

Polish Falcons of America 42nd National Convention Minutes
November 21, 2020
National Headquarters, Pittsburgh, Pennsylvania

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First Session- Saturday, November 21, 2020

Call to Order

Following the opening prayer given by National Chaplain Rev. Timothy Whalen via pre-taped video at 9:21 a.m., the playing of the *Rota*, the National Anthem of the Republic of Poland, and the National Anthem of the United States of America, National President Druh Timothy Kuzma identified some procedural issues relevant to the conduct of this Convention due to its unique and historic nature and called to order the 42nd National Convention of the Polish Falcons of America at 9:41 a.m. on Saturday, November 21, 2020 via *Zoom* link

[https://us02web.Zoom.us/j/84988940357?pwd=N0tYUHFJdXd4cnBuTzNYK1ZuajcrUT09](https://us02web.zoom.us/j/84988940357?pwd=N0tYUHFJdXd4cnBuTzNYK1ZuajcrUT09) and physically broadcast from the Office of the National President of the Polish Falcons of America at the National Headquarters of the Polish Falcons of America in Pittsburgh, Pennsylvania.

Druh Timothy Kuzma: Czolem! The Convention is in session. At this time, I am going to ask Secretary/Treasurer Ryan Gregg to present the report of the Credentials Committee.

Report of the Credentials Committee

Druh Ryan Gregg: Good morning everybody. I just want to say I appreciate the effort the Delegates have made to make this happen. I also want to thank our staff for all the hard work in making this possible. Without further ado, the results of the Credentials Committee report are as follows:

We have 226 Registered Delegates broken down as follows:

- 15 - National Officers;
- 19 - District Officers;
- 89 - Nest Officers;
- 74 - Elected Delegates;
- 29 - Legion of Honor Delegates.

As I had said, there were nine [Delegates] who did not complete the registration. We pushed them through. You may receive a message that registration has been closed. You are going to want to refer to the bottom email link and click that [\[https://secure.electionbuddy.com/m/Czolem\]](https://secure.electionbuddy.com/m/Czolem). We also put that link out in the *Zoom* chat. So, if you are one of those nine, you will see a message. Then, open your email and just refer to that link.

Druhna Deborah J. Hojonski moved to accept the report of the Credential Committee [and to administer the Oath Taken for Convention Delegates] and **Druh Daryl Pawlush** seconded the motion. No discussion. **Yes – 179, No – 1, motion carried.**

Verification of Quorum

Druh Ryan Gregg: There are 38 Nests represented here today. A quorum is defined as “at least one-third of Nests in good standing”. Forty-eight Nests are in good standing. Therefore, the represented Nests of 38 far exceed 16 Nests. A quorum is present. The Convention shall proceed as such.

Administration of Oath to Delegates

Druh Timothy Kuzma administered the "Oath Taken for Convention Delegates" at 9:51 a.m.

Appointment of Parliamentarian

Druh Kuzma announced that Legal Counsel Druh Richard Federowicz is the parliamentarian for this Convention.

Adoption of Standing Rules of the Convention

Druh Timothy Kuzma: Again, these rules were provided in the Convention binder that was sent out (See Appendix A).

Druh Kuzma read each of the rules and noted that they were slightly modified from the previous Convention to reflect the virtual nature of this Convention.

Motion made by **Druhna Joyce Brennan** to accept the rules as presented and **Druh Frank Wloch** seconded the motion. No discussion. **Yes – 186, No – 3, motion carried.**

Committee Appointments

Druh Timothy Kuzma read the Committee assignments (Appendix B).

Remuneration of Convention Secretary

Druh Timothy Kuzma: Four years ago, in 2016, the motion was made and approved that the Convention Secretary would receive one thousand two hundred and fifty dollars (\$1,250.00) for being Convention Secretary. I just put that out there as that is always the question that is being asked: “what did we do last time?” That is not any kind of recommendation or commentary on what we are doing for this Convention by any means. Please do not misunderstand that. That is just informational as a point of reference for whoever wants to make a motion regarding the remuneration of the Convention Secretary.

Druhna Maryann Myszkowski moved to set the remuneration for the Convention Secretary at fifteen hundred dollars (\$1,500.00) and **Druh Robert Jakubiec** seconded the motion.

Druh John Kowarik moved to amend the motion by replacing fifteen hundred dollars (\$1,500) with five hundred dollars (\$500.00).

Druh Gary Sieczkarek raised a point of information and asked if the Secretary of this Convention will be the same Secretary for the contemplated Special Convention in 2021. The Chair advised that the Secretary elected today will serve as Secretary for this Convention only and any subsequent Convention will need to elect its own Secretary.

Druh Edward Ciesla seconded the motion to amend.

Druh Robert Jakubiec: The question is: is there going to be a lot less work to be done this year because of the modified Convention?

Druh Timothy Kuzma: The Convention clearly is shorter. We are definitely not in session for anywhere from 15 hours or so for total session time. This session - we don't know how long it is going to take, but - we are planning for four hours or so. So, in answer to that question, I would say it is definitely less in terms of the Convention; so, I think the answer is “yes”, but there is still work to be done. That is why we have these discussions.

Druh Frank Wloch: I just wanted to know if this session is being recorded and the recording secretary will have the option to do a playback, because I know in the past our recording secretary has always had a cassette recording of this. Will the recording secretary have the option to play this back through *Zoom*?

Druh Timothy Kuzma: Yes. The meeting is being recorded through *Zoom*. Whoever the secretary is will have access to that file when it is completed. Yes.

Druh Bruce Brennan: I agree with the amendment because there is going to be a lot less for the secretary to do and a lot of the things the Convention would do that would involve the secretary have been eliminated, so it is down to about half of the work. I think five hundred [dollars] would be acceptable.

Yes – 147, No – 38, amendment to the motion carried. No further discussion.

Yes – 171, No – 19, main motion as amended carried. The remuneration was established at five hundred dollars (\$500.00).

Druhna Wendi Kowarik raised a point of information noting that Section 143 of the Constitution requires the “Official Minutes and a revised Constitution and Bylaws... be available for distribution to the Nests and members by December 1st of the Convention year.” Parliamentarian Federowicz advised that Section 19 which requires the Convention Secretary to submit the Convention Minutes within 90 days of the close of the Convention, and that this was the intention of the amendment to this Section at a previous Convention and that the failure to amend Section 143 was an oversight and thus remained inconsistent with the amendment to Section 19.

Election of Convention Officers

Convention Chairman

Druhna Rebecca Sienkiewicz nominated Druhna Patricia Del Busse. **Druhna Janet Knauber** nominated Druh Timothy Kuzma. There being no additional nominations, **Druh Timothy Kuzma** closed nominations. **Druh Kuzma** declined and Druhna Del Busse accepted. **The Secretary cast one vote for Patricia Del Busse as Convention Chairman.**

Convention Vice Chairman

Druh John Kowarik nominated Druh Daniel Michalak. **Druhna Michelle Wolniakowski** nominated Timothy Kuzma. There being no additional nominations, **Druh Timothy Kuzma** closed nominations. Druh Michalak accepted and Druh Kuzma declined. **The Secretary cast one vote for Daniel Michalak as Convention Vice Chairman.**

Convention Secretary

Druh Charles Johns nominated Druh Joseph Sobota. **Druhna Laureane Stoklosa** nominated Druhna Rebecca Sienkiewicz. There being no additional nominations, **Druh Timothy Kuzma** closed nominations. Druh Sobota accepted and Druhna Sienkiewicz declined. **The Secretary cast one vote for Joseph Sobota as Convention Secretary.**

Druh Timothy Kuzma administered the Oath for Convention Officers at 10:42 a.m., and at 10:43 a.m., Chairman Del Busse declared the Convention in recess until 10:50 a.m.

At 10:51 a.m., **Druhna Del Busse** reconvened the first session of the Convention and called for a report from the Steering Committee.

Druhna Del Busse thanked the Delegates for joining virtually and for those who were meeting in groups to help those who felt a bit intimidated.

Report of the Steering Committee

Druhna Patricia Capozoli reported for the Steering Committee:

The Steering Committee met on Friday, November 13, 2020, via *Zoom* conference call at 6:00 pm.

Committee members present at the meeting were:

Patricia Capozoli (Chairperson)—National Director District IV;
Joan Beilfuss—Nest 907, Cicero, Ill., District II;
Barbara Krebbel—Nest 176, Lawrenceville, PA, District IV;
Peter Lenart—Nest 208, Derby, Conn., District V;
Sylvia Klimachefsky—Nest 163, Mocanaqua, Pa., District VII;
Susan Mazzone, Nest 123, Erie, Pa., District IX.

Committee member excused from the meeting:

John Pawlukiewicz, Nest 79, Southgate, Mich., District XIII.

A proposed agenda was reviewed by the committee and is included in this report as Attachment 1 [Appendix C to these minutes]. I explained to the committee that due to the nature of this virtual Convention, we have an abbreviated version of a normal Convention agenda. The main components of the Convention will be the presentation of reports and the election of officers. There will also be an opportunity for new business, special announcements, and any good of the order information prior to adjourning the Convention. We also had a brief discussion about the convention in general.

With nothing further to discuss, the meeting concluded at 6:30 pm.

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

Czołem!
Patricia Capozoli, Chairperson
National Director District IV

The Committee moved to adopt the report of the Steering Committee. No discussion. **Yes – 185, No – 4, motion carried.**

Reports of the Executive Officers

The report of the National President is found in Appendix D. The report of the National First Vice President is found in Appendix E. Druhna Del Busse noted that she will make two corrections to her written report. [The report of the National First Vice President has been corrected and such corrected report appears in Appendix E.] The report of the National Second Vice President is found in Appendix F.

Druh Daryl Pawlush moved to accept the reports of the Executive Officers and **Druhna Rebecca Sienkiewicz** seconded the motion. No discussion. **Yes – 188, No – 8, motion carried.**

Reports of the National Directors

The reports of the National Directors are found as identified: District I, Edward Ciesla, Appendix G; District II, Thomas Eckert, Appendix H; District IV, Patricia Capozoli, Appendix I; District V, John Kowarik, Appendix J; District VI, Christine Belasco, Appendix K; District VII, Thomas Washington, Jr., Appendix L; District IX, Rebecca Sienkiewicz, Appendix M; District XIII, Charles Johns, Appendix N.

Druh Scott Knepper moved to accept the reports of the National Directors and **Druhna Julia Serafin** seconded the motion. No discussion. **Yes – 189, No – 3, motion carried.**

Reports of the Appointed Officials

The report of the Communications Director is found in Appendix O. The report of the Physical Education Director is found in Appendix P. The report of the Legal Counsel is found in Appendix Q. The report of the Chaplain is found in Appendix R.

Druh Eric O’Hala moved to accept the reports of the Appointed Officials and **Druhna Michelle Wolniakowski** seconded the motion.

Druhna Lisa Smith: In the report for the National Physical [Education] Instructor, the 2018 Future Leaders attendance should include Nest 610 and the 2019 Future Leaders attendance should also include Nest 610.

Druhna Christine Puskar: That was just a simple typing error. I missed that. I will send them to the Secretary for an addition to the report. [Corrections noted in Appendix P.]

Druh Thomas Eckert: The Steering Committee’s report - I submitted this via Chat - but I am wondering whether their report can be emailed to all Delegates?

President Kuzma directed Communications Director Caughey-Stambul to email the report to all Delegates immediately upon the Legion of Honor video presentation.

Yes – 194, No – 4, motion carried.

Other Reports

The report of the Legion of Honor is found in Appendix S. The report of the Falconette Commission is found in Appendix T. The report of the Bowling Commission is found in Appendix U. The report of the Golf Commission is found in Appendix V.

Druh Philip Zambrello Jr. moved to accept the reports of the Legion of Honor, Falconette Commission, Bowling Commission and Golf Commission and **Druh William Bradley** seconded the motion.

