

Polish Falcons of America
Quarterly Board of Directors Meeting
March 19, 2022 8:00 a.m.

Roll Call:

Via Zoom:

President Timothy Kuzma

First Vice President Patricia Del Busse

Second Vice President Daniel Michalak

Secretary/Treasurer Ryan Gregg

District I Director Malgorzata Los (joined at 8:30)

District II Director Thomas Eckert

District IV Director Patricia Capozoli

District V Director John Kowarik

District VI Director Mark Albin

District VII Director Thomas Washington

District IX Director Rebecca Sienkiewicz

District XIII Director Charles Johns

Legal Counsel Richard Joseph Federowicz

President Kuzma opened the meeting at 8:00 a.m. with roll call.

Pledge of Allegiance

Druhna Trish said a prayer.

Minutes: All of the minutes from previous Board of Directors meetings and Special Board meetings were approved and will stand as presented.

Annual Statement: Druh Gregg provided a thorough overview
A motion was made by Druhna Sienkiewicz with a second by Druhna Capozoli; all were in favor.

Board Meeting Financial
Report

March 19, 2022

Annual Statement

Highlights

Balance Sheet

- Total Assets \$40.68M as of year-end.

		12/31/2021	9/30/2021	6/30/2021	3/31/2021	12/31/2020
01	Bonds (Schedule D)	36,728,734	35,811,608	34,988,262	34,964,069	34,167,604
02.1	Preferred stocks (Schedule D)	0	100,000	100,000	100,000	100,519
02.2	Common stocks (Schedule D)	81,705	74,253	130,439	95,512	113,922
04.2	Properties held for the production of income (less \$... encumbrances)	0	0	0	397,778	1,066,461
04.3	Properties held for sale (less \$... encumbrances)	968,996	1,049,612	1,055,229	663,067	0
05	Cash	1,317,921	1,353,304	1,093,159	842,429	1,500,360
06	Contract loans	138,872	134,235	133,690	137,378	134,458
08	Other invested assets (Schedule BA)	428,039	433,265	398,628	398,556	398,483
12	Subtotals, cash and invested assets	39,664,267	38,956,278	37,899,407	37,598,789	37,481,807
14	Investment income due and accrued	519,739	545,348	499,649	538,835	500,297
15.1	Uncollected premiums and agents'	8,953	14,549	9,252	10,351	7,579
16.1	Amounts recoverable from reinsurers	330,868	108,394	32,634	0	80,710
20	Electronic data processing equipment	3,617	4,211	3,595	4,090	3,657
23	Related Party Receivables	93,138	90,598	80,154	85,154	51,427
25	Aggregate write-ins	55,432	140,613	150,394	195,907	189,394
26	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	40,676,014	39,859,991	38,675,085	38,237,219	38,314,871
28	Total (Lines 26 and 27)	40,676,014	39,859,991	38,675,085	38,433,126	38,314,871

- Assets have grown approximately \$2.36M vs. prior year, exemplifying PFA's rebuilding of the asset base.
- Bonds increased approx. \$2.56M from prior year end, \$917k from the previous quarter
- Prudential preferred stocks were called in Q4
- Common stocks decreased \$32k since year end and increased \$7k since previous quarter. The FCH LLC investment was reclassified from Sch D common stocks to Schedule BA other invested assets, as discussed with the NAIC during the year.
- With both NJ properties under contract, properties have been reclassified as held for sale since prior year end. Since Q3, Real estate has decreased \$81k. The Dunellen property was impaired \$75k to align with the agreed upon sales price; depreciation of \$6k led to the remaining decrease.
- Cash fluctuates based on timing of investment, as of year-end cash amounted to \$1.32M
- Contract loans remained consistent vs past quarters
- Schedule BA increased by the aforementioned FCH LLC reclassification.
- Investment income accrued decreased \$25k from prior quarter but increased \$20k vs prior year end.
- \$331k represents the amount due to PFA for the December reinsurance settlement; PFA had several maturities and a few larger death claims for the month leading to a large amount recoverable from Heritage Life Insurance Company at year-end.
- Related party receivables increased \$42k since prior year-end. Insurances, audit fees, and expenses paid on Camp/LLC behalf represent the 2021 increase
- Write-ins decreased 86k vs. Q3 and \$135k vs prior year end. The main component in this decrease was the overfunded portion of the pension fund was approximately \$90k

reducing write-ins by the said amount.

- PFA's portfolio continues to be strong during these tumultuous times. 98.62% of the bond portfolio are investment grade bonds at graded either NAIC 1 or NAIC 2 ratings. The yield on the portfolio was 4.95% at year end. The yield continues to average down as bonds mature/called and reinvested at lower prevailing rates. The fair market value of the portfolio exceeds the carrying value by \$5.67M, displaying the strength of the portfolio.

