

Polish Falcons of America
43rd National Convention
July 26-27, 2024
New Britain, Connecticut

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First Session – Friday, July 26, 2024

Call to Order

The Convention was called to order at 9:30 a.m. on July 29, 2022 by **National President Druh Timothy Kuzma**, followed by opening remarks and a prayer led by **National First Vice President Druhna Patricia Del Busse**.

The Pledge of Allegiance was recited and the newly restored National Banner of the Polish Falcons of America was presented to the Convention Delegates. Just over \$11,000 was raised to restore the 125-year-old banner. Czołem!

Report of the Credentials Committee

Druh Ryan Gregg: Good morning, everybody. I just wanted to echo Tim's sentiments for the accommodations of the District and the Nests. It's been great. We really appreciate it. I also wanted to give thanks to the staff for getting us where we are while Tim was out. Everyone carried the load. I was pulled in 100 different directions, so I really didn't get much involved with it. So, the staff just did a great job to get us where we are today.

The National Secretary Treasurer and Chair of the Credentials Committee, **Druh Ryan Gregg**, gave the report of the Credentials Committee. The summary of the report is as follows:

There are 104 Delegates total, representing 21 Nests. The list of Delegates is broken down as:

- 15 – National Officers
- 15 – District Officers
- 35 – Nest Officers
- 29 – Elected Delegates
- 10 – Legion of Honor

Three guests are also present. A quorum is met. Czołem!

Druh Philip Zambrello Jr. moved to accept the report of the Credentials Committee, **Druhna Patrice Mieczkowski** seconded the motion. No discussion. A voice vote was taken. **Motion carried** with no votes against.

Administration of Oath to Delegates

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

Adoption of Standing Rules of the Special Convention

Druh Timothy Kuzma read the proposed Standing Rules of the Special Convention, attached as Appendix A.

Druhna Lisa Albin moved to accept the Standing Rules of the Special Convention as read, seconded by **Druhna Kathleen Hansen**. No discussion. A voice vote was taken. **Motion carried** with no votes against.

Appointment of the Parliamentarian

Druh Timothy Kuzma appointed Druh Richard Federowicz as the Convention Parliamentarian.

Remuneration of the Convention Secretary

Druh Timothy Kuzma made the Delegates aware that at the 2016 National Convention, the Secretary was paid \$1,250.00. At the 2020 Virtual National Convention, the Secretary was paid \$500.00. At the 2022 Special Convention, the Secretary was paid \$500.00.

A motion was made by **Druh Frank Wloch** to set the Convention Secretary Remuneration at \$1,250.00, seconded by **Druh Peter Danielczuk**. No discussion. A voice vote was taken. **Motion carried** with no votes against.

Determining Method of Elections for the Convention

Druh Timothy Kuzma: The Constitution states that the Convention has the option of determining the method of election results by either plurality or majority. A majority is 50% plus one. So, in this case, if there's 110, you would need 56 votes to carry a vote. If we vote by plurality, it's whoever gets the most votes. And that's generally when there are three or four candidates. If there are two, that's it, whoever wins, right? Or, no, I take it back. If they don't get a majority, you have to keep voting until they get a majority. But if it's plurality, then whoever gets the most votes in an election, wins. It is up to the body to decide which method. And I can say, historically, as far as I can remember, we've been doing this, we have decided by plurality and not majority.

A motion was made by **Druhna Mary Pluta** to determine the Convention elections by plurality vote, seconded by **Druh Jeffery Beilfuss**.

Druhna Henrietta Nowakowski: Please, when you take the vote, ask for who is for, who is against, and who abstains.

Druh Timothy Kuzma: No, I technically don't have to ask for an abstention.

Druhna Henrietta Nowakowski: Well, I'm asking that you do that. That's my comment.

Druh Timothy Kuzma: Okay. We will put that into consideration when I'm done with the new chair. We'll get to that in a second.

There was no further discussion on the motion. A voice vote was taken. **Motion carried** with no votes against.

Determining Method of Voting

Druh Timothy Kuzma: Let's address the issue that Henrietta just brought up. So, normally in the course of this or any kind of meeting, the chair, whoever it is, asks for who's in favor, who's opposed. Now, the chair is not required by Roberts rules to ask for an abstention. So, it would be who votes in for, who votes against, and then says, is there any abstentions? That's normally not the course, but if the Convention- Henrietta, if you want to make that a motion that requires the chair to ask for abstentions on every vote, you can certainly do that and if there's a second and the body approves, then that's what we'll do. But it's normally not done, but that's entirely up to the body about how we want to do that.

Druhna Henrietta Nowakowski: I would like to make the motion, not for elections, of course, because if you have say you don't vote, but are any resolutions, any vote except the election, but I think it would be because sometimes issues are not for or against and you would like it recorded as abstaining.

A motion was made by **Druhna Henrietta Nowakowski** for the Convention chair to ask for abstentions on all votes, seconded by **Druhna Teresa Landy**. No further discussion. A voice vote was taken. **Motion carried** with votes against.

Acknowledgements

Druh Timothy Kuzma acknowledges delegates here for their first Convention. The oldest delegate at 96 years old is Druh Thaddeus Kokoski from Nest 182, Ambridge, PA, and is closely followed by Druhna Henrietta Nowakowski from Nest 86 Hamtramck, MI, by just a couple of months.

Druh Robert Billings acknowledges that he has been a delegate at every National Convention since 1964.

Druh Timothy Kuzma acknowledges all of the former National Directors in attendance at the Convention.

Election of Convention Officers

Convention Chairperson

Druhna Patricia Capozoli nominated Druhna Patricia Del Busse. There being no additional nominations, **Druh Timothy Kuzma** closed nominations. **Druhna Patricia Del Busse** accepted the nomination. **The Secretary cast one vote for Druhna Patricia Del Busse.**

Convention Co-Chairperson

Druh Thomas Eckert nominated Druh Jeffery Beilfuss. There being no additional nominations, **Druh Timothy Kuzma** closed nominations. **Druh Jeffery Beilfuss** accepted the nomination. **The Secretary cast one vote for Druh Jeffery Beilfuss.**

Convention Secretary

Druh Frank Wloch nominated Druhna Kristen Johns. **Druhna Wendi Kowarik** nominated Druhna Kristina Mikucki. There being no additional nominations, **Druh Timothy Kuzma** closed nominations. **Druhna Kristen**

Johns accepted the nomination, **Druhna Kristina Mikucki** declined. **The Secretary cast one vote for Druhna Kristen Johns.**

Relinquish the Chair to the Elected Convention Officers

Druh Timothy Kuzma handed the gavel to Druhna Patricia Del Busse, and Druh Jeffery Beilfuss and Druhna Kristen Johns take their places on the Dias. **Druh Timothy Kuzma** calls for a short recess of the Convention at 9:56 a.m.

Second Session – Friday, July 26, 2024

Druhna Patricia Del Busse reconvened the Convention at 10:02 a.m.

Administration of Oath to Additional Convention Delegates

Druh Timothy Kuzma administered the “Oath Taken for Convention Delegates” to all of the additional Delegates who did not previously take the Oath that morning.

Administration of Oath of Office to Convention Officers

Druh Timothy Kuzma administered the Oath of Office to Convention Officers Druhna Patricia Del Busse, Druh Jeffery Beilfuss, and Druhna Kristen Johns.

Announcement of Convention Committee Members

Druhna Patricia Del Busse announced the members of the Convention committees as attached in Appendix B.

Report of the Credentials Committee

Druh Ryan Gregg gave an updated report of the Credentials Committee after the break. The summary of the report is as follows:

There are 106 Delegates total, representing 21 Nests. The list of Delegates is broken down as:

- 15 – National Officers
- 14 – District Officers
- 36 – Nest Officers
- 30 – Elected Delegates
- 11 – Legion of Honor

There was a re-classification from a District Officer to a Nest Officer. Three guests are also present. A quorum is met. Czołem!

A motion was made by **Druhna Stella Coolbroth** to accept the updated report of the Credentials Committee, seconded by **Druhna Christine Sokolowski**. A voice vote is taken. **Motion carried** with no votes against and no abstentions.

Report of the Steering Committee

Druhna Susan Mazzone, chair of the Steering Committee, gave the report of the Steering Committee. The schedule for the Convention for the morning is as follows:

- Minutes from the 2022 Special Convention
- Minutes from the 2020 Convention
- Reports from the Executive Committee
- Reports from the Board of Directors
- Reports from Executive Appointees
- Financial report
- Audit report
- Actuary report
- Compensation Committee report
- Break for the Falconette Luncheon at 12:00 p.m.

- Convention will reconvene at 1:30 p.m.

Druh Walter Pawlak made a motion to accept the report of the Steering Committee, seconded by **Druh Anthony Mazzone**. A voice vote is taken. **Motion carried** with no votes against and no abstentions.

Minutes from the 2020 National Convention

Druhna Patricia Del Busse indicated that Delegates were provided hard copies of the minutes from the 2020 National Convention in their packets. This was a virtual Convention held over *Zoom*.

Druh Peter Danielczuk made a motion to accept the minutes from the 2020 National Convention, seconded by **Druhna Deidre O'Hala**.

Druhna Emily Repking: I was just wondering, did you have to attend the Convention in order to motion to accept and second the motion for the minutes.

Druhna Patricia Del Busse: Not really.

Druh Richard Federowicz: No.

Druhna Patricia Del Busse: Joe [Federowicz] says no. This was the *Zoom* virtual Convention.

No further discussion was had on the motion. A voice vote is taken. **Motion carried** with no votes against and no abstentions.

Minutes from the 2022 Special Convention

Druhna Patricia Del Busse indicated that Delegates were provided hard copies of the minutes from the 2022 National Convention in their packets. This was an in-person Convention where Constitutional changes were made.

A motion was made by **Druhna Elaine Sieczkarek** to accept the minutes from the 2022 Special Convention, seconded by **Druhna Lisa Albin**. No discussion. A voice vote is taken. **Motion carried** with no votes against and no abstentions.

Officers Reports

Printed copies of the following reports were provided to the Delegates:

- National President [Appendix C]
- National First Vice President [Appendix D]
- National Second Vice President [Appendix E]
- Secretary/Treasurer and CFO [Appendix F]
- District I National Director [Appendix G]
- District II National Director [Appendix H]
- District IV National Director [Appendix I]
- Falconette Commission Chairperson [Appendix J]
- District V National Director [Appendix K]
- District VI National Director [Appendix L]
- District VII National Director [Appendix M]
- District IX National Director [Appendix N]
- District XIII National Director [Appendix O]
- Legal Counsel [Appendix P]
- Communications Director [Appendix Q]
- National Physical Education Director [Appendix R]
- Legion of Honor Grand Master [Appendix S]
- National Golf Commissioner [Appendix T]
- National Bowling Commissioner [Appendix U]

- Independent Audit Report [Appendix V]
- Actuary Report [Appendix W]

Druhna Deidre O'Hala: I just have a quick question in regards to the financial report [Appendix F]. On number 9, under fraternal engagement, I kind of questioning it as far as what it says. *"When additional resources become available, PFA plans to allocate funds specifically to attract members who are likely to be active both locally and nationally."* I'm just kind of- I guess more of not understanding the statement in 9 that addresses our concern, but I am not sure what kind of resources are they looking for- can you speak to that more?

Druh Ryan Gregg: This was the point of our distribution strategy. We have attracted a lot of agents that are really selling product based on price and a seamless process. The new Members have had little to no involvement at the Nest and National level. While we need these new policies and new dollars in the door, these policies will essentially create profitability in the next few years, which will allow PFA to possibly carve out additional resources, hire local influencers that can attract some younger members into Nests. That's what we are a really desperately looking for is for Nests and overall membership to not decline. There's nothing concrete right now but that was the idea behind that.

Druhna Deidre O'Hala: Okay.

Druhna Christine Sokolowski: So you were saying people were buying the insurance and that they buy it through National, are you guys are assigning what Nest they are going to or are they requesting where they go to?

Druh Ryan Gregg: So, these new members really don't have a background in the Falcons. We're assigning them to the National Nest 804 Pennsylvania, and then giving them materials to push them towards the local Nest where they're closest to. So, we're continuing to create touch points with them to try and push them in that direction, but we really haven't seen any applications at this point.

Druhna Christine Sokolowski: If you could let the local Nest know possibly there could be another person-

Druh Ryan Gregg: We will if they reach out and express interest in a certain Nest we will certainly reach out.

Druhna Patricia Del Busse: I just wanted to thank all of you. This is the first convention since 1996 that I'm not a nervous wreck when I'm here. I am enjoying this Convention a lot more. I have been your National Vice President for 24 years and I can't tell you how much I have enjoyed this. I have learned a lot. I have met a lot of wonderful people who have frustrated me at times, but over all, it's been such a joy and such a blessing. And I want to thank each and every one of you for being Members of the best organization. Thank you, and Czołem!

Druh Timothy Kuzma: I am just going to add a quick comment to the question about the new policies and the Membership. Just in perspective, it's in my report and I think Ryan [Gregg] might have touched on it in his report. We are probably going to process this year somewhere in the vicinity of 4,000 new applications. That's probably more than the last 20 years combined. And like you said, those Members are just being assigned to the headquarters Nest until we develop and create more outreach, getting them involved as much as possible locally. The other thing that we did was to expand into two new states. We've been in Missouri a long time, however we are officially licensed in Missouri and now we are licensed in Arizona. So, the hope is to get a couple Nests in Arizona. When you think about 4,000 applications in a year, and let's just say that's what we're going to get that for the next five years. After five years, there will be as many new Members as we have today. We'll have essentially doubled the Membership total base by about 20,000, which is basically what we have for now. So, we're on a good path to do that and the payment, it's all about being able to sell the new electronic application system, the agency is working wonderfully, you can now apply and get insurance in 10 minutes with Falcons. You can do it, end to end, and get your application. And it's not just getting it submitted, it's getting it approved. And it's getting everything done right in 10 minutes. But that's all working really well. We have to build that base and we have to build the profitability of that. And once you get the profitability, that's when we can create those outreach to these people and say 'Hey, guess what, Polish Falcons is more than just that insurance you got a couple of years ago, these are all the things that we do, and you should become involved in whatever way you can.' So it's a whole new era for us in selling and distribution. And it's something we've never experienced before, ever. So, 4,000 applicants is one year. What did we

get last year, Ryan? Two hundred? Three hundred? Maybe one hundred. So, a whole new game. And it feels like it's scary as heck. But that's what we have to do to even be in this business. It's exciting, it's scary, but we are on a good path.

Druhna Patricia Del Busse: And Jeff (Jalowiecki), from what I understand, you have a big concern about this. And when we get these new, I call them customers. We mailed them a welcome packet. And I brought a sample of the welcome packet to show you. Because we do want them to become active and become Members. But right now, they are helping us provide for our members. I mean, we mail a stack of welcome packets over every day, because I get to go to the post office.

Druhna Geraldine Wilson: Are people in New York State going to be able to buy insurance from Polish Falcons?

Druhna Patricia Del Busse: You can buy it now but it goes through PRCUA. When they purchase insurance through that, they become a member of PRCUA and the Polish Falcons. Are we ever going to get licensed again?

Druh Ryan Gregg: With the profitability that these new sales will bring in the next few years, we hope to touch base with New York in 2026 to reapply to start selling insurance policies.

Druhna Julia Serafin: I would just like to make a suggestion that when you get these new people, that if they live in an area where there is a District and active Nest, that the District at least be notified so that people provide them with a welcome with the Nest that is in their area. In case they were interested in participating in one of our activities, we are getting members who are not adding to our Nest at all. With more support- we are losing Nests that are losing their buildings, everything else, every year, so, okay, we're doing well financially, but we're losing our whole fraternal experience.

Druhna Patricia Del Busse: It a struggle, but we're not losing it. But we will certainly take that into consideration, and Ryan wants to answer you on that also.

Druh Ryan Gregg: Yeah we can follow up on that.

Druhna Julia Serafin: I know in our district, we would definitely send them a booklet or packet, or the President of the District can send it.

Druhna Patricia Del Busse: That's a good suggestion. That's a very good suggestion.

Druhna Courtney Caughey-Stambul: I just want to add on to the comment about the welcome packet that is sent. In addition to that, if they provide an email address, we do send them an email elaborating on the fraternal aspects of the organization and send them that. And we do include a list of Nests, all of our Nests, so they can see if there is a Nest in their area. And we also send them more letters following up on that, so they can see more of the fraternal side.

Druh Bruce Brennan: I am a financial officer at Nest 650 in Lansing, Michigan. How does this benefit the financial officer? I mean we are supposed to be there to sell the products, wouldn't it be better for a person to go to a financial officer that can talk to them one-on-one and sell them on the product?

Druhna Patricia Del Busse: We need our members- we need them to purchase insurance from a licensed agents. They have to buy it from a licensed agent.

Druh Bruce Brennan: So, I can no longer sell the product, is that true?

Druhna Patricia Del Busse: You can, but we'd prefer that they buy from a licensed agent just because historically that's what we used to do, but we have learned, and I think the states prefer that, right?

Druh Ryan Gregg: Right.

Druh Bruce Brennan: Then what would be the process for the Falcons to help their Financial Officers with getting licensed?

Druh Ryan Gregg: We do have that \$200 scholarship-

Druhna Patricia Del Busse: It's \$250.

Druh Ryan Gregg: \$250, that could subsidize any class needed for you getting licensed. The application is pretty seamless.

Druh Bruce Brennan: And then after you're licensed, would it then be referred to the Financial Officer or would it again be assigned to Nest 804?

Druh Ryan Gregg: Yeah. The monthly report that was brought up, we can send that out and then the Nest can reach out from there if they want to engage the local club, yeah, I think that they should be reassigned to that Nest.

Druhna Patricia Del Busse: But if a Nest Financial Officer would sell it, who's licensed, then he would put him in your Nest.

Druh Ryan Gregg: Yes.

Druh Bruce Brennan: And then I would make a certain amount of money from making the sale.

Druh Ryan Gregg: The distribution we have, they buy their own leads and make their own sales, so we really couldn't refer to Nests on these types of sales. But we certainly would bring them into your Nest if they were involved with you directly.

Druh Timothy Kuzma: If a Nest brings a person in, then that person is going to be assigned to that Nest. Just like it is now. The difference is the method by which these agents are selling. They are not selling in-person anymore, this is all online. And they are not really engaging- some are, I don't want to say all, but they're primarily doing it online and they get with the person and they run through the application process on a computer in their process. You could do the same thing, if you became an agent and had access to that system, you could do the exact same thing. And you would get commission as an agent.

Druh Bruce Brennan: Would there be a conflict of interest if the Financial Officer was in the Nest and using these people to sell additional products?

Druh Timothy Kuzma: No, not at all.

Druh Bruce Brennan: Thank you.

Druh Robert Jakubiec: If you apply online, is there an option to join a Nest? To be assigned to a Nest?

Druh Ryan Gregg: No. Currently, just the education of the Nest, our distribution saw it as, kind of, holding up sales, providing that education at the local levels during the sale. We would like to implement that though in the coming years, to really educate PFA Nests upfront. And some of our agents do, others are just certainly selling product. But, I think that's a good suggestion to include the Nest and try and get that education up front.

Druh Timothy Kuzma: Let me add to that real quick. So, I think about this a lot, and it has changed, dramatically, the way that we approach the insurance business. I think, for the first time that way. And I don't want to confuse or give the wrong impression, but we're still a fraternal benefit organization. We always will be, and it's critical to who we are and what we do as an entity. But we also have been, for almost 100 years now, a provider of life insurance benefits as well. That's what makes us officially a fraternal benefit society as defined by the IRS. We got licensed in 1928, so we've been doing this for 97 years. Okay, but for the first time in 97 years, we are acting on the insurance side as a real insurance company. We are dealing with several hundred agents, multiple agencies, a completely restructured premiums, commissions, compensation, everything. And for the first time on that side of the ledger, we're acting like a real insurance company. And we're learning about it, we've never experienced this, and this is still small potatoes in the entire industry, when you get 40 or 50 applications in one day. We're just learning this and we're learning how to cope with agents and all of the new issues that come with selling insurance in a real way. We were doing it differently before, and it worked well for a long time, but we were getting beat in the industry from a

lot of different angles. But this new method of selling and distribution has changed that equation. And now, we had to bring on two new staff people, to handle the influx of business and phone calls and questions. And not only are we dealing with new members and new people, there's a whole new group of agents, and they have as many questions, as do the members. But, it's a whole new game for us. And fortunately, Ryan [Gregg] is managing that end-to-end. And we are so fortunate to have him in that position to manage the staff, manage the agents, to manage the administration platform. And we've got hundreds of people now doing payments by credit cards, automatic withdrawals from bank accounts. We have to deal with insufficient checks, all kinds of things that we've never had to deal with on the scale that we're dealing with now. So a lot of us are learning, and we're trying to get through that and be a professional provider of life insurance and benefits. And at the same time, thanks to the Vice President behind me [Patricia Del Busse] and Dan [Michalak] and the Board, maintaining our identity and our values as a non-profit fraternal organization to do this.

Druhna Susan Mazzone: Ryan, how come this is taking so long? For New York State to- we're getting 4,000 new numbers, new policies. I know things take time, those guys have been waiting a long time. And they can't get into any of the annuities, the IRAs, you can't buy any of that to help support the Polish Falcons of America. Yes, they can get insurance second hand to be a member, but they don't want to do that. They want to support Polish Falcons, not somebody else.

Druh Ryan Gregg: Understood. New York is one of the highest, highly regulated states- New York and California, one two. Profitability and cash flow over the past few decades has been volatile. With this new business and this new profitability, it's going to take time. In the end of 2024, there comes expenses that we have to consider and there's got to be a little more surplus strength before we start to see that profitability start to emerge in 2026. Before we start to have those conversations in 2025 to try and get us back on course in New York State. It is not a quick process.

Druhna Teresa Landy: The whole process of all of this, it just seems like growth is very very quick. And I understand the importance of these people, I am thinking 4,000 and new people, new systems and new processes, do we have enough people to handle that?

Druh Ryan Gregg: Certainly, our growth has been tremendous, much more than we initially anticipated. While we've worked closely with iCover, a leader in automation technology, their integration with our systems has streamlined our process. When an application is submitted, iCover's advanced algorithm analyzes applicants' prescription histories, assigns a risk score, and determines whether to approve, decline, or offer a substandard policy with adjusted premiums. This front-end automation significantly streamlines decision-making.

However, even though this technology reduces the need for manual labor, processing applications on the back end still consumes time. We have visibility over it, but we could probably benefit from an additional employee or two to manage the growing workload efficiently.

Druhna Teresa Landy: So, it's an external system, we didn't buy into the system?

Druh Ryan Gregg: Correct, but this is an external third party. *iCover* is the name of the company that we are utilizing for the application, and we now branded it with the Polish Falcons of America. They've received a SOC II internal control report that essentially has tested their system security.

Druhna Teresa Landy: Okay, is our product, better than others out there that who are coming to us or just that one guy, our marketing agents that are bringing applications in the system?

Druh Ryan Gregg: Yeah, We recently landed a sizable agency, and it's been a great success. Jared Gostanczik, our sales director, has been instrumental in this, leveraging his extensive industry connections. One particular agency, based in Indiana and Michigan, is responsible for writing 70% of our business. We'll make sure to send those application reports to the Nests in those regions. They've been very pleased with our collaboration, especially with how easy and efficient our application process is. What sets us apart is the direct, face-to-face communication our back-end team provides, something they don't typically experience with other carriers.

Druhna Teresa Landy: Okay, so now I am looking at the financials. We're still, obviously there's startup costs causing the loss, and our revenue really hasn't gone up yet. Is it a 2024 thing we are looking at when we are talking about all of this?

Druh Ryan Gregg: Yeah, you'll see the notes in there. The explosion is really taking place this year. Before we can see an uptick in policies then you'll start to see a real explosion in premiums in 2024 and 2025.

Druhna Teresa Landy: So, we should be turning profitability then. So, are 2022 and 2023 is still due to our past weaknesses?

Druh Ryan Gregg: 2022 and 2023 we were still struggling to say the least.

Druhna Teresa Landy: Thank you.

Druh Thomas Meczkowski: My problem is with, it's hard to get members to come in. I get any grandchildren we buy them a policy. It started out at \$1,000-\$2,000. You know, last one last policy we get was probably a \$10,000 policy. It's hard to get members to come in when we tell them they have to buy a \$10,000 life insurance policy to be an active member. I've talked to Ryan [Gregg], I've talked to John Denning, they said the smaller policies are not profitable. I hate hearing the word "profitable". We're a fraternal organization. You know, we're trying to get members. And we've got to come up with profitability. We've got these policies coming in, kids don't need life insurance benefits.

Druhna Patricia Del Busse: We have the term. You can get a juvenile term for \$10,000 for \$150.

Druh Thomas Meczkowski: But it runs out.

Druhna Patricia Del Busse: When they're 25.

Druh Thomas Meczkowski: And then you have to spend more.

Druhna Patricia Del Busse: Yes.

Druh Thomas Meczkowski: My policy is \$500 when I was born. For my first grandkid, we paid \$1,000 for a policy. And again when we are talking about profitability, those smaller policies are not profitable. So I don't know if it has something to do with those smaller policies. These kids nowadays, these young kids, say that insurance is not as important to them.

Druh Ryan Gregg: I mean, that was certainly an actuarial driven move by us. They're going to analyze policies. We have pretty much came to the conclusion that, like I said, small policies are not profitable at the time. The other expenses in putting these policies together and sending it out. As we kind of move towards automation, our systems that we are building, there might be room to lower the path. It's kind of a process. So, it's certainly a good suggestion to talk to the actuaries about the possibility of something in a couple years with a lower cost process.

Druhna Patricia Del Busse: Thank you, Ryan [Gregg]. The cold, harsh reality of life is we have to make a profit to do what we do. Chris [Puskar] couldn't do her youth programs, even the adult programs. If there aren't funds, it's going to definitely impact programs. And I get where you're coming from, Tom [Meczkowski], I've been there. But that's the reality of it.

Druh Bruce Brennan: I used to sell insurance door-to-door. I was like an encyclopedia salesman, you stick your foot in the door so they have to talk to you. The object of insurance is to get them signed up. Once you get them signed up, then you can add onto it as you go along. The profitability comes from that, not necessarily from the start. So if you lower it back, as a financial officer, you can get those folks to join the Nest and advance other programs, get more on their life insurance, or end of life, or annuity, most young folks are looking for annuities. I believe you can get a \$1,000 annuity. And I believe they offered at one time a \$500 annuity.

Druh Ryan Gregg: That is still in place.

Druh Bruce Brennan: And then that can get people into your Nest, and then you come to them and add on to that and make money off of that. And then the profitability aspect of it is that if I add to it.

Druh Ryan Gregg: Certainly, when we have that discussion with our actuary, we can talk about a cross-sale sales, we can work with our other policies, that might be an assumption they can plug-in. This is where we need to be to load them in place.

Druh Timothy Kuzma: Yeah, Tom [Mieczkowski] and Bruce [Brennan] both, you really bring up the heart of a debate in the fraternal industry that goes back decades. And it is that struggle between membership and selling meaningful life insurance and for the organization to manage both successfully and profitably, Trish [Del Busse] pointed it out, Ryan [Gregg] points it out. Our actuaries continuously remind us about profitability and the ability to maintain what we do. I've been in these philosophical debates at any number of American Fraternal Alliance meetings and conferences. And one of the debates is, okay, would you rather have, I'll ask you guys. Would you rather have 10, \$10,000 policies? Or one, \$100,000 policy. I mean, there's no right answer. But I'll give you the arguments. The Nests, I would say, and I tell me if I'm wrong, but I can almost guarantee that Nests here would want 10. Right? But on the flip side, the actuaries of the equation is the one \$100,000 policy. Because the expense drain of 10 versus 1, because the expense that we incur are the same. The cost to process an application is the same, whether it's a million or a thousand. It still costs us the same amount. It's the energy, the work, everything. Now, there are commissions, that's entirely different. That's different. So, the argument from the actuaries are "No, you've got to get the big ones", because you're not going to incur all that expense with all those small policies. But we have to balance that with what you guys just said. Membership, what Tom [Mieczkowski] just said, what Bruce [Brennan] just said. So, it's a balance, and that's what we're trying, we're working this through to maintain that balance, to provide the best path for the Nests, Districts, et cetera, to get members, bodies, new people. And at the same time, have an insurance operation that is successful, that is profitable, and that provides the fuel for everything we do fraternally. So, it will be an ongoing, never-ending clash between those concepts. Successful fraternal have kind of figured it out, because they have the resources to do it. We're trying to accumulate the resources to do it. That's what Ryan [Gregg] is referring to over the next couple of years, is to get that profitability, to give us the room, to strengthen the fraternal side of what we're doing, and give it the balance that we need to continue as an organization. I said before, way back when I first became President, I do not want to be the manager, the executive CEO of an insurance company. That's not the job that I wanted, that's not the job that I want. But I will do that job to my best possible ability, knowing that I have to support what really matters to all of you. And that's the fraternal side. And when you think about it, the insurance part should be important to you, even personally. You should all have enough insurance. I'm not going to sell it, but you know what I'm saying. That's my challenge. So, when people ask me what I do, I'm the President of a fraternal life insurance company. We are non-profit. We sell, but we sell life insurance policies like any other carrier. But we have a different purpose. We have a different set of values. Tom [Mieczkowski], you're right. We are not just about profit. Okay, that's not the end game for us. That is a means to an end, and that's what we have to do.