Druh Timothy Kuzma: One of the saddest things that happened at the end of last year, almost one year now, was the passing of our Grand Master of the Legion of Honor, Frania Tracz. She passed away in December of last year. Frania was the first woman elected Grand Master of the Legion of Honor. She was so thrilled to have that position knowing that this year, 2020, was going to mark the 95th anniversary of the founding of the Legion of Honor. It was founded at a Special Convention in 1925 in Detroit. She was really planning some really nice celebrations for that event for the Convention in July. Unfortunately, Frania passed away. What we wanted to do though, still in Frania's memory, is to create a video of the Legion of Honor; just a short, brief video that Courtney is going to play in a second. When we go to Connecticut next year and do our Convention in person, there we will rightfully be able to acknowledge that anniversary even though it is a year later and pay appropriate tribute, a fitting tribute, to Druhna Tracz for her work not only as Legion of Honor Grand Master but her entire life in the Polish Falcons of America. So, sit back for a little pause here and I hope you enjoy the video.

A tribute video was presented to the Convention.

Yes – 183, No – 9, motion carried.

Financial Report

The financial reports from January 1, 2016 through December 31, 2019 are found in their entirety in Appendix W.

Druh Ryan Gregg: As stated in the binder, I rejoined the PFA as Secretary/Treasurer and CFO as of January 3, 2020. As such, the reports are merely reporting on the activity of the respective period. At this time, I would like to address any questions that anyone may have in regard to the reports.

Druh Jerry Kennedy moved to accept the financial report and **Druh Paul Zulpa** seconded the motion.

Druhna Deidre O'Hala: I have a question. I see we spent two hundred and twenty thousand [dollars] in the *Sokol Polski* over the past four years and only thirty thousand dollars in advertising. Isn't there another avenue that we can utilize to lower the amount of the *Sokol Polski* and put more emphasis on advertising to obtain new members?

Druh Ryan Gregg: We are making a push in advertising in various different platforms. We are starting to advertise on *Facebook* and we have *Constant Contact* emails going out to all the emails that we have at National here, so we are making a push to increase our advertising and possibly decrease *Sokol Polski* expenses that go out. We send a biweekly newsletter to all of the emails that we have here at National. So, we are trying to address getting that reach out there and possibly reducing those expenses.

Druhna Deidre O'Hala: That would be advertising for the *Sokol Polski* newspaper itself?

Druh Ryan Gregg: No. The advertising is more related to life insurance sales and annuity sales. There is not really any expense going for advertising at this point for the *Sokol Polski*, but those expenses could be allocated from the advertising in there to *Facebook* ads and other avenues as we move forward.

Druh Timothy Kuzma: So basically, Ryan is right. The forty thousand dollars spent on advertising is not related to the magazine. Those are things outside that we do, like *Facebook* ads or other ads that we do, throughout the year. The magazine is a separate expense line, and that primarily covers the printing and mailing costs, and then any other miscellaneous expenses like software or hardware that would be related to the *Sokol Polski* or the communications area in the magazine.

Druhna Deidre O'Hala: So, the forty thousand dollars in printing and postage does not account for the *Sokol Polski*? The *Sokol Polski* is a separate entity as far as printing?

Druh Ryan Gregg: No, the printing and postage would fall in on that line item there.

Druh Timothy Kuzma: So, when you see the *Sokol Polski* expense, that is primarily printing, postage, and any other miscellaneous costs related to the publication of a magazine.

Druh Ryan Gregg: Then the separate printing and postage line would be for non-*Sokol Polski* printing and postage for the office.

Druhna Deidre O'Hala: Then I just have one more question. Can you explain why the costs are approximately seventy-six thousand dollars and over three hundred thousand dollars for four years' travel expense? Is there a parameter on travel expense as well as are there parameters as to what the travel expenses warranted? Like if you went to a hotel, you could only [inaudible] at the hotel including your entire day, whatever it is, or is it like fair game?

Druh Ryan Gregg: No, there is a per diem and we cap any expenses at that per diem so we are controlling that cost as much as possible. In 2020, obviously travel is next to nothing. Just the utility of being able to meet over *Zoom* has greatly cut that expense down. I think that it is roughly twelve to thirteen thousand dollars year-to-date, and we are going to utilize *Zoom* as much as possible moving forward and control that cost. If we don't need that cost, we are going to try to reduce it as much as possible.

Druhna Deidre O'Hala: Thank you.

Druh Bruce Brennan: On our newsletter, we have a sponsor page, and our readers send in donations to cover the cost of mailing for our newsletter. Would that be an option for the *Sokol*?

Druh Ryan Gregg: Absolutely. We will definitely take that into consideration and may make an announcement related to that.

Druhna Teresa Landy: I am wondering if you can explain the surplus adjustment for 2019.

Druh Ryan Gregg: This had to do with our reinsurance deal that we entered into with the Heritage Life Insurance Company. We had some higher interest contracts on the books that had a guaranteed interest, fairly high, and with this interest rate environment declining, we wanted to reinsure some of these policies, and Heritage was our partner in that. So, we reduced our risk with this policy and we have a monthly settlement with Heritage where they reimburse us for eighty percent (80%) of the claims on the given block. So, along with this transaction, Heritage is providing what is called a ceding allowance; it was roughly one million dollars – nine hundred eighty-nine thousandish. So, what this is: we transferred assets related to this block of business and we transferred the reserves related to those contracts, the assets transferred were less than the liabilities by approximately \$1M, which represented the ceding allowance and injection into surplus.

Druhna Teresa Landy: So, are we comfortable now that our reserves are adequate with our [inaudible] business?

Druh Ryan Gregg: Yes. With this reinsurance deal, our reserves are going to grow at a much less rapid pace for those higher interest contracts. So, the deal has been great for us and it has reduced risk to our overall portfolio. The way that our regulators look at us [is] from a calculation called the RBC [Risk Based Capital]. This is a risk-based calculation, and this increased our RBC calculation greatly, so now we are looking very financially healthy to our regulators. It was a good deal.

Druh David Scaiffe: I would just like you to elaborate on the nearly one hundred thousand dollars in unrealized losses.

Druh Ryan Gregg: This will mainly be due to the investment in the Falcon Community Holdings, which is the Polanka property in New Jersey. These are losses in that investment, in the operations of the Polanka. Then again, these are reporting on the activity of the four years. I can try to answer any additional questions to these unrealized gains that you have, but that is the brunt of the unrealized losses.

Druh David Scaiffe: So basically, real estate losses?

Druh Ryan Gregg: The Polanka is a banquet/restaurant hall that we manage remotely from Pittsburgh. We have hired managers in the past and obviously haven't had the success we hoped for at this location for the operations.

Druhna Barbara Halat: I am not following how the Polanka is a loss if it is valued at \$2.3 million. I know that there were managers in there before COVID, so that is all I had, how was it a loss?

Druh Ryan Gregg: Well, this is for the operations of the Polanka; it is not the actual value of the real estate itself - so, year by year, the operations within the facility, all the revenue, all the expenses. That was the bottom line at the end of the day for each year.

Druhna Barbara Halat: Right, but aren't you still renting it out to the Weight Watchers and...?

Druh Ryan Gregg: The Polanka has significant maintenance expenses; utilities are very high each month. The expenses just outweigh the revenues at the facility. We had a plan for 2020. We partnered with a catering company out there that has plenty of success in the business, and obviously COVID happened and that put us back to square one, unfortunately. We are communicating with this catering company. They are still functioning in a limited capacity. So, we hope there is a vaccine coming here in the spring of 2021...hopefully. We hope to move on with this plan and make the facility profitable.

Druhna Barbara Halat: I know that there are phone calls of people wanting to rent it, but nobody is returning phone calls. Nobody is getting back to anybody because there is nobody there.

Druh Ryan Gregg: There is really no way with the regulations in place we can operate events profitably right now. So, we are in a closed phase as far as our rentals with the bungalows. We have Jazzercise taking classes there and other dance classes, so we are trying to get some rentals in there that we are able to adhere to the regulations in place for the State.

Druhna Barbara Halat: You've got the Jazzercise, Weight Watchers....

Druh Ryan Gregg: Weight Watchers has ceased renting at the beginning of COVID and they have not returned. So, we have not seen rent from them since mid-March.

Druhna Barbara Halat: And the wrestlers?

Druh Ryan Gregg: That has ceased as well. There was no way to put on those events with the social distancing and regulations that are required by the local and State governments.

Yes – 188, No – 8, motion carried.

Report of the PFA Independent Auditor

National Secretary/Treasurer Ryan Gregg read the report from the Auditor and indicated that it would be distributed by email along with a copy of the Report of the Steering Committee. The report of the Independent Auditor is found in Appendix X.

Druh Ronald Lipinski moved to accept the report of the independent auditor and **Druhna Barbara Wloch** seconded the motion.

Druhna Teresa Landy: Ryan, what is the cost?

Druh Ryan Gregg: The cost of the audit, I believe, is roughly sixteen thousand dollars (\$16,000) annually.

Druh David Scaiffe: You said “regulatory requirements” for the audit?

Druh Ryan Gregg: Yes Dave, it is a regulatory requirement. We have to submit audited financial statements to all states in which we are licensed, on an annual basis.

Druhna Barbara Halat: I have a question on the donation of the building, the [inaudible] donation in 2017 for four hundred ten thousand dollars (\$410,000). What is that about?

Druh Ryan Gregg: The Nest was dissolved and the building was donated to National at that point.

Druhna Barbara Halat: But who donated it... if the Nest is dissolved?

Druh Timothy Kuzma: Barb, that is what happens when a Nest is dissolved. The assets of the dissolved Nests are reverted back to the National organization.

Druhna Barbara Halat: Why was the Nest dissolved?

Druh Timothy Kuzma: One, you are getting off topic. We are talking about the audit report here. I will still answer the question. I am not going to get into the details of why, but after an internal audit of the Nest; it was found not to be in good

standing. There were some issues that the Board was not happy with, and the Board voted to dissolve the Nest. The Board determined that the Nest was not in good standing and was not totally functioning, and as a result, the Board decided to dissolve the Nest.

Druhna Barbara Halat: So, the Nest is dissolved and Pittsburgh decides to take all the assets?

Druh Timothy Kuzma: That is according to the Constitution. Yes.

Yes – 177, No – 7, motion carried.

Report of the Executive Compensation Committee

The report of the Executive Compensation Committee is found in Appendix Y.

Druhna Dolores Jaskierski moved to adopt the report of the Executive Compensation Committee and **Druhna Joyce Brennan** seconded the motion.

Druhna Julia Serafin: If the incumbents – President, First Vice President, Second Vice President – with the increase, what would their new salaries be? I know you said a percentage, but what would it actually be?

Druh Thomas Eckert: If the incumbents are reelected, there is no increase that is being proposed today, right now; the increase they would all be eligible for ... [is after] the 2020 fiscal results have been published. We have a process that evaluates the performance of the Executive Officers based on the prior year's fiscal performance. That evaluation is tabulated and compiled by the first Board meeting of the new year. Sometimes we have a Board meeting that is in February, sometimes it is in March. It all depends on when the final statement is published for 2020. By that meeting, we have all the results compiled and the process dictates that we formulate an opinion by the Executive Compensation Committee. That recommendation is submitted to the entire Board of Directors, and then we approve an increase at that time, which could range from zero percent up to three percent, depending on the prior year's performance and results. To answer your question, no changes to the three salaries are being proposed right now. Whatever they are currently is what they remain for those incumbents until 2020 results are final.

Druhna Julia Serafin: In response to that: your Compensation Committee is going to stay in effect until the first Board meeting of next year? And it is based on the financial report?

Druh Thomas Eckert: In 2016, the Convention created a standing committee, and that standing committee was expanded for the purpose of this Convention today by two additional people, but we have a standing committee that is like the Budget Committee or the Audit Committee or the Legal Committee; and we also have a standing committee called the "Executive Compensation Committee". Each year, the Executive Compensation Committee meets to tabulate the results of the prior fiscal year and make recommendation as to the officers' increases for the prior year. Once this Convention is finalized, with the new Board in place, the [Executive Compensation] Committee will be appointed by the President/CEO for the next four years. I do not know if I will be included on that or any of us that are currently on the committee will be included, but there will be an Executive Compensation Committee created for the purpose of conducting and finalizing this process of increases each year and applying the process that we are voting upon with this proposal today.