• Total Liabilities \$39.25M

Line#	Description	12/31/2021	9/30/2021	6/30/2021	3/31/2021	12/31/2020
01	Aggregate reserves	32,503,770	31,997,259	31,277,171	30,923,232	30,520,954
02	Aggregate reserve for accident and health contracts	639,688	675,576	555	1,029	1,187
03	Liability for deposit-type contracts (including \$... Modco Reserve)					0
04.1	Contract Claims: Life	446,024	378,153	549,574	560,797	622,733
04.2	Accident and health	69,496	72,957	7,065	7,465	6,603
08	Premiums and annuity considerations for life and accident and health contracts received in advance	6,238	7,149	5,117	4,799	4,673
09.3	Other amounts payable on reinsurance	0	0	0	22,029	0
09.4	Interest maintenance reserve	2,429,075	2,485,212	2,539,244	2,587,813	2,641,060
10	Commissions to agents due or accrued	19,312	5,084	16,435	7,219	21,271
12	General expenses due or accrued	64,668	19,763	50,275	47,362	122,537
17	Amounts withheld or retained by reporting entity as agent or trustee	2,597,925	2,581,195	2,599,121	2,585,057	2,586,959
22	Borrowed money \$... and interest thereon \$...	0	0	0	170,659	170,233
24.01	Asset valuation reserve	293,032	287,438	310,566	304,926	296,135
25	Aggregate write-ins for liabilities	181,139	166,219	150,132	141,489	133,188
28	Total liabilities (Lines 26 and 27)	39,250,367	38,676,005	37,505,255	37,363,876	37,127,533
35	Unassigned funds (surplus)	1,425,648	1,183,986	1,160,408	1,069,250	1,187,338
39	Liabilities and Surplus	40,676,015	39,859,991	38,665,663	38,433,126	38,314,871

- Reserves have increased approx. 1.98M since year end and \$507k since Q3 due to asset base growth and general reserve growth.
- Health reserves increased \$639k—PFA received \$740k from Sentinel in conjunction with the Med Supp recapture. These funds are being held in reserve for future losses on the block and will release conservatively.
- Pending claims increased from prior quarter by \$68k and reduced by \$176k since year-end due to a fluctuation in pending annuity death contract claims that were present as of year-end vs. the prior year.
- Health claim reserves increased \$63k with the recapture of business as of July 1, 2021.
- IMR has decreased on the expected straight line, approx. \$57k for the quarter and \$212k since year end; minimal gains were transferred to IMR.

- Commissions increased \$14k since Q3 and reduced \$2k vs. prior year end
- General Expenses due increased \$44k since Q3 and has decreased \$58k since year end—general expenses due included \$30k of accrued payroll/accrued PTO-STO--\$22k due to Parkway Advisors.
- Trust funds have remained consistent
- The PPP was forgiven in Q2 2021.
- AVR increased \$6k since previous quarter and decreased approx \$2k since year end.
- Convention reserve and state audit reserve increase other liabilities vs. prior year.

REVENUE	Q4 2021	Q3 2021	Q2 2021	Q1 2021	Q4 2020	2021	2020
Premiums	955,104	802,337	548,578	508,679	1,429,636	2,814,698	3,030,421
Investment Income	396,220	522,647	403,272	410,783	504,006	1,732,922	1,728,543
Amortization of IMR	54,650	54,648	54,730	54,595	61,642	218,623	246,355
Expense Allowances RE	80,570	79,911	82,453	82,816	83,512	325,750	327,056
Reserve Adj RE	(140,631)	157,329	262,871	198,276	(410,019)	477,845	(519,540)
Misc Income	300,308	21,732	72,937	79,824	94,473	474,801	310,591
	1,646,221	1,638,604	1,424,841	1,334,973	1,763,250	6,044,639	5,123,426

- Total revenues totaled \$6.04M vs. \$5.12M prior year.
 - Net 2021 premiums totaled \$2.81M vs. \$3.03M. The stagnant growth in premiums led management to restructure the salesforce and bring on a new Sales Director.
 - Investment income totaled approx. \$396k for the quarter vs. prior year of \$504k. 2021 Investment income only fluctuated by \$4k vs prior year end. PFA's asset base increased but yield decreased essentially washing any change.
 - IMR was released on schedule; minimal gains on disposals were transferred to IMR throughout the year.
 - The reinsurance agreement provides an allowance for each administered annuity contract as part of the reinsured block. The administrative expense allowance amounted to approximately \$225k in 2021. In addition, the ceding allowance provided by HLIC in 2019 is being amortized over a (10) year period into income, which amounted to \$98,997. This line item was consistent with 2020, decreasing .40%.
 - Reserve adjustments on reinsurance ceded represents the change in reserve credit related to the reinsured annuity block with Heritage Life Insurance Company (HLIC). PFA saw a significant increase in partial withdrawals in 2020 on the reinsured block due to the cash needs of members during the pandemic, which led to an overall decrease of reserves of the reinsured block. 2021 returned to a more normalized annuity claim year, which led to growth of reserves of the block; naturally the reinsurance reserve credit increases in conjunction with the growth of reserves. The difference was material vs. prior year, increasing 191.97%.
 - Miscellaneous income increased 52.87% vs. prior year. The driving force of the increase was the recording of net assets remitted to PFA from the Wisconsin Nest previously mentioned. The building was recorded at estimated fair value of \$350k; a lease buyout of \$72k was netted against this for an overall net value of \$278k.