Druh Thomas Eckert: Of the 4,000 policies, can you give us an idea of what type of products? What's the breakout?

Druh Ryan Gregg: That's projected, for the year. There may be over 4,000. Today, we are at about 2,300 or so for the year. What it is, it's between traditional whole life and the final expense are the two initial products we have. It's roughly an average age of 57. The face amounts of that is capped at \$50,000 for traditional whole life and \$25,000 for final expense. We plan to get the term products out there in the next year or so, to really start attracting those younger applicants, term is usually the best product for a younger person. So, with that term, we could also offer kind of a hybrid product, where you buy a whole life policy to have that insurance then add a smaller term on top of it as a rider. That's the best of both worlds for a 30-something year old that we could attract.

Druh Thomas Eckert: And that was my motivation for asking questions of what they're buying here. That this 4,000, a greater portion of it, is of the whole life category, which brings in the yearly income in renewals that was the missing place to be successful or be profitable.

Druh Ryan Gregg: Our renewal base has certainly fallen off over the years, but will certainly be exponentially greater in the coming years.

Druhna Teresa Landy: So then, go back to the kids, the grandkids that individuals are bringing up. What are their options right now for membership?

Druh Ryan Gregg: That comes down to preference. A good policy for the grandkids is the single premium whole life. If you have a two-year-old grandkid, you just to pay the policy and you'll never have to pay a premium again. Roughly for a one-year-old, it's around \$1,000. So, they have \$10,000 worth of coverage for their whole life and you'll never have to pay anything else. I think that's a gift for a grandkid I think that is a very attractive option.

Druhna Teresa Landy: And how about just a savings per se? Just an annuity as opposed to life insurance?

Druh Ryan Gregg: An annuity for a grandchild is certainly a good gift, but if it's a qualified annuity obviously you don't want to line them up to where they are unable to take a withdrawal until they are 59 and a half. But they are able to buy annuities as well.

Druh Daniel Michalak: I'd just like to say, because he's absolutely correct. I have three grandchildren. And \$1,000 paid for \$10,000 life insurance. One time. That's a lot of money for parents, but, for grandparents? It's not too cheap, it's not a sell-arm, but that's what life is. Everybody knows today what money that is. Kids have got \$2,000 rent right now. That was our mortgage payments, if that. So, it's very hard then to afford any kind of life insurance for their children. So, I guess that the part of life we're at now. For me it was a great investment and they're all members of Falcons.

Druh Ryan Gregg: I will say with a single premium whole life, or any whole life, it builds cash value. So if your grandchild is one or two years old and they have cash value in their policy that grows about 3.5% a year. They can also take loans against their cash value of up to 90% if cash is needed, it is a very good tool.

Druhna Deidre O'Hala: *McKeever Varga & Senko*, the independent auditors report, can you please explain more if there were things that they found in the financials?

Druh Ryan Gregg: *McKeever* is our external auditor, then they issued an unmodified opinion, which is essentially a clean opinion. It used to be called an unqualified opinion, which was the previous term. There were no findings, of material nature, they had a few one-offs that were corrected, but they had nothing to report.

Druhna Deidre O'Hala: You said implemented, what was implemented?

Druhna Patricia Del Busse: Years ago, for instance, our constitution had that the two Vice Presidents were on the audit committee, which was silly because the First Vice President signed a lot of the checks, so they had suggested that we get the Vice Presidents off the audit committee. There's been that kind of stuff.

Druh Ryan Gregg: Like I said, there's nothing that was of material level or rose to the importance to change their opinion it was really just a comment. So I mean, I think it was 2023 audit, there was just a comment on one of our reinsurance deals that there was a policy that was numbered incorrectly on our end versus their end, so I'm pretty sure having the policy numbering correctly and emailed to them was sufficient. It was just small stuff like that.

Druh Philip Zambrello: That's just one of the questions that have been brought up to me as far as getting assigned to a Nest when buying a policy, are the people that are being assigned, do they know what they have to go through to be retained in the individual Nests by the application or membership, sponsorship, and paying dues, are they aware of those steps? Not just automatically, you're in. Because you bought a policy, you're in Nest 519 without going through our routine of the application, the interview, sponsorship, and paying of the dues. Are they aware? I think a lot of people have asked me this question, and I think we should clarify it, and yes, that's the way it should be.

Druh Ryan Gregg: We're just trying to push these new members in that direction, so we really haven't gotten to that point, but certainly that could be the second layer of that process, that sort of thing.

Druhna Patricia Del Busse: We do notify the Nest when someone wants to join, but not every Nest has the same process for new members, and so we obviously don't explain that because we don't know it, but you do have the option of not accepting them into your Nest.

Druh Bruce Brennan: What would warrant us not accepting them into our Nest?

Druh Timothy Kuzma: You don't like them. It's a matter of preference. That's up to you guys.

Druh Philip Zambrello Jr.: So I think the point that we're trying to make is, getting assigned to a Nest, we collect dues in our Nest. We had people come in with the cards saying I got a policy online, our Nest number was on there, and they came and said, I'm a member here, and they hadn't gone through our process. They did pay Nest dues. And that's the point we're trying to make. Maybe that's stopped, the assigning of Nests, But when it's re-instituted, that's just what I believe we're trying to say here.

Druh Bruce Brennan: What's their response to when you tell them that? The person coming in and saying, oh well you've got to pay dues, you've got to do this in order to be in our Nest, what is the customer's response to that?

Druh Philip Zambrello Jr.: We haven't seen them since.

Druh Bruce Brennan: They need to know ahead of time, what may or may not be their responsibility to belong in the Nest. We don't charge dues. They can walk in the door and say, "I have a policy, I want to be a member." Well, thank you, welcome to the club. Come on in.

Druh Timothy Kuzma: I think we did previously when we didn't have the influence. And it was done regularly. And it wasn't a lot. We weren't doing a lot of applications about people that would say, "Hey, I'm from Middletown, I see this great club." They apply. And I think we still do it, I've just got to check, there's so many things going on, that on a regular basis, I think it was weekly, that the Nest would be notified that there are some people who want to apply, and it's up to you then. I have to verify that. It's a good point. And like you said, the challenge for us is not knowing all the processes, but informing the member when they get there or whatever, and they're going to say, "Hey, the Nest might reach out to you" or something like that. So, we have to tighten that a little bit, make sure that works for you and for us. For some Nests, it's not a big deal. For you guys, it is. And I get that. We understand that. For many Nests, you know, you do want to do that process of, and Bruce [Brennan], the question you asked is, why would you? Well, I can remember a long time ago getting a call from the Nest, and they said, "Look, we don't like this person. We don't want them as a member. What are we going to do?" and I said "We'll just vote and we'll tell them." And we did, they told us no. We wrote them a letter and said "Your membership in Nest so-and-so has been rejected. You could apply somewhere else or be assigned to Nest 804." That's what happens. Very rare, but we still have to have that process in place.

Druh Ryan Gregg: And these were the type of issues, that led us to not including that Nest selection in the new application process with the volume we are seeing. Just assigning people to the National Nest, initially, to avoid the issue of differing Nest processes was our thought.

Druhna Deidre O'Hala: So, can you please update your current website under the fraternal benefit membership, because in that it doesn't state that. "Fraternal Benefit Members do not hold an active Life Insurance policy or Annuity with Polish Falcons of America. These 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. They can attend meetings of the Nest of which they are Members, but they cannot hold Office or serve as Delegates to the National Convention."

Druhna Patricia Del Busse: That is accurate information. They're for the National, Social Benefit Members.

Druhna Deidre O'Hala: So they are in our Nest, and can attend a meeting?

Druhna Patricia Del Busse: No. If they're a member of that Nest. Like, St. Louis, for instance, there's a couple members that are very active in the Nest, and they're golfers, and one woman has gotten a couple of her friends to

join and become these members, and they go to golf tournaments and bowling tournaments, but that's it. Not another nest, no.

Druhna Deidre O'Hala: But they can attend meetings of the Nest?

Druhna Patricia Del Busse: The Nest. They're in a Nest, these National Social Members. They can attend the meetings of the Nest, which would mean the Nest that they join as Social Members.

Druh Timothy Kuzma: And they have to still be accepted by that Nest. So, for example, a social member joins, those are the rights that they have, but those are the rights specific to the Nest they belong. So, go back to 519. They want to join as a fraternal benefit member, if 519 accepts, they have all the rights and privileges that you described, they can do all of those things. But if 519 says we don't want that person, then they have to go find another Nest.

Druhna Deidre O'Hala: So, they have to go find another Nest.

Druh Timothy Kuzma: Right.

Druhna Deidre O'Hala: So, when you accept a social member into 519, 519 doesn't get the money you're collecting, \$40 per year.

Druhna Patricia Del Busse: Correct.

Druhna Deidre O'Hala: National does. But you're assigning a Nest to them, you're telling that person that they can go ahead and go to their meetings at that Nest.

Druhna Patricia Del Busse: National social members are not assigned. They generally- there's a few in Nest 45, Jackson has a fair amount. I can't think of who they do, but they generally join because they want to go golf or bowl.

Druhna Deidre O'Hala: But then they, they belong to that Nest and they have to pay local dues, I would assume.

Druhna Patricia Del Busse: Yes. So, they would pay Nest dues in addition to their National Social Membership, just like you pay on your policy, but you still pay the Nest dues and your National dues. But their \$40 Social is their National dues.

Druh Bruce Brennan: All I am saying is that when you get these new members, and they say "Okay, here is a Nest near you," inform them, just a disclaimer, that any Nest that you go to may or may not have dues that will need to be paid to that Nest when you join them. Its just a disclaimer so that it doesn't shoo them out the door, because they don't come back. But if they go ahead knowing they may have to pay dues, they are more likely to stay.

Druh Ryan Gregg: I think we can implement that into our welcome package going forward.

Druhna Patrice Meczowski: I'm just curious, going back to what he said with all these new applicants, and we are projected to get 4,000, are automatically assigned to Nest 804.

Druhna Patricia Del Busse: Correct.

Druhna Patrice Meczowski: How many members did Nest 804 get out of those 4,000 applicants? If you're automatically assigned to a Nest, you're not becoming members.

Druh Ryan Gregg: They are all assigned to Nest 804, we have not done any reclassifications in the period that this has been going. It's just having touch points with them this is what we do and asking them if they want to join another Nest. This is something we are going to look at in the next year.

Druhna Patrice Meczowski: I was just curious if the Nest tracks these policies, does 804 know how many people have joined their Nest?

Druhna Patricia Del Busse: We track everything. 804 is the National Headquarters Office. So that means, Tim [Kuzma] is the President, I'm the Vice President, Ryan [Gregg] is the Secretary. And we track everything. So, we do know. I can't tell you off the top of my head, but yeah, we do that.

There was no further discussion on the motion. A voice vote is taken. **Motion carried** with no votes against and no abstentions.

Report of the Compensation Committee

Druhna Patricia Del Busse asked for the report of the Compensation Committee.

The Compensation Committee chairperson, **Druh Frank Wolch**, delivered the Compensation Committee report as attached in Appendix X.

Druhna Patricia Del Busse indicated that this report was given for informational purposes only and the final report will be given and voted on later in the convention. She then opened the Convention floor for questions about the report.

Druhna Catherine Smith: I have a question about the *Zoom* meetings. Aren't most of the Directors doing *Zoom* meetings now?

Druhna Patricia Del Busse: We do have meetings over *Zoom*.

Druhna Catherine Smith: Are they getting compensated for that day?

Druhna Patricia Del Busse: Yes. There's a meeting fee of \$100 per day for Board members.

Druh Jeffery Jalowiecki: So, during the informational part of it, they'll explain to us the duties required for these positions? How much time is probably expected from these Officers? Will that information be shared or is this the time to ask that?

Druhna Patricia Del Busse: I think now would be the time.

Druhna Patricia Capozoli: The duties and the responsibilities that are in the Constitution, outlined in there. The *Sokol Polski* also had additional qualifications for those positions when people were applying for them. So that what the Compensation Committee went off of. Everything that is in the Constitution plus the nominations that were provided additional qualifications for those positions. So, outside of that there's a lot of stuff listed in the Constitution.

Druhna Patricia Del Busse: Jeff [Jalowiecki], you do have a copy of the Constitution.

There was no further discussion on the report of the Compensation Committee.

Constitutional Amendments

Druhna Patricia Del Busse indicated that there are three proposed Constitutional amendments.

Druh Richard Federowicz, chair of the legal committee, presented the proposed Constitutional Amendments from the report of the Legal Committee, attached as Appendix Y.

Constitutional Amendment Proposal 1 – New Section – Provides for virtual National Conventions

Druh Richard Federowicz presented the new proposed section of the Constitution as follows:

New Section – Provides for virtual National Conventions

A Regular or Special National Convention of the Polish Falcons may be conducted virtually by means of communication that allows all participants to simultaneously communicate with each other. For a virtual Convention, provisions shall be made to provide for secret and secure ballots. The policies and procedures for a virtual Convention shall be determined by the National Board of Directors.

A motion was made by **Druh Anthony Mazzone** to accept the proposed amendment as written above, seconded by **Druhna Joyce Brennan**.

Druh Timothy Kuzma: So, like Joe [Federowicz] said, in 2020, we were required to do the Convention in 2020. We asked the insurance department if we could get an extension. They denied it. They said you must do it in accordance with the state law, and so we did. We did it virtually even though the Constitution at that time did not have a provision to allow us to do that. And technically, at the time, that provision should have been in the bylaws. But the Insurance Department was- they prioritized which regulation. So, the regulation about doing the Convention every four years overrode the fact that we didn't have technical authority to do it virtually. Their concern was "Do the Convention. We don't care about anything else. Just do it." So we did it. So, knowing that, and knowing that other fraternal have done similar things, this amendment was drafted to fill that in the event that we would have to do it in the future again. Now, I have heard and talked with Delegates informally who interpreted this that we're going to get away from in person and that the board can just arbitrarily get rid of this concept of the in-person Convention. That is not the intention of this amendment. So hearing that, talking about it with Trish [Del Busse], I re-drafted the amendment.

Druh Timothy Kuzma made a motion to revise the original proposed amendment to read as follows:

New Section – Provides for virtual National Conventions

In the event the National Board of Directors determines that it is not possible to conduct the Convention (Regular or Special) in-person, a Regular or Special National Convention of the Polish Falcons may be conducted virtually by means of communication that allows all participants to simultaneously communicate with each other. For a virtual Convention, provisions shall be made to provide for secret and secure ballots. The policies and procedures for a virtual Convention shall be determined by the National Board of Directors.

Druh Timothy Kuzma: So, my intention here was to ultimately clarify the issue that the Board could not just say, "no more in person." There has to be a determination that it is not possible. And that's a pretty broad thing to say. And the board would have to say, why isn't it possible? Right. So, I think this puts the onus on the Board, and appropriately on the Board to say, okay, for whatever reason, let's go to that horrific pandemic issue. You can't do it. Okay, we now have the ability to do it virtually. But it has to be not possible to do it in-person. It's very clear.

The motion to revise the proposed amendment was seconded by **Druh Richard Federowicz**.

Druh Richard Federowicz: I just want to say that as Chair of the Legal Committee, I support that amendment. My recollection is that we did discuss this at a Legal Committee meeting, and my recollection is we all agreed to this. My personal feeling is that it's better to have everybody here together if possible. And that's why if it's not possible then you have the virtual, which refers back to the situation of the 2020. When COVID mandates did not allow us to gather in-person, we tried to postpone it. We had a conference call with the Department of Insurance in Pennsylvania. And despite everything that we brought to their attention, they demanded we have a virtual Convention. Which, we did. So, from my perspective, what Tim [Kuzma] has offered, makes perfect sense.

Druhna Julia Serafin: I'm just concerned about the final line says this "shall be determined by the National Board of Directors." I wish there was something more there that says, like, via the government, or something else. Or that the whole body of the members will be notified before you do this or have a vote on it.

Druhna Patricia Del Busse: The thing of it is, when we did the last version, was because we had to. We didn't have a choice. Like Joe [Federowicz] said, we met with the Pennsylvania Insurance Department.

Druhna Julia Serafin: Well, we also know that it was the government.

Druhna Patricia Del Busse: Right, but that's basically what this is referring to. But the Board is who gets to decide what goes on with the organization overall. We can't send out votes on something like that.

Druh Timothy Kuzma: There's no provision.

Druhna Julia Serafin: Yeah, I understand, that's why I was debating even including it.

Druh Timothy Kuzma: So what you're, this is the logical issue that you're having. What you're suggesting, and I know you didn't say it, and I might be putting words in your mouth, but what you're saying is, let's have a Convention to talk about the Convention. We can't do that. And it really comes down to, and it really goes to the whole issue of governance. You're putting your trust and faith in the National Board of Directors. And that's where it appropriately belongs, in between Conventions. And so when there is an issue like this, whatever it is, and unlikely it may be, the board is empowered to say, we've got to do something differently. And we have the authority now to do so. There's no question about the authority. The regulatory bodies in government don't care how you do it. Just make sure you do it.

Druhna Janet Knauber: I just have a question. I know the issue is communication. But if this situation would ever come up, if you have time, and I would think your Board of Directors should be able to communicate with the people in their District to get their opinion and pass it on. So that it's just not their opinion, it's the opinion of their Nests or Districts.

No further discussion was held about the motion to revise the amendment. A voice vote is taken. **Motion carried** with no votes against and no abstentions.

No further discussion was held about the revised constitutional amendment. A voice vote is taken. **Motion carried** with no votes against and no abstentions.

Constitutional Amendment Proposal 2 – New Section – Provides for virtual meetings of the National Board of Directors

Druh Richard Federowicz presented the new proposed section of the Constitution as follows:

New Section – Provides for virtual meetings of the National Board of Directors

The National Board of Directors may conduct Regular or Special Meetings, or Committee Meetings, by telephone conference or other means of communication that allows all participants to simultaneously communicate with each other. The policies and procedures for virtual meetings shall be determined by the National Board of Directors.

A motion was made by **Druhna Kaitlyn Johns** to accept the proposed amendment as written above, seconded by **Druh James F. Sokolowski**.

No further discussion was held about the proposed constitutional amendment. A voice vote is taken. **Motion carried** with no votes against and no abstentions.

Constitutional Amendment Proposal 3 – Article V, Section 36, Item 13, Paragraph 2

Druh Richard Federowicz presented the proposed amended Article V, Section 36, Item 13 to the Constitution as follows:

Article V, Section 36, Item 13. Change the second paragraph of the Section as follows:

~~*If there are no females on the Board of Directors, the Board shall choose a Falconette to be Chairperson from the Membership of the Falcons.*~~

If there are no females on the Board of Directors, or if there are females who are not willing or unable to serve as Chairperson of the Falconette Commission, the Board of Directors shall choose a Falconette to be Chairperson from the Membership of the Falcons.

A motion was made by **Druhna Mary Pluta** to accept the proposed amendment to Article V, Section 36, Item 13, Paragraph 2, as written above, seconded by **Druh Michael Dutczak**.

Druhna Patricia Del Busse: So, what the problem was if there is no female on the National Board, they can choose a Falconette chair from the membership. That makes sense. But there was nothing on there that if there was a female on the board who was unwilling or unable to serve as the chair, there was no way to get a chairperson from the

membership. So this is just allowing that if there are no females, or if there is a female who is unwilling or unable, they may go to the membership to get a Falconette chair.

Druh Bruce Brennan: In choosing a Falconette chair, is that, “Hey, congratulations! Tag, you’re it!” Or do they have the right to say no?

Druhna Patricia Del Busse: Well, that’s what this provision is for. If you’re unwilling or unable, then they can go elsewhere. So no, it’s not “Tag, you’re it.” That’s what we are making sure of.

Druhna Julia Serafin: So now whoever is chosen as the Chairperson from the membership is this, are we creating a new position? Is this a volunteer position? Are they going to be compensated for doing this? Are they going to be a member of the Board?

Druhna Patricia Del Busse: No, they would not be a member of the Board.

Druhna Julia Serafin: So they cannot attend meetings?

Druhna Patricia Del Busse: No. But whether they would be compensated or not hasn’t been discussed. That would be up to the Board to decide. Becky [Sienkiewicz] is the only female on the new board, okay? Becky has grandchildren that live in Pittsburgh, Becky [Sienkiewicz] lives in Erie. So what if Becky finds that she is unable to serve as the Chair? Then we would go to the membership to find a new Falconette Chair and at that time, the Board would discuss whether or not they are going to compensate this new person.

Druhna Julia Serafin: So we would be giving them an official title?

Druhna Patricia Del Busse: They would be the Falconette Chairperson.

Druhna Henrietta Nowakowski: Just explain to me the difference between the red and the black.

Druh Timothy Kuzma: The red was the previous one.

Druhna Patricia Del Busse: The previous one said “If there were no females on the Board, that they would go to the membership.”

Druhna Henrietta Nowakowski: What is added?

Druhna Patricia Del Busse: What is added is “If there are no females on the Board of Directors, or if there are females who are not willing or unable to serve as Chairperson of the Falconette Commission, the Board of Directors shall choose a Falconette to be Chairperson from the Membership of the Falcons.”

Druhna Henrietta Nowakowski: So what is the new part?

Druhna Patricia Del Busse: The bold text. “If there are no females on the Board of Directors, or if there are females who are not willing or unable to serve as Chairperson of the Falconette Commission...” That’s the new text.

Druhna Henrietta Nowakowski: “...unwilling to serve” then is the addition.

Druhna Patricia Del Busse: “...unwilling or unable to serve...” Yes.

No further discussion was held about the proposed constitutional amendment. A voice vote is taken. **Motion carried.** 1 – Opposed. 2 – Abstain.

A motion was made by **Druh Thomas Meczowski** to conclude this session of the Convention for lunch. Seconded by **Druhna Patricia Barszcz**.

Druhna Patricia Barszcz: If you cannot get up to come to the microphone, have someone take the microphone and bring it over to that person, which should make it much easier to hear when people talk.

Druhna Patricia Del Busse: We will ask a member of the Sargent at Arms Committee to be the microphone deliverer.

Druhna Rebecca Sienkiewicz: I would like to know when we can start making donations for the Starzynski scholarship fund. I know we have done that in the past.

Druhna Patricia Del Busse: We generally do that tomorrow during the elections and all of that.

A voice vote is taken. **Motion carried** with no opposed and no abstentions.

Druhna Patricia Del Busse adjourned the session of the Convention at 11:45 AM for lunch. The Convention will reconvene at 1:30 PM after the Falconette luncheon.

Third Session – Friday, July 26, 2024

Druhna Patricia Del Busse called the Convention back to order at 1:45 PM.

Report of the Credentials Committee

Druh Ryan Gregg gave an updated report of the Credentials Committee. The summary of the report is as follows:

There are 109 Delegates total, representing 21 Nests. The list of Delegates is broken down as:

- 15 – National Officers
- 14 – District Officers
- 39 – Nest Officers
- 30 – Elected Delegates
- 11 – Legion of Honor

Three guests are also present. A quorum is met. Czołem!

Druh Anthony Mazzone made a motion to accept the updated report of the Credentials Committee, seconded by **Druhna Christine Sokolowski**. No discussion. A voice vote is taken. **Motion carried** with no votes against and no abstentions.

Administration of Oath to Delegates

Druhna Patricia Del Busse swore in the additional delegates that were registered during the lunch break.

Donations to the Dr. T.A. Starzynski Scholarship Fund and the Disaster Relief Fund

Druhna Patricia Del Busse asked those in the Convention who had received a scholarship from the Polish Falcons at any point to stand and be recognized.

Several convention delegates then made a series of donations to both the Dr. T.A. Starzynski Scholarship and the Disaster Relief Fund. The donations made are as follows:

- **\$200** to the Dr. T.A. Starzynski Scholarship Fund on behalf of **Nest 123**
- **\$100** to the Dr. T.A. Starzynski Scholarship Fund **in memory of Frank Wienczkowski**
- **\$100** to the Dr. T.A. Starzynski Scholarship Fund on behalf of the **District IX Ladies Commission**
- **\$100** to the Dr. T.A. Starzynski Scholarship Fund on behalf of **District IX**
- **\$100** to the Dr. T.A. Starzynski Scholarship Fund on behalf of **District II**
- **\$100** to the Dr. T.A. Starzynski Scholarship Fund on behalf of **District IV Legion of Honor**
- **\$100** to the Dr. T.A. Starzynski Scholarship Fund on behalf of **Patricia Capozoli**
- **\$100** to the Dr. T.A. Starzynski Scholarship Fund on behalf of **Nest 52**
- **\$50** to the Dr. T.A. Starzynski Scholarship Fund on behalf of **Nest 65**
- **\$100** to the Dr. T.A. Starzynski Scholarship Fund on behalf of **District II**
- **\$100** to the Dr. T.A. Starzynski Scholarship Fund on behalf of **District IV**
- **\$100** to the Dr. T.A. Starzynski Scholarship Fund on behalf of **Nest 8**
- **\$2,000** to the Dr. T.A. Starzynski Scholarship Fund on behalf of **Nest 17**

- **\$200** to the Dr. T.A. Starzynski Scholarship Fund on behalf of **Nest 42**
- **\$100** to the Dr. T.A. Starzynski Scholarship Fund on behalf of **Nest 45**
- **\$100** to the Dr. T.A. Starzynski Scholarship Fund on behalf of **Nest 580**
- **\$100** to the Disaster Relief Fund on behalf of **Nest 86**
- **\$100** to the Dr. T.A. Starzynski Scholarship Fund on behalf of **Nest 564**
- **\$100** to the Dr. T.A. Starzynski Scholarship Fund on behalf of **Nest 68 in memory of deceased members**
- **\$100** to the Dr. T.A. Starzynski Scholarship Fund on behalf of **Nest 307 in memory of deceased members**
- **\$200** to the Disaster Relief Fund on behalf of **District XIII**
- **\$200** to the Disaster Relief Fund on behalf of the **District XIII Ladies Commission**
- **\$100** to the Disaster Relief Fund on behalf of **Nest 31**
- **\$100** to the Disaster Relief Fund on behalf of **Frank and Barbara Wloch**
- **\$50** to the Dr. T.A. Starzynski Scholarship Fund in memory of **Marian Wesolowski**
- **\$50** to the to the Dr. T.A. Starzynski Scholarship Fund in memory of **Kathy Czyzewicz-Hoebner**
- **\$100** to the Dr. T.A. Starzynski Scholarship Fund on behalf of **Nest 88**
- **\$100** to the Dr. T.A. Starzynski Scholarship Fund on behalf of the **District IV Ladies Commission**
- **\$100** to the Dr. T.A. Starzynski Scholarship Fund **in memory of Teresa Landy's parents**
- **\$200** to the Falcon Banner Restoration Fund on behalf of the **District XIII Ladies Commission**
- **\$100** to the Dr. T.A. Starzynski Scholarship Fund on behalf of **Ryan Gregg**

Druhna Patricia Del Busse informed the delegates that we would be taking a 30 minute break for committees to meet at 1:55 PM.

