think that with younger members, we want to steer them to buying a product.

Druh Chad Bolotin: Okay. Thank you.

Druhna Elaine Sieczkarek: I just have a question as to how this relates to our being a fraternal. Can we publish this and still be a fraternal, saying we are accepting members that don’t hold a policy?
Druh Timothy Kuzma: Yes. State law allows us to have two classes of members, social, non-benefit, and benefit. So yes, we are permitted to do this.

Druhna Natalie Cencelewski: My question is just so I can understand it. Each club has their social membership. These people that are social members in the clubs are not social members, and if they want to go to a National Golf or National Bowling, whatever, they have to pay a non-National dues to go to this? Is that what you are saying?

Druh Timothy Kuzma: I think yes.

Druhna Natalie Cencelewski: They want to go to these events - a National event, or a National Bowling Tournament - they would have to pay a yearly National fee if they are not a member, correct?

Druh Timothy Kuzma: Right.

Druh Stephen Belasco: National non-benefit members can attend meetings of Nests for which they are members. That means they can participate in ….

Druh Timothy Kuzma: No. They can attend, and that means they can go, but they, as we pointed out, they can’t vote. They can just attend.

Druh Stephen Belasco: Why do we want them to attend meetings?

Druh Timothy Kuzma: I think that there is an answer to that. I think perhaps the Nests with social members maybe will agree with me. I think the social members provide an awful lot of support for a Nest. Would that be a general consensus? So, while these members do provide support to a Nest in various ways – monetary, voluntary, helping out, doing whatever – they invest a lot of time, if not equal to or more time than many benefit members. So the idea is if they are that invested in the Nest with that kind of commitment, I couldn’t see a reason why they couldn’t go to a meeting and just listen to what is going on, but if they are more interested to the point where they want to say something or vote on something or hold an office and get that much involved, then they’ve got to take that next step. Then they have to get a policy and become a benefit member. So, I would say the answer, Steve, is that it’s just to let those people who are engaged, to let them be a part of, in a limited way, the affairs of the Nest without the ability to have any direct influence on the Nest.

Druh Stephen Belasco moved to amend the motion by striking, “National Non-Benefit members can attend meetings of the Nest of which they are members” and Druhna Teresa Jahn seconded the motion.

Druhna Kristen Johns: Why should we discourage anyone from going to meetings if they can go or not?

Druhna Sylvia Wiertel: We are saying that these non-benefit members are a member of a Nest. So even if they can’t vote, if they are a member of the Nest, they should be allowed to go to a Nest meeting.

Druhna Patricia Barscz: I feel the same way. You are a social member. You are active in the club. You come to a meeting. You will know more about what is going on, what we talk about, even though cannot vote on it. It is more of a background why we do what we do. It may also want to make you become a full member.

Motion to amend the Motion failed by voice vote.

Druh Franklin Wloch: I want to go back to a comment I think you made. I just want clarification. For National events – Bowling Tournament, Golf Tournament – we have instituted the last couple of years that it was a one-time thing, if we vote and agree upon this, does that mean that social members can continue to participate in National events?

Druh Timothy Kuzma: I would say yes, but the Board will have the final say on that, but I would advocate that that would be “yes”, because now they are paying into it. They are becoming a member. The theory would be “yes” and let them participate.

Druh Franklin Wloch: Okay, since District XIII is holding the next National Bowling Tournament, that is why I am asking. I just want to make sure that everybody knows that they are coming to Detroit – Lansing.
**Druh Jeremiah Kennedy:** As I understand this, the new National non-benefit members are going to be paying dues to National, but this sentence says they can attend meetings of the Nest of which they are a member. Is National going to assign these people to Nests?

**Druh Timothy Kuzma:** Like we do now, when the person applies, then we assign them to a Nest. Or if they say, I want to be a member of Nest 36, then they are going to go to 36. If 36 has its own Nest dues, they would apply. That’s not going to change. Your Nest rules are your Nest rules. All we are saying is that now we are going to give…

**Druh Jeremiah Kennedy:** Nest dues and National dues?

**Druh Timothy Kuzma:** As they would do now.

**Druhna Patricia Krawczynski:** I don’t know if legal can answer this for me or not. Nest 652 is a private club. We are a non-profit club. We, in the State of Michigan, being a non-profit cannot have social members because of our liquor license. Now if you put it as a National and put it on our roster, does that person become a member of our Nest or is that considered a social member and we wouldn’t be able to count them?

**Druh Timothy Kuzma:** Like in any situation, whether it is a benefit member applying and they want to join a Nest, the Nest always has the right to reject a member. So, if you tell us right now that if this gets passed and you say because of the rules and stuff and because of our situation, “we can’t accept these people”, then we just won’t give you any. We just won’t. They’ll go somewhere else.

**Druhna Patricia Krawczynski:** But if they are considered a National member that you are putting in our Nest, wouldn’t that be considered National, a local social member?

**Druh Timothy Kuzma:** We’d have to think about that, but maybe it’s not as dire as you are thinking, but we would have to look at that to make sure.

**Druhna Patricia Krawczynski:** Usually, when we receive our liquor license, we have to send in our roster that show how many members that we have, so they would be considered a member of our Nest?

**Druh Timothy Kuzma:** Right, they would be unless you tell us that you don’t want them to be.

**Druhna Patricia Krawczynski:** Okay. That clarifies. Thank you.

**Druh Daniel Michalak:** I’m just going to comment to this a little bit. Connecticut has got a similar law which we cannot have social members in the state of Connecticut either with a liquor license, but, however, to get around that, what they have done – and this basically came from the Liquor Commission – they have two types of membership, a member and an active member. The active members in that case would be us, full members, and what we used to call “social members” became members. That’s how the liquor laws can get around that. It’s a clause. Everybody’s got a clause. So that’s how they did it in Connecticut.

**Druh Nicholas Carter:** We already have social members in our club. Do we offer the regular membership social membership and a non-benefit social membership? If the social don’t want to become National non-benefit…

**Druh Timothy Kuzma:** Yes…

**Druh Nicholas Carter:** …dues…

**Druh Timothy Kuzma:** Yes…

**Druh Nicholas Carter:** …just offer them one more type of policy?

**Druh Timothy Kuzma:** Yes.

**Druh Nicholas Carter:** Does this start Monday?

**Druh Timothy Kuzma:** It starts as soon as the Pennsylvania Insurance Department approves the amendments.
**Druh Nicholas Carter:** Okay. Thank you.

**Druhna Christine Puskar:** Just to be clear. We’re still going to have social members and we are going to have non-benefit members. Is that correct?

**Druh Timothy Kuzma:** It’s the same thing.

**Druhna Christine Puskar:** For all intents and purposes, there will be no more social members; they will all be non-benefit members.

**Druh Timothy Kuzma:** From a National perspective, there will be two classes of members on a National level. There will be benefit members – those who have a life insurance, annuity, or Medicare supplement contract – and those who are non-benefit members who pay the dues. Those are the two classes. Now a Nest could have a third category of their own social members that still just want to be a member of a Nest, hang out at the club, drink cheap beer, have a good time. We love those people just as much. Wish they bought a policy. Oh well.

**Druhna Natalie Cencelewski:** My question is: how do they become a non-benefit National member? Do they have to fill out an application?

**Druh Timothy Kuzma:** Yes. There will be a new… we still have the old… believe it or not just sitting in the files buried. We will dig up and modify the original membership application. We kind of have a membership application now that we reintroduced a couple of years ago, but this will be a different application for National non-benefit members. There will be a new application.

**Motion carried by voice vote.**

**Report of the National Bowling Commissioner**

**Druhna Janet Knauber:** Greetings officers and delegates.

Thank you for the opportunity to serve as the National Bowling Manager. I have been Manager for the past fifteen years and I really enjoy doing the job. I hope that the bowlers have been satisfied with my performance.

Within the past four years we have held the tournament at Nest 123 where we had 54 teams, Nest 4 in South Bend where we had 41 teams, at Nest 564 LaPorte where we had 44 teams, and this past year in Erie, Nest 610 where we had 62 teams. Next year we will be in Lansing, MI and the tournament will be hosted by District XIII.

One of the things that we have started to do at the tournaments is to have a Challenge on Thursday evening. It is usually a nine-pin no-tap event where the bowlers have some fun. For three of the past four years we have paid to the District of the winning bowlers a small amount of money. So first place usually gets $300 and Second place gets $200 and 3rd place gets $100. This past year it was decided to give the prize money from the Thursday challenge to the home Nest of the bowlers. So this year Nest 4 and Nest 610 received the monies.

This past year we also opened the tournament to Non-Falcon bowlers. The little twist to that was that the Non-Falcon bowler had to bowl with an insured Falcon member. The Non-Falcon bowler also had to pay an additional cost to bowl in the tournament and that money was passed on to the host Nest. Nest 610 did a great job of recruiting many Non-Falcon bowlers. I personally greeted each Non-Falcon bowler and gave them a flier regarding our insurance products and information on how to contact John Denning at National headquarters to be able to become an insured Falcon member. Hopefully we have some responses to those fliers.

I am happy to say that we get the results out to the bowlers very quickly. Usually after a bowling session I return to the hotel and record the scores so that at some point in the evening I get to the host Nest and we post unofficial results. This year I must have been a little slow because I got a few phone calls from the bowlers wondering where I was. Really I was on my way to the hall even though it was 10 p.m.
The following week when I attended the National Board meeting I gave Ryan my results and checks were in the mail quite quickly. Courtney publishes all the winners on the Falcon web page along with the amounts of money that were awarded. Do we have any bowlers here at the Convention? Have you had the opportunity to view the results on line? That posting is available to all members. You just have to go to the Falcon web page.

Again it has been a pleasure to work with all of the bowlers. Ryan Gregg is my go to person at the Headquarters who is also wonderful to work with. It isn’t easy to understand the breakdown of the entry fees but Ryan and I have gotten to the point where he understands my methods of accounting and I understand his methods of accounting for funds. Together we have this figured out.

Again, thank you for the opportunity to serve as the National Bowling Manager and if it is [the] wish of the future administration, I would love to continue in this capacity. Czołem!

Druhna Patricia DelBusse moved to accept the report of the Bowling Commissioner and Druh Warren Davis seconded the motion. Motion carried by voice vote.

Report of the National Golf Commissioner

Druhna Mary Whalen: Since the last Convention in 2012, I have attended all the National Golf Tournaments. They were held in Pittsburgh, Pennsylvania; Erie, Pennsylvania; Buffalo, New York; and St. Louis, Missouri. All of these tournaments were very well organized and ran very smoothly. The golf committees at these Nests should be proud of the work they have done. As always, their favorite charities received the benefits of our very generous golfers.

The District golf commissioners meet at every National tournament. Different options to create more interest in the tournament are discussed. For instance, in St. Louis, we had nonmembers participate. Having nonmembers and social members participate is an issue that we have decided to vote on each year.

The golf and bowling tournaments are an excellent venue for staying in touch with people who have been friends for years and also for making new ones. I hope that some of you will be joining us for an enjoyable time at the next National Golf Tournament to be held in New Castle, Pennsylvania. Czołem!

Druhna Lisa Smith moved to accept the report of the Golf Commissioner and Druhna Patricia DelBusse seconded the motion. Motion carried by voice vote.

Announcements

Druh Joseph Sobota: The Falconette Committee will meet during this break. This is the last call for resolutions for the Resolutions Committee. Those participating in tomorrow’s 5k and one-mile walk should meet Evie at 8:00 a.m. in front of Starbucks. At 8:30 a.m., we will proceed as a group to the race start. Anyone still needing to sign up can do so also at 8:00 a.m. Cost is $15.00 and proceeds will be donated to Memorial Children’s Hospital.

Chairman Shanley declared the Convention in recess at 2:58 p.m. and reconvened the Convention at 3:28 p.m.

Report of the Technical Committee

Druhna Christine Puskar: Czołem, everyone! The Technical Committee met Thursday morning at 11:03 in this ballroom right before the Convention started. There were 15 members present: Instructors, Instructresses, and representatives of Instructors or Instructresses. I thanked everyone that has been involved with the youth program for the past four years for all of their help and support.

Our discussions began with the Let’s Walk program. It is a successful event where everyone sends in their mileage walked to me. I record it all, purchase prizes, and mail them out to everyone. The recommendation is to keep this program going, and I did mention yesterday there are forms in the room where the youth programs stuff is that you might be able to pick one up if you are a walker and join our group.

The next thing we discussed was our adult and youth and volleyball tournament. The 2016 tournament was a combination of both. It worked well. It was great to bring back the adult portion of the program. It turned into sort of a family weekend, and
since the event was a success, the recommendation is to use the same format in 2017. If there is any Nest or District that would like to host this event, please let me know as soon as possible or at least by October 14 so that plans can be made accordingly. It was also recommended that contact be made with a local high school or university to help out with the line judging the tournament so they might be able to get service hours for their team. So, I will look into that, also.

National camp took place at Saint Vincent de Paul camp in Angola this year. It was a great week and the recommendation is to have it there again next year. Unfortunately, as I said, the Saint Vincent de Paul Society is not running their own camp for next year. No one really knows what will be happening with the camp, so we will just have to wait and see. The recommendation, however, is to have it there again if at all possible. Alternatives were discussed but will be delayed until we know the status of the Saint Vincent de Paul camp.

The Polish Falcons of America Future Leaders Conference has been a successful program for the past five years. It was nice to have past Future Leaders take part in and contribute to the Technical meeting. The recommendation is to continue this program.

Another discussion was whether or not to it was feasible to have a National Zlot in 2018 or should we just have a camp week and make part of the week competitions like we would have at a Zlot. A third idea proposed was to plan a trip to Poland for our youth members in 2018 rather than the Zlot. Druh Kuzma pointed out that the PFA currently has relationships with the ambassadors and government officials of Poland, and that the foreign ministry is pouring money into the United States to educate Americans about Poland; so we may be able to get monetary support for this purpose. The recommendation of the Committee is to send out a survey with the basic information about having a Zlot or planning a trip to Poland and seeing what the feelings of the membership would be about both of these items and ideas and then plan for 2018.

The final recommendation made was to try and reach out to our 25- to 35-year olds in the organization to bring them back into the PFA to form a kind of alumni association. The idea would be to try and plan an alumni camp week or a weekend trip which might include a baseball game or something similar. Inviting these alumni to take part in the different events and encouraging them to reach out to invite their friends with whom they competed with or participated in things with might get more of them back into the organization; and of course social media would probably be the best way to promote to all of that.

Our meeting concluded at 12:15 with a thank you from me to everyone in attendance for a very productive meeting. Thank you and Czolem!

Druhna Christine Puskar moved to adopt the report of the Technical Committee, and Druh Allen Borek seconded the motion. Motion carried by voice vote.

Report of the Legion of Honor

Druh Bernard Wolny: Good afternoon and Czolem. The Legion of Honor conclave was held last night under the auspices of Nest 80. We certainly want to thank Nest 80 for their cordial acceptance of our Legion of Honor members at their facility and for the food and beverages that they provided us last night. They were very tasty, and again, Nest 80 extended their arms of welcome to all of us last night.

The Legion of Honor Commandery proposed to the Conclave that we make a change, that the Conclave adopt this change, and that the amount of Legion awards that are permitted by each of the Nests to give out each year. The Commandery proposed that the amount be increased by one in the different categories, and that one additional award be a gold award. For example, a Nest with 150 members or less now is allowed three awards, and the proposal was to increase the total to four awards, and of that total, two of them can be gold. As we go through the Nests with the different numbers of members, each Nest was given - or allowed to have - one more additional award, and that the additional award would consist of a gold. So for example, if a Nest with 300 or more members currently, for example, is allowed five total awards, the total awards would then be six and currently of those five two could be gold, and the proposal is that the additional award would be a gold allowing them to have a total of three. And of course, the Commandery took into consideration the fact that a lot of the smaller Nests that were only allowed a total of two gold awards, it would give them the opportunity to recognize, for example a husband and wife, who are both equally active in all respects in the Legion of Honor, and they are at the level where they could receive a gold award, so that the couple could receive both of their awards at the same time. Under the current rules, they would not be able to because they would exceed the amount of gold awards that they were able to get. The Conclave accepted that proposal after discussion, and the changes will be indicated on the Legion of Honor application forms. Three of our ladies: Geraldine Wilson, Joan Beilfuss, and Frances Tracz are going to be in touch with National Headquarters to make this change on the Legion of Honor application; and also they are proposing a couple of changes not necessarily to the wording of the application but to the layout. For example, underlining certain specific
areas that should be emphasized in parts of the application, especially where we ask for what the applicant’s activity has been in the past five years. And there only cosmetic changes to the form with the typing - things of that nature - and nothing exactly that would change the information that is required.

At that time, the members of the Commandery for the next four years were introduced to the conclave. From District I, Edward Ciesla; unfortunately Edward is probably still walking around at an airport somewhere, but he was not able to be there; from District II, Joan Beilfuss; from District IV, Thaddeus Kokosi; from District V, Frances Tracz; District Six, Nancy Chiszar; from District VII, Joseph Rybaltowski, and Joseph was not able to be here at the Convention because of health issues, and we certainly wish Joseph well and that he will recover from the issues that he now has; District IX, Geraldine Wilson; and from District XIII, Joan Pawlukiewicz, who replaced myself on the Commandery from District XIII.

After the introduction of the Commandry for the next four years, I, as the current Grand Master, read the oath of office to the Commandry for the next four years, and I congratulated them again on their election by their specific Districts to that very important and prestigious post. The Commandery then elected the Grand Master for the next four years. Frances Tracz was nominated, and there were no other nominations, and one vote was cast for Frances to become the Grand Master of the Legion of Honor for the next four years, and my congratulations to Frances on her election. Frances will be given her oath of office with the other officers that will be given their oath of office by our President later in our Convention. Ted Kokosi, who is our current secretary to the Legion of Honor Commandery, was nominated for reelection to the post of secretary, and Ted declined. He felt that he was getting too young for the job, so he declined and we had [three] other nominees - Joan Beilfuss from District I, Joan Pawlukiewicz from District XIII, and Geraldine Wilson from District IX was also nominated. Joan Beilfuss and Joan Pawlukiewicz declined. Geraldine Wilson accepted the nomination, and one vote was cast for her to be elected as secretary for the Commandry for the next four years.

Prior to the official closing of the Conclave, I gave my sense of gratitude to the Commandery members who served with me for the past four years. They have been very diligent in the Legion of Honor process. They take that position very seriously and their hearts are always with the Falcons. And again I want to thank them for their very hard and diligent work that they provided with me for the past four years. I think as I mentioned yesterday, we had a Commandery meeting earlier in the morning. The meeting unfortunately was a little longer than we anticipated, but we got through a number of technical issues that we ironed out and were able to discuss at the Conclave. The meeting was adjourned at approximately 9:45 p.m. I want to thank all of the Legion of Honor members that attended. I couldn’t give a number, but made sure that everybody had their cross on or at least it looked like that we did have any sneak in for the free food and drinks. But anyway, again my thanks to all the members here for the attention of given the Legion of Honor the past four years, and good luck to everyone, and God bless you all. Czolem!

Druhna Beverly Washington moved to accept the report of the Legion of Honor, and Druhna Chris Borek seconded the motion. Motion carried by voice vote.

Report of the Falconette Commission

Druhna Nancy Capozoli: Good evening officers and esteemed delegates, this is the Falconette Report.

We had an opening prayer by Druhna Mary Rand. The Falconettes will continue to support all youth programs and all youth activities. We will continue to support all District events and all Legion of Honor Circles. We will continue to support the Starzyński Scholarship Fund. We will continue the Ladies Commission Challenge, which raises awareness and funds for the youth camp. We ask each lady vice president to raise funds for a charity chosen in their area. This would bring Falcon awareness in the District and possible new membership. We ask that all Districts share ideas for fundraising with each other as well as different ideas to what were successes. We thanked all the ladies who attended and hope we can get a list of phone numbers and emails to share ideas. This is the report of the Falconette Commission. Czolem! Druhna Mary Rand and Druhna Nancy Marcuson-Capozoli.

Druhna Nancy Capozoli moved to accept the report of the Falconette Commission, and Druhna Chris Borek seconded the motion. Motion carried by voice vote.

Report of the Motions Committee

Druh Bobby Joe Gorny: Good afternoon. I would like the members of my committee to stand, please. This is, I know, the seventh out of the last eight Conventions that I have been to, and we have had no business to discuss. So, I want to thank all of the delegates.
Druhna Mary Pluta moved to adopt the report of the Motions Committee, and Druhna Emily Repking seconded the motion. Motion carried by voice vote.

Report of the Grievance Committee
Druhna Elaine Sieczkowski: First, I would like to thank the body, thank the members of my committee, Charles Johns, Andrew Mechlinski, Dan Michalak, Cheryl Paterni. I don’t know why we all sat in the back. In case you hounded us, we would have run. I would also like to thank the body. It seemed like after attending a number of Conventions from the minutes, the grievances have a tendency to concentrate on the minutia—it’s too cold, I got locked out of my room—that kind of thing. I really want to congratulate this Convention for not bringing such issues to the forefront, perhaps, handling them on your own. Serious time where we become serious; maybe we’ve progressed? I don’t know. So thank you. There are no grievances.

Druhna Linda Ruffino moved to adopt the report of the Grievance Committee, and Druhna Carol Zurisk seconded the motion. Motion carried by voice vote.

Report of the Compensation Committee
Druh Thomas Eckert: Czolem! The Compensation Committee really doesn’t have anything to add at this point, so….

Druhna Julia Serafin moved to adopt the report of the Compensation Committee (Appendix Q), and Druh Jeff Beilfuss seconded the motion.

Druhna Aurelia Parks: We were wondering why the Executive Board does not get compensated for meetings, especially when some of them are on Saturdays.

Druh Thomas Eckert: In our discussion, we just thought that the Executive Officers, as in any company or business, are considered exempt employees and working beyond 40 hours a week is just part of the deal. That was the rationale, really. There is nothing more than that. Sometimes you go back to what was the intent of the language that was put into place. My understanding has always been that intent was for the out-of-town Board Directors, and not necessarily for the Executive Officers, but it is up to the body on how you want to handle it.

Druhna Aurelia Parks: I think we only questioned it because it seems like the Executive Board is doing a lot of the work and maybe some of the Directors come sort of prepared, but some don’t, and they’re getting paid to be there. The Board is doing more….

Druh Thomas Eckert: I’ll tell you what, can I just ask my committee to come up to the podium for a second? [Brief pause in the proceedings.] Okay, thank you for your patience. At this point, the Compensation Committee recommends no change to what we have proposed. Motion carried by voice vote.

Report of the Nominations Committee
Druhna Joan Beilfuss: Good afternoon. I jumped the gun a little earlier before. I am Joan Beilfuss, head of the Nominations Committee. I would like to introduce Barbara Smagin, Pat Heineman, Leonard Sobota, and Joe McLean. Those are the members of our Nominations Committee. Would you please stand?

These are just the nominations. The elections will follow soon. All of these people were approached. They said they would fulfill the office.

President – Tim Kuzma
1st Vice President – Patricia DelBusse and Nancy Capozoli
2nd Vice President – Daniel Michalak
Director, District I - Edward Ciesla.
Legal Counsel Richard Federowicz advised the Convention that since Druh Ciesla was unable to attend and not present at the Convention, under the Constitution to be elected as a National Board of Director, you have to be qualified. Section 24 states that a qualification is that at the time of election, you must be a delegate to the Convention. Since he is not a delegate to the National Convention, he cannot be elected. In addition, if nobody at the Convention is qualified to be elected, that would create a vacancy, and under Section 29 of the Constitution, the Board of Directors shall fill the vacancy by secret ballot and majority vote at the next Board of Directors meeting. [A delegate by the name of John asked if the Convention could waive the rules by a two-thirds vote, and Legal Counsel advised against that idea.]

**Director, District II** – Thomas Eckert  
**Director, District IV** – Patricia Capozoli  
**Director, District V** – John Kowarik  
**Director, District VI** – Christine Belasco  
**Director, District VII** – Thomas Washington, Jr.  
**Director, District XIII** – Charles Johns

I have missed District IX. There has been a little glitch in the elections of District IX, so that will be done today on the Convention floor. That is the end of my report. Thank you.

Druh Timothy Kuzma advised the body that the results of the District IX plenary meeting were invalidated that that there was not enough time to have another plenary meeting.

**Elections**

**National President**
The Nominations Committee placed the name of Timothy Kuzma in nomination for National President. Druh Kuzma accepted. The Chair called for nominations from the floor. There were no additional nominations. The Secretary cast one vote for Timothy Kuzma as National President at 4:07 p.m.

**National First Vice President**
The Nominations Committee placed the names of Patricia DelBusse and Nancy Marcuson-Capozoli in nomination for National First President. Druhna DelBusse accepted. Druhna Capozoli accepted. Druh James Shanley called for additional nominations. There were no additional nominations. Chairman Shanley called on the nominees to address the Convention.

**Druhna Patricia DelBusse:** Good afternoon. You have heard my reports. You have read my reports. The majority of you know me. I’m very active on the Nest, District, and National level. I am involved with all the youth programs. My dedication continues. I respectfully request your support, and I look forward to serving you for the next four years. Thank you and czolem!

**Druhna Nancy Marcuson-Capozoli:** Convention officers, esteemed delegates: I stand before you to accept this nomination to become your next First Vice-President. As I had stated in the Sokól Polski, tomorrow starts today. Being a lifelong member and by demonstrating an untiring work ethic, highest levels of integrity, and personal values, I have obtained the Gold Legion of Honor and preside over District IV Circle since 2007.

As your First Vice President, I promise to uphold the PFA Constitution and bylaws to protect the PFA treasury. I will execute all duties of the office to the best of my ability. I will bring a new standard of behavior and cooperation with the next board of officers to face the daily challenges with the intensity and favor to exceed the expectations of this Convention. I will be the new voice with fresh ideas to increase membership throughout our fraternal, new promotions to heighten awareness of our youth programs, scholarships, and the new PFA Heritage Foundation. I will initiate new plans to recognize our elderly, our dearly departed members, as well as all PFA who have served our great nation, both veterans and those currently in service.

I refuse to take on the current policy: I will not go unless the Falcons pay. I will correct the attitude and the negativity radiating from that office and bring a renewed work ethic to the job daily. We need to change. With a short drive to the National Office, I will continue the financial savings by not accepting the mileage, allowances, per diems, and board meeting pay, [thus] cutting all the wasteful spending as done these past eight years. Yes, we need change starting today. As National Director, my non acceptance of those allowances led to a savings of over $7,000 during these past years. I will complete my promise as further savings to the treasury. I will accept a salary approved at this Convention; however, at a 10 percent fraternal reduction of that amount annually, thus savings of over $25,000 over the next four years. My office door, my phone, my e-mail will be an open invitation to all members everywhere. My work, my accountability, and my passion will always be for the greater good of our
Falcons. We need a new face of leadership. We need a change to remain prosperous and financially healthy. So remember, tomorrow starts today.

Thank you for your vote, your confidence. May God bless this Convention, our PFA membership, and our America. Dziękuję and czolem!

