

Issue No. 3
Fall 2025

Sokół *Polish Falcon* Polski

PFA Member Magazine Since 1896.



President's Message



As we turn toward fall, I'm struck by how strongly our past and future continue to meet in the present moment for the Polish Falcons of America.

This summer, my wife, Patti, and I visited Poland twice. In June, we joined the World Sokol Federation Slet in Brodnica—hundreds of young athletes filling the town with energy and discipline across track and field, soccer, table tennis, floor hockey, and more. During the Slet, the Institute of National Remembrance (IPN) hosted a conference on the Sokol movement where I presented on the history of the Polish Falcons, and we formally submitted PFA's application to join the World Sokol Federation. IPN also opened a PFA historical exhibit at the Brodnica museum, where I had the privilege to speak. Seeing young people compete while our story was exhibited down the street was a vivid reminder: our heritage is living.

In August, I was honored to attend the inauguration of President Karol Nawrocki in Warsaw. The day began at the Sejm with an inspiring address, followed by a beautiful Mass held at St. John the Baptist Cathedral. After that, the day concluded with ceremonies in Piłsudski Square at the Tomb of the Unknown Soldier with a reception under the Royal Castle. One line from the President's remarks captured his commitment as he assumes office: "As President of Poland, I will be the voice of the Polish people."

Between those milestones, we advanced an important piece of our own history. Last fall, I first visited Joan Iversen Goswell, granddaughter of Dr. T. A. Starzyński, to discuss her grandfather's memorabilia. She gave me artifacts, including Dr. Starzyński's medals, which I took to be preserved with the IPN archive in Poland in June. This May, Vice President Patricia Del Busse, Patti, and I returned, and Mrs. Goswell entrusted us with additional items which will be sent to IPN. Dr. Starzyński's leadership helped shape the Falcons; ensuring his legacy is properly safeguarded honors him and strengthens us.

As the season shifts, so does our focus at home: fall Nest activities, cultural programs, and the everyday work of building community. I'm also pleased to share that our new Physical Education Director, Elizabeth Schaefer, began her duties on September 1, succeeding our long-serving Chris Puskar. Please join me in welcoming Elizabeth and thanking Chris for her devoted service.

I invite you to take part—coach a youth team, bring a friend to a meeting, share your family's Falcon story, or consider donating historical materials that deserve to be preserved. The bridges we're building—with our youth, with partners in Poland, and with our own history—depend on each of us. Thank you for your continued commitment to the Polish Falcons.

Czołem!

Timothy L. Kuzma,
National President

"Autumn carries more gold in its pocket than all the other seasons."

—Jim Bishop



Sokół Polski

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EDITOR'S CORNER

As we embrace the crisp air and colorful leaves of fall, we're excited to share this issue of the Sokol Polski. Be sure to check out the Dr. T.A. Starzynski Scholarship and Richard C. Gorecki Scholarship recipients on pages 8-9, and don't miss our Mushroom & Onion Pierogi recipe on page 22—a meal perfect for those cozy autumn nights.

I also want to congratulate Druhna Chris on her retirement and welcome Beth Schaefer as our new National Physical Education Director.

Here's to a season of change, gratitude, and growth with Polish Falcons of America!

Czołem!

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Any articles on Nest and District activities including photos may be submitted for consideration via email to info@polishfalcons.org or by mail to PFA National Headquarters. Poor quality or damaged photographs will not be considered for publication. We are not responsible for typographical errors in transcribing material that is handwritten. All submitted materials become the property of the Polish Falcons of America and may be used to promote the mission of the PFA. Materials will not be returned unless requested.

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2025 Falcon Family Award Information



The purpose of the Falcon Family Award is to recognize and honor a family who is instrumental in the success of their Nest or District. This can involve holding offices, organizing events, participating in any Falcon programs, and contributing to the Good of the Order through work.

There will be three categories for the Program:

1. A Nest with a building or property
2. A Nest that does not own a building or property
3. A District

Prizes are \$500 per category.

To be considered for the Award, a Nest or District must submit the names (two or more individuals) in a family and describe their service to their Nest and/or District in 2025.

Eligibility Requirements:

1. One family only (at least two individuals or more who are related).
2. Pictures of Members working the events for the Nest.
3. Deadline is October 31, 2025 (include events that are planned for November and December).
4. Activities within the calendar year, 2025, are the only activities to be considered.
5. If being nominated for both Nest and District activities, there should be two applications; one from the Nest and one from the District (do not combine activities).

Download the 2025 application today at polishfalcons.org/awards.

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Fall Updates

by TRISH DEL BUSSE, VICE PRESIDENT OF FRATERNAL OPERATIONS

As I write this, I'm constantly thinking about the fact that my grandkids are getting so damn old! Life goes way too fast for me! Ryanna recently turned 13, and Ryan is now 14. Celebrations have changed dramatically since they were little, but I still enjoy making a big deal out of their birthdays.

Nest 182 was the host of the recently held golf tournament, and they did a fabulous job. The food was homemade and scrumptious! The entertainment was great—I really enjoy watching and listening to folks doing karaoke! There is so much talent out there! The band Friday night blew my mind; I enjoyed them until the wee hours of the morning!

Next year, golfers will visit South Bend, IN. The courses have been booked, and plans for housing are being made. For the 2027 Tournament, golfers will head back "east."

Planning the National Golf Tournament requires a lot of work from numerous individuals. It's a wonderful event where we all come together. Plus, for the majority of the time, we're enjoying the great outdoors! My team of volunteers is the best—Jeff Zary, Ryan Wesolowski, Steve Wesolowski, and my John (Nicpon). Mark Bartus stepped in as well. The District Golf Commissioners helped me present awards; this time, it was Cheryl Paterni and Jimmy Hawranko. Thank you!

The only constant in life is change, and there are so many changes everywhere—especially around here. Druhna Chris (whom I have known since I was 10 years old) has retired as our Physical Education Director. It will be another adjustment to not see her in the office several days a week.

While Druhna continued on with the Youth Camp, she initiated the Future Leaders Program, which is an impressive gathering of young Members learning and sharing. The Volleyball weekend has evolved into a Family Weekend, with this year featuring curling, Ninja Warrior, and bowling. Ryanna and I really enjoy these weekends.

Druhna has put her stamp on tons of programs and things around here at the PFA. While Druhna no longer works here at the National Headquarters, I'm sure we will continue to see her at numerous Falcon functions!

Czołem! Sto lat! Dziękuję!



2025 PFA NATIONAL GOLF TOURNAMENT

AUGUST 7 & 8, 2025

HOSTED BY NEST 182, AMBRIDGE, PA



ANASTASIA SAUERS' **Flesh and Asphalt**

Flesh and Asphalt is a chilling, slow-burning horror that follows Kyle and Levi on what begins as the ultimate road trip; two men, two dogs, and a journey across the American West filled with breathtaking landscapes, laughter, and a love that feels unshakable. But when strange events escalate and their beloved dogs vanish in the Utah desert, Kyle questions everything—including the man beside him. As reality fractures and paranoia takes hold, Kyle must confront a terrifying truth: sometimes, monsters wear the faces we love most.