EXPENSES	Q4 2021	Q3 2021	Q2 2021	Q1 2021	Q4 2020	2021	2020
Death Claims	199,372	213,593	186,831	162,940	135,837	762,736	635,775
Surrenders/ Maturities	6,497	23,096	31,323	19,190	22,176	80,106	104,176
Annuity Claims	6,361	264,475	206,941	199,589	513,807	677,366	2,042,343
Medicare Supplement Claims	58,181	73,366	8,556	9,582	8,414	149,685	36,050
Increase in Reserves	586,282	618,940	616,410	601,415	393,969	2,423,047	556,551
General Insurance	399,953	306,333	346,617	335,267	432,048	1,388,170	1,333,053
Commissions	37,949	43,658	24,363	12,638	27,702	118,608	88,374
Other Expenses	44,033	58,719	30,549	49,559	92,855	182,860	229,292
	1,338,628	1,602,180	1,451,590	1,390,180	1,626,808	5,782,578	5,025,614

- Expenses totaled \$5.78M in 2021 vs. \$5.03M in 2020
 - Death claims for the quarter totaled approx. \$199k vs. \$136k PY. 2021 Death claims totaled \$763k vs \$636k PYTD. With our aging population and increasing face values written, this will not significantly decrease, although we hope it pulls back vs. the organization's all-time high in 2021.
 - Surrender/Maturities dropped significantly in Q4 and came in under last year's figures with less of a cash need by membership with the pandemic subsiding.
 - Net annuity claims have significant pulled back from prior year significantly. Annuity claims, net of ceded claims for the year totaled \$677k vs. \$2.04M. The Q4 reduction in annuity claims was due to a decrease in pending annuity claims.
 - PFA recaptured Medicare Supplement risk and ended the reinsurance relationship with Sentinel Life Security (SLS). As such, PFA recognizes 100% of Medicare Supplement premiums and 100% of claims/admin expenses.
 - 2021 reserves increased \$2.42M vs. 2020 increase of \$557k. The major driving factor is the significant fluctuation of the annuity claims as mentioned prior.
 - General insurance increased \$55k vs 2020; the 2 main driving factors in the increase were actuarial fees in conjunction with the rollout of the MYGA and term products and legal fees from the ongoing real estate transactions.
 - Commissions increased due to PFA recognizing 100% of medicare supplement renewal premiums as of July 1, 2021.
 - The driving decrease in other expense was the \$23k reduction in State audit fees and \$24k reduction in misc expenses from 2020, which represented the bad debt expense connected to the Dunellen property receivable

	Q4 2021	Q3 2021	Q2 2021	Q1 2021	Q4 2020	2021	2020
Realized Gain (Loss)	39,185	(1,232)	170,807	(520)	136,442	208,240	-
Net Income	346,778	35,192	144,058	(55,727)	136,442	470,301	97,812
Surplus Adj	(105,116)	(11,614)	(53,500)	(61,761)	(95,897)	(231,991)	(291,267)
Total Change in Surplus	241,662	90,558	90,558	(89,247)	40,545	238,310	(193,456)
Beginning Surplus	1,183,986	1,069,850	1,187,338	1,236,039	1,146,792	1,187,338	1,380,794
Ending Surplus	1,425,648	1,160,408	1,277,896	1,146,792	1,187,338	1,425,648	1,187,338

- Realized gains totaled \$208,240 for 2021. Realized gains consisted of the forgiveness

- of the PPP loan and the gain on the sale of the Wisconsin property. PFA impaired the Dunellen, NJ property by \$75k which is netted in the realized gain line.
- Net income for 2021 amounted to \$470,301 vs. prior year gain of \$97,812.
- Surplus adjustments totaled a decrease of approx. \$232k in 2021 vs. a decrease in \$291k in 2020.
 - Making up the adjustments to surplus were unrealized losses of \$33k, increase in nonadmitted assets of \$103k, increase in AVR of \$3k, and the corresponding adjustment to surplus to wash the ceding allowance recognized totaling \$99k.
- Overall change in surplus for 2021 totaled a gain of \$238,210 vs. a 2020 loss of \$193,456. Surplus stands at \$1,425,648 as of December 31, 2021. RBC totaled 323% vs. prior year RBC of 289%.

Looking forward to 2022

- The golf outing and other fraternal events were a success in bringing membership back together as the pandemic subsided.
- The Medicare Supplement recapture deal was executed in 2021 and will be a favorable deal for the organization in the short and long-term.
- Investment portfolio continues to be very strong vs industry.
- Major steps were made to finally dispose of the NJ properties that have been a surplus suck
- Although, losing a Nest is overall a negative, PFA was able to successfully sell the Milwaukee Nest with several PFA members banding together to clean out the building and donate/sell items
- We are waiting to hear back from the state on the possibility of reclassing approx. \$2M in surplus from IMR, for bond sales that directly corresponded to the reinsurance deal, for immediate recognition. This reclass will bolster surplus in the short-term to provide resources needed to have true operational change.
- Additionally, the hire of Jared Gostanczik as Sales Director provides PFA with the prospects of a bright future. Jared has a proven track record in growing sales and more importantly onboarding agents through his relationships with agencies/brokerages. Adding Jared and maintaining John Denning as captive agent sets PFA up to scale and grow business.
- PFA plans to submit apps for licensure in Texas, Minnesota, and Missouri; turnaround on approval is 4 months. PFA hopes to have licenses by mid Q3 and begin expanding operations in Q4.

Audit Committee: Chuck Johns:

The audit committee met and was called to order at 7:03 PM on March 10, 2022

Attendance

Chuck Johns, Ryan Gregg, John Kowarik, Tom Eckert, Joe Repko,
(Absent) Terri Barger

The committee met and reviewed the following:

Several Check Register Entries

Annuity and Life Claims

New Business

Annual Statement – Cash Flow - Proceeds from Stocks entry for \$176K where Ryan noticed a follow up action needed for proper accounting.

Discussed and got a brief example of the use of **Multi-Factor-Authentication** in use to add an additional layer of security.

John Kowarik requested information on a member annuity that Ryan would provide at our meeting.

Ryan provided all documents requested and provided information on each transaction to the satisfaction of the committee.

Only one issue as mentioned on Annual Statement-Cash flow and Ryan was going to follow up.