Chairman Shanley called for the Ballot Committee to distribute the ballots. During the balloting, donations were made to the Starzyński Scholarship Fund. (Please see Appendix S which identifies donations announced during this period and throughout the Convention.)

The Ballot Committee reported: Patricia DelBusse 135, Nancy Capozoli 40. **Druhna Patricia DelBusse elected First Vice President at 4:34 p.m.**

**National Second Vice President**
The Nominations Committee placed the name of Daniel Michalak in nomination for National Second Vice President. Druh Michalak accepted. The Chair called for nominations from the floor. There were no additional nominations. **The Secretary cast one vote for Daniel Michalak at 4:35 p.m.**

**National Board of Directors**
Without objection, the Convention permitted Druhna Mary Pluta to temporarily leave the room for the purposes of making a call about the evening’s events and then return.

The Chair called for nominations from the floor for District I Director. There were no nominations. **Since there were no nominations, the Chair declared the seat vacant.**

The Nominations Committee placed the name of Thomas Eckert in nomination for District II Director. The Chair called for nominations from the floor. There were no additional nominations. **The Secretary cast one vote for Thomas Eckert at 4:38 p.m.**

The Nominations Committee placed the name of Patricia Capozoli in nomination for District IV Director. The Chair called for nominations from the floor. **Druhna Carol Ann Kuczma nominated Nancy Marcuson-Capozoli by stating:**

Hello officers and delegates. I would like to introduce the current National Director for District IV, Nancy Marcuson-Capozoli. She is a lifelong Falcon with a proud Falcon heritage. She is a recipient of the Gold Legion of Honor, presently serving as President of the Legion of Honor Circle and for District IV. As President of District IV, Nest 118, I have found Nancy to be a tireless and generous worker. She serves on the Lady of Częstochowa annual Mass committee. She was also involved in arrangements for the annual pilgrimage to the National Shrine in Doylestown. As a first-term National Director, she diligently prepared for each Board meeting, and in turn, learned a lot about the business side of this great organization. She takes her responsibilities as a good steward of this organization very seriously. So it is with great pleasure that I nominate Nancy Marcuson-Capozoli to be the National Director representing District IV. She is determined to work for the good financial management of this organization. Czolem!

Druhna Melissa Paterni seconded the nomination without additional comment. There were no additional nominations. **Druhna Capozoli accepted. Druhna Marcuson-Capozoli accepted. Chairman Shanley called on the nominees to address the Convention.**

**Druhna Patricia Capozoli:** Czolem! Falcons and Falconettes: First of all, I would like to thank District IV for nominating me at the plenary meeting for this position. As most of you have probably read my Falcon background in the recent Sokół Polski, I would like to take the time now to tell you about my professional background. I began my career in the criminal investigation division of the IRS in 1981 as a recording stenographer. I have found Nancy to be a tireless and generous worker. She serves on the Lady of Częstochowa annual Mass committee. She was also involved in arrangements for the annual pilgrimage to the National Shrine in Doylestown. As a first-term National Director, she diligently prepared for each Board meeting, and in turn, learned a lot about the business side of this great organization. She takes her responsibilities as a good steward of this organization very seriously. So it is with great pleasure that I nominate Nancy Marcuson-Capozoli to be the National Director representing District IV. She is determined to work for the good financial management of this organization. Czolem!
program areas, workforce studies, and to track retirement trends. As director, I managed a group of research analysts who provided analytical data and statistical reports for workforce feasibility and identifying trends in areas of tax noncompliance. I was also responsible for interviewing, hiring, and writing performance evaluations for my employees.

I look forward to fulfilling the wishes of District IV, who[m] nominated me for this position. I believe that I possess the qualities and qualifications necessary to perform the duties of national director and ask for your support. Thank you. Czolem!

**Druhna Nancy Marcuson-Capozoli:** Convention officers and esteemed delegates: I am gratefully accepting the nomination to be reelected as National Director of District IV. I have served District IV and 118 for nearly 40 years in many different capacities, which gives me the knowledge and experience to become the National Director in 2012. During my first term, I worked with the officers and directors always to the betterment of our Falcons. I was always well-prepared for all the meetings and conference calls being part of my many, many tough decisions and motions, but always mindful of our Falcon finances. I am very proud of my record and work ethic.

I have never and will never accept any per diems and mileage allowances for national office meetings, which was a large savings to the general fund, and have often used my monthly stipend as donations to many PFA causes, ad books, youth programs; and that will continue in the second term. My experience, my relationship with the Officers and Directors, and my personal fraternal values make me the best candidate for the office of the National Director of District IV. Please allow me to continue my work, to safeguard our general fund against wasteful spending, and to make our Falcons more profitable, prosperous, and financially sound for the next four years. Please consider your vote, your confidence in my candidacy wisely. Czolem and thank you!

The Sergeant-at-Arms confirmed that Druhna Mary Pluta had returned. By rule, the Convention stood in recess at 4:50 p.m. for five minutes. The Convention reconvened at 4:55 p.m. During the balloting, Dr. Timothy Kuzma provided an address for Nest 4, some details on the evening events at Nest 4, promoted the race on Saturday morning, and provided information about Mass on Saturday at St. Hedwig Church at 4:00 p.m. Druh Joseph Sobota announced confirmation that he has not yet received the following donations at the dais, but were announced during the election of the First Vice President: District IX Legion of Honor and Falconette Commission, each for $100; no check received from Nest 610 in memory of their deceased members; no check received from Nest 17; an IOU was received from District IV for $100; no check received from Druh Thaddeus Koko. During balloting, a donation was received at the dais from Robert and Elaine Sieczkarek for $100.00, but not announced, and is recorded in Appendix S.

The Ballot Committee reported: Patricia Capozoli 132; Nancy Marcuson-Capozoli 41; Abstention - 1. **Druhna Patricia Capozoli elected Director from District IV at 5:11 p.m.**

The Chair called the Convention in recess for fifteen minutes at 5:12 p.m. During the recess, an IOU of $50.00 from District IV Legion of Honor was received. At 5:30 p.m., **Druh James Shanley** reconvened the third session of the Convention, at which time the Ballot Committee confirmed the presence of 175 delegates in the room.

The Nominations Committee placed the name of John Kowarik in nomination for District V Director. Druh Kowarik accepted. The Chair called for nominations from the floor. There were no additional nominations. **The Secretary cast one vote for John Kowarik at 5:34 p.m.**

The Nominations Committee placed the name of Christine Belasco nomination for District VI Director. Druhna Belasco accepted. The Chair called for nominations from the floor. There were no additional nominations. **The Secretary cast one vote for Christine Belasco at 5:34 p.m.**

The Nominations Committee placed the name of Thomas Washington, Jr. in nomination for District VII Director. Druh Washington accepted. The Chair called for nominations from the floor. There were no additional nominations. **The Secretary cast one vote for Thomas Washington, Jr. at 5:35 p.m.**

The Nominations Committee did not present any name for nomination for District IX Director. The Chair called for nominations from the floor. **Druh James Schwartz** nominated Rebecca Sienkiewicz by stating:

For me, this is a special moment for me to make the nomination I’m going to of a fellow Nest officer for 40 years, a tremendous Druhna. I’m not sure that I have met anybody in the entire Falcon organization; I’m sure, that she would stand even shoulder with them or better in this District. So it is a real honor to nominate for District IX Director, Becky Sienkiewicz. Thank you. Czolem!
Druhna Aurelia Parks seconded the nomination without additional comment.

Druhna Geraldine Wilson nominated Mary Rand by stating:

I would like to nominate Mary Rand for the position of National Director from District IX. Mary has been active within the Falcon organization on the Nest, District, and National levels. She has served on the National Board for the past eight years. She is always willing to stand up for what is best for the organization. She takes questions to the National Board and brings back answers for the District. She is always available to answer questions posed to her, and if she doesn’t have the answer, she does get it for you. It is my pleasure and honor to nominate Mary Rand for the position of National Director for District IX.

Druhna Cheryl Gabak seconded the nomination without additional comment. There were no additional nominations. Druhna Sienkiewicz accepted. Druhna Rand accepted. Chairman Shanley called on the nominees to address the Convention.

Druhna Rebecca Sienkiewicz: Good afternoon and Czolem! I’d like to present myself. I am Rebecca Wienczkowski-Sienkiewicz and I am running for the office of National Director representing District IX of Pennsylvania and New York. If you had a chance to review my bio in the current Sokół Polski, you can see that I have been involved in many fraternal activities and events throughout my time with the Polish Falcons. I participated in National, District, and Nest bowling, National and District Golf. I helped out at the last Zlot in Edinboro and worked with the rest of the officers at Nest 123 in hosting the Zlot participants, activities, and dinner at our Nest and cultural workshops that followed their bowling tournament. I started and have kept going the junior bowling at our Nest. I started along with the Nest 123 members the annual District IX junior bowling tournament. I am proudly a Gold Legion of Honor and was selected as the 2014 Fraternalist of the Year from the Pennsylvania Fraternal Alliance. The Wienczkowski and Walczak part of my family have been actively involved in the Polish Falcons of America since their existence.

Today, I would like to speak in regards to my professional background. I retired in 2014 after 35 years from the Harbor Creek School District and northwestern Pennsylvania. I was an administrative secretary for the business administrator and the superintendent. I got familiar with the budget process, purchasing, accounts payable, accounts receivable, purchase orders, bidding and spec selection, payroll, and tax related accounting. During my tenure at Harbor Creek, there never was one violation in relation to the financial matters from our local auditors that are done every year and our state auditors that are done [every] two years, a fact I’m very proud of.

I’m the current District IX Recording Secretary, this being my second term. At Nest 123 in Erie Pennsylvania, I’m the Financial Secretary in charge of all expenses, budgeting, both payroll and related taxes, and club financial fund raisers. At the last Convention, I was on the Compensation Committee, participating in a workshop to become familiar with fraternal organization financial procedures. I’m a delegate to the Eastside Federation of Polish American Societies and the chair of the scholarship committee. This year we awarded eight $1,000 scholarships to deserving Polish- or Slovak-American students pursuing their goals and post secondary education. I am a delegate to the Federation of Clubs of Pennsylvania, the Erie County unit. We are an information highway gathering data from our state political members, our state lobbyist, and officials from Harrisburg in relation to reporting state regulations, tax accounting, and gambling laws for the private clubs and nonprofits organizations in Pennsylvania. We submit the gathered data at monthly dinner meetings to the private clubs and nonprofits organizations. Each June, I attend a convention held in one of the counties to compare with other regions of the State of Pennsylvania and collect new information to pass on to the members of the Erie unit.

I have an extensive professional background, and I feel that is really necessary in order to pursue a position for the Polish Falcons of America. I’m also computer proficient, a necessary skill in any workplace. I would like to apply my active experience and my aptitude to forward my interest in future goals of the Polish Falcons of America. I hope you will support me in my decision to pursue the office of National Director representing District IX. Thank you and Czolem!

Druhna Mary Rand: Czolem! I just would like to let you know that I have held this position for the last eight years as a District Director for District IX, or as the National Director for District IX. My involvement with the Falcons goes back to the age of four. I became active in the organization as a youth member. At which time as I grew older, I held many offices on the Nest level, the District level, and now on the National level. I also presently serve as President of Nest 430 in Auburn. Over the years I have attended many District and National Golf Tournaments, Bowling Tournaments, and Conventions for the betterment of this organization. I am a Gold Legion of Honor member; I have received this honor before the age of 50, and honor that I’m very proud of.
I retired in 2011 after 40 years with Auburn Community Hospital. For the last 10 years of my career there, I managed the patient access department, scheduling 32 employees to cover different areas, some with coverage 24 hours a day, seven days a week. I also had to make certain that the department functioned. In 2003 I accepted a part-time position with Forsman Dermatology as an administrative assistant and to date remain employed there.

I am in fact active in many areas of volunteerism. I volunteer for Hospice of the Finger Lakes, I am a co-chairperson of the Cayuga County Cancer Relay for Life, I am a Eucharistic minister, and a member of the social ministry group of Saint Mary’s and Martha’s parish in Auburn. I also usher for the Merry-Go-Round Theater and work for Saint Mary’s church monthly pasta dinners. I am a board member of the Polish Falcons Heritage Foundation. I like to keep active and take pride in all I do.

I have represented District IX for the past eight years. I have shared the information from the District to the Board and vice versa. I am not afraid to speak up for what is right for the organization. I want to see the Polish Falcons of America survive. I am proud of my Polish heritage. Czołem!

By rule, Chairman Shanley declared the Convention in recess at 5:47 p.m. One delegate left the Convention before the vote, bringing the total of delegates in the room to 174. During the recess, Druh Timothy Kuzma made a presentation to former National 2nd Vice President and Director Robert Gorny as a demonstration of gratitude for his years of service as National Second Vice President and a National Director. Chairman Shanley recalled the Convention to order at 5:52 p.m.

At 6:06 p.m., the Ballot Committee reported: Rebecca Sienkiewicz 93 votes, Mary Rand 80 votes, and 1 abstention. Rebecca Sienkiewicz elected Director of District IX.

The Nominations Committee placed the name of Charles Johns in nomination for District XIII Director. Druh Johns accepted. The Chair called for nominations from the floor. There were no additional nominations. The Secretary cast one vote for Charles Johns at 6:07 p.m.

New Business
Druh Phil Zambrello moved that that the Board of Directors considers returning Nest 17 to District I and Druh John Kowarik seconded the motion.

Druh Phil Zambrello: The reason for this is that they have been a very good member of District V, but the travel is way too far for them to participate as much as they would like to. They would like to be returned to District I.

Druhna Elaine Sicezkarek: Could we have the geography on the Nest? Where is it?

Druh Walter Geslak: Thank you very much. Give us the opportunity to get back to the District I. We really love it, to be with District V. We do have a lot of respect for those people. They are really nice people, but let’s be realistic – they are too far. They are a good four hours going by the cars from our homes to their District. We do have our Nest in Newark, but most of us live 40 or 50 miles from Newark. So, when it comes to the meeting, or something like that, we have a problem. So, that is why Hillsboro is much closer to us, and that is why we built that facility, we built up everything, and unfortunately we lost that and we will appreciate if you will just give us an opportunity to get back to the District I. Thank you. Any questions?

Druhna Michelle Wolniakowski: Where is 17 located? What city?

Druh Walter Geslak: Newark, New Jersey.

Druhna Julia Serafin: Could you explain why they were transferred from District I to District V? Does District I not want them?

Druh Timothy Kuzma: The motion, because this isn’t a Convention decision, this is a Board decision, the motion is for the Board to consider the request. And the Board will do that. And that’s what we’ll do. And I think that’s all we need to get into today. Let’s just move forward. The members of the Board who were… well, it’s changed, but we will revisit the issues. We will take the motion as stated and reconsider it, talk about it, and that’s it. So, I say we vote and move on.

Druh Walter Geslak: Thank you.
Motion carried by voice vote.

Druh Leonard Sobota moved to destroy the ballots after 30 minutes following the last election and Druh Timothy Kuzma seconded the motion. **Motion carried by voice vote.**

Druh Timothy Kuzma moved to destroy the ballots from four years ago and Druhna Aurelia Parks seconded the motion. **Motion carried by voice vote.**

**Report of the Resolutions Committee**

**Druhna Patricia Krawczynski:** Czolem. My name is Patricia Krawczynski and I am President of Nest 652 in District XIII, and the following individuals make up the Resolutions Committee: Henrietta Nowakowski from Nest 31 in District XIII; Steve Flor from Nest 52 in District IX; Robert Billings from Nest 68; Elizabeth "Betty" Kolano from 118; Pat Krawczynski from Nest 652; Cecile Krok from Nest 3; Lori Stoklosa from Nest 68 in District V; and Peter Lenart from Nest 208 in District V.

The following draft resolutions are recommended for adoption by the 41st National Quadrennial Convention, held in South Bend, Indiana, July 14 through July 16, 2016:

**Resolutions to the 41st National Quadrennial Convention**

**July 2016**

Polish Falcons of America

WHEREAS, the Polish Falcons of America has functioned successfully for 129 years primarily as the friendly fraternal organization, may flourish and continue another 129 years;

WHEREAS, as we celebrate the 41st National Quadrennial Convention, we dedicate these proceedings to Falcon members, therefore,

BE IT RESOLVED that our incoming officers and directors have the leadership, inspiration, vision, and motivation to guide our organization and to value all members regardless of opinion, diversity, geography, and philosophy to ensure our growth and stability;

BE IT FURTHER RESOLVED we look forward to the future with a dedicated family spirit, unafraid to discuss but united in purpose;

BE IT FURTHER RESOLVED we continually work to build up and support our youth through athletic, cultural, scholarship, and leadership programs, remembering our Falcon motto, “a Healthy Spirit in a Healthy Body”;

BE IT FURTHER RESOLVED we express our heartfelt gratitude:
   To the Convention organizers for a successful meeting;
   To Nest 4 and 80 for warmly hosting our social events;
   To all the volunteers and workers who tirelessly worked behind the scenes to make things process seamlessly; and,
   To the City of South Bend for any and all assistance provided to the Falcons.

WHEREAS, the Polish Falcons of America promotes itself as the “family friendly fraternal”, therefore,

BE IT RESOLVED all members of this organization take these words to heart; to incorporate these concepts into our everyday lives. As a nation and part of a global community, we are experiencing worldwide danger and strife. We should hold ourselves to a higher standard to exemplify these positive traits especially to our youth: Be friendly. Be fraternal; and always keep family first!

WHEREAS, members of the Polish Falcons of America are immersed in a world of growing turbulence and international tension; therefore,

BE IT RESOLVED that we continue to support our troops worldwide.

WHEREAS, members of the Polish Falcons of America have been good and conscientious citizens of our American nation since the inception of our organization in 1887; therefore,
BE IT RESOLVED that we support our democratic process in the upcoming 2016 Presidential Elections.

WHEREAS, the Polish Falcons of America cherish our rights and liberties as American citizens, engaged at a moment of growing civil unrest within the United States and recognizing that liberty is for all and should be denied to none, but protected for all; therefore,
BE IT RESOLVED that we wholeheartedly show support for law enforcement and first responders.

WHEREAS, the Polish Falcons of America has been from its inception an athletic organization of international renown; therefore,
BE IT RESOLVED that we support our USA Olympic Team in the upcoming games in Brazil.

WHEREAS, in July 2016, the Polish Falcons of America has witnessed the NATO summit held for the first time in Warsaw, Poland, therefore,
BE IT RESOLVED all Polish Falcons support and encourage all fellow citizens to support the good mission of NATO to preserve and defend the freedom and independence of our nation’s great ally, Poland.

WHEREAS, 2016 marks the 1050th anniversary of Christianity in Poland become a nation; therefore,
BE IT RESOLVED all Polish Falcons commemorate this event appropriately and proudly celebrate our 1,050 years of Polish history and culture;
WHEREAS, 2016 marks the 225th anniversary of the signing of the Polish Constitution of May 3, 1791, the “First Constitution in Europe, the Second in the World to that of the United States”; therefore,
BE IT RESOLVED all Polish Falcons commemorate this event appropriately and show special pride in the historic bond between the people of the United States and Poland in the evolutionary development of democratic government on earth.

WHEREAS, 2014 marked 100 years since the start of World War I in Europe; and,
WHEREAS, 2017 will mark 100 years since the entry of the United States into the Great War; and,
WHEREAS, through the efforts of the Polish Falcons of America, it is estimated that some 70,000 Falcons prepared for combat; and,
WHEREAS, some 300,000 Polish Americans served in the Armed Forces of the United States during World War I; and,
WHEREAS, the Polish Falcons of America was instrumental in the formation of, and recruitment of 22,000 volunteers from America to General Haller’s Polish “Blue” Army of France; and,
WHEREAS, for example, in the first three month, 38,000 Polish Americans joined the American army – this was the Flower of the Polish Falcons; and,
WHEREAS, in certain cities, the percentage of Polish American volunteers was incredible – in South Bend, Indiana, out of 100 volunteers who enlisted in the American army, 94 were Polish – [and] for this, the president of the Civic Committee, Ignacy Werwinski, received personal thanks from the President of the United States, Woodrow Wilson; and,
WHEREAS, the Congress of the United States has established the World War One Centennial Commission; therefore,
BE IT RESOLVED that all Polish Falcons commemorate this part of our great American Heritage and honor the contributions of Polish Falcons from every Nest.

WHEREAS, 2018 will mark the end of World War I to be celebrated on November 11th, Veterans’ Day; therefore,
BE IT RESOLVED that all Nests research and develop a recognition of those Falcons that served, working closely with the American Legion formed by returning U.S. veterans from World War I, and the Polish Army Veterans Association (SWAP) formed by the returning Falcons from General Haller’s Army, of which Falcon President Teofil Starzyński was their First National Commander, and commemorate Veterans’ Day appropriately.

WHEREAS, November 11, 2018 will mark the 100th anniversary of the rebirth of Poland at the end of World War I; therefore,
BE IT RESOLVED all Polish Falcons commemorate this event appropriately and promote the historic continuity of the resolve of the American people for the freedom and independence of Poland.

WHEREAS, Bernard Wolny was Legion of Honor Grand Master for the last four years; therefore, BE IT RESOLVED that we thank him for his loyal service.

WHEREAS, Fr. Timothy Whalen graciously accepted the appointment as National Chaplain of the Polish Falcons of America; therefore, BE IT RESOLVED that we welcome him and appreciate his inspirational and spiritual leadership.

WHEREAS, Polish Falcons lost our beloved Chaplain, Druh Fr. Joseph Sredzinski; therefore, BE IT RESOLVED that Polish Falcons acknowledge his years of service and we pray that his soul rests in peace with a heartfelt, Czolem!

Druhna Christine Puskar moved the adoption of the Resolutions Committee report and Druhna Eugenia Krzyzanski seconded the motion. Motion carried by voice vote.

Next Convention
Druh Roman Pomykala: I am representing Nest 88 in New Britain. We would like to host the next Convention in the year 2020. Our hall is located in Little Poland, which is a mile, mile and a-half street. In the neighborhood, it’s better to communicate in Polish than in English. I invite everybody. Thank you.

Druh Mike Snopek: I would like to add to that. The Nest built a beautiful banquet facility. It holds 400 people and they are more than capable of taking on a Convention. It is Little Poland as far as bakeries. It’s really a good time, but I would like everyone to consider New Britain. Thank you.

Druhna Mary Rand: The delegates from District IX would like to put in a bid for the Convention being held in 2020, hosted by the District and held in Auburn, New York.

The Chair indicated that the delegation would vote for either Nest 88 or District IX. By a show of hands, the Chair ruled that Nest 88 is awarded the Convention in 2020.

Release Committees
Druh Timothy Kuzma moved to release and dissolve all committees and Druhna Kathleen Perez seconded the motion. Motion carried by voice vote.

Good of the Order
None.

Announcements
Druhna Janet Knauber announced that $325.00 will be donated to the Starzyński Scholarship Fund as a result of this last 50/50 raffle. The winning number was 309160.
Adjournment
Druhna Arthur Streb moved to adjourn and Druhna Stella Coolbroth seconded the motion. Motion carried by voice vote.
The Convention stood adjourned at 6:35 p.m.

Respectfully submitted,

Druh Joseph M. Sobota, M.P.A.
Convention Secretary
July 25, 2016
Appendices

Appendix A - Standing Rules as Originally Presented

Standing Rules of the 41st Convention of the Polish Falcons of America, as Originally Presented

Rule 1. The Credentials Committee, directly after the opening ceremonies of the first business meeting, shall report the number of Delegates registered as present with proper credentials, and shall make a supplementary report after the opening exercises at the beginning of each session that business continues.

Rule 2. For admission to the assembly hall, to facilitate identification and seating, members shall be required to wear the badge issued by the Credentials Committee upon registration.

Rule 3. No member shall speak in debate more than twice on the same question on the same day, or longer than two minutes, without permission of the Convention granted by a two-thirds vote without debate.

Rule 4. All reports and other material for the permanent record or printed proceedings shall be typed, and immediately on presentation, shall be sent to the Convention Secretary.

Rule 5. The Chair will also call for further nominations from the floor beyond the names submitted by the Nominations Committee for the office.

Rule 6. Nominations for each office to be filled by the Convention shall be limited to one nominating speech of three minutes and one seconding speech of one minute for each nominee.

Rule 7. The elections will be by secret ballot.

Rule 8. The balloting for each office immediately follows nominations from the floor for that office.

Rule 9. If there is only one nominee for office, one ballot must be cast for his/her election and the Chair will declare him/her elected. No votes are taken.

Rule 10. If there is more than one nominee for an office, each nominee will be given an opportunity to address the Delegates for no longer than five (5) minutes before the balloting for that office.

Rule 11. To contest the result of an election, a Delegate must raise a point of order to the Chair within 15 minutes of the announcement of the election results.

Rule 12. Notices for announcement to the Convention shall be in writing, signed by the person (or a proper representative of the person) under whose authority the announcement is issued, and shall be sent to the desk of the Convention Secretary.

Rule 13. The rules contained in the current edition (11th Edition) of Robert’s Rules of Order Newly Revised shall govern the Convention in all cases to which they are applicable, unless they are inconsistent with the Bylaws of the Polish Falcons of America and these standing rules.
Appendix B - 2016 National Convention Committees

* Denotes Chairman

Credentials
John Kuzmirek (N-804)*
Marianne Kenbok (N-804)
Patricia Kuzma (IV)
Melissa Puskar (IV)

Grievance
Elaine Sieczkarek* (IX)
Charles Johns (XIII)
Andrew Mechlinksy (V)
Dan Michalak (V)
Cheryl Paterni (IV)

Steering
Kathryn Borkowski* (XIII)
Mary Pluta (VI)
Diane Zambrello (V)
Geraldine Wilson (IX)
Chris Borek (II)

Motions
Robert Gorny* (VI)
Dave Andrychowski (IX)
Emily Repking (II)
Cynthia Tallerico (IV)
Joyce Brennan (XIII)

Resolutions
Patricia Krawczynski* (XIII)
Steve Flor (IX)
Robert Billings (V)
Peter Lenart (V)
Henrietta Nowakowski (XIII)

Executive Compensation
Tom Eckert* (II)
Ed Ciesla (I)
Tom Washington (VII)
John Kowarik (V)
Janet Knauber (XIII)

Physical Education
Christine Puskar*
All Nest and District Instructors

Falconette
Mary Rand*
Nancy Capozoli*
All District Female Vice Presidents

Legal
Richard J. Federowicz* (HQ)
Chris Belasco (VI)
Patricia DelBusse (IV)
Tom Eckert (II)
Tom Washington (VII)
Timothy Kuzma (HQ)

Sergeant-at-Arms
Ron Lipinski* (II)
Sandy Czerniewski (II)
Art Druzynski (IX)
Carol Ann Kuczma (IV)
Nick Carter (IX)

Ballot
John Pawlukiewicz* (XIII)
Chad Bolotin (V)
Mark Albin (VI)
Linda Woolford (II)
Theresa Zaworski (II)

Nominations
Joan Beilfuss* (II)
Barbara Smagin (IX)
Pat Heineman (II)
Leonard Sobota (XIII)
Joe McLean (V)
Appendix C - Christine Puskar – Physical Education Director

Each year as the National Physical Education Director I have certain events to run. The following is a description of what it takes to successfully execute each event and all the logistics that pertain to the event. Then I will break it down and describe what has happened each year at the event.

