

# Polish Falcons of America

# Board Dispatch

September 2025

*The PFA Board Dispatch is a summary report on the topics discussed and the actions taken by your National Board of Directors at its regular meeting on Saturday, August 23, 2025 held via Zoom.*

*This report is emailed to all PFA Nest and District Presidents and to more than 4,000 individuals with email addresses registered on the PFA website. In addition, it will be posted to the PFA website. The PFA National Board of Directors believes strongly in creating a culture of transparency and wants Members to know what issues the Board deals with and the reasons behind Board action on particular issues. We encourage you to read the report carefully and to contact Board Chairperson Daniel Michalak, any Board Member or PFA National President Timothy Kuzma if you have any questions, comments, or concerns about the items or actions contained in this report.*

*Contact information for all Board members and the PFA executive staff is listed at the conclusion of this report.*

## Highlights & Actions

- **Independent Audit** (*Audit Committee Chair: Charles “Chuck” Johns*) — The Board received the **independent auditor’s report** from McKeever Varga & Senko. The auditor issued a **clean opinion** with no significant findings; report accepted. (Audit Committee met Aug. 21.)
- **Nests in Good Standing:** Vice President Del Busse presented the list of Nests in Good Standing.

Nest	District	City	State
104	I	Newark	NJ
42	II	Chicago Heights	IL
8	IV	Pittsburgh	PA
146	IV	New Castle	PA
172	V	West Warwick	RI
485	V	Chelsea	MA
4	VI	South Bend	IN

- The Board **voted to dissolve Nest 188 (Salem, MA)** due to inactivity following prior notice to members and no plan submitted by the deadline.

## Financial & Operations

- **Q2 Regulatory Filing:** Q2 2025 financial statements were filed with the NAIC and state insurance departments. The Board reviewed Q2 results, trends, and risk controls.
- **Budget Committee Update** (*Chair: Rebecca Sienkiewicz*) — Premiums were ahead of budget in Q2 and year-to-date. To manage reserve growth and reduce first-year strain, the organization is **moving to a leveled commission structure and targeting an increased reinsurance arrangement effective October 1.**
- **Surplus Note (Capital Plan):** As part of its capital-strengthening plan, the Board approved moving forward with preparations for a limited **Surplus Note** program for Nests, Districts, and qualified members to help reinforce PFA’s statutory surplus and long-term stability. **Details and offering materials will be sent separately,** and informational sessions will be scheduled to answer questions.
- **Investment Committee** (*Investment Committee Chair: Timothy L. Kuzma*) — The Investment Committee reported continued portfolio stability, additional investments in **short-duration mortgage participations, an overall portfolio yield increase, and no securities on the watch list.**
- **PA DOI Examination:** The ongoing Department of Insurance exam is moving through its scheduled phases; **no significant findings to date.**

## Programs & Committees

- **Actuarial Update:** The actuary presented **strategic planning and cash-flow testing;** materials were posted for Directors.
- **Scholarships** (*Scholarship Committee Chair: Patricia “Trish” Del Busse*) — The Committee discussed ways to **boost applications,** including Q&A sessions and social media outreach; report adopted.
- **Membership** (*Membership Committee Chair: Patricia “Trish” Del Busse*) — The Committee continued **exploratory discussion** on potential **District mergers** and received updates regarding **Nest 8 (Pittsburgh)** facility plans.
- **Fraternal Events:**
  - **National Golf Tournament** successfully hosted by **Nest 182 (Ambridge, PA);** golfers donated **800+ pairs of socks** for charity. Druhna Del Busse is the Golf Tournament Manager.
  - **Bowling:** New National Bowling Manager Dave Andrychowski reported on his ideas for the 2026 Tournament which will be held in Jackson, Mich., by Nest 336.
  - provided updates on future events. (No committee chair specified in the minutes.)
- **Communications & Outreach:** Staff reported on training engagements and inter-fraternal collaboration; several Nests continue service projects such as **Sleep in Heavenly Peace.**

- **Legion of Honor** (*Grand Master/Chair: Joan Beilfuss*) — Leadership continues its annual ballot review and recognition activities. Director Cheryl was selected to be the Board member voting on Legion of Honor applications.
- **Physical Education:** The Board thanked **Druhna Christine Puskar** for 20 years of service and welcomed **Druhna Elizabeth Schaefer**, who assumes duties as **National Physical Education Director** effective **September 1**.
- **Poland Tour.** President Kuzma reported that 12 people have registered for the Poland Tour scheduled for September/October. This year will focus on western Poland and will include stops in Dresden, Germany and Prague, Czech Republic.

## Upcoming 2025 Board Meeting Dates

The date for the remaining regular Board meetings in 2025 are:

November 22—In person (including Retirement Dinner for Chris Puskar at Nest 182, Ambridge, Pa.

**Contact Information for Board Members and Executive Staff** – Please use the following information to contact individual Board members or PFA President and CEO to obtain more information on any of the items discussed in this report:

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