This was a briefer Audit as reviewing is difficult on-line.

Meeting adjourned at 7:50 PM

Thanks to all who attended and contributed.

I move for the adoption of this report.

Respectfully Submitted:

Chuck Johns

Czolem!

Report was moved by the Committee, all were in favor.

Budget Committee: Rebecca Sienkiewicz:

Polish Falcons of America

Budget Committee Report
March 7, 2022

The Budget Committee met via Zoom on March 7, 2022 at 6pm.

Those in attendance:

Becky Sienkiewicz

Patty Capozoli

Tom Washington

Malgosia Los

Dan Michalak

Ryan Gregg

Ryan reviewed the Income and Expense Budget statements for the fourth quarter and the year-end for 2021. Noted was the Med-Supp broke even, so it will be a great deal for the organization with the re-capture. Investment income shortfall due to premium income shortage. Pension will not be funded this coming year to bring it back to actual. The MYGA has proven a good product, hoping this will continue. At the end, the PPP and the Milwaukee net settlement carried us through the end of the year.

Discussion on the future of the Polish Falcons, how with the new agent, Jared Gostanzik will be depended on to bring us back to a better place financially.

Tom Washington asked about the annuity retention, most dollars are staying in house so that's a positive for us.

The new National dues bills are to come out the 28th of March, with the payment online being available, about a week later than first anticipated. That will put it rough for the bowling tournament, but with the on-line payment option available, hopefully this will help to get the dues paid.

With no other questions, meeting adjourned at 6:48pm.

I move for the adoption of this report.

Czolem

Rebecca Sienkiewicz, Chairperson

All were in favor.

Investment Committee: Tim Kuzma:

Sales Committee:

There was a discussion combining the 2021 Sales Summary, new application processes and our new Sales Director-Jared Gostanzik. The Board will meet Jared in May. John Denning continues as our captive agent-John will also benefit from the new sales approach.

Polanka Sale Update:

The closing is scheduled for April 5. The agreements with all our tenants have been signed. Equipment is being sold and everything is progressing. Druh Federowicz congratulates Druhowie Kuzma and Gregg for all their work regarding the sale.

Dunellen Sale Update:

The closing has been extended for two weeks. There will be a discussion with our attorneys on Monday. This will cost the buyers \$25,000.00. There is a need to have a resolution in the minutes regarding the sale with approval by the Board of Directors. Druh Chuck made a motion with a second from Druhna Patty; all were in favor. The exhibits are attached as an addendum to these minutes.

District I Issues:

President Tim, Vice President Trish and Druhna Los met to discuss the District. Does the District function as a District to the benefit of their Members?

There was quite a discussion regarding the District, the Liquor License (which cannot be leased out and must be used in Hillsborough), the Polish School, the debt the District owes the National organization and all the Nests in District I.

There is an obvious need to gather more information about the District before a decision regarding the liquor license and other issues may be resolved.

Annuity Rates Analysis and Recommendations:

Druh Gregg showed slides on the need to raise the rates. The motion is for the authority to discuss with Alan Bailey and team. Druh Kowarik made the motion with a second by Druh Johns; all were in favor.

Planning Committee:

PLANNING COMMITTEE

The Planning Committee met via Zoom on Tuesday, October 19, 2021. The meeting was called to order at 6:35 pm

Committee members present were:

Patricia Capozoli (Chairperson)
John Kowarik
Mark Albin
Thomas Eckert (absent)
Malgosia Los (absent)

Prior to the meeting, I distributed a document with Mission and Vision statements from numerous fraternal organizations for the committee to review to assist with finalizing the statements. We then discussed our recommendations of both the Mission and Vision statements to present to the Board. They are:

Mission Statement:

Providing financial services that protect members and their families.
Cultivating Polish traditions both with our members and local communities.
Engaging our younger generations in physical activities as well as enhancing their leadership skills and providing scholarships for higher education.

Vision Statement:

To provide the best possible life insurance and annuity benefits to our members while being a leader in the Polish American Community by embracing the values, culture, and traditions of Poland and those of the United States.

The next topic on our agenda was to finalize our list of events and activities that would qualify for earning points and to identify ways those points would be used.

Our recommendation is to use the points for National events. It would be up to the event chairperson or host Nest to determine how to apply the points. For example, as a discount on a registration fee or a bonus to use at the

event in some other way. We also discussed an alternative use of the points, which would be to use as a remuneration back to each Nest.

As for tracking the points, we suggest tracking them online somehow and each Nest, District, or event chair would be responsible for entering that information. The list of events and point values is included in Attachment 1.

We then discussed the idea of providing gift cards for life events such as:

Newlyweds – spouse that is not a Member gets a new policy

College student that becomes a Member with a new policy

Newborn policy (in addition to the bib they currently receive)

The challenge with this is where would the money come from.

We ended our meeting with a discussion about the future look of the organization 3, 5 or 10 years from now. This will be our focus as we move forward in developing a comprehensive strategic plan.

The meeting ended at 7:30 pm.

On behalf of the Committee, I move for the adoption of this report.

Czolem!

Druhna Patricia Capozoli

Committee Chair

All were in favor.

Member Portal/Online Payment Update:

Druh Gregg demonstrated the use of the portal. It should be released on March 28. There was a brief discussion regarding payments using a debit card and e-checks.

Special Convention:

The proposed amendments will be available online soon. There will be hotel information as well as a schedule. Attire for the entire event is casual.