Druh Timothy Kuzma: I agree with everything you said. You said it very well. You described the process correctly. The committee that is recommending your report today, right now, is a Convention committee. That is just for the duration of this Convention. At the end of the Convention, that committee is dissolved like all the other Convention committees. Like you said, when the Board reassembles, the committee will be reestablished and so forth, and then as you pointed out, the first meeting of next year, that committee will do its review of the previous fiscal year. Just for the record, for the committee's report, I am supportive of the committee's recommendations.

Druhna Wendi Kowarik: So, this report ends with directors after four terms, and I know that there are two directors, I believe, who are up for nomination today and election today that would be starting more than four terms. Will they also be given a jump in their stipends or is it capped at four [hundred] fifty [dollars] (\$450.00)? I am just asking for a friend.

Druh Thomas Eckert: It is a valid question. At this point, the committee had not considered expanding the monthly stipend beyond the fourth terms. My opinion is, that as it stands right now is, that [for] a fourth or fifth or sixth term director, according

to the proposal being presented, the stipend remains maxed out at four [hundred] fifty [dollars] (\$450.00) at this time; but that is where we currently have it as it is drafted today.

Druhna Wendi Kowarik: So, can I follow up and just ask to amend it to increase it the same percentage as prior years for directors for people who have served more than four terms?

Druh Thomas Eckert: I would say that yes, changes.... That is why we are discussing this with all the Delegates to get that type of input. This is obviously a proposal from the committee, and any changes are at the pleasure of the Delegates.

Druhna Wendi Kowarik: So, what are the percentages that we increased the prior...the increases for additional terms for directors?

Druh Thomas Eckert: Well, I do not think... I have not contemplated that, nor am I doing the math very quickly here to determine that. We have kind of had a structure of new directors - second, third, and fourth directors - in at least the last Convention proposal which had that structure. We could add. We could make a recommendation as a committee for a fifth term director if that is what you are requesting.

Druhna Wendi Kowarik: That would be my request then.

Druh Thomas Eckert: Okay, if that was the case then I would suggest Madame Chairperson that we at a break to allow the Compensation Committee to consider this request and any others that may result prior to voting on....

Druh Timothy Kuzma: We might be looking at a break, but at the pace that we are going, I am not sure, and it would be easier perhaps – I am just suggesting – it would be easier if someone were to just make an amendment that the body would vote on. So Tom, let me ask you this, what is the gap between the third and fourth [director]?

Druh Thomas Eckert: I was just looking at that myself. So, third-term director is three [hundred] seventy-five [dollars] (\$375.00) and fourth-term director is four [hundred] fifty [dollars] (\$450.00). So, the gap is seventy-five dollars (\$75.00).

Druh Timothy Kuzma: So, I would suggest, and I will not make the motion, for someone to make the motion – Wendi you can certainly do that – to make that fifth-term director and beyond, five hundred and twenty-five [dollars] (\$525.00)? Keep the seventy-five dollar (\$75.00) gap the same. If that is the will of the body, we will vote on the amendment like we always do and after the amendment we vote on the main [motion]. I am not sure if we can assemble the Committee. We are going to have to stop the proceedings because we cannot go anywhere else. We have to wait because the next order of business is nominations. We cannot do that until we have compensation.

Druh Thomas Eckert: I am going to interject with one more comment because I am not exactly sure if we had legitimate reasons at the 2016 Convention for the differences between these director terms. Let me just take a look. Bear with me folks as we take a look at something. There seems to be – I do not know if there was a reason for this back in 2016 – but the gap between new director and second-term director is seventy-five dollars (\$75.00). The gap between second-term and third-term is only fifty [dollars] (\$50.00) for some reason. And the gap between third-term and fourth-term is back to seventy-five dollars (\$75.00). I do not know why that exists. To me, if there is a gap, it should be equal between all terms, and I would not want to introduce another fifth-term at seventy-five [dollars] (\$75.00) while somebody that goes from a second-term to a third-term is only at fifty dollars (\$50.00). Whatever change, maybe someone can entertain a suggestion on what the stipend should be, but I think that it should be corrected for this Convention as well.

Druh Thomas Eckert repeated the recommendation of the Committee for the proposed stipend for directors.

Druhna Wendi Kowarik moved to amend the Executive Compensation Committee Report to read that the stipends for National Directors be as follows: first-term, \$250; second-term, \$325; third-term, \$400; fourth-term, \$450; fifth-term, \$525.

Druh Gary Sieczkarek: The question that I had, and I know she is going with numbers, but the last number should be four [hundred] seventy-five [dollars] (\$475.00) if she is going to coincide with the numbers?

Druhna Del Busse asked for a second before any further discussion.

Druhna Christine Sokólowski seconded the motion to amend.

Druh Thomas Eckert: I will start out the discussion. Wendi, to just clarify, you moved the spread of fifty dollars (\$50.00) from the second term to the third term now to the third and fourth term, because you announced that the third-term director would be four hundred [dollars] (\$400.00) and a fourth-term director would be four [hundred] fifty [dollars] (\$450.00)? That is only a fifty dollar (\$50.00) spread. Is that what you intended?

Druhna Wendi Kowarik: No. I think I meant it to be four [hundred] seventy-five [dollars] (\$475.00). To clarify, my motion is: first-term, \$250; second-term, \$325; third-term, \$400; fourth-term, \$475; fifth-term, \$550. That should be seventy-five dollars (\$75.00) between each seated term. **Druhna Christine Sokółowski** agreed to the clarification to the proposed amendment.

Druh Gary Sieczkarek: How many years can a director run, and is this going to continue on – fifth, sixth, seventh, eighth?

Druhna Patricia Del Busse: Their age is the same as ours in the Constitution: you cannot run for the Director's position after your seventieth birthday.

Druh Gary Sieczkarek: They are running for fourth and fifth. Is there anybody that has been in there for sixth and seventh?

Druhna Patricia Del Busse: Not at this time.

Druh Gary Sieczkarek: Okay. I just thought there might have been.

Druhna Teresa Landy: Could you please clarify? Does this include their expenses or is the club reimbursing expenses, and is this monthly?

Druh Timothy Kuzma: Monthly and it does not include expenses. That is separate. Monthly stipend plus expenses, which are travel, hotel, per diem.

Druhna Deborah Hojonski: I am not sure why we are voting for increases in these stipends when everything is being done remotely with the virus. I just wanted to throw that out there. Maybe we should have some chat about that as well.

Druh Timothy Kuzma: My only comment to that would be is that remote or in person, it really does not change the work of the directors.

Druhna Deborah Hojonski: I just wanted to clarify: you said the stipend was part of their hotel and travel, *et cetera*. Am I not hearing that correctly? That is billed separately?

Druhna Patricia Del Busse: Yes. That is a monthly stipend the directors receive.

Druhna Deborah Hojonski: And what are they receiving that for if it is not for their travel and lodging and transportation to events in their District?

Druhna Patricia Del Busse: It covers expenses that they may incur while doing work within their District.

Druh Timothy Kuzma: I should have been a little bit clearer about that.

Druhna Deborah Hojonski: Okay. I just wanted everybody to have a clearer understanding about that.

Druh Timothy Kuzma: Let me clarify. That is a good point, because when I say "travel", that means "travel as related to their duties in coming into Pittsburgh for Board meetings, for attending any event representing the National organization". We often do things like that. Those expenses are what I meant. What we do not cover is all the work, travel, *et cetera* that a Director will do within their own District - going to Plenary meetings, going to Nests, visiting - those expenses are not covered, and that is what the stipend covers. That stipend is actually payment for being a National Director and taking on the responsibilities of being a National Director and is meant to offset those expenses locally that a Director would incur in the work that they are doing. They have to travel; they are going here; they are going there. This is meant to offset. I just wanted to be clearer.

Druh John Kowarik: I just wanted to answer Deb. When we travel to Pittsburgh, we have to take off Wednesday, Thursday, and Friday from our regular jobs. So, the stipend that we receive covers the time that we have to miss from work because we

have to use our own vacation time or no vacation time. We had Directors that did not have vacation time and had to use the stipend to cover their salary because there was no vacation time they could use to travel to Pittsburgh. And since this time here, this is the first time we have been doing virtual. But if you have to miss four times a year, that is twelve days vacation time that people have to use to travel to Pittsburgh. I hope that answers your question.

Druhna Teresa Landy: Just a comment. I understand and thoroughly support the increases. I just do not really understand the differential if it is really covering everything it says it is covering, then why would it matter if they are a first-term or a fifth-term?

Druh Timothy Kuzma: I think that logic is just around rewarding those Directors who have put in the time and the years. It was just meant to do that.

Druhna Janet Knauber: John made a remark that they have to take off of work on Wednesday. Are Board meetings no longer just on Friday and Saturday, and, if that be the case, why would they get Wednesday if they can travel on Thursday and return after the meeting on Saturday? The Saturday meetings are over early enough, and you can go home after the meeting.

Druhna Patricia Del Busse: Generally, the meetings are still on Thursday and Friday, Janet... I am sorry, Friday and Saturday, generally.

Druhna Janet Knauber: Yes. So, there would be no reason to have to take off of work on Wednesday and be there on Thursday. Yes, I understand that you need to be there on Thursday, so you would need to stay Thursday night, Friday night, and return on Saturday, and if you chose to stay on Saturday after the meeting is over with, that would be your expense.

Druhna Kathryn Borkowski: Could we just go back to maybe twenty minutes ago when the original motion was made by Druhna Kowarik? So, I believe that we have a Director on the Board with the same last name, and I do not know her relationship to that Director, but I think there could be a conflict of interest in that person making a motion. "Conflict of interest", that would be my term. That person, perhaps, should not be making such a motion. Maybe that motion should be withdrawn.

Druh Richard Federowicz: I do not think there is any legal reason that Wendi cannot make the motion; however, that might be something for people to take into consideration one way or the other if they would like to, but from a legal perspective, I think she has every right to make a motion.

Druhna Del Busse indicated that the motion will stand.

Druhna Sylvia Wiertel: I am kind of not understanding why we would have such big jumps. I know we are in a slump. The Falcons are not making that much money on their investments. So, I was looking at a seventy-five dollar (\$75.00) increase like from a third term – that is a twenty percent increase. Nobody gets twenty percent increases in any office or company unless you have a golden parachute or something. So, I was wondering: why we would give such a large increase to the Directors?

Druh Edward Ciesla: I am looking at the actual figures here, and it turns out that if we increase the four-term Director to four [hundred] seventy-five [dollars] (\$475.00), that is twenty-five dollars (\$25.00) more. And then the fifth year Director is going to be five hundred fifty dollars (\$550.00); that is a difference of one hundred dollars (\$100.00) really because you are increasing the fourth term and then you are adding the fifth term. And is that going to stop at the fifth term, or are we going to every four years increase it? Somebody mentioned the fact that we are not doing that well. Maybe this is one of the areas that we can cut down on. As a departing director, I have no [inaudible] in this game.

Druhna Carol Zurisk: We wanted to know if Tom could repeat the present salaries for the three main officers again.

Chairman Del Busse indicated that we are debating the amendment on the Directors' stipend; but we will review the entire proposal before the final vote.

Druh Thomas Washington, Jr.: For everybody's information, there are no four-term Directors this time. There [are] two fifth-, one third-, two new people, and three that are in their second term. So, all this bickering of fourth-term is a moot point at this time.

Druhna Andrea Atkins moved to call the questions and **Druhna Catherine Smith** seconded the motion.

Yes – 168, No – 18, motion to close debate carried.

Yes – 106, No – 81, motion to amend the main motion carried.

Druh Thomas Eckert, on behalf of the Executive Compensation Committee restated the main motion as presented concerning the Executive Officers only.

Druhna Sylvia Wiertel: I thought when Tom was first giving his report, he said something about a twenty-five dollar (\$25.00) increase in stipends, but now all of the sudden we are talking about seventy-five [dollars] (\$75.00). Is it twenty-five [dollars] (\$25.00) on top of the seventy-five dollar (\$75.00) increases or what?

Druh Joseph Sobota, Convention Secretary, restated the amended motion on the floor according to the action of the Convention.

Yes – 145, No – 45, motion to adopt the amended committee report carried.

Druh Timothy Kuzma moved to recess for twenty minutes and **Druh Leonard Sobota** seconded the motion.

Yes – 86, No – 91, motion to recess failed.