Let’s Walk Program
The Let’s Walk Program has a deadline date of February 1st. It records the mileage walked from the previous year of each walker in our group. For this program, each year I prepare packets of information for the Nests who have participants with all the information necessary to send in to me. There is an Individual Record Sheet that I try to change up every year. There is a mileage record sheet for the Nest Vice President to complete and return to me for inclusion in the program. I collect, tabulate, and keep a running total of all mileage for each individual walker. I research, choose, and purchase prizes. When the prizes arrive, I package and prepare them all for mailing. Then I mail all the packages.

In 2013 we had walkers from 13 Nests; Nest 45, 52, 68, 80, 104, 118, 146, 182, 208, 307, 494, 804, and 811. Participating Districts were 2, 4, 5, 9, and 13. We had a total of 45 participants.

In 2014 we had walkers from 13 Nests; Nest 52, 68, 80, 88, 104, 118, 141, 182, 208, 307, 494, 652, and 811. Participating Districts were 4, 5, and 6.

In 2015 we had walkers from 10 Nests; Nest 36, 52, 80, 88, 104, 118,182, 208, 307, and 811. Participating Districts were 4, 5, and 6.

Youth Bowling Tournament
The Youth Bowling Tournaments are held in individual Districts and scores were turned in to me for recording and tabulation. For my part each year, I send out forms where the scores are recorded. I purchase awards. I prepare a Winner’s list and package and mail out all the awards. I also prepare certificates of participation for everyone which get mailed out also.

The 2013 Youth Bowling Tournament had 81 bowlers from Nests 4, 6, 8, 36, 42, 80, 86, 123, 564, 725, and 907. This includes Districts 2, 4, 5, 6, 9, and 13.

The 2014 Tournament was smaller with only 22 participants. It was for this reason that the 2015 Tournament was changed a little.

The Polish Falcons Future Leaders from the different Districts were tasked with running the tournament in 2015. There were four Districts that were able to have a bowling Tournament and they were District 2, 4, 6, and 13.

Polish Falcons Future Leaders Conference
Each year for the Future Leaders Conference I prepare letters to send out to the Nest and District Presidents inviting them to nominate Youth Members from their area to attend the Conference. I prepare the list of those Leaders who would return for another Conference and then choose who would come from the nominees I have received. I send out invitations to all those who are invited to attend. I book flights and plan travel for all those attending (a long and arduous process). I meet with the hotel and set up accommodations for everyone. I plan meals for the weekend. I plan the agenda for the weekend and make booklets with all the information they will need to get through the weekend. I start out leading the discussions and eventually work towards the Youth Members choosing their own leadership and having discussions without the Adults in the room. This allows them to be more comfortable with the discussions they have. I do however provide topics for them to discuss and after have the time to listen to their ideas and discuss the logistics of them all with the group. I also purchase snacks and drinks for in the evening after the meetings are completed.

2013 PFA Future Leaders Conference
On Friday, February 22-24, 2013, the Second Future Leaders Conference was held in Pittsburgh, PA. Eighteen representatives from Districts 1, 2, 4, 5, 6, 7, and 13 participated in activities held at the National Office.

Friday evening began with a welcome and tour of the National Office from Druh Kuzma and me. When we finally made it back to Druh Tim’s office, after a visit with Druhna Trish, Druh Kuzmirek, and Druh Denning, the participants made themselves comfortable. Druh Kuzma then thanked them all for coming and asked them to work hard and enjoy their weekend.
Salad, pizza, and wings were the next agenda item. We all moved to the Conference room to share a meal together and get acquainted in a relaxed atmosphere.

After dinner, we moved back to Druh Tim’s office where I discovered a plan in the making. The Future Leaders wanted to jump on the bandwagon and do their own version of the “Harlem Shake,” a Facebook fad that lots of different groups were posting. They had talked Druh Tim into participating and I became the photographer. I hope that you had the chance to see it on YouTube. If not, go to www.youtube.com and look up Harlem Shake of the Polish Falcons. It was a lot of fun!

We then sent the Adults on their way and got down to work with the group. After taking turns introducing each other, we talked about leadership qualities. They talked in groups about people they knew personally that were good leaders and what made them good leaders. Then we switched gears and worked in small groups on writing stories about the first time they participated in a Falcon activity such as Camp, Volleyball Tournament, or the Zlot. Then we shared the stories. This concluded our evening and we cleaned up and headed back to the hotel where I am sure (exuding sarcasm) that the Future Leaders went right to bed to rest up for Saturday.

Saturday morning we had breakfast at the hotel and then walked over to the office to begin our morning activities. The first activity of the morning was a task that Druh Kuzma asked them to complete. We had a questionnaire prepared by the Strategic Planning Committee specifically for the Future Leader Members. The group spent some time filling out the questionnaire and returning it in a sealed envelope for inclusion in the Strategic Planning Data. They were very serious during this particular task and I think that they felt like a very important part the process, which they are.

After lunch at the office, we then proceeded to Dave and Buster’s, a local restaurant and gaming center. The Leaders took part in the “Ultimate Challenge” a team building scavenger hunt activity. It was a fun challenge. At the end of the afternoon, we met at the front lobby to make our way back to the hotel. It was here that the group gave me a stuffed giraffe that they had all pitched in some winning tickets for as a surprise. My giraffe, named “Jim-kuje” now sits in my office and reminds me of the great group we had gathered this weekend! Thanks to all of the Leaders!

After a quick change at the hotel, it was back to the office for our group picture and one more task to complete. The task was to write, direct, film, and produce a commercial for an upcoming Youth Event, camp, volleyball, or the Zlot. So the groups went to work. They were really well done.

At the end of the evening on Saturday, we sat down together to review the weekend. I thanked them for their cooperation and for taking time out of their busy schedules to come and be a part of this great group. We then cleaned up and headed back to the hotel.

Back at the hotel, I talked a little more with a group of the Leaders who were participating for the second time. They were so happy to be at the National Office for this meeting. They liked the idea of seeing what it was like and being able to use it for their event. The group also shared that they liked this year better because they felt like they were able to do something. The participation in the Strategic Planning, the stories to start their blog, and the commercials made them feel like they accomplished something for the PFA. They liked that and that is why they were here, to share their talents, which is just what they did.

2014 PFA Future Leaders Conference
The 2014 Future Leaders Conference took place February 21-23, 2016 back in Pittsburgh at the Marriott Hotel. The group stayed at the hotel and all meetings were held there also. The following is a report written by the new Board of Directors about what happened that weekend:

Twenty-one youth members were invited; however, due to weather conditions, only twenty were able to attend. After introduction icebreakers, all of the members were asked to take an oath administered by President Tim Kuzma. Following the oath, representatives from the National Office, Druh John Denning, President Tim Kuzma, Druhna Courtney Caughey-Stambul, and Vice President Trish Del Busse, made presentations about their jobs in the office and their roles in the Falcons.

One of the first tasks we were asked to accomplish was to come up with a mission statement for our group. To start this process, we began by coming up with buzzwords in response to a series of questions that Druhna Chris asked our group. After we came up with these words, the group picked four people, Chad Bolotin, Jeremy Kot, Brad Puskar, and Melissa Puskar, to come up with a mission statement to bring to the group the next day for discussion. The process
of creating this statement required a great deal of dialog and hard work. It resulted in the first mission statement presented by the Future Leaders: “Dedicated youth who build and develop leadership skills by emulating current leaders in order to secure a stronger future for the Polish Falcons of America.” We feel that this sentence summarizes the purpose of our group and what we would like to do in the future as a lasting part of the organization.

In order to be a lasting part of the organization, we also needed to create a solid leadership structure for the PFAFL. We decided that this structure would consist of a Board of Directors made up of three chair-people who were nominated and elected by our group. The three people who were elected are Chad Bolotin – Nest 580/District 5, Melissa Puskar – Nest 118/District 4, and Michelle Wolniakowski – Nest 725/District 2.

Saturday afternoon began with an extended conversation about the upcoming 2014 National Zlot. In order to make this event successful, Future Leaders were assigned the task of calling District and Nest presidents to ask them for their Nests’ and Districts’ monetary support in the form of ads for the program book that will be distributed at the Zlot. Our discussion of the Zlot also included the initial preparations for the PFAFL to organize and run an activity that will take place at the National Zlot.

Following dinner, Druhna Chris asked us to come up with wishes for our group and the organization. Upon completion, she asked us how we would promote these wishes. This task helped us to maintain focus on what we would like to accomplish in the future. One of our final topics of discussion was the possibility of the Future Leaders involving themselves in a charitable foundation. Several ideas were proposed, but we decided to start a letter writing campaign, potentially for soldiers overseas. To conclude our weekend, we set up a conference call to continue our discussion of our Zlot activity and letter writing campaign.

We would like to give a huge thank you to Druhna Chris for what we feel has been the best and most productive Future Leaders Conference to date, Druhna Trish for her guidance and expertise this weekend, and all the employees from the National Office who took the time to come talk to us this weekend.

Czolem,
Chad Bolotin, Melissa Puskar, and Michelle Wolniakowski
The Board of Directors of the Polish Falcons of America Future Leaders

2015 PFA Future Leaders Conference
The first successful Youth Event of the year took place on February 27 – March 1, 2015. It was the Future Leaders Conference. We had 24 participants from Districts 1, 2, 4, 5, 6, 9, and 13. Nests represented were Nest 8, 31, 36, 45, 80, 86, 118, 123, 564, 580, 725, and 946. There were 14 returning Members and 10 new Members. Everyone arrived safely and was ready to go at 5:00 p.m. on Friday. Food bank donations were collected. They were delivered to a local food bank and were much appreciated.

We began the conference with a welcome from me and a short presentation on the history of the PFAFL. I shared a photo of each participant at one of our events. Druh Kuzma and Druhna Del Busse passed out PFA lapel pins to each Youth Member in attendance.

I then introduced all of our guests to the group and asked President Kuzma to say a few words to the group. We then took the Oath of Participation for the Conference presented by Druh Kuzma. Thanks to Druh Tim for joining the festivities.

After dinner, I introduced Druh Larry Kozlowski, our National Cultural Commissioner. He spoke with the group about Heritage and their nationality. He talked about the PFA heritage and how we can keep it alive by continuing to participate. As always, the Youth Members enjoyed Larry’s talk and him being a part of the weekend. Thank you to Druh Larry for his participation.

The agenda was then turned over to the three Directors of the group and the adults left the room. They discussed the Mission Statement they had prepared last year and decided to keep it and then came up with a Vision Statement that they would use for the year. It is what they are doing now.

Mission Statement: Dedicated Youth who build and develop leadership skills by emulating current leaders in order to secure a stronger future for the Polish Falcons of America.

Vision Statement: The Polish Falcons of America Future Leaders aspire to increase activity and incorporate elements of language, culture, and traditions into our programs.
The group then had some discussions about what they liked and disliked about the past year of activity. The discussions lasted the rest of the evening and at the end of their session, we called it a night.

Saturday morning began with breakfast in the hotel. We then proceeded to our morning session with me introducing First Vice President Trish Del Busse. She spoke to the group about the need for the human touch. She asked the Leaders to put down their cell phones for the day and I know that that was very difficult for the group to do. But it did make her point very clear. Special thanks to Druhna Trish for always being there for the Youth of our organization.

Following Druhna’s presentation, I introduced Druh Paul Sadowski, District II President, who spoke to the group about Effective Presentation Skills. The presentation was well received. Having talked with Paul during the weekend, he said that he felt rejuvenated by the Youth Members and their care and concern for the PFA. So both sides got something positive from their participation. Thank you to Druh Paul for his time and his participation in the Future Leaders.

After lunch and some free time to shoot hoops or go for a swim or just to relax in their rooms, we reconvened in the meeting room to discuss my idea for the group. We talked about the District Bowling Tournaments. The leaders broke into District groups and actually did the plans for their tournament. They discussed all phases of the tournament. The final product was that each District represented came up with a proposal for exactly what their District would do. They also came up with a flyer that I gave to Holland Brown to make look professional. We will print them at the office and I will mail them to the leaders for distribution. They have already received labels and envelopes for all Youth Members in their District who are between the ages of 3 and 18 that are able to participate in the tournament. They all decided that a Member could bring a friend to bowl in order to generate interest in the PFA. A charitable donation would also be a part of the event.

The discussions were lengthy and the groups worked well together to come up with their plans and get them down on paper. Most of the groups had to go back home to finalize the plans.

As we woke on Sunday morning, I worried that the whole group would be staying an extra night due to the bad weather and flight cancellations. The group from New Jersey did have their flight cancelled. They had to wait until Monday morning to leave.

It was another very successful Future Leaders Conference. These Youth Members should be commended for taking the time out of their busy school and work and sport schedules to come to the Conference and participate fully in all that we do. Many use any breaks we take to work on schoolwork while they are here. I am really proud of this group of young people and the organization they have become.

2016 Future Leaders Conference
This year’s Conference had 24 participants from District 1, 2, 4, 5, 6, 9, and 13. There were 10 brand new participants which made for a nice balance and continuity. Druhna Patty Capozoli and I were the only adults in attendance at the meeting this year. We did have three guest Speakers that presented information to the Conference. Ron Lipinski who is from District II Nest 45 spoke to the group about Homeland Security and how it affects us every day.

President Tim Kuzma also welcomed and talked about leadership and answered some questions about the PFA workings to the group. The third presentation was by Courtney Caughey-Stambul who presented the “Come Together” Program and got the Members excited about doing their own “Come Together” event.

The first activity of the weekend was to present a special thank you to the outgoing Board of Directors: Melissa Puskar, Chad Bolotin, and Michelle Wolniakowski. We also thanked another big helper with everything to do with the Youth Programs, Christy Paterni. These young people have been a part of the Future Leaders Conference from the beginning. They have now moved on to become Officers in their own Nests and Districts.

The remainder of the group of Youth Members then proceeded to elect a new Board of Directors which consists of Roman Lipinski – District II, Brad Puskar – District IV, and Lauren Andrychowski – District IX. I look forward to seeing what the new group will come up with for the future and how they will move forward.

After a discussion of the different leadership styles of the group we started to brainstorm. They brainstormed sports and recreational activities that we might look at for our Youth Members to become more involved in at the PFA. They came up with many great ideas, some of which we used specifically at camp this year.
In order to keep the discussion going the adults left the new Board of Directors in charge where they discussed what they would like to have their group initiate on a National Level for our Youth Members and their families. The following four things were the things that they were most excited about doing.

1. National Picnic – possibly host during the month of October since it is Polish Heritage month.
2. National Art Competition – can be a mail in program with awards being mailed; all artwork would be displayed at the next Youth event (Volleyball or Camp).
3. Winter Camp – didn’t really discuss this in detail except for thinking about the logistical problems this would be.
4. Dance-a-Thon – the idea is that everyone does it on the same day at the same time in their own District and we share what is going on via facetime or Skype and raise money for what they were not sure.

They were all very enthusiastic about these ideas although they may take a little time to get them up and running.

After much discussion about how they were not happy having to do a Youth Bowling Tournament in their District, it was decided that this year they would need to do a District event as opposed to last year’s bowling tournament. They were very excited about being able to choose their own event. They were given time to meet in their groups and come up with ideas. Proposals will be written and approved by me. District Presidents will be contacted to ask for support of their plans. I am pretty sure that some of you have already been contacted. Please support the Youth.

We also discussed the Youth and Adult Volleyball Tournament and some other ideas for National Camp 2016.

Again I thank the Youth Members for taking time out of their busy schedules to take part in the Conference. They are an enjoyable group to spend time with and their enthusiasm definitely rubs off on me. They give me an energy boost to make the Youth Programs better and better.

**Adult Volleyball Tournament**

For the Adult Volleyball Tournament every year I first find a host or a site for the tournament. I also find housing for everyone. I prepare and send to Courtney a Sokól and website announcement. I prepare entry forms and have Courtney post them on the website. I prepare the scoresheets. I set up the teams and Round Robin and Bracket Tournament schedule. I update the rules. I order and purchase awards. I hold a Captain’s meeting and keep the tournament moving. I prepare an awards presentation and give out thanks to the host of the tournament.

**2013 Adult Volleyball Tournament**

On Friday, March 8, 2013 a small group of Adult Volleyball player began to arrive at the University of Missouri – St. Louis for the 24th Annual Adult Volleyball Tournament of the Polish Falcons of America. Our host for the weekend was Nest 45 St. Louis. Friday evening’s play was the Round Robin Tournament. There were five rounds and at the end of the evening the teams were seeded for the Double Elimination Tournament on Saturday. After a long evening of play on Friday, we headed to the Nest 45 Club where we had a scrumptious dinner and time to relax and enjoy each other’s company.

Saturday morning the Double Elimination Tournament began at 10:00 a.m. Slowly throughout the day, teams were eliminated, until we got to the final two teams. The Final Round was Team #2 from Nest 45 St. Louis versus Team #4 from Nest 907 Cicero, IL. It was an exciting match to watch. The following is the final list of teams and their places. First Place – Team #4 Nest 907 Cicero, IL; Second Place – Team #2 Nest 45 St. Louis; Third Place – Team #3 Nest 45 St. Louis; Fourth Place – Team #5 Nest 907 Cicero, IL; Fifth Place – Team # 1 Mixed Nests 6, 8, 118, 580, 725

I want to thank Nest 45 for all their hard work and hospitality over the weekend. Play was fun and the food was great. The tournament ran smoothly. But more importantly, friendships were reignited and new friendships were formed. Thank you for everything!

**2014 Adult Volleyball**

Plans were made with the Instructors of Nest 86 Hamtramck to host the volleyball tournament in Hamtramck, MI. I got all information and registration to Courtney to put on our website. Unfortunately we had to cancel the tournament due to having only three teams who were entered to participate.
2015 Adult Volleyball
The Adult Volleyball Tournament was supposed to take place the weekend of March 13-14, 2015. Due to lack of entries, we tried to reschedule the Tournament for later in the year when the weather is better and to save our deposit for the gym. We rescheduled the tournament for June 12 – 13, 2015. Once again there was a lack of teams for participation and so the tournament was cancelled.

2016 Adult Volleyball
The 2016 Adult Volleyball Tournament took place at the same time and the same gym as the Youth Volleyball Tournament. Please see the information in the Youth Volleyball Section of this report.

Youth Volleyball Tournament
Each year for the Youth Volleyball Tournament I find a host or a site for the tournament along with housing for all of the participants. There is a Sokól announcement and a website announcement. I prepare the entry forms and housing forms and get them on the website. I prepare the scoresheets. I set up the teams. I schedule the Round Robin Tournament and then the bracketed Double elimination tournament. I update the rules and prepare copies for the Coaches. I purchase fruit and drinks for the participants during play. I set up food for the entire weekend. I find a banquet venue and set the menu. I order T-shirts for the group and organize them for distribution. I order awards and package them to transport to the tournament. I hire a DJ. I plan an awards ceremony. I make sure that the gym is cleaned up when we are done. I make sure that the banquet hall of cleaned up when we are done.

2013 Youth Volleyball
Our gracious hosts for the 2013 Tournament were the Members of District VI. Nest 564 La Porte, IN was the Nest we visited during our time at the tournament. Play took place at the Dunes Volleyball Center on the weekend of April 5 – 7, 2013. We had a total of 76 players and 34 Coaches and Chaperones.

A special thanks to District VI and Mark Albin and committee for hosting a great tournament!

*Nests attending – 4, 8, 31, 36, 45, 80, 86, 118, 176, 519, 564, 580, 725, 946
*Districts Attending – 1, 2, 4, 5, 6, 13

2014 Youth Volleyball
The Youth Volleyball Tournament this year takes place at the National Zlot.

2015 Youth Volleyball
On Friday, April 11, 2015 the Fairfield Inn and Suites on Neville Island in Pittsburgh began filling up with Youth Members of the Polish Falcons of America and their Instructors and Chaperones. It was the weekend of the 22nd Annual Youth Volleyball Tournament.

The Tournament took place at the Pittsburgh Elite Volleyball facility. It is an all-volleyball facility with five courts that was just perfect for our tournament.

Following a wonderful dinner that we shared at the gym, play began for all three age groups. The Junior Division had only two teams. The Intermediate Division had only three teams. Since the Juniors and Intermediates got done pretty early, we then had another tournament set up that was the Mixed Division. Both groups were mixed together so that each team had some Juniors and some Intermediates playing together. This turned out to be a pretty exciting tournament with a lot of good play and great sportsmanship between the younger and older participants. The Senior Division had four teams. They were able to run a full Round Robin Tournament and then moved into the Double elimination bracketed Tournament round.

This year we did run all of the tournament a bit different as all the teams were mixed up with all different Nests playing together. There was not a full team in any of the divisions from just one Nest. Everyone got to meet new people and play with different people. The Youth participants really liked that. It was a lot of fun. We also allowed people to bring friends with them if they chose to. We only had two guests this year, but I think they both had a good experience and maybe we will see them become Members and join us for other events.

I want to give a special Thank you to all the Instructors who were the team coaches for the tournament. The competition was different this year, but you made it all work by following the plan that was set up. You embraced the situation and enjoyed
working with all of the athletes. I especially want to thank Christy Paterni and Kaitlyn Johns as they had the Junior group who finished up early. They coached and worked with the teams on Saturday morning while the Intermediates finished up their tournament. Thank you.

A special thank you to District IV and to District IV Ladies Commission for providing the drinks for Saturday and also a special treat of Pittsburgh soft pretzels for everyone to enjoy. I also want to thank all the helpers from my District for their help with scoring and line judging and anything else that we needed. As always, Druhna Trish was there to help with set up and scoring and running to the store for pop. Thanks for always being there. Helpers from Nest 8 were Cheryl and Jimmy Paterni, Cookie Galluze, and Mickey Perhach. From my Nest 118 group was my hubby Mark, Patty Capozoli, Patty Lawrence, and our Nest and District IV President Carol Kuczma. I appreciate all of their help and support of all the Youth Programs. Dziękuje!

As play was completed on Saturday, everyone went back to the hotel to clean up for the Awards Banquet. Our Awards Banquet was the perfect way to end the weekend and give everyone the chance to have another nice meal, pass out the awards, and then dance the night away! Congratulations to all the athletes for a great weekend of good play, good sportsmanship, and good fun!

2016 Volleyball Tournaments
On Friday, April 1, 2016, I sat in the lobby of the Holiday Inn Express in Greentree, PA waiting to greet our PFA Volleyball players. The groups started arriving at around 1:00 p.m. Keys were passed out and everyone was able to get checked in time to travel to the Pittsburgh Elite Volleyball Club in Emsworth.

The gym began filling up with all the participants, helpers, and guests. Volleyballs began flying and excited players were happy to see old friends and meet new ones. Participants from Nests 8, 36, 45, 86, 118, 176, 519, 580, and 725 representing Districts 2, 4, 5, and 13 arrived ready to play and enjoy the weekend. This is the first time we have combined the Youth and Adult Volleyball Tournaments. It was a nice change as families were able to attend and everyone that wanted to could be a part of the Tournament. I would have to say that the combination was a success. I hope that next year we will be able to gain some more players for both the Youth and Adult tournaments.

Dinner was the first order of the day followed by a Youth Coaches meeting and an Adult Captain’s meeting. Finally we were able to get started and play began with the Round Robin portion of the weekend. All five courts were in use with Junior, Intermediate, Senior and two Adult matches going on at the same time. Scorekeepers were in place. Referees were ready to begin. The tournament had officially begun and continued that night until about 10:00 p.m. Everyone then retired to the hotel to swim in the pool or just hang out with friends and get some rest.

We were back at the gym by 8:30 a.m. We started the day by taking the group photos and performing the National Drill. Back at it again, all courts were then finishing the Round Robin segment and some were already starting the Double Elimination bracketed Tournament. Play continued all morning until lunch at noon. After lunch we were right back at it again. The Juniors had three teams and completed their tournament early in the afternoon. The Intermediates and Seniors also had three teams and completed their tournament early. We then combined both of those groups and had an Intermediate/Senior Tournament with four teams participating.

The Adult Tournament also continued with five teams participating. We had two new teams from Nest 580, an old and new Nest 176 team, and a new team from Nest 86 attend this year. We are glad that they were able to be a part of the weekend. Round Robin was completed and the Double Elimination Tournament began. As the afternoon wore on, slowly teams were eliminated and we got down to the finals and completed the Tournament around 4:30 p.m.

I want to give a special Thank you to District IV Pittsburgh once again for their donations of the Pittsburgh pretzels as an afternoon snack for all the participants. I also would like to thank the people who were there to help out with scorekeeping and line judging and anything else that was needed. As always, Druhna Trish is there to support all of our Youth programs. Thank you to her for her help! Druhna Patty Capozoli has become a part of the Youth Events as my helper with all things. Thank you Patty. I also wanted to thank Nancy and Angelo Capozoli for their donation of water for the weekend. From Nest 8, a thank you to Cheryl and Jimmy Paterni, Cookie Galluze, Jim Hwranko, Tim Bielewicz, and Butch Malinowski. From Nest 118, thank you to Patty Lawrence, Mark Puskar, Melissa Puskar, and Nancy and Angelo Capozoli. A special thank you to the college friends of my daughter who heard we needed some help and just showed up, Kaylee La Posta, Alexsis Rectenwald, and Fernando Soriano. Without the support of all these people, the tournament would not have been the success it was.

With the Tournaments completed, it was time for some dinner, awards, and relaxing and dancing with friends. We proceeded to the Pulaski Club in the West End. We began with a delicious dinner and then the awards ceremony for the Youth and the Adults.
Following the awards ceremony, our DJ’s provided music for everyone’s dancing pleasure. Now it was time to just relax and be with friends. Another successful Youth and Adult event!

**National Youth Camp**

There are many preparations for our camp. I have visited the site for camp to make sure it will work for our group. I prepare an advertisement for the Sokół and the website. I prepare applications and all forms needed for camp. I choose the theme and research ideas of different activities that we can do with the theme. I send out requests for camp staff and Counselors and Junior Counselors. I prepare the menu and order all food for the week. I purchase snacks for each evening. I purchase canteen items for the week. I plan out daily team challenges that fit with our theme for the week. I plan out the daily activities and rotations. I coordinate activities with our Cultural Commissioner. I prepare booklets with schedules, menus, camper lists, team lists, rotation lists, and handbooks for all staff members. I pack up a van of all the equipment from the basement to transport to camp for our use. I arrive 1 day early with a small group of staff members to get the camp ready for our use. This includes completely cleaning the kitchen. Sweeping and cleaning all bathrooms in all the cabins we use is another part of the preparation. We set up the office space and get all of the equipment unpacked and put where it will be used. Each day at camp I direct the activities from morning until bedtime. This includes morning flag ceremony, sports rotation, daily challenges, evening flag ceremony, and group photos. Plus I take care of any changes that we need to make to the schedule due to weather or other issues.