Executive Compensation:

Executive Compensation Committee

Meeting 3/15/2022 called to order at 8:00 PM

Attendance:

Becky Sienkiewicz

Mark Albin

Chuck Johns

We reviewed and rated the year ending 2021 results for:

- Budget
- Income
- Certificates
- Fraternal activities

We reviewed the Budget & Annual Statement year ending December 31, 2021. The results for Income and thus the Budget came in very strong due in large part to the sale of the Milwaukee Building. Expenses were held in check very well and thus the results were high ratings.

Overall Budget for Net Income was set at a gain of \$20,725 and actual was a gain of \$340,898 warranting 24 points.

Income Budget was set at \$5,800,369 and actual total Income was lower than expected at \$5,625,201 or 97% warranting 25 points.

Certificates in 2020 ended at 22,346 and in 2021, we have 21,747 for a decrease of 599 certificates or a 2.6% decline warranting 15 points.

Fraternal Involvement we felt was exceptional especially during the pandemic as the team worked tirelessly to try and keep the Members engaged and informed, warranting 19 points.

Leadership was also demonstrated in the many meetings and activities that were accomplished, including the decision to hire a Marketing Director warranting 14 points.

Goals and Initiatives were rated as met expectations, warranting 15 points.

The total points came in at 112 and thus we recommend a 3% increase in salary for the executive officers to take effect 1/1/2022.

Meeting adjourned 9:10 PM

I move for the adoption of this report

Budget	Net Income
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20,725

340,898

Over 108% Positive

**Income
Budget**

5,800,369

**Total
Income**

5,625,201

97%

Certificates

2020 22346

2021 21747

Decrease of 2.7%

Ukraine Crisis:

The Polish Falcons has partnered with the Polish American Congress to collect donations to send to the Ukraine and Poland Red Cross. Druhna Los made a motion for the PFA to match donations up to \$10,000.00 with a second from Druh Albin. All were in favor. All who donate will receive a thank you note from the Polish Falcons.

Membership Committee:

MEMBERSHIP COMMITTEE

March 19, 2022

The Membership Committee met via Zoom on Thursday, March 3 at 4:30 p.m.

Committee Members present were:

Patricia Del Busse (Chairperson)

John Kowarik

Rebecca Sienkiewicz

Thomas Washington

Malgorzata Los

The meeting opened with a greeting of Czolem!

The Committee was updated on items from the previous meeting:

- Druhna Del Busse had talked with Nest 124, Saginaw, MI President Bernard Wolny regarding the status of the building sale. The building is still on the market but things have been quiet due to the time of year. Druh Wolny is confident things will move along once spring arrives.
- Much has happened at Nest 725, Milwaukee, WI.
 1. President Kuzma held a meeting at the Nest hall, two Members attended.
 2. Due to the lack of Nest Officers, the Board of Directors voted to dissolve the Nest.
 3. The building was sold.

4. Thank you to Nest Members Michele Wolniakowski, George Wortz (and their families) and Jerome Fix for their efforts in cleaning out the hall, including finding storage, donating items, and organizing a rummage sale.
5. All Members of the Nest have been sent letters regarding their now being Members of Nest 907. Nest 725 Members were transferred at the end of 2021.

Recent updates include:

- The medals for our awards program have not yet arrived. The only ones we are out of are the silver Star of Merit pins. There are four Nests waiting for them.
- The Future Leaders conference was recently held and a very successful one. Druhna Trish did address the group.
- The upcoming National Volleyball Tournament does not have enough participants for too many volleyball teams. Along with volleyball, participants will also play cornhole.
- As of today, there are 31 teams registered for the National Bowling Tournament to be held next month in St. Louis.
- The Nest Officers forms are arriving electronically. Honestly, no quicker than usual. There are 23 Nests who have submitted. Not all Nests feel the need to complete the financial portion; I have had to send a request afterwards. Then, they comply. There is some concern regarding the spending of Nests (especially those without buildings) that will need addressed in the future.

The Committee discussed the minor revisions for the Nest Officers Guidebook. These are mainly updates and will be implemented.

The Committee Members then gave us updates on the Nests in their District and those with whom they are familiar.

Druhna Sienkiewicz-District IX

- The District is having a plenary meeting in Buffalo on March 26
- Nest 123, Erie is having an in-person Easter Party
- Nest 123, Erie is having their mass and awards luncheon on March 13
- Nest 610, Erie is very busy with dinners, meat raffles and bingo
- Nest 6, Buffalo is having happy hour on Friday evenings

Druh Washington-District VII

- Life is very challenging there these days.
- Nest 163, Mocanaqua Treasurer Jimmy Zarr's wife just had surgery. Jim is also the bar manager. The Nest had to raise their prices at the

bar and intend to do so again soon. They have lost two active Members-Robert Yazemboski and John Ulichney, III. Ralph Kinelly (their accountant) lost his wife and brother in a very short period of time.

Druhna Los-District I

Druhna is extremely concerned as she has family in Poland and is receiving scattered information.

- Nest 956, Ozone Park is still not meeting in person, the Members are still cautious. They have only met once since the restrictions were loosened.
- Druhna Trish will send her contact information for the Nest Officers so that Druhna Los can send out an email. Address labels will go out also.

Druh Kowarik-District V

- Nest 519, Middletown was the host of another very successful Penguin Plunge benefitting Special Olympics. There were 150 people in attendance.
- Nest 68, Meriden combined with Nest 307, Southington to have a very nice awards dinner. Vice President Dan Michalak received his very well-deserved Gold Legion of Honor. President Tim was there to present his award.
- Nest 88, New Britain held their awards dinner.
- Nest 36, Southwestern CT is going to have a Palm Sunday Breakfast where their awards will be presented.
- There seem to be issues at Nest 580, Pittsfield.