Druhna Patricia Del Busse called the Convention back to order at 2:30 PM after the committee meetings and asked for any committee reports to be given.

Report of the Falconette Commission

Druhna Patricia Capozoli read the report of the Falconette Commission, which is attached as Appendix Z.

Druh Michael Dutcak made a motion to accept the report of the Falconette Commission, seconded by **Druhna Rebecca Sienkiewicz**. No discussion. A voice vote is taken. Motion carried with no votes against and no abstentions.

Good of the Order

Druhna Patricia Del Busse asked the Resolutions Committee and the Technical Committees if they were ready to give their reports. Neither were prepared to report yet.

Druhna Patricia Del Busse informed the delegates of the schedule for the evening activities.

Druhna Teresa Landy: Is there a reason why we are not continuing today?

Druhna Patricia Del Busse: Because there's nothing else to do, there's nothing we can do. There is something that you guys need to roll around in your heads is one of the last parts of business is the next site for the next National Convention. So hopefully somebody has a burning desire to host a National Convention in four years. But actually, Teresa [Landy], we have two reports to get that are not ready, the Legion of Honor will give a report, the Compensation Committee will give a report, the Nominations Committee will give a report, we'll have the Election, and then the site for the Convention, and that's it.

Druhna Patricia Del Busse informed the delegates that the first session on Saturday, July 27, 2024 would start at 10:00 AM.

Druhna Patricia Del Busse: Here's a suggestion, guys. Let me know how you feel. We heard the compensation committee report earlier. Do we want to move to discuss the Compensation Committee and the Nominations Committee, and do the elections today?

Druh Howard Field made a motion to continue the session and conduct the elections today, seconded by **Druh Thomas Mieczkowski**. No discussion. A voice vote is taken. **Motion carried** with no against and no abstentions.

Druh Timothy Kuzma: So, normally at the Convention, when we had multiple day Conventions, we would hear the Compensation Committee report on one day, the initial, and then the following day before the election, it give its final report and we would vote. And now that's what we've done at the past. But it's up to you guys, you're the Convention, you're the supreme governing body. If you feel that what was presented and what you heard earlier, which you will hear shortly is sufficient time for you to digest all of that and make a decision and then we can move into the nominations and election. The Nomination Committee report and the elections have to happen at the same time, you have one right after the other. And the issue is the compensation, and everybody should know what the compensation is before anybody gets elected. So, I think the [Compensation] Committee is ready. Are you all satisfied with getting that compensation report now and moving on?

The delegates indicated that they were ready to receive the report of the Compensation Committee.

Druhna Patricia Del Busse: You know what? I'm really good with that. I prefer that. But you guys need to keep in mind that we are making dramatic changes to the government. So, there are dramatic changes to the compensation. So, please don't do this in a hurry because I don't want you to be in a big hurry to get out of here and make a decision and then regret it. We have lots of time. But like I said, please keep in mind this is dramatically different.

Report of the Compensation Committee

Druh Frank Wloch gave the report of the Compensation Committee, attached as Appendix X.

Druh Frank Wloch: Now, I did confirm with some of the Board members, in the past couple of years they have been conducting more meetings by *Zoom*. They have four quarterly Board meetings a year. They've done, in the past, two *Zoom* meetings. Going forward they intend to do all four quarterly meetings at headquarters. That's what their meeting schedule is going to look like. And let me tell you, in between each one of those meetings they do a lot of work. And those are all pretty much *Zoom* meetings, but they can be two to three hours sometimes and they're not scheduled.

Druh James F. Sokolowski made a motion to accept the report of the Compensation Committee, seconded by **Druhna Deidre O'Hala**.

Druhna Elaine Sieczkarek: I have a question in regard to the Chairman position, newly created with our new governance. What are the duties of the Chairmen? Where am I finding it?

Druhna Patricia Del Busse: It's in the Constitution. Section 31, page 7.

Druh Timothy Kuzma: Forever, the National President filled two responsibilities in the organization. The President was the Chief Executive Officer and Chairman of the Board. Now, what we've done is we separated those two primary functions. So, the President will no longer run or be in the position of Chairman and running the Board meetings. That falls upon the new Chairperson. And then if that person is unable, the Vice Chairman steps in to take their place. So, the duties that I did, and I can't give you an exact percentage, I never broke down the amount of time that I work as Chairman and that I work as CEO, but there is a significant time commitment to that work. It's not just showing up to the meeting with a gavel and then, that's it, you get started. There's a lot of advance work, agenda preparation, document preparation, and everything in advance for that work. Now, headquarters will still provide the logistical support to the Chairperson and Vice Chairman to help them accomplish their duties. We don't expect them to make all the copies and send all the emails and do all of those the logistical issues will still be handled at National Headquarters. In terms of the agenda, what the Board's doing, how it functions, how it meets, when it meets, all of those kinds of things, and then the actual meeting itself, all of that work is on the responsibility of the Chair and Vice Chair.

Druhna Patricia Capozoli: Section 37 of the Constitution: Duties of the Board of Directors, lists nine specific things that the Board will be responsible for. Hiring the President, handling bank deposits, etc. I just- well, some of this would be Chairman duties, Chairperson duties, some would be Vice and some would be more specific, right?

Druh Timothy Kuzma: All of that management of those duties of the Board, which are outlined, as Patty [Capozoli] indicated in Section 37, those fall under the oversight of the Chair and Vice Chair. It's no longer the President's responsibility and duty to do those things, that's the Board's responsibility. There's a distinct difference between what each position is doing. And as you see in that Constitution, in the months in which the board doesn't meet, we have a new Executive Council that meets, and that's comprised of the President, the Secretary Treasurer, Chairperson, and the Vice Chairperson. And we in those meetings they work out the issues, what needs- we as Executives go to the Chair and Vice Chair and say "Okay. What is the board expecting? What are we doing?" And we report to them and say, "Okay, here's what the board required or asked us to do. Here's a report." And that's a critical part of the communication between the Board and the Executives. It was easy prior to this because I could just talk to myself. I put on my Chairman hat and talk and I put on my CEO hat and answer. But now that's different. So, when you talk about the duties and how it's going to work, that's the kind of function and what kind of the expectations are. We're going to have to work it out, see how it's going to flow. But that's the theory behind it all.

Druhna Janet Knauber: I was wondering if you can break down how many first term board members, second, and third?

Druh Timothy Kuzma: Frank [Wloch], do you have that info?

Druh Frank Wloch: No, I do not.

Druhna Patricia Del Busse: District II, Tom [Eckert], how long have you been on the Board?

Druh Thomas Eckert: Five terms.

Druhna Patricia Del Busse: Okay, five for Tom [Eckert]. District IV, this is going to be his first term. John [Kowarik], is this six for you?

Druh John Kowarik: No, this will be my fifth term.

Druhna Patricia Del Busse: This will be five for John Kowarik. District VI, this will be Mark's [Albin] second term. Tom [Washington]?

Druh Thomas Washington: Fourth.

Druhna Patricia Del Busse: Fourth for Tom [Washington]. Is this three for you?

Druh Charles Johns: Third.

Druhna Patricia Del Busse: Third for Chuck [Johns]. Becky [Sienkiewicz]?

Druhna Becky Sienkiewicz: Three.

Druhna Patricia Del Busse: Three. Did I miss anybody?

Druhna Janet Knauber: Ryan [Gregg]?

Druhna Patricia Del Busse: Ryan [Gregg] is not on the Board, he's a hired secretary treasurer.

Druh Thomas Eckert: What about Danny [Michalak]?

Druhna Patricia Del Busse: Danny [Michalak] is not going to be a Director.

Druh Thomas Eckert: No I know, but how many terms is that?

Druh Timothy Kuzma: But its four.

Druhna Janet Knauber: Is it relative even with Tom Eckert because, is he running for Vice Chair?

Druhna Patricia Del Busse: That's true.

Druhna Janet Knauber: So then we are adding another Director from that area.

Druhna Patricia Del Busse: Jeff [Beilfuss] will be in his first.

Druh Timothy Kuzma: It will be his first term. If Tom [Eckert] gets elected.

Druhna Janet Knauber: There will be seven Directors?

Druhna Patricia Del Busse: Yes.

Druhna Janet Knauber: And two Chairs.

Druh Timothy Kuzma: And the Chairman and Vice Chairman. So, nine in total.

Druhna Janet Knauber: Okay.

Druhna Julia Serafin: I know that this is not the salaries of the Board of Directors, but I heard Tim [Kuzma] mention that you [Patricia Del Busse] and he [Timothy Kuzma] are staying onboard for another two years. What are your salaries going to be? Are you going to be getting what you're getting now?

Druhna Patricia Del Busse: The Board will determine that.

Druhna Henrietta Nowkowski: Shouldn't that be discussed?

Druh Timothy Kuzma: No.

Druhna Patricia Del Busse: No.

Druh Timothy Kuzma: That's the Board's decision.

Druhna Henrietta Nowkowski: Shouldn't that be in the Compensation report? What will the total cost be to the Polish Falcons of America?

Druhna Patricia Del Busse: That will be the Board's decision. It's a dramatic change.

Druhna Henrietta Nowkowski: So, we're voting on just one issue, which is?

Druhna Patricia Del Busse: You're voting on the compensation for the seven Directors, the Chairman of the Board and the Vice Chairman of the Board.

Druhna Henrietta Nowkowski: So, the Board of Directors, which is part of that group. But we don't know what the combined cost will be and I think that's kind of critical.

Druh Timothy Kuzma: At the Convention two years ago, this was part of the discussion. It's a big part of the discussion about setting the compensation. And that it is much different. And I get it that you're not going to know now what that comp will be. But that's, you know, a key part of this whole change was giving the Board that oversight and control of the President, essentially. You know, they have to be given the leeway and freedom to be able to negotiate with the Chief Executive on a compensation package, whatever it is. And having the Convention tie the hands of the Board on how they can- what they can do or what they can offer to a potential candidate would not be right. It wouldn't be something that- it's not the best practice in the business world when you're trying to hire a Chief Executive. The Board has to have the freedom, the flexibility to create a compensation package that's going to be attractive enough to get a good President. Over these next couple of years, we're going to be running with pretty much standard course. But when it comes time, when the board starts actively recruiting and sitting down with potential candidates. And, you know, there might be a candidate that's really good. And they like this person, they are exceptional, but they just want more money. And if this body were to strip that and say, "Well, this is all you're going to get," they don't have any ability to negotiate that and create what might be a really creative compensation package with all kinds of different things. But that's why it's essential to give that authority to the Board so that they can when it comes time to hire that person they can work within that structure, their own structure, and say, "Okay,

what can we afford to pay? And how can we design a compensation package that's going to get us a good CEO or a good President?" That's where that comes from.

Druhna Patricia Barszcz: Correct me if I'm wrong. Everybody here votes on who they want to be the Director from their District, correct? So, you put your faith in that person to make the right decision. If you don't like that person, vote for someone else. But you're giving these people the authority to make these decisions, set these prices, set these rules, and pick someone that they feel is going to be able to run our organization efficiently. Thank you.

Druh Timothy Kuzma: The Convention still holds the authority to say, as Pat [Barszcz] just said, that when we meet again, and whatever decisions- this body will hold the Board accountable for the decisions that it makes over the next four years. And if they don't like what the Board has done, this body has the ability to replace it and find different Directors if they want. Now, I don't think that's going to happen because we have a good Board of Directors. But the theory behind it is just that. And more importantly, the Board, the Board of Directors now, because it's able to do those things, now has direct, absolute authority over the President. And the accountability of the President is direct to the Board. They're going to hire that individual and they can fire that individual. They don't have to wait four years to come here and say, "Well, you did a lousy job." You know how quick things can change in four years. We all know how quick things can change in four weeks. So, it does give the Board that kind of- it definitely does give them an enhanced authority and responsibility. That's crucial. And it does create that accountability for everyone in the organization.

Druhna Elaine Sieczkarek: I just want to comment that I kind of found my own answer about the additional duties of the Chairman of the Board and Vice Chairman. It's on page eight under "Board of Directors". They also have to attend the Executive Council meetings. So, it says right here "...in the months in which there is no regular meeting of the National Board of Directors...the Executive Council will meet..." and the Chairman of the Board and Vice Chairman will attend. So, besides their four meetings per year, it's my understanding that they also go to monthly meetings every other month. So, there's a lot more work involved with those two positions.

Druhna Teresa Landy: I think we really do have to think about the structural change here. Because I don't think we're really good at writing exactly how much time and effort it's going to take, it's really more of the responsibility more than that. Because it really does, as Tim [Kuzma] said, he always is ultimately responsible for all our financial results, how we did, where we went, what all of our decisions are. That's now been elevated that to the Board level. So, it really is being run more like the corporation really. Chairman of the Board, Vice Chair, as well as the Board members, would have to be ultimately responsible for a lot of those decisions. So, it's really more on the responsibility of that. Which is very different than the way we've been operating in the past. We kind of ran here, our fraternal side. Any further financial results from the public were going on but we really didn't control it at all. So, that is a big difference.

No further discussion was had about the report of the Compensation Committee. A voice vote was taken. **Motion carried**, with no votes against and 1 abstention.

Compensation for the Board of Directors

Druh Paul Zulpa made a motion to set the compensation for the Board of Directors as recommended in the Compensation Committee report, attached as Appendix X, seconded by **Druhna Jennifer Olson**.

Druhna Janet Knauber: In the Sokol Polski, there's no Director for District I.

Druhna Patricia Del Busse: Correct.

Druhna Janet Knauber: Is there no one running?

Druhna Patricia Del Busse: They didn't follow the process to nominate one. So, therefore, they don't have a Director.

Druhna Janet Knauber: And they can't be nominated off the floor?

Druhna Patricia Del Busse: No. We have a new process in place.

Druhna Janet Knauber: Okay. Thank you.

Druh Robert Billings: Is there still a District I?

Druhna Patricia Del Busse: As of right now, yes. There are a couple delegates from District I, as a matter of fact, in attendance. There are no District delegates here but there are members of District I as delegates.

No further discussion was had on the motion. A voice vote is taken. **Motion carried**, with 2 votes against and no abstentions.

Compensation for the Chairman of the Board

Druh James F. Sokolowski made a motion to set the compensation for the Chairman of the Board as recommended in the Compensation Committee report, attached as Appendix X, seconded by **Druh Jeffrey Jalowiecki**.

No discussion was had on the motion. A voice vote is taken. **Motion carried** with no votes against and no abstentions.

Compensation for the Vice Chairman of the Board

Druhna Kimberly Dutzak made a motion to set the compensation for the Vice Chairman of the Board as recommended in the Compensation Committee report, attached as Appendix X, seconded by **Druhna Theresa Zaworski**.

No discussion was had on the motion. A voice vote is taken. **Motion carried** with no votes against and no abstentions.

Druhna Patricia Del Busse: I would like to thank the Compensation Committee for all of their work because I know that it was not easy to come up with.

Compensation for the Board's Expenses

Druhna Patricia Del Busse: Frank [Wloch], remind us what the recommendation for board expenses was. It was per diem, and mileage?

Druh Frank Wloch: Mileage per the government, \$100 per day meeting fee capped at two days.

Druhna Patricia Del Busse: And then the per diem for travel is whatever the government is?

Druh Frank Wloch: In years past the per diem has been the government recommendation with a \$100 per day meeting fee.

Druhna Patricia Del Busse: And then mileage was also the government. Yes?

Druh Frank Wloch: Yes.

Druh Peter Danielczuk made a motion to set the reimbursement for the Board of Directors expenses as recommended in the Compensation Committee report, attached as Appendix X, seconded by **Druh Joseph Lenart**.

Druh John Kowarik: So, we do not follow the government regulations. The government regulations say that when we travel, on a travel day, we get 75% of the per diem meal rate. And when we go home we get 75% of the per diem rate. But we do not follow that. We have never followed it at the National Office. And that's what the government rate says.

Druhna Patricia Del Busse: Okay. You made that very clear. I thought we followed the government rate. So, explain this better for me, John [Kowarik]. Give me a number and explain it better, don't say- like, say the per diem is \$160, or \$150. Make it easy. The per diem is \$150.

Druh John Kowarik: Okay, the per diem is \$150 with meals and a hotel?

Druhna Patricia Del Busse: Yes.

Druh John Kowarik: On the travel day we should get 75% of that. Because we only get paid for two nights, tops, so we would be getting the additional 75% for travel days.

Druh Timothy Kuzma: Of one day?

Druh John Kowarik: For the travel day.

Druh Timothy Kuzma: 75% of the per diem. So, if the per diem is \$100-

Druh John Kowarik: Then we would get \$75 for the travel day.

Druhna Patricia Capozoli: John [Kowarik], are you trying to explain that if a quarterly Board meeting is on a Friday and a Saturday, and you travel on a Friday, you would get 75% of that per diem. If you meet on a Saturday and you travel home on a Sunday, you would get 75% of the per diem on the Sunday travel.

Druh John Kowarik: Yes.

Druhna Patricia Capozoli: From both sides? Getting there and going home?

Druh John Kowarik: Yes.

Druhna Patricia Capozoli: If you have to travel on a Thursday, you would get 75% of the per diem rate on Thursday.

Druh John Kowarik: Right.

Druhna Patricia Capozoli: So you would meet all day Friday and all day Saturday, and travel back on Sunday, that's what you're explaining. I just want to make that clear because I am not sure others understand that. That's like, four days total. 75% on the two ends and two full days in the middle. Plus the \$100 meeting expense for two of those days.

Druh John Kowarik: Right.

Druhna Patricia Capozoli: Okay, I just wanted to make that clear for everyone.

Druhna Patricia Del Busse: John [Kowarik], when I traveled, I would look up what the per diem rate was on the government site and I would turn that in, I don't know what you're talking about, the 75%. But it doesn't matter.

Druhna Janet Knauber: I just had this for the bowling and it was changed to what the government per diem was. And yes, you do lose a few dollars but its not that drastic. Because you would get-

Druhna Patricia Del Busse: You lose money doing that?

Druhna Janet Knauber: Yeah, you do. Because you get use that X amount of dollars for food.

Druhna Patricia Del Busse: Okay, so what are we doing about it? Do you [John Kowarik] want to change the terminology? Is that what you, what do you want?

Druh John Kowarik: Sure, change the terminology to say we are not following the government rate as it sits. We are doing it as the Falcons publish it.

Druhna Patricia Del Busse: Okay, we are going to maintain the Falcon rate, which is the government rate minus the 75% travel days. Is that what you're saying?

Druh John Kowarik: Yes.

Druhna Patricia Del Busse: So we're going to keep it at that.

Druhna Kaitlyn Johns: Just a note, it says per diem per government rates. It mentions government rates, but not the regulations. Right? If the government is saying you should get 75% on a travel day, that is not the rate. That's saying 75% of the rate, we are saying we are using the rate not the regulation.

Druh John Kowarik: We are not following the regulation.

Druhna Kaitlyn Johns: Correct, but that's not in the proposal. The proposal says to use the rate, it doesn't say to use the regulations.

Druhna Patricia Del Busse: So the recommendation of the Compensation Committee is the government rate, but not the government regulations. Was that the intention of the committee?

Druh Frank Wloch: Yes.

Druhna Patricia Del Busse: And then a meeting fee of \$100 per day with the limit of two. And am I talking about mileage incorrectly also? I thought we used the government rate for mileage.

Druh John Kowarik: You do.

Druh Mark Puskar: What's the difference between the meeting expense and per diem per government rate?

Druhna Patricia Del Busse: They get an additional meeting fee on meeting days separate from their travel expenses.

Druh Mark Puskar: But they're getting paid already their monthly paycheck.

Druhna Patricia Del Busse: Their monthly compensation, yes.

Druh Mark Puskar: So, since going to meetings as part of their job, they get paid again for another day or two days.

Druhna Patricia Del Busse: Yes.

Druh Mark Puskar: What expenses are being covered? Do the expenses come out of the per diem?

Druhna Patricia Del Busse: It's not expenses.

Druh Timothy Kuzma: Travel is covered.

Druhna Patricia Del Busse: Travel is covered, hotels are covered. Meals are quite often covered. This is just another fee that the directors get in meetings. The executive committee used to get that, but that was taken away a couple of Conventions ago. So, the Directors get the meeting fee. Does this meeting fee apply to the Board Chair and the board Vice Chair?

Druh Frank Wloch: I don't know. I have to be honest. I don't travel for Falcons, so I don't know all the nuances of what you guys submit for your reimbursement.

Druhna Patricia Del Busse: Right. Maybe we need to break this down into one at a time.

Druhna Kaitlyn Johns: Maybe I can break this down a little bit. What we already voted on is basically the salary, per say, of being a Director. That involves going to the Nest, going to the Districts, committee meetings, calls, all of that stuff on a month to month basis. Then you have if the Director goes to a meeting, which they should, but if they go, they get \$100 per day. That's basically like, almost an incentive to go to meetings, right? So you get \$100 per day for going to the meeting. Then you get your expenses paid. Mileage, per diem, for going to the meeting. That is meant to be a wash. Right? And then you get \$100 bonus for going to the meeting.

Druh Timothy Kuzma: Right. That's a great summary, thank you. Just to clarify on the travel. Travel is either, if you drive, you get to the government rate, \$0.67 a mile. If you drive to the meeting and that, whatever, whatever your mileage is, submit mileage, you get that. If you fly, we just reimburse the airfare. So, the ticket costs \$400, you

get \$400 back. So the whole, on the expenses, let's keep that \$100 aside for just one second. The idea is that it should never cost a Director anything out of their own pocket to attend a meeting, right? That's the whole thing behind this. So if you drive, you put wear and tear on your car, you get reimbursed. If you fly, whatever the expense of the flight, airport parking, whatever, mileage to and from the airport. So if you got to drive, mine is a 50 mile round trip to the airport. So if I travel, you know, I'll put in for 50 miles to the airport, parking at the airport, my airfare. That's what I do. So the idea, no Director should be taking money out of their pocket to pay for any expenses involved for being a Director. I think it was right that the salaries that we've approved just a minute ago, that's for being a Director and taking on all the duties and responsibilities of being a Director. You can read them in the Constitution, I think we're all kind of generally familiar with what that is. Now this extra \$100, that predates me in my working here 40 years. That was always there. Every director just got \$100 for attending a Board meeting. And it was one of those things that every Convention, it's just there. That's it. If it's an incentive to go to the meeting. And when we got into COVID and we were doing *Zoom*, the question was, do we still give you the \$100 for doing the *Zoom* meeting? And the answer was yes, because they're still spending that day and those hours sitting wherever you're sitting. They're doing the meeting. That was just the way we did it. So I hope that answers your question, Mark [Puskar], about it. Clarifies what Kaitlyn [Johns] said. And then the other things in your mind, as we eventually will vote on the expenses we laid for the Directors. Now the other thing about what John [Kowarik] raised, about how we do the per diem. That's just something that we're going to have to sit down with Ryan [Gregg] and the Board and work through and determine this is how we are going to do this. And work it out. And I am sure we will.

Druhna Teresa Landy: So that doesn't- What John [Kowarik] was referring to, the day of travel. The travel day will bill that 75%. So is that also \$100 for the day of the meeting and \$75 for travel days?

Druh Timothy Kuzma: No, we decided not to do that.

Druh Bruce Brennan: For the mileage reimbursement, are you going to take it on the face? The person's mileage who says I travel 1,000 miles to get here? Or are you going to go by the national government guidelines for mileage? Which has mileage between city to city.

Druh Timothy Kuzma: We think that the Directors are an honest group. We always rely on whatever the Directors say for their mileage, or any expenses for travel. We don't check it. We don't run it against charts, like you [Bruce Brennan] said. Whatever the director says they traveled, that's what they traveled. Like, for instance, this Convention. You could look and say, or let's just use me. We can say, okay, what's the mileage in according to AAA from Pittsburgh and New Britain? Let's just say it's 450 miles. One would say, well, you should put in for 900 miles. But I come back and forth to the hotel. I went to Middletown last night. I'm going to go to Southington tonight back and forth. So wherever I determine my mileage, on my trip in my car, that's what the Directors get and submit for their compensation. That's just a fair way.

Druh Mark Puskar: So if their traveling on a Thursday for a Friday meeting, they're not getting compensated for meals they eat, anything like that? They just get mileage to drive down here but no compensation for any meals or anything?

Druh Timothy Kuzma: That's part of the per diem.

Druhna Patricia Del Busse: So we are voting on the Directors receiving the government rates, without the regulation, the government per diem and \$100 per day meeting fee with a max of two meeting days.

No further discussion was had on the motion. A voice vote is taken. **Motion carried** with no votes against and no abstentions.

Druhna Patricia Capozoli: This just occurred to me, we just talked about the mileage, does that apply to the Directors, or the Chair, the Vice Chair, and the Directors?

Druhna Patricia Del Busse: It's for the entire Board.

Druhna Patricia Capozoli: Are you sure?

Druhna Patricia Del Busse: Yes.

Report of the Nominations Committee

Druhna Patricia Del Busse asked the Chair of the Nominations Committee, **Druhna Patricia Capozoli**, to deliver the report of the Nominations Committee. Druhna Patricia Capozoli read the report, attached as Appendix AA.

Druh Jerome Fix made a motion to accept the report of the Nominations Committee, seconded by **Druh Michael Dutczak**.

No discussion was had on the motion. A voice vote is taken. **Motion carried** with no votes against and no abstentions.

Elections

Chairperson of the Board

The Nominations Committee placed the name of Daniel Michalak in nomination for Chairperson of the Board.

Druhna Patricia Del Busse called for nominations from the floor. There were no additional nominations. **The Secretary cast one vote for Druh Daniel Michalak as Chairman of the Board.**

Vice Chairperson of the Board

The Nominations Committee placed the name of Thomas Eckert in nomination for Vice Chairperson of the Board.

Druhna Patricia Del Busse called for nominations from the floor. There were no additional nominations. **The Secretary cast one vote for Druh Thomas Eckert as Vice Chairman of the Board.**

National Board of Directors

The Nominations Committee placed the names of the following people for each National Director:

National Director District II:	Thomas Eckert (with alternate if necessary: Jeffrey R. Beilfuss)
National Director District IV:	Ryan James Wesolowski (with alternate if necessary: Cheryl Paterni)
National Director District V:	John W. Kowarik
National Director District VI:	Mark Albin
National Director District VII:	Thomas A. Washington, Jr.
National Director District IX:	Rebecca L. Sienkiewicz (with alternate if necessary: Gary Sieczkarek)
National Director District XIII:	Charles Johns (with alternate if necessary: Julia Serafin)

Since District I did not submit a nominee, no Director was nominated. Since Thomas Eckert was elected as Vice Chairperson, the District II Director will be Jeffrey R. Beilfuss. There are no nominations from the floor, as nominations must come from the Districts and follow the guidelines established during the 2022 Special Convention.

The Secretary cast one vote for each of the following positions:

National Director District II:	Jeffrey R. Beilfuss
National Director District IV:	Ryan James Wesolowski
National Director District V:	John W. Kowarik
National Director District VI:	Mark Albin
National Director District VII:	Thomas A. Washington, Jr.
National Director District IX:	Rebecca L. Sienkiewicz

National Director District XIII: Charles Johns

Druhna Patricia Del Busse: This is really a historical moment in our organization, and I have complete confidence and faith in this new Board, and I look forward to what you guys are going to do for us. Congratulations!

Host Site for the 2028 National Convention

Druhna Wendi Kowarik made a motion to discuss this in the next session tomorrow [Saturday, July 27, 2024], seconded by **Druh Walter Pawlak**. No discussion was held on the motion. A voice vote is taken. **Motion carried** with no votes against and no abstentions.

Good of the Order

Druh Frank Wloch made a motion to close the Convention for the day, seconded by **Druh Richard Widlansky**. No discussion was held on the matter. A voice vote is taken. **Motion carried** with no votes against and no abstentions. The Convention was closed for the day at 3:27 PM.

Fourth Session – Saturday, July 27, 2024

Druhna Patricia Del Busse called the Convention back to order at 10:03 AM. Czołem!