Report of the Nominations Committee

Druh Thomas Washington, Jr., presented the report of the Nominations Committee:

The Convention Nominations Committee met via *Zoom* on November 20, 2020 at 530 PM EST. All three committee members were present: Charles Johns, Rebecca Sienkiewicz, and Thomas Washington, Jr.

The candidates for election to offices for the Polish Falcons of America have all accepted via email their nominations. There was one exception: the National Director nominee from District I did not complete her registration as a Delegates. The Board will appoint the Director at next Board meeting.

Executive Board

President: Timothy Kuzma;
1st Vice President: Patricia “Trish” Del Busse;
2nd Vice President: Daniel Michalak;
2nd Vice President: Ronald Lipinski;

Directors

District I – open;
District II - Thomas Eckert;
District IV - Patricia Capozoli;
District V - John Kowarik;
District VI - Mark Albin;
District VII - Tom Washington, Jr.;
District IX - Rebecca Sienkiewicz;
District XIII - Charles "Chuck" Johns.

This concludes our report of the Nominations Committee.

Czołem

Thomas Washington, Jr., Chair
Rebecca Sienkiewicz
Chuck Johns

Elections

National President

The Nominations Committee placed the name of Timothy Kuzma in nomination for National President. The Chair called for nominations from the floor. There were no additional nominations. **The Secretary cast one vote for Timothy Kuzma as National President.**

National First Vice President

The Nominations Committee placed the name of Patricia Del Busse in nomination for National First Vice President. Druh Daniel Michalak assumed the chair of the Convention. **Druh Michalak** called for additional nominations. There were no additional nominations. **The Secretary cast one vote for Patricia Del Busse as National First Vice President.** Druhna Del Busse reassumed the chairmanship of the Convention.

National Second Vice President

The Nominations Committee placed the names of Daniel Michalak and Ronald Lipinski in nomination for National Second Vice President. The Chair called for nominations from the floor. There were no additional nominations. **Druh Charles Johns** nominated Daniel Michalak by stating:

I stand proudly to nominate Dan Michalak for the position of National Second Vice President.

Dan has been a Falcon all his life and in 1974, he was in the Falcon Drum Corps in Meriden, CT. Since then, there's been little he hasn't been involved in. Dan has been District V President and Vice President and its long-serving Treasurer. When District V was almost broke, Dan was instrumental in creating a budget that required significant fund raising efforts and then got every Nest to participate in the fundraisers. He used his financial background to help create an investment strategy that has helped grow the District money. District V is now financially strong and will be for a very long time because of his vision and actions.

Dan has been a Nest President, Nest Permittee, Nest Instructor, Nest House Committee Chairman, and Nest Treasurer. He was a National Camp Instructor, helped at National Volleyball, and was involved in the District V Pool League and District Bowling.

There are few people throughout the Falcon organization who do not know Dan and his enthusiasm, his ideas, his leadership.

On a personal note, fraternalism is the glue that makes this wonderful organization what it is. Dan and all he does is the very definition of "fraternalism". When I became a Falcon and started to bring my children to summer camp, there was Dan. Dan was not only a counselor; he [also] ran the basketball rotation teaching fundamentals to all the kids. When we went to the Zlots, there was Dan, helping in any way he could to help the Zlot run smoothly and doing all he could to ensure the youth had a safe and enjoyable time. When I became the National Director representing District XIII, there was Dan, in the board room and committee meetings fighting for the members and the organization. In 2018 with my wife and daughters, I went to Poland, and there was Dan with his daughter. We had such a great time, trust me, *Żywiec* is so much better on tap.

Dan truly enjoys being a Falcon and he does everything in his power to ensure all others do as well he is what every fraternalist should try to be.

Therefore, I proudly nominate Dan Michalak to continue as our National Second Vice President.

Druh Thomas Washington, Jr., seconded Daniel Michalak by stating:

I wish to second the nomination of Dan Michalak as Second National Vice President. In addition to everything previously mentioned, Dan fosters camaraderie with Nests. He has sponsored bus trips from District V to Pennsylvania to come visit the Nest. He organized parades, Constitution Day festivities, and trips to Yankees and Mets games to bring Falcons from near and far together for adventure, exploration, and baseball. Although he lives in Connecticut, he travels to New Jersey, Pennsylvania, and Michigan just to visit with Nests. Dan firmly believes that the more we are together informally, the more we can work together to achieve the best for the Falcons. And he has inspired so many of us to [inaudible] our own Nests and Districts in order to accomplish the greater good of the Falcons. It is an honor to second the nomination of Dan Michalak for National Second Vice President.

Druhna Patricia Heineman nominated Ronald Lipinski by stating:

Ron has asked me to speak for him. He has been a member of the Polish Falcons since 1986. He has been a member of Nest 80 in South Bend and Nest 45 in St. Louis, and he is currently our District II President. He was born in South Bend, Indiana, and his interest in being the National Second Vice President is out of desire to help promote the growth of the Polish Falcons. He wants to focus on the core business of selling insurance. He wants to be able to exist and support the fraternal activities, because new and existing members buy products sold by the PFA agent. He attended the 41st National Convention and was concerned over the direction the organization was heading. He made a choice not to stand idly by but to get involved to help make a change. I believe a change in perception with PFA is needed. He brings new ideas and new energy. He attends the camps and Zlots, and I think he would bring some new energy to our organization if he is elected Second Vice President.

Druhna Michelle Wolniakowski seconded Ron Lipinski by stating:

I just wanted to speak on behalf of Ron's efforts over this last year. Our District President unfortunately did pass away, and Ron stepped into the really elected role and our District and has absolutely flourished ever since.

I first met Ron back at some conventions and some camps, volleyball, and participated at the Zlots as a counselor and instructor, and he has brought so many new ideas to the table over this last year, especially during these unprecedented times. I know that he tirelessly works with his ideas with his drives back and forth between South Bend and St. Louis. He comes and gives a lot of his time to the Chicagoland area now that he has retired and has so much time to offer. It is my honor to second the nomination for Ron Lipinski.

Druh Daniel Michalak addressed the Delegates:

I want to start off by saying, "hello everyone and Czołem"! For those of you who don't know me, my name is Dan Michalak and I am currently the Second VP. Let me tell you a little about myself. I am a 45-year plus member with memberships in the following Nests and Districts: District IV, Nest 77; District V, Nest 68, 208, 307, and 519; District VII, Nest 163.

Besides the Second VP, the current officer positions that I am holding are: District V Legion of Honor Vice President, District V Treasurer, and Nest 68 Treasurer. I know that a lot of my history has already been said by the guys that nominated me, and I would like to thank them for that, but I will just tell you some more of my history with the Falcons.

I started off as a youth and the Falcon Drum Corps. Once I reached the age of 18, I went on with my life not really thinking about the Falcons at all. Somewhere around my mid twenties, someone asked me if I wanted to stop at the club and have a drink; it was the Falcons. The place was the same as it was years ago, and as we all know even some of the bar patrons were still there. The officers asked me at the time if I would like to be involved, and I replied yes. I went into the house committees where I began already having experience in management. I worked my way up to chairman of the committee of the bar and I presented a plan for the club to grow. The officers at that time informed me that the club was in financial hardship - about \$8,000. We could not do any improvements. Hearing this, I made an offer to loan the club \$10,000 to pay off the bills and to do the improvements. The bonus was I would only pay myself back after the profits, and this was an interest free loan. I think they all thought I was nuts, but that is the way I am. The Club made a profit, and I was paid back in a couple of years and then moved on to serve as club treasurer, moving up to president which I held for 25 years, and now back as treasurer.

As far as the District and National Conventions, I started that in the late 1980s. The first National Convention I attended will always be special to me: it was in Buffalo in 1988. Myself and my wife were Delegates. We also had our son Josh, whom was just a baby at that time and was not yet walking. When we had a get together with our district Delegates, Josh stood up and took his first steps from one bed to the other and back again. Memories... I have not missed a National Convention since.

In District V, I worked my way up to become their president and now currently treasurer. And I thought about this a little bit, about camp: I saw the basketball court and asked Marian Wesolowski if she would like me to teach some drills - basketball skills - since I was a coach at Saint Stanislaus School at the time. She agreed and it has been a success. In later years, my daughter Mallorie volunteered to give a hand at the camp. After that, I decided to run for National office, to which I am here today.

I bring experience to the Falcons from all of the jobs and offices I held. I was a manager at a roller-skating rink; union president and negotiated for ten years; owner of my own electrical contractor business; electrical inspector; and a basketball coach. I went from St. Stans and the work I did there and I was recruited to high school. My work for the high school was honored by the Women's National Basketball Coaches Association where I was honored as the National Assistant High School Coach of the Year. My work with the Polish community was recognized as I was honored by the State of Connecticut, the City of Meriden, the Polish Falcons, and the BPOE Elks.

Many of you now know that the roles of the current position, if approved next year, this will be the last term for the Second VP. To see how this would work for the Falcons and to get a hands-on feel for this, I have taken positions in two organizations. The St. Mary's German Heritage Society: I was hired by their Board as President/CEO. This was to help the organization get started. It is a one-year contract. The International Municipal Signal Association: as their International President and I will be in direct contact with the CEO, and I was elected by the membership. This is also a one-year term. The experience that I am getting from both of these is priceless. Holding these positions will fit it with the new bylaws and what they will look like. I am looking forward on bringing this knowledge to the Falcons for our future growth.

In closing, I am going to talk like a coach. I would like to thank everyone who has helped or worked with me over the years. It has truly been an honor to be on this terrific team. We have been moving forward and winning for the Falcons. There might be a loss or two, but we will regroup. [inaudible] I am always moving forward for better ideas or changes, and just like basketball, I believe in passing the knowledge and giving one hundred percent.

Thanks everyone for your continued support over the years, and I still hope to be the coach, a.k.a., Second VP, for this team. Go Falcons! Czołem!

Druh Ron Lipinski addressed the Delegates:

Thank you very much. I would like to get to a couple of items before I get started. I would like to thank Pat Heineman for her great nomination speech and also Michelle Wolniakowski. We have been working very closely. She is the treasurer [Secretary] for District II and [I am] constantly kind of bothering her with all of my ideas and stuff I want to get implemented. So, I appreciate both of them for helping us out.

One thing I would like to say is I have been practicing some of my Polish so, "*trochem rozumiem popolsku*", but I have bought some tapes and I am starting to learn a little bit more as I go along.

I met Dan in 2015, and I would like to say: nice person and I really have nothing negative to say. But, I do need to highlight some differences that I think that I would have to bring to the organization.

One, I talk about bringing new ideas, new energy, and a new focus into promoting some insurance sales. Now looking at what I have heard from conversations from being a District President, constantly talking to Tim and Trish about how things were run previously when interest rates were high, and when we could sell insurance programs pretty cheap, now it's a program of trying to get the insurance to support all the fraternal activities that we were looking at doing. Talking about the Legion of Honor and all that; we can only have that if our insurance sales are improved. So, what do I need to do to improve that? Well, it is kind of like the time back when I was in the National Guard and made company commander. The unit was low strength, and I needed to try to convince young, high school, 17- and 18-year old men and women to try to get up and off the couch, put down the remote, put down the game controller, and join the military by going through basic training giving up one weekend a month and two weeks out of the year. Not a very easy task and that is what I think we are facing here with trying to get individuals who want to buy some insurance.

I kind of got into buying insurance because my grandparents bought an annuity for me, and that is how I became a member of the Falcons. So, I kind of modeled myself after that. I saw that my grandparents bought the life and education plans for all of my nieces and nephews that were coming along, but when it came to regular insurance, we bought insurance through a commercial program. Why was that? Well, when it came up, I bought my boys a life and education annuity never knowing that the Polish Falcons actually sold insurance and that was something that we could do. So now my boys are able to go to the Zlot and volleyball camp where I have helped out and worked at. But what does the commercial organization send me? Just once a year they send me a premium notice; nothing else. Both of my

boys are in college. They have got Starzyński scholarships. So, there are a lot of opportunities and benefits for being a member of the Falcons, and that is what I am trying to get everybody to look at.

I can talk a lot about the other things I did, and all of that kind of stuff is in the past. I was at the 2018 Zlot where I met Trish and I met Tim. Unfortunately, I did not see Dan at the 2018 Zlot. If I was elected, I guarantee that National Second Vice President would be at the 2022 Zlot.