**2013 National Youth Camp**

This year’s camp theme was Holiday Palooza. Each day we celebrated a different holiday. **Sunday** – Arrival and check in; Making of the Polish Independence Day Floats. **Monday** – Polish Independence Day; Group and cabin photos; Pierogi making; The art of Polish Paper cutting “Wycinanki”; Float parade. **Tuesday** – Happy Halloween; Sports rotations of volleyball; Trick or Treating throughout the camp. **Wednesday** – Happy Thanksgiving; Sports Rotations; Race for Independence – race through camp with different stations the final one being putting together a Polish flag and the team shouting “Czołem” to let us know they are done! **Thursday** – Happy 4th of July; Swimming; Water Balloons; Parachute; Making red, white, and blue bracelets; Preparing the Christmas bulbs for our tree decorations tomorrow; 4th of July Carnival; We all have sparklers to celebrate the 4th of July. **Friday** – Merry Christmas; Santa leaves presents for everyone; Made Oplatek and sharing the tradition at the campfire; Lip Sync Contest. **Saturday** – Happy New Year’s Eve; Chrusciki making and eating; Slacklining; Card Playing Tournament; New Year’s Eve dance; Countdown to New Year’s complete with noisemakers and Auld Lang Syne in the rain. **Sunday** – Departure for home.

It was a pleasure having both of our National Vice Presidents, Druhna Trish Del Busse and Druh Dan Michalak, National Cultural Commissioner Druh Larry Kozlowski and myself, the National Physical Education Director at camp for the entire week. We also had a visit from our National President Druh Tim Kuzma during the week also. Thank you to all the Counselors and Junior Counselors! A special thank you to Patty Capozoli who was my assistant and helped with anything and everything during the week of camp. She helped to make things run smoothly.

**2014 National Camp**

There was no camp as we had a National Zlot.

**2015 National Camp**

Camp took place the week of June 28 – July 5, 2015. Camp site was the St. Vincent De Paul Camp in Angola, NY.

There were 55 Youth campers ages 9 – 18, 9 Junior Counselors, 4 Kitchen Staff, 10 Counselors and coaches, and camp director and 1 assistant.

Nests represented by staff were 8, 31, 36, 45, 86, 118, 176, 519, 580, and 946. Districts 1, 2, 4, and 5 were represented. Nest represented by campers were 8, 31, 36, 45, 86, 118, 123, 176, 208, 519, 907, and 946. District 1, 2, 4, 5, and 13 were represented by campers.

Set up staff arrived and got settled in cabins on Saturday, June 28, 2015. All equipment was transported and unloaded upon arrival. All areas that were to be used for the week were checked out and set up for arrival of campers. Sunday morning the final registration was set up and ready for campers arrival between 1:00 and 4:00 p.m.

During the course of the afternoon, campers and other camp staff arrived and settled in to cabins. There was time to get acquainted and reconnect with friends. A Junior Counselor meeting was held to discuss the requirements for the week. A counselor meeting followed to discuss the same items.
Our first activity of the week was the Retiring of the Colors and dinner. It was a rainy kind of day, but because of the facilities at camp, we were able to continue with our schedule of activities for the evening. Team Challenge #1 took place throughout the campgrounds and the rain even let up for us for a short time. We ended the day with a snack and everyone heading back to their cabins for the night.

On Monday, after Presentation of the Colors and breakfast, group photos and cabin photos were taken. We then began our regular sports rotations of volleyball, swimming, kickball, and arts & crafts. In the evening our second Team Challenge took place at the pool followed by an obstacle course at the field. We closed the evening with a snack and then headed back to cabins for the night.

Tuesday was a bit rainy in the morning. The schedule was changed a bit to allow for all indoor activities in the morning. Also two new things were added to our rotations for the afternoon. This was our first day of archery and our first day of Polish singing and dancing. The afternoon let us get back to the regular sports rotations outside. Our first campfire of the week took place in the evening with another Team Challenge and lots of s’mores and singing. The rain held off long enough for everyone to get back to their cabins for the night.

Wednesday started out with a huge downpour so everyone was allowed to sleep in for a bit. We had to make another schedule change, but everyone rolled with the punches and had a great day. Another Team Challenge was added in the morning and after lunch we were back to the regular sports rotation. Our usual Team Challenge took place in the evening followed by snacks and a final good night to everyone.

Thursday was a busy day for all of us. It was Polish day with Druh Larry getting everyone prepared for our evening celebration of St. John’s Eve at the beach. The Polish term for our celebration is “Sobotka”. It is Poland’s Midsummer celebration of Fire and Water. We also had a Polish dinner of pierogi that we purchased from the Mom’s from Connecticut, along with Kielbasa and sauerkraut. Yum!

During the day we also used some time to pack 101 Back to School backpacks for underprivileged students to use in the new school year. We had a lot of help with donations of pens and pencils and erasers and markers and rulers and everything you would need to start back to school in September. The backpacks were donated to the St. Vincent DePaul Society who we rented the camp from. They were very thankful for our donation for their youth.

Thursday evening was a beautiful evening. The weather was beautiful as was the celebration that Larry prepared. All the campers came to the beach for a campfire dressed in the costumes they had prepared during the day. They each also brought a wreath with them that we would eventually release into the lake. The story goes that as the young maidens let their wreaths go, young men would capture them and this would forecast who they would marry. We changed our a little and just let them float out on the lake. We also had everyone sign two hot air balloons that we released at the water’s edge also. It was beautiful to watch them float away with all of our names on them. Wonder if anyone found them when they landed?

We also started a new tradition at our last camp when we had the Holidays as our theme. We have made sharing Oplatki a part of our campfire activities. This year we included it in our Polish day celebration. Druh Larry talked about the tradition and then we shared Oplatki. There were lots of nice thoughts shared with each other and even lots of tears. It is a very touching few moments for everyone!

We then enjoyed the rest of the evening watching the sunset and eating s’mores once again. There was more singing and some crazy skits. Then we retired to our cabins for the end of a perfect evening.

Friday was a beautiful day as far as the weather was concerned. We had a regular day of rotations and even got to have swimming at the beach instead of the pool. We had our final campfire of the week on the beach. We watched the sunset and sang a few songs, but mostly everyone just sat with their friends and talked and enjoyed each other’s company. It was a very relaxing way to end the day. Again after snacks, everyone returned to their cabins to rest up for tomorrow.

The sun was shining as we all woke up on Saturday. Another beautiful day to celebrate the Fourth of July! Everyone was excited for today as it was the day we would have our Lip Sync Battle. I wasn’t really sure how this would work out. Sometimes ideas don’t always come to fruition, but that was not the case here. Each cabin had choreographed their Lip Sync to a song of their choice. The Dempsey cabin older girls did a song and dance from the TV show Glee. It was fantastic! The Burgard cabin of younger girls did the song “A Whole New World” from Aladdin. Another fabulous performance! The Allen cabin of younger boys performed to the song “Shake It Off” by Taylor Swift. It fit their personalities to a tee! They were great! The older boys in
Turner Cabin came up with a recording of their own song that turned out to be the winner of the contest. I don’t think I have ever laughed so hard. They too did a tremendous job.

We had some clean up time in our cabins to get ready for departure on Sunday. Then came time for the closing dance. Our evening came to a close with everyone heading back to their cabins. Another camp coming to a close.

Sunday had us gathered for breakfast one more time and then the parents began to arrive. Everyone was gone by about 11:00 a.m. We did the last of the clean-up. We had the van and my car all packed up, we headed out, got some food, and then headed for home. I finally arrived at about 7:00 p.m. The family and I unpacked the van and our car and my hubby and I returned the van to the rental company. Finally at about 8:00 p.m. I got to sit down in my comfy chair and relax after a fabulous week with a great group of campers and helpers.

The final part of my camp report is to thank lots of people. I want to thank all of the Counselors and Coaches who were there to take care of the kids and help make sure that they all had fun and were safe. They were wonderful! Thank you to the kitchen staff for all the wonderful meals they made. We didn’t sell much candy from the canteen this year as everyone was full from the great food we had. Thank you to our two National Vice Presidents Druhna Trish and Druh Dan for being at camp and helping with everything you could possibly think of. Thank you so much for all your help and support!

Thank you to Melissa Puskar who wore many hats this week. She was a Counselor, the swimming instructor, the life guard, and the DJ for the dance. She also helped out with many other things before and after camp. Thank you to her and Brad for helping with the packing and unpacking of all the equipment that we needed. They were both a big help.

Last but not least is a special thank you to Patty Capozoli for all her help as my assistant once again. She did everything from typing up lists, organizing things for challenges to taking photos to cleaning the bathrooms and cleaning the kitchen before we left camp on Sunday! She is a great organizer and has a lot of fun with the kids. She is a great asset to our Youth Programs.

As I look back on the past few camps and the different places that we have had them, I am glad that the St. Vincent DePaul people are finally willing to work with us on the scheduling of our camp week. It’s a great place for all of our activities.

2016 National Camp
Since this camp took place just two weeks ago, my final report is not complete. We did have a wonderful week with beautiful weather and tons of fun. There were 48 campers from Nest 8, 36, 45, 118, 123, 176, 519, 907, and 946 that were representing Districts 1, 2, 4, 5, 9, and 13. The staff represented Nests 8, 31, 36, 68, 86, 118, 208, 519, and 946 and Districts 1, 4, 5, and 13. We also had 10 friends join us at camp this year. We will be looking into getting them signed up as a Member as soon as possible.

Please look for the final report of 2016 camp in the Sokól Polski and on the website. We took lots of photos so you will be able to see all the fun that took place.

Disaster Relief Fund
Druh Kuzma asked if I would like to manage the Disaster Relief Fund that the Board began at the December meeting. I was happy to help with such a worthy cause. I got letters together and mailed out to the District and Nest Presidents asking for their help with donations. Along with April Miller, we have sent out thank you notes to all who have donated to the fund. As of this date we have paid out six claims of $500 each and the balance remaining in the fund is $22,450.

Discover Poland PACCF 2013
I wrote letters, printed, stuffed for mailing all letters to ages 13 – 15 year old Youth Members informing them of an outstanding opportunity to travel to Poland with the PACCF. For the PFA part of this trip, we would cover part of the cost of the trip. I received five letters for consideration for the trip. On May 13, 2013 I informed the following participants that they were eligible to go and got them all the information they needed to begin the process. The following Youth Members travelled to Poland for two weeks as representatives of the PFA: Claire McPherson – Nest 86, Dale Sharp – Nest 31, Erik Kazmierowicz – Nest 907, Colin Kernan – Nest 725, Marta Fedorko – Nest 36.

Discover Poland PACCF 2015
We only had one representative from the PFA attend the Poland trip this year. Her name is Sylvia Klimachefsky and she is from Nest 946 New Jersey.
**Instructors Meetings/Conference Call Meetings**

There were several Instructor conference calls this past 4 years. We discussed everything from the different tournaments and camp to the Zlot plans for 2014. In September of 2013 we had an Instructors’ meeting at SNPJ in Enon Valley, PA. WE discussed and made plans for the 2014 Zlot at this meeting. We went over every detail of the Zlot and how things would be run in 2014. We made a video of the Boys’ Drill and the National Drill and also learned the new Girls’ Drill. It was a busy weekend but we accomplished a lot.

**National Zlot 2014**

Edinboro University  
July 6-12, 2014

**Saturday, July 5,** Early Staff Arrival; Check in with Edinboro Staff; Room checks with Edinboro Staff; Receive all room keys, meal cards, golf cart keys; Unload cars; Return Van to Car rental; Shop for items for breakfast and other miscellaneous items for set up; Set up office; Check in to rooms; Sort and prepare packets of lanyards with room keys and meal cards.; Package giveaways for all Nests; Work on the final line up of Opening Ceremony; Work on the final line up of Track and Field for Monday, Tuesday, and Wednesday morning; Get binder-clipboards ready for Instructors; Organized awards for the week.

**Sunday, July 6,** Final set up for check-in of athletes, Instructors, and Chaperones; Be sure all check-in items are ready; Check with all buses to be sure that everything is okay and on time; Two buses arrival earlier than expected, so purchased lunch items for them and office staff; Checked everyone into rooms with linens and all items necessary for week; Opening Ceremony Practice at 3:00 for all who have arrived; First meal at 5:00.

**Opening Ceremony:** Kaitlyn Johns plays Polish National Anthem on clarinet; Brad Puskar plays National Anthem on guitar; Fr. Joe – Opening Prayer Service; President Kuzma addresses the group; Girls Drill performance; Boys Drill performance; Nest 86 Polish Dance performance; District IV Performance of “The Trumpeter and the Tartars”; Nest 907 performance of the “Troika”; Nest 725 Gymnastics performance; Nest 36 performance of “The Wawel Dragon” folk tale; National Drill Performance

**Monday, July 7, Morning** – First Day of Track and Field Events

Rough start as we had rain and had to move the Track and Field event inside. Had some trouble with change in length of track but thanks to Jerry Fix and Chuck Johns, the starts and finishes were all figured out and races were run.

High Jump and Long jump events were also started

**Afternoon** – Team Competitions

Girls Ribbon Drill Competition – awards presented upon completion of event  
Boys Sword Drill Competition – awards presented upon completion of event  
Team Challenge prepared by the Future Leaders Commission

This was a get to know one another team event where all ages and Nests were mixed together to do different activities. Winners were announced but no awards were presented as this was just a fun, get to know each other activity.

**Evening** – National Drill Competition

Each team received a PFA lapel pin to wear anytime they perform the National Drill. They all did a great job and should be very proud of themselves. 1st Place – Nest 519; 2nd Place – Nest 725; 3rd Place – Nest 36; 4th Place – Nest 8/118; 5th Place – Nest 45/123/610

Preparation for Second Drill Competition

Since we had only five teams for the competition, I came up with a plan for everyone to know the drill well enough to compete before they left Edinboro University. I had 3 members of the Future Leaders group read the information from the Program book about the National Drill, the meaning behind it, and how important it is to our organization. I formed teams of 9 people, with every athlete attending being on a team. I mixed the teams so some people who know the drill were mixed with some who did not know it and I also mixed up the age groups. The teams were assigned to learn the drill by Friday afternoon. They were given some time to start things with their group Monday evening and then would...
able to practice it at other times between events. There would be another National Drill Competition on Friday with these 12 teams of nine people competing.

**Tuesday, July 8, Morning** – Second day of Track and Field Events

Another day of rain imminent so we kept things moving on the indoor track again. More races were run and completion of High Jump and Long Jump and beginnings of Shot.

**Afternoon** – National Youth Bowling Tournament

After lunch, we loaded the buses to head to the Bowling alleys for our First National Youth Bowling Tournament at the Zlot. The Eastway Lanes in Erie were ready for us when we arrived. The bowlers got their shoes as the buses arrived and bowling balls were already at the alleys for most of the bowlers. It was a fun afternoon for everyone. We even had the Prep bowlers who used bumpers bowl three games instead of just two because they were having too much fun!

**Evening** – Nest 123 Dinner

After the bowling we loaded up the buses again and travelled to Nest 123 for a delightful dinner prepared for us by the Nest 123 Officers and helpers. It was delicious and we send a special thanks to Nest 123 for their hospitality. Thank you Dave Andrychowski, Patty Andrychowski, Becky Sienkiewicz, Susan Mazzone, and Tony Mazzone. Following the dinner, I passed out the bowling and some of the other awards for completed events.

**Cultural Heritage Evening**

Our evening activity took place at the Nest 123 Hall. Our Cultural Commissioner, Larry Kozlowski hosted a Cultural Evening for our Youth Members. He prepared some Cultural Arts & Crafts activities for the group and they worked through different stations to make many things that they were able to take home with them. Finally, after a great big Czołem and thank you to the Nest 123 group, we once again boarded the buses to head back to Edinboro University. Snacks were provided at the dorms and everyone was sent to their floor for lights out at 11:00.

**Wednesday, July 9, Morning** – Final morning of Track and Field

Fortunately we were finally able to be outside for track this morning. Unfortunately we did have a quick moving storm pass through and we had to pause things for about 30 minutes. Everyone just ran for cover at the track and waited it out. We were able to complete all the races and all other events at the Track. It was so nice to be outside, it made me sad that that was the only day we were able to be outdoors.

**Afternoon** – Volleyball Tournament

The Round Robin portion of the Youth Volleyball Tournament began this afternoon. The teams were organized and play began. The Prep age division had only three teams, so after they were done with one round of playing each team, we allowed them to go to the pool. Juniors had five teams, Intermediates had four teams, and Seniors had five teams.

Holland Brown videoed and ran the Mile to film.

**Evening** – Round Robin continues

We finalized all but the Senior Division for the Double Elimination bracketed tournament. We also took some time to pass out more of the completed event awards. Snacks were provided again before returning to rooms for the night.

**Thursday, July 10, Morning** – Volleyball

The Senior group completed the last Round Robin match while the other groups began their tournament rounds.
**Afternoon – Volleyball**

The Prep and Intermediate groups finished up all but the final round of their Tournament brackets and were then excused to go to the pool. The Junior and Senior group finished up all but their final round of their Tournament bracket. More awards were passed out and then everyone was excused for dinner. Food Pantry Pick-up of the donation of the Youth Members.

**Evening – Volleyball**

All final rounds of each age group Tournament took place at the same time this evening. The Prep group had to play 2 sets of finals as neither team had lost two times. Everyone else gathered around to cheer them on for their final games. We probably should have given some points for cartwheels and crazy slides across the floor. There was a lot of that going on in between play. It was fun to watch! As the final activity of the evening, we had the groups get together one more time to practice the National Drill. We put the music on for them to practice with and it was amazing to see that everyone was performing the drill. We will see how they perform for the competition tomorrow.

**Friday, July 11, Morning – Swimming Competition**

There were 42 athletes who competed in the swimming event from all four divisions. We had races in freestyle, backstroke, breast stroke, and the Individual medley. The final race of the day was a relay with seven participants on each team, a 175 yard relay. It was a lot of fun to hear everyone cheering all of the swimmers on. After our event was completed, the Seniors and Juniors who had not had a chance for a free swim, were allowed to stay and swim for fun for a while. Everyone else was excused until lunchtime.

**Afternoon – National Drill Competition #2**

All 12 Drill teams that were formed on Monday were gathered and performed as a team for our judges, Druh Tim Kuzma, Druhna Trish Del Busse, and Druh Dan Michalak. I believe I accomplished what I set out to do as the groups performed one after the other and everyone was able to do the Drill. As always some teams were better than others, but all who participated showed an understanding of the importance of our National drill and were very respectful to all the groups during the competition. Points were calculated and awards were passed out for the National Drill teams and also for our swimming events.

**Closing Mass – Fr Joe had arrived and we moved to the hall where we held our Closing Mass. He compared the packed room with a Midnight mass crowd. Lots of voices rose up in song to finalize our competitions.**

**Evening – Closing Dance**

The Polish Falcons Youth Members love to dance. So it was fitting that we closed up our activities with a dance. We had every kind of junk food snack that you could think of for munching on during a break in the dancing. Pop was also available for everyone. The DJ commented to me afterwards that he really enjoyed our group because he didn’t have to coax anyone onto the dance floor. They never left. At the end of the evening, we had to push them to leave the hall. Everyone was tired but no one wanted the week to end.

There are many people that I need to thank for their help during this Zlot week. I am going to start with all of the Chaperones, who take time off from work so that the youth are able to attend and be kept safe throughout their week long activities. I appreciate all that you do for our children. The Instructors who also take the time off from work and spend evenings getting the groups ready to attend the Zlot. Thank you for spreading the traditions to your Youth Members. Your tireless effort shows them what it takes to be a Polish Falcon Member. To everyone who stepped up and helped with timing or line judging or being a starter or any other help that you gave, thank you so much!

To Nest 123 for sending us Tony Mazzone and Becky Sienkiewicz to help with all of our events. They were both a huge help and Tony kept us laughing a lot of the time. Thanks Tony! To the Nest for their support in the way of a great dinner and the use of your hall for the evening. It is greatly appreciated! To Patty Capozoli and Melissa Puskar, thank you for all the time you spent before, during, and after the Zlot with computer input, organizing items, packing and unpacking the cars, and listening to me stress about everything! I couldn’t have done it without you. To Vice President Trish Del Busse and Vice President Dan Michalak, thank you for always being there to run this here or pick this up there, to run someone to the hospital, to make sure that we have everything we need in the correct place. Danny, I always feel and appreciate your support. Trish, you know how I feel about our working together. We are the Ying and the Yang of the PFA. To Christy Paterni, Dakota Williams, and Mikayla Williams, thank you for all the packing and unpacking you did. Thanks to the Paterni family for letting us load up there car with equipment and luggage to get up and back from Edinboro. I would never have fit everything into one van. To Jerry Fix for taking time out of his busy schedule and helping out with whatever needed done at the Zlot. You were a major help and I appreciate the
support! To National Director Janet Knauber, thank you for being there to help out with whatever I needed. You are also someone who is very supportive of all the Youth activities. Now you can enjoy watching Rowan become a part of the Youth Membership. To Holland Brown and Courtney Caughey-Stambul, thank you for your participation during this week. The photos and live feed from the Zlot were excellent. Holland I especially thank you as you were there for the entire week and helped with many other things than just the filming! It was fun to watch you run the mile and film it at the same time! To John Denning for helping me to coordinate all the uniform shirts and other t-shirts and hats and signs for the sponsors. You made it much easier to order things and get them in time for distribution. You helped to keep me organized with all of this! Thank you. To the Senior Runners for all your help with timing and keeping people together and where they belong. Thank you.

And last but certainly not least, I want to thank my husband and son who understood how important it was to me to have the group from New Jersey attend the Zlot. They drove to New Jersey and rode the bus to Edinboro with that group so that they would have a Chaperone. Mark had to drive back to Pittsburgh for a work issue on Thursday and he came back on Friday with four dozen roses, one for me, one for Patty, one for Trish, and one for Melissa saying thank you to them and me for all the hard work and for them helping me to pull off such a great event. Then he got up on Saturday morning and rode the bus back to New Jersey with the group. What an amazing husband I have!!

Now that the Zlot is over and I can look back at the way things went, I am very happy with several things. The Opening Ceremony turned out really well and all the group performances were well presented and enjoyable to watch. The Bowling event was a big success and everyone really had a good time. The National Drill double competition accomplished what I wanted which was to make sure that everyone attending understood the importance and were able to do the drill.

Our Organization is going through some changes and changes are hard for everyone. We need to start embracing change and moving forward. We don’t have many gym classes around the country anymore and so we need to find a way that we can bring our Youth Members together for our events, and to instill in them our traditions and have them embrace the Polish Falcons of America. We always say that the Youth Members are our future. We need to embrace those Youth Members and make them want to become the future Polish Falcons of America by making changes that will encourage them to participate. I appreciate any support the Board gave to me for the Zlot and I hope you will continue to support me in future programs.

Other Things that I have been involved with during the last four years

Wrote articles for the Sokól Polski and the website
Answered email and phone calls
Prepared reports for Board Meetings
On the Scholarship Committee
Wrote Letters of recommendation for several of our Youth Members
Participate in Adult Bowling Tournament each year
Part of the Strategic Planning Committee
Weekly Management Meetings
Convention Planning Committee
Attended Czestochowa Mass
Cleaning and preparing the office for Ambassador visit
Helped rework the PFA website
Took Security Training class
Worked a booth at Polish Fest
Took class and passed the test to become an Insurance agent

So as you can see, my last four years as the National Physical Education Director have been very busy but also very productive. I thank all of my supporters and everyone who had anything to do with helping to make the events I run successful. Thank you to all of our Youth Members who continue to attend and participate in our events. I always feel better about the PFA after I spend time with our Youth Members. I look forward to being able to keep working with you and moving forward to keep the PFA growing.

Czeół!
Druhna Christine Puskar
National Physical Education Director

Appendix D - Courtney Caughey-Stambul – National Communications Director

Introduction:
I started with PFA as Communications Assistant in 2011. At the time, the Sokól Polski was transitioning from a newspaper format to a magazine format. In 2012, I attended my first National Convention, taking photos for the magazine. In 2013, David Motak, the then Communications Director, retired and I was hired in his place.
As Communications Director, I serve as Executive Editor of the Sokól Polski, oversee the design of all PFA print materials, update and maintain web content at polishfalcons.org, polishheritage.org, and pfamedia.info (which is our Sokól Online website), post to social sites, and manage email marketing through Constant Contact.

**Communications Assistant:**
The Communications Director oversees the work of the Communications Assistant, who is responsible for the design of print materials, including the Sokól Polski.

In April of 2013, we hired Allyson Masi as Communications Assistant. Allyson worked part-time until late June, when due to family matters, she had to move back home to Erie. In July, we hired Holland Brown. Holland worked part-time from July of 2013 until early November of 2015 when she resigned. Following her resignation, we hired the current assistant, Andy Darragh. Andy graduated from the California University of Pennsylvania in 2014, where he majored in Graphic Design and Marketing.

**Sokól Polski:**
Stepping into the role of Executive Editor of the Sokól Polski, I had three goals.

*One,* to update the look of the Sokól Polski.
First and foremost, it is important for a publication to be recognizable. Recognition is realized in consistency. We (at the time Allyson and I) took the title, Sokól Polski, stacked the words and connected the l’s. This title design appears with the same placement on the cover, every issue.

Next, we chose a new easier-to-read font for the body text of the magazine. Initially, we went with Helvetica. Since that time, we have updated to Aller.

Lastly, we made it a point to incorporate more white space into the overall design of each issue.

*Two,* to reorganize the existing content within the Sokól Polski.

The previous issues of the Sokól were divided into Departments, Member Interest, and Cultural News. We decided to divide each issue into the following: Features, Nests/Districts, Programs, Membership, Financial, and Cultural. We also color-coded each section.

*Three,* to provide fresh content in the Sokól Polski.

For me, this has been the most enjoyable of my duties as Executive Editor. I love receiving stories from our Members, and I love seeking out new stories from other sources to share with our Members.

**And today, what is printed on the page is really just the beginning…**
- **PFA Online Museum**--

We brought forth a new column in 2013, “From Babcia’s Attic: PFA Online Museum.” The column, written by Archivist Gabrielle Toborg, ran from August of that year to August 2014, coming to an end when Gabrielle moved to Germany to pursue new adventures. The column was a supplement to our online museum, which I had the pleasure of working with Gabrielle to establish. The museum is viewable at polishfalcons.tumblr.com.
- **Quick Response Codes**--

We began incorporating Quick Response (QR) Codes in our issues in 2013. These codes are scanned with a smart device. For what we lack in page space, we are able to make up for online where the space is unlimited. Many of the codes redirect to our Sokól Online website. The Sokól Online site at pfamedia.info includes Nest and District stories from the Sokól, press releases and details on upcoming events relevant to the Polish-American community, and news stories from Poland. The site is also home to the PFA Blog with posts from PFA Executive Officers on varying topics both personal and Falcon-related.
- **Digital Component**--

So far this year, we have produced three issues of the Sokól and each has included a digital component. Now accompanying select features, we have additional information pertaining to the article (or theme of the issue) available online. A personal favorite has been the Printable Wedding Planner which we included with the June “Polish Weddings” issue.
In November of 2015, the Board of Directors approved a proposal to accept paid advertising in the Sokół. We designed a media kit and mailed letters along with the kit to potential advertisers. The costs to advertise in the magazine are as follows: Full Page--$600; Half Page--$350; Quarter Page--$180.