Report of the Steering Committee

Druhna Susan Mazzone, chair of the Steering Committee, gave the report of the Steering Committee. The schedule for the Convention for the morning is as follows:

- Report from the Credentials Committee
- A summary of the Convention sessions from Friday, July 26, 2024
- Report from the Legion of Honor Commandry
- A special presentation
- Report from the Technical Committee
- Report from the Resolutions Committee
- Dissolve the committees
- Decide the site of the next Convention in 2028
- Good of the Order
- Announcements
- Adjournment

Report of the Credentials Committee

Druhna Rebecca Sienkiewicz gave the report of the Credentials Committee. The summary of the report is as follows:

There are 114 Delegates total, representing 21 Nests. The list of Delegates is broken down as:

- 15 – National Officers
- 15 – District Officers
- 39 – Nest Officers
- 30 – Elected Delegates
- 12 – Legion of Honor

Three guests are also present. A quorum is met. Czołem!

Druhna Patrice Meczowski made a motion to accept the report of the Credentials Committee, seconded by **Druh James F. Sokolowski**. No discussion. A voice vote is taken. Motion carries with no votes against and no abstentions.

Summary of Sessions from Friday, July 26, 2024

The Convention Secretary, **Druhna Kristen Johns**, gave a summary of the Convention sessions from Friday, July 26, 2024. The summary was read to the delegates as follows:

- Banner restoration project
- Swearing in of delegates
- Convention remunerations
- Election of Convention Officers
- 2020 Convention minutes
- 2022 Special Convention minutes
- Officers reports
- Compensation Committee report
- Constitutional amendments
- Break for lunch
- Donations to the Starzynski scholarship fund and the Disaster Relief fund
- Ladies Commission report
- Vote on compensation for Board members
- Election of Board members
- Convention closed for the day

Druhna Kristina Mikucki made a motion to accept the summary of the Convention for Friday, July 26, 2024. Seconded by **Druhna Beverly Washington**. No discussion. A voice vote is taken. **Motion carried** with no votes against and no abstentions.

Report of the Legion of Honor Conclave

Druhna Geraldine Wilson, Secretary of the Legion of Honor Commandry, presented the report of the Legion of Honor Commandry. The report is as follows:

The Legion of Honor Conclave of the 43rd National Convention was opened with Czolem and the singing of the Polish National Anthem.

Secretary Geraldine Wilson confirmed that only Legion of Honor members were in the room. She then read the minutes of the last Conclave face-to-face meeting of 2016. A motion was made by Jeff Beilfuss and seconded by Tom Meczowski to accept the minutes, motion passed.

Grand Master Joan Beilfuss then began her report. She informed us of the passing of Grand Master Frannie Tracz on a day in December of 2019. Ed Ciesla picked up the torch in February of 2020. He continued in this position until the summer of 2022, working through the COVID years. In August of 2022, she took the oath of the Legion's Grand Master on the phone, in her house.

A new program was presented to the Commandry and approved by the Board of Directors in March of 2023. The program called "Beyond the Gold" was established to express gratitude to those who have remained active for more than 7 years after receiving their Gold Legion of Honor, which is our most prestigious and valued award. The "Beyond the Gold" award will be presented for the first time at this Convention of 2024. After this, the award will be presented at your own Nest or District.

Since her term began in August of 2022, thirty three bronze, forty six silver, and twenty six gold medals for a total of 105 have been awarded.

Bibles are presented on request to the families of our deceased members or a donation can be made to the scholarship fund in their name.

She thanked all of the Nests that have presented Legion of Honor medals to their members. She encouraged those who have not to please start.

A motion to accept Joan's report was made by Tom Eckert and seconded by Jim Sokolowski. Motion passed.

The Commandry extended appreciation to President Tim Kuzma and Vice President Trish Del Busse for their help and support. Joan also thanks the National office staff for their part in making the award system successful. It couldn't be done without them.

Joan is also grateful to the members of the Commandry for their diligence in taking part in meetings and giving consideration to each award presented.

Members of the Commandry:

<i>District I</i>	<i>Vacant</i>
<i>District II</i>	<i>Joan Beilfuss</i>
<i>District IV</i>	<i>Jerome Fix (Ted Kokoski retiring)</i>
<i>District V</i>	<i>James Sokolowski</i>
<i>District VI</i>	<i>Mark Albin (Nancy Chiszar retiring)</i>
<i>District VII</i>	<i>Tom Washington</i>
<i>District IX</i>	<i>Geraldine Wilson</i>
<i>District XIII</i>	<i>Joan Pawlukiewicz</i>

A motion was made by ~~Joe~~ Philip Zambrello Jr., seconded by Frank Wloch, to accept the members of the Commandry. Motion was approved.

Good of the Order

Frank Wloch encouraged everyone to start or to continue giving medals to let your members know that they are appreciated for what they do.

Joan brought the meeting to a close with a Czolem to all the members of the Legion of Honor.

Respectfully submitted,

Geraldine Wilson

Secretary

Druhna Carol Zurisk made a motion to accept the report of the Legion of Honor Conclave, seconded by **Druhna Joyce Brennan**.

Druhna Patricia Del Busse: It was Phil Zambrello, not Joe Zambrello. [The report has been corrected within the minutes.] And I also spoke.

Druh Thaddeus Kokoski: Who is the District IV Commandery Member? I didn't get the name.

Druhna Patricia Del Busse: District IV is Jerome Fix.

No further discussion was held on the motion. A voice vote is taken. **Motion carried** with no votes against and no abstentions.

Druh James F. Sokolowski: I would just like to thank Gerri [Wilson] for all her years of service to the organization.

Special Presentation

Druhna Patricia Del Busse called Legion of Honor Grandmaster Druhna Joan Beilfuss and Second Vice President Druh Daniel Michalak to the front of the Convention.

Gold Star of Merit – Malgorzata Los

Druh Timothy Kuzma: We have two members of the Board of Directors who are completing their terms at this Convention. And we discussed what can we do to recognize their contributions and the hard work that they've given to the organization. So, we discussed that. So, at this time, I would like to invite Malgorzata Los of District I.

Druhna Malgorzata Los was not currently present at the Convention. The award was continued in her absence.

Druh Timothy Kuzma: Malgorzata is from District I, Nest 956, Ozone Park, New York. They have a small building. They're an active Nest, they are not really engaging much in the greater debate but they are still an active Nest. As you probably heard or, kind of picked up from the discussions that we had, District I is having some issues. The whole District with them being together. When Ed Ciesla stepped aside as National Director they needed to find someone and I was at the meeting, they were trying to find a replacement and nobody wanted to do it. They really couldn't get anyone. And they finally twisted Malgorzata's arm a little, I gently encouraged her to take on the role. And she didn't really want to, she wasn't sure. And then she, she really, she's only been a member since 2006. She's been very active in the Nest, she's an officer there she does a lot of things for the Nest. But she had no idea about National Director, the Board of Directors, all of these things, the National Convention. And she was so unsure. But to help the District, she took it. She stepped up. And while she's only been with us this four years, and just one term, and because the District is still challenged, we don't have a Director. But, you know, hopefully we've got a remedy for the next Convention, and we'll have one. But, I mean, unfortunately, because of all that Malgorzata wasn't able to be nominated, because the nominations come from the District. So, unfortunately, this is Malgorzata's first time that she's stepping down from the Board until we get that fixed. So, in recognizing Malgorzata's contributions, she has been a very good Director. She did jump into this job with both feet. At meetings she was very engaged. She's a delightful person. She always comes in with a smile. And she really enjoys working with the Board of the Directors. I think all the Board members here, would you guys agree? Malgorzata is a really good Director. And, and unfortunately, we are sad to see her go. So, in recognition for her service and jumping in, and doing the job for these past four years, we are going to present Malgorzata, because she doesn't have any awards, we're just going to present her with the Gold Star of Merit. We want to congratulate and thank Malgorzata Los for her hard work.

Druhna Malgorzata Los was not currently present at the Convention. The presentation was continued in her absence.

Druhna Malgorzata Los will be presented the Gold Star of Merit when she returns to the Convention.

Bronze Legion of Honor – Patricia Capozoli

Druh Timothy Kuzma: The other person that is stepping down from the Board, as Trish [Del Busse] described earlier, is Patty Capozoli from District IV, Nest 118. Patty had a hard decision to make because after the Special Convention the new rules stated that you can't be a National Director and work in the National office. And so that put Patty in a bit of a pickle. It's hard to replace someone like Patty on the Board, and I'm sure Ryan [Wesolowski] will do an exceptional job as the new Director from District IV. Those are pretty big shoes to fill. And we will miss her, I will miss her service on the Board even though my role is changing on the Board and I will still miss having Patty [Capozoli] on the Board. But it's not like we are saying goodbye to Patty, because I get to see her everyday. She is going to still work in the office and I think if she would have told Ryan [Gregg] "Sorry Ryan, I am going to stay on the Board" Ryan [Gregg] would have quit. Patty is- we've heard it but I am going to repeat it because you'll understand why we are doing this this morning. We have all heard this, Patty has been a great Director for two terms. Energetic, always prepared, tons of questions, and always what was in the best interest of the organization. She didn't hesitate to challenge anything that we on the executive team would bring to the Board. And she's always engaged in very robust discussions. Also, she's a great member of our team at National Headquarters. But as we know at National Headquarters with all the businesses and what people are doing, we all wear many hats. There is a lot of things that Patty does in the office and she does them exceptionally. She is really well liked on the phone, she handles issues and problems with courtesy, professionalism, and makes the office operate really efficiently with what she does. And then, finally, as you heard yesterday, Patty has been the Chairperson of the Falconette Commission. And she's done a fabulous job in that role. She's started this raffle, she's raised thousands- 40-something thousand dollars, and it has been spent simply and purely on youth programs. Any number of things that kids, at any of our events: t-shirts, water bottles, all kinds of stuff, right? The raffle has paid for that stuff. And it

tremendously helped. You know, when budgets are tight and you're looking for every penny you can and are trying to figure it out, those proceeds from those raffles have been a tremendous help to the organization and to the kids that use it. And they're successful because of the work that Patty organizes. But it's also due to the generosity of people, the members who buys those tickets three times a year. I always wanted to do four but she wouldn't go for it. But it has been a tremendous help. So, at this time, I would ask that all Legion of Honor Members please rise.

All members of the Legion of Honor within the Convention all rise within the hall. Patricia Capozoli is escorted to the front of the Convention by two other members of the Legion of Honor, Jerome Fix and Mark Albin.

Druhna Timothy Kuzma: So, at this time, it gives me a great honor. This will be the last presentation I get to make. This award was presented at the Executive Committee in cooperation with the Legion of Honor Commandery to approve the presentation today. I will read the certificate, because I love reading the certificate. "Polish Falcons of America Legion of Honor: Honor, country, leadership. Confirms that PFA member Patricia Capozoli, presented by National Headquarters. For distinguished service rendered to the Polish Falcons of America and community. On the recommendation of Headquarters, has been inducted into the ranks of Legion of Honor and is awarded the Bronze Legion Cross." Congratulations.

Druhna Patricia Capozoli is presented the Bronze Legion of Honor medal and certificate.

Druhna Malgorzata Los then arrived at the Convention, and was presented her Gold Star of Merit.

Addendum to the Report of the Legion of Honor Conclave

Druhna Geraldine Wilson: I did write in my minutes that you [Patricia Del Busse] did speak. Can I continue my report?

Druhna Patricia Del Busse: Is everybody okay with Gerri [Wilson] finishing her report?

Druhna Geraldine Wilson: Trish [Del Busse] nominated Joan Beilfuss for the Grand Master. Joan [Beilfuss] accepted. The Secretary cast one ballot. Joan Pawlukiewicz sent a letter of acceptance for the position of Secretary. Janet Knauber nominated Joan Pawlukiewicz. The Secretary cast one ballot. Congratulations to both Joans on their election results. I was also thanked for my work as Secretary. Those who were elected will be sworn in and take their oaths at the banquet this evening.

Druh Michael Dutczak made a motion to accept the addendum to the Report of the Legion of Honor Conclave, seconded by **Druhna Emily Repking**. No discussion. A voice vote is taken. **Motion carried** with no votes against and no abstentions.

Report of the Technical Committee

The National Physical Education Director, Druhna Christine Puskar, gave the report of the Technical Committee.

Druhna Christine Puskar: The technical committee met at the National Convention on July 26, 2024. There were 10 people in attendance. Our first order of business was a short review of the events of the past four years. We then moved on for ideas for future events. We discussed having the following events at the Nests, Districts, and at National:

- Kids shuffleboard
- Cornhole or ladder golf
- Minigolf
- Snow tubing weekend
- 5K run, in which each District would hold their own and report the results in to National

There was a suggestion to move the Future Leaders on holiday weekend so as to have an extra day for travel like Martin Luther King Jr. Day or Presidents' Day. We also discussed the possibility of having a Zlot in 2026. The idea would be to include the youth and adults so that the families could attend together. It would need to have events that you don't really need prior training for, as we have no gym classes. We would consider a cultural event, soccer,

softball, kickball, volleyball, cornhole, polish dancing, miniature golf, team challenges relays, that kind of thing. So this will be researched by me and we will see what we can do. The last thing was the technical committee would like to make a motion to raise the mileage for youth events from \$0.25 per mile to the federal government rate.

Druhna Mary Jane McCormick made a motion to accept the report of the Technical Committee, seconded by **Druhna Lisa Albin**. No discussion. A voice vote is taken. **Motion carried** with no votes against and no abstentions.

Druhna Patricia Del Busse: Okay, the committee recommends that the mileage be raised from \$0.25 per mile to the federal rate.

Druh John Nicpon made a motion to raise the mileage reimbursement for youth events from \$0.25 per mile to the federal rate, seconded by **Druh Eric O'Hala**.

Druhna Patricia Del Busse: Okay I think what needs to be clarified is, who gets mileage?

Druhna Christine Puskar: Normally it is at camp, like the counselors who come they would get mileage per vehicle. If six people come in a vehicle and there's two counselors in there, one counselor gets mileage. So we're trying to keep it, and not get carried away with it but kind of how- it's the counselors. Or for Future Leaders, we had parents who were driving their children there, so they would get mileage for bringing kids there. Now the bowling curling volleyball, there's no mileage for that because everybody comes together and brings the kids. This is just for reference, for Future Leaders we do have some kids that fly, we pay the flight for those kids, so the drivers would get mileage.

Druhna Patricia Del Busse: So this is mainly for Future Leaders and camp.

Druhna Christine Puskar: Mainly, yes.

Druhna Janet Knauber: When they come to Future Leaders and the parents come, are they not provided a room at the expense of the Falcons.

Druhna Christine Puskar: No. When we went to Hershey, we opened it up to families who would like to bring their Future Leader, and they paid for their room.

Druhna Janet Knauber: But when you had it in Pittsburgh and the parents drove the kids...

Druhna Christine Puskar: They still paid for their room.

Druh Thomas Meczkowski: When you say one counselor for six people in a car. If there's two counselors in a two counselors in two cars from the same Nest.

Druhna Christine Puskar: That's fine. We go by car. We don't want to stick ten counselors in the car to drive when there's only one person needed in a vehicle to drive. There was, I think, some years ago some abuse of that. So, whomever is driving the car and brings them there, is who gets the mileage.

Druhna Patricia Del Busse: So, if a parent brings a child to camp and drops them off, there is no mileage.

Druhna Christine Puskar: No.

Druhna Patricia Del Busse: Okay, so this is just for the volunteers that are working camp and Future Leaders. It's mileage per vehicle.

Druhna Christine Puskar: Correct.

Druhna Patricia Del Busse: Okay. Is everybody clear on that? Any other questions?

Druhna Teresa Landy: Why aren't the other events, like volleyball, covered? Any youth events, why is only camp and Future Leaders covered?

Druhna Christine Puskar: Actually, I think because we now do family, it's a family thing. And so, they're not coming as a counselor or a worker.

Druhna Patricia Del Busse: I mean, you only pay \$100 per participant. That's two nights in the hotel. That's dinner Friday night and bowling. We go curling on Saturday, then you get lunch, then you go play volleyball, then you go to dinner. And so, you get all that for \$100 per participant. So, I think being that, how much are the rooms for the weekend? How much is it per room?

Druhna Christine Puskar: It's probably like \$125, something like that.

Druhna Patricia Del Busse: So they're barely paying anything as it is. Our thinking is they're only contributing a little bit to help with expenses. So, the thinking was that they're getting all that for the weekend so they can get themselves there. I believe that's the logic.

Druh Timothy Kuzma: I agree.

Druhna Teresa Landy: Is this anywhere in writing? And that's going to be a pain in the neck, but we may want to jot it down somewhere so that if somebody new comes in, they understand clearly what it is.

Druhna Patricia Del Busse: I think it's just in minutes from the past, correct? Yeah. But do people expect mileage? Do they ask that?

Druhna Patricia Del Busse: No. I think they are very surprised when they get it, to tell you the truth.

Druhna Roberta Bolotin: We're from Nest 580 in Pittsfield. When we send kids out to the BCV event, what we do as a Nest is we pay our drivers their gas money, we ask them to bring their receipts back. Our Nest actually picks it up for the couple, I think last year two or three cars went out, we pay just for their gas money. They're on their own for lunch on the way out, like you say it's a great weekend, very inexpensive and the kids have a great time. Most cars nowadays can make this journey there and back, for us it's maybe \$60, \$70, \$80 depending on the price of gas per vehicle. So, it is not a great expense for us. I rarely see people complain that they don't get mileage.

No further discussion was had on the motion. A voice vote is taken. **Motion carried** with no votes against and no abstentions.

Report of the Resolutions Committee

Members and the Chair of the Resolutions Committee **Druhna Kathy Hansen, Druh Paul Zulpa, Druhna Elaine Sieczkarek, Druhna Stella Coolbroth, and Druh Steve Flor** read their report to the delegates. The report is attached as Appendix AB.

Druh Robert Billings made a motion to accept the report of the Resolutions Committee, seconded by **Druhna Christine Sokolowski**. No discussion. A voice vote is taken. Motion carried with no votes against and no abstentions.

Host Site of the National Convention in 2028

Druhna Patricia Del Busse opened the Convention floor for bids to host the next National Convention in 2028.

Druhna Rebecca Sienkiewicz: Being that it has been since 1926 that Erie has hosted the National Convention, we would like to put our bid in for 2028.

Druhna Barbara Wloch made a motion to accept the bid from Nest 123 to host the National Convention in 2028, seconded by **Druh Stephen Flor**.

Druhna Patricia Del Busse: Is there anybody else that has a burning desire to host a Convention? Anybody else want to welcome us to their town, make lots of money, share lots of friends? Okay, hearing none. Becky [Sienkiewicz], is this a District IX or is this Nest 123? What is it?

Druhna Rebecca Sienkiewicz: Nest 123.

No further discussion was had on the motion. A voice vote is taken. **Motion carried** with no votes against and no abstentions.

Good of the Order

Druhna Patricia Barszcz: I'm Pat Barszcz from Nest 580. I know this family. Young man, 24 years old, gave his life in Afghanistan, saving the life of a young polish soldier. He's been recognized in Poland. His parents were Grand Marshalls in the Pulaski Day parade. This young man gave his life to save a 20 year old polish soldier who eventually went home to his wife. And they had a son, and they named him Michael. After Michael. Michael J. Ollis Staff Sargent has a Staten Island ferry named in his memory, and I would like to make a \$50 donation to the scholarship fund in honor of Staff Sargent Michael J. Ollis. Thank you.

Druh Philip Zambrello: On behalf of District V, I'd like to thank all of the delegates along with any Nests that are here. I would like to thank the Nest 307 and Nest 519 for hosting. I think they deserve a round of applause. I would like to thank the many Nests of District V who helped in planning this Convention which currently has been a very huge success. And most of the thanks go to Nest 88. I would like to thank the many volunteers, the many meetings that several people from many Nests were all a part of helping them do this great job. On behalf of District V, Czołem!

Druh Thaddeus Kokoski made a motion to dissolve all of the Convention committees, seconded by **Druh Jerome Fix**. No discussion. A voice vote is taken. **Motion carried** with no votes against and no abstentions.

Druhna Patricia Del Busse: I think it is very evident that people here are very happy to meet in person so I think these Conventions will continue. Thank you.

Druhna Patricia Capozoli: Just two things really quick. First, I would like to thank Dan Michalak for arranging to have Susan Bysiewicz attend the Falconette Luncheon yesterday. For those of you who weren't at the luncheon, it was a very nice presentation. So, thank you. And I think I am just going to keep the raffle open briefly and then I am going to start pulling tickets. We are going to shut this down soon but we are still selling some tickets. Thanks to everyone who bought some tickets for their support, we appreciate it.

Druhna Janet Knauber: I am the National Bowling Manager, and this year we held our tournament in Ambridge, Pennsylvania. Anyway, our numbers are increasing and in 2025 we will be in Erie. If you all would come, we can have a taste of Erie prior to the next Convention!

Druhna Patricia Del Busse: That's a good point! That's a very good point!

Druhna Patricia Del Busse described the bus schedule for the rest of the day to the Convention delegates.

Adjournment

Druh John Kowarik made a motion to adjourn the Convention, seconded by **Druhna Cecelia Hemsley**. No discussion. A voice vote is taken. **Motion carried** with no votes against and no abstentions.

The Convention stood adjourned at 10:57 AM.

Respectfully submitted,

Kristen Johns

Convention Secretary

Appendix A: Standing Rules of the Convention

Standing Rules of the 43rd Convention of the Polish Falcons of America

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, Delegates shall be required to wear the badge issued by the Credentials Committee upon registration.

Rule 3. When recognized to speak during the Convention, the Delegate shall identify him/herself using their assigned Delegate number.

Rule 4. No Delegate 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 5. 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 6. For the election of Convention Officers, each candidate shall be limited to one nominating speech of three minutes and one seconding speech of one minute for each nominee.

Rule 7. Each nominee will be given an opportunity to address the Delegates for no longer than three minutes before the balloting for that office.

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

Rule 9. All elections shall be conducted by secret ballot.

Rule 10. 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 11. To contest the result of an election, a Delegate must raise a point of order to the Chair within 30 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 (12th 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: Convention Committee Assignments

Committee	First Name	Last Name	Nest	District
Steering	Susan	Mazzone*	123	IV
	Kristine	Mikucki	519	V
	Barbara	Wloch	31	XIII
	Bob	Billings	68	V
	Carol	Beilfuss	907	II
Compensation	Frank	Wloch*	31	XIII
	Jerry	Fix	8	IV
	Robbie	Bolotin	580	V
	Cheryl	Paterni	8	IV
	Patty	Capozoli	118	IV
Grievance	Carol	Zurisk *	42	II
	Bob	Sieczkarek	6	IX
	Eric	O'Hala	307	V
	Mary	Pluta	4	VI
	Catherine	Smith	31	XIII
Ballot	Patty	Andrychowski*	123	IX
	Wanda	Szuskowski	17	I
	Phil	Zambrello, Jr.	519	V
	Tom	Meczowski	45	II
	Jennifer	Olson	652	XIII
Resolution	Kathy	Hansen *	68	V
	Paul	Zulpa	65	V
	Elaine	Sieczkarek	6	IX
	Stella	Coolbroth	580	V
	Steve	Flor	52	IX
Credentials	Ryan	Gregg *	Nat.l	
	Becky	Sienkiewicz	123	IX
	Emily	Repking	42	II
	Janet	Knauber	86	XIII
	Jane	McCormick	580	V
Sergeant at Arms	John	Nicpon *	8	IV
	Bob	Jakubiec	519	V
	Kaitlyn	Johns	86	XIII
	Mallorie	Michalak	68	V
	Michael	Dutczak	42	II

Appendix C: Report of the National President

Report of the National President

Timothy L. Kuzma

Introduction

It is with great pleasure that I present my report to the Delegates of the 43rd National Convention of the Polish Falcons of America. This Convention brings an end to my fourth term as National President. These past four years have brought unprecedented challenges to our organization. I am pleased to report that we faced these challenges and overcame them. But the work is never finished.

This Convention marks the beginning of a new chapter in the history of the Polish Falcons. For the first time the Delegates will not elect the Executive Officers to manage the daily fraternal and insurance operations of the organization. This dramatic change in the way we operate is a bold and courageous step and one that will give Polish Falcons the best way to choose its leaders.

This report will start where we left off at the end of virtual Convention in 2020. As you recall, we tried to delay that Convention due to the pandemic, but the Pennsylvania Insurance Department required us to do it in 2020, as per state law. Through much planning and hard work, we successfully executed the Convention with more than 200 Delegates attending online. This was a remarkable achievement, and I am greatly thankful to the staff, Executive Officers, Board of Directors, Appointed Officials and especially the Delegates for this success.

The Pandemic

With the conclusion of the 2020 Convention, we were faced with continuing the business operations in the face of the restrictions and dangers Covid presented. We divided the office staff into three groups: ones that would work in the office full-time; those that would come to the office only as required; and those who worked entirely remote. From March 2020 until the late spring of 2021, I worked remotely. It was a strange experience and took some getting used to.

The staff, Officers and Board all adapted well. There were obstacles along the way, but we kept the office running as effectively and efficiently as we did before Covid. Meetings of the Board of Directors were held virtually. That was a new experience as well, but it worked.

We couldn't hold the National Bowling Tournament in 2020 and 2021. That was disappointing, but we had no choice. I am happy to say that the Tournaments held since then were all successful. Attendance was a little down but has rebounded to pre-Covid levels. We had to cancel the Golf Tournament in 2020, but resumed again in 2021.

For our Youth Programs, some of the programs like Camp were cancelled and others such as Future Leaders were held virtually. Druhna Puskar did a great job of keeping our young Members engaged as much as possible. Her report provides much more detail. Another aspect of the pandemic was the affect it would have on insurance operations. There was concern that we would experience a spike in pandemic-related deaths and cash withdrawals from life policies and annuities. While we did experience losses due to Covid, but not the levels we were fearing. And we did not see large cash withdrawals. That is a testament to the loyalty of our Members.

We came back to the office in May 2021. When I entered my office, I saw that my wall calendar was still set for March 2020, the month we left. There was some readjustment, but it was good to be back. I missed seeing and interacting with everyone. While there are some staff who still work remotely, the office is operating as good as ever.

The Special Convention

In planning for the virtual Convention in 2020, we decided not to present the amendments to the Constitution that a Special Committee had been working on since late 2016. We felt that the virtual setting would not allow for proper debate on such important amendments. And since we did not want to wait until 2024, I called for a Special Convention in July 2022 for the sole purpose to presenting, debating and voting on these amendments.

Held at the Slovene National Benefit Society Rec Center in Enon Valley, Pa., the Convention was a success. There were more than 100 Delegates who spent an entire day diligently reviewing each proposal. In the end, there were several changes to the amendments, and everything passed unanimously.

The project to modernize the governance of Polish Falcons started before the 2008 Convention. I am gratified that the final changes were approved in 2022, which will now be fully implemented at this Convention. The Delegates will now elect the Board of Directors and the new positions of Chairperson and Vice Chairperson. The Constitution lays out new qualifications for these positions and even education requirements in the insurance industry. The Board of Directors will now hire the National President, who in turn will layout the operational structure of National Headquarters. In this new structure, the Board of Directors sets forth the strategic plan and has oversight of the President and his/her team. The President manages the daily operations of the office.

These changes do not guarantee the future success of Polish Falcons. There are going to be bumps along the road, but I am confident the Board will find solutions to any issues. I am optimistic that this new structure will provide the best path to a successful future for Polish Falcons.

Marketing/Sales/Distribution

There have been several important changes in the way in which we sell our life insurance products. In 2022, we hired a new Sales Director, Jared Gostanczik, from Minneapolis,

Minn. Jared is of Polish descent and has worked in the fraternal industry previously. He has an in-depth knowledge of the insurance industry and fraternalism. John Denning still works full-time as a captive insurance agent. He is successful in bringing new business and providing top-notch service for our Members. John is a valuable asset to our operations.

We determined the key to successful sales was recruiting new independent agents and agencies to sell our products. Jared began immediately and began building relationships that eventually led to new agents coming on board.

In 2022, through an American Fraternal Alliance conference, we made contact with a tech company, iCover, that was offering a new way to sell life insurance using electronic applications. After many meetings and diligence, we signed a contract for iCover to develop the new applications for our products. The program was launched in mid-2023. While it was slow going at first, the agencies we contracted began to write business at unprecedented levels. We are projecting to process more than 4,000 applications in 2024.