I also look at some of the things we need to do about bringing new members in. We also need to look at what happened to some of the old members. Everywhere I go, I run into people who say, "I used to be active, I used to do stuff", and now, they are not. I would like to try to get all of those people back into coming in.

So, in closing, I would like to generate interest in insurance sales. Talk about being 20 and 30 and following and getting those 20- and 30-year olds and having kids to think about buying insurance, and get the college age kids to work on our social media and get that kind of thing going.

So, in conclusion, I would like to say thank you and Czołem!

Druhna Del Busse complimented all who spoke during this nomination process.

Dan Michalak – 145; Ron Lipinski – 59. **Dan Michalak elected National Second Vice President.**

Druhna Del Busse congratulated Druh Dan on his re-election.

National Board of Directors

Druhna Del Busse listed the nominees for National Directors and noted that the nominee from District I was not in attendance at the Convention, and that seat would be filled by the Board of Directors.

[Because the nominee for the National Director from District I was not present at the Convention, in accordance with the opinion given by Legal Counsel Richard Federowicz at the 2016 National Convention, in which he advised the Convention that since the nominee was not present at the Convention, under the Constitution to be elected as a National Board of Director, you have to be qualified. Section 24 states that a qualification is: at the time of election, you must be a Delegates to the Convention. Since the nominee is not a Delegates to the National Convention, the nominee cannot be elected. In addition, if nobody at the Convention is qualified to be elected, that would create a vacancy, and under Section 29 of the Constitution, the Board of Directors shall fill the vacancy by secret ballot and majority vote at the next Board of Directors meeting.]

The Chair called for nominations from the floor for National Director. There were no nominations. **Since there were no nominations, the Secretary cast one vote for the following:**

District II - Thomas Eckert;

District IV – Patricia Capozoli;

District V - John Kowarik

District VI – Mark Albin

District VII – Thomas Washington, Jr.

District IX - Rebecca Sienkiewicz

District XIII – Charles Johns.

The position of Director from District I was unfilled by the Convention and is considered “vacant”.

Druhna Del Busse thanked Edward Ciesla for doing such a fabulous job as a Director over all these years and Christine Belasco as well and welcomed Mark Albin.

New Business

None.

Special Convention

Druh Timothy Kuzma: Thank you Trish. Thanks again to all the Delegates for hanging in there. I know that it has been a long day, but thank you all. The plan is July - I think it's about 16th or 17th, something like that; we don't have the exact dates yet. We are going to reach out to the hotel to firm that up. We're going to do that quickly. But it will be July. It will be in New Britain like we were planning this year. The big difference is that it is going to be considered a special convention, in some ways similar to this because there will be specific things that will be addressed. Main item will be amendments to the constitution that we did not get to this year, but we will do it next year. Also, as I mentioned before, things that we did not do this year, like the Falconette Commission luncheon, the Legion of Honor Conclave, the convention itself, plus the visits that we always do to the Nests in the area [will occur]. We will be working very closely and carefully with the District and all of the Nests there, especially Nest 88 who is hanging in there as the host of the convention. So, we are all looking forward to that. You will see and expect information about that convention early next year, probably in February. You are not going to see anything for the remainder of this year. The first issue of the magazine will definitely have dates. And just so that you know, you're going to have to go through the same process to choose Delegates as you did for this convention. Delegates cannot just go from one convention to another. I will give you all that information like we always do and will get it ready. Let's just hope by that time COVID is behind us or at least enough in the rearview mirror that we can do the convention and that we can gather again in person and move forward. I guess there really isn't anything other than mid July, next year, New Britain. Thank you and that's it. Any questions?

Good of the Order

Druhna Patricia Del Busse: I personally would like to thank Ryan, Patty, Marianne, April, Courtney, and Tiarra. I know that Wendi is throwing me a dirty look because I'm getting emotional, but these people have worked so hard and so much for this and I just want them to know that I really appreciate what they have done for us, and we are very, very blessed to have these people working with us.

Nest 725, their President was unable to attend, but they are donating \$100 to the scholarship fund and they are also donating in memory of Caroline Knetsch, Cecelia Grabczyk, Cecile Krok, Robert Beilfuss, and Lottie Fik.

I'm not getting political, but there was glass broken today, I don't think that the Polish Falcons has ever had a female chairperson at a National Convention. I may be mistaken, and we all know that this female chair had a lot of help and I appreciate it.

Druh Frank Wloch: Thank you Trish. Thank you to all the National Officers. On behalf of Barb and Frank Wloch, we would like to donate \$100 to the Starzyński Scholarship Fund. And I just want to say another heartfelt thanks. [I have] been with you guys and these trials for this Convention since it started, and I've seen the progression, and I think you guys did a wonderful job under the circumstances and I think things went pretty well today without a hitch, and I think everybody got what they needed to out of this Convention. Again thank you very much from District XIII.

Druh Charles Johns: On behalf of the Johns family, we would like to donate \$100 to the Starzyński Scholarship Fund.

Druh Timothy Kuzma: Just in closing, there are two things we have to do. One, I'm going to ask Ed Ciesla as the Legion of Honor Grandmaster - hopefully you have a Constitution in front of you Ed - and I would like for you to lead us in the reading of our oath as officers when we are just about done so that we would be considered duly installed. That's number one.

I just want to make another quick comment and add on to what Trish said. It honestly has felt that we have been working on this Convention for the last five years. It's been probably since April that we realized that we were going to have to do this, but it feels like we've been working on this forever. Trish was right. We have a great staff. The people that have been on this Convention call today: obviously Trish and I; Legal Counsel Federowicz; Ryan Gregg who is a tremendous addition to our staff this year as our Secretary/Treasurer and CFO; Marianne Kenbok who has been here almost as long as me, the real rock in this place; Patty Capozoli; remotely, but they are not here, our executive assistant April Miller, you heard Courtney our Communications Director, and her assistant Tiarra McGinnis, and also on the staff, just so I don't forget anybody on the staff, they are great staff we have Rochelle Bolind, Robert Kolessar, Patricia Capozoli, John Denning our Sales Manager, Chris Puskar, Physical Education Director.

Let me just be clear: they have been working like crazy these last two months just to get ready for this Convention. Let me just tell you point blank they work like this for you every day they are here. Every single day they work hard they are just an amazing staff and crew of people that really have your interest at heart and the entire membership, and yes they did a great job for us for this Convention. But it would be... I would be remiss if I did not say that they do this every day, and they are a great group and I always say they don't work for me, they work with me. We're all in this together. And our goal is to make this organization as

great as it possibly can be. And we are committed to that, and we will remain committed to that. I will remain committed to that as President for this term, and I look forward very much to the Convention next year to change the Constitution. It's a very important change that we are going to propose. So, on that note, I just want to thank all of you. I know it's been a long day. So, Ed Ciesla, are you available with a constitution where we can read?

Druh Edward Ciesla administered the Oath of Office at 1:58 p.m.

Druh Timothy Kuzma: I want to make sure that I noted Patricia Capozoli on the staff. She's been a great addition. I don't think I mentioned her name.

Druhna Judith Delaney: I want to donate from our Nest, 827, \$100 to the Starzyński Scholarship Fund.

Adjournment

Druh Edward Ciesla moved to adjourn and **Druhna Michelle Wolniakowski** seconded the motion.

Good of the Order

During the voting, Good of the Order continued.

Druh Frank Wloch: Nest 31 would also like to donate \$100 to the scholarship fund.

Druhna Patricia Capozoli: On behalf of me and my husband Thomas Capozoli, we would also like to make a \$100 donation to the scholarship fund.

Druhna Carol Zurisk: Nest 42, \$100 to the Scholarship Fund.

Druhna Stephanie Kalinowski: You did a great job everyone. I'm very proud of all of you. Czołem.

Druh John Kowarik: You guys did a great job.

Druhna Kathleen Perez: I would like to make a donation of \$50 in memory of Frania Tracz to the scholarship fund.

Druhna Janet Knauber: Joseph would normally be doing this, but being that he is probably busy. On behalf of Nest 86, we would like to donate \$100 to the Starzyński Fund.

Druhna Rebecca Sienkiewicz: On behalf of the Polish Falcons Nest 123, we are donating \$100 to the Starzyński Scholarship Fund.

Druh Gary Sieczkarek: Gary Sieczkarek from Nest 6 would like to donate to the Starzyński Scholarship Fund \$100 in the name of Yvonne Pelletterie who has just passed away this past year and would normally be at all the conventions.

Druhna Louise Barnes: This is Louise Barnes, Nest 45. I would like to donate to the Starzyński Scholarship Fund \$200 in my husband's honor and \$200 in memory of my mother and dad. They were longtime Falcon members, Wanda and Jerry Podgorny. [Louise was not recorded as a Delegates in attendance by the Credentials Committee, but was properly registered as a Delegates to the Convention.]

Druhna Joan Beilfuss: On behalf of Legion of Honor District II, we would like to donate to the scholarship fund \$100.

Druhna Joan Pawlukiewicz: On behalf of the Pawlukiewicz family, we would like to donate \$100 towards the scholarship fund.

Druhna Carol Czerniewski: On behalf of Nest 45, I would like to donate \$100 to the Starzyński Scholarship Fund.

Druhna Barbara Krebbel: On behalf of Nest 176, we would like to make a donation in the amount of \$100 to the Starzyński Fund.

Druh Thomas Eckert: On behalf of the Eckert family and in memory of all deceased members of District II, we would like to donate \$250 to the Starzyński Scholarship Fund.

Druhna Victoria Aiken: I would like to donate \$100 in memory of my mother, Florence Kowalczyk Aiken, for the Starzyński Scholarship Fund.

Druhna Carol Ann Kuczma: On behalf of Nest 118, Pittsburgh, we would like to donate \$100 to the scholarship fund.

Druhna Dorothy Kopchik: In memory of Frania Tracz, I would like to donate \$50.

Druhna Mary Pluta: On behalf of District VI Legion of Honor, \$500.

Druhna Christine Puskar: District IV, Pittsburgh, would like to donate \$100 to the scholarship fund.

Druh Richard J. Federowicz: I am donating \$250 to the scholarship fund.

Druh Ronald Staniszewski: Bob Jakubiec, Teresa Landy, and Ron Staniszewski want to donate \$300 in memory of Ilene Kennedy and Frania Tracz

Druhna Michelle Wolniakowski: On behalf of District II, we want to donate \$100 in honor of all of our deceased members.

Druh Ryan Gregg: I would like to thank all of the staff, Delegates, and also Chelsea with the *Election Buddy* for making this happen. I would also like to thank everyone for the generous donation, and the Gregg family would also like to donate \$100 to the Starzyński Fund.

Druh John Denning: On behalf of the Denning family, I would like to donate \$100 to the scholarship fund.

Adjournment

Yes – 135 and No – 8. **Motion carried.** The Convention stood adjourned at 2:13 p.m.

Respectfully submitted,

Druh Joseph M. Sobota, M.P.A.
Convention Secretary
November 27, 2020

Appendices

Appendix A - Standing Rules as Originally Presented

Standing Rules of the 42nd National Convention of the Polish Falcons of America

Rule 1. Registration for the Convention shall close at 9:15 a.m. The Credentials Committee, after the registration has closed and directly after the opening ceremonies of the first business meeting, shall report the number of Delegates registered as present with proper credentials.

Rule 2. For admission to the Convention, Delegates shall login to the *Zoom* Webinar created for the Convention. Voting on all motions and elections shall be conducted with the ElectionBuddy voting platform.

Rule 3. When recognized to speak during the Convention, the Delegates shall identify him/herself using their Delegates Number.

Rule 4. No Delegates shall speak in debate more than twice on the same question, or longer than two minutes, without permission of the Convention granted by a two-thirds vote without debate.

Rule 5. All reports and other material for the permanent record or printed proceedings shall be typed, and immediately on presentation, shall be sent to the Convention Secretary.

Rule 6. The Chair will also call for further nominations from the floor beyond the names submitted by the Nominations Committee for the office.

Rule 7. Nominations for each office to be filled by the Convention shall be limited to one nominating speech of three minutes and one seconding speech of one minute for each nominee.