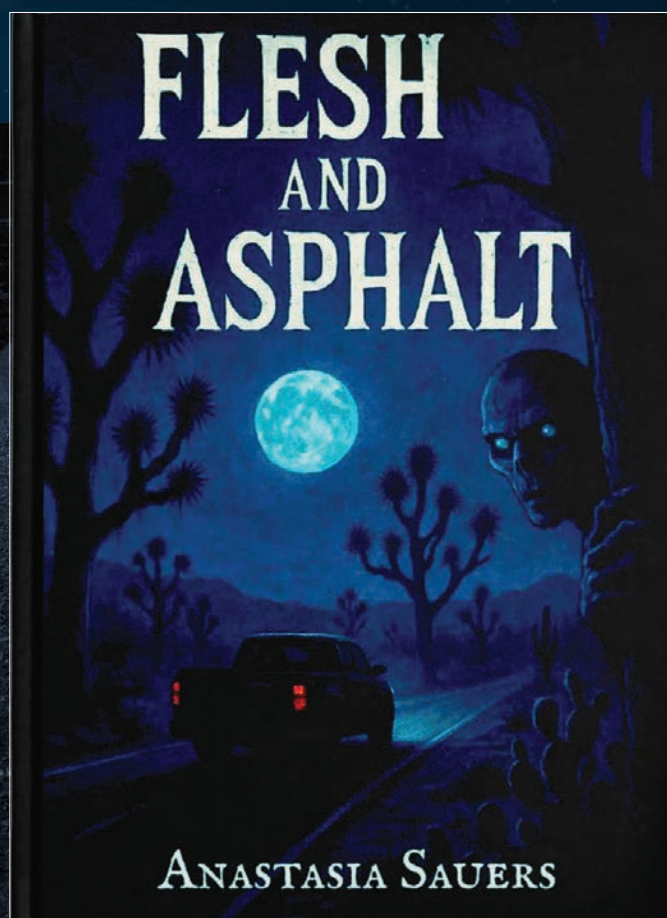
ABOUT THE AUTHOR



Anastasia is a writer from Erie, Pennsylvania, where she lives with her high school sweetheart, Derek, and their two children. In her free time, she enjoys reading, writing, and spending time with her family. She also holds a BA in Creative Writing and English from Southern New Hampshire University.

The development of *Flesh and Asphalt* was an on-and-off process started back in 2022 that grew from a conversation between Anastasia and a former coworker. From there, she spent 8 months fleshing out characters, studying the American West, researching folklore and myths, and outlining how her story would play out. After hours of sitting hunched over her dining room table proofreading, she was finally able to self-publish her novel on May 28th through Barnes and Noble Press.

As a PFA Member of Nest 123 since 3 months old, Anastasia was gifted her policy from her family; her parents are Tony and Sue Mazzone, her grandparents are Frank and Agnes Wenczkowski, and she is the niece of National Director Becky Sienkiewicz. She was also a Gorecki Scholarship recipient and Miss Polonaise from 2007 to 2008.



Available at

**BARNES
& NOBLE**



Scholarship Recipients

2025 Dr. T.A. Starzynski

Congratulations to all recipients!

For more information about our Starzynski scholarship program, please visit polishfalcons.org/scholarships.

**Chase
Lenart**



**Adam
Kinzie, Jr.**



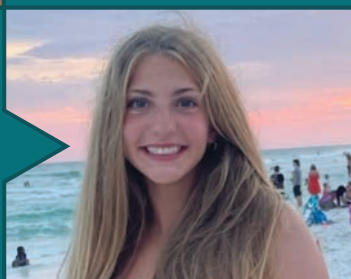
**Lily
Bettcher**



**Rowan
Urquhart**



**Lauren
Yobst**



**Malia
Indra**



**Dylan
Meler**



**Jack
Hefferman**



**Roman
Hamm**



**Jonah
Kulaga**



**Maxwell
Kulaga**



**Ariana
Pino**



Chase Lenart, Nest 36

Parents: Joseph & Vanessa Lenart
 High School: Haddam Killingworth HS
 College: Quinnipiac University
 Major: Nursing

In Memory of Mary Kus

Adam Kinzie, Jr., Nest 4

Parents: Cindy Vanett & Adam Kinzie, Sr.
 High School: John Adams HS
 College: Indiana University of South Bend
 Major: Criminal Justice
 Minor: EMT

In Honor of Janet Knauber

Lily Bettcher, Nest 80

Parents: Timothy & Melissa Bettcher
 High School: Angelicum Academy
 College: Christendom College
 Major: Theology
 Minor: Philosophy

In Memory of Dolores Jaskierski

Rowan Urquhart, Nest 86

Parents: Patricia Urquhart
 High School: Utica HS
 College: Central Michigan University
 Major: Undecided

In Honor of Richard Romanowski

Lauren Yobst, Nest 176

Parents: Brian & Deb Yobst
 High School: Science Hill HS
 College: East Tennessee State University
 Major: Health Science

In Memory of Richard & Johanna Federowicz

Malia Indra, Nest 188

Parents: Amanda & Casey Indra
 High School: Winona Senior HS
 College: University of Wisconsin-Stout
 Major: Fashion Design
 Minor: Performance

In Memory of Antoinette Chelsea

Dylan Meler, Nest 188

Parents: Thomas Meler
 High School: Horizon HS
 College: NAU
 Major: Economics
 Minor: Finance

In Honor of Genevieve Borovicka

Jack Heffernan, Nest 493

Parents: Jessica Starowitz & John Heffernan
 High School: Providence HS
 College: University of Hartford
 Major: Aerospace Engineering
 Minor: Computer Science

In Honor of Jessica Starowitz

Roman Hamm, Nest 610

Parents: Melinda Hamm
 High School: Cathedral Preparatory School
 College: University of Pittsburgh
 Major: Law, Criminal Justice, and Society

In Memory of Marianne Kenbok

Jonah Kulaga, Nest 907

Parents: Mary & Paul Kulaga
 College: SIU
 Major: Zoology

In Honor of Pat Heineman

Maxwell Kulaga, Nest 907

Parents: Mary & Paul Kulaga
 High School: Lemont HS
 College: Illinois State University
 Major: Physical Education
 Minor: Health Education Endorsement

In Memory of Angeline Balikowski

Ariana Pino, Nest 946

Parents: Margaret Kuras-Pino
 High School: Old Bridge HS
 College: Misericordia University
 Major: Biology
 Minor: Biochemistry

In Honor of Louise Barnes

Scholarship Recipients

2025 Richard C. Gorecki

Congratulations to all recipients!

For more information about our Gorecki scholarship program, please visit polishfalcons.org/scholarships.

**Isabella Yeske**

Nest 86, Hamtramck, MI
 College: University of St.
 Major: Special Education

**Paulina Gutierrez**

Nest 42, Chicago Heights, IL
 College: SVA NYC
 Major: 2D Animation

**Luke Skonning**

Nest 907, Cicero, IL
 College: MSU
 Major: Mechanical Engineering

**Samantha Skowronski**

Nest 6, Buffalo, NY
 College: SUNY University at Buffalo
 Major: Speech and Hearing Services

Dear PFA, Thank You!



Thank you to my husband Mark. He sent me a dozen different colored roses from Monday through Friday to congratulate me for my 20 years as the National Physical Education Director. Thank you Mark for your love and support through it all!