Druhna Trish-District IV

- Nest 182, Ambridge lost a long serving Officer, Paul Kokoski. Druhna has been communicating with the President regarding a few issues.
- Nest 8, Pittsburgh is open three days a week, has resumed monthly bar bingo and weekly Queen of Hearts.
- District IV has scheduled a bowling tournament for early November.

A question was asked about the Poland trip-so far, ten people are interested.

A question was asked about aid to Ukraine. There will be information in the Saturday newsletter with the Polish Falcons working with the Polish American Congress.

Druh Washington reminded us that the Board Members and their spouses are supposed to be given the option of purchasing a life insurance policy.

With no other business to discuss, the meeting was adjourned at 5:30.

This concludes my report.

On behalf of the Committee, I move for the adoption of this report.

Czolem!

Druhna Patricia Del Busse
Committee Chair/National First Vice President

All were in favor.

Scholarship Committee:

SCHOLARSHIP COMMITTEE
March 16, 2022

The Scholarship Committee met via Zoom on Wednesday, March 16 at 6:00 p.m.

Committee Members present were:

Patricia Del Busse (Chairperson)

Mark Albin

Patricia Capozoli

Daniel Michalak

Christine Puskar

The Committee Members reviewed the applications submitted for the Dr. T.A. Starzynski Scholarship program.

Districts represented this year are IV, V, VI, IX, & XIII. The applicants are representing five Nests-6, 36, 86, 97, & 564.

Isabella Yeske of Nest 86, Hamtramck, MI, District XIII was selected as the Mary Kus recipient.

Budget was \$25,000.00, we spent \$9,350.00 plus \$3,000.00 for Mary Kus

- Mary Kus-\$3,000.00
- Achievement-\$5250.00
- Involvement-\$2500.00
- General-\$1600.00

The following were chosen for the Achievement Category (each will receive \$1750.00)

- Aleksander Matyszczyk-Nest 36, Southwestern CT, District V
- Kasia Wlazio-Nest 36, Southwestern CT, District V
- Emilia Wypasek-Nest 36, Southwestern CT, District V

The Involvement Category included: (each will receive \$1250.00)

- Nicholas Florczak-Nest 6, Buffalo, NY, District IX
- Zachary Geiser-Nest 97, Windber, PA, District IV

There were two in the General Category (each will receive \$800.00)

- Sydney Varnak-Nest 564, LaPorte, IN, District VI
- Abigail Walker- Nest 564, LaPorte, IN, District VI

Considering we were more than \$15,000.00 under budget with only eight recipients, it is painfully clear that this program needs a total revision.

Thank you to the Committee for taking the time to review the applications.

This concludes my report.

On behalf of the Committee, I move for the adoption of this report.

Czolem!

Druhna Patricia Del Busse
Committee Chair/National First Vice President

All were in favor.

Gorecki Recipient:

Druh Eckert shared a "Where are they now?" as his son, Tim had received a Gorecki grant for the 2020-2021 school years. He shared a photo of Tim and his now fiancé who will work at the same hospital. Tim has earned the distinction of Dr. Eckert! Proud papa moment! Congratulations from all to Druh Tom and his family.

The meeting for the independent Gorecki Committee has been scheduled.

Communications Director:

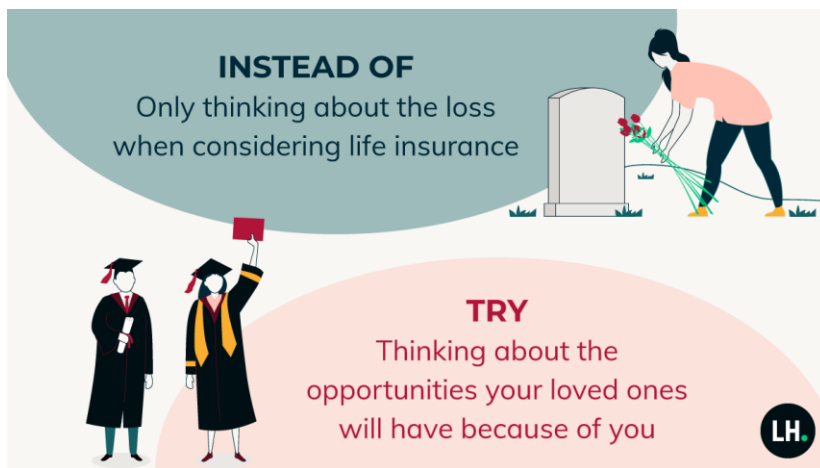
Druhna Stambul gave a quick review of the report that had been submitted. The report was accepted with a motion from Druh Chuck with a second from Druhna Patty; all were in favor.

Communications Report

March 2022

We recently wrapped up Insure Your Love Month and our IYL Whole Life Single Premium Special. Below are a few of the messages we shared as a part of the campaign.