We have continued working with Knepper Press in Clinton, Pa. to print the Sokół Polski.

**Print Materials:**
Over the past three years, we have updated the look of our product brochures—Whole Life, Final Expense, Annuities, Juvenile Term, and Coverdell Education Savings. We have also created multiple flyers for various promotions and events, and designed a New Member Welcome Brochure, printed on high quality cardstock with a soft touch coating.

Each year, we design and distribute (by request and free-of-charge) a Świeconka (Easter) brochure to Nests, Districts, and churches. Annually, we also create the program book for the Celebration Honoring Our Lady of Czestochowa (which is now an event sponsored by the Polish Falcons Heritage Foundation).

**Website:**
When I started as Communications Assistant, our current website at polishfalcons.org was just being built. I was a part of that process and was trained by our developer and host company, Blue Archer, on website maintenance. The site, which started at around 25 pages, today sits at 275.

Early on, I established a secure section of the site for our National Board of Directors, where documents are posted for review prior to board meetings. Following shortly after, I also established a secure page for each of our Nests where monthly reports and Nest rosters are posted. Providing these documents online versus mailing has eliminated previous printing and postage costs. Each Nest also has a public page. Event registrations are accepted on the site via PayPal and submissions for publication in the Sokół Polski are also accepted via online form.

When I took over as Communications Director, I chose to continue my work on the website. Updating all of the pages on a regular basis takes some effort, and I do the best I can to ensure accurate information is provided on the site. I encourage Nest Officers to contact me if their Nest’s public page information is incorrect or outdated.

**Social Sites:**
We are active on Facebook, Twitter, LinkedIn, YouTube, and Pinterest. I am solely responsible for posting to these sites, and I monitor them on a daily basis. We have seen an increase in following, particularly on Facebook.

Joining with Life Happens (formerly The Life Foundation) in the months of February and September, we use Facebook and Twitter to promote “Insure Your Love” Month and Life Insurance Awareness Month, respectively. We also share many of their posts and Real Life Stories throughout the year on our social sites.

Working previously full-time as a professional photographer, I often photograph PFA events. I edit the photographs and post them to our Facebook page.

We produce promotional and event videos for posting to our YouTube channel.

**Email Marketing:**
One of my duties as Communications Assistant was to manage our email marketing through Constant Contact. As Communications Director, I have continued to do so. We have over 2,000 contacts receiving emails from us. Our email open rate averages at 22% and is higher than average open rates in both the insurance and non-profit industries. We were named a “Constant Contact All-Star” in 2012 and 2013 for maintaining a high average open rate and communicating on a consistent basis with subscribers.

**Media Relations:**
I am responsible for communicating with the media prior to community events. I have written and distributed multiple press releases to local, national, and Polish-American media outlets.
American Fraternal Alliance:
I have had the opportunity to attend three American Fraternal Alliance Communications Mid-Year Meetings. The American Fraternal Alliance (AFA) by its own description “strengthens and supports its members and the fraternal benefit sector of the financial services industry by its leadership in advocacy, policy, information, education, and member services.”

The first mid-year meeting I attended was in the spring of 2013, not long after I accepted the position of Communications Director. It was held at the Hollywood Beach Marriott in Hollywood, Fla.

The AFA does a wonderful job choosing knowledgeable speakers. At the meetings I’ve attended, speakers have covered a wide range of topics from social technology to volunteerism to branding to youth engagement, just to name a few. The meetings are always informative and provide a great opportunity for networking.

National Zlot:
In 2014, Holland Brown and I attended the National Zlot at Edinboro University. Prior to the event, Holland designed a souvenir program for all of the youth participants, amongst many other items — sponsor banners, t-shirts, etc., and I set-up a special website dedicated to the Zlot at pfazlot.weebly.com.

At the Zlot, Holland stayed all week, live-streaming the events. I took photos on Sunday, Monday, Wednesday, and Friday. We captured 16 hours of video and over 500 photographs.

Live-streamed videos, recorded video clips, photos, and daily results were uploaded throughout the week to our Zlot website and also to our social sites, Facebook and Twitter. Over the course of the week, we received over 2,000 views of our live-streamed videos. We received 30 new page likes on Facebook, and through sharing, over 6,000 people viewed our Facebook postings.

Following the Zlot, we backed up all of our video footage, edited the remaining photos, and got to work on the August 2014 issue of the magazine, which we named the “National Zlot Special Edition.” We included a recap of the event and multiple photos.

Heritage Foundation:
Also in 2014, the Polish Falcons Heritage Foundation was established. We designed the logo for the organization, and I created (and continue to maintain) the Heritage Foundation website at polishheritage.org. We also designed a Heritage Foundation newsletter.

Digital Magazine:
In December of 2014, we published our first digital magazine, Falcon Culture. The magazine was created utilizing digital publishing platform, Joomag, and featured Polish crafts, food, and music. We published four additional issues through December of 2015. The issues received cumulatively over 2,400 views.

National Youth Camp Scrapbook:
Following the 2015 National Youth Camp, we once again utilized Joomag. Instead of a digital magazine, we designed and published a digital camp scrapbook. Full of photos taken by the campers themselves, the scrapbook was a big hit. It was later printed in office and copies were mailed to the campers.

Communications Intern:
From January of this year to April, I supervised the work of our first Communications Intern. Elizabeth Furiga was in her final semester completing a degree in Slavic Studies at the University of Pittsburgh. She wrote for the Sokól and also contributed to the PFA Blog.

Come Together:
Inspired by a program presented at last year’s American Fraternal Alliance Communications Mid-Year Meeting, in May of this year I introduced a new PFA program, “Come Together: Make a Difference.”

Created to inspire Members to gather their family and friends to make a difference in their communities, the program operates on a local level. Members support a cause of their choice, tackle a project (clothing drives, food drives, clean-ups, etc.) or organize a charity/fundraising event, and if approved, National Headquarters provides them with seed money, t-shirts, and other materials.

To date, we have sponsored four teams. Two teams were from District II. The first participated in a “Pack the Pantry” meal-packing event; the second participated in a 5K run/walk to raise funds for the Epilepsy Foundation of Greater Chicago. Our third
team, comprised of PFA National Headquarters staff, participated in an Earth Day Litter Pick-Up in the Pittsburgh neighborhood of Carrick. Our fourth team, led by National Director Mary Rand, participated in a Relay For Life event.

**Appendix E - Thomas Eckert – District II Director**

The following is a recap of my last term as National Director District II. Another four years have passed and I am proud to state that I attended ALL 16 National Board meetings held in Pittsburgh and one in New Jersey. In addition, I have participated in over 20-30 teleconference calls to handle the important matters which needed the boards attention between our quarterly board meetings. I have presided as Chairman of the Budget Committee for eight consecutive years and also preside over the Executive Compensation Committee for the last four years. I served on the Audit Committee my first two years of this current term and was recently appointed to the Legal Committee for the last two years.

I love what I do for District II and for the National organization. I am committed, as is the National Board of Directors, to the preservation and continued growth and existence of our beloved fraternal. This has been no easy task as we have entered the 21st century. Many things have changed in all our lives compared to how the organization existed a mere 10, 20 or 30 years ago. Growing up as a young Falcon, the organization filled a void for me and many of us, with valued activities and social events. The youth of today have a full pallet of choices to consume their time both in team sport participation and club memberships.

Today – the Falcons must continue to find new ways to exist and thrive. Falcon gym classes are far and few between. Gymnastics - the way they were once conducted in the PFA no longer exist. Even bowling tournaments (our most popular event) continue to attract less and less participants. The Adult Volleyball Tournament has lost its steam and participation. The number for Falcon Halls declines each year. In District II we are currently down to only two remaining Nest buildings and one of those is up for sale as I write. These challenges - we must overcome as an organization and accept as a fact of life as the new generations embrace Facebook, Twitter, SnapChat, Instagram, Texting (the list goes on and on) as the new norm in their daily lives.

In the past 15 years alone our world has lived through many significant events. The attack on the United States on 9/11, Hurricane Katrina, the election of the first black President, the capture of Saddam Hussein, earthquakes in Haiti, Tsunamis in the Far East, The Lehman Brothers financial crisis that shook our financial institutions, including the PFA’s, and with any luck we might survive the 2016 Presidential Election too – maybe.

The Board continues to safeguard the assets of the organization to the fullest. Safeguarding YOUR assets so that they are available for when they are needed the most by you and your families. Take comfort in knowing that our organization’s portfolio is regularly being evaluated and cleansed of any moderate to high risk investments that could negatively impact the organization.

In the last four years the PFA has survived two grueling Pennsylvania State Department examinations costing the organization nearly $150K! Our reserves are fully funded and have stabilized since the financial crisis. Our organization is professionally advised by highly recognized actuaries and financial advisors assisting our Executive Officers and the BOD in navigating very complex and volatile world economic conditions that change with every terrorist attack or foreign nation’s financial collapse. Issues never imagined by previous administrations now need to be addressed by our current BOD such as protecting the organization with Cyber Security Programs and safeguards to protect not only the assets but the personal identities of all of our Members.

Selling Life Insurance is no easy task these days. $500 - $1000 policies end up costing the organization money to maintain and let’s face it - what will that $500 do for your loved ones when they lose us one day? Developing new products has been a challenge. One that we are not giving up on. Our newest product is Medicare Supplement Insurance which is generating momentum every month to not only Falcon Members but Non-Members as well. These Non-Members are our best opportunity to grow our base of membership and policies.

In the last four years, the assets of the PFA have grown to nearly $70MM. Although expenses are well under control our sales of insurance is subpar resulting in a decreasing surplus as we continually attempt to overcome the cost of running the Organization. Our efforts to initiate merger proposals fell on deaf ears as other organizations continue to be in denial about their own financial strengths and continued existences. Our current strategy is to make sure we are strong enough to survive on our own.

In conclusion I would like to take this opportunity to thank all the Officers, Directors and Members of District II for allowing me to represent them at the National level as their appointment to the National BOD. It was an honor to serve in this capacity and I
am humbled to serve again for another four years. This appointment - I did not assume lightly and I will continue to work hard to contribute my skills and abilities for the good of the organization.

Appendix F – Nancy Marcuson-Capozoli – District IV Director
Dear Convention Delegates and all PFA Members:

Since my election at the 2012 National Convention as the PFA District IV Director, I have strived, not only to represent my District IV Members but also the interests of all PFA Members throughout our country. I worked hand in hand with the other National Officers and Board Members with the highest levels of respect and integrity, always working for the betterment of our PFA.

In 2012, I supported and voted for many issues that heightened awareness in our athletics, both youth and adult, by approving full-time work for increased programs and hopefully increased Membership. There were also votes for many other positives throughout my first term that were ‘good for Falcon Members and business.’

I attended all board meetings, all conference call meetings and all ‘special meetings’ as called by our President. As I am in close proximity to the National Office, just a few miles from my home, I ‘did not accept’ any mileage allowances for meeting travel to/from the National Headquarters and ‘took no advantage’ of all allowable ‘per diems’, with the exception of per diem for a New Jersey meeting. This was a savings of over $7000 to the OUR organization. Always mindful of the decisions to be made, I was always well-prepared with reports, facts at hand and an ‘eye’ on budgets and wasteful spending.

As assigned, I work with our First Vice President on the National Membership Committee, trying to find ways to increase interest in Polish heritage and Falcon Membership; I worked with our Second Vice President on the District Remunerations Committee, which expanded the annual remunerations to include new distributions to all District Legion Of Honor Circles, as well as those currently to Districts and Falconettes treasuries and Tech funds. Along with Co-Chair, Druha Mary Rand of District IX, we showed guidance to all Falconette groups with Sokół Polski articles to support Membership, youth programs and athletics and a donation challenge to support our youth camp heritage activities.

During these four years, I continued my service on the annual Marian Mass event committee, along with both our past and our current National Presidents and led by our late PFA National Chaplain, Reverend Canon Joseph Sredzinski. This event honors the feast day of Our Lady of Czestochowa each August 26, with a celebrated Holy Mass conducted by Bishop Zubik, at the Pittsburgh Diocese Cathedral. I also worked with Father Sredzinski to organize the annual pilgrimage bus trip to the Doylestown National Lady of Czestochowa Shrine for the PFA National Day of Prayer held each September. Each year my monthly stipend was a donation used for the bus trip snacks, game prizes and annual picnic food and supplies in conjunction with the District V picnic, thus further savings of National expenses. It was with great sadness to our PFA, that I attended the funeral of our dearly departed National Chaplain, along with other National Officers and staff in October, 2015. This was just weeks after the last Doylestown pilgrimage.

My stipends were also given back to the many Nests and Districts to cover raffle tickets, ad book solicitations, Scholarship donations, as well as to national youth activities and athletic events. As a Gold Legion, I have been the President of the District IV Legion of Honor Circle since 2007.

These last four years found our PFA running into some financial hurdles, which caused a 2015 vote to cut back full-time service to what it once was, as there was no increase in programs and little increase in Memberships; there were also new burdens put on our National Office staff and some organizational savings from our vendors. As a group, our National Board has worked diligently to keep OUR PFA financially stable with some ‘tough votes’ after arduous discussions. These votes were not ‘personal’ but for the financial needs of OUR PFA business success.

I responded to all phones calls, letters and e-mails sent to me during this term. With that said, I would like to continue my work, OUR work, for another four years in any office that I may be elected, as to keep OUR Falcons in the fore-front of all Polish organizations.

God bless Our PFA Members! Thank you and Czolem.
Appendix G - John Kowarik – District V Director

I was first elected at the 2004 National Convention. For the last 12 years, I have had the pleasure and honor of representing District V.

As a Member of the National Board, I have attended board meetings. I have served as a member of the Scholarship, Legal, Budget, Membership, Executive Compensation and Audit Committees. I had been the PFA representative to the New England Fraternal Congress.

District V is an extremely active District. I have attended District Conventions, Plenary Meetings and Special Meetings, where I have reported on the issues discussed at the National Board Meetings. I have also participated in numerous District annual events, like the Southington Apple Harvest Festival (where we sing while selling kielbasa and handmade pierogi), the District Zlot and the Bowling Tournament. I attend Nest installations, award ceremonies, Communion Suppers and Breakfasts, Welcome and Goodbye to summer celebrations, Penguin Plunges, Walk-a-thons, Mothers and Father’s Day dinners and brunches, pig roasts, Family Picnics and other Nest sponsored activities.

I serve as the Second Vice President of Nest 208 and attend all meetings of my home Nest. I am also the Permittee of our booth at St. Michael’s annual festival and serve as choir director with President Peter Lenart at Nest 208’s Christmas sing-a-long.

It has been an honor to serve District V. I hope to continue to make my District proud.

The District has awarded me the Bronze Legion of Honor Medal.

Appendix H – Christine Belasco – District VI Director

It has been an honor to serve as District VI Director. I wish to thank everyone on the National Board for their guidance on getting me up to speed as I came in the middle of the term. I had a great deal to catch up on but did my best to do so. I have served at many levels at the Nest and had a short term as District Vice President until I was called upon for the National Director. It has been a great learning experience to the Insurance side of the Polish Falcons. I attended all the meetings and served on the Budget, Legal and Convention Committee. I have kept my District informed at each meeting I attended. I also participated at District and National Bowling and Golf. As I am also serving as Nest President of 276 Muskegon I have also brought to the meetings some concerns at the Nest level.

To all my fellow Directors thank you for your friendship. To my fellow Delegates my wishes for a successful and productive Convention.

Appendix I – Thomas Washington, Jr. – District VII Director

What a whirlwind it has been!

Four years ago at the 2012 PFA National Convention, I was nominated to take over the Board of Directors seat representing District VII. My wife Beverly and I made our first trip to a PFA Convention and were in awe of the festivity of the event and of the hospitality of the Membership, especially the Board Members. Our experience made us look forward to the next four years. The Convention, banquet, mass at Polish Hill, and visit to the Pirates game are memories we will always cherish.

The work began about six weeks later when I attended my first Directors’ meeting. When I walked in, I didn't know AVR and IMR from a PBR, so I had to learn fast. I was assigned to the Budget, Legal, Executive Compensation and District Remuneration Committees. The meetings were intense and I knew I had a lot to learn. That weekend, we also attended the mass in honor of Our Lady of Czestochowa at the Cathedral in Pittsburgh. There was also a few chances to socialize with some of the Directors. When it was all over, we made the long journey home and began to carry out the goals I set for myself. The quarterly meetings followed like clockwork and we became familiar with the area and our new friends. Bev and I quickly felt we were part of the family!

My first goal was 100% attendance at all Board meetings. I successfully completed the task. Another goal was to attend as many meetings as possible at other Nests in the District, and I did make it to some meetings at Nests 128 and 964, and I successfully completed the task. Another was to attend the Polish Falcon Day at the Shrine in Doylestown Pennsylvania each year. I successfully completed the task. Another goal was to modernize the governance of my home Nest and successfully completed the task. Nest interaction was another completed goal, as relationships between Nests 128 and 163 have been formed. We had been visiting with 128 for many years, but now multi-Nest projects are in progress. Another goal was to revive Falcon award programs
at my Nest, and we presented over 25 at a ceremony in 2014 that was attended by a busload of members from District V. District V came back to Mocanaqua again this year along with Members of Nest 128. A bus trip to District V is in the works for later this year.

My primary goal is to help the Polish Falcons remain a thriving fraternal insurance company in a tough market. It isn't going to be easy, but I am prepared for the task.

Appendix J - Mary Rand – District IX Director

Delegates of the 41st Quadrennial Convention of the Polish Falcons of America,

As the Director for District IX, I would like to take this opportunity to thank you for allowing me to serve on the National Board. It has been a pleasure and an honor to do so.

During the past four years, I have served on many committees as appointed by National President, Timothy Kuzma. The committees include the Falconette Committee, the Scholarship Committee, the Membership Committee and most importantly, the Budget Committee. The past four years have brought about many challenges. As a Member of the board, there has been much deliberation for the betterment of the Polish Falcons.

Within the District, I have tried to attend as many functions as possible. I am always available by telephone or email to answer any questions posed to me by the District. If I did not have the answer, I brought the question to the Board Meeting for the proper answer. After the quarterly board meetings, I shared information with the District. I attended the District Conventions and District Plenary meetings.

As a Member of the Board of Directors. I attended every quarterly Board meeting except one, which was a schedule change and I had a commitment at home. I also participated in all Board teleconferences.

During the past term, I also served on the Board of the Polish Falcon Heritage Foundation.

Finally, to you Delegates, I wish you successful deliberations and again, I thank you for the opportunity to serve on the Polish Falcons National Board for the past four years.

Appendix K - Janet Knauber – District XIII Director

Druhny i Druhowny,

As I sit here thinking about what to write as my final report as District XIII’s National Board of Director my mind is just spinning. I have so much to say about the privilege I have had to serve on this Board that I just don’t think I can sum it up in a short space.

The people of the Board come from many backgrounds and everybody brings a special touch to the Board and the discussions and decisions of this organization. We definitely realize that the outcome of each decision we make affects Members not only in our District but also all of the Members of Falcons. I truly hope that the Membership has been satisfied by our actions.

This term I was appointed to serve on the Scholarship Committee, the Executive Compensation Committee and I headed the Audit Committee. Upon the recommendation of our auditor from McKeever, Vargo and Senko we added two non-Falcon auditors along with the three Falcon Members to the audit committee. This term it was my pleasure to have two wonderful ladies that are not Falcon Members work on that committee. Judy Gula and Terri Barger have been very helpful and were a great addition to our committee.

I also had the pleasure of attending the National Zlot that was held at Edinboro University in July of 2014. We are lucky to have such a great group of paid staff and volunteers to work with our youth Members. It also helps that the children (Yes, your children and grandchildren) are very well behaved and well mannered. I also attended the Youth-Adult Volleyball Tournament in 2016 and again had a great time. I look forward to attending many more of these competitions in the future.

I have attended all of the scheduled Board Meetings and have attended the functions sponsored by the Nests in District XIII. District XIII was honored to host Druh Lawrence Kozlowski for two different cultural events this past year. If your Nest or
District has the opportunity to have Druh Kozlowski visit, I highly recommend that you do so. He is very knowledgeable and interesting.

I wish continued success to the future Executive Officers and Board of Directors. I especially wish my successor Druh Charles Johns an enjoyable time in his position on the Board.

**Appendix L - Edward Ciesla – District I Director**

Szanowne Druhny i Druhowie, welcome to the Polish Falcons Quadrennial Convention in South Bend Indiana.

It has been an honor and a privilege to serve and represent District I as National Director for the last four years. Although I must say it was a very turbulent four years which has made me weary and tired of having to deal with so much nonsense from some of our Members in New Jersey.

I have attended and participated in the Board of Directors quarterly meetings. Actively participated in all conference calls called by the Executive Board. I was appointed to the Executive Compensation Committee, Scholarship Committee and Audit Committee and I am a director of the Polish Falcons Heritage Foundation established in 2015.

**Audit Committee** – As the Committee Chair the first two years I recommended and put in place rules and instructions to follow for the quarterly reviews.

**Scholarship** – Under the leadership of Vice President Druhna Patricia Del Busse we have made many changes to improve and enhance the awarding of scholarships to our youth Members.

**Legion of Honor** – I have participated in all voting for Membership awards. I recommended some changes to the way the website works to enhance the voting process.

**Executive Compensation Committee** – I have participated in the preparation of the new compensation proposal to the National Convention.

**District I** – Since the passing of Druh Terepka in January 2012 there were some bumps along the way until the leadership was finally assumed by the new President Druh Richard Jasinski. I have assisted the District by performing numerous tasks until the District transferred ownership of the property to national headquarters.

I prepared financial documents for the Polish Falcons Camp & District I and submitted to PFA National Headquarters on a monthly basis.

Prepared all taxes for the Camp and District I. In 2015 the State of New Jersey performed an audit of the Falcon Camp Corporation and as a fallout there may be some back Sales Taxes that were unpaid to the state due to the way Sales Tax was charged to the customers. We only charged Sales Tax on the liquor sold and not for food or rental. The audit period was from 2011 to 2015.

**NJ – NY Fraternal Alliance** - I have represented the Polish Falcons of America at the New Jersey – New York Fraternal Alliance (NJ-NYFA) since 2008. I am no longer an officer of the organization, but I continue with the chairmanship of the Website Committee which I built and update on a regular basis.

**Polanka Management** - The Polanka Management agreement was completed after the Polish Falcons of America took over the property and asked me to manage the daily operation of the business. At the end of 2015 the property was put up for sale following a narrow vote by the Board of Directors to sell the property in order to improve the Polish Falcons of America’s financial status. **I would like to take this opportunity to inform the Membership that I have submitted my resignation as manager of the Polish Falcons Camp - Polanka to PFA National Headquarters effective August 31, 2016.**

**Polish Falcons Heritage Foundation** - As a director of the PFHF I have participated in shaping the foundation as a viable organization where contributors can benefit financially by investing in our future and receive a tax credit for their donation.
# Balance Sheet

<table>
<thead>
<tr>
<th>Assets</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bonds</td>
<td>59,082,078</td>
<td>60,340,277</td>
<td>62,728,824</td>
<td>64,448,392</td>
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<tr>
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<td>1,848,456</td>
<td>901,411</td>
<td>801,445</td>
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<tr>
<td>Common Stocks</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Mortgage loans</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Real Estate (Net of Encumbrances)</td>
<td>344,159,00</td>
<td>371,352</td>
<td>400,884</td>
<td>448,448</td>
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<tr>
<td>Cash</td>
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<td>2,199,207</td>
<td>836,449</td>
<td>879,508</td>
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<td>Certificate Loans</td>
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<td>107,028</td>
<td>87,052</td>
<td>96,709</td>
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<tr>
<td>Investment Income due and accrued</td>
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<td>897,493</td>
<td>932,557</td>
<td>947,683</td>
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<tr>
<td>Uncollected Premiums</td>
<td>6,846</td>
<td>2,398</td>
<td>2,011</td>
<td>4,752</td>
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<tr>
<td>Furniture &amp; Equipment</td>
<td>-</td>
<td>7,143</td>
<td>41,824</td>
<td>38,713</td>
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<tr>
<td>Investment in FCH, LLC</td>
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<td>-</td>
<td>70,032</td>
<td>116,171</td>
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<tr>
<td>Receivables</td>
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<td>50,600</td>
<td>74,856</td>
<td>10,635</td>
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<tr>
<td>Net Loans</td>
<td>-</td>
<td>-</td>
<td>130,392</td>
<td>100,625</td>
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<tr>
<td>Total Admitted Assets</td>
<td>$65,361,311</td>
<td>$65,823,954</td>
<td>$66,206,292</td>
<td>$67,893,081</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Nonadmitted Assets</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Furniture &amp; Equipment</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1,926</td>
</tr>
<tr>
<td>Prepaid insurance</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
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<tr>
<td>Uncollected Premiums &gt; 90 Days</td>
<td>5,780</td>
<td>7,753</td>
<td>10,021</td>
<td>12,174</td>
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<tr>
<td>Total Nonadmitted Assets</td>
<td>5,780</td>
<td>7,753</td>
<td>10,021</td>
<td>14,100</td>
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</tbody>
</table>

| Total Assets                          | $65,367,091 | $65,831,707 | $66,216,313 | $67,907,181 |

<table>
<thead>
<tr>
<th>Liabilities</th>
<th></th>
<th></th>
<th></th>
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<tbody>
<tr>
<td>Life Reserves</td>
<td>$15,511,673</td>
<td>$15,609,226</td>
<td>$15,850,708</td>
<td>$16,050,808</td>
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<td>Annuity Reserves</td>
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<td>43,302,982</td>
<td>43,599,165</td>
<td>45,419,221</td>
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<tr>
<td>Pension Reserves</td>
<td>963,795</td>
<td>969,304</td>
<td>1,070,100</td>
<td>1,117,588</td>
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<tr>
<td>Accidental Death Benefits</td>
<td>2,491</td>
<td>2,542</td>
<td>2,767</td>
<td>2,633</td>
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<tr>
<td>Disability Benefits</td>
<td>801</td>
<td>832</td>
<td>699</td>
<td>829</td>
</tr>
<tr>
<td>Total Reserves</td>
<td>$58,912,553</td>
<td>$59,884,886</td>
<td>$60,523,439</td>
<td>$62,591,079</td>
</tr>
</tbody>
</table>

| Deposits/Contract Liability           | 5,668     | 6,072     | 4,375     | 55,193    |
| Contract Claims                       | 25,000    | 30,000    | 30,000    | 30,000    |
| Refunds payable                       | -         | -         | -         | -         |
| Advance Premiums                      | 3,540     | 2,136     | 2,522     | 2,826     |
| Interest Maintenance Reserve         | 601,857   | 738,162   | 781,647   | 699,670   |
| Asset Valuation Reserve              | 457,845   | 455,387   | 456,714   | 465,994   |
| Trust Fund Minor Beneficiaries       | 29,063    | 35,341    | 37,596    | 38,705    |
| Convention Reserve                   | -         | 12,000    | 23,489    | 23,489    |
| State Audit Reserve                  | 15,000    | 30,000    | 45,000    | -         |
| Zec Reserve                          | 31,606    | 31,606    | -         | -         |
| Additional Pension Liability         | -         | 8,428     | -         | -         |
| Commission Liability                 | 8,759     | 2,174     | 15,049    | 5,185     |
| Other Liabilities                    | -         | 98        | 5,264     | 11,415    |
| Accounts Payable                     | 20,236    | 18,679    | 15,744    | 36,171    |

| Total Liabilities                    | $63,103,108 | $64,138,275 | $64,788,713 | $66,671,012 |

| Unassigned Funds (Surplus)           | $1,958,203 | $1,685,679 | $1,417,579 | $1,222,069 |

| Total Admitted Liabilities & Surplus | $65,361,311 | $65,823,954 | $66,206,292 | $67,893,081 |
## OPERATIONS