Rule 8. The elections will be by secret ballot.

Rule 9. The balloting for each office immediately follows nominations from the floor for that office. In the event there is a nomination from the floor for an office, the Convention shall recess for five minutes to prepare for the voting.

Rule 10. If there is only one nominee for office, one ballot shall be cast by the Convention Secretary for his/her election and the Chair will declare him/her elected. No votes are taken.

Rule 11. If there is more than one nominee for an office, each nominee will be given an opportunity to address the Delegates for no longer than five (5) minutes before the balloting for that office.

Rule 12. To contest the result of an election, a Delegates must raise a point of order to the Chair within 15 minutes of the announcement of the election results.

Rule 13. The rules contained in the latest edition of Robert's Rules of Order Newly Revised shall govern the Convention in all cases to which they are applicable, unless they are inconsistent with the Bylaws of the Polish Falcons of America and these standing rules.

Appendix B - 2020 National Convention Committees

Committees of the 42nd National Convention of the Polish Falcons of America

Committee Assignments

Credentials

*Ryan Gregg, National Secretary/Treasurer & CFO
Marianne Kenbok, Nest 804, HQ
Rochelle Bolind, Nest 804, HQ

Steering

*Patricia Capozoli, National Director District IV
Joan Beilfuss, Nest 907, Cicero, Ill., District II
Barbara Krebbel, Nest 176, Lawrenceville, PA, District IV
Peter Lenart, Nest 208, Derby, Conn., District V
Sylvia Klimachefsky, Nest 163, Mocanaqua, Pa., District VII
Susan Mazzone, Nest 123, Erie, Pa., District IX
John Pawlukiewicz, Nest 79, Southgate, Mich., District XIII

Nominations

Charles Johns, National Director District XIII
Rebecca Sienkiewicz, National Director District IX
*Thomas Washington, Jr., National Director, District VII

Executive Compensation

*Thomas Eckert, National Director District II
John Kowarik, National Director District V
Rebecca Sienkiewicz, National Director District IX
Edward Ciesla, National Director District I
Christine Belasco, National Director District VI
Gary Sieczkarek, Nest 6, Buffalo, N.Y., District IX
Bernard Wolny, Nest 124, Saginaw, Mich., District XIII

**Denotes Chairperson*

Appendix C – Steering Committee Report Attachment 1

Agenda

- I.** Report of the Steering Committee (motion)
- II.** Reports of the Executive Officers (motion)
 - a. President
 - b. First Vice President
 - c. Second Vice President
- III.** Reports of the National Directors (motion)
- IV.** Reports of the Appointed Officials (motion)
 - a. Communications Director
 - b. Physical Education Director
 - c. Legal Counsel
 - d. Chaplain
- V.** Report of the Legion of Honor
- VI.** Report of the Falconette Commission
- VII.** Report of the Bowling Commission
- VIII.** Report of the Golf Commission (one motion for items XX, XXI, XII and XXIII)
- IX.** Financial Report (motion)
- X.** Report of the PFA Independent Auditor (motion)
- XI.** Report of the Executive Compensation Committee (motion)
- XII.** Report of the Nominations Committee (motion)
- XIII.** Elections of National Officers and Directors
 - a. President
 - b. First Vice President
 - c. Second Vice President
 - d. National Directors
- XIV.** New Business (motions if necessary)
- XV.** 2021 Special Convention Announcements
- XVI.** Good of the Order
- XVII.** Adjournment (motion)

Appendix D - Timothy L. Kuzma – National President

Timothy L. Kuzma, National President

Introduction

Once again, it is a great privilege and honor to present my report as National President to the Delegates of the 42nd Quadrennial National Convention of the Polish Falcons of America. This report completes my third term as National President of the Polish Falcons. I am blessed to possess this opportunity to serve you in this capacity, and I thank you for the opportunity. This year marks my 35th year of working for the Polish Falcons. I can't believe it has been that long and that it has gone by so quickly.

These past four years have been challenging in many respects, and there have been many changes at National Headquarters. I am pleased to report that everyone involved in the operations at National Headquarters is deeply committed to the success of the organization and for the well-being of all the Members. This includes the National Board of Directors, Executive Committee, Appointed Officials and Staff. Their level of dedication, work ethic and devotion to Polish Falcons is unmatched, and I am grateful to all of them.

Normally, this report covers the time period from the end of the year before the last Convention to the end of last year (2016-2019). But as we all know, nothing is normal right now. According to our original plans, this Convention should have been completed several months ago. But that is not the case. The COVID-19 pandemic has changed everything. So this report will contain information as to how we responded to this crisis to give all of you a clear understanding of the impact of COVID.

This report will also cover the highlights of the most important and impactful issues that we have dealt with over the past four years.

Our Challenges

Running a small fraternal benefit society in this era is no picnic. We face many challenges that are not unique to us. Many fraternal and commercial insurers are in the same situation as we try to figure out the best path to profitably.

Economically, the biggest threat is low-interest rates. Although the economy was doing well until the start of COVID, that did not cause interest rates to rise. Rates are at all-time historic lows, and it has had a large impact on our business model. Our life insurance and annuity plans have guaranteed interest rates that cannot change.

COVID added a new threat to the entire economy when the stock market plummeted earlier this year when the world was locked down. PFA did not suffer any losses as we have no investments in the stock market. Fortunately, the stimulus packages approved by Congress provided the relief necessary. We applied for and received funds from the PPP program to help support our operations.

PFA also faces the mounting challenge of competition, specifically from commercial insurers. Big companies are dramatically changing the way they sell and underwrite life insurance. The new technologies that are being deployed are making it easier and faster to sell products, and that same technology significantly reduces the costs to service those products. We are doing everything we can to utilize the technology we can afford to do the best we can. But it's really not a fair fight.

Regulatory requirements are also daunting. We don't have a choice of compliance. We have to do what is required. Compliance comes with a cost, in dollars and time. Regulation in our industry is not going to decrease, it will only increase. The result will be more strain on our ability to be profitable.

Another issue is declining sales. We have a solid and well-priced portfolio of life insurance products for all ages. Also, the interest rates on our annuities are very competitive in the marketplace. These aren't highly sophisticated products. They are designed with our Members' needs in mind.

Every annuity account we have grows daily. Nobody has lost money with a PFA annuity. We have paid every life insurance claim quickly. We have great Member Service. But sales continue to lag. We have been working with our actuary on ideas to improve the portfolio, and we are considering changes to make them more attractive. We are also aggressively recruiting new agents to sell the products. These efforts are showing success, and we will continue to do whatever it takes to increase our sales production.

Another area of concern is that fewer and fewer Members are participating in our programs. Consequently, more Nests have been dissolved or merged. The average age of the Membership is still healthy at 52, but it is increasing. More troubling is that the age of the Members participating in our programs is also increasing. We struggle to get young Members to attend to participate in these programs.

I do not have any data on the situation in individual Nests, and I imagine it is quite different from Nest to Nest. But I do know that a problem in many Nests is finding people to take office, finding people to volunteer and getting people to attend Nest functions. The base of active Membership is decreasing, and it is getting older. That is another situation we must address if we are to be successful in the future.

Despite the challenges, I am still an optimist. I always see a bright future. It is not going to be easy, but this organization has faced challenges before and has come through better for it. Now, I would like to go through how we responded to the pandemic and the main issues of the past four years.

COVID-19 Response

Depending on the source, COVID arrived in the U.S. in January or February of this year. In the last week of February, First Vice President Del Busse and I attended a meeting of the American Fraternal Alliance in Chicago. I would only make one trip since then, and Druhna Del Busse has not made any. By mid-March, it started to become clear that the crisis was growing. We had a Board meeting on March 13-14. On that same weekend, we were planning a retirement party for former Secretary/Treasurer John Kuzmirek, and we were planning to attend the annual Fraternalist of the Year Banquet in Pittsburgh. In light of the situation, several Directors did not travel to Pittsburgh for the meeting. We canceled the retirement party, and only Druhna Del Busse attended the FSGP Banquet (primarily because she was presenting the Award).

The following week, the Pennsylvania governor ordered all non-essential businesses in the state closed. Initially, insurers were not classified as essential. This is the point where we had to determine how we were going to conduct the core operations of the office. Our decision-making followed the following principles:

1. We had to keep the office open and functioning. Claims had to be paid; Members required service regarding their contracts; applications had to be processed. This work could not stop or even pause. Our challenge was to find the best possible way to do it given the new circumstances.
2. The health and safety of the staff. In order for us to operate the office, we need staff. In order for them to do their jobs, they had to do so in a safe environment. We determined that we could operate effectively with some staff in the office, some staff working in the office and remotely, and the remaining staff would only work from home. We wanted to limit the contact among the staff so that if a person did become infected, the potential for spreading it was minimized. We have been fortunate that no staff has contracted COVID.
3. The health and safety of Members. The Nests were closed on orders from their various states. Those orders varied to a certain degree, but the result was the same. But we had to deal with all of the planned National events scheduled for the year. One by one, in consultation with the local hosts, we had no choice but to cancel Future Leaders, Volleyball, Bowling and Golf.

The biggest issue was what to do with the National Convention. It became clear that we could not do the Convention in July. We started planning for a fall date, but we again came to the conclusion that was not going to work either. Our Constitution states that the Convention is to be held every four years. We believed that under the circumstances, we could push the Convention to July 2021.

Since we are regulated by the Pennsylvania Insurance Department, we appealed to the Department to allow us to hold the Convention in 2021. We met by phone and sent a detailed letter to them making our case. But as we all know, the Department denied the request. The basis of their decision is that, by law, the Convention must be held every four years (within a calendar year). They pointed out that if we did hold the Convention in 2021, it could bring into question the legitimacy of the Officers and Directors to legally fulfill their duties and responsibilities starting on January 1, 2021. They strongly advised us not to take the risk and to conduct a virtual Convention that would satisfy the requirements of our Constitution and the laws of Pennsylvania. The Board agreed, and we began planning for this virtual Convention for Saturday, November 21, 2020.

From March until the present, we made modifications to the staff and operations at National Headquarters. We did not have to lay off any staff, and we have provided the same level of service for our Members that we always have done.

We made adjustments to the workflow and how the staff worked. Schedules were changed. The end result is that the staff has performed remarkably well under these circumstances. Applications are accepted and processed, premiums are collected, claims are paid, and we take care of all other services that Members need. The magazine continued to be published alongside a newly added electronic newsletter that is published twice a week.

We also initiated a COVID Relief Program for Members who were affected by the pandemic. To help Nests, we established a loan program to provide needed funds while they are closed, and we offered a loan payment deferral for Nests who have an existing loan from National Headquarters. We recognize the impact and tried to help in any way we could.

Despite the challenges created by COVID, there are a couple of bright spots I want to mention. First, even though we canceled the in-person Future Leaders Conference, Druhna Puskar was able to successfully conduct this virtually. When I spoke with the group at their first *Zoom* meeting, I told them they were making history as this was the first virtual event conducted by PFA. We also organized The Fiver, a virtual run/walk for Members. Again this was a great success. And in the late summer, we tried a virtual Golf Tournament as well. We added a fun *Zoom* party after the event where we gave prizes away and had a lot of fun. Again, you can read the details of these events in other reports.

In our operations, COVID caused us to expedite the transition of our paper-based processes to more digital processes. Under the leadership of Secretary/Treasurer Ryan Gregg, we now have the capability to do certain work, like claims, address changes, applications, via digital processes. This transformation will lead to more cost-effective and more efficient methods of servicing our Members.

For me, I am one of the staff who has worked entirely from home since March. Many of you have experienced this as well through this year. It was an adjustment for me as I am used to personal interaction with the staff all the time. Since the beginning, I have made sure that the staff remains in contact with each other. We hold regular meetings, many of which are just to see how everyone is doing. At first, it was all through email and teleconference. Then came *Zoom*. What a remarkable thing *Zoom* is. Now, when we do meetings, we rarely use teleconference. I like seeing people. I can't regularly see them in person, and it's still not like being in the same room with everyone, but *Zoom* is the next best thing.

One of my new routines is participating in many webinars on a variety of topics related to something about the organization, COVID updates, or my job. This is something that was never really available before and has proven enlightening and informative in a number of ways.