This is a mixed-emotion kind of time for me. I'm happy to be able to retire from the Polish Falcons as the National Physical Education Director, but also sad because it was a fun job, and I enjoyed being around the Youth Members. I will really miss that.

I've met so many great people of all ages during my tenure. I can say one thing for sure: the Members of the PFA are some of the best people around. They are crazy, fun, and loyal. Once you know someone from the PFA, you are part of the family.

I sincerely thank everyone from the bottom of my heart for all their love and support over the years. To my family, Mark, Brad, and Melissa and Mitchell. I could never have done all that I have without your help. You have listened to my panic just before an event. You have packed, carried, organized, and taken care of anything that I needed help with. Thank you so much.

To my cousins, Barb Chervenak and Patty Capozoli, you two were my right hand through out all of these events. You knew what I needed before I could even say it. We were well-oiled machines that ran many great events together. But the best part was all the laughs we had while we did it. Thank you so much for making it fun to do.

To President Kuzma, thank you for all your support and encouragement for the events.

I could come to you with any idea, good or bad, and get an honest answer. We had great exchanges of ideas, and I enjoyed working with and for you.

To Druhna Trish, your friendship, help, and support over the past 50 or more years have been priceless. You've helped with everything I've done in the PFA. We've traveled together, competed together, planned together, complained and cried together. It was a great time, and I thank you for everything.

To the Counselors, Junior Counselors, score keepers, line judges, drivers, trip coordinators, and especially parents, thank you for all you've done for the kids and for me throughout the years. You are great people, and I appreciate all you've done.

To everyone throughout the PFA who has attended, helped with, or supported me in any way, I say thank you so much for allowing me to do my job and work with the youth of our organization. They are an amazing bunch to be around. I always say that they give me hope for the future of the PFA.

Czołem and thank you!

Christine Puskar,
Retired National Physical Education Director



(From LTR) Thanks to District IV Director Cheryl Paterni, President Kuzma, V. President Del Busse, and lastly, District IX Director Becky Sienkiewicz for presenting me with two proclamations acknowledging my retirement at camp.



Thank you to the counselors and campers for my large group photo with everyone's signature. Great memories for me! Thank you.

NATIONAL YOUTH CAMP RECAP 2025



01 - A calm-down, cool-down activity; relax and color window clings inside the barn.



02 - They may say they don't want to do Polish Dancing, but Kristen and Kaitlyn Johns make it fun—even for the boys!



03 - The sand was hot, but the good times rolled on!



04 - Team Challenge #1: draw a time machine to take us back to the "Best of the Best": Druhna Chris' favorite games from past camps!



05 - Campers from Chicago, Erie and St. Louis are just hanging out and having some laughs.



06 - That newly tarred basketball court was pretty hot, but the fun still continued.



07 - The best way to beat the heat is to head to the pool!



08 - The campers enjoy learning the National Drill. They even perform it during the Closing dance on Saturday!



09 - The camp gremlins were back. We didn't have running water for some time, but Druhna Chris had her own personal bathtub to drive around. Thank you, Gremlins!



10 - Keeping the tradition alive in our young youth Members—"Takin' Care of Business!"



Connecting Generations: Meeting the Granddaughter of Dr. T.A. Starzyński

by TIMOTHY L. KUZMA, PFA NATIONAL PRESIDENT

An Unexpected Door To Our Past

Last fall, I had the privilege of visiting the home of Joan Iversen Goswell, the granddaughter of Dr. Teofil A. Starzyński; one of the most consequential figures in the history of the Polish Falcons. Dr. Starzyński served as President of PFA from 1912 to 1918, and from 1924 to 1952, when he passed away.

Joan lives about forty miles north of Pittsburgh, and at 86 years old, she remains as sharp, warm, and engaged as anyone I've met. She reached out to me with a simple, generous purpose: to find the right home for her grandfather's memorabilia so that it could be preserved for posterity and shared with future generations of Falcons.

A Conversation That Felt Like Family

We sat together for hours, talking about the Polish Falcons—our mission, our history, our enduring sense of community—and about her grandfather, her parents, and the family stories that connect the personal with the historic. These were not just recollections; they were living threads that tie our present to the people who built and sustained the organization we love.

As our conversation drew to a close, Joan made an extraordinary gesture. She entrusted me with many of her grandfather's belongings—most notably, the full set of medals Dr. Starzyński received over his lifetime. The weight of those medals wasn't only physical; it was symbolic. They represented a life of service, leadership, and faith in the ideals at the heart of the Falcons' movement. "I want these to be in the right hands," Joan told me, "so others can learn who he was and why it mattered."

From Pennsylvania To Poland

In June 2025, I returned to visit Joan again—this time with my wife, Patti, and our Vice President, Patricia Del Busse. We enjoyed another warm, wide-ranging conversation about Dr. Starzyński and the family legacy. Joan's generosity continued as she entrusted us with additional materials to ensure that

an even fuller record of her grandfather's life and impact could be preserved forever. The timing was providential. Later in June 2025, I traveled to Poland and personally delivered the medals and other items to Marzena Kruk, Director of the Archive at the Institute of National Remembrance (IPN) for inclusion in our Polish Falcons historical archive maintained there. That archive, which the Falcons have carefully developed in partnership with IPN, safeguards our collective memory—documents, artifacts, and stories that trace our path across generations.

Why Dr. Starzyński Still Matters

It is no exaggeration to say that Dr. T.A. Starzyński played a significant role in shaping the character and reach of the Polish Falcons in the twentieth century. A physician by training and a visionary by temperament, he championed the ideals of physical fitness, civic virtue, and service to both Polonia and the American nation. The momentum he gave our organization—its discipline, its sense of mission, and its pride—continues to influence our work today.

Connecting with his granddaughter vividly underscores why stewardship of our history is more than nostalgia. It is a responsibility. These artifacts—his medals, papers, and mementos—are not simply objects. They are evidence: proof of the service, leadership, and sacrifice that built our community. Preserving them in a trusted archive ensures that future members, scholars, and friends of the Falcons can see, study, and be inspired by the record of his life.



Vice President Patricia Del Busse, Joan Iversen Goswell, and President Kuzma.



Gratitude, Trust, And Continuity

I'm deeply grateful to Joan Iversen Goswell for her trust and for the grace with which she has shared her family's legacy with all of us. Her decision ensures that Dr. Starzyński's story will be told with dignity, accuracy, and accessibility—now and in the decades to come. It also strengthens a living bond between our present leadership and the family of one of our most important forebears.

As our archive grows, so does our capacity to tell our story well—to show how the ideals of the Polish Falcons have taken root in real lives and real communities. Joan's generosity and the care with which these items are now preserved at IPN are a reminder that history is a relay. Each generation carries the baton and hands it to the next.

A Call To Our Members

If you or your family hold materials connected to the Falcons—photographs, correspondence, medals, or other artifacts—please consider sharing them with our historical archive. With your help, we can preserve the fullness of our story and honor the people whose devotion brought us here.



Marzena Kruk of IPN

Polish Falcons at the World Sokol Federation Slet in Brodnica

by TIMOTHY L. KUZMA, PFA NATIONAL PRESIDENT

Back in June, I attended the World Sokol Federation Slet in Brodnica, Poland, accompanied by my wife, Patti. During the Slet, I participated in the opening ceremonies and delivered a presentation on the history of the Polish Falcons at a conference on the Sokol movement hosted by the Institute of National Remembrance (IPN). While in Brodnica, I also submitted the Polish Falcons of America's formal application to join the World Sokol Federation—an important step toward deepening international cooperation and expanding opportunities for our youth.