In addition, we expanded our license footprint in two more states—Arizona and Missouri. We hope to add more states as our sales continue to grow.

Communications

Under the guidance of Communications Director, Courtney Caughey-Stambul, we provide a high-quality magazine for our Members. The website has been updated and we continually are expanding our presence on social media. A weekly electronic newsletter is sent to all Members for which we have an email address. This newsletter keeps Members informed of news and upcoming events in between issues of the magazine.

Ukraine Aid

Following the invasion of Ukraine by Russia in early 2022, we initiated a program to collect funds to help the people of Ukraine. The overall program was organized by the Polish American Congress, which collected over \$275,000. The Polish Falcons donated \$10,000 and Members added another \$17,390. This is a great example of the generosity of our Members to others in a time of need.

Institute of National Remembrance (IPN)

The relationship with IPN started in 2019 when we agreed to send a large portion of the PFA historic archive to Warsaw for safekeeping and preservation. In 2022, IPN created an unbelievable exhibit of our history and opened the display in September 2022 at the Casimir Pulaski Museum in Warka, just outside of Warsaw. We coordinated our Poland Tour that year to coincide with the opening of the exhibit. It was a great honor to be at the opening which included remarks from several government officials. There was also an impressive exhibit from a Falcons group in Rzesow, Poland. It was truly an historic occasion for the Polish Falcons.

The following year, IPN published a new history of the Polish Falcons. This beautiful hardcover book entitled, “Strengthen Your Arm—Serve Your Fatherland,” is in English and available for purchase.

After the exhibit closed in Warka, IPN successfully found another museum to place the exhibit. Again, in conjunction with our Poland Tour, the exhibit was opened at the World War II Museum in Gdansk in October 2023. The exhibit was expanded and modified with new material from the remaining archive in Pittsburgh.

In April 2023, the Polish Falcons of America was bestowed with the honor of the Custodian of National Memory by IPN. I was fortunate to travel to Warsaw to accept the award on behalf of the organization. It was a great honor.

In late 2023, we reached another agreement with IPN to take the remaining archives that were in storage in Pittsburgh. We made arrangements to have a team of three men from IPN come to Pittsburgh to go through the materials and pack them for shipment to Poland. I also made arrangements to transport a storage locker full of archives from the former Nest 725 in Milwaukee. That material was also sent to Poland. Since this work was done over the Thanksgiving Day holiday I invited the IPN team to our house for a traditional American Thanksgiving dinner. (We added some pierogi for good measure.) It was a wonderful day.

Poland Tours

We started our tours to Poland in 2018. We had excellent tours in 2018 and 2019, but Covid prevented us from going to Poland in 2020 and 2021. We started the tours again and have been going every year since 2022. This year, we have 20 people signed up for the trip.

Fraternal Involvement

In 2020, I completed my service with the American Fraternal Alliance. I served as a Director and became Chairman of the Board in 2019. I was asked to serve a second term in 2020, the only person to serve two terms as AFA Chairman. It was a great honor to represent the Polish Falcons at the AFA. I made many friends and long-lasting relationships during my tenure.

I continue to serve as Treasurer of the Fraternal Societies of Greater Pittsburgh.

I continued my work with the Polish American Congress. I served as Secretary for many years and in 2023 was elected Vice President American Affairs. The PAC does an excellent job of representing the interests of the Polish American community. It is a benefit for Polish Falcons to be represented on the Executive Committee.

Conclusion

At the beginning of this report, I mentioned about the significance of this Convention and changes the organization will be going through. This is truly an historic occasion for our

organization. This new chapter in this story begins over these two days. We are starting a new era in which we will use a new method to choose our leaders. Change isn't always easy, and it can be scary. But these changes are good for Polish Falcons. Our organization deserves the best leaders it can find.

These past 16 years as National President have gone by in the blink of an eye. So much has happened in this time it's hard to remember it all. It has been an honor and privilege to serve you in this capacity, and in all my previous roles with the Falcons. I am so fortunate to have worked for this organization for 39 plus years. It will be 40 years on February 20, 2025.

I have had the opportunity to work with so many outstanding Executive Officers and Board Members over the years. We may disagree and argue, but in the end, we are all working in the best interest of the organization and our Members.

I want to take a minute to acknowledge and thank all the Members of the staff who work so hard for Polish Falcons. They are:

Marianne Kenbok, Office Manager
Rochelle Bolind, Membership Service
Rob Kolessar, Bookkeeper
April Miller, Membership Service
Patty Capozoli, Membership Service
Kim Hankowsky, Membership Service
Jared Gostanczik, Sales Director
John Denning, Insurance Specialist
Tiarra McGinnis, Communications Assistant

Appointed Officials
Courtney Caughey-Stambul, Communications Director
Chris Puskar, Physical Education Director
Richard J. Federowicz, Legal Counsel
Rev. Timothy Whalen, Chaplain

I want to thank the Board of Directors for their hard work and dedication during this term.

Malgosia Los, District I
Tom Eckert, District II
Patty Capozoli, District IV
John Kowarik, District V
Mark Albin, District VI
Tom Washington, District VII
Becky Sienkiewicz, District IX
Chuck Johns District XIII

I want to wish the best to outgoing Directors Malgosia Los and Patty Capozoli. Malgosia has only served one term, but she brought enthusiasm and a smile to each meeting.

Druhna Patty has served two terms and was an outstanding Director. She came to every meeting prepared to discuss each item on the agenda. Patty never hesitated to ask probing questions before making a decision. In addition to her exceptional work as a Director, Druhna Patty also accepted the mantle of leadership of the Falconette Commission. In that role, she began a regular raffle to raise money for PFA youth programs. In short, she collected thousands of dollars that was used to support all our programs for PFA children. I am immensely grateful to Druhna Patty for her outstanding service as a National Director and for her dedication as Chairperson of the Falconette Commission.

I have been fortunate to work with two outstanding Vice Presidents on the Executive Committee. First Vice President Patricia Del Busse and Second Vice President Dan Michalak, and I have served together now for 12 years and have an excellent working relationship. We make a great team.

Druhna Trish is the best Vice President a President can have. There are so many things that happen at National Headquarters on a regular basis. We are never surprised by what the day will bring. Having a person that I count on; that I can speak with in complete confidence is invaluable. Trish has an unmatched dedication to this organization and its Members. She has taken on numerous responsibilities and has handled them magnificently. She has supported me from Day 1. I will always be deeply appreciative of everything she has done for me and for the Polish Falcons.

I am pleased that Druh Dan will step up as the first Chairperson of the Board of Directors. I am confident he will provide the experience, knowledge and dedication to lead the Board of Directors into a new era.

Even though they aren't technically on the Executive Committee, I want to thank Ryan Gregg, our National Secretary/Treasurer and CFO, and Richard J. Federowicz, Legal Counsel. Ryan is an exceptional, hard-working individual. He understands the business that we are in, and he deeply appreciates the fraternal nature of Polish Falcons. Ryan works closely with our actuary, independent auditors and state insurance regulators. He also manages the new e-app sales process with iCover. PFA is fortunate to have him in this role.

During his time with PFA, Druh Federowicz has provided outstanding legal advice to three Falcon Presidents—Larry Wujcikowski, Wally Zielinski and me. Joe has successfully managed and guided us through numerous legal issues over the years, including sales of Nest buildings, settling disputes, and any legal issues. More importantly, he has provided sound advice on many issues facing the organization. It is reassuring that I can go to Joe with any issue and he will give his honest opinion, not what I want to hear.

I have discussed with the Board my future with the Polish Falcons after this Convention. There will be an important transition with our new Chairperson, Vice Chairperson and Board of Directors. I explained to the Board that I am willing to serve for another two years as National President and help guide the organization in the transition and offer my assistance in the selection of new President.

As I conclude my last report to the Delegates of a Polish Falcons of America National Convention, I look forward to the challenges ahead and I am more optimistic than ever about the future of the Polish Falcons. I wish the new Chairperson and Vice Chairperson the best of luck in their new roles. In addition, I am confident the Board will meet the challenges they will face over the next four years.

Finally, Thank You to the Delegates of the Convention that have given me the opportunity to serve the Polish Falcons of America. God Bless the United States of America, the greatest nation on earth; God Bless Poland, land of our heritage; and God Bless the Polish Falcons of America. Czolem!

Respectfully Submitted,

Timothy L. Kuzma
National President

Appendix D: Report of the National First Vice President

NATIONAL FIRST VICE PRESIDENT – PATRICIA DEL BUSSE

Druhny I Druhowie,

The times, they are a changing!

It is an honor to report my activities from the last four years serving as your National First Vice President. For about four weeks, I was the Acting President as President Kuzma was having some non-life threatening health issues. He is on the mend and has returned to the office.

I am a graduate of Robert Morris University with a Bachelor's Degree in Organizational Leadership.

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 so much of my time.

I continue to grow along 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 the District IV Recording Secretary and the District IV Falconette Commission Secretary/Treasurer.

The last four years have gone by quickly; so many changes. 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. We are blessed that Ryan Gregg holds the position of Secretary/Treasurer.

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.

As per the Constitution, I have certain responsibilities and am the Chair of a few Committees. The Membership Committee: Thank you to my Committee Members, Malgosia Los, Rebecca

Sienkiewicz, Thomas Washington and John Kowarik. This Committee has shared information regarding activities within their Districts with other Committee Members. There have been tough decisions made regarding Nests.

My primary focus are the Nests. I maintain a close relationship with Nest Officers. When there is an issue or a concern, I discuss this with my Membership Committee. Last time, we focused on the Nests

sharing information as well as becoming more compliant regarding laws and safe guarding the Nest assets. The need for two signatures on Nest checks is still a battle; am hoping more will be cooperative regarding this serious concern.

While compliance is still extremely important, the strength of our Nests continues to be one of the most crucial factors in the success of our organization.

Several Nests were either dissolved or merged into another Nest. Often times, this was at the request of the Nest Officers (usually only one Officer was taking care of all the business). Other times, it was due to issues within that Nest that were not conducive for the Polish Falcons as a whole.

If the Nests were dissolved, the Members had the option to choose which Nest into which they would transfer. If the Member does not respond, National assigns them to a Nest (according to the Constitution). The Nest accepting these new Members is always contacted to be sure they are willing to accept these Members. Surprisingly, there are times when Nests deny these requests (which always shocks me). Another Nest is then contacted. If the Nest is merged, all Members are transferred into the accepting Nest. Before a Nest is merged into another one, both Nests are aware of this decision beforehand.

The following is a list of Nests that were either merged or dissolved since our last National Convention in 2020.

- District II-Nests 827, Chicago and Nest 725, Milwaukee, WI were merged into Nest 907, Cicero, IL. Nest 725 also had a building to sell with the National Office being very involved in the sales process.
- District V-Nest 208, Derby, CT was merged into Nest 36, Southwestern CT. Nest 811, New Britain was merged into Nest 88, New Britain.
- District XIII-Nest 124, Saginaw, MI was dissolved with most Members transferring into Nest 972, Bay City, MI. The National Office helped with this sale.

The Scholarship Committee: Thank you to my Committee Members- Patricia Capozoli, Daniel Michalak, Mark Albin and Christine Puskar.

This Committee continues to be a very active one. Every year, we review the applications and try to find ways to improve our programs.

The Dr. T.A. Starzynski Scholarship Program:

The amounts of the grants have been changed in that all applicants receive \$1500.00. The Mary Kus is now \$4000.00. The application has been revised. There is no longer a need for transcripts or the form from the guidance counselor. An essay is requested in which the applicant tells us all about themselves including their Falcon activities.

Deadline is always February 15 (applications must be postmarked) and is available on our website so that it may be submitted electronically.

Our programs have remained within budget every year. As a matter of fact, the entire 24 years that I have been the Chair, we have been within budget. Unfortunately, due to the lack of applications, this is not a difficult task.

I have created an excel spreadsheet of all the recipients; this is updated annually and available through our website.

Each recipient is offered a PFA Stole to wear to Commencement. Quite a few have been very pleased to receive one.

The recipients chosen are always in the Sokol Polski at least twice, once with the list of names and the following issue gives a brief biography, a photo and also in whom the grant is given either in memory of or in honor of.

Thank you to Genevieve Borovicka of Nest 97, Windber, PA who faithfully sends the PFA a donation for \$10.00 every single month to the Starzynski Fund. She is now up to 363. Druhna recently celebrated her 103rd birthday!

Thank you to all who do donate. There are quite a few of you who contribute on a regular basis. There are also many who send in donations when a family Member passes away. Again, thank you so much!

Richard C. Gorecki Scholarship Program:

The deadline has been moved up to March 15 in the hopes that more students will have the time to apply since April seemed to be too close to the end of the school year.

The selection of the Richard C. Gorecki recipients are chosen by an Independent Committee. I am not involved at all in the selection process. These friends 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. Since 2020, the meetings are held via Zoom due to the location of the committee Members homes.

Current Committee Members are:

- Mary Louise Ellena-Wygonik-President of the Kosciuszko Foundation, teaches at LaRoche University
- Robert Tierney-Vice President of the Ireland Institute of Pittsburgh
- Jolanta Lion-Director of the CMU International Film Festival, Assistant Director of The Humanities Center, teaches Polish at CMU
- Susan Wuchenich Parker-Member of the Serbian National Federation, Associate Professor of Early Childhood & Special Education teaching at Robert Morris University
- Edward Moeller-Accountant at Pittsburgh International Airport and an active Member of Slovak Catholic Sokol.

The results of the Independent Committee are presented to the Scholarship Committee, then reported to the entire Board of Directors for approval.

The amount of the Richard C. Gorecki Scholarship Program remains at three \$10,000.00 grants. Reality of it is, if you are applying for a Gorecki Grant, you are quite impressive!

Applicants to the program must have a permanent policy in force at least one year prior to their applying.

Instead of my sending them a letter, I now call the chosen recipients on the phone to tell them they have been selected. Always a wonderful experience!

Same issue with this program is that there aren't enough applicants; but still enough to offer the program.

Their information is also posted in the Sokol Polski at least twice.

Nest 92, Toledo, Ohio, was dissolved in 2010. The Nest donated their remaining funds and asked the Scholarship Committee to create a scholarship program for our mature Members.

The Scholarship Committee created the Nest 92 Certification Program. This program is for older Members who need to take classes and obtain a certificate for professional improvement. So far, only four Members have applied (and received the grant).

This is an ongoing program with no deadline. The amount per individual is \$250.00.

The state alliances offer scholarship programs as well. I do my best to encourage our Members to apply for these; I share the applications for all the alliances with our recipients as well as write a blog about them. Fortunately, a few have applied and many have received grants.

As per our Constitution, (until this point) the Legion of Honor is the responsibility of the National First Vice President. The Members of the Commandery are Thaddeus Kokoski, James Sokolowski, Nancy Chiszar, Thomas Washington, Geraldine Wilson, Joan Pawlukiewicz and Capitua Joan Beilfuss. They are a very dedicated group.

Two Commanders have resigned from the Commandery. District IV-Thaddeus Kokoski and Nancy Chiszar. The Members who will now serve in their positions are Jerome Fix and Mark Albin.

The Members of the Commandery meet via Zoom several times, especially this year.

As you know, Druhna Frania Tracz was elected as the first woman Grand Master of the Legion of Honor (at the 2016 National Convention). Unfortunately, Druhna Tracz passed away in 2019. So sad as she was so happy to serve as the Grand Master. Druh Edward Ciesla became the Grand Master after a special Commandery Meeting.

Druh Ciesla resigned in the summer of 2022 as he had originally wished to serve only until the 2020 Convention. Obviously, there was no in person 2020 Convention, so Ed was still the Grand Master. In the summer of 2022, Druh submitted his resignation.

As per the LOH rules, a special meeting of the Commandery was called. In August of 2022, the Commandery met via Zoom. Joan Beilfuss was elected Grand Master. As Druhna stood in her kitchen, and I stood on my side porch, I administered the oath of office. Joan is very engaged in the Legion of Honor program. I enjoy working with her as I always have!

Our President approached me with an idea for the Beyond the Gold Program. We of course, included Druhna Beilfuss. After a few meetings, we then invited the other Commandery Members. Following more meetings with all, the program was presented to the Board of Directors. The Board approved as this is extremely nice for those who have received their Gold Legion of Honor (at least seven years ago) but continue to be very dedicated to the Polish Falcons. I am exceptionally excited that several of these awards (many are unable to attend the Convention) will be presented at this Convention. A special thank you to Tiarra Mc Ginnis for her development of the certificate and her assistance with the pin.

With our new governance, there will be a few changes to the process of approving and handling the awards program. The process will be the same for the Nests and Districts as far as their submission.

The awards will still come through the National Office. The records of all Star of Merit and Legion of Honor awards are kept in the National office. The awards are still entered in the books for each Nest since the very beginning. The records on the excel spreadsheet that I created are continuously updated. More often than not, when a Nest presents Legion of Honor awards, they also present Star of Merit awards.

Legion of Honor Member families are offered a bible or a donation in their name to the Dr. T.A. Starzynski Program when a Legion of Honor Member passes away.

Each Nest President and Vice President receive an email with the excel roster attached. Each Commander received the rosters of all the Nests in their District. If they had a Nest merged into them, that list was also forwarded. This is generally taken care of in January.

The information is in an excel spreadsheet that the Nests are able to manipulate. This way, they are able to modify it as they please (for example, adding a column for the deceased Members).

All Nest reports are posted on the Nest webpage. Each Nest has their own page. If your Nest does visit your site yet, please contact Courtney Caughey so that she can help you. Every month, there are Nest reports posted. Also, on these pages are Membership rosters (an updated roster is posted quarterly). The Members email address is now included in these rosters.

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 for Nest dues 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. If the Nest has the National Office collect, they are sent two rosters (one for them to keep and one to return to us with the updated information).

Included with this mailing is the link for our website where Nest Officers may go to fill out and submit the end of year reports electronically. This includes the Nest Officers form, end of year activity questionnaire, and insurance form (for mainly those with buildings). 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.

For Nests that have a trust fund account at the National Office, a form to update signatures is sent. This is done on an annual basis.

Each year, the numbers from the End of Year Activity Questionnaires must be entered onto an Excel spreadsheet and submitted to the American Fraternal Alliance. This information is then combined with numbers from other fraternal groups and sent to our government. This information is critical to our maintaining our tax-exempt status.

IPN sent several men from Poland to work on our archives once again. I arranged for their housing and also drove them from place to place a few times. This involved several visits to our storage facility.

Last year, once again, those who were citizens of Poland but living in the United States had the opportunity to vote for their National Election in the city of Pittsburgh. I opened the National Office at 6:00 a.m. and spent most of the day there. President Kuzma arrived later in the afternoon so that I could go home. Lucky for me as President Kuzma was there until 8:00 a.m. the next day!!!

I continue to participate in the National Bowling Tournaments as well as serving as the National Golf Commissioner managing the annual tournaments.

As mentioned previously, I am personally involved in the Falcon programs, participating on a Nest, District and National level as much as is possible.

The last four years, I haven't traveled anywhere near what I used to. The post Covid world has had a tremendous impact on in person functions. I did attend a few District Conventions last year. There have been picnics, bar bingo, Christmas parties, masses, luncheons, Member parties and numerous other events.

It has been a privilege to represent the National Office at a few District Conventions. I enjoy watching our Members in action. It is interesting to see the same thing done quite differently. Not only do I observe the deliberations but I am able to visit with the Members.

Druhna Chris Puskar does a wonderful job with all of our Youth Programs. The programs that I either help or observe are:

- Future Leaders Conference-I attended one in person and sent a message to another one.

- Ryanna DiMeglio (my granddaughter) and I attended the volleyball and cornhole tournaments. The last two years, we both participated in the BCV event. Ryanna is very impressed with Druhna's organizational skills!

Funerals: Unfortunately, death is part of life. I have attended the funerals and wakes of several Members. John and I drove to Buffalo for the funeral mass of former Physical Education Instructor, Marian Wesolowski. I led the Falcon funeral ritual for James Paterni-Nest 8 and Frank Kuzma-Nest 182. Along with our President, I attended the funeral mass for Richard Federowicz (Father of our legal counsel).

My involvement with the umbrella groups continues as I have stated prior, these groups are an integral part of our commitment to our Members.

My involvement with the PA Fraternal Alliance has lessened but I still attend their annual meetings. In 2022, Robert Sulecki (Nest 610-Erie, PA) was selected as the Fraternalist of the Year for the PA fraternal alliance. Druh was unable to attend so I accepted the award for him.

I continue to attend monthly Fraternal Societies of Greater Pittsburgh meetings. Each year, I attend the Fraternalist of the Year Banquet.

For a few years, John and I have volunteered at the Annual Trophy Trout Tournament hosted by Allegheny Kiski Health Foundation. It is a unique event that I truly enjoy. One of these years, I would love for the PFA to hold a fishing event. This is run by Paula Kuzmirek (wife of former PFA Secretary/Treasurer John).

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.

The leadership of our President and the opportunity given me to continue to contribute to the Polish Falcons of America is greatly appreciated. President Kuzma's involvement with the Polish American Congress and the American Fraternal Alliance benefits all of us with his networking, passion and ability. His work experience having been in various positions within the PFA gives him a unique prospective and understanding of the work involved.

The ability to contribute to the success of the PFA motivates me to continue to work each day as well as participate in our programs.

Each issue of the Sokol Polski, I share information regarding our programs. Often, I write blogs for the weekly update. Courtney does a fabulous job sharing our information (if only, more Members would read it).

The Nest/District Officers guidebook has been updated and revised (as has the Falcon funeral ritual). This is available on our website along with several other documents full of information.

The meetings with the Nest and District Presidents continue and I join on these calls. Always nice to touch base.

The staff at National Headquarters is a very dedicated group of hardworking individuals and we are fortunate to have them! Ryan Gregg now serves as our Secretary/Treasurer. He continues to do a great job and aids where and when needed. Robert Kolesar now handles the accounting. Rochelle Bolind has continued in her position of Membership Services doing an excellent job. Courtney Caughey-Stambul continues to do a remarkable job as the Communications Director continually improving communications within our organization. Tiarra McGinnis is now her assistant and the two of them work very well together. Jared Gostancik is our Marketing Director recruiting and cultivating a team of agents. John Denning remains as our captive agent and is doing a great job. He also volunteers at 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. Patricia Capozoli had to decide between her job at the office or her position as the District IV National Director. It is unfortunate that Patty will no longer be on Board but Patty is always working on a project and is a great choice as the first person that Members contact when the need arises. Due to all the new business, there are a couple part-timers. Kim Hankowsky helps with the outgoing paperwork to new Members. April Miller has returned also helping with Members. It is nice to have her back on our team.

A huge thank you to the National Board of Directors especially those who have served on my Committees. Your dedication and input are appreciated. District I Director, Malgosia Los is leaving but I have enjoyed her smile and optimistic attitude. Another person retiring is Patty Capozoli. Not only has she brought so much experience, knowledge and patience to the Board but has been the best Falconette Commission Chairperson that I have ever worked with. Patty took all of the tasks expected of the Board Members very seriously and conscientiously!

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 six 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 a fraternal benefit society is all about.

These last few years, it has been my responsibility to prepare for the Quarterly Board of Directors meetings. If in person, I took care of housing, meal arrangements and meeting spaces. At all the quarterly and executive committee meetings, I now take the minutes.

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, we on well on our way! There have been quite a few Special Board meetings that I have attended regarding many issues.

It is difficult to put into words what working with President Kuzma, Vice President Dan and Secretary/Treasurer Ryan Gregg 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. Dan brings some unique prospective to us through his work with other Clubs and his work in his hometown. Druh Gregg at 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. He is bringing that prospective as well as seeing things through the eyes of a young person. Ryan continues to impress me. 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.

The Executive Committee and Staff make my life so much easier and I enjoy working 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 with my fiancé, John Nicpon, a Nest 52, Rochester, NY Member. John is now a Member of Nest 8 and received his Bronze Legion of Honor. It is nice to have a partner who is as interested in the success of the PFA as I am. John is always willing to volunteer and help where needed. John volunteers anytime I need help. He is my number one helper at the National Golf Tournament.

The Paterni/Bartus Family-Nest 8, Pittsburgh was nominated by me for the Falcon Family Award, and they won!!!

Thank you to Nest 8 for elevating me to Silver status with my Legion of Honor. John and I attend events at Nest 8.

Both of us are Officers in District IV. We attend, prepare and support District IV events.

My off time is still spent with Ryan and Ryanna as much as is possible. Being a grandmother is my greatest joy!

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 waived. I would like to thank you for your support.

There is a ton of preparation necessary for the Conventions; I am always involved in the preparation prior to Conventions. Serving as your Convention Chair in 2020 and 2022 was an honor for me. The Constitution Committee was another Committee in which I served. That was quite a task but it was accomplished with the input and work of so many. This work is putting the PFA on a totally new governance track.

Welcome aboard to Jeff Beilfuss and Ryan Wesolowski! I know both of these gentlemen and look forward to their input on the Board.

It has been a joy, honor, pleasure, privilege, education and a blast serving you! This is my last report as your National Vice President. The plan is for Druh Kuzma and I to stay on to help with the transition.

With that being said, it is indescribable to me how much this job has meant to me. It is certainly more than a job! It truly has been an adventure. Due to my role in the PFA, I have had so many opportunities. I truly believe that I have made a difference through my Committee work, my engagement with the Members, my involvement in fraternal events, my ideas, my passion and my work ethic.

Thank you for the last 24 years of working with so many of you on numerous issues. It has been such a privilege to serve you; my heart is full!

Looking forward to a bright and wonderful future! Czołem!



Druhna Patricia "Trish" Del Busse

National First Vice President

Appendix E: Report of the National Second Vice President

NATIONAL SECOND VICE PRESIDENT – DANIEL MICHALAK

Well, what can be said? These last few years I believe has changed everyone. Everyone has learned to adapt after Covid. Many, many meetings were held on Zoom. Still not a fan, but at times, I will agree that it is a nice way to get everyone up to date on the PFA happenings. As many of you, or if not all of you know by now, that at the Special Convention, there were major by- law changes.

Since the last Convention, the Executive Committee along with the Board has been looking for ways to improve on how we do things. As we all have seen many businesses have gone by the wayside. You can see by most Committee reports, something has changed, added or modified to try to create more

interest to the Members. Each time, we looked to make sure we covered everything before sending it out, afterwards we would discover something new that needed to be clarified. We have new programs which gives back to the Nest's and District if they apply. One of these is the Family of the year award. You still have time to nominate a family.

The position of Second Vice President has been eliminated as part of the by-law changes. While some Members I'm sure are nervous about these changes regarding how National will run, let me try to ease your mind. This is what I have learned from another organization that is operating the way we will be doing.

During these past years, I had the honor and pleasure as serving as President of the International Municipal Signal Association (IMSA). See how the changes Falcons will be doing match up with IMSA. The position of President is elected by their Membership at the Annual Meeting. The President presides over the Board of Directors. President also works directly with the Executive Director (Hired by the Board of Directors). When I was President, this made things a lot easier because I had day to day conversations with the Executive Director. (Much of these would work the same way with the President of the Falcons.)

The President along with the Board would give a set of goals to the Director that we wanted to have accomplished. Yearly the Board would review the job performance, after the review was complete, we would discuss this with the Director. As you can tell the positions are called different but will work the same way as our new changes. The IMSA has been doing it this way for over 100 years.

Most of you with a Nest Building know if I'm in the area I'll pop in for a visit. No two Nests are the same!

We all do something different that works for the Nest. It's great sitting down and going over ideas that they had over the years.

Being active, most of my life has taken its toll on my body. The last few years were back surgery and now a bad shoulder. Last summer, in my mind I have had enough! First thing to stop was Basketball Coaching. With over 25 years of Coaching, I just wasn't feeling it anymore. I would look forward to going to practices and games, but once Covid happened, it just wasn't the same. Then my daughter Mallorie and the Athletic Director from my old high school (Wilcox Tech) asked me if I would be their Assistant Coach for the Girls Basketball team. They knew my expertise in teaching the basics and team building. Mallorie took over as Head Coach the year before and was turning the program back around. I accepted the

challenge and took the job. Didn't know what I was in for, trade school girls? When I was there as a student, Girls Basketball was just starting because of Title IX. Not a pretty sight back then. So, what would I see now almost 50 years later. Walking in the first day looking at these girls, I thought if we can win three to six games this season, that would be pretty good. Now the tryouts would begin. I soon realized that this is not going to be easy. But the girls listened and kept trying until they could figure it

out. The season opener came fast and we were away for our first game. I had no idea what they would do, some of them never played basketball before. The other team just started out quick and we were falling behind. Then our big girl got fouled and was going to shoot two. This poor girl, she was big but when it came to free throws she shot like Shaq. (Never making one at practice) She made the first one!