I have also missed not seeing the Members. It is a strange feeling to have only been to one Falcon event (a District Plenary Meeting) the entire year. Like all of you, I can't wait for this to be over so we can get back to some kind of normal. We are planning to hold all of our events in-person next year.

There will also be a Special Convention in July in New Britain, Conn., to take care of the things we were not able to do at the virtual Convention. I am hopeful that our Members will soon be able to go back to their Nests so they can also enjoy the company of fellow Members.

COVID has changed many things about Polish Falcons. Some of it is temporary, but other things will last longer and may become a regular part of our daily lives, personally and professionally. For Polish Falcons, the biggest impact is on the social and fraternal aspects of the organization. We are a social networking organization, not a social distancing organization. While certain staff may be able to function effectively from home, that is not the case for the entire office. That is even truer for the Members and Nests.

Office Relocation

We knew at the outset of this term that our office lease was going to expire at the end of October 2019. We informed the building owners that we were not going to renew the current lease as we wanted to downsize the space and even negotiate a better price.

In early 2019, we began searching for alternatives in the same general area as the office on Mansfield Ave. After a long process, we settled on a building on Greentree Rd., about two miles from the previous office. We significantly reduced the amount of space and negotiated a much better price per square foot.

The move to the new office was completed in early November 2019. Most of the furniture that we did not need or want was sold, and we settled into the new space quickly. It was also fortunate that we completed the agreement with IPN as we did not have to worry about finding space for the archives. We also packed nearly 20 pallet boxes of material that we sent to our Polanka facility in New Jersey for storage. We have storage space near the office that we still have to sort and determine what we are going to do with it all.

PFA Archives Transfer to IPN

In late 2018, I visited the National Headquarters of the Polish Army Veterans Association within New York City. During that visit, the President of PAVA informed me about an arrangement they recently did with the Institute of National Remembrance (IPN) in Warsaw to digitize a portion of the PAVA archives. I was intrigued by the idea of what IPN could do for Polish Falcons. I made contact with the Director of the IPN archive, Marzena Kruk, and we discussed our idea. We made arrangements for her to visit our archives in Pittsburgh on her next trip to the U.S. Upon seeing the extent of the material we had, she indicated that IPN was surprised and impressed with the collection and that they wanted to move quickly to obtain it. We negotiated an agreement by which IPN would take possession of the archive, catalog and preserve it. The Board of Directors reviewed the Agreement and voted to proceed with the transfer.

The primary purpose of the transfer is to preserve the archives for posterity, but it is also to create a comprehensive inventory of the collection, digitize all the documents and photos and make the collection available to historians, researchers, and other institutions in Poland.

A four-person team from IPN arrived in Pittsburgh on Aug. 26 and began their work of packing the PFA for transport to Poland.

They spent almost three weeks going through the collection to determine what they would send to Warsaw. The crew packed nine pallets of material that were shipped to Poland on Sept. 12. The pallets arrived safely in Poland in early November.

I had the great privilege of visiting IPN to see the Institute first-hand and gain an understanding of the work they do there. The facilities at IPN are exceptional and it reassured me even more that we made the correct decision. Following the tour, I participated in a press conference with the President of IPN where we formally announced the agreement. They also had on display many items of historical importance for the media, including a hand-written letter from Ignacy Paderewski to Dr. T.A. Starzyński. Later that evening, I was interviewed on live Polish television about the collection.

While in many ways it was difficult to part with the physical archive, this was the best solution possible for preserving this important history of PFA, of Polish Americans, and important moments in Polish history. We simply do not have the facilities, expertise, or resources to properly care for these materials. It should also be noted that the cost for the team to come and stay in Pittsburgh, the shipment to Poland and the ongoing storage of the collection is all being paid by IPN. In a recent email from Ms. Kruk she stated,

“We are finishing the first stage, i.e. the inventory of the box contents. If you wish, we will be able to send it to you. The creation of this inventory is very important to us. Thanks to it, we know better what the boxes contain and we can plan the second stage of work, i.e. arranging the collection properly. I hope that next year the situation will be better and that your trip will be able to take place. Then the collection should already be arranged. I also hope that we will manage to prepare an exhibition that will show the history of the Polish Falcons in the USA. I would like it to be a permanent exhibition, so I'm still looking for a proper place. I would also like the exhibition to be available on-line, thanks to which, regardless of the place of residence, it will be possible to learn about the history of your organization. These are my plans. I hope that I will be able to obtain the funds needed for their implementation.”

There is much work to be done with the archive, but it is reassuring to know this great treasure will be permanently secure and will become a rich resource for historians, researchers for future generations.

Retirement of John Kuzmirek, Secretary/Treasurer and CFO

Toward the end of 2019, John Kuzmirek informed me that he would be retiring as Secretary/Treasurer and CFO after 11 years of service to the PFA. We immediately began working on selecting a replacement and our first choice was to ask a former employee who worked as an accountant for five years before finding another job. Ryan Gregg also continued to work with us, even after he left, as he prepared the quarterly and annual financial statements and filings. That work was done at great savings to PFA.

As Ryan expressed an interest in the position, John and I met with him to discuss him coming on board. We came to terms quickly, and the Board of Directors approved the appointment. Ryan officially began working for us again on Dec. 16, the same day his wife gave birth to their first child, Greta. What a way to start a new job. In the almost one year since Ryan started, he has jumped into the position with both feet. There was practically no learning curve as Ryan was familiar with the operation at National Headquarters. He knew all the staff. He has taken the lead on numerous projects and initiatives and has established himself as a true leader at National Headquarters. We are fortunate to have such a young, talented person working in such a key position.

I also want to thank John for his years of service to Polish Falcons. He was an outstanding Secretary/Treasurer. I'm not sure he knew what he was getting into when he took the job back in 2008. He quickly learned the job and completely embraced our organization. I could count on him for anything. He always supported me, and we worked together well. We always joked that it was becoming dangerous because we often thought so much alike. It was a sad day for all of us when he said good-bye to the office.

We were planning a retirement dinner for him this March, but then COVID got in the way of those plans. I'm sure we'll do something when things change.

Reinsurance Agreement

As I mentioned earlier, one of the biggest headwinds we face is low-interest rates. At the last Convention, I reported that the return on a 10-Year Treasury was at historic lows and was creating a high risk for PFA. In early 2017, it looked like rates were moving in our favor as the 10-Year Treasury briefly climbed to 3%. We were hopeful that it would continue to rise. Unfortunately, it has plummeted, even well below the levels we discussed back in 2016. It is now less than 1%. With the yield on our portfolio continually declining, it was becoming increasingly difficult to support the high-interest rate guarantees in more than half of our annuity contracts. We know that interest rates are not going to increase significantly in the foreseeable future.

In early 2019, it became clear that we had to do something to lessen the impact of the low-interest rates and improve our surplus position. I began investigating the idea of entering into a reinsurance agreement with another company as a solution. I discussed the idea with our actuary, and they agreed it was an appropriate course of action. We settled on Heritage Life Insurance Company. This company is domiciled in Arizona and has its operations in Chicago. They only do reinsurance agreements with other companies. They do not sell any insurance products. Concurrently, as we were negotiating our agreement with Heritage, two other fraternal organizations were also negotiating with Heritage — one in Pennsylvania and the other in Michigan (As a side note, all three agreements were completed by the end of 2019).

Secretary/Treasurer Ryan Gregg has provided the details of the reinsurance agreement in the financial report.

As I told the Board when we discussed and eventually voted on the plan, this agreement is not a solution to the financial challenges we face. It provided needed relief. Our challenge now is to increase sales, manage (and reduce when possible) expenses, and begin to show regular profits.

New Administration Software

In 2017, we were informed that the vendor who provided our life insurance software was retiring, and we were going to have to find a new source for this software. After interviewing several companies, we decided to go with PinPoint Software from Cleveland, Ohio. They also work with several other fraternal organizations. As with any kind of significant change in the core business operations, there were some bumps along the way. We worked through the problems and have adapted to the software.

Whistleblower Policy

At the 2016 National Convention, the Delegates approved an amendment to add a Whistleblower Section to the Constitution. That new Section required that the Board of Directors approve a policy for the organization. That new policy was approved in January 2017 and is in force today. The policy is regularly printed in the PFA magazine and can be found on the PFA website.

Legion of Honor

We started this term with a new Grand Master of the Legion of Honor, Druhna Frania Tracz of Nest 208, Derby, Conn. Druhna Frania was the first woman elected as Grand Master. With great speed, she wasted no time in implementing her ideas for the Legion of Honor. She held two meetings of the LOH Commandery in the first three years of her term. She also saw to the successful completion of a newly revised LOH Guidebook, especially for new LOH Members.

She worked closely with First Vice President Del Busse with this project and made sure that LOH applications were processed through the Commandery for ultimate presentation to deserving Members.

One of Druhna Frania's many goals as Grand Master was to encourage all Nests and Districts to recognize Members of the Star of Merit and Legion of Honor. She contributed her thoughts regularly to the magazine.

Unfortunately, Druhna Frania was taken from us too soon when she unexpectedly passed away at home in December 2019. I attended her funeral services and had the great honor to serve as a pallbearer for this wonderful Falcon Member and friend. Druhna Frania's unfortunate passing was a sad day in the history of the Polish Falcons.

In the months before her passing, Druhna Frania, Druhna Del Busse, and I had started working out plans for the 95th Anniversary of the founding of the Legion of Honor we were going to celebrate in conjunction with the National Convention this July. With her passing and a virtual Convention, we have changed our plans to recognize this anniversary and Frania's passing at the Special Convention in July 2021.

As a result of the vacancy left by Frania, the LOH Commandery had to fill the position so that Awards could still be processed and presented. Working with Druhna Gerry Wilson, Commandery Secretary, we determined that the meeting to fill the vacancy would be done by teleconference. After District V chose James Sokółowski of Nest 307, Southington, Conn., as their new representative on the Commandery, there was a meeting to elect a new Grand Master to serve until the National Convention. Druh Edward Ciesla of Nest 946, Hillsborough, NJ (District I) was chosen to serve as Grand Master.

First Vice President Del Busse at National Headquarters handles all of the work of the Legion of Honor. She keeps the program in order, takes care of all the applications, and makes sure everyone receives their Awards. Druhna Trish also guided the Commandery through the process of choosing a new Grand Master.

Communications

The only item I want to comment on is that in 2019 we changed the frequency of the official publication from five issues a year to quarterly. This change reflects the way most organizational publications are being published today. The cost of creating and distributing hard copy materials continues to increase as the digital world increases in grasp on how we communicate. We know that there is still a place for print publications. A visit to the magazine section of Barnes & Noble clearly shows that print is not dead. It is changing and will continue to do so. Under the direction of Communications Director Courtney Caughey-Stambul, we continue to produce a high-quality magazine (and other publications), both in design and content. Our website, social media outlets, and *Constant Contact* email distribution are well received and continue to improve. Much more detail about our organization's communications can be found in Courtney's report.

Annuity Changes

During the term, we made several changes to our annuity plans. First, we made the initial deposit to open a Coverdell Education Savings Plan lower to make it easier to get started with this great saving vehicle. The plan was changed from \$1,000 to \$300.

Also, we introduced a new Annuity, which we called a Starter Annuity. Again, the purpose of this new plan was to make it easier for a person to open a PFA Annuity. With this plan, a Starter Annuity could be opened with as little as \$500.

Constitution Committee

After the last Convention, I felt the time was right for us to take a good hard look at our Constitution with the idea of updating our governing rules. I knew that this project was going to take several years. The first step was to organize a Committee of Members throughout the organization. Along with the Legal Committee, this group began its work in early 2017. The Committee met monthly through early 2020 and painstakingly reviewed every word, phrase, and sentence of each Section.

Much remained unchanged, but the Committee worked through some important structural amendments. This was hard work with honest debate. Everyone on the Committee was engaged and offered their opinions.

My goal at the outset was to review the entire Constitution, but we realized this was not going to happen.

We concluded our work earlier this year through Article VIII. The amendments were presented to the Legal Committee and the Board for eventual presentation to the Convention for debate and vote.

Unfortunately, the change to the Convention put the amendments on hold until the Special Convention in 2021. I want to thank all the Members of the Committee for their work and dedication on this important project. I very much look forward to bringing these amendments to the Convention next year.