A Living Tradition on the Field

The Slet brought together hundreds of young athletes competing in track and field, soccer, table tennis, floor hockey, and more. Participants came from numerous towns and cities in Poland, the Czech Republic, Slovakia, and Lithuania. Patti and I joined the opening ceremonies and marched from Brodnica's town square to the competition grounds—flags high, units in formation, families cheering. We also had some fun trying our skills at the hand grenade throwing competition. The atmosphere was electric, and it captured what Sokol has championed for more than 160 years: disciplined bodies, strong minds, and service to community.

We were delighted to see friends from the broader Sokol family, including Pittsburgh native—and good friend—Joe Bielicki, president of Sokol USA, whose presence underscored the strength of transatlantic ties within the movement.

Sharing the Polish Falcons' Story

At the IPN-hosted conference on the Sokol movement, I presented a slide deck on the history of the Polish Falcons of America—from our late-19th-century beginnings among Polish immigrants in Chicago, Pittsburgh, Buffalo, Detroit, and New York; through two world wars and economic upheavals; to 138 years of service to our members and the broader Polish diaspora. The discussion affirmed that our model—physical culture joined to civic responsibility and cultural pride—still resonates.

Our remarks also emphasized the international character of Sokol. For generations, Czechs, Poles, Slovaks, Serbs, and Americans have shared the conviction that strengthening the body fortifies the mind and the nation. Polish Falcons in the United States lived that conviction in tangible ways: it is estimated that more than 25,000 young men from our community volunteered for the Polish Army in France during World War I. Many were Falcons; among them, Lt. Lucjan Chałkowski of Nest 7 in Brooklyn—believed to be the first officer of that army to fall in combat—gave his life for a free Poland. Our history is not a footnote; it is a thread woven into the larger Sokol tapestry.

History on Display: PFA Exhibit

A highlight of the trip was the opening of the PFA historical exhibit created by IPN at the Brodnica Museum. I had the honor of speaking at the opening and expressing our gratitude for IPN's stewardship of our materials since we entrusted the Institute with our entire historical archive six years ago. Their archivists treated our photos, documents, artifacts, and personal testimonies not as relics, but as living evidence of a global Polish experience.

We offered special thanks to Marzena Kruk, Director of the IPN Archive, whose dedication has safeguarded our collection, and to Grzegorz Trzyna for outstanding exhibit design. We also expressed deep gratitude to IPN President Karol Nawrocki for his unwavering support—and extended warm congratulations on his recent election as President of Poland. Pan Prezydencie, serdeczne gratulacje!

The exhibit's message is timely. In an age of short attention spans and fragile truths, preserving and sharing primary sources—uniforms worn in 1918, letters from Falcon soldiers, photographs of historic moments, insurance ledgers that financed community halls—gives our movement credibility and continuity. It reminds our younger members that they inherit more than a sport: they inherit a legacy of civic leadership, patriotism, and mutual aid.

Faith and Community

Our visit coincided with the feast of Corpus Christi, a deeply significant holy day in Poland. Patti and I attended Mass and joined the traditional procession through town.

That public expression of faith—solemn, communal, and orderly—echoed the same values we saw on the Slet fields: shared purpose, discipline, and reverence for what binds us together.

Looking Ahead

Brodnica confirmed that the Sokol spirit thrives—in the disciplined effort of young athletes, in the careful work of historians and archivists, and in the friendships that span continents. As we await the outcome of PFA's application to the World Sokol Federation, we'll continue building bridges, supporting our youth, and telling the Falcons' story wherever it can inspire.

To our partners at IPN: thank you for making history come alive. To our friends in Sokol organizations: Czuwaj!—be vigilant in strengthening our bodies and safeguarding our shared memory. And to all who cheered, marched, competed, and volunteered: you reminded us that our heritage is not just remembered—it is lived. Czołem!



A DAY OF HISTORY & HONOR IN WARSAW

by TIMOTHY L. KUZMA, PFA NATIONAL PRESIDENT

On August 6, I attended the inauguration of Poland's new President, Karol Nawrocki, in Warsaw with my wife, Patti. I had the privilege of representing Polish Falcons of America and it was a profound honor—for me personally and for our organization—to be present for a day that blended state ceremony, faith, history, and civic pride.

OATH & ADDRESS AT THE SEJM

The morning began in the Sejm, where a joint session of the Sejm and Senate (the National Assembly) convened for the swearing-in. After taking the constitutional oath, President Nawrocki delivered a forceful address that set out themes of national sovereignty, rule of law, and security. "The free choice of a free nation has brought me before you today... As a Christian, I forgive ... what was happening during the elections," he said, striking a conciliatory note amid sharp political debate. He pledged dependability in office: "For five years, every hour, every day, every week, with every decision and every legislative initiative, I will fulfill my commitments." He also stressed defense and alliance priorities: "I will strive to make the Polish army the largest NATO force in the European Union."

Underscoring his stance on Europe, the President added that he would "be the voice of those who want a sovereign Poland... in the European Union... but... Poland will remain Poland," and that he would "never agree to the European Union taking away Poland's competences" not provided for in the treaties.

ST. JOHN THE BAPTIST ARCHCATHEDRAL

At noon, we joined a beautiful Mass at St. John the Baptist Cathedral, offered for the Homeland and the new President. The liturgy was celebrated by Archbishop Wojciech Polak, Primate of Poland, and the homily was delivered by Archbishop Adrian Józef Galbas, S.A.C., Metropolitan Archbishop of Warsaw.



Read more about President Karol Nawrocki's activities.

ROYAL CASTLE RECEPTION

In the afternoon, the ceremonies moved to the Royal Castle for a formal reception and the investiture connected with Poland's highest state orders—an elegant reminder of the continuity of Poland's civic traditions.

PIŁSUDSKI SQUARE & THE TOMB OF THE UNKNOWN SOLDIER

Later in Piłsudski Square, at the Tomb of the Unknown Soldier, the President assumed command of the Armed Forces during an impressive military ceremony. The pageantry and setting offered a moving tribute to service and sacrifice in the cause of a free Poland.

STRENGTHENING TIES WITH IPN

While in Warsaw, we also met with Marzena Kruk, Director of the Archives of the Institute of National Remembrance (IPN), to continue our ongoing cooperation. Director Kruk kindly invited us to the opening of a new IPN exhibit at the Museum of the Cursed Soldiers and Political Prisoners of the Polish People's Republic—the memorial museum at the former Mokotów Prison, a place of profound remembrance. IPN has been mounting exhibitions there, deepening public understanding of Poland's 20th-century Communist-era trials; it was an amazing honor to be included.