<table>
<thead>
<tr>
<th>Income</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Insurance</td>
<td>$370,664</td>
<td>$372,994</td>
<td>$478,896</td>
<td>$427,086</td>
<td>$1,649,640</td>
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<tr>
<td>Annuity</td>
<td>2,758,640</td>
<td>1,949,197</td>
<td>3,111,176</td>
<td>3,267,706</td>
<td>11,086,719</td>
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<td>Medicare Supplement</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1,988</td>
<td>1,988</td>
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<tr>
<td><strong>Total</strong></td>
<td>$3,129,304</td>
<td>$2,322,191</td>
<td>$3,590,072</td>
<td>$3,696,780</td>
<td>$12,738,347</td>
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<td>Net Investment Income</td>
<td>$3,376,807</td>
<td>$3,268,159</td>
<td>$3,198,610</td>
<td>$3,254,729</td>
<td>$13,098,350</td>
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<tr>
<td>Amortization of IMR</td>
<td>52,239</td>
<td>59,122</td>
<td>126,298</td>
<td>132,563</td>
<td>370,222</td>
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<tr>
<td>Pension Fund Deposit</td>
<td>103,426</td>
<td>102,551</td>
<td>129,500</td>
<td>86,500</td>
<td>421,977</td>
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<tr>
<td>Scholarship Funds</td>
<td>98,182</td>
<td>27,252</td>
<td>41,189</td>
<td>22,022</td>
<td>188,645</td>
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<tr>
<td>Miscellaneous</td>
<td>159,394</td>
<td>132,042</td>
<td>191,347</td>
<td>151,410</td>
<td>634,193</td>
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<tr>
<td><strong>Total Income</strong></td>
<td>$6,919,352</td>
<td>$5,911,317</td>
<td>$7,277,016</td>
<td>$7,344,004</td>
<td>$27,451,689</td>
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</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Death Benefits</td>
<td>$489,530</td>
<td>$611,232</td>
<td>$509,339</td>
<td>$585,478</td>
<td>$2,195,579</td>
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<tr>
<td>Matured Endowments</td>
<td>23,635</td>
<td>11,484</td>
<td>17,997</td>
<td>7,323</td>
<td>60,139</td>
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<tr>
<td>Annuity Benefits</td>
<td>140,036</td>
<td>2,818,951</td>
<td>4,501,500</td>
<td>3,138,725</td>
<td>13,505,212</td>
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<tr>
<td>Surrender Benefits</td>
<td>133,189</td>
<td>179,499</td>
<td>156,246</td>
<td>105,963</td>
<td>572,879</td>
</tr>
<tr>
<td>Interest &amp; Adjustments</td>
<td>37,196</td>
<td>46,345</td>
<td>38,070</td>
<td>36,166</td>
<td>157,777</td>
</tr>
<tr>
<td>Increase in Reserves</td>
<td>1,372,371</td>
<td>977,333</td>
<td>630,125</td>
<td>2,068,222</td>
<td>5,048,051</td>
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<tr>
<td>Commissions</td>
<td>61,938</td>
<td>43,259</td>
<td>61,241</td>
<td>74,406</td>
<td>240,844</td>
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<tr>
<td>General Insurance Expense</td>
<td>1,461,266</td>
<td>1,470,705</td>
<td>1,446,976</td>
<td>1,397,456</td>
<td>5,776,003</td>
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<tr>
<td>Taxes, Licenses &amp; Fees</td>
<td>70,494</td>
<td>73,102</td>
<td>69,797</td>
<td>104,310</td>
<td>317,703</td>
</tr>
<tr>
<td>Pension Benefits</td>
<td>50,892</td>
<td>97,042</td>
<td>45,558</td>
<td>39,012</td>
<td>232,504</td>
</tr>
<tr>
<td>Scholarship Grants</td>
<td>52,445</td>
<td>51,000</td>
<td>64,500</td>
<td>59,000</td>
<td>226,945</td>
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<tr>
<td><strong>Total Expenses</strong></td>
<td>$6,892,992</td>
<td>$6,379,952</td>
<td>$7,601,049</td>
<td>$7,614,061</td>
<td>$28,488,054</td>
</tr>
</tbody>
</table>

| Net Gain From Operations before dividends | $26,360   | ($148,635) | ($324,033) | ($270,057) | ($1,036,365) |
| Dividends                          | $1,761    | $904      | $505      | $1,112     | $4,282      |

| Net gain from operations           | $24,599   | ($469,539) | ($324,538) | ($271,159) | ($1,040,647) |
| Net realized capital gains         | $134,047  | ($87,112)  | $95,546   | $177,879   | $320,360    |

| Net Income                         | $158,646  | ($556,651) | ($228,992) | ($93,290)  | ($720,287)  |

## SURPLUS ACCOUNT

| Starting Balance                   | $1,316,719| $1,958,220| $1,685,679| $1,417,579| $1,316,719 |
| Net Income from operations         | 158,646   | (556,651) | (228,992) | (93,290)  | (720,287)  |
| Net Unrealized Gains               | 128,221   | 292,078   | (35,512)  | (88,861)  | 295,926    |
| Nonadmitted assets                 | (1,326)   | (1,982)   | (2,269)   | (4,079)   | (9,656)    |
| Change in Asset Valuation Reserve  | 136,740   | 2,458     | (1,327)   | (9,280)   | 128,591    |
| Paid in Surplus Affiliated Org.    | -         | 0         | 0         | 0         | -          |
| Fraternal Income                   | -         | 0         | 0         | 0         | -          |
| Write-ins for gains/losses in Surplus | 219,220 | (8,444)   | 0         | 0         | 210,776    |

| Net: change in surplus             | $641,501  | ($272,541) | ($208,100) | (195,310) | ($94,650)  |

| Surplus Ending Balance             | $1,958,220| $1,685,679| $1,417,579| $1,222,069| $1,222,069 |
# BOWLING FUND

## BALANCE SHEET

<table>
<thead>
<tr>
<th>Assets</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash</strong></td>
<td>4,337</td>
<td>5,210</td>
<td>5,594</td>
<td>5,885</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>4,337</td>
<td>5,210</td>
<td>5,594</td>
<td>5,885</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Equity</th>
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</thead>
<tbody>
<tr>
<td>Beginning Balance</td>
<td>3,954</td>
<td>4,337</td>
<td>5,210</td>
<td>5,594</td>
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<tr>
<td>Income From Ops</td>
<td>383</td>
<td>873</td>
<td>384</td>
<td>291</td>
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<tr>
<td><strong>Total</strong></td>
<td>4,337</td>
<td>5,210</td>
<td>5,594</td>
<td>5,885</td>
</tr>
</tbody>
</table>

## INCOME STATEMENT

<table>
<thead>
<tr>
<th>Income</th>
<th></th>
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<tbody>
<tr>
<td>Bowling Fees</td>
<td>14,257</td>
<td>15,230</td>
<td>11,860</td>
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<tr>
<td>Other Income</td>
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<td>1,000</td>
<td>-</td>
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<tr>
<td><strong>Total</strong></td>
<td>23,374</td>
<td>15,230</td>
<td>12,860</td>
<td>11,196</td>
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</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Lane Fees</td>
<td>9,478</td>
<td>5,145</td>
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<td>Prizes</td>
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<td>5,824</td>
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<td>Clerical Help</td>
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<td>120</td>
<td>151</td>
<td>350</td>
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<tr>
<td>Buses</td>
<td>810</td>
<td>450</td>
<td>700</td>
<td>290</td>
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<tr>
<td>Trophies</td>
<td>115</td>
<td>131</td>
<td>143</td>
<td>-</td>
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<tr>
<td>Tournament Manager</td>
<td>1,479</td>
<td>1,459</td>
<td>1,361</td>
<td>1,228</td>
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<td>Miscellaneous</td>
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<td>Security Deposit</td>
<td>500</td>
<td>500</td>
<td>500</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>22,991</td>
<td>14,357</td>
<td>12,476</td>
<td>10,905</td>
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</table>

## NET INCOME

<p>| | | | | |</p>
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<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td><strong>NET INCOME</strong></td>
<td>383</td>
<td>873</td>
<td>384</td>
<td>291</td>
</tr>
</tbody>
</table>
# CONSOLIDATED SCHOLARSHIP FUND

## BALANCE SHEET

<table>
<thead>
<tr>
<th>Assets</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investments-Gorecki</td>
<td>641,668</td>
<td>648,043</td>
<td>644,705</td>
<td>645,967</td>
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<tr>
<td>Investments-Starzynski</td>
<td>332,374</td>
<td>352,082</td>
<td>380,115</td>
<td>390,992</td>
</tr>
<tr>
<td>Investments-Kas</td>
<td>97,708</td>
<td>96,105</td>
<td>97,429</td>
<td>98,814</td>
</tr>
<tr>
<td>Investments-Mierzejewski</td>
<td>4,755</td>
<td>4,969</td>
<td>5,192</td>
<td>5,426</td>
</tr>
<tr>
<td>Total</td>
<td>1,076,505</td>
<td>1,101,199</td>
<td>1,127,442</td>
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<table>
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<tr>
<td>Gorecki Fund</td>
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<td>648,043</td>
<td>644,705</td>
<td>645,967</td>
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<tr>
<td>Starzynski Fund</td>
<td>332,374</td>
<td>352,082</td>
<td>380,115</td>
<td>390,992</td>
</tr>
<tr>
<td>Kas Fund</td>
<td>97,708</td>
<td>96,105</td>
<td>97,429</td>
<td>98,814</td>
</tr>
<tr>
<td>Mierzejewski Fund</td>
<td>4,755</td>
<td>4,969</td>
<td>5,192</td>
<td>5,426</td>
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<tr>
<td>Total</td>
<td>1,076,505</td>
<td>1,101,199</td>
<td>1,127,442</td>
<td>1,141,199</td>
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## INCOME STATEMENT

<table>
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<tr>
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<tbody>
<tr>
<td>Donations-Starzynski</td>
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<td>27,252</td>
<td>41,189</td>
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<td>Investment Income-Starzynski</td>
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<td>14,957</td>
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<td>4,397</td>
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<td>Investment Income-Mierzejewski</td>
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<td>214</td>
<td>224</td>
<td>234</td>
</tr>
<tr>
<td>Total</td>
<td>142,540</td>
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<td>32,500</td>
<td>27,750</td>
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<td>51,750</td>
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## NET INCOME

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<td>26,243</td>
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### LIFE INSURANCE CERTIFICATES

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<th>2014</th>
<th>2015</th>
<th>Total</th>
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<td>167</td>
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<td>11</td>
<td>7</td>
<td>11</td>
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<td><strong>Total</strong></td>
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<td>261</td>
<td>174</td>
<td>185</td>
<td>944</td>
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<tr>
<td>Deceased</td>
<td>313</td>
<td>336</td>
<td>301</td>
<td>286</td>
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<td>Surrender</td>
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<td>585</td>
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<tr>
<td>Lapsed</td>
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<td>112</td>
<td>89</td>
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<tr>
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<td>686</td>
<td>655</td>
<td>621</td>
<td>520</td>
<td>2,482</td>
</tr>
</tbody>
</table>

**Summary Life**

| Certificates January 1, 2012 | 21,919 | 21,557 | 21,163 | 20,716 | 21,919 |
| Gains                      | 324    | 261    | 174    | 185    | 944    |
| Losses                     | 686    | 655    | 621    | 520    | 2,482  |
| Certificates December 31, 2015 | 21,557 | 21,163 | 20,716 | 20,381 | 20,381 |

### ANNUITY CERTIFICATES

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<thead>
<tr>
<th></th>
<th>98</th>
<th>63</th>
<th>121</th>
<th>98</th>
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<td>63</td>
<td>121</td>
<td>98</td>
<td>380</td>
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<tr>
<td><strong>Decreases</strong></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deceased</td>
<td>46</td>
<td>46</td>
<td>49</td>
<td>35</td>
<td>176</td>
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<tr>
<td>Surrender</td>
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<td>110</td>
<td>91</td>
<td>384</td>
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<td>146</td>
<td>139</td>
<td>186</td>
<td>135</td>
<td>606</td>
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</tbody>
</table>

**Summary Annuities**

| Certificates January 1, 2012 | 3,967 | 3,919 | 3,843 | 3,778 | 3,967 |
| Gains                       | 98    | 63    | 121   | 98    | 380   |
| Losses                      | 146   | 139   | 186   | 135   | 606   |
| Certificates December 31, 2015 | 3,919 | 3,843 | 3,778 | 3,741 | 3,741 |

**Medicare Supplement Certificates**

<p>| | | | | | |</p>
<table>
<thead>
<tr>
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<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
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<td>-</td>
<td>-</td>
<td>37</td>
<td>37</td>
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<td>-</td>
<td>-</td>
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<td>4</td>
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<tr>
<td><strong>Net Gain (2012-2015)</strong></td>
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<td>-</td>
<td>-</td>
<td>33</td>
<td>33</td>
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**COMBINED SUMMARY**

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<th>2015</th>
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<td>Life Insurance Certificates 1/1/2012</td>
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<td>20,381</td>
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<tr>
<td>Annuity Certificates 1/1/2012</td>
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<td>3,741</td>
</tr>
<tr>
<td>Medicare Supplement 1/1/2012</td>
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<td>33</td>
</tr>
<tr>
<td><strong>Total Certificates 1/1/2012</strong></td>
<td>25,886</td>
<td>24,155</td>
</tr>
<tr>
<td>Net Gain - Life Insurance</td>
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<td></td>
</tr>
<tr>
<td>Net Gain - Annuities</td>
<td>-226</td>
<td></td>
</tr>
<tr>
<td>Net Gain - Medicare Supplement</td>
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</tr>
<tr>
<td><strong>Total Net Gain</strong></td>
<td>-1,731</td>
<td></td>
</tr>
<tr>
<td>Life Insurance Certificates 12/31/2015</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annuity Certificates 12/31/2015</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medicare Supplement Certificates 12/31/2015</td>
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<td>33</td>
</tr>
<tr>
<td><strong>Total Certificates 12/31/2015</strong></td>
<td></td>
<td>24,155</td>
</tr>
</tbody>
</table>

---

**Special Thanks**

To PFA Staff, Board of Directors, Executive Officers, Convention Delegates, and PFA Membership.

And all those that make Falcons the **Strong, Friendly, Family Fraternal**!

**Czołem**

John Kuzmirek
National Secretary / Treasurer
Appendix N – Daniel Michalak – National Second Vice President/Fraternal Director

After the Convention in July of 2012 these have been a few of my activities.

Attended too many wakes and funerals for departed Members.

Worked at Nest 68 Meriden, CT in closing of their club building.

Installations, Awards, Conventions and Anniversaries at the following Nests/Districts; District I, District V, District VI, District VII, District XIII, Nests 31, 36, 68, 88, 208, 307, 519, 580 and 811.

District V Budget and Audit Committees.

Competed in District V pool league and bowling tournaments.

Worked at District V yearly Zlot and picnic.

Put together District V bus trip to Nest 163 Mocanaqua, PA.

Arranged yearly Baseball trips to Yankees and Mets games. We also visited many places in New York City when we are there.

Organized pre-game tailgate at the Rock Cats baseball games in New Britain, CT. All these events were open to all Falcon Members and friends.

Represented the Falcons at the New England Fraternal Alliance which I also now serve on their Board of Directors.

For National, worked at the Falcon Camp and Zlot. Served as Chairman District Remuneration, Chairman Fraternalist Committee, Investment Committee and Budget Committee.

Special Awards; in 2014 at the State Capitol was honored as Polish/American Citizen of the Year. This was for my commitment celebrating the proud and unique heritage of the Polish community in the State of Connecticut.

This current year was honored at the Women’s Final 4 Indianapolis, IND as the High School Assistant Coach of the Year by the Women’s Basketball Coaches Association (WBCA).

Around the City of Meriden, CT. Attended yearly events; Meriden Sports Banquet, Polish Night at the BPOE 35, Daffodil Festival. Sunday morning usher for St. Stanislaus Church.

St Mary’s Catholic Club Building Committee for the remodeling of the new location for Club.

Celebrated the birth of my first grandchild and Falcon Member Chase! Chase is the son of Joshua and Erica Michalak.

For the International Municipal Signal Association (IMSA) was Chairman Council of Delegates 2014. Board of Directors 2015-2016. New England IMSA, Treasurer and Instructor.

Coaching at Platt High School Girls Basketball Meriden, CT. Head Coach Junior Varsity, Assistant Coach Varsity.

Enjoy going to Car Shows or Cruise Nights in the summer.

Appendix O - Patricia Del Busse – National First Vice President

Druhny I Druhowie,

It is an honor to report my activities from the last four years serving as your National First Vice President.

I am a graduate of Robert Morris University with a Bachelor’s Degree in Organizational Leadership. I am also licensed to sell life insurance in the state of Pennsylvania; and have written several policies for new Members.
Fortunately for me, I work for an organization that I have been involved with since I was a little girl. I have a deep passion for the Polish Falcons of America. So much so, that the PFA is where I spend the majority of my time. Other than my family, all of my free time is spent supporting the Polish Falcons.

I continue to grow with our organization. My primary focus is the future of the Polish Falcons. While I am a Member of three Nests and two Districts, my thinking and decisions are based on what is the best for the entire organization.

Nest 118 is my first Nest; I am also a Member of Nest 8, both Pittsburgh Nests in District IV. I am a Member of Nest 36, Southwestern CT in District V.

Currently, I serve as a Director in Nest 36 and the District IV Golf Commissioner. I served as the District V Bowling Commissioner for several years.

Earlier this year, I received my Bronze Legion of Honor. I would like to thank Nest 36 for this honor. I also appreciate that they understand that all Falcon activity is worthy of recognition, not just work done for Nest 36 and District V but the organization overall. District V Commandery Member Druhna Frania Tracz presented me with my ribbon at the Nest 36 110th Anniversary-an honor for both of us. Even though I was on crutches, it was a very special evening!

The last four years have gone by quickly. So much has been done. The Membership continues to benefit from the teamwork of the Executive Committee. The four of us work extremely well together. The cohesiveness of the Executive Committee benefits the entire Membership. President Kuzma continues to lead us in a positive direction even though, these aren’t easy times. Druh Michalak has been a welcome addition. It was not easy to follow in Druh Gorny’s footsteps, but Druh Michalak has brought his own experience and done well. Druh Kuzmirek continues to bring a much needed prospective to this team.

First of all, I must remind all that the Polish Falcons of America is a Fraternal Benefit Society. With the word, benefit referring to the life insurance and annuity business. Therefore; we must be ever mindful of the decisions that we make. These need to be sound, business decisions made with facts not necessarily our hearts.

Membership Committee: Thank you to my committee Members, Nancy Capozoli, Courtney Caughey-Stambul, John Kowarik, and Mary Rand.

- Liquor liability insurance for all Nests with a building doing a bar business. Questions and answers were included when we sent the request to all Nests. Even though, there was considerable back lash (which surprised me that Members would be willing to gamble their personal assets), all eventually complied. I worked with a carrier helping some of the Nests purchase insurance.
- Membership application that accompanied the life insurance or annuity application. This helps with our cause. As you know when you purchase life insurance or an annuity, one becomes a Member.
- Nest Officers accountability. It is mandated that all Members pay National dues. If one is not willing to comply, then one is unable to vote, serve or attend. The Nests were encouraged to either have the Officer pay, pay for the Officer or elect Good Standing individuals. There again, some back lash but eventually all complied.
- Several Nests were dissolved. There again, a liability issue. It is dangerous for the organization to have Nests who are off on their own island. For years, Officers of Nests were tired and wanted to merge but were unable to find a partner. The Board facilitated that for them.
- Dissolved Nest 81, New Haven, CT. Fortunately, Nests 36, Southwestern CT & 208, Derby, CT welcomed the Members who had not chosen a Nest. Most Nests in the organization welcomed the requests of those being transferred. Surprisingly, not all Nests were receptive to Members asking to transfer into their Nest.
- Nest 20, Wilmington, DE-Tried to work with Members when the Officers who had served for so long surrendered. I sent letters, met with Members and sent mailings. After a lack of success, this Nest was dissolved.
- Nest 301, New Kensington, PA-After the death of long time serving Nest President, Sophie Czarnecki, the Members no longer had a leader and were more than willing to transfer to another Nest. Most have opted to transfer to Nest 41, New Kensington, PA.
- The Committee suggested to the Legal Committee that the position of Instructor or Instructress be optional. We are certainly supportive and encouraging of our youth programs, but the idea that all Nests have a youth program is not realistic.
• Asked the Legal Committee to establish rules for Nests funds. It seems that not all Nests are being fiduciarily responsible. The assets belong to all the Members, not just the select few who opt to attend meetings.

Scholarship Committee: Thank you to my Committee Members. This Committee is always a very active one and this year is no different. The Members are Edward Ciesla, Janet Knauber, Christine Puskar and Mary Rand.

• Created the third category for the Dr. T.A. Starzynski Scholarship Program. I have been pushing for this category for years. There is a need for this third category. The Achievement group is obviously very busy within the organization on a National level as well as Nest and/or District throughout their high school years. Then there is the General group which is basically policy holders. They are Members, but they have never done anything with the PFA. This leaves the third group who might be active on a Nest level or who are very active up until possibly middle school. Well, they deserve more than the policy holders but certainly not as much as the Achievement.

• The amounts of the grants have increased. The Achievement is now $1500.00 per grant, Involvement is $1000.00 per grant and the General is now $750.00. The Mary Kus was increased to $3000.00. All are one-time only grants which I would love to change. Am hoping that in the very near future, there would be a smaller grant given the remaining three years. This is not yet possible.

• On the application, there is the option of the applicant telling us a bit more about themselves. It bothers me that not too many take advantage of this opportunity. For those who have, it has made a difference in the amount of their grant. No one knows you better than you!

• Our programs have remained within budget every year. As a matter of fact, the entire 16 years, that I have been the Chair, we have been within budget.

• I have created an excel spreadsheet of all the recipients; this is updated annually and available through our website.

• Thank you to Genevieve Borovicka of Nest 97, Windber, PA who faithfully sends the PFA a check for $10.00 every single month. She is now up to 263. When I discussed this with Pat Heineman of Nest 45, St. Louis, MO, she told me she would never remember to do so every month so every year, Pat sends me a check for $120.00! Thank you ladies! I wish I could find a few more Genevieve’s and Pat’s. Please consider adding your name to this list!

• Thank you to all who do donate. There are quite a few of you who donate on a regular basis. There are also many who send in donations when a family Member passes away. Again, thank you so much!

The 2013-2014 grants were given to eight Achievement recipients and 19 General recipients with the Mary Kus going out to Kaitlyn and Kristin Johns (this was an exceptional year in that two received the Mary Kus) of Nest 86, Hamtramck, MI. The total spent was $23,250.00 plus $6,000.00 for Mary Kus.

The years 2014-2015 were the first to be divided into three categories. There were ten Achievement with the Mary Kus going out to Magdalena Sowa, Nest 36, Southwestern CT, 14 Involvement and three General with the total spent $29,750.00 plus $3000.00 for Mary Kus.

The 2015-2016 had five Achievement with the Mary Kus being awarded to Sarah Petrykowski, Nest 86, Hamtramck, MI, 10 Involvement and 15 in the General Category for a total of $28,750.00 and $3,000.00 for Mary Kus.

The 2016-2017 had nine Achievement with James Blessing, Nest 45, St. Louis, MO receiving the Mary Kus, five Involvement and 12 in the General Group for a total of $26,000.00 and $3,000.00 for Mary Kus.

The selection of the Richard C. Gorecki recipients is chosen by an Independent Committee. I am not involved at all in the selection process. Current Committee Members are: Kevin Richards-Fraternal Director for the Slovene National Benefit Society, Robert Tierney-Vice President of the Ireland Institute of Pittsburgh, Dr. John G. Wuchenich-retired College Professor, writer and active with the Serbian Federation, Mary Louise Ellena-retired school teacher, President of the local Kosciuszko Foundation and extremely active with the Polish Community, Bela Pater-Choir Director and active with the German Beneficial Union.

The results of the Independent Committee are presented to the Scholarship Committee, then reported to the entire Board of Directors.
• The amount of the Richard C. Gorecki has been changed also. Instead of one $15,000.00 grant and possibly three $5,000.00 grants, there are now three $10,000.00 grants. Reality of it is, if you are applying for a Gorecki Grant, you are quite impressive!

• The awardees are still chosen by an Independent Committee. These folks are quite pleased to serve on our Committee. Copies are sent to each Member (there are five who are not Members of the PFA) who review the applications, then come into our office to meet.

• Applicants to the program must have a permanent policy in force at least one year prior to their applying. This became necessary as I realized that quite a few Gorecki recipients are no longer Members. Those who aren’t only had the term policy. It is also rather discouraging to see that quite a few refuse to pay National Dues.

• With that being said, Matthew Kucharski of Nest 182, Ambridge, PA a recipient of both the Starzynski and the Gorecki donates $500.00 to the Starzynski Program every year in memory of his Grandparents! Thank you so much!

The 2013-2014 recipients were four very active women. Stephanie Sieczkarek, Nest 6, Buffalo, NY was chosen as Outstanding. Donna Skonning, Nest 907, Cicero, IL, Agata Wozniak, Nest 36, Southwestern CT and Dorothy Sliwonik, Nest 36, Southwestern CT were chosen from the General Category.

The 2014-2015 recipients had Brittany Mruszek of Nest 493, Batavia, NY chosen as the Outstanding recipient. From the General Category, chosen were Jerry Gargano, Nest 519, Middletown, CT, Kristen Kelliher, Nest 172, West Warwick, RI (Kristen is the first National Scholarship recipient from Nest 172 receiving both the Starzynski and the Gorecki this year) and Melissa Puskar, Nest 118, Pittsburgh, PA

The change to the three $10,000.00 grants first occurred with the 2015-2016 recipients. The three chosen were Julie Ann Jaskierski, Nest 827, Chicago, IL, Kaitlyn Johns, Nest 86, Hamtramck, MI, and Alicja Zajkowski, Nest 36, Southwestern CT.

The three chosen for 2016-2017 are active young women in our organization. The week prior to the selection all three of the recipients had been at the National Bowling Tournament with two of them bowlers and one a volunteer at Nest 610. They are Kristin Johns, Nest 86, Hamtramck, MI, Kaitlyn Kissell, Nest 610, Erie, PA and Christy Paterni, Nest 8, Pittsburgh, PA.