Then she made the second one! The team went wild and they believed in themselves that they could actually win! Which they did! The Athletic Director was there and he said "This is the first time in school history where the JV Girls won the first game! We're going undefeated!" Not so fast, it's only our first game! That's when I found out the JV team in the past hasn't won any games or at the most three in a season. No pressure here! The team put the joy back into me to Coaching. I was tough on these young ladies and they just soaked it up. There was pressure on me too, all the games I coached against Wilcox in their gym I never lost. I was undefeated in that gym. The season was over just as fast as it began, we had a lot of fun all season. Oh, the Varsity team made it to the quarter finals in the State, great job by Mallorie! My team? The girls went undefeated, a perfect season, first time for a JV Girls team in school history. 19-0

I returned to Falcon Camp for a few days this summer, knowing I can't do what I did years ago. Once again, Chris Puskar and Patty Capozoli along with all the volunteers did an excellent job! I stepped back on that outdoor court again and went back to basics with the kids. Unfortunately, showing them the proper technique in shooting a basketball my shoulder went out again. That was still okay. I just went on.

Looking at each group counting the kids, figuring what they can do as teams, worked out well and they seem to enjoy it. It was nice to see the numbers of campers are increasing. Please step up and volunteer to be a Counselor or Junior Counselor. You know you're old when you're working with Counselors that used to be Campers.

Twelve years in this position, I just about served on every Committee over the years. Working with past and present National Directors has been a pleasure. We might not have agreed on everything all the time, but somehow, we worked it out. It has always been about what is best for the organization and its Members. Changes are going to happen. I might not like them, you might not like them, but once we hear the reasons for the change hopefully, we will understand. There are changes that are out of our hands, insurance regulations, state and federal governments. At my job here in Connecticut as an

Assistant Building Official, Electrical Inspector, we go through Code changes every three years. These are National and State. Contractors don't like them, but it makes it easier when it's explained why it happened. So, this new Board that will be elected at the Convention will have the work cut out for them.

It's going to take time and not happen overnight. Members please be patient; at times it may seem slow but the Board will be doing what is best for the Falcons.

It has truly been an honor serving as your Second Vice President of the Polish Falcons for these past twelve years!

God Bless!

CZOLEM!

Dan Michalak, Second Vice President

Polish Falcons of America National Convention



Report of the Secretary/Treasurer & CFO

July 2024

Ryan Gregg, CPA

4 YEAR BALANCE SHEET (in thousands)

ASSETS (in thousands)	2023	2022	2021	2020
Bonds (SCH D & BA)	26,750	38,799	37,156	34,565
Common/Preferred Stocks	-	95	82	215
Properties Held for Sale	-	-	969	1,066
Cash & Cash Equivalents	507	1,461	1,318	1,500
Contract Loans	151	158	139	134
Investment Income Due	349	523	520	500
Due from Reinsurer	99	166	331	81
Nest/District Loans	90	120	146	184
Other Assets	315	163	15	70
TOTAL ASSETS	28,261	41,485	40,676	38,315
LIABILITIES (in thousands)	2023	2022	2021	2020
Policy & Claim Reserves	21,804	22,082	33,659	31,152
Due to Reinsurer	-	11,171	-	-
Nest Trust Funds	2,588	2,625	2,598	2,587
Interest Maintenance Reserve	1,002	2,162	2,429	2,641
Asset Valuation Reserve	190	260	293	296
Other Liabilities	281	212	271	452
TOTAL LIABILITIES	25,865	38,512	39,250	37,128
TOTAL SURPLUS	2,396	2,973	1,426	1,187
TOTAL LIABILITIES & SURPLUS	28,261	41,485	40,676	38,315

Supplemental to Above Figures

ASSETS (in thousands)	2023	2022	2021	2020
Bowling Fund	3	3	3	3
Disaster Relief Fund	10	10	15	16
Consolidated Scholarship Fund	1,202	1,193	1,240	1,166
Gorecki	564	579	594	624
Starzynski	472	449	480	436
Kus	95	95	96	99
Mierzejewski	7	7	7	7
Nest 92	64	63	63	-
Falconette Fund	11	19	21	16
TOTAL EARMARKED ASSETS FROM ABOVE	1,226	1,225	1,279	1,201

4 YEAR SUMMARY OF OPERATIONS (in thousands)

REVENUE (in thousands)	2023	2022	2021	2020
Premiums (net of reinsurance)	2,380	3,003	2,815	3,030
Net Investment Income	1,106	1,780	1,733	1,729
Reinsurance Expense Allowances	467	316	326	327
Amortization of IMR	183	212	219	246
Miscellaneous Income	136	169	197	311
TOTAL REVENUE	4,272	5,480	5,290	5,643
EXPENDITURES (in thousands)	2023	2022	2021	2020
Claims (net of reinsurance)	1,493	2,412	1,639	2,787
Change in Policy Reserves	(62)	1,733	1,976	1,109
General Insurance Operating Expenses	1,780	1,616	1,484	1,453
Commissions	128	112	119	88
Other Expenses	1,403	65	88	108
TOTAL CLAIMS & EXPENSES	4,742	5,938	5,306	5,545
NET INCOME & SURPLUS ADJUSTMENTS(in thousands)	2023	2022	2021	2020
REALIZED GAINS/(LOSSES)	(71)	112	136	-
NET INCOME/(LOSS) FROM OPER	(541)	(346)	120	98
SURPLUS ADJUSTMENTS	(37)	1,893	119	(292)
GAIN/(LOSS) TO SURPLUS	(578)	1,547	239	(194)
BEGINNING SURPLUS	2,973	1,426	1,187	1,381
ENDING SURPLUS	2,395	2,973	1,426	1,187

NOTE: Statutory reporting lines have been combined for reporting simplicity.

Supplemental to Above Figures

ASSETS (in thousands)	2023	2022	2021	2020
Scholarship Donations	30	31	31	30
Scholarship Fund Earnings	27	30	30	45
Scholarship Payments	48	40	57	50
INCREASE/(DECREASE) IN ASSETS	9	21	4	25

Consolidated Scholarship Assets Reconciliation

Beginning Balance 1/1/2020	1,143
Sum of Increase in Assets over 4 Year Period	59
Ending Balance 12/31/2023	1,202

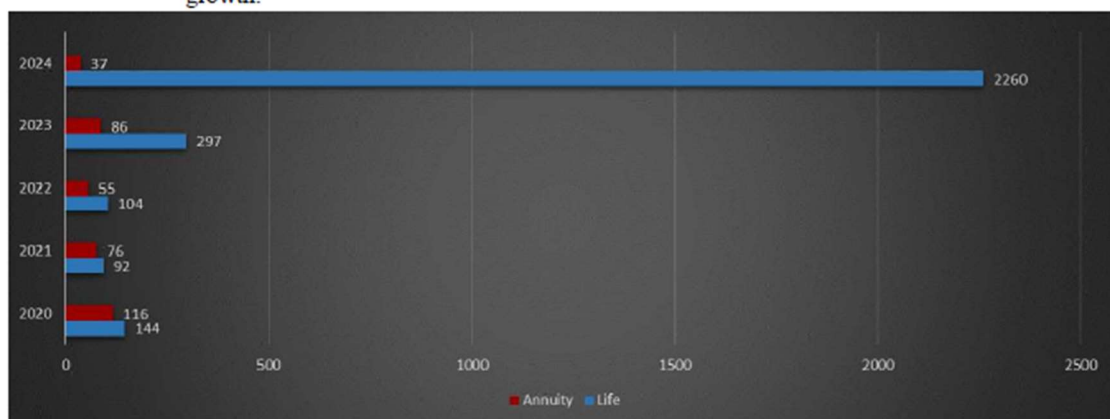
Commentary on 4-Year Financial Statements

This report provides an analysis of PFA's financial performance from 2020 to 2023. During this period, PFA, like many other institutions, faced significant challenges due to the pandemic, rapid inflation, and volatile interest rates.

Despite these challenges, PFA increased its surplus by \$1.01 million over the four years, primarily due to a paid-up life reinsurance treaty executed on December 31, 2022. This strategic move was aimed at bolstering surplus levels, enabling investments in distribution, and ultimately increasing premiums to support the current expense profile, regain core profitability, and lay the foundation for PFA's long-term viability.

10 Key Insights:

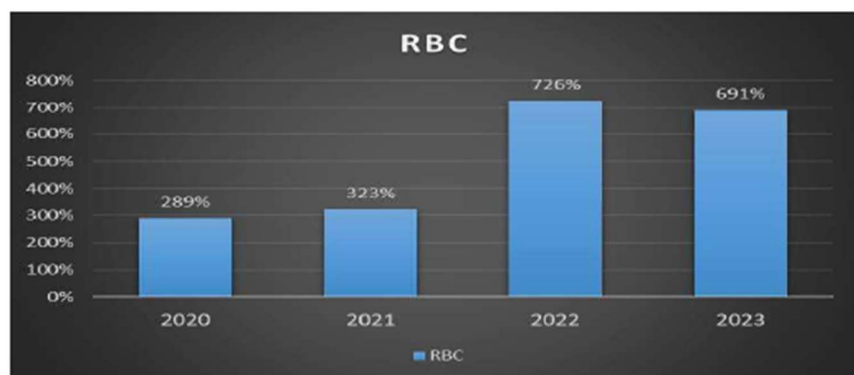
1. **Surplus Increase:** PFA managed to increase its surplus by \$1.01 million, a significant achievement amid economic turbulence, mainly supported by the reinsurance treaty.
2. **Agent Force and Premium Growth:** By 2024, PFA's active agent force has grown to over 350 agents, with first-year life premiums projected to gross \$2 million, a substantial increase from approximately \$130,000 in 2023. This growth highlights the success of PFA's distribution expansion and sales strategy. The chart below displays policies sold by year, illustrating the exponential sales growth.



Below is a reconciliation high level certificate analysis for the 4-year period:

	Life	Annuity	Medicare Supplement	Total
January 1, 2020	19,058	3,681	215	22,954
Increases	637	333	-	970
Decreases	(2,123)	(760)	(139)	(3,022)
December 31, 2023	17,572	3,254	76	20,902

3. **Future Profitability:** While increased expenses from new business will cause a surplus decline in 2024, PFA projects profitability in 2025 and beyond, supported by a strong renewal premium base built in 2024.
4. **Increased Margins:** PFA has demonstrated its value as a carrier to several life insurance agencies that are selling PFA product. PFA has raised premium rates and has not seen a significant volume decline, which is cushioning margin. This cushion is crucial in the event the mortality falls outside of actuarial assumptions for the new business block.
5. **Risk-Based Capital (RBC) Improvement:** The reinsurance treaty significantly boosted PFA's RBC, which increased by 402% over the four-year period. This improvement reflects a stronger financial position recognized by the Pennsylvania Department of Insurance, PFA's main regulator. The below chart highlights the RBC growth over the 4-year period.



6. **Challenges in Attracting Annuity Dollars:** PFA struggled to attract annuity investments due to competitive bank rates during the period. To address this, PFA plans to enter a new business reinsurance deal to offer more competitive crediting rates and commissions, aiming to replicate the success seen in life insurance sales.
7. **Investment Strategy:** PFA continues to invest in high-quality, high-yielding assets to support member policies. As of June 30, 2024, all investments are investment-grade, indicating low credit risk.
8. **Cash Flow Management:** With elevated interest rates, PFA is projecting to be cash flow positive in Q4 2024. The capital will be deployed at an opportune time with raised interest levels. PFA is positioning itself for future growth.

9. **Fraternal Engagement:** Concerns have been voiced by local PFA leadership about the fraternal aspects of the organization, which is truly what separates PFA from a typical insurance carrier or competing fraternal. PFA's salesforce is certainly selling policies based on pricing, ease of process, and the product benefits. While PFA is providing the new members with the needed material to push them towards Nests, there has been little to no engagement with local Nests or National level. To address this concern, PFA aims to solidify its financial position in the coming years. When additional resources become available, PFA plans to allocate funds specifically to attract members who are likely to be active both locally and nationally. This can be achieved through new events for activities with increasing popularity, increased event budgets for current event enhancement, and paid District event organizers/influencers that may be able to attract younger members.
10. **Technological Adaptation:** Embracing technological advancements, PFA continues to refine processes to provide an optimal member experience while ensuring robust data protection in a dynamic risk environment.

Conclusion:

Despite several challenges over the past four years, PFA has made significant strides in ensuring future viability. By leveraging distribution to drive new business sales, exploring customer experience innovations, and adapting to dynamic landscapes, PFA has demonstrated resilience. Continuing its legacy since 1928, PFA remains committed to providing essential financial and fraternal services to its members and communities, ensuring their well-being and preparedness for unforeseen events. Having endured the Great Depression, two World Wars, and several recessions, PFA continues to provide top-tier service and products supported by high-quality assets.

Physical and mental well-being remain at the forefront of PFA's mission. Additionally, being financially prepared for extraordinary events is crucial. PFA addresses these needs through sports programs, community events, and its core business of providing financial products and services. PFA continues to offer these essential services to members under all circumstances, as it has since 1928.

Czolem!



Appendix G: Report of the District I National Director

DISTRICT I NATIONAL DIRECTOR – MALGORZATA LOS

I was elected for my first term as a National Director during the plenary meeting at the PFA Polanka. The meeting was held outside to conform to the Covid 19 pandemic regulations. As a new board member, I was welcomed by seasoned members. We worked together and being able to meet face to face definitely helped.

I have participated in three board committees: Membership, Budget and Planning. Working with other board Members allowed me to learn more about the Polish Falcons of America, its history, and new ideas.

It was a pleasure to work with everyone in the National Headquarters and on the Board of Directors. New Board will be selected at the National Convention. Nest 88 in New Britain, Connecticut is the proud host of this year's Conventions.

Czolem!

Malgorzata Los

Appendix H: Report of the District II National Director

DISTRICT II NATIONAL DIRECTOR – THOMAS ECKERT

November 2020 thru July 2024

The following is a recap of my term as National Director from District II. Another four years have passed and I am pleased to report that I have attended all National Board meetings – both in person and virtually held. I have, also, virtually participated in the greater majority of spot video conference calls to handle matters which needed the Boards attention between quarterly Board meetings. Additionally, I have served on the Legal Committee, Audit Committee, Planning Committee and most recently, the Nominations Committee leading up to this Convention - preparing for the new elections.

This year marks the completion of my 16th year on the Board. (Eighteen, if you count a partial term I held in the late 90's.) As I re-read my last few Convention reports, I didn't hold back about my disappointment and concerns I had regarding the business aspect of the organization. We were staying afloat, at best, experiencing dismal life insurance sales year after year; record low interest rates which were generating low yields on our portfolio; increasing costs due to inflation; the need to upgrade our insurance software platform; cyber security insurance; and a host of other new expenses that were never even budgeted for 16 years ago.

As I write this report, I am excited, and relieved, to say that we have turned the corner with our business strategy. We made a financial investment in product development, hired a Sales Director focused on creating a sales force to help us sell our products, and, adopted many new cutting edge ways at marketing, selling and delivering our products. The strategy is working! Our sales force has grown in substantial ways in multiple markets in which we are licensed; our rates are calculated but generally very competitive attracting agents to present our policies to customers; and, we are not limiting ourselves as to the types of customers we are going after. You, our Members, should feel very good about this as robust life insurance sales stabilizes the Organization now and into the future. The work is not yet done. It's a process that needs to be driven, tweaked along the way, and executed upon for success. We are on the right track.

Faternally – it's great to be able to continue supporting our youth programs such as Camp, Future Leaders, volleyball, bowling, golf and even new stuff like curling and cornhole! We don't want such programs and activities ending up being cut due to budget constraints. Our National Instructress, Chrissie Puskar has done a great job these past four years maintaining and introducing these programs. Our Communications Director, Courtney Caughey does an outstanding job keeping our marketing materials, Sokol publications, and volunteerism activities presented with a professional, bright and fresh appeal. She keeps us current with the ever-changing communication methods we need to adopt to be able to communicate with Members expectations. A much different time compared to 16 years ago.

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 Board of Directors. It was an honor to serve in this capacity. As I embark on a new role as Board Vice- Chair and am humbled to serve again for another four years. I do not assume my appointment lightly and I will continue to work hard to contribute and apply my skills and abilities for the good of the organization.

I welcome my District II National Director replacement Jeff Beilfuss to the Board. Jeff's willingness to serve comes at a time when the Board needs to be challenged with new views and perspectives which Jeff will, indeed, share and contribute.

Lastly – I would like to thank our National Officers, President Timothy Kuzma, Vice President Patricia Del Busse and 2nd VP Daniel Michalak for all their efforts these past four years. They are the last individuals to hold these offices in the Organization and have my appreciation of all the work they have accomplished these past four years.

Czolem! Tom Eckert

National Director District II

Appendix I: Report of the District IV National Director

DISTRICT IV NATIONAL DIRECTOR – PATRICIA CAPOZOLI

This report will provide an overview of my service since the 2020 National Convention. As Director, proudly representing District IV, I served on a variety of committees. I attended quarterly Board meetings, special meetings, and committee meetings.

I have served on the Scholarship Committee since 2016. I reviewed submitted applications, discussed the merits of the student applicants, and determined the level of scholarship to which each member is qualified. I actively participated in discussions during committee meetings regarding the scholarship program in general and recommended changes in the scholarship application.

I am very proud of all the Scholarship recipients and wish them a very bright and productive future in their education and professional endeavors. A special Thank You to Vice President Patricia “Trish” Del Busse for chairing this committee for many years. Her leadership of this Committee was truly outstanding. She always had the welfare of our members at the forefront of the work she did. Thank

you also to the Committee Members who served these past four years along with Druhna Del Busse and myself: 2nd Vice President Dan Michalak, District VI National Director Mark Albin, and National Physical Education Director Christine Puskar.

As a member of the Budget Committee since 2016, I participated in reviewing budget reports and monitoring the income and expenses reported for each quarter. When needed, we requested additional information from Secretary/Treasurer Ryan Gregg. Ryan is always able to answer our questions quickly and thoroughly. We also advised the entire Board of any issues or findings from our quarterly reviews. Thank you to Chairperson Rebecca Sienkiewicz and committee members 2nd Vice President Dan Michalak, District I National Director Malgorzata Los, and District VII National Director Thomas Washington for their contributions to this committee.

The Planning Committee was established in 2020 and I was selected as the Chairperson. The primary purpose of the committee is to discuss and brainstorm ideas to assist in planning for the development and growth of the Polish Falcons. The Committee discussed and recommended new mission and vision statements to the entire Board. We started work on a 3–5-year strategic plan which would include measurable goals and timelines. We also conducted preliminary research of Board of Director qualifications and provided recommendations for suggested criteria to the Nominations Committee. My thanks to Committee Members District I National Director Malgorzata Los, District II National Director Thomas Eckert, District V National Director John Kowarik, and District VI National Director Mark Albin for their contributions to this Committee.

I was designated as Chairperson of the Nominations Committee, which also included the following National Directors: Thomas Eckert, District II; Thomas Washington, District VII; Rebecca Sienkiewicz, District IX; and Charles Johns, District XIII. I would like to thank all Members of the Committee for their dedication and contributions. We developed a timeline of events as designated in the PFA Constitution and Bylaws. We reviewed the suggested criteria presented by the Planning Committee. We established the final criteria for potential Board Chairperson, Board Vice Chairperson, and Board Members and submitted our recommendations to the entire Board of Directors for final approval before communicating the information to District Presidents and publishing in the PFA website and magazine. Lastly, the Committee reviewed the submissions for all positions to ensure that candidates could

assume the responsibilities outlined in the Constitution and submitted our recommendations to the entire Board for final approval prior to the 2024 National Convention. The final slate of Officers will be presented at this Convention.

I have been the Chairperson of the National Falconette Commission since 2016. With the assistance of National Physical Education Director Christine Puskar, I coordinated and conducted a triannual fundraiser to help offset expenses for National Youth events. We also had t-shirt sales, a fundraiser conducted by our Future Leaders, and many individual donations. Over the last eight years, over \$47,000 has been contributed to National Youth Camps, Future Leaders Conferences, Youth Volleyball Tournaments, the Bowling/Curling/Volleyball Family Fun Weekends, and a National Zlot. I have thoroughly enjoyed working with Druhna Puskar in preparing and participating in all the youth events. Refer to my report for the Falconette Commission for additional information.

I have attended District Conventions and all plenary and special meetings where I inform the Members of decisions made at the National level. I have also helped in planning District bowling tournaments. I have supported all District IV fundraising events and attended District and Nest events to which I was invited. I have attended many National Bowling Tournaments and helped with registration at the most recent tournament in 2024 hosted by Nest 182, Ambridge, PA.

I would like to express my sincere thanks and extreme gratitude to President Timothy Kuzma and First Vice President Patricia “Trish” Del Busse for their many years of service and dedication to the Polish Falcons of America. They never hesitated to always put the interests of the organization first. The financial stability of the Polish Falcons, the preservation of our historic artifacts, and the continued existence and success of our fraternal programs are a direct result of their efforts and dedication.

In closing, I would like to thank everyone for the opportunity to serve on the Board of Directors representing District IV these last eight years. And to the Delegates of the 43rd Quadrennial National Convention, I extend my best wishes for a successful Convention

Czolem,

Patty Capozoli

District IV National Director

Appendix J: Report of the Falconette Commission Chairperson

FALCONETTE COMMISSION CHAIRPERSON – PATRICIA CAPOZOLI

I have served as the Chairperson of the National Falconette Commission since 2016. In the last four years, we have continued our fundraising efforts by conducting a raffle three times a year, T-shirt sales, and personal donations. I am extremely thankful to all of you who have participated during this time to help raise funds to support National Youth events. Keeping our youth Members involved in the Polish Falcons of America is vital for the future of this organization. As I told the Board at our last meeting, my parting wish to all of you is that this program continues to thrive during the next administration and beyond.

Another fundraising event we started was t-shirt sales. A variety of T-shirts were offered, and we still have a limited quantity in stock at a clearance price of \$5 and \$7! We also receive individual donations from Members from time to time. One Member in particular, Jessica Starowitz (former scholarship recipient), Nest 493, Batavia, NY, always donates her winnings back to the Youth Fund. Thank You, Jessica, for your generosity!

Over the last eight years, over \$47,000 has been raised. Here is a brief overview of what your generosity has accomplished:

- Five National Youth Camps 2017 – 2019 – 2022 – 2023 – 2024
 - Camp T-Shirts, Water Bottles, Lanyards, Drawstring Bags, General Donations
- Two Camp Days: New Jersey 2019 and La Porte, IN 2021
 - Drawstring Bags, Arts & Crafts Supplies, General Donations, Steps Together Charity Donation
- Two BCV Family Fun Weekends 2023 – 2024
 - Beanies, Seat Cushions, Socks, Hoodies, General Donations
- Six Future Leaders Conferences 2019 – 2020 – 2021 – 2022 – 2023 – 2024
 - Padfolios, Drink Tumblers, Notebooks, General Donations
- Two National Youth Volleyball 2019 and 2022
 - Tournament T-Shirts, Referee Stipend, General Donation
- One National Zlot 2018
 - Zlot T-Shirts, PFA Lapel Pins, Water Bottles, Lanyards

I would be remiss if I did not include a huge Thank You to our National Physical Education Director Chirstine Puskar. Not only has she always made herself available to assist with anything needed for the raffle, but she has been able to sustain the National Youth program even through the COVID pandemic. Participation has been increasing every year and the enthusiasm of participants at events is a true testament to her dedication and commitment to the youth program.

I cannot say it enough. To everyone who has supported the National Falconette Commission in any way, Thank You!

Czolem,
Patricia Capozoli
Chairperson, National Falconette Commission

Appendix K: Report of the District V National Director

DISTRICT V NATIONAL DIRECTOR – JOHN KOWARIK

I was first elected at the 2004 National Convention. For the last 20 years, I have had the pleasure and honor of representing District V. As a Member of the National Board, I have attended board meetings in person, via telecon and zoom. 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 District Zlots and the Bowling Tournaments. 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 36 and attend all meetings of my home Nest. I am also a member of Nest 307 Southington, Nest 519 Middletown CT, Nest 163 Mocanaqua, PA and Nest 77 Carnegie, PA.

It has been an honor to serve District V. I hope to continue to make my District proud.

The District has awarded me the Gold Legion of Honor Medal.

Respectfully submitted,

Czołem

John Kowarik District V National Director

Appendix L: Report of the District VI National Director

DISTRICT VI NATIONAL DIRECTOR – MARK ALBIN

I have been a Member going on 66 years. I have always been more on the Fraternal side of the business. Four years ago, I accepted the position of Board of Director to National from District VI. I am on the Scholarship committee, Planning committee and Executive Compensation Committee. I have diligently tried to do the best job I could. I have always told my wife I believe I think differently than most people.

We will be entering into a new future with the restructuring of leadership. While this should be great for the insurance side, I am hopefully the fraternal side does not take a hit.

I have held offices in the Nest and District since I graduated from college. I have been the Nest Youth Director as well as the District Youth Director. I am currently the Vice President of the District. On the Nest level I am currently President of Nest 564. My wife, sister and brother, son along with numerous cousins are all currently Officers. We definitely need the youth to get more involved. My granddaughter has recently attended the Future Leader conference and attended National Camp this year.

I have attended and/or participated in District as well as National events. I am not a golfer but did attend the National Golf Tournament in South Bend. I have attended most National Bowling Tournaments in the past 45 years. The past few years, I have attended along with my three children.

While it is sad that some Nests are having issues, i.e. Nest 725 in Milwaukee and Nest 80 in South Bend, I am confident the youth will come forward and continue the great fellowship I have experienced throughout my Falcon life.

I would like to Thank District VI, and all the Nests in my District in allowing me to represent them at the National level. I look forward to continuing to serve in this role moving forward. I will do all I can to help keep the organization strong and encourage the building of the fraternalism as well as the business aspect.

Czolem,

Mark R. Albin

District VI Board of Director

Appendix M: Report of the District VII National Director

DISTRICT VII NATIONAL DIRECTOR – THOMAS WASHINGTON JR.

I was elected to a third term as Director at the first ever virtual convention in PFA history during the Covid 19 pandemic. We were all familiar by now with Zoom meetings by that time. The world had changed! Four in person meetings changed to one or two each year since then. It did not stop the Board from getting work done.

I participated in three Board committees, Membership, Legal and Budget. I also served on the Constitution Reorganization Committee with Members from all Districts. We were tasked with PFA Constitution changes to create a new governance structure that would be presented to the Legal committee and eventually to the Board for approval. The changes were approved at a Special Convention for that reason held in July of 2022.

I have had perfect attendance at all the scheduled quarterly meetings. I have been a regular face in the monthly Nest and District Presidents meetings.

I look forward to my 4th term on the Board representing District VII. The new governance starts after the Convention hosted by Nest 88 in New Britain Connecticut.

Czolem!

Respectfully submitted,

Thomas Washington Jr.

Appendix N: Report of the District IX National Director

DISTRICT IX NATIONAL DIRECTOR – REBECCA SIENKIEWICZ

I have over 40 years with the Polish Falcons of America and continue to support this organization, looking forward to the next four years with confidence of our future and growth.

On the National level, I am currently the Chairperson of the Budget Committee and serve on the Membership and Executive Compensation Committees. Many decisions for the good of our organization have been made and implemented. On the District level, I am the Recording/Communications secretary, doing those duties and relaying information to the Nests in my District as required and needed. In my home Nest 123 in Erie, I am the Financial Secretary, and help out at all the fundraisers and events.