Tim & Patti Kuzma



Poland's President, Karol Nawrocki

The exhibition is titled "Murdered City. Reliefs of Maria Hiszpanska-Neumann." The exhibition also features two of her other works related to Warsaw, a city the Germans wanted to murder (the cover of the first edition of Władysław Szpilman's memoirs—the story featured in the film *The Pianist*—titled "Death of a City" and the woodcut "Burnt City"). The exhibition, dedicated to Warsaw—a city unimaginably affected by the barbarity of World War II—centers on the reliefs of Maria of Spain-Neumann from the series "Murdered City," created at the turn of 1964/65, held at the Archives of the Institute of National Remembrance. The reliefs are a symbolic, artistic tribute to the graphic artist's hometown of Warsaw, and to her friends who perished during the Warsaw Uprising. The exhibition will also feature works by Maria Hiszpańska-Neumann from the collections of the Zachęta National Gallery of Art and the Warsaw Public Library.

The objects presented in the exhibition are complemented by photographs from the Institute's collection, taken by Henryk Śmigacz and Antoni Snawadzki, showing the gradual but systematic destruction of Warsaw. The exhibition will document both the destruction of the capital during the siege in 1939 and the destruction resulting from the insurgent fighting and the barbaric destruction of the city by the Germans in 1944.

REFLECTIONS

For the Polish Falcons, the day's ceremonies were a powerful reminder that public life draws strength from memory, community, and service. Being present—in the Sejm, in the Cathedral, in the halls of the Royal Castle, and at Piłsudski Square—was both moving and meaningful. We were grateful to witness a new chapter in Poland's civic story and to represent our members at such a historic moment.

Meet Our New National Physical Education Director — Beth Schaefer!



Elizabeth “Beth” Schaefer is a lifelong PFA Member of Nest 176, District IV, in Lawrenceville, Pa. She has been actively involved since 1992, when she first started participating in National youth events with the National Zlot in South Bend, Ind. She currently resides in Morgantown, WV, with her family. Her husband is a trauma surgeon at WVU, and they have four children—Madelyn, Olivia, Grant, and Christopher—who all participate in youth activities as their schedules allow. Beth looks forward to working with everyone to continue the success and growth of our PFA Youth Programs!

PFA Members Making an IMPACT!



On April 27, 2025, Members of Nest 45, St. Louis, Mo., participated in Kids WorldFest 2025 held at St. Louis Music Park in Maryland Heights. The event celebrated global cultures through music, dance, food, and crafts. At the Nest’s booth, Members shared information about Polish culture, famous Polish figures, and the history behind the Polish flag and crest. Attendees received coloring pages and word searches. Nest 45 Members who helped make the day possible were Linda Woolford, Tyler Hoke, Pat Meczowski, Tom Meczowski, and Loretta Aemisegger.



At the PFA District II Convention held in St. Louis, Mo., Members of Nest 45 requested donations from Delegates to support their local TEAM Food Pantry. The group assembled birthday cake kits, each containing a 9-by-13-inch cake pan, cake mix, frosting, birthday candles, sprinkles and a can of Sprite. Food pantries often don’t receive “fun” or celebratory donations. Nest 45 and District II Delegates aimed to bring joy to families who might not otherwise be able to afford a birthday cake. Delegates assembled the kits before the close of the convention.



Nest & District Stories



District XIII Holds Dinner

District XIII celebrated Easter with a dinner benefiting Immanuel Lutheran Food Pantry. Members donated \$325 to the pantry.



Nest 519 Awards Scholarships

PFA Nest 519, Middletown, Conn., has awarded a total of \$5,000 in scholarships to three local college students through the Edward and Jane Opalacz Scholarship Fund. These scholarships are presented annually to students who are the children or grandchildren of Nest 519 Members, continuing a proud tradition of supporting educational advancement within the Falcons community.

This year's scholarship recipients are:

- Chase Lenart, daughter of Joe and Vanessa Lenart, awarded a \$2,500 scholarship
- Jordyn Vasquez, granddaughter of Sheila and Carl Teft, awarded a \$1,500 scholarship
- MacKenzie Warmoth, daughter of Mr. and Mrs. Eric Warmoth, awarded a \$1,000 scholarship

The Edward and Jane Opalacz Scholarship Fund was established to honor the Opalacz family's legacy of community service and dedication to education. Each year, the fund provides financial assistance to support the academic goals of young individuals connected to Nest 519.



Member Represents PFA at Graduation Ceremony

PFA Member, Ariana Pino, poses while proudly wearing the Polish Falcons stole. Ariana recently graduated from Old Bridge High School in New Jersey and is starting her college journey at Scranton University. Congratulations, Ariana!



District IV Holds Convention

District IV held its Convention on July 20 in New Castle, Pa. The Delegates also enjoyed a potluck lunch and raffle.



Nest 163 Hosts Sip & Paint Party

Nest 163, Mocanaqua, Pa., hosted a Sip & Paint Party on July 29. The theme was "tropical." All had a great time painting and enjoyed a lot of laughs. The Nest is hosting another Sip & Paint this Fall.



Nest 79 Hosts 39th Annual Golf Outing

Seventy-six golfers took to South Winds Golf Course for the 39th Annual Nest 79 "Two Clubs and a Putter" Golf Tournament. Near-perfect conditions greeted participants for an exciting day of golf and fraternal socializing.

The team of Mark Hamilton, John Bysiorek and Kenny Troczynski claimed first-place honors with a winning score of 4-under par.

Golfers continued their support of the Dr. T.A. Starzynski Scholarship with a \$500 donation. Following the tournament, all golfers were treated to the world-famous Polish buffet at the local VFW hall to celebrate the winners.

Nest Officers also held a quarterly meeting to review old business and begin planning for next year's 40th Annual Tournament.

PFA FINANCIAL SUMMARY OF 2024

by RYAN GREGG, SECRETARY/TREASURER & CFO

Commentary on 2-Year Financial Statements

At Polish Falcons of America (PFA), we are committed to continually improving your experience. Our dedicated team works hard to adapt to your changing needs, ensuring you have access to the products, technology, benefits, and services that best support your goals.

We take pride in offering our Members the kind of personal, attentive service that larger commercial insurers simply cannot match—building relationships and providing support tailored to you.

We deeply value the trust you place in us. On behalf of the PFA Board of Directors and leadership team, thank you for your ongoing membership and support. This report provides an analysis of PFA's comparable financial performance for 2024 vs. 2023.

Key Insights:

1) Asset & Liability Reduction on Balance Sheet: The 27% reduction in assets and corresponding 26% decrease in liabilities stemmed from an amendment to the legacy annuity reinsurance treaty, effective December 31, 2024. Under the revised terms, all annuities sold between October 1, 2019, and June 30, 2024, are now reinsured by Heritage Life Insurance Company (HLIC)—a multi-billion-dollar insurer rated A- by Kroll Bond Rating Agency. This rating reflects HLIC's strong capital position and disciplined risk management. The arrangement strengthens member fund protection by transferring risk to a well-capitalized, highly rated institution. To execute the transaction, assets were sold and transferred during the fourth quarter of 2024.