As per our Constitution, the Legion of Honor is the responsibility of the National First Vice President. The Members of the Commandery are Edward Ciesla, Joan Beilfuss, Thaddeus Kokoski, Frania Tracz, Nancy Chiszar, Joseph Rybaltowski, Geraldine Wilson and Capitua Bernard Wolny. They are a very dedicated group.

The applications from the Nests are received in my office, I then scan and email to all. No longer do I have to make copies and spend needless funds on postage. All of this is done online.

The records of all Star of Merit and Legion of Honor awards are kept in my office. The awards are still entered in the books for each Nest since the very beginning and also entered on the individual’s record on our system. Legion of Honor Member families are offered a bible or a donation in their name to the Dr. T.A. Starzynski Program. It would be nice if more Nests and Districts would get involved with our awards program.

Miscellaneous:
Nests may request 25, 50 & 75 year certificates and pins for their Members. These are simply based on years of Membership.

Every August 26, the Polish Falcons of America sponsors a mass at St. Paul’s Cathedral in Oakland in honor of our Lady of Czestochowa. This is a beautiful mass that I enjoy attending each year. Youth Members from District IV always play an active role.

All Nest reports are posted on the Nest webpage. Each Nest has their own page. If your Nest does not have one yet, please contact Courtney Caughey-Stambul so that she can help you. Every month, there are Nest reports posted. Also on these pages are Membership rosters as well as an Awards roster.

The National Office provides mailing labels for their Members.

Nests continue to have the option of having the National Office collect their Nest dues. At the end of each year, a roster is sent so that the Nest may make the necessary changes. The billing is included in the billing for the National Dues. Each Nest receives the
roster so that they are aware of the Members who pay their National Dues. This information is needed when it comes to Members ability to participate in meetings, events and hold Office.

Nest Officers forms are sent out the years that we hold elections.

An insurance form is sent to each of the Nests.

Another report requested of the Nests and Districts is their 990. This is an IRS form. For Nests who have income of more than $50,000.00, it is highly recommended that a professional fill out this form. The National Office will pay $200.00 towards this if you provide a copy of the bill.

Frateranal of the Year Committee: Druh Daniel Michalak chairs this Committee and has asked me to serve. Have been pleased with those who have been chosen but I really wish that more Nests and Districts would participate in this program.

Handle the paperwork necessary for the American Fraternal Alliance. Each year, the numbers from the End of Year Activity Questionnaires must be entered onto an Excel spreadsheet.

Bowl in the National Bowling Tournaments in Erie, PA, La Porte, IN and again in Erie, PA. Have golfed in the National Golf Tournaments in Erie, PA and Buffalo, NY and chaired the 2012 Tournament hosted by the National Office.

The “Come Together” program is one of our latest projects. Ryan, Ryanna, John and I joined the other Members of the National Office Staff to work on a community service project. On a bright, sunny Saturday, we worked around a Pittsburgh neighborhood and picked up litter.

Other Nest Mergers:
I received a call from the last remaining Officer of Nest 157, Holyoke, MA asking that we dissolve their Nest. He was aware of the process and cooperated with us. His request was presented to the Board and approved.

Nest 318-Beaver Falls, PA was a tough one. We tried our best to help the Members hold onto their building. It simply didn’t happen. President Kuzma and I had attended a couple meetings. There was an Open House held with all Members of the Nest receiving an invitation, Druhowie Kuzma, Kuzmirek, Denning and I worked that evening. There was a nice turnout but there wasn’t enough interest in visiting the Nest on a weekly basis. Prior to the sale, we held a garage sale selling off many items. Druhna Puskar, Dru Denning and I spent several days cleaning the building. Unfortunately, the reality of it was that there wasn't interest in maintaining the building.

Several Officers of many Nests call from time to time to discuss Nest issues. More often than not, they simply need a bit of guidance. These calls are always welcome since this gives me another opportunity to engage with Members. I appreciate all that our Members and Officers do for the Polish Falcons of America and are willing to give!

Nest Events:
Nest 652-Lansing, MI 100th Anniversary Celebration, Nest 36-Southwestern CT 110th Anniversary Celebration, Nest 580-Pittsfield, MA 100th Anniversary Celebration Weekend. Nest 519-Middletown, CT 100th Anniversary, Nest 519 Annual Meetings, Nest 123-Erie, PA St. Casimir’s Day Celebration, Nest 118-Pittsburgh, PA Christmas party and meeting, Nest 8 Youth Christmas parties and meetings, Nest 8 golf league., Nest 610-Erie, PA Awards Dinners, Nest 41/301 Christmas Parties.

Nest 6 Hospice Golf Tournament-Each year, Nest 6 has a golf outing with the proceeds going to Hospice. I have golfed in this tournament quite a few times with the last time being last year. This is another example of fraternalism and a truly wonderful event.

Nest 6 National golf tournament-donated Polish and American flags for their centerpieces

Ladies Day Luncheon at Nest 6 held each year to benefit Breast Cancer Awareness. Former Physical Education Director Marian Wesolowski invites me to stay with her and then attend the day. It is a wonderful day and I am usually pretty lucky! I have been there the last three years. I have donated a few items to this event also. Jill Stark (former Gorecki recipient) is the chair and one of her volunteers is Megan Stoklosa (another former Gorecki recipient). So nice to see these women still involved!
It has been a privilege to represent the National Office at several District Conventions. I enjoy watching our Members in action. It is interesting to see the same thing done quite differently. In 2013, I attended the District IV Convention in Ambridge, PA., visited Erie for the District IX Convention, District XIII in Detroit and attended District V as a Delegate. In 2015, I was sent to Southington, CT for District V, Erie, PA for District IX, and Lansing, MI for District XIII. Not only do I observe the deliberations but I am able to visit with the Members.

Youth Programs: My favorite! I embrace every opportunity to engage with our Membership, especially the youth. Druhna Puskar does an exceptional job with the youth programs. The youth Volleyball Tournament continues each year with many improvements having been made. The week of camp, she blows my mind. The work that goes into this fun-filled week is difficult to describe. Imagine planning a 14-hour party for 60 people for 7 ½ days in a row! The carnival night is a huge hit as are the many other activities planned. Officers in other Fraternals are interested in our Youth Leadership Program. This again, sets the PFA apart for many others.

- I am always honored and privileged when asked to write a letter of recommendation. Last month, Szymon Kutyla of Nest 946, Somerville, NJ thanked me for a letter for him that resulted in a scholarship for him. He was most appreciative. While at the National Bowling Tournament this year, I was asked to write a letter for the daughter of one of the bowlers.
- Every summer, I volunteer at our National Camp, usually rooming with the older girls. Camp, last week was held in Angola, NY. This year, I had 14 wonderful teenage girls. I was asked to teach one of the rotations. We worked on flag folding, the Rota, commands and marching. I had the kids marching the way we did way back when. While teaching the marching, I thought of many Instructors from my childhood.
- National Camp at Camp Hawthorne. I have been to camp every year that the PFA has held camp since 1998. Most years, I am a counselor but there have been years that I was on the staff. A couple times, I had to make hospital runs for our campers. The most interesting was the year that one of the campers had to have his appendix out. It was an experience for all of us!
- Instructor Meeting held the fall of 2013. While I was unable to stay the entire time (had to attend the Middletown 100th Anniversary), it was a good meeting with the Instructors committed to our programs.
- The Youth Volleyball Tournaments with this year’s tournament being combined with the adult one. I am usually a scorekeeper but this year, I was a coach.
- The National Zlot was held at Edinboro University in 2014; I was on Druhna Chris’ Committee doing numerous chores, including buying the snacks for the week and the dance.
- Druhna Chris has held a Youth Leadership Conference every year. I was at all but the one this year, as I had a family commitment. These meetings are a wonderful gathering of enthusiastic youth Members. There is a task given and a follow through required. Outside organizations are extremely interested in all of our programs, but especially this one.
- Two of my grandchildren, Dakota and Mikayla attended camp several times, the Youth Leadership Conference and were also at the Zlot in Edinboro. Both are Dr. T.A. Starzynski recipients.

Polish Falcons Heritage Foundation:
I currently serve as the Vice President of this newly formed Foundation. Since its inception:
- John (my fiancé) and I worked at the Inauguration Gala, helping set up the room, filling the gift bags, donating the centerpieces.
- John and I were instrumental in the success of the Wigilia, we set up the room, cleaned up, sold 50/50 tickets, procured items for the basket raffle as well as donated a basket. I worked the Wigilia held last year.
- John and I manned the table at Polishfest in Pittsburgh. This resulted in my writing four permanent plans of insurance.
- John and I worked at the PFHF golf outing, helping at registration, making hole sponsor signs, filling goodie bags for each golfer and helping where needed the entire day.
- Originally, the workshops presented by our Cultural Commissioner, Lawrence Kozlowkski were sponsored by the PFA. I attended the first one in Buffalo, NY. I have worked with Nests on their workshops and helped Dru with travel plans. I also attended and worked the workshop held in Pittsburgh.

Funerals: Unfortunately, death is part of life. I have attended the funerals and wakes of several Members including Charlotte Bartus, Nest 118. Druhna was my Vice President when I was President of Nest 118 and a dear friend of mine. Recently, we lost Dolores Beaver, another Nest 118 Member, friend and a great supporter of mine. Sophie and Henry Czarnecki of New

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Kensington passed away. Druhna was a cook when I was at camp as a child and a dear friend. Our Chaplain, Father Joseph Sredzinski passed away as did Father Joseph Swierczynski, I was in attendance at both funerals.

**Umbrella Groups:** Our tax exempt status is still being threatened and again, the need to be involved with umbrella groups is extremely important.

This year, I am serving as the President of the Pennsylvania Fraternal Alliance. This is an umbrella group comprised of Fraternals domiciled in the state of PA. Prior to this year, I had served as a Director, First Vice President, Second Vice President and now President. When I first became the Vice President of the Polish Falcons, involvement within these groups was lost on me. The more I became involved, the more I realized that we are all in the same boat and the more we work together, the better off we will be!

Due to this involvement, I have attended seminars and meetings where I have had the opportunity to meet some wonderful people. Also, I was able to meet and know the staff of the PA Department of Insurance.

Each year, I attend the Legislative Luncheon held in Harrisburg. The lunch is held at the Capital Building; thus giving us an opportunity to meet with the policy makers. As President of the PA Fraternal Alliance, I chaired a meeting the night prior to the luncheon and chaired the luncheon.

The PA Fraternal Alliance Annual Meeting will be held in Gettysburg this fall and I am the Chair. Once again, this provides an opportunity for many to know the PFA. My line up of speakers is quite impressive and will benefit those in attendance.

The Officers of SNPJ (Slovene Fraternal) continue to ask me to Judge at the Miss SNPJ beauty pageant. I was just there last week. This is a wonderful opportunity that has been afforded me due to my position at the Polish Falcons.

The Polish Cultural Counsel held a Bal Polonaise in 2015. My granddaughter Mikayla was a debutante and my grandson Dakota was an escort for another debutante. It was a truly magical evening for my family and I. Andrea, Jasmine, Mikayla and I attended the tea held prior to the Bal. The kids only missed one practice coming in from Indianapolis every weekend.

Ryan, Ryanna, Jaylyn and I attended a PCC picnic. Both kids had a great time dancing to the polka music.

We were invited by the Croatian Federation to a statue dedication for long time President, Bernard Lukotich. This was a very nice event and again, wonderful to associate with Members of other Fraternals.

Each year, the local Polish National Alliance Lodge in the West End of Pittsburgh hosts a Communion Breakfast. Ordinarily, President Kuzma attends but was unable to this year. It was nice to attend mass, then the breakfast with the PNA Members.

A local amusement park, Kennywood is home to Polish Day every year. I have worked the pavilions for the PFA the last few years. It is always a fun day in a sea of red and white.

I continue to attend monthly Fraternal Societies of Greater Pittsburgh meetings. Each year, I attend the Fraternalist of the Year Banquets and usually participate in the Annual Golf Outing.

Our legal counsel, Joe Federowicz was honored by the local Kosciuszko Foundation as he was chosen as Polonian of the Year. I had the privilege of presenting Druh with a Legion and making a speech at his banquet (Druh Kuzma was out of town). This opportunity, I totally embraced as I think Joe is quite simply a great guy and we are so fortunate to have him work with us.

**I am responsive to the needs of Members, helping where and when needed.** Members know that they can contact me and I will find a solution to their problems regardless of the issue. If it is not my particular area of responsibility, I will communicate with the proper source, find the answer and reply to the Member. During my time in this position, I have learned and grown and will continue to do so to assist with our continued success as an organization.

I truly enjoy representing the National Office at District Conventions and also countless Nest and District events. Many times, I have attended celebrations, installations and events at my own expense. Any time spent with the Membership is a wise investment and a privilege. I personally appreciate all that the Members do for the PFA and am more than will to give in order to perpetuate your involvement.
Professionally speaking, these last four years have been as incredible experience as the previous four. I appreciate the leadership of our President and the opportunity given me to continue to give to the Polish Falcons of America. The ability to contribute to the success of the PFA motivates me to continue to come to work each day as well as participate in our programs.

The staff at National Headquarters is a very dedicated group of hardworking individuals and we are fortunate to have them! Ryan Gregg continues to do a great job as our Comptroller and has helped where and when needed. Rochelle Bolind has moved over to the position of Membership Services doing an excellent job. Courtney Caughey–Stambul has been promoted to the Communications Director making several changes in that department. Andrew Darragh is now her assistant and the two of them work very well together. John Denning continues to serve as our Marketing Director recruiting and cultivating a team of agents. He also volunteers as many of our events and is a huge help. Marianne Kenbok has been at the National Office almost as long as our President. Marianne’s name is the one you hear called more than anyone else in the office because she is our go-to girl. James Orkwis (although retired a few years ago) continues to come into the office and help where needed usually bringing a bag of pretzels. Sandra Jaworska is now the receptionist and puts a nice touch on answering the phone as she is from Poland and still has her accent. Evie Jean now serving as our President’s assistant is another Polish woman who brings much to the office with her input on Poland traditions and the Polish people.

A huge thank you to the National Board of Directors especially those who have served on my Committees. Your dedication and input is appreciated.

Our Polish Falcons programs are what set us apart from other fraternal organizations and I believe that we are amazing! This is not an overstatement but reinforced by what I hear from other fraternal leaders. Times are difficult for all fraternal organizations but I will work as I have in the past four terms, so that with the strong dedicated leadership, the commitment of our District and Nest Officers and the enthusiasm of our Membership, we can continue to be a wonderful example of what fraternal benefit society is all about.

I have spent countless hours and days attending meetings, preparing for events and doing all that is needed for the Good of the Order. Weekends, evenings and some holidays are spent taking care of business. Our Executive Meetings and Quarterly Board of Director Meetings have had very full agendas and we as a Board have made many difficult decisions. It has been tough at times, but the reality of it is that we have a responsibility to ensure the future of this fine organization. We want the PFA to grow and prosper, not just tread.

It is difficult to put into words what working with President Kuzma, Vice President Dan and Secretary/Treasurer John has been. It is so exciting to be on a team of individuals who respect the thoughts, opinions and ideas of others. Our President leads us by bringing his experience and knowledge from all his years in office and his work with other organizations to lead us. Druh is in my opinion a great leader! Druh Michalak has impressed me with his business knowledge as I had only known the silly side of Dan in the past. Druh Kuzmirek many times brings a much needed prospective as I have been so immersed in Falcon land that sometimes, I cannot see the forest for the trees. Our legal counsel, Richard “Joe” Federowicz brings a calmness and prospective to our meetings. As mentioned previously, Joe is helpful in ways beyond necessary. We are blessed to have him on Board. Druha Chris as Physical Education Director continues to promote, motivate and initiate programs for our Youth. In addition, she continues to serve on most of my Committees and is a huge help.

The Executive Committee and Staff make my life so much easier and I enjoy spending my days with all of these wonderful people. The attitude and ethic of all of these folks make the PFA a wonderful place to work.

Personally, life continues to change. I still live in Ginger Hill, PA now with my fiancé, John Nicpon, a Nest 52, Rochester, NY Member. A month after the last Convention, Jim and Jaylyn blessed me with a granddaughter, Ryanna, making Ryan a big brother. They have moved to a home of their own. My son, Greg, still lives in Indianapolis with his fiancé, Andrea and her children. Jasmine, the oldest gave birth to Sophia two years ago so I am now a Great Grandmother. Dakota and Mikayla have embraced all that the PFA offers. They have attended youth volleyball tournaments, camp, leadership conferences and the Zlot in Edinboro. Both received an Achievement Scholarship from the Dr. T. A. Starzynski Program.

I have said this several times and it remains the same. I believe in the Polish Falcons of America. I continue to integrate the Falcon Member that I was before I held this Office with the expectations and faith of the Delegates who elected me to this position. To put my own stamp on the Office of National First Vice President, I have been visible and accessible to the variety of Falcon Nests and Districts that comprise our organization. While actively participating in what our wonderful organization has to offer across a broad spectrum of activities, I have utilized the contacts I have made, to communicate and better understand our diverse Membership and what they expect of the National Office. I’ve appreciated the advice of our seasoned Members, while
listening to the hopes and ideas of our younger Members. While my style may not be suited to everyone, my diligence, integrity, commitment and enthusiasm to the Office of First National Vice President entrusted to me has not wavered. I would like to thank you for your support.

It has been a joy, honor, pleasure, privilege, education and a blast serving you. I look forward to the next four years! Czołem!

**Appendix P - Timothy L. Kuzma – National President**

It is with great honor that I submit my report as National President to the delegates of the of the 41st National Quadrennial Convention of the Polish Falcons of America. Czołem!

It is a difficult task every four years to try and summarize the work that has gone on at National Headquarters over the past four years. We have faced many difficult challenges, some of the same battles we have been fighting for years, and new challenges have arisen as well. We find ourselves in difficult economic times that certainly have not been kind to us.

What I hope you will get from this report is that the internal mechanisms of a fraternal benefit society like Polish Falcons of America is a delicately balanced and intricate operation; much like the movement in a fine watch. It may not be apparent at first glance, but everything that happens in the operation is related to everything else. There are no silos. It may take time and some deep analysis, but in the end these relationships viewed from ground level may not be as apparent as they are from the 30,000-foot level. I want to describe the challenges facing us; what we have accomplished; how we react to these threats; and other issues involving PFA.

I. Challenges and Threats

**Challenge #1--Low Interest Rates.**

The single largest threat to the future of the Polish Falcons of America is the economy and the low interest rate environment. This all started from the fallout of the financial crisis in 2008. From that point on there has been a steady decline of interest rates. A key to getting interest rates to rise is a healthy economy. While the economy is in much better shape than it was in 2008-2009, GDP has struggled. In fact, GDP has not been above 3% since 2008. Employment, manufacturing, and other economic factors are important, but none as much as GDP. A slow economy will not allow interest rates to rise.

In 2014-2015, there was a glimmer of hope as rates did start to rise. The 10-Year Treasury rose above 3% in late 2013. That was the last time it was above 3%. In 2015, the Federal Reserve (Fed) raised rates for the first time since the financial crisis. It looked promising. There were signs that the Fed would continue to raise rates. There was hope that the 10-year treasury would get back above 3% and even head to 4%. Everyone was wrong. Instead, rates have fallen dramatically, especially in 2016. Right now, the rate is below 1.5% This is the lowest in the history of the United States.

Why is this so important to us? First, interest rates are a key assumption used by actuaries in setting the premiums for life insurance products. When we put new whole life insurance products into the market in late 2012, many were surprised and critical of the increases in the pricing structure. But the simple fact is that the higher rates were needed to offset low interest rates. The prior pricing was done using higher interest rates which was appropriate at the time. In addition, the new plans are based on a new mortality table which all insurance companies are required to use. The most important factor in the new Mortality Table is that these plans are based on a maturity age of 121 instead of 100 as it was in the previous plan. If interest rates are the same for both tables, then this should result in lower premiums since the new table assumes that most people will live longer than under the old plan. There is more time to invest lower premiums to achieve the funds required to pay claims. But with low interest rates, premiums had to be higher to make up for the lower return on the premiums collected. There are many other factors that are used by actuaries to determine pricing and this report will not get into that, but it is critical for us to understand how the current economy has been, and continues to be, a serious threat to PFA. (I will discuss the impact on sales later in the report.)

**Annuities.** The impact to annuities is more readily apparent and easier to analyze. For annuities to be profitable, a key factor is that we need to maintain a healthy spread between what we earn on our investments, and what we pay in interest in annuity holders. A visit to any bank in the past five plus years summarizes the impact of lower interest rates on any kind of savings accounts. Standard savings accounts pay less than 1% and a 5-Year CD is lucky if it pays more than 2%. We are not immune from these same pressures. The issue is not with the new contracts we issue. These new contracts were introduced in 2011 and
now have a rates between 1.25% and 3%. The minimum guarantee is 1%. The older contracts are the issue. There is still a large block of business that is currently paying between 4.5% and 5.5%. These rates are guaranteed and cannot be changed. Fortunately, in 2004-2005, we changed this minimum guarantee to 3%.

Investments. Our Asset Manager, Parkway Advisors, headed by Theron Holladay, is critical to our charting a course through these dangerous waters. They provide invaluable advice on issues affecting the entire portfolio. Whether it is a decision to accept a tender offer, creating and updating a watch list of troubled securities on a quarterly basis, or developing strategy for this environment, Parkway has been a critical and trusted resource for us. The overall yield on our portfolio continues to decline.

The interest rate of bonds that mature or are called is being replaced at lower rates. We have not had any huge losses from companies that went bankrupt as a result of the financial crisis. That is good news. But this situation is more like a slow torture. The yield creeps down quarter after quarter. A bond is called that was paying 7% and is replaced by a new bond paying 4.25%. That one exchange on a bond with a par value of $100,000 is only a difference of $2,750 per year. Not a big deal right? But when you add all of the bonds that are being exchanged at lower rates, and the fact that new money is invested at lower rates means the total impact is much, much greater. In 2012 the average yield on the portfolio was 5.61%. At the end of Q1 2016 the yield was at 5.37%. That is a reduction of 24 bps. On a portfolio of $65,000,000 that is a reduction of $156,000 interest income per year.

Parkway does a magnificent job in helping maintain the highest possible return on the portfolio without exposing us to dangerous or unnecessary risk. They have proven time and again to provide sound advice to help us make the best decision possible in these uncertain and volatile economic conditions.

In summary, low interest rates have had a dramatically negative impact on PFA. What is frustrating is that there is so little we can do about it. We are at the mercy of the economy.

**Challenge #2—Sales**

While interest rates may be out of our control, sales of life insurance and annuities is something we can influence. In analyzing our financial results, I, the Executive Committee, and Board have come to the conclusion that sales must increase, specifically of life insurance. Life insurance provides our best and consistent profits, and is the best path for long-term viability of the organization. But there are several headwinds that we have been fighting against.

First, before I mentioned the challenge of higher premiums when we introduced our new contracts. The reaction to the higher premiums was not good. Sales Director John Denning, and his agents, have struggled as a result, especially with the existing membership base. These members know the previous rates and when a grandparent wants to buy a policy for a new grandchild, there was “sticker shock” when they saw the premiums, especially when compared to the rates they paid 5 or more years ago with the old premiums. This is not the case so much with new members who never saw the previous rates.

Second, since we introduced the new plans, we also increased the minimum face of amount of insurance for a new policy. This has not been popular either, much like the same change with the annuities. But there is a sound actuarial basis for this policy. When we worked with the actuaries from Allen Bailey and Associates (our appointed consulting actuary), their recommendation was to set the minimum face amount at $25,000. Allen Bailey does not agree that it should be less. But we recognized the implications of such a dramatic change and phased in an increase from $2,000 to $10,000 over a two-year period. Even so, the change was not widely accepted and it has made it more challenging for Druh Denning and his agents to sell to the existing membership base.

The third challenge in sales goes to a larger issue (that I will also touch on later) of the decline of fraternal membership in general. There are fewer and fewer fraternal benefit societies than there were in 2012. At that time there were more than 80. Today there are just over 60. In the Polish Community, there were 8 Polish fraternals in 2012. By the end of this year there will probably be five if all the mergers are complete. None of the three Polish fraternals that are ending operations will have merged with another Polish society. Most significantly, the Polish Women’s Alliance, will no longer exist as a fraternal benefit society and is being merger with the First Catholic Slovak Ladies Association. For PFA, there are fewer Nests, fewer markets for us to sell. The Polish Community in the United States is not what it was even five years ago. Creating effective sales strategies is as much of a challenge as any I have described in this report.
Challenge #3—Regulatory

As I report regularly to the Board, and even at the last Convention, the regulatory environment in which we have to do business continues to change and not in a good way. Regulatory pressure is increasing, especially from state insurance departments. Fortunately, the IRS has been quiet on the non-profit issues, but there have been rumblings from within the federal government of a push for federal oversight of insurers. Even though state regulation can be difficult due to the different demands and rules from state to state, I do not agree that federal regulation would be an improvement over the current system. I want to highlight a few of the more important issues we are facing or will be facing in the immediate future.

1) New NAIC Investment Valuation Method. Currently, the risk level of all our securities are rated on a scale of 1-6. A Category 1 has the least risk and a Category 6 means the company is in default. The new regulation will expand the categories from 6 to 14. This will change the way we calculate and manage the Asset Valuation Reserve (AVR). More importantly, we asked Parkway and Allen Bailey to analyze the impact. While there is no direct financial impact to our statements, it is almost certain that our Risk Based Capital (RBC) score will decline by about 20%. This is true for almost all fraternals and commercial insurers. This is important because RBC is one of the primary tools used by regulators to evaluate the strength of a carrier. The new method is still being finalized by the NAIC and will be implemented in 2018 or 2019. While this new regulation will not change our financials, our financial “strength” will be weakened by the new rules.

2) New Department of Labor Fiduciary Rules. Recently, the U.S. Department of Labor issued a new set of rules in regard to the fiduciary responsibilities of agents and financial advisors. The impact of the new rules is still being evaluated for its impact to fraternals. Keep in mind there are more than 1,000 pages of new rules. What we have learned so far is that the new rules will affect our sales of annuities that are used for IRAs (Individual Retirement Accounts). There have been several court filings challenging the rules, one by Thrivent Financial for Lutherans. Our hope is that the courts will strike down the provisions that pertain to fraternals. Regardless, we still have to be prepared for implementation of the new rules.

3) New Governance Rules. The NAIC has already put forth new rules in regard to the governance of insurers. Illinois has already enacted rules that directly affect how a fraternal chooses its executive officers and directors. The ultimate goal of these regulations is to eliminate the election of executives and to impose base qualifications for directors. The Legal Committee has discussed amendments to the Constitution for a future Convention. I always believe it is better for us to modify our processes before the regulators tell us how we have to manage our affairs.