- Sara Mathews Dixon, a widow at 40, tells other parents to consider life insurance early on before health issues make it hard or impossible to get. “We don’t control the universe,” she says, “and you don’t know what’s going to happen down the line.” (with video: <https://youtu.be/58SLbRrvsDM>). *This story is also highlighted in the spring issue of the Sokol.*
- Asia first experienced the power of life insurance when her first husband Peter died. Later, she experienced living benefits when her family used the cash value to fund their gym. Throughout her lifetime, life insurance provided her family with financial support. (with video: <https://youtu.be/5g2QYloJbX0>)



Online registration remains open for the National Bowling Tournament and will open soon for the Polish Falcons Trip to Poland, National Youth Camp, and National Golf Tournament. I am continuing to advertise all upcoming events in our bi-weekly email newsletters, on Facebook and Twitter, and in the Sokol Polski. We have just under 4,000 email subscribers, and our emails have an average open rate of 36%. Our Facebook page has 1,277 followers and is the best performing of our social media accounts.

Currently, we are also accepting donations for the Council on Aid to Ukrainians and the Polish Red Cross as a part of the Polish American Congress' Polonia for Ukraine fundraising campaign. So far, PFA has brought in over \$1,800. We will continue to promote the fundraiser and collect donations.

Since the start of the new year, Ryan and I have been working with web developer, Higher Images, to design a new website for PFA. Ryan has also been working on the creation of a Member Portal with Tim Yoder. We are hoping to launch both together around March 28th. I will be sharing a preview of the new website's homepage with you on Saturday. I have also been working on instructions for creating an account within the new Member Portal to be included in the upcoming National Dues billing.

We have started sending a District and Nest Presidents email newsletter following the monthly Zoom meetings with the information discussed and relevant links.

Scholarship applications (Starzynski deadline was February 15th and Gorecki deadline is April 15th) and Nest end-of-year forms are embedded on our website and can be filled out electronically.

We accepted orders for our Easter brochures up until March 3rd. They are in the process of being printed at Knepper. This year, over 3,500 brochures were ordered.

The spring issue of the Sokol Polski is complete and has been sent to the printer. I am pleased with the updated design and welcome your feedback.

Lastly, Special Convention information is posted on our website at polishfalcons.org/national-convention. There is an online registration form with \$25 registration fee that must be completed as well as all Delegate Credential Forms.

I look forward to seeing everyone virtually on Saturday!

Czolem!

Physical Education Director:

Druhna Puskar reviewed her report and showed the commercials the youth Members made at the Future Leaders Conference held last month.

Christine Puskar National Physical Education Director
Board Report – March 19, 2022

Future Leaders Conference February 18 – 20, 2022 10 participants from Nests 8, 36, 86, 163, 176, 907, 946 Districts 1, 2, 4, 5, 7, 13 Friday airport pickup thanks to Mark Puskar who also took a few of the kids to the original Primanti's Restaurant and then up to Mount Washington for a little bit of sight-seeing while waiting for me to pick up an unaccompanied minor at the airport. He also made a second trip to the airport to pick up a later arriving participant. Thank you to Mark. Friday after checking in we began with dinner.

Following dinner, we had 4 of the athletes from the University of Pittsburgh Women's Final Four Volleyball team speak to the group about Leadership. They talked about what leadership is and why it is important. They also talked about the characteristics of being a good leader. Being a good teammate was another topic for discussion. They then shared the leadership role models they had and why they were their role models. Finally, they had everyone make a card for a person that they think was a role model. While working on these cards, the ladies joined our group and worked on cards and chatted with the kids about all different kinds of things about school and such. It was a really good interaction for the Future Leaders. We then did some things with the Myers Briggs personality tests and how they affect leadership styles. One of the games we did that evening was called, "Solve the Dilemma". They were presented with a dilemma and asked how they would solve the problem. It showed how different leadership styles could come to the same solution.

On Saturday morning, President Kuzma talked with the group and further emphasized what the Pitt Volleyball players presented. He was very impressed with the presentation. Allison Koppel, the CEO of the Fraternal Alliance, then talked to the group about what a Fraternal Benefit Society is and what they do and how she helps them to work together. She also talked about how they can help by becoming leaders in the PFA. After a break we came back to the group and First Vice President Trish Del Busse talked to the group about Scholarship opportunities available in the PFA. She also talked about how important they were to the PFA. She used several great quotes to push this message home to the kids.

In the afternoon, we made a trip to the University of Pittsburgh Nationality rooms. The rooms are classrooms that are designed with bits of history from whatever country the room was designated. We had a great tour guide who had a lot of fun information about the things in the rooms. She told us a lot of very interesting stories. At the end of the tour, another Pitt student showed us how to make Jezyk. We did not have time to finish the product but everyone was able to take their projects home to finish. Back at the hotel, we gathered again in our meeting room to work on a few more projects. One of the projects was to come up with leadership characteristics, one for each letter of the alphabet. It led to much discussion and we came up with a good list to use for other Conferences. Finally, I asked them to come up with some commercials for the upcoming Youth events. So, one group and one individual did a volleyball commercial which were big hits on Facebook and Instagram. The other group did a Camp commercial and you will be seeing that soon. They also did a little testimonial that I would like to show you now.

We also donated \$100 to the Pitt Nationality rooms and \$100 specifically to the Polish Room. We received a thank you from the University for our support of the programs.

On Sunday, I had some very early flights to drop off at the airport and then I had to take our unaccompanied minor back to the airport. Patty Capozoli got one person to the bus station and everyone else left with their drivers. It was a very good weekend. It was so nice to be in person and able to do so much in the short time we were together.