I do attend as many District events as invited. At Nest 610, Erie, I've attended the Steak fry, Memorial day mass and breakfast, awards dinner, Nest picnics, meetings. At Nest 123 Erie, I've co-chaired the St. Casimir's day mass and awards, Member appreciation days, chaired the Holiday cash Reverse raffle, District IX Jr and adult bowling tournaments. At Nest 6 Buffalo, I've attended many of their Sabre's Hockey and Buffalo Bills nights, happy hours, Christmas decorating, chili cook-offs, Halloween party. At Nest 52 Rochester, I've attended their spring awards banquet. At Nest 493 Batavia, I've attended their awards dinner, Buffalo Bills tail gate party, and participated in the District IX golf tournament.

I would like to thank the current Executive Board and Staff at Polish Falcons of America. Their hard work and efforts to make this organization successful are truly amazing! Thank you to our current National Board of Directors, we all work together so well and welcome to those new Directors coming to the board.

I live in Erie Pa, working at my home Nest 123. I am on the Board of the Federation of Clubs, Erie Unit. We bring information on state laws and issues to benefit the clubs in the Erie Area. I am a member of St. Stanislaus Church and in the choir. I am also the head chef for our kitchen, running the fish and pierogi and parish day dinners and several different church events. I have a daughter, Danielle Badjay, who with her husband Aaron reside in Pittsburgh along with my two amazing grandsons: Alastor John and Atticus Frank.

I look forward to the next four years with anticipation of the new governance and hope everyone supports Polish Falcons of America.

Czolem!

Appendix O: Report of the District XIII National Director

DISTRICT XIII NATIONAL DIRECTOR – CHARLES JOHNS

July 2020 through July 2024

Wow, the last eight years have flown by. In 2020, I was made Chair of the Audit and Executive Compensation Committees. Additionally I am a Member of the Legal committee. Being a two term National Director representing District XIII, I was able to contribute much more to the Board and the operation of Polish Falcons. I am proud to state that I have missed only one National Board meeting or call in eight years.

I always take my responsibilities on the Board very seriously and try to apply common sense. I often ask questions and raise pertinent points when deliberating many issues. I apply my fiduciary responsibility to this organization in everything I do.

I am very excited about how the future looks for Polish Falcons as far as new certificates goes. We have seen a massive increase in policies sold over the last year. We have put many things in place to enable this to happen and it is bearing fruit.

I have been active in the many activities offered. I often tell others that I am Polish by choice. We have raised our four children as Falcons. I am extremely grateful for everything Falcons have done for me and my family. All four of my children have received scholarships and years of youth fraternalism. My daughters Kristen and Kaitlyn continue to teach Volleyball and Dance respectively at the National Summer Camp.

Additionally, I am the current Vice President of Nest 86, District XIII Golf Commissioner. I participate in every National Golf Tournament and attend the National Bowling Tournaments when possible. I also attend the District & Nest Presidents call monthly as I can.

As for the future, we as Members of this wonderful fraternal organization must all contribute and participate in any way we can. Fraternalism is the Mortar that binds us all and we all must do our part to keep this organization strong. We are all aware of declining memberships, Nests, buildings, and participation in the activities offered. We must, in my opinion, have a rebirth of fraternalism especially with younger members. We must also have older Members encourage and support younger Members who may have different ideas or ways of doing things but want to contribute. We will go as far as the fraternal mortar holds us together.

When elected at the Convention to serve on the Board for another four-year term, I will do all I can to help keep the organization strong; I will focus on building fraternalism at every opportunity. There is just nothing like getting together with other Members and having a great time no matter the circumstance.

In conclusion, I would like to take this opportunity to thank all the Officers, Directors, and Members of District XIII for allowing me to represent them at the National level as their National Director. It was an honor to serve in this capacity and I will be happy to serve again for another four years.

Czolem!

Charles Johns, National Director District XIII

Appendix P: Report of Legal Counsel

LEGAL COUNSEL – RICHARD “JOE” FEDEROWICZ

It has been my pleasure to serve as Legal Counsel for the Polish Falcons of America for the past four years. As Legal Counsel, I have chaired the Legal Committee and also attended monthly Executive Board Meetings, Quarterly Board of Directors Meetings, and specially called Board of Directors Meetings. As Chairman of the Legal Committee, I have been involved with various matters pertaining to the interpretation of the By Laws and Constitution of the Polish Falcons of America as applied to individual Members and also Nests and Districts of the organization. I can happily report that the matters which have come to my attention and the Legal Committee have been satisfactorily resolved.

I was personally involved, through the Legal Committee, in discussing extensive amendments to the Constitution and By Laws of the Polish Falcons of America. I served as legal counsel and parliamentarian at the Special Convention of the Polish Falcons of America on July 29, 2022, at which time significant amendments to the Constitution were adopted by the Convention.

I have been consulted on various occasions by the Officers and Staff of the Polish Falcons of America which required my advice as Legal Counsel. Among those matters were several issues dealing with the sale of the properties of several Nests; and, the continuing litigation regarding the sale of the liquor license in New Jersey.

I have also, as Legal Counsel, reviewed various legal contracts which involved the operation of the Polish Falcons of America.

As Legal Counsel, I have also completed various documents for the accounting firm which does the external audit for the Polish Falcons of America on an annual basis.

It has always been my pleasure to represent the Polish Falcons of America and to enjoy the friendship and fellowship of the Board of Directors, Officers, and employees of the home office.

Czołem,

Richard “Joe” Federowicz

Appendix Q: Report of the Communications Director

COMMUNICATIONS DIRECTOR – COURTNEY CAUGHEY-STAMBUL

Introduction

I have been the Communications Director at Polish Falcons of America since 2013 and have been with the organization for over 13 years (beginning as the Communications Assistant to David Motak in 2011).

As Communications Director, I serve as Executive Editor of the Sokol Polski, oversee the design of all PFA print materials, maintain the PFA website at polishfalcons.org, and manage all social media accounts and email marketing. In 2023, I established PFA's IMPACT! Program to support Members' community service initiatives.

Communications Assistant

The Communications Director oversees the work of the Communications Assistant, who is responsible for the design of print materials, including the Sokol Polski. Tiarra McGinnis has been our Communications Assistant since late 2018.

Sokol Polski

As Executive Editor of the Sokol Polski, our Membership magazine, it is my duty to inform and recognize PFA Members and celebrate our organization's Polish heritage and culture. Personally, my goal is to make each issue better than the last.

In 2023, we made significant updates to the magazine's design and content.

In terms of design, we wanted to break up blocks of text with larger, full-color imagery, making the pages easier to read and more visually appealing.

We consider the magazine, due to its space limitations, to be the "tip of the iceberg," engaging readers to look further (such as on our website for additional information).

In creating content, we wanted to evaluate each article – What is the purpose of this article? Will this article interest our Members? Is it relevant? Does this article align with our Mission, Vision, and Values as an organization?

We decided to divide content into three categories.

- **Building Connection** – Nests & Districts, National events, National programs
- **Living Better** – Financial products and education, community service, Member benefits
- **Honoring Heritage** – Traditions, genealogy, food, culture

I believe the issues following these changes have been the best we have ever produced. The Winter 2023 issue was my 50th as Executive Editor! I have worked on many projects in the last 10+ years as Director, but the Sokol Polski remains a constant and my most treasured.

The Sokol Polski has remained a print publication since its inception as a newspaper in 1896. It is currently published quarterly in spring, summer, fall, and winter. It is printed by Knepper Press in Clinton, Pa.

Website

In 2021, we changed web hosting companies after learning NAMIC (our former host) was dissolving its hosting operations. We met with a local company – Higher Images out of Carnegie, Pa., not far from National Headquarters – and chose to sign with them. We decided at that time to redesign our website as well. Our last major redesign

took place in the fall of 2017. A website redesign is a big undertaking. It takes a lot of reviewing, updating, meeting, back-and-forth messaging, and testing to complete. With the help of CFO Ryan Gregg, we were able to launch the new website in the spring of 2022.

I handle all updates to the PFA website, including posting Board of Directors documents and Nest reports/rosters (with help from Assistant Tiarra McGinnis), and creating all web forms.

I also serve as the liaison between National Headquarters and the hosting company. Our website is currently divided into seven categories.

1. **Who We Are** – National Headquarters, Nests & Districts
2. **What We Offer** – Financial products, scholarships, activities, benefits, Polish heritage
3. **News & Events** – Announcements, National events
4. **Resources** – Constitution, various links & forms
5. **Contact** – Phone/Email, location, staff
6. **Join** – How to become a Member
7. **Secured Areas** – National Directors, Nest Officers, Member Portal

Email Marketing

Since beginning as Communications Director, I have been responsible for sending mass emails to Members/subscribers. I work to maintain consistent contact with Members/subscribers who have opted in to receive our messages. In 2020, we began sending bi-weekly newsletters via email. We have continued to do so but have reduced the sending to once per week on Wednesdays.

Our email open rate hovers between 35-45%, which is consistent with the average for all industries, but higher than the average for the financial services industry.

Social Media

I manage all PFA's social media pages. PFA is on Facebook, X, Instagram, YouTube, and Pinterest. Each of these pages serves a different purpose.

Facebook is where I post most often and where we have the largest audience. I post here multiple times per week. In the past, we have used Facebook for paid advertising. Our Facebook page can be viewed at facebook.com/pfanational.

X, formerly Twitter, is where I post short reminders about upcoming events. It is also where I re-share posts relating to Polish culture. Our X handle is [@pfanational](https://twitter.com/pfanational).

Instagram is new for us this year! In February, I spoke at our Future Leaders Conference, asking those interested to sign up for a social media internship with me as the advisor. A group of five Future Leaders signed up, and they are currently running the PFA Instagram page. They are Madelyn Schaefer, Isabella Yeske, Sam and Parker Palombia, and Makenzie Kulaga. We meet monthly to discuss Instagram and other related topics. We are posting to Instagram in hopes of reaching a younger demographic. Our Instagram handle is [@pfanational1](https://www.instagram.com/pfanational1).

YouTube is where I upload videos of events and where I upload any cultural videos we have produced. Our YouTube channel can be viewed at youtube.com/pfanational.

Pinterest is where I share recipes and crafts as an extension of the Sokol Polski. Our Pinterest boards can be viewed at pinterest.com/pfanational.

IMPACT! Program

In mid-2023, I announced the new IMPACT! Program. This program is a revision of the former “Come Together” program. In alignment with PFA’s Mission, Vision, and Values, IMPACT! encourages Members to make an impact in their local community. Members support the cause of their choice by completing a project or organizing a fundraising event. If approved, National Headquarters provides \$150 to support their project or event.

Ten projects were completed by PFA Members in the second half of 2023. These projects included support for animal rescues, foster children, food pantries, and more.

Life Happens

In 2023, I volunteered with Life Happens to review a portion of their Life Lessons Scholarship Applications. This scholarship program is open to students who have experienced the loss of a parent who was un- or underinsured. In 2023, Life Happens received almost 1,000 applications.

American Fraternal Alliance

In April of 2023, I organized our participation in the American Fraternal Alliance’s Fraternal Food Drive. PFA donated over 300 non-perishable food items and over \$1,800.00 to local food banks.

I look forward to seeing all of you at the Convention.

Thank you and Czolem!

Appendix R: Report of the National Physical Education Director

NATIONAL PHYSICAL EDUCATION DIRECTOR – CHRISTINE PUSKAR

As the National Physical Education Director, I am proud to report on the following activities and events that were part of the Youth and Adult Programs of the Polish Falcons from 2020 to 2024. We went through a drought as we dealt with COVID, but things are picking up again and attendance is improving with each event we have.

There are 3 main Youth events that I plan for our organization. The year begins with the PFA Future Leaders Conference. Then comes the Bowling/Curling/Volleyball Family Weekend. Following that is Camp Week. I also run the Let's Walk Program and the Disaster Relief Fund. There are also other activities and events that take place during the year that I am asked to help out with. I will share those with you here also.

Polish Falcons Future Leaders Conference

For each Conference each year, I prepare by taking care of the following items.

- Prepare budget for event
- Choose a site
- Prepare ads for Sokol Polski and Weekly Update to invite participants
- Send emails to invite participants
- Book hotel and meeting rooms
- Book flights and other travel
- Plan airport pick-ups
- Plan meals for everyone for weekend
- Take photos of activities of the weekend
- Invite guest speakers
- Order gifts for participants from the Falconette Commission
- Plan topics for discussion over the weekend
- Prepare an agenda for the weekend
- Prepare power point presentation for weekend
- Gather any items needed from office for weekend
- Gather any items needed from storage shed for weekend
- Prepare rooming list
- Set up meeting room at the hotel
- Greet everyone as they arrive at the hotel
- Purchase snacks for after sessions are completed
- Plan a session where the Leaders help out with ideas for next year's events
- Clean up at hotel meeting room
- Get all participants back to airport for travel home
- Finalize budget for weekend
- Send Thank you cards for guests
- Write Sokol article about the event
- Get a Weekly Update ready about event

In 2020 and 2021, the Future Leaders Conferences were held as an online event due to COVID. For those conferences I needed to learn how to use Zoom with the group. I chose 8 topics for 8 different sessions. I sent out invitations to participants who were the right age to attend. I also worked with the Communications Director to prepare online registration. I prepared packets of information to email the participants for use during the sessions. I also listened to and prepared TED TALKS for viewing and

discussion during the sessions. The 2020 sessions were held in the summer in the morning. In 2021 the sessions were held in the evening.

The 2022 Conference was an in-person conference held in Pittsburgh, PA. We had Allison Koppel, the CEO of the American Fraternal Alliance join us as a guest speaker. She talked to us about what a Fraternal Benefit Society is, particularly the PFA. We also visited the Nationality Rooms of the University of Pittsburgh. Our other guest speakers were four members of the University of Pittsburgh women's Volleyball Team. They spoke to the group about leadership and teamwork. The participants really enjoyed hearing what they had to say.

In 2023 we took the group to Hershey, PA. We had some families attend who were able to enjoy the facilities of Hershey while their leaders attended the conference. We discussed their passions and values and how they affect their own leadership skills. The parents who were in attendance were able to join us for dinner and some Hershey candy guessing games. It was a successful weekend for our "Ambassadors of the PFA".

The 2024 Conference was again held in Pittsburgh, PA. We talked about good "Followership". We talked about how being a good follower can teach us how to become a good leader. We discussed what makes each participant a good leader. I had them come up with some ideas for Camp 2024. They gave me the team names and ideas for some of the team challenges we did at camp. They worked out really well.

Adult/Youth Volleyball Tournament and BCV Family Event

Over the past few years, our Volleyball Tournament has changed quite a bit. We went from a Youth Volleyball Tournament to a Youth/Adult Volleyball Tournament. Then it was changed to a Bowling/Curling/Volleyball Family Fun Event. It has been revived since we had to cancel in 2021 due to COVID.

The following list is what I do for each the Volleyball or BCV event:

- Budget for the event
- Contact hotels and get pricing for housing our group
- Set up group hotel rooms for weekend
- Plan the awards banquet at the hotel
- Contact the Volleyball Gym for dates
- Set up times and sign contract
- Contact the Bowling alleys and set up times for bowling
- Set up food for dinner at the bowling alleys.
- Contact Pittsburgh Curling club and set up times for curling
- Send out information about the upcoming event in Sokol and Weekly Updates
- Send Communications Director information to set up online registration
- Design t-shirts for event
- Order t-shirts donated by Falconette Commission
- Order other items donated by Falconette Commission
- Organize and package gifts for distribution
- Get necessary equipment from storage to sites where it is needed
- Prepare teams
- Get referees
- Get volunteers to help with scoring and judging
- Prepare scoresheets and brackets set up
- Prepare bowling lane assignments and scoresheets

- Calculate scores and winners
- Have meals ready for Friday evening and Saturday lunch and Awards Banquet
- Have dessert
- Plan awards banquet for Saturday evening
- Choose and order awards for banquet
- Prepare awards ceremony for evening
- Set up in banquet room
- Have DJ ready for Saturday banquet
- Take photos during all events of the weekend
- Share photos to the website and Communications Director
- Organized a Corn hole tournament as part of 2022 Volleyball Tournament
- Clean up at each site from our group.
- Return all equipment to the storage shed
- Finalize costs and budget
- Write Sokol article about the event
- Make final payments to all the venues
- Send thank you notes to all the helpers.

The 2022 Tournament was an Adult/Youth Volleyball Tournament with a Cornhole Tournament added to mix things up a bit. In 2023, we moved to a Bowling tournament on Friday evening. On Saturday morning we had an Instructional Curling event followed by playing games after the instruction.

Then in the afternoon our Volleyball Skills tournament and Volleyball Tournament took place. This is where we came up with the BCV title for the weekend. 2024 had us do another BCV Family event. Everyone really enjoys the Curling portion of the weekend. It's something very different than we have ever done. There were 34 attendees in 2023 and 37 in 2024. It is growing a little at a time.

Let's Walk Program

Another program that I am in charge of is the Let's Walk Program. For this program, I sign up members who are interested in sending in their walking miles for the year and getting small prizes for their miles walked. So I set up the registration with the Communications Director and keep track of all the miles walked by individuals. I choose and order the prizes for the previous year for all of the walkers who signed up for the program. I package and mail out all the prizes for the previous year.

Since 2021 was a COVID year, I decided to try and build up the walking program. I did monthly challenges such as most miles walked for a month. I had a scavenger hunt for one month. Winners received small prizes for their achievements.

In 2023, we did a "Walk Around Poland" for the year. Each month participants would send in their monthly mileage. At the end of the month I would choose a city in Poland that we would travel to and I would email everyone links to different You Tube videos about that city. It was an interesting way to learn a little about Poland. There were 56 people who consistently reported their mileage monthly. We walked 58,076 miles. We could have travelled around Poland 25 times through the cities I chose for the program. Everyone received the prizes I chose and mailed out. It was a fun way to keep us walking for 2023.

Now in 2024, we are doing a "Walk Around the PFA" for our challenge to the walkers. We are going numerically around the PFA to different Nests. I find a few random facts about the Nest and send it out to my list of walkers. We have made it through about 18 Nests and are going strong.

Disaster Relief Fund

Taking care of the Disaster Relief Fund applications is another duty of mine. I process all the applications and make sure they have all the information necessary to receive the grant from the PFA. I send the processed applications to the officers for approval. When I get approval, I process the checks and mail them out to the applicant. We have received many thank you notes for the help from the PFA. We have also received notes that do not need help but want to donate to the cause or they just want to say they appreciate our helping our members in times of trouble.

A COVID grant was set up from the Disaster Relief Fund for those that needed help during the COVID crisis we experienced. Letters were sent out to PFA Texas members who were affected by a snowstorm. We just wanted to remind everyone that we were here to help them if they need it. St Louis was another site that was affected by severe storms that we sent letters to to give our support from the Disaster Relief Fund. When Florida was hit by Hurricane Ida, we reached out to those members to give our help and support from the fund.

Our balance in the fund for 2021 was \$15,783. We received total donations of \$675 and paid out claims of \$1750. The balance at the end of the year was \$14,708. In 2022 we received donations of \$530 and paid out claims of \$4750. That left us with a balance of 10,488. In 2023, we received donations in the amount of \$810 and paid out claims of \$1500. The balance in 2023 was \$9798. In 2024 we received donations in the amount of \$25 and paid out one claim of \$500. Our balance for 2024 is \$9323. We did a push to urge people to donate to the Disaster Relief Fund so that we can keep it going for anyone that needs our help.

Other Activities and Events

I have participated in Brainstorming sessions with the Board of Directors to work on improving the PFA. I attend weekly Management meetings to keep up to date with things happening in the office and the PFA.

I also attend the Nest and District President's meetings monthly and report on what I have coming up for the Youth.

I have helped with planning of the different Virtual events that took place during the COVID crisis. I helped with the Virtual Golf Tournament. I organized a virtual craft night. I helped with the Virtual Run/walk. I attended the Virtual Oplatki event. I attended the "Hanging out with the PFA" event.

I help Druhna Capozoli with the Falconette Commission Raffle tickets each time there is a raffle. We sort and package and mail out the tickets for sale.

I have moved all the equipment for my programs to a new storage shed twice. Once when we first moved from the Mansfield Avenue building and again when they closed the storage space. It really helped me to organize things each time things were moved.

I try to help out anyway that I can at the office with whatever is needed. I know that sometimes it has nothing to do with me being the National Physical Education Director, but I try to help when I can.

Closing

The past four years have been a bit crazy because of the COVID crisis. Not being able to be together during that time was difficult. Many of the participants in our Youth programs have aged out of things. There was a break in the chain that kept more and more youth joining our activities. I think we have finally broken through, and our group of Youth Members has grown. I believe each year we will be able to get more and more participation whether it be with friends or younger family members growing up and joining in the fun. I am very encouraged after each event by the number of new and different participants we have. Let's keep it going.

I want to say a special thank you to President Tim Kuzma for his support of all of my ideas for the events we are having for our young people. He really does enjoy being around them and they enjoy him being around them too.

Thank you to Druhna Trish Del Busse for all her support over the years of all the things that have to do with our Youth Members. She attends and helps out when needed and now brings her granddaughter to our events too. She is a great supporter of the Youth of our organization.

Thank you to Druhna Patty Capozoli who is my right hand at all the Youth Events. She attends them all and helps out with whatever needs to be done. The participants really enjoy her being a part of things and she has a great time with them also. We think a lot alike so she knows what I need help with before I even need the help. We make a good team!

I would also like to send a special shout out to my family for all their support and help over the years, particularly my husband Mark. He has packed, repacked, unpacked and packed again so many car loads of equipment and supplies. He has picked up, loaded, driven to, and unloaded the van at camp at the beginning of each week and then done the same at the close of camp. I couldn't have done it without his help.

Lastly, I would like to thank all those members who attended the events I planned and helped out when they could. A special thanks to my District, District IV for supporting me with help at all the events that took place in Pittsburgh. It is nice to have people you can depend on for what ever you need. The PFA has a lot of people like that, and it makes me glad to be a part of the PFA.

Czolem! Druhna Christine Puskar, National Physical Education Director

Appendix S: Report of the Legion of Honor Grand Master

LEGION OF HONOR GRAND MASTER – JOAN BEILFUSS

Since our last face-to-face Conclave meeting in 2016, we have experienced changes that affected our lives in the way we think, feel, and live our lives. A word we never used before is at the top of our vocabulary list – Zoom. We have all followed the new rules in a world that sheltered in place.

In December 2019, we said goodbye to Frania Tracz, our Grand Master of the Legion of Honor. She was taken from us much too soon. It was a privilege to work beside her.

Ed Ciesla picked up the torch in February of 2020, he was to carry it until the National Convention of 2020. That in-person Convention never happened, and he continued until the Summer of 2022. We acknowledge the work he did during these not so easy COVID years.

In August of 2022, I, Joan Beilfuss, took the oath of the Legion's Grand Master on the phone, in my home, as change continued.

A new program was presented to the Commandry and approved by the Board of Directors in March of 2023. The program is called "Beyond the Gold" and was established to express the gratitude to those who still give time and effort to the Polish Falcons of America after receiving their gold Legion of Honor seven to twenty years or more ago. This gift of accomplishment was not created to diminish or take away the dignity of our highest gold award, it is still our most prestigious and valued award. The "Beyond the Gold" gift will be awarded for the first time at this Convention in 2024 for continuous service to our organization.

Since my term began in August of 2022, thirty-three bronze, forty-six silver and twenty-six gold metals, a total of 105 medals have been awarded.

Bibles are presented on request to the families of our deceased, or if chosen, a donation to the scholarship fund in their name.

I thank all the Nests who have recommended their Members to receive the honor of the Legion of Honor medal of the Polish Falcons of America. I am asking if you have not taken part in our award program, please do so.

The Commandry extended our appreciation to our President, Tim Kuzma and our Vice President, Trish Del Busse for their help and support. We cannot forget the National office staff for their part in making our award system successful, it could not be done without them.

My gratitude to the Members of the Commandry for their diligence in taking part in our meetings, giving consideration to each award presented.

District I – New Jersey

No representation

District II – Chicago

Joan Beilfuss

District IV – Pittsburgh

Retiring: Thaddeus Kokoski

Incoming: Jerome Fix

District V – Connecticut

James Sokolowski

District VI – South Bend

Retiring: Nancy Chiszar

Incoming: Mark Albin

District VII – Eastern Pennsylvania

Thomas Washington

District IX – New York

Geraldine Wilson

District XIII – Michigan

Joan Pawlukiewicz

Our changes are not complete. In the last few years, there was a Constitution Committee. The Committee revised the Constitution to be relevant in today's world. The Legal Committee discussed these changes. The ones the Committee agreed with were presented at a special Convention in the summer of 2022.

These changes will have an effect on the process of the Legion of Honor and Star of Merit applications.

The application processes and an accurate record of decorated persons shall be maintained at National Headquarters under the supervision of an individual designated by the National President. He/she shall keep the seal of the Commandery.

Once the application is received at the National Office, the application will be voted on by:

- The Chairperson of the Board of Directors
- The Vice Chairperson of the Board of Directors
- One designated Director

The applications will then be passed on to the Commandery for voting.

Czolem,

Joan Beilfuss

Grand Master of the Legion of Honor

Appendix T: Report of the National Golf Commissioner

NATIONAL GOLF COMMISSIONER – PATRICIA DEL BUSSE

At the National Convention held in New Haven, Connecticut back in 1968, an annual National Golf Tournament was approved. Nest 52, Rochester, New York was the host of the first tournament with 57 golfers. This tournament has been hosted by numerous Nests, Districts and the National Office since then.

Upon the resignation of Mary Whalen as the National Golf Commissioner, I asked President Kuzma for the position. I am a golfer, know the game but no longer desire to golf!

The first time (as National Commissioner), I managed the tournament, it was hosted by Nest 610, Erie, PA. Since this was the first tournament following the pandemic, Members were quite pleased to head to Erie. There were 116 golfers. As is the usual, Nest 610 did a great job. The golfers were asked to bring backpacks to donate to a local organization to help those in need. Golfers also brought food and cash to donate.

Nest 80, South Bend, IN was next to host the tournament. The weather was absolutely perfect for the 110 golfers who had headed west. This was another terrific tournament hosted by the Nest.

Last year, the golfers returned to Batavia, NY (which was where I golfed in my first PFA National Golf Tournament!). It has been some time since we were there and the Nest did not disappoint. Again, the golfers (128) were asked to bring backpacks to donate. And of course, the golfers did not let us down. Our Members are very generous!

The 55th National Golf Tournament is being hosted this year by Nest 336, Jackson, MI. Nest 336 has hosted five times previously. Their request for items to donate are winter coats for the youth in the area. There are already an impressive number of golfers registered.

My first year, I implemented a few more fun things for the tournament. The Nest who travels the furthest gets the traveling hubcap for a year, the Nest with the most participants (not the host Nest) gets the traveling gnome biker for a year. The first golfer to register is acknowledged. Another fun thing (basically done by a raffle, since so many dress so nicely) is the best dressed golfer-male and female. The Nest is also presented with a framed certificate.

This is another event that is so much fun. It takes a fair amount of effort but I have enjoyed working with the Golf Chair in the Nests.

There have been quite a few who have helped with scoring since the winners are announced at the tournament. Those who have helped so much (at different tournaments) are Ryan Gregg, Marianne Kenbok, James Paterni, Mark Albin, Mary Pluta, Rebecca Sienkiewicz, Angelina Galluze, Chuck Johns, Jason Johns, David Stambul and John Nicpon (who gets to help me with everything!!).

Each District has the option of sending a Golf Commissioner to the tournament and having them help to make decisions regarding the National Golf Tournaments. The Commissioners meet at least three times a year.

The current Golf Commissioners are: Pat Heineman and Jeff Beilfuss-District II, Cheryl Paterni and Steve Lubinski-District IV, Karl Dombroski, Jr-District V, Bob Kuzmich-District VI, Darryl Pawlusch-District VII, Kristen Baginski-District IX and Chuck Johns-District XIII.

A third division has been added to the event. There are golfers (men & women) ages 18-59, seniors 60- 74 (men & women) and the super senior division ages 75+ (men & women).

There are other changes but this is the most significant.

Thank you to the golfers, the Nests and Districts who host and so many of you who are hole sponsors.

Czolem & FORE!