2) Notable Revenue & Expense Variances from Year to Year:

- i. **Premiums:** Premiums, net of reinsurance, were up 33% vs. 2023 mainly driven by life premiums significantly increasing due to the new distribution and process improvement PFA embarked on in late 2023 and 2024.
- ii. **Reinsurance Expense Allowance:** PFA receives an expense allowance from its reinsurance partners for the administration of each reinsured policy. In 2024, the significant volume of new certificates drove a substantial increase in this line item. These allowances are provided by HLIC and Swiss Re. In addition to the previously noted strength of HLIC, Swiss Re is one of the world's largest reinsurers and holds an A+ rating from AM Best—further enhancing member protection through the backing of one of the industry's most reputable institutions.
- iii. **Claims:** Claims increased 74% year-over-year, driven primarily by higher annuity claim activity. This was largely the result of a small number of large accounts paid out in 2024. These annuities were out-of-surrender and are fully reserved on a dollar-for-dollar basis; therefore, while the payouts were sizable, the overall financial impact was minimal.
- iv. **General Expenses & Commissions:** With higher premium volume comes higher first-year expenses, often referred to as “first-year strain.” The substantial increase in commissions in 2024 was a direct result of the significant premium growth. However, this impact is partially offset by the previously noted expense allowances received from reinsurance partners.

- v. **Other expenses:** The sharp decline in other expenses reflects the termination of PFA's Employer-Sponsored Pension Plan in the fourth quarter of 2023. The related costs of this termination were recognized in this line item during 2023.

3) Investment Strategy: PFA remains committed to investing in high-quality, high-yield assets to support member certificates. As of December 31, 2024, the portfolio consisted entirely of investment-grade bonds and CM1 mortgage participations.

4) Cash Flow Management: PFA remains cash flow positive and is actively deploying funds in 2025. In collaboration with investment advisors and actuaries, management strategically aligns investment cash flows with liabilities to ensure proper matching and avoid timing mismatches.

5) Fraternal Engagement: Fraternal events and member engagement remain a cornerstone and key differentiator for PFA. These activities foster the strong sense of community and belonging that defines our organization. This year, we extend heartfelt congratulations to Christine Puskar as she concludes her distinguished career as Physical Education Director. Chrissy's dedication, warmth, and genuine care for every child—treating them as her own—have left a lasting impact on countless members who grew up with the Falcons. She has been an integral part of the PFA family and its traditions. In 2025, we are excited to welcome Beth Schaefer, who will carry forward and build upon Chrissy's remarkable legacy.

6) 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.

7) Small but Strong: The chart at the bottom right is an analysis performed by Standard Analytical based on PFA's December 31, 2024 financial position.

Conclusion:

Despite facing challenges, PFA continues to strengthen its foundation for long-term success. By leveraging its distribution network to drive new business, embracing innovations in the member experience, and adapting to an ever-changing environment, PFA has demonstrated both resilience and vision. Since 1928, the organization has remained steadfast in its mission to provide essential financial and fraternal services that safeguard the well-being of members and their communities. Having navigated the Great Depression, two World Wars, and multiple recessions, PFA continues to deliver high-quality products and services backed by strong, well-managed assets.

Member well-being—both physical and mental—remains central to PFA's purpose. The organization also emphasizes the importance of financial preparedness for extraordinary events. Through a combination of sports programs, community activities, and its core financial offerings, PFA addresses these needs in all circumstances, just as it has for nearly a century.

Czołem!

2 YEAR BALANCE SHEET (in thousands)				2 Year SUMMARY OF OPERATIONS (in thousands)			
ASSETS (in thousands)	2024	2023	VAR.	REVENUE (in thousands)	2024	2023	VAR.
Bonds (Schedule D)	17,564	26,750	-34%	Premiums (net of reinsurance)	3,168	2,380	33%
Mortgage Loans on Real Estate: First Liens	459	—	100%	Net Investment Income	1,041	1,106	-6%
Cash	1,238	507	144%	Reinsurance Expense Allowances	1,489	467	219%
Contract Loans	121	151	-20%	Amortization of IMR	114	183	-38%
Investment Income Due & Accrued	216	349	-38%	Miscellaneous Income	119	136	-13%
Uncollected Premiums & Agents	46	14	229%	TOTAL REVENUE	5,931	4,272	39%
Amounts Recoverable From Reinsurers	702	100	602%	EXPENDITURES (in thousands)	2024	2023	VAR.
Related Party Receivables	—	148	-100%	Claims (net of reinsurance)	2,697	1,554	74%
Aggregate Write-Ins	236	242	-2%	Change in Policy Reserves	(519)	(122)	325%
TOTAL ASSETS	20,582	28,261	-27%	General Insurance Operating Expenses	1,992	1,668	19%
LIABILITIES & SURPLUS	2024	2023	VAR.	Commissions	2,680	128	1994%
Aggregate Reserves	15,471	21,804	-29%	Other Expenses	141	1,513	-91%
Interest Maintenance Reserve	675	1,002	-33%	TOTAL CLAIMS & EXPENSES	6,991	4,741	47%
General Expenses & Commissions Due	68	85	-20%	NET INCOME & SURPLUS	2024	2023	VAR.
Nest Trust Funds	2,535	2,588	-2%	ADJUSTMENT (in thousands)			
Asset Valuation Reserve	131	190	-31%	REALIZED GAINS/(LOSSES)	146	(72)	303%
Aggregate Write-Ins for Liabilities	155	196	-21%	NET INCOME/(LOSS) FROM OPER.	(914)	(541)	-69%
TOTAL LIABILITIES	19,035	25,865	-26%	SURPLUS ADJUSTMENTS	65	(36)	281%
TOTAL SURPLUS	1,547	2,369	-35%	GAIN/(LOSS) TO SURPLUS	(849)	(577)	-47%
TOTAL LIABILITIES & SURPLUS	20,582	28,261	-27%	BEGINNING SURPLUS	2,369	2,973	-19%
				ENDING SURPLUS	1,547	2,369	-35%

FINANCIAL STABILITY

The financial condition of a life insurance organization is an important factor in public confidence. In this regard we prepared the following report on:

POLISH FALCONS OF AMERICA

featuring a comparative analysis of key financial ratios comparing this company with 25 of the leading Life Insurance Companies in the United States.

These 25 leading Life Insurance Companies have been in business for an average of over 100 years and own a major portion of the invested assets and life insurance in force of all the companies. Thus, a favorable comparison of the financial ratios for the company featured herein with 25 of the leading companies can be indicative of the company's financial stability.

KEY FINANCIAL RATIOS - DERIVED FROM THE ANNUAL STATEMENTS AS OF DECEMBER 31, 2024
(The 25 leading companies are determined by the amount of Admitted Assets as of December 31, 2024)

SOLVENCY

Assets for each \$100 of Liabilities

A high ratio of Assets over Liabilities is a significant safety factor. This indicates that a company has enough assets to cover its liabilities and to meet all obligations as they become due.

Assets for each \$100 of Liabilities as of Dec. 31, 2024

American United Life Insurance Company, IN	\$103.21
Ameritas Life Insurance Corporation, NE	106.99
AuguStar Life Insurance Company, OH	108.48
Connecticut General Life Ins. Co., CT	154.74
Everlake Life Insurance Company, IL	106.97
Guardian Life Ins. Co. of America, NY	111.98
John Hancock Life Insurance Co., (USA), MA	104.38
Life Ins. Co. of the Southwest, VT	107.44
Lincoln National Life Insurance Co., NC	102.47
Massachusetts Mutual Life Ins. Co., MA	108.79
Metropolitan Life Insurance Co., NY	102.97
Midland National Life Insurance Co., IA	106.44
Minnesota Life Insurance Co., MN	105.50
Nationwide Life Insurance Co., OH	107.06
New York Life Insurance Company, NY	112.10
North American Company for Life & Health, IA	105.89
Northwestern Mutual Life Ins. Co., WI	109.17
Pacific Life Insurance Company, NE	106.17
Penn Mutual Life Insurance Company, PA	112.91
Protective Life Insurance Company, TN	106.49
Prudential Insurance Co. of America, NJ	105.27
RiverSource Life Insurance Company, MN	102.40
State Farm Life Insurance Company, IL	124.80
Symetra Life Insurance Company, IA	104.34
United Of Omaha Life Insurance Co., NE	107.09

AVERAGE OF 25 OF THE LEADING LIFE CO'S..... \$107.02

POLISH FALCONS OF AMERICA..... \$108.13

LIQUID INVESTED ASSETS

Assets in Bonds, Stocks, Cash and Short-Term Investments for each \$100 of Liabilities

This ratio measures a company's ability to meet its anticipated obligations to policyholders. A high ratio indicates a more liquid investment position with which an insurer can meet unforeseen emergency cash requirements that may arise.