4) Principle Based Reserves (PBR). We have been hearing about this new way to calculate reserves for many years now, probably more than 10. However, this new method is now being adopted by many states. In summary, this new reserve calculation method allows a company to use its own historical data to create reserves instead of tabular calculations. Because a company knows its business best, the idea is that the company should have a better feel for its reserves based on its historical data. The goal is for larger companies to lower their reserves, and possibly premiums, as a result. Sounds great, except for smaller companies and fraternals, primarily due to the additional cost of calculating these reserves. For PFA, we estimate the additional annual cost would be about $100,000 per year. We can’t afford that. The cost outweighs the benefit. But that puts us at a disadvantage in the insurance marketplace because larger companies that can do PBR can lower reserves, increase surplus and lower premiums. In Pennsylvania, legislation was recently signed that gives us an exemption from doing these reserves.

Challenge #5—A New World

This is an extension of what I just described above, but it goes beyond just sales. Everything about our society has changed in such dramatic ways it is almost impossible to keep pace. I don’t want to spend time discussing all the technological changes that are sweeping through the world at an unprecedented pace. I find it difficult at times to remember how we did our daily work at National Headquarters before computers, FAX machines, cell phones, email, instant messaging, Facebook, Twitter, etc., etc., etc. There used to be a time when we worried about how the world was going to look 25 or 50 years down the road. Today, the question is how is going to be next year or just a few years down the road.

Here are the challenges: How do you put together a strategic plan to deal with this? What technology do we invest in? How do we respond to threats that seem to come out of nowhere? With limited resources, how do we compete in this new era?

These are just of the questions that confront us. The challenges facing us are many and are serious. It’s not going to be easy work trying to figure out a path to a successful future. Let me discuss what we have been doing these past four years to meet these challenges.
Accomplishments

1) Communications. At the last Convention I learned that I have to do a better job communicating from National Headquarters. Immediately starting in August 2012 I started the Board Bulletin. The purpose of this document is to give the Members direct insight into the important decisions made by the Board of Directors following their regular quarterly meetings. A Board Bulletin has been created following every meeting of the Board. The Bulletin is sent by email to our mailing list, posted on the PFA website, and published in the magazine. The reaction I have received since its inception has been entirely positive. I also started providing a regular Board Report to the Board of Directors in between our regular meetings. The purpose is to keep the Board informed and updated on issues we are dealing with.

Also, in early 2013, Dave Motak retired from his position as Communications Director. For his replacement, I was planning to engage a search outside the organization as we normally do to fill openings. But before I could do that, Dave’s assistant, Courtney Caughey-Stambul, and I met and she proposed that she fill the position. After consideration I appointed Courtney to be our new Communications Director. I am delighted with the results. Courtney has done an outstanding job in the role and she brought innovations to the job. I still contend that our magazine is one of the best publications of any fraternal, regardless of size. It is interesting, well designed and I always receive compliments from my fraternal colleagues.

Our website continues to improve. We have expanded our presence into social media like Facebook, Twitter, Instagram, etc. Keeping pace with these advances is not easy and it can be expensive so we have to be resourceful in what we choose to do and how to get the results we need to grow. I have talked with Courtney about an overhaul for the website in the near future. It is something that we will start working on in the next year or so.

2) Strategic Plan. During this term we hired an outside consultant to help the Board develop and implement a strategic plan for PFA. As a group, we were able to identify the important issues and develop a strategy on how to address them. In short, it gave us focus and acted as a guide in directing our work. Moving forward, the plan, as with any strategic plan, has to be updated. This will be an important agenda item for the Board after the Convention.

3) New Insurance Plans. As I mentioned before, we introduced completely new whole life insurance plans in late 2012. Designed by Allen Bailey, the plans are a significant upgrade to the plans we were selling previously. They are priced competitively and will provide consistent profits for us.

We also made a change to the Juvenile Term Plan to make it much more attractive for young people to join. Our goal with the plan is to provide an easy path for young people to join PFA. Once we have them as a member we can then work to sell to other members of the family and even change the Juvenile Term to a whole life plan. Keep in mind that a member must have a whole life plan in force to apply for a Gorecki Scholarship.

In the previous term, we upgraded our annuity contract so that today we have a completely new set of life insurance and annuity products. They are modern plans, based on solid assumptions by our actuary.

4) Medicare Supplement Insurance. Over the years since we started our relationship with Allen Bailey, he advocated PFA getting into the Medicare Supplement Insurance market. He has other clients that he guided into this arena with great success. He strongly believed we should do this. The underlying philosophy of this strategy is as follows:

PFA will reinsure at least 90% of this business to reinsurance partner. Since we do not have the experience in development, marketing, selling, underwriting, and administration of Med Supp, we would also need a third-party administrator (TPA) for this work. Also, Med Supp was not added to turn around the financial fortunes of PFA. Allen was very clear about this. The larger goal is to create a new market of individuals to sell our “bread and butter” products. That is the long-term benefit of this product line.

Allen connected us Sentinel Security Life in Salt Lake City as a partner. Allen also does actuarial work for Sentinel. Sentinel would act as the reinsurer, and they have a separate company that would be the TPA, and another that serves as the marketing division. We were able to put together a deal with Sentinel that would enable us to get into this market at minimal risk to PFA with a large potential upside.

To get started, we had plans approved in Pennsylvania and Illinois and we began selling in these states in the second half of 2015. In 2016, we added Michigan, Indiana, New Jersey and Wisconsin. The approval process in some states was more tedious than others and took a little longer than anticipated, but we are now actively selling Med Supp in 6 states. Due to the regulatory environment we will not be adding New York, Connecticut and Massachusetts in the foreseeable future.
A couple final points about Medicare Supplement Insurance. This is the first completely new product line we have introduced since 1992 when we added annuities. Polish Falcons is the only Polish fraternal selling this product. I believe this gives us a great competitive advantage in the Polish marketplace. (There are several Polish-speaking agents who are currently selling the plan today.) We are going to aggressively market the Med Supp with the goal to build new opportunities for our agents to sell our life insurance and annuity products.

5) Operational Strength. I am greatly proud of the operations at National Headquarters. We have done a great job of managing the affairs of this organization, in spite of the challenges we face. Following are the projects we have undertaken:

New Admin System. Last year we were informed by our longtime provider of administration software, Bill Anders, that he is retiring. As a result, we began a search for a new provider. We interviewed three providers and after a thorough review we decided that Pin Point Software of Cleveland, Ohio, would be the best solution. They provide services for about 10 fraternals. The transition process is underway and we are expecting the work will be done in the Fall of this year. Our goal is for the new system to be running independently in Quarter 4 of this year. The new software is definitely an upgrade over what we have been using. I am confident this will be a benefit for our operations and members.

IT Security. In June 2014 there was a break-in at National Headquarters. Thieves stole some items from the museum as well as several laptop computers. A forensic examination of the laptops revealed that an email contained private personal information of about 1,500 members. While it is our opinion that this theft was not intended to steal this kind of information, the fact that we knew that this information was exposed required us to report a data breach as required by various state laws. Fortunately, earlier in the year, we purchased cyber liability insurance to protect us from this kind of incident. As a result, we were able to hire legal counsel that specializes in this field of law, hire a call center to field calls, and put in place credit monitoring for members who wanted to take advantage of this. Because these members live in a variety of states, the response to each of them was quite different, but we did comply with all state laws. Without the insurance, the fees for this work would have been overwhelming. The insurance paid for the costs of our response and we handled this in the best professional manner possible.

As a result of this situation and after the dust settled, we engaged an IT firm in Pittsburgh to perform a thorough security review of our entire IT platform. The system was evaluated and tested for internal and external breaches. In summary, E-Safe provided a complete report of their findings and recommendations which was presented in person to the Board. We implemented all of the recommendations. We now have a much more secure IT platform than we have ever had. Evidence of the strength of our system was provided by the examiners from the Pennsylvania Insurance Department who stated that they rarely see the extent to which we secured our system and that it is only seen in larger companies. I would never want to go through another situation like the break-in, but we took a bad situation and made serious improvements to our IT security. We are better and strong for it.

Illustration Software. To help our agents in their efforts to sell insurance and annuities, we installed a new and much improved illustration software. We worked with a provider who worked out a great deal for us and we now have sophisticated software that provides top quality illustrations for individuals who are trying to make a decision about purchasing insurance or annuities for their family’s protection.

Pennsylvania Department of Insurance 5-Year Examination. Every five years the Pennsylvania Insurance Department (PADOI) conducts an examination of the operations of every insurer in the state. Our exam began in 2015 and concluded in 2016. The exams that are done today are considerably different from those done in the past. The new exams are known as “risk-focused” exams, meaning that the exam team focuses on the risks facing the organization and how the organization is evaluating and responding to those risks. Among other items, the examiners read the minutes of all Board and Executive Committee meetings, review financial statements, analyze and confirm reserves, and interview executive officers, audit committee chairperson, and key office personnel. The examination is a comprehensive review of our operations.

I am pleased to report that the final exam report did not have any recommendations. I have not looked at all of the exam reports since the first one in the 1920s, but I am pretty confident to say that this is a first. It clearly says to me that our operations are in good order. We understand the risks facing our organization, and we have a plan to handle that risk. This report is a tribute to everyone who works at National Headquarters. And that leads me to talk about our staff.

Staff. We have an outstanding staff. What is truly remarkable is that of the 13 total full and part time staff (including executive officers), five of them are 30 or under. We now have two people on staff who were born in Poland and speak fluent English and Polish. Four of the staff are new since the last Convention (five if you include Courtney going from part time to full time). They are a hard-working group who are dedicated to providing the best possible service to our members. I am so proud to work with all
of them. Their attitude makes the tough days easier. Is it so important that I have a solid group that I know I can rely to do a great job and go above and beyond when called upon.

**ERM Plan.** Related to the PADOI Exam is the issue of Enterprise Risk Management (ERM). This is a formal plan that an organization develops to address the risk that I described in the PADOI section. With the help of Parkway Advisors, the Board and key staff were assigned to different committees to evaluate different risks to the operations. These subcommittees were: Underwriting, Operations, Fraternal and Investment. Each subcommittee was comprised of one executive officer, two directors and a staff person. The committees met and reported on the various areas of risk. While there is still work to do on a complete plan, an important element that was completed was a Disaster Recovery Plan. This part of the Plan sets forth a plan is there is a serious disaster that affects our ability to operate in a normal environment. The Disaster Recovery Plan was well-received by the examiners.

6) **New Member Benefits.** To enhance the value of membership with Polish Falcons we added several new membership benefits for our members. The list includes:

- **Simply Rewards**—An online discount shopping program
- **Dental & Vision Insurance**—These benefits came as a result of work with our Med Supp partner, Sentinel Security Life
- **Discount Hearing Aids**—Members are able to get hearing aids at a discount from one of the largest manufacturers of hearing aids in the U.S.

7) **Mergers.** During these past four years we reached out to a number of fraternals, mainly Polish, and proposed the idea of merger and/or a consolidation plan. We spent a lot of time, drove quite a few miles, had numerous meetings at different fraternal offices, and we are all disappointed that we were unsuccessful with these efforts. It’s hard to pin down a specific reason, but for the most part we concluded that these fraternals were not yet willing to merge their organizations. Even though we did not accomplish a merger we are still open to the idea should a new opportunity arise.

8) **Future Leaders Conference.** Even though this program was started in the previous term, I am pleased to report that it is one of our best programs for teens and young adults. Every year, about 25 young members gather in Pittsburgh to learn more about PFA, with the goal that one day, from this group, will develop the next generations of our leaders at all levels of the organization—Nest, District and even National. The program has produced results already as several young people who have attended the conference are already serving as Nest and District Officers and several are delegates here at the Convention. In addition, I have received positive reactions from other fraternals when they hear about this program.

**III. Responses**

In light of the financial pressures I already described, there were several specific actions taken to address and improve the situation as much as possible.

**Expense Reduction.** In 2015, the Board approved a plan to reduce operational expenses. Cuts included changes to the employee contribution to their health plan; reductions to the pension plan; and negotiating a fee reduction with Parkway Advisors. All told, the reductions will save about $150,000 per year. On a related note, I asked that the elected executive officers not to accept their annual pay increase. The entire staff is cognizant of watching expenses. We stretch every dollar and do the best possible job within the constraints we have imposed.

**Business Plan.** On the advice of Allen Bailey, the Board approved a proposal for our actuary to create a Business Plan or Pro Forma that would project our results over a 5-year period under different economic scenarios. The first version of the Plan was presented to the Board in late 2015, and starting after the Q2 results are final, the Plan will be updated to reflect our new financial results. The main purpose of this plan is to give management and the Board a guide by which to measure results under the different scenarios. We can better determine in much greater detail what is working and what needs improvement.

**Annuity Maturities.** In doing the work on the Business Plan, Allen Bailey discovered that we were keeping annuity contracts in force even though those contracts had matured according to the terms of the contract. The initial evaluation showed there was about $9 million of annuity value in these contracts. After all the contracts were individually reviewed by staff, that amount increased to over $14 million. There was approximately 500 total contracts. The decision was made to send a letter advising the member that their contract had matured and they now had a decision to make about their contract. Members could choose one of the following:
1) Receive a lump sum distribution of their account.
2) Annuitize their contract and begin taking regular distributions.
3) Convert their matured contract to a new annuity contract. (As a benefit to the member, the new contract did not carry any surrender penalties.)

Note: There were also about 60 New York members who received different options.

The result is that more than 90% of the members chose to convert their contract to a new contract with a lower minimum guaranteed interest and lower crediting rate. This means PFA will save approximately $200,000 annually in interest paid to these accounts. This will definitely improve our financial results and strengthen our position. It doesn’t mean all our problems are solved, just that there is some relief as we face our challenges.

IV. Other Issues

Polanka. Through 2014 and 2015 National Headquarters purchased the Polish Falcons Camp Inc., from District I for the purpose of owning the liquor license and all operations at the Polanka. To manage the facility, we established a limited liability company known as Falcon Community Holdings. The results at the Polanka have been disappointing and in late 2015, the Board reviewed several options for the facility and property. After much debate the Board voted to sell the facility. Buyers stepped forward expressing a serious interest in the property. To date, we have not received an offer. Earlier this year, I began receiving negative feedback concerning our decision from the Polish Community in the area where the Polanka is located. After talking with community leaders, receiving 300 letters and petitions signed by almost 400 individuals, I agreed to attend a meeting to discuss the future of the facility. Following the meeting I was encouraged by the response of the community and called a special meeting of the Board to ask the Board to put on a pause on the sale to do a thorough investigation of the future of the facility. Again, after much debate the Board approved a motion and immediately after the Convention we will begin a thorough investigation of our options and prepare a report of the results for the Board of Directors. We set a deadline for a report and Board decision in late September or early October.

American Fraternal Alliance (AFA). Following the 2012 National Convention I was asked to serve on the Board of Directors of the American Fraternal Alliance, the trade association for fraternal benefit societies. I view this as an honor not only for myself but for the Polish Falcons. Despite our small size, Polish Falcons is a highly-respected organization among fraternals. This position has given me a unique insight into many issues facing all fraternals. I have been fortunate to meet the leaders from several larger fraternals and I have benefitted in my own personal development as PFA President. I was privileged to be the only Director from the Board to attend a meeting arranged by AFA President Joe Annotti, along with Attorney Bill Balaban, from the Pennsylvania Fraternal Alliance, with the new Deputy Commissioner of the Pennsylvania Insurance Department. I will complete my second and final term in two years.

Our involvement with the AFA, Pennsylvania Fraternal Alliance and the Fraternal Societies of Greater Pittsburgh is important for PFA. I am not the only one involved in these organizations: First Vice President Del Busse is the President of the Pennsylvania Fraternal Alliance; Courtney has attended meetings of the Fraternal and Communications Section; John Kuzmirek helped on a committee for an AFA Compliance Day Program; John Denning meets regularly with other sales directors in the Pittsburgh area. We also attend meetings, seminars, webinars and other educational programs by all of these groups. The point is that this involvement heightens the awareness of Polish Falcons in the fraternal community. It gives us an opportunity to share ideas and discuss the problems that all fraternals share. We also learn how to do our jobs better.

One of the more exciting plans being developed by the AFA is a branding campaign for all fraternals. This campaign is now being considered by the AFA Board in terms of its potential impact on a fraternals’ ability to more effectively promote their organizations to consumers. This is an enormous project that can be a great benefit to us. What is really great is that we could never take on a project like this by ourselves. The cost is far too great. But by working with the AFA we may potentially take advantage of a great benefit.

In relation to my involvement with other fraternals, in late 2015, I was invited to join a small group of fraternal leaders to begin working on a plan to develop shared services among fraternals. This plan was brought to me because of the similarity of this proposal with our Polish merger plan. An attorney who helped us with our plan also is assisting with this project. The purpose of the project is to give any fraternal the opportunity to possibly reduce its costs by pulling together and obtaining services through a single provider owned by fraternals. This new organization would establish relationships with vendors, manage relationships with fraternal member organizations, and manage the implementation of the shared services across fraternal member organizations. If this comes about, it again may be a big help to us in reducing our overall operating expenses. This project is not a merger or
consolidation; in fact it is the opposite. One of the underlying principle is to actually reduce the number of mergers and consolidations so more fraternals can exist independently.

**Polish Falcons Heritage Foundation.** In 2014, the Board approved a plan to change the Polish Falcons Alliance of America to a new non-profit organization known as Polish Falcons Heritage Foundation. New Articles of Incorporation were filed and approved by the Pennsylvania Department of State and the IRS approved the application filing in early 2015. The Foundation is a 501 (c) 3 non-profit organization, whereas the Alliance was a 501 (c) 8 organization. The big difference is that members, people from the community and especially corporations can make tax-deductible donations to the Foundation. The mission of the Foundation is to serve as a resource for Polish Americans to educate the community and promote the traditions, history and culture of Poland and Poles in the United States. In keeping with the tradition of the Polish Falcons of America, the programs and activities of the Foundation shall focus on the development of the physical, mental and spiritual well-being of young people. The Foundation will provide scholarships, educational workshops and develop leaders for the future who hold the core values that are important to their Polish Heritage. A Board of Directors was selected and we have begun our work with this new organization. There is still much to be done, but there is a great potential for this organization to grow and expand in the future.

***

On a personal note, I want to comment on our late National Chaplain, Rev. Canon Joseph Sredzinski. This will be the first Convention that I have attended without Fr. Joe. It is an unusual experience for me. The last time I was with Fr. Joe was at the annual Falcon pilgrimage to the Shrine of Our Lady of Czestochowa in Doylestown in September 2015. Every year after Mass at the Shrine we visit the cemetery to pray and pay respects to Falcon leaders who are buried there. But this year we took a little detour to the gravesite of the founder of the Shrine and other priests who are buried there. While there Fr. Joe pointed out the graves of a couple of classmates of his who are buried there. Little did we know. After our prayer at the cemetery, we enjoyed a meal at the cafeteria. PFA National Directors Nancy Capozoli (and her husband Angelo) and Tom Washington (with his wife Beverly) were there also.

Following is from my eulogy given at Fr. Joe’s funeral:

> *Let me share the first words he wrote back in July 1981 when he accepted the position of National Chaplain in a letter to President Rogalski:*

> *I have deep respect of the organization and the ideas it stands for. The position of Chaplain carries certain responsibilities and I accepted the nomination with the condition that I be a positive contribution to the Polish Falcons of America. With God’s help and the assistance of the officers and membership I believe the above goal can be met. To you, officers and members, I am most grateful for the election as Chaplain. Serdecznie Bóg zapłać za tą godność wspaniałą aby Bogu i Polonii służyć jako kapelan.*

> *Fr. Joe you did meet those goals. You exceeded them in a way that no one could have ever foreseen when you became our Chaplain. Over those 34 years everyone touched by your generous heart is a better person for having known you. PFA is a better organization for having you as its Chaplain. I had the privilege, the honor and the pleasure for having worked by your side during my service. Our organization will long remember your service and you will be missed greatly. And I will miss you even more.*

At the Board meeting this May I asked the Board to approve the appointment of Fr. Tim Whalen as our new National Chaplain. Many of you know Fr. Whalen from his many years at the Orchard Lake Schools. Fr. Whalen has a great respect for the Polish Falcons of America and I am glad that he has agreed to serve in this capacity.

***

I want to acknowledge the hard work and dedication of the Executive Committee, National Directors, Appointed Officials and Staff. Working together with the common goal of keeping the best interest of the Members and Organization in mind, we can accomplish much. We are only limited by our imagination. While there is much work to be done, I am eternally optimistic about the future of the Polish Falcons of America. This is a great organization founded on time-tested and rock-solid principles. We are an important part of the fabric of the many communities in which we live and in the U.S.A. as a whole.

In closing, I want to thank the Polish Falcons of America for the opportunity to serve this great organization for the past 31 years. I am truly blessed to work for this organization. *God Bless the Republic of Poland. God Bless the United States of America, and God Bless the Polish Falcons of America.*

Czolem,
Timothy L. Kuzma
National President
Appendix Q – Executive Compensation Committee Report

**Proposal from the Executive Compensation Committee to the 2016 National Convention**

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**Note:** Board Meeting reimbursement is intended only for Board Directors and NOT Executive Officers or Salaried Exempt personnel. Any Non Exempt office employee required to be at a board meeting should be paid their hourly rate of pay plus overtime if applicable or Comp time.

**Per Diem:**
- $140/day - $145/day
- Per IRS published rates and regulations

**Mileage:**
- Per IRS published rates

**Bonus:**
- The President/CEO may approve bonuses for Exempt or Non Exempt personnel. The BOD can only approve any bonuses for Executive Officers.

**Pay Policy for Executive Officers or Exempt Salaried employees associated with Quarterly Board Meetings**
- Executive officers or any other Salaried Exempt individuals are not eligible for a Comp day following a weekend board meeting. This is a basic expectation of salaried exempt personnel.

Exec Comp Proposal 2016 Rev7.xlsx
7/13/2016
Appendix R – Bylaws as Adopted by the Convention

SECTION 13. – REGULAR CONVENTION.

Regular Conventions are to be held every four (4) years at such time and such place as the Convention, by a majority vote may designate, or if not designated by the Convention then by the Board of Directors by a majority vote. The President issues call for the regular Convention at least ninety (90) days prior to the opening date of the Convention.

If the Nest or District that is chosen by the National Convention to be the host of the National Convention is unable or unwilling to fulfill its obligation, it shall do so in writing to the National President. The National Board of Directors shall then have the authority to choose a new site for the Convention as soon as possible after receiving notification.

In the event the National Convention does not select a site for the next Convention, the National Board of Directors shall choose the site of the next Convention within one year of the conclusion of the previous Convention.

SECTION 49. – PROVISO.

A member of the Board of Directors may also hold a District Executive Board Office except the Office of President.

Section 50. – Time of District Conventions

District Conventions shall be conducted every 2 or 4 years, as decided by the respective Districts, in the odd year between March 1 and October 1 at a time and place designated by the District Convention.

SECTION 51. – DUTIES OF DISTRICT CONVENTIONS (PORTION)

(2) To outline a program for the ensuing two (2) or four (4) years to assure the growth of Nests and progress of Falcon activities in all its phases. (Remainder of section remains unchanged)

SECTION 84. — TITLES AND QUALIFICATIONS.

The Executive Nest Officers shall be: Nest President, Nest Vice President, Two Vice Presidents in mixed Nests. It is a Nest’s option to elect one or two Vice Presidents, Nest Recording Secretary, Nest Financial Secretary, Nest Treasurer, Nest Instructor or Nest Instructress in mixed Nests. It is a Nest’s option to elect an Instructor or Instructress.

Each Officer shall be a benefit member in good standing of the Nest or of the merging Nest for at least one (1) year at the time of his/her election, or if a Nest has not been in existence for one (1) year, then since its obtaining a charter. A non-benefit member who has one year or more of service as a non-benefit member in good standing may be elected as long as they have become a benefit member at least 30 days prior to the election. No Nest Officer shall act as an officer, representative, agent or employee for another fraternal benefit organization doing a life insurance business.

Violation of this restriction shall result in immediate forfeiture of his/her office in the Nest. All Nest Officers shall be approved by the National Board of Directors of the Falcons.

The age of each Officer will be dependent on local state laws.
SECTION 85 – ELECTION AND TERM OF OFFICE

Nest officers shall be nominated and elected at the last regular meeting of the calendar year. Elections shall be conducted in a manner provided by the Nest but shall be by secret ballot. Each elected officer shall hold office for one (1) or two (2) years, as decided by the Nest, until his/her successor is elected and installed.

SECTION 117. — NATIONAL NON-BENEFIT MEMBERS.

A National Non-Benefit Member is a person of age twenty-one (21) or older who has been accepted for membership, paid applicable membership dues, and met such other requirements for Social Membership established by the Society. National Non-Benefit Members in good standing possess all rights and privileges granted by the laws of the Society including the ability to participate in the activities of Nests and Districts, and the National Organization. National Non-Benefit members can attend meetings of the Nest of which they are members.

National Non-Benefit Members shall NOT:
1) Vote at Nest meetings.
2) Hold Office in a Nest or District.
3) Attend District Plenary Meetings.
4) Be a delegate to a District or National Convention.
5) Vote in the corporate and insurance affairs of the Society.
6) Be eligible to receive Polish Falcons Service Awards
7) Be eligible for Polish Falcons Scholarships.

SECTION 120. – GOOD STANDING.

A member shall be in good standing when he/she has paid all rates, special assessments, per capita tax, Nest dues and fines levied against him/her, and has complied in every particular with the Bylaws of the Falcons. A member who is not in good standing status shall be reinstated to good standing status when he/she is current with all applicable National and Nest Dues and any other obligations, upon delivery of a letter from a member to the Nest [Financial] Secretary of their desire to be reinstated.

Membership shall automatically terminate upon failure to maintain at least one benefit contract in force.

SECTION 128. – TRIAL TRIBUNALS.

The body which shall hear the complaint thus presented is hereinafter referred to as a Trial Tribunal.

1) If the complaint is against a member by another member of the same Nest, it shall be heard by a Trial Tribunal of five (5) members appointed by the Nest President with the approval of the Nest Executive Officers, provided that such members shall have no interest whatsoever in the matters.

2) If the complaint is against a member of another Nest, it shall be heard by a Trial Tribunal of five (5) members appointed by the District President with the approval of the District Executive Board, provided that such members shall have no interest whatsoever in the matters.

3) If the complaint is against a District or Nest, it shall be presented to the Legal Committee officiating as the Trial Tribunal.

4) If the complaint is against an officer of the Falcons, it shall be heard by a Trial Tribunal of five (5) members appointed by the National President with the approval of the National Board of Directors, provided that such members shall have no interest whatsoever in the matters.
New Section

SECTION 134—WHISTLEBLOWER POLICY
(*subsequent sections must be renumbered along with appropriate references found earlier in the Constitution and Bylaws to sections in the former Sections 134 through 144.)

Polish Falcons of America supports the protection of whistleblowers on all levels of the organization. Therefore, the National Board of Directors shall adopt a Whistleblowers Protection Policy that shall be reviewed, tested and approved on an annual basis.

This Whistleblower Protection Policy shall apply to all of the Organization's staff, whether full-time, part-time, or temporary employees, to all volunteers, to all Benefit Members, to all who provide contract services, and to all officers and directors, each of whom shall be entitled to protection.
# Appendix S - Donations to the Starżyński Scholarship Fund Announced or Received at the Dais

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