Youth/Adult Volleyball Tournament April 1-2, 2022 Right now, we are looking at 28 participants with a total of 40 which includes chaperones. For the Awards Banquet we are looking at around 50 people. The tournament is actually going to be a sort of family style tournament with all ages mixed together on teams. This is because we don't have enough players for any age group competition. We will be having a Cornhole Tournament at the same time we are doing the volleyball. Just to add some pizzazz and fun to the weekend. I am going to have a balloon arch for everyone to enter through and will be introducing the teams and having them come through there on Friday night. The Awards Banquet will take place on Saturday night at the hotel. We will have dinner, awards, and then a DJ for the evening.

National Camp Camp is set for July 24 – 31, 2022 at SNPJ Recreation Center. The theme is Survivor. Beginning in April, I will be doing a lot of advertising for campers and helpers. Information will be online and in all the weekly updates. We have a Future Leaders commercial that will be used for advertising also.

Walking Program Prizes for participants have arrived for the 2021 Walkers. They will be sent out within the next week or two. The February Walking Challenge was for the person that walked the most miles. That will go to Wanda Szuszkowski from Nest 17. A small prize will be sent her way. The next Monthly Walking Challenge will be for the month of April. It will be a two-part challenge. We had some requests to do a Seniors Challenge. There will be a prize for the person aged 75 or older who walks the most miles for the month of April. We will ask for a photo of the walker so we can post them in the Weekly Updates. The second part of the Challenge will be a Flower Challenge. The prize will be for the person who walks the most miles and takes photos of the most different flowers they see while they are walking. Since spring is on the air, those early blooms should be coming out while you walk. All entries should be emailed to cpuskar@polishfalcons.org by May 5, 2022

The report was accepted with a motion by Druhna Trish and a second by Druh Washington; all were in favor.
Druhna Trish and Druh Johns complimented Druhna Chris for her hard work.

Falconettes Commission:

Falconette Commission National Youth Fund Report March 2022 Board Meeting

Date	Event	Description	Income	Expense	Balance
		Balance as of Nov 2021 Meeting			\$17,488.56
	Jan 2022 Raffle	Income	3,930.00		\$21,418.56
	Jan 2022 Raffle	Winner Payouts		1,750.00	\$19,668.56
2/18/2022	Future Leaders-2022	General Donation		3,000.00	\$16,668.56
2/23/2022	May 2022 Raffle	Ticket Printing		76.89	\$16,591.67

The raffle continues to be very successful. Our income for the January raffle was \$2,103.58. We will be sending out the tickets for the May raffle in the next couple of weeks.

Since our last meeting, we made a general donation to the Future Leaders Conference of \$3,000.

Please be sure to promote all the upcoming youth activities in your districts and nests.

The balance in the account was confirmed with Rob. I look forward to another successful raffle in May.

As always, thank you, your districts, and your nests for your continued support.

Czolem,
Patty Capozoli
Chairperson

A motion was made by Druhna Becky with a second by Druhna Trish to accept the report; all were in favor.

Compliments to Druhna Capozoli for all her efforts.

National Bowling Tournament Update:

Druhna Trish reported that she has been in contact with National Bowling Commissioner Janet Knauber. The deadline has been extended. Currently, there are 31 teams registered. Nest 45, St. Louis is prepared for the event along with a fun bowl on Thursday evening.

Druhna Trish shared that Nest 182 (Ambridge, PA) Member, Stephen Kosela bowled a 900 series in a local tournament. He is only the 39th person to do this.

Druhny Trish and Janet will be interviewing Stephen later this week for a blog to share his accomplishment.

National Golf Tournament Update:

Druhna Trish communicates with Nest 80 Officers frequently regarding the upcoming event. The tournament will be held on August 11 & 12. The courses are booked as is the entertainment; meals will be served at the Nest hall. Druhna will have a brochure to give to all the bowlers in St. Louis.

Nests in Good Standing:

There was only one more Nest to add to the list from the November meeting-Nest 36, Southwestern Connecticut. There were a few errors on the The end of year Nest information forms are arriving at the usual pace even though they are electronic this year. So far, 27 Nests have submitted their paperwork.

Poland Trip:

President Kuzma informed all that registration is now open on our site. Information regarding activities and cities is also posted. So far, ten people have registered. Druh Kuzma was just interviewed on a podcast for the 135th anniversary of the Polish Falcons.

Nest/District Presidents Meetings:

The meetings are held on the fourth Tuesday of each month beginning at 6:30 and ending at 7:30. President Kuzma asked all to join in as these meetings are going well. Our Officers appreciate the gathering and the sharing of information.

Polish Falcons Heritage Foundation Reorganization:

The plan is to reactivate the PFHF in May. There is a golf outing scheduled as well as plans for a dinner in the fall. The purpose is to share our heritage and work closely with the PFA. The foundation is a 501(C)3. The first thing to do is to form a Board of Directors to get things moving.

- Three from the PFA-President, Vice-President, Secretary
- Three of the PFA Board Members will serve
- Three people from outside the Polish Falcons

If anyone is interested in serving or knows of someone who will help with the foundation, reach out to President Kuzma. The by-laws will be posted soon.

Good of the Order:

- Druhna Trish has been discussing with Druh Ciesla (Grand Master) to have a virtual Legion of Honor meeting soon. This will be planned for the near future.
- Druhna Becky asked about future Board of Director meetings. The May meeting is May 14, via Zoom. The next one will be held on Saturday, July 30 (since the Board will already be in town for the Convention). The November meeting will be held in Pittsburgh on November 19 with plans for our Christmas dinner on November 18.
- Druh Eckert wished all a Happy St. Joseph's Day.
- Blessed Easter greetings to all.

With no other business, the meeting was adjourned at 3:30.

Czolem,

Patricia "Trish" Del Busse
National First Vice President