AVERAGE OF 25 OF THE LEADING LIFE CO'S..... \$48.11
POLISH FALCONS OF AMERICA..... \$98.77

ADDITIONAL SOCIETY STRENGTH

The following ratios are Per \$1000 of Life Insurance in Force. They show further proof of financial strength and stability:

	This Society	Average 25 of the Leading Life Companies
Assets per \$1000	\$145.86	\$96.37
Reserves per \$1000	108.89	39.83
Surplus per \$1000	10.96	6.32

FINANCIAL STATEMENT SUMMARY AS OF DECEMBER 31, 2024

Admitted Assets	Benefits to Policyowners
\$20,582,038	\$ 2,640,881
Policy Reserves	Net Investment Income
\$15,364,840	\$ 1,040,502
Total Liabilities	Total Income
\$19,035,153	\$ 3,556,105
Gross Surplus (Incl. Capital, if any)	Insurance Issued
\$ 1,546,885	\$87,281,000

Insurance in Force
\$141,105,000

CONCLUSION: Based on the financial results achieved in the year ended 2024, the comparative analysis made of the organization featured herein is **favorable** when compared to the aggregate averages of 25 of the LEADING LIFE INSURANCE COMPANIES.



Annuities may offer these benefits:

- ✦ Guaranteed income for life
- ✦ Tax advantages
- ✦ Continued payments to heirs
- ✦ Freedom from probate
- ✦ Investment diversification
- ✦ Versatility

To learn more about PFA's annuities,
contact John Denning at 800-535-2071
or at jdenning@polishfalcons.org.

IN MEMORY OF ROBERT STRYBEL



Robert Strybel, Polonia's long-standing Warsaw correspondent and contributor to the *Sokół Polski*, passed away on August 10, 2025, in Warsaw, Poland. For decades, he had kept fellow PolAms informed of current events in Poland while generating interest in all facets of its cultural heritage.

Born in 1941 in what was then Detroit's predominantly Polish enclave suburb of Hamtramck, Mich., Strybel spent a good deal of his childhood with his Polish-born grandparents, learning the language and traditions of his ancestors. He studied journalism and foreign languages (Polish, German, French, Russian, Serbo-Croatian, and Spanish) and got his master's degree in Polish studies from the University of Wisconsin. His first teaching job was as a Polish language instructor and history lecturer at St. Mary's College and Saints Cyril and Methodius Seminary at Orchard Lake near Detroit. Afterwards, he taught Polish-related subjects at the college, high school, and adult-education levels. Thanks to New York's Kościuszko Foundation, Strybel received a scholarship to pursue doctoral studies in Polish Philology at Warsaw University. There he met his future wife, Maria "Majka" née Derkacz, who was majoring in Polish. Rob often quipped, "Instead of me getting a PhD, a pretty Warsaw coed got an 'MRS.' degree."

As Polonia's first accredited native Polish-American correspondent in Warsaw, in the early 1970s, Strybel began providing the PolAm press with regular reports on Polish current events, which appeared in numerous different publications.

For over three decades, Strybel also worked as a journalist and translator at the Warsaw Bureau of the Reuters News Agency. Poland's longest-serving American correspondent, he had reported on every major Polish development, including the violent 1970 food-price riots, the rise and fall of Solidarity (1980-1981), successive papal visits, and the collapse of Communism (1989) as well as Poland's admission to NATO (1999) and the European Union (2004). Later on, he provided detailed coverage of Poland's unprecedented solidarity with the embattled Ukrainian nation invaded by Russia in 2022.

When asked about his mission in life, Strybel had often said it was "to get fellow Polish Americans hooked on their heritage." He did this by generating interest and pride in Poland's history, culture, and traditions. He also promoted family research and visited the Old Country. In the late 1980s, Rob and Majka teamed up to write "Polish Heritage Cookery; said to be the largest Polish cookbook ever published in the English language.

Like his father, the Strybels' only son, Lesław (born 1972), was raised bilingually and biculturally. He received his Master's degree in American Studies (Cultural anthropology) from Warsaw University, under a cooperative arrangement with Indiana University. He has worked as an English teacher and musician for many years.

Strybel was predeceased by both his parents, Edward Strybel (1965) and Angeline Strybel née Kupczyńska (2004), as well as by his beloved wife of 52 years, Majka (2022).

polish MUSHROOMS

by LARRY KOZLOWSKI, PFA CULTURAL COMMISSIONER

In Polish folk tradition, mushrooms are said to start growing after the feast of Saints Peter and Paul on June 29th. This belief is reflected in a well-known folk proverb: "Jeśli spadnie deszcz na Święto Piotra i Pawła, to znaczy, że będzie dużo grzybów"—"If it rains on Saints Peter and Paul, it means lots of mushrooms." The beginning of fall marks the time when people visit the vibrant Polish forests, foraging for baskets of mushrooms. These prized collections are then brought home to be cooked, pickled, or dried, ensuring they last through the cold Polish winter months.

Embrace the tradition and celebrate your Polish heritage in the kitchen by trying our mushroom-inspired recipe. Smacznego!—Delicious!



Mushroom & Onion Pierogi

*perfect warm or
cold and great
for dipping in soup*

Mushroom Filling:

- 1 lb fresh mushrooms (chopped)
- ½ cup onion (minced)
- 2 tbsp butter
- ¼ cup breadcrumbs
- Salt and pepper (to taste)

Directions:

1. In a saucepan, sauté the chopped mushrooms and minced onions in butter over medium heat until the mushrooms release their moisture, about 4-6 minutes.
2. Season with salt and pepper to taste.
3. Stir in the breadcrumbs and mix well.
4. Remove from heat and let cool.

Pastry:

- 1 can refrigerated biscuit dough (8-count tube)
- Beaten egg wash (optional)

Directions:

1. Open the biscuit dough and separate into individual pieces. Flatten each into a round shape.
2. Fill each round with the mushroom filling and seal or crimp with a fork.
3. Arrange the pierogi on a greased or parchment covered baking sheet.
4. Brush with beaten egg if desired.
5. Bake in a preheated 350°F oven for 15-20 minutes or until golden brown.