Patricia “Trish” Del Busse

Appendix U: Report of the National Bowling Commissioner

NATIONAL BOWLING COMMISSIONER – JANET KNAUBER

Greeting Fellow Falcons,

I am pleased to submit another report for a National Convention. Things have changed a lot since my first tournament that I managed in 2002. I have met many Falcon Members but still look forward to meeting many more.

Since the last National Convention I have continued to work on the bowling tournaments. The plan for the 2025 tournament is to update the bowling application. It has been forever since it has been reworked and in desperate need to do so.

In 2021, we still had to deal with the Corona Virus so we missed another tournament. In 2022, we finally got to resume our tournaments. That year we met in St. Louis and we were hosted by Nest 45. The participation was slow to return but we still had a good time. In 2023, we bowled in South Bend, hosted by Nest 80. Participation was increasing. In 2024, we went to Ambridge, PA, hosted by Nest 182. This was our first trip to that area and we had a larger group of bowlers. For 2025, we are invited to bowl in Erie, PA to be hosted by Nest 610.

Thanks to everyone who continues to participate in the tournaments. I couldn't ask for better people to work with. If your Nest or District is interested in hosting future tournaments, be assured we are willing to help with the planning and implementation for a successful tournament.

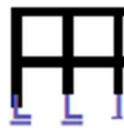
Thanks to the National Board for their continued support of this sport.

Respectfully Submitted,

Janet Knauber

National Bowling Manager

Appendix V: Independent Audit Report



McKeever Varga & Senko

*Certified Public Accountants
Personal Financial Planners
Business Consultants*

Independent Auditor's Report

To the Board of Directors
POLISH FALCONS OF AMERICA
Pittsburgh, Pennsylvania

Opinion

We have audited the accompanying statutory basis financial statements of the Polish Falcons of America (a Pennsylvania non-profit corporation), which comprise the statutory basis statements of admitted assets, liabilities and surplus as of December 31, 2023 and 2022, and the related statutory basis statements of operations, changes in capital and surplus and cash flows for the years then ended, and the related notes to the statutory basis financial statements.

In our opinion, the statutory basis financial statements referred to above present fairly, in all material respects, the admitted assets, liabilities, and surplus of the Polish Falcons of America as of December 31, 2023 and 2022, and the results of its operations and its cash flows for the years then ended, in accordance with the financial reporting practices prescribed or permitted by the Insurance Department of the Commonwealth of Pennsylvania as described in Note 1.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Polish Falcons of America and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Basis of Accounting

We draw attention to Note 1 of the statutory basis financial statements, which describes the basis of accounting and the purpose for which the financial statements are prepared. As described in Note 1, the statutory basis financial statements are prepared on the basis of the financial reporting practices prescribed or permitted by the Insurance Department of the Commonwealth of Pennsylvania, which is a basis of accounting other than accounting principles generally accepted in the United States of America, to comply with requirements of Insurance Department of the Commonwealth of Pennsylvania. As a result, the statutory basis financial statements may not be suitable for another purpose. Our opinion is not modified with respect to that matter.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these statutory basis financial statements in accordance with the financial reporting practices prescribed or permitted by the Insurance Department of the Commonwealth of Pennsylvania, and is also responsible for the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of statutory basis financial statements that are free from material misstatement, whether due to error or fraud.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Polish Falcons of America's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

-1-

To the Board of Directors
POLISH FALCONS OF AMERICA
Continued

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the statutory basis financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the statutory basis financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the statutory basis financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Polish Falcons of America's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the statutory basis financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Polish Falcons of America's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Restriction on Use

This report is intended solely for the information and use of the Board of Directors and management of the Polish Falcons of America and the Insurance Department of the Commonwealth of Pennsylvania and is not intended to be and should not be used by anyone other than these specified parties.

John J. Valasek, CPA

Certified Public Accountants

May 31, 2024
Pittsburgh, Pennsylvania



Polish Falcons
of America
National Convention



Report of the Actuary

ALLEN BAILEY & ASSOCIATES
JULY, 2024



Overview & Highlights

Since the last convention, the Polish Falcons have bolstered surplus and solvency metrics while building-out technology infrastructure/partnerships in order to optimistically enter a period of growth for the organization. The following detail some of the key metrics since the last convention and conclude with industry tailwinds/headwinds.

\$28m total assets as
year-end 2022

\$2.4m Surplus as of year-
end 2023

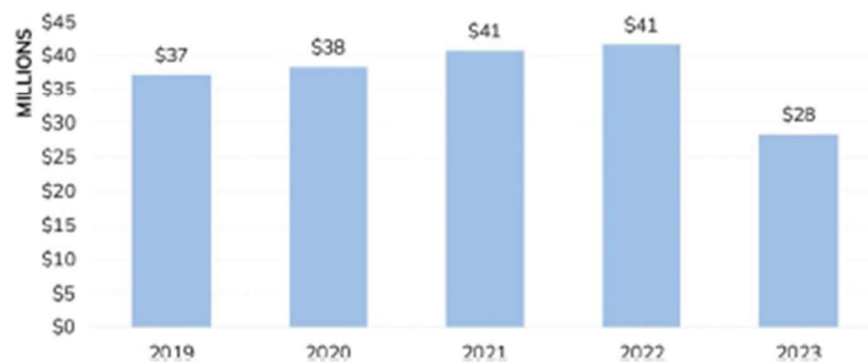
691% risk-based
capital ratio



Assets & Liabilities

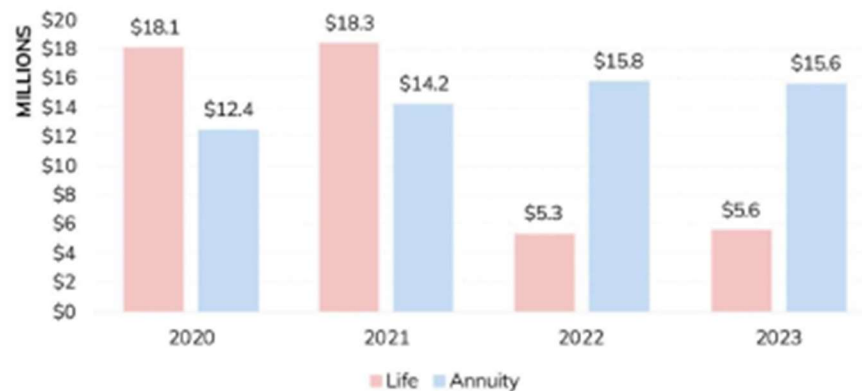
Admitted assets grew to over \$41m at year-end 2022 but subsequently dropped to \$28m by year-end 2023 due to a reinsurance transaction with Heritage Life.

Total Admitted Assets



The liability side of the balance sheet largely consists of policyholder reserves (what is held to support future policyholder obligations). The split of reserves between the life insurance line of business and the annuity line of business is now skewed to the annuity side of the business after the reinsurance transaction aforementioned.

Reserve

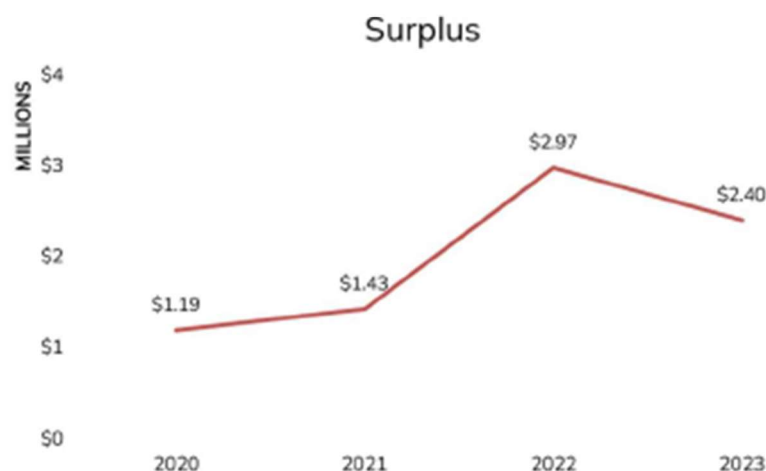




Surplus

Surplus has more than doubled over the course of the 4-year period depicted below.

Surplus growth has been driven by the reinsurance transaction effective year-end 2022 freeing up some capital for infrastructure and new product initiatives.



(000s)	2020	2021	2022	2023	2020 to 2023
Beginning Surplus	\$1,381	\$1,187	\$1,426	\$2,973	\$1,381
Net Income	\$98	\$470	-\$345	-\$541	-\$318
Δ in Unrealized Cap. Gains/(Losses)	-\$71	-\$33	-\$76	-\$18	-\$199
Δ in Asset Valuation Reserve	-\$31	\$3	\$33	\$70	\$76
Δ in Non-Admitted Assets and Other	-\$90	-\$103	\$64	\$48	-\$81
Δ in Surplus from Reins.	-\$99	-\$99	\$1,872	-\$137	\$1,537
Δ in Surplus	-\$193	\$238	\$1,548	-\$578	\$1,015
Ending Surplus	\$1,187	\$1,426	\$2,973	\$2,396	\$2,396



Net Income

Net income between 2020 and 2023 totaled -\$318K.

Net income has been negative in 2022 and 2023 which was expected given the recent reinsurance arrangement along with new product initiatives/distribution relationships and the first year strain associated with new business.

(000s)	2020	2021	2022	2023
Income				
Premiums & Supp. Contracts	\$3,030	\$2,815	\$3,003	\$2,380
Net Investment Income (with IMR)	\$1,975	\$1,952	\$1,992	\$1,289
Reinsurance Related	-\$192	\$804	-\$1,523	-\$157
Other	\$311	\$475	\$169	\$136
Total Income	\$5,123	\$6,045	\$3,641	\$3,648
Outgo				
Benefits	\$2,818	\$1,670	\$2,443	\$1,554
Reserve Increase	\$557	\$2,423	-\$138	-\$746
Commissions	\$88	\$119	\$112	\$128
Other General Expenses	\$1,015	\$971	\$1,058	\$1,207
Fraternal Expenses	\$318	\$418	\$469	\$462
Taxes, License, and Fees	\$120	\$96	\$89	\$112
Other	\$108	\$86	\$66	\$1,402
Total Outgo	\$5,025	\$5,781	\$4,099	\$4,118
Net Gain Before Dividends	\$98	\$263	-\$457	-\$469
Dividends	\$1	\$1	\$0	\$0
Net gain After Dividends	\$98	\$262	-\$458	-\$469
Net Realized Capital Gains/Losses	\$0	\$208	\$112	-\$71
Net Income	\$98	\$470	-\$345	-\$541



Net Income (cont.)

Net investment income grew close to \$2m annually in 2020-2022 timeframe before seeing a significant reduction due to the recent reinsurance arrangement.

Net Investment Income with IMR



The portfolio yield has been put under pressure due to the sustained low interest rate environment through 2021. While 2022's sharp rise in rates presents an opportunity to attain yields on new purchases 6%+, PFA has been setting infrastructure to take advantage market opportunities for more premium/investable cash flow.

Portfolio Yield (incl IMR)





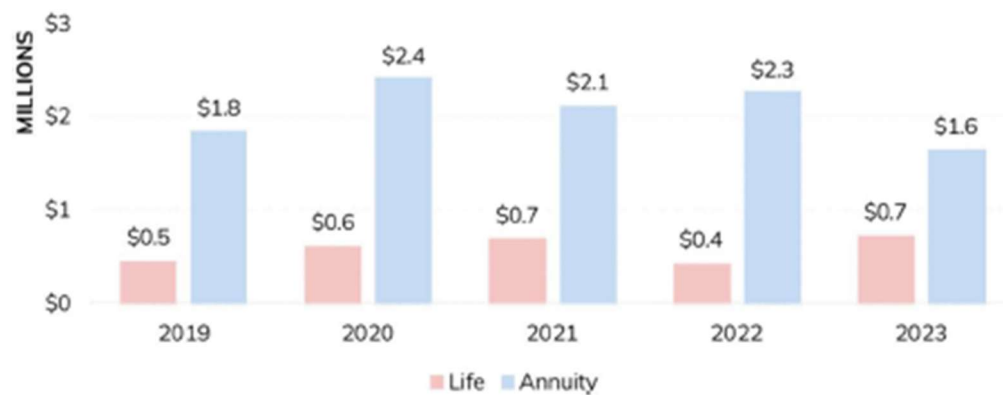
Net Income (cont.)

Operational cash flows are driven by premium income inflow and benefit outflow (death claims, surrenders, partial withdrawals).

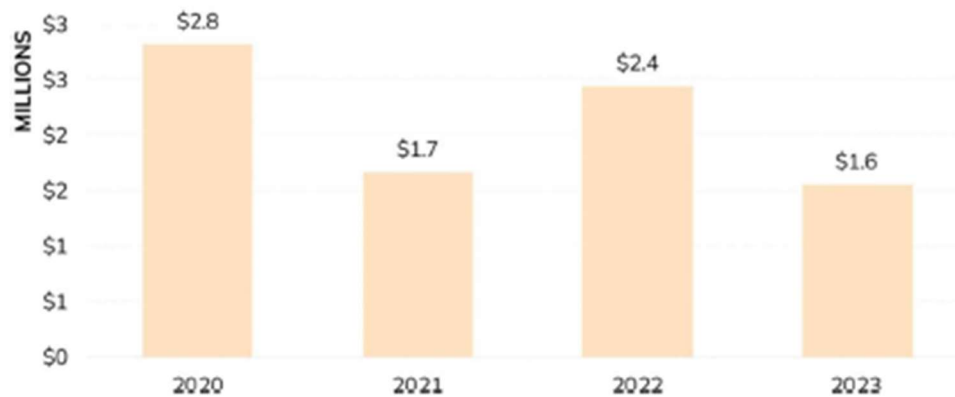
Premiums have averaged \$2.6m while benefit outflows have averaged \$2.1m over recent history depicted in the charts.

The recent sharp rise in rates and other macro-economic factors has resulted in a shift in the relationship between inflows/outflows.

Premium Income



Benefits to Members



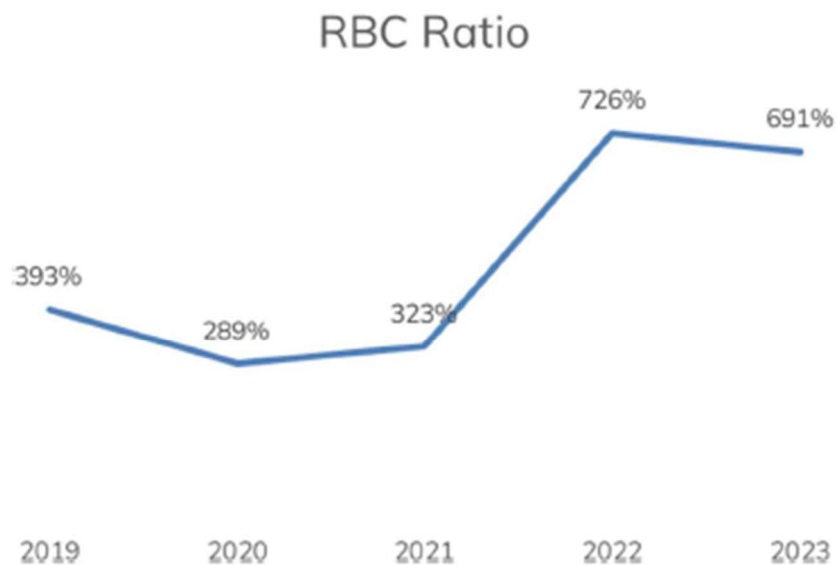


RBC Ratio

Risk-based capital (RBC) is a factor-based regulatory framework that compiles the key risks an insurance company is exposed to: asset risk, interest rate risk, mortality/longevity risk, and operational risk.

The RBC Ratio is the ratio of your capital over your total risk-based capital and is the ultimate measure of solvency for insurance companies.

PFA possesses a strong RBC Ratio of 691%, above average amongst fraternal peers. This puts the PFA in a flexible position of strength to invest along with weathering macro-economic headwinds.

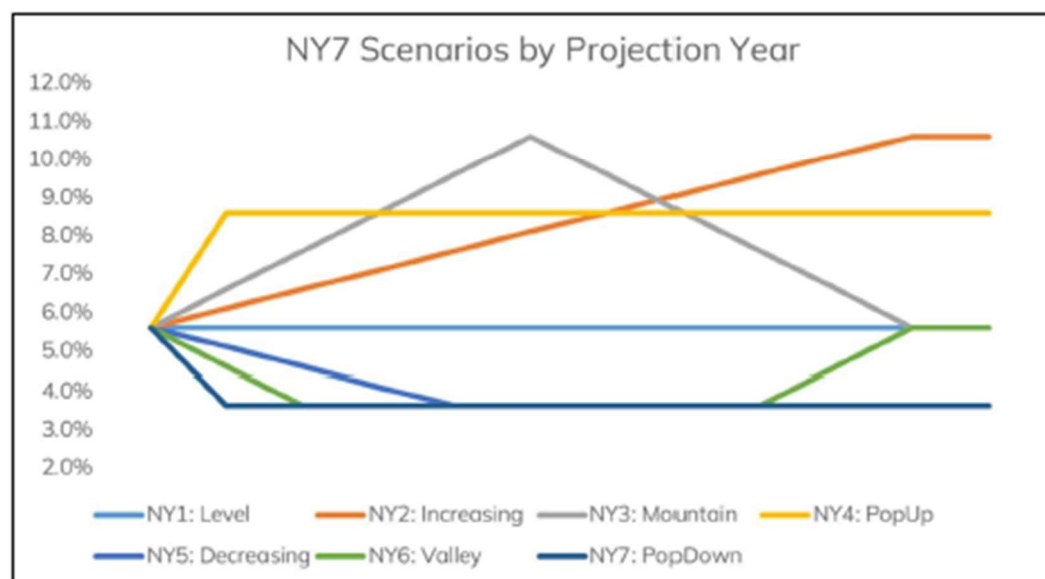




Regulatory Stress Testing

Life insurance companies are required to perform annual stress testing referred to as asset adequacy testing. As part of this testing, the actuary projects future earnings or losses for the blocks of business to verify that there is a high probability that the carried reserves along with the assets that back them are adequate to pay future benefits. The actuary performs this projection under various interest rate scenarios (sample provided below) which drives the market value of invested assets, future reinvestment yields, and policyholder behavior for interest-sensitive liabilities.

The results of this annual analysis form the basis for the Appointed Actuary's opinion that reserves are adequate. For 2023, similar to prior years, the Appointed Actuary for PFA has attested to the adequacy of the reserves. No additional reserves were required to be held on the statement to offset any projected deficiency.





Industry Headwinds/Tailwinds

The near-term and long-term outlook for the insurance industry is dependent on a variety of factors impacting the industry and each company differently. The industry is in a unique situation where some factors that present opportunity to the industry are the same factors that are causing challenges. A non-exhaustive list of tailwinds and headwinds are highlighted below.

Industry Tailwinds

Increased market yields (opportunity to reinvest at higher rates)

Subsided COVID mortality risk (excess mortality associated with COVID worn/wearing off)

Looming retirement crisis and aging demographic

Technology Revolution

Industry Headwinds

Increased market yields (competitive pressures and new market entrants)

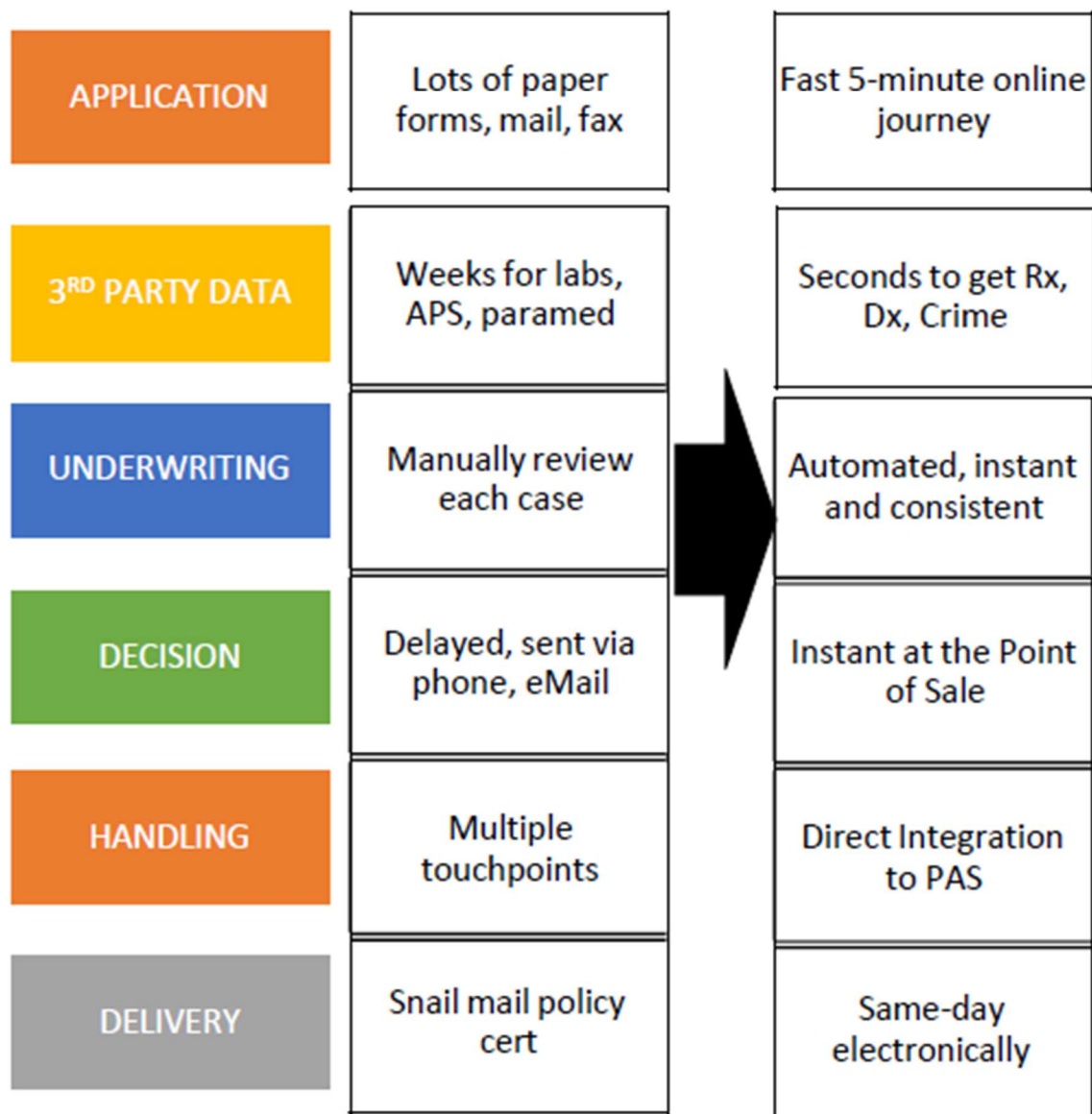
Macro-economic disruption (lingering inflation, geopolitical disruption, bank failures, inverted yield curve)

Technology Revolution



New Partnerships

Polish Falcons has recently partnered with iCover who has helped PFA transform their new business processes and allowed for automated/instant underwriting. This has allowed access to new distribution networks and opened the possibility of developing/pricing new products that align with the technology.





Polish Falcons of America: Portfolio Highlights

Portfolio is almost entirely composed of investment grade fixed income, including corporate bonds, municipal bonds and government securities. Currently no exposure to equities, which carry additional risk and volatility, but we may consider adding them in the future if there is a correction in the market and valuations appear more attractive.

The reinsurance transaction at the end of 2022 was positive for financials. As a result, the surplus to asset ratio increased from 7.2% to 8.5%.

A very well-laddered fixed-income portfolio that has consistent cashflows rolling off to help pay for claims or operational expenses as they occur. PFA, like many insurers in the current environment, has had to sell some investments to help cover additional expenses and commissions from growth, but to a lesser degree than other fraternal who are experiencing a larger degree of surrenders.

A very high credit quality portfolio with an average credit rating of "A". Credit quality has improved substantially over the years. Only one security, which is still investment grade rated, is included on the downgrade portion of the watchlist for additional monitoring for potential developments.

Additionally, a very well diversified portfolio, smaller purchase sizes to limit exposure to any one company and well diversified across corporate sectors.

Moving forward, market interest rates remain elevated relative to the past 15 years, so with every new purchase it allows us the ability to improve overall book yield which increases net investment income. As nearly 80% of the portfolio remains in the high quality NAIC 1 rating bonds, the current credit strength of the portfolio also affords the organization the ability to take more calculated risks, such as investing in direct mortgage loans or NAIC 2 (lower rated but still investment grade bonds) to further increase income. While interest rates will likely start to trend lower over the near to mid-term, they remain attractive.

A top priority is to continue being aggressive on the sales front to drive new cashflows, which is paramount in today's market, as this is certainly the time we want to be putting money to work.

Appendix X: Compensation Committee Report

Summary of compensation committee for 43 National Convention

The compensation committee meet via zoom on July 24 to review the current and incoming board of directors' compensation new position of chairman of the board and vice chairman of the board. The below compensation numbers were voted on and approved at the convention on 7/26/2024.

Monthly Compensation	Annual amount
1 st Term Compensation: \$300	\$3,600
2 nd Term Compensation: \$375	\$ 4,500
3 rd Term Compensation: \$450	\$5,400
4 th Term Compensation: \$525	\$6,300
5 th Term Compensation: \$600	\$7,200

Cap the director raises at 5 terms

Raise all \$50 Due to different governing structure for upcoming changes in organizational structure

COMPENSATION:

Members of this Committee shall:

- **Chairman of the board, compensation \$21,600** 3X current 5 term director
- **Vice Chair of the Board, compensation \$14,400** 2X current 5 term director
- Suggest mileage paid at standard government allowed
- Officers, events and meetings, \$100/per day for meetings two-day max?
- Suggest Meeting attendance remuneration and guidelines How many meetings per year?

Members of the committee

Frank Wloch Chair

Cheryl Paterni

Jerry Fix

Patty Capozoli

Roberta Bolotin

Appendix Y: Report of the Legal Committee

Proposed Constitution Amendments

Presented by:

Timothy L. Kuzma, National President and Patricia Del Busse, National First Vice President

1) New Section—Provides for virtual National Conventions.

A Regular or Special National Convention of the Polish Falcons may be conducted virtually by means of communication that allows all participants to simultaneously communicate with each other. For a virtual Convention, provisions shall be made to provide for secret and secure ballots. The policies and procedures for a virtual Convention shall be determined by the National Board of Directors.

2) New Section—Provides for virtual meetings of the National Board of Directors.

The National Board of Directors may conduct Regular or Special Meetings, or Committee Meetings, by telephone conference or other means of communication that allows all participants to simultaneously communicate with each other. The policies and procedures for virtual meetings shall be determined by the National Board of Directors.

3) Article V, Sections 36, Item #13. Change the second paragraph of the Section as follows:

~~If there are no females on the Board of Directors, the Board shall choose a Falconette to be Chairperson from the Membership of the Falcons.~~

If there are no females on the Board of Directors, or if there are females who are not willing or unable to serve as Chairperson of the Falconette Commission, the Board of Directors shall choose a Falconette to be Chairperson from the Membership of the Falcons.

Respectfully submitted,

Timothy L. Kuzma
National President

Patricia B. Del Busse
National First Vice President

Appendix Z: Report of the Falconette Commission

Falconette Commission Meeting

43rd National Convention – New Britain, CT

July 26, 2024

The Falconette Commission meeting was conducted on July 26, 2024, during the Luncheon.

It was agreed that the Falconettes will continue to support all National and District youth programs and activities.

The National Falconette Commission raffle which has been conducted since 2017 has been a successful fundraising effort and we agreed to continue to support it in the future.

We will encourage participants to apply for Starzynski and Goprecki Scholarships and will support the Starzynski Scholarship Fund.

The Falconettes will continue to encourage new membership in their Nests and Districts.

The ladies were thanked for their overall support of youth activities and their attendance at the Luncheon and Meeting.

Thank you to Connecticut Lieutenant Governor Susan Bysiewicz for attending the luncheon and addressing the Falconettes.

With no other business to discuss, the meeting was adjourned.

Thank you and Czolem!

Patricia Capozoli

National Falconette Commission Chairperson