April 2025 – June 2025

IN MEMORIAM

In Memory of Dolores Jaskierski

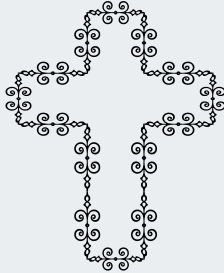
\$1,000.00 – The Jaskierski Family
\$100.00 – Arleen Lothian

In Memory of Edmond & Helen Pett

\$125.00 – James Pieknik

In Memory of Euphemia Jurkowski

\$100.00 – Daniel Kucharski



DISASTER RELIEF

DONATIONS OF \$50 OR MORE

<i>Name</i>	<i>Amount</i>	<i>Name</i>	<i>Amount</i>
Mary Vasek	\$1,000.00	Dennis Dobrowolski	\$50.00
Jerry Pencak	\$700.00	Henry Lewandowski	\$50.00
Jamie Kelly	\$500.00	Daniel Julius	\$50.00
Jessica Starowitz	\$500.00	Sharon Caldwell	\$50.00
John Crishock	\$488.00	Karen Orgen	\$50.00
Mark Bielski	\$200.00	Patricia Czarnecki	\$50.00
Christopher Michalak	\$113.00	Cynthia Maleski	\$50.00
Dorothy Pawlowski	\$100.00	Lorraine Shadle	\$50.00
Carl Szott	\$100.00	Roger Kulesza	\$50.00
Eric Denny	\$100.00	Patricia Culver	\$50.00
Carolyn Napoli	\$100.00	Chester Adkins	\$50.00
Deborah Minkebig	\$100.00	Charlotte Luczkowski	\$50.00
Sharon Kowalewski	\$100.00	James Uram	\$50.00
C. James Zeszutek	\$100.00	Stephen Mihalsky	\$50.00
Kathryn Soleski	\$100.00	Margaret Fielder	\$50.00
Eugenia Krzyzanski	\$100.00	Thomas Bulthaupt	\$50.00
James Bielanski	\$100.00	Janice Savinis	\$50.00
Joan Yanness	\$100.00	Sharon Wojcik	\$50.00
Stanley Roman, Jr.	\$100.00	John Jemio	\$50.00
Martin Beaver	\$100.00	Carol Rebich	\$50.00
Edward Fronczek	\$100.00	Douglas Paster	\$50.00
Karen Patterson	\$100.00	Kathleen Herman	\$50.00
Gwen Murphy	\$100.00	Michael Ziebka	\$50.00
Donna Skobodzinski	\$100.00	Christopher Pieknik	\$50.00
Christopher Magiera	\$88.00	Matthew Schoeneman	\$50.00
David Mitchell	\$88.00	Ruth Ristaino	\$50.00
Timothy Bielicki	\$88.00	Sherman Miles	\$50.00
Thomas Dziubinski	\$83.00	Sharon Wood	\$50.00
Bruce Guzik	\$78.00	Valerie Miller	\$50.00
Jack Heffernan	\$76.00	Joseph Kulongowski	\$50.00
Christopher Kokoczka	\$68.00	Paul Dlugolecki	\$50.00
Ireneusz Kotlewski	\$60.00	Janet Vasek	\$50.00

SCHOLARSHIP DONATIONS

DONATIONS OF \$100 OR MORE

<i>Name</i>	<i>Nest</i>	<i>Amount</i>
Matthew Kucharski	182	\$500.00
Walter Kucharski	182	\$250.00
PFA District II	—	\$250.00
Margaret Faris	276	\$250.00
William Rusiewicz	41	\$102.00
Daniel Kucharski	182	\$100.00
PFA Nest 45	—	\$100.00
PFA Nest 42	—	\$100.00
PFA District II LOH	—	\$100.00
Carol Vasek Troth	42	\$100.00
Edward Borkowski	176	\$100.00
Lisa Jaskierski	907	\$100.00
Mark Giacobassi	86	\$100.00
Theresa Wilson	564	\$100.00
Richard Sobczak, Jr.	80	\$100.00
Samantha Logan	118	\$100.00
Paul Karpinski	74	\$100.00
Genevieve Borovicka	97	\$10.00 (369th)
Genevieve Borovicka	97	\$10.00 (370th)
Genevieve Borovicka	97	\$10.00 (371th)



National President Job Opening

We're Hiring!



PFA is seeking to fill the position of
National President (President Kuzma
will be retiring in August 2026).

Qualified individuals with an interest are
asked to contact Rebecca Sienkiewicz at
814-823-4506 or at rls1157@hotmail.com
for details and a full job description.

PFA PRIVACY POLICY STATEMENT

Privacy of Personal Financial and Medical Information

Protecting the privacy of your personal financial and medical information has always been and will continue to be a matter of top priority for us. This privacy policy explains how we collect, use, and disclose information we receive through our cybersecurity services and web portal. **Assigned Responsibility.** Senior management of Polish Falcons of America is responsible to designate a qualified individual to manage data privacy, enforce this policy and evaluate its effectiveness periodically. Any user (agent, employee, third-party affiliate, or subsidiary) of Polish Falcons of America is responsible to review, acknowledge, and comply with this Privacy Policy prior to accessing any sensitive or confidential information. The PFA National Board of Directors (Board) shall review and adopt this policy on an annual basis. Any changes to this policy shall be approved by the Board before implementation. When used in this notice, the following terms have the meaning shown.

* Public Information means information that is lawfully available to the general public from: Federal, State or local government records; widely distributed media; or, disclosures to the general public that are required to be made by Federal, State or local law.

* Non-Public Information means personally identifiable financial and medical information. It also means any list, description or other grouping of individuals, and publicly available information pertaining to them, that is derived from any personally identifiable information that is not publicly available.

* A Consumer Reporting Agency refers to an entity which regularly provides reports (Consumer Reports) including any information regarding an individual's: general reputation, character, personal characteristics or mode of living and financial status. The information may be obtained through interviews with the individual or third parties such as the individual's business associates, their family members, friends, neighbors, acquaintances, or financial sources.

We obtain information about you from the following sources: the information that you provided to us in an application or other form; information about your transactions with us (such as premium payments, loans, claims, etc.), or others; and any information that we may receive from a Consumer Reporting Agency or medical information received from a doctor or a medical services bureau.

We will not disclose personal or non-public information about you to anyone, except as permitted or required by law or as you may authorize. We may disclose information to third parties in the following circumstances:

- With your consent
- To comply with legal requirements, such as a court order or subpoena
- To protect our rights and property

We restrict access to your personal, insurance and medical information to those of our employees who need to know that information in order to provide insurance or services to you. We are, and will continue to be, vigilant in the safeguarding of your personal financial and medical information. We will maintain all physical, electronic and procedural safeguards to comply with Federal and State regulations regarding the safeguarding of non-public information. We store all sensitive information on servers located within the United States of America. We take appropriate security measures to protect against unauthorized access, alteration, disclosure, or destruction of the information we collect and store. It is our sincere desire to maintain complete, accurate and up-to-date records. You may contact us to access, as provided by law, information included in your file. We will promptly correct any error in our information. To protect your privacy, you will need to identify yourself by providing us with your name, date of birth and social security number. Additional identity verification may be required at the discretion of PFA and its staff. If we make any material changes to this Privacy Policy, we will notify you through our website or through other means. We will enforce this policy internally through the implementation of a Data Disclosure Policy and require all employees to read and sign acknowledgement of that policy prior to having access to your data. We will require all our employees to update their privacy skills each year, and we will evaluate our privacy training program each year to make it better and better.