Tours of Poland

In early 2018, I began planning our first Tour of Poland. It has been a while since Polish Falcons did an organized Tour of Poland. I thought the time was right, and we engaged a company in Wroclaw, Poland to plan the Tour. Genealogy Tours specializes in genealogy research in Poland and all Eastern Europe, and they also organize tours. While visiting the U.S. in 2017, they visited National Headquarters.

Our first trip had over 40 participants and focused on the main areas of interest for people who are traveling to Poland for the first time. The trip was in late September and early October. Some of the cities we visited were Warsaw, Krakow, Zakopane, and Wroclaw. Overall, it was a great trip, and we received many positive comments in a survey we did after the trip.

In commemoration of the contributions of the Polish Falcons in World War I, we laid a wreath at the Tomb of the Unknown Soldier in Warsaw. When in Wroclaw, we also met with representatives of the Polish Falcons in Poland.

The following year, we organized a similar trip at the same time of year. While we did not have as many participants (11 total), it was another great trip, and everyone had a great time.

We were planning a third trip for 2020, but we all know what COVID did to those plans. The big difference with this trip is that we were going to northern Poland. We are planning to do that trip in 2021.

PACCF Youth Trips to Poland

In conjunction with the Polish American Congress Charitable Foundation (PACCF), we subsidized sending our youth members on cultural trips to Poland in 2017 and 2019. In recent years these trips have been done with the Jagiellonian University in Krakow. It is an excellent way for our young members to learn more about Polish history, culture, and language. I also serve as a Director for the PACCF.

Fraternal Activities

Throughout this term, we continued to provide a variety of fraternal programs for our Members. I am proud that Physical Education Director Chris Puskar conducted a successful National Zlot for our young Members at the Orchard Lake Schools in Michigan. The details of the Zlot and all the programs we conducted can be found in other reports.

I also organized a Youth Programs Committee made up of Members throughout the organization. The Committee met regularly to discuss the direction of our youth programs for the future. Physical Education Director Puskar is working on the ideas generated by the Committee for future implementation.

Druhna Puskar didn't give up when we had to cancel the Future Leaders Conference. That is an important program for our organization, and we didn't want to lose it. Druhna Chris did a great job in organizing the Conference virtually. It was our first-ever virtual event, and it was a huge success.

National Golf Host

In early 2019, we learned that the host of the upcoming National Golf Tournament could not fulfill its obligation. With such a short timeframe, we decided that National Headquarters would take the host duties with the Tournament being held in Hillsborough, N.J., the home of the PFA Polanka. In short, the Tournament was a success. It was a lot of extra work, especially with the other issues we were dealing with that summer.

National Golf Commissioner Mary Whalen reported to the Board that the 2019 Tournament was an "outstanding" event. There were 72 golfers in attendance. The weather cooperated, and the courses were in great shape. The festivities at the Polanka all went well, and the food was delicious.

I want to thank all the volunteers and staff from National Headquarters who helped make the Tournament a success. They included: First Vice President Trish Del Busse, Secretary/Treasurer John Kuzmirek, Sales Director John Denning, Physical Education Director Chris Puskar, District IV National Director Patty Capozoli, John Nicpon, District IX National Director Becky Sienkiewicz, her sister Marcia Popovich, and her son Michael. President Kuzma also thanked the Committee Members from outside National Headquarters who helped plan the Tournament: Tony Pol (Nest 610, Erie, Pa.), Bobby Joe Gorny (Nest 4, South Bend, Ind.), and Edward Ciesla (District I National Director).

Nest and District Officers Guidebook

In early 2018, we decided to help Nest and District Officers by creating a new guidebook to help serve as an Officer. Based somewhat on the Fraternal Manual, this Guidebook was created by First Vice President Del Busse and Communications Director Caughey-Stambul. This new "Nest and District Officers Guidebook" would help these officers perform their duties and responsibilities. The Guidebook is available online and in printed form.

Nests and Districts

The backbone of the fraternal structure of PFA has always been its Nests. At the end of 2019, there were 59 Nests in eight Districts. About half of those Nests own and operate their own building. While most Nests continue to successfully function in their unique ways, we still had to deal with Nests that were struggling that eventually required merger or dissolution. It is not something that the Executive Officers and Board desire to do, and it is often a difficult decision.

To address these issues, in 2017, we created a Nest Questionnaire to get a better understanding of how and what each Nest was doing and determine if they complied with the PFA Constitution and other regulatory issues such as properly paying employees and independent contractors. In addition to the survey questions, we asked the Nests for financial reports, minutes, and other documents. As we gathered this information, the Officers reviewed all the information and provided a detailed report for the Board's review. More importantly, we wanted to know if there were any situations in a Nest that we could identify before it turned into a real problem. The end result is that we gained a much clearer picture of the Nests and their circumstances, and we identified areas that we felt a Nest should address, such as having the required number of signatures on a check.

At the end of the process, we were pleased with the cooperation of the Nests and I want to thank all those in the Nest who helped complete the survey, gather all the documents, and send the information. We knew it was going to be an extra task, but the end result was positive for the entire organization.

First Vice President Del Busse continues to be the point person in managing relations with the Nests and Districts. Whatever the issue, I always rely on Druhna Trish in helping work out a solution.

Polish Elections

Polish Falcons National Headquarters was used as a polling site for the Polish Parliamentary elections held on October 12, 2019. Since I was in Poland at the time, First Vice President Del Busse managed affairs at the office and spent the entire Saturday there making sure everything went well. A total of 85 Polish citizens visited the office to cast their ballots. This is the first time that voting in a Polish election was held in Pittsburgh, Pa.

The Polanka

After the National Convention in 2016, the Board voted not to sell the Polanka facility in Hillsborough, N.J. Members from the area and the local Polish community appealed to me directly to keep the facility, and I took their case to the Board. The appeal is that the Polanka is essential to that community and District I.

Therefore, by selling it, we would lose that support. Since that time, we have made significant improvements to the facility. We hired two different managers to operate the facility for us. Unfortunately, both started well, but they did not achieve any measure of success and they were terminated.

In 2020, we hired a new manager with a lot of promise. He also worked for us as one of our life insurance agents in the area. He and his wife have seven children and are active within the Polish community. We then made arrangements with a local caterer who agreed to provide catering for the events at the facility. Additional plans were also put in place to reopen the tavern in the facility. We had a good plan and were ready to go. But then came COVID along and ended all that for this year. This summer, the same group who wanted to purchase the facility back in 2016 approached us again to sell the facility, and we have discussed the possibility of selling the facility. There is nothing more to report at this time.

World War I Era Documentary

During World War I, Polish Falcons of America created a film used to recruit Polish Americans to join a Polish Army to fight in Europe in World War I that would lead to the eventual reestablishment of Poland as a free and independent nation. The film showed young Polish recruits, many of whom were Polish Falcon Members, at their training facility in Niagara-on-the-Lake in Canada.

A Polish film producer in Chicago asked if he could use the film as part of a documentary project he produced that celebrates the 100th anniversary of the end of World War I and Poland's freedom. This project was done through TV Polonia of Poland. Due to its age, the film had to be restored. This work was completed at a facility in Maryland called Colorlab. This company specializes in restoring film of all kinds and has an outstanding reputation as a leader in its industry. President Kuzma stated, in cooperation with the producer, PFA is going to apply for funds from TV Polonia to restore the film. TV Polonia paid for the restoration of the film.

The producer came to Pittsburgh to take footage of National Headquarters and interviewed me about the role the Polish Falcons played in the recruiting effort for the War. The film was shown at various venues and was featured at the Pittsburgh Film Festival, at which the Board of Directors attended the screening while in Pittsburgh for a Board meeting.

American Fraternal Alliance

I continued to serve as a Director of the Alliance during this term. In 2017, I became Vice Chairman of the Board and later became Chairman in 2018. The term for Chairman is usually one year, but due to challenging circumstances, I was asked to serve a second term.

To my knowledge, I am the only person ever to serve as Chairman for two years. It is not only a great honor for me, but also the Polish Falcons of America. Even though we are a small fraternal organization, we are held in high regard in the fraternal industry. That is a testament to our long-time commitment and dedication to the ideals of fraternalism.

Pennsylvania Fraternal Alliance

In 2018, I was awarded the John Jordan Upchurch Award by the Pennsylvania Fraternal Alliance. This Award, which was also presented to First Vice President Del Busse in 2017, is named after the founder of the first fraternal organization in the United States, which was in Meadville, Pa., in western Pennsylvania, just south of Erie.

Fraternal Societies of Greater Pittsburgh

I continued to serve as Treasurer of the FSGP. I also want to mention that in 2019, First Vice President Del Busse was named the Fraternalist of the Year by the FSGP.

Conclusion

I hope you agree that these past four years have been a busy and challenging time at National Headquarters. And we will feel the impact for some time. I am proud of the accomplishments we made, but there is still a long way to go. I know that this organization will persevere and we will be successful for many years to come. We can only accomplish that if we continue to work together for the good of the organization.

I am blessed to serve as National President. I again thank you for that opportunity. I look forward to serving another term with the same zeal and positive attitude when I first stepped into the office in February 1985. God Bless the United States, the greatest nation on earth; God Bless Poland, land of our heritage; and God Bless the Polish Falcons of America.

Czołem!

Appendix E - Patricia Del Busse – National First Vice President

Patricia “Trish” Del Busse, National First Vice President

Druhny I Druhowie,

It is an honor to report my activities from the last four years serving as your National First Vice President.

I am a graduate of Robert Morris University with a Bachelor’s Degree in Organizational Leadership. I am also licensed to sell life insurance in the state of Pennsylvania; and have written several policies for new Members.

Fortunately for me, I work for an organization that I have been involved with since I was a little girl. I have a deep passion for the Polish Falcons of America. So much so, that the PFA is where I spend the majority of my time. Other than my family, all of my free time is spent supporting the Polish Falcons.

I continue to grow along with our organization. My primary focus is the future of the Polish Falcons. While I am a Member of three Nests and two Districts, my thinking and decisions are based on what is the best for the entire organization.

Nest 118 is my first Nest; I am also a Member of Nest 8, both Pittsburgh Nests in District IV. I am a Member of Nest 36, Southwestern CT in District V.

Currently, I serve as the District IV Recording Secretary and the District IV Golf Commissioner.

The last four years have gone by quickly; so many changes. The Membership continues to benefit from the teamwork of the Executive Committee. The four of us work extremely well together. The cohesiveness of the Executive Committee benefits the entire Membership. President Kuzma continues to lead us in a positive direction even though, these aren't easy times. Druh Kuzmirek retired at the end of 2019; I miss his humor and expertise. We are blessed that Ryan Gregg now holds the position of Secretary/Treasurer. Ryan worked for us before and kept in touch with the PFA. Fortunately, Ryan believes in the PFA as there were other fraternal benefit societies interested in him.

First of all, I must remind all that the Polish Falcons of America is a Fraternal Benefit Society. With the word, benefit referring to the life insurance and annuity business. Therefore; we must be ever mindful of the decisions that we make. These need to be sound, business decisions made with facts not necessarily our hearts.

As per the Constitution, I have certain responsibilities and am the Chair of a few Committees.

The Membership Committee: Thank you to my committee Members, Daniel Michalak, Thomas Eckert, Charles Johns and Thomas Washington, Jr.

My primary focus is the Nests. I maintain a close relationship with Nest Officers. When there is an issue or a concern, I discuss this with my Membership Committee. Last time, we focused on the Nests sharing information as well as becoming more compliant regarding laws and safe guarding the Nest assets.

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

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

If the Nests were dissolved, the Members had the option to choose which Nest into which Nest they would transfer. If the Member does not respond, National assigns them to a Nest (according to the Constitution).

The Nest accepting these new Members is always contacted to be sure they are willing to accept these Members. Surprisingly, there are times when Nests deny these requests (which always shocks me). Another Nest is then contacted.

The following is a list of Nests that were either merged or dissolved since our last National Convention in 2016.

- District I-Nests 115, 126 (both Elizabeth, NJ), Nest 281, Dunellen, NJ and Nest 293, Harrison, NJ. Members had the choice of choosing their Nest.
- District II-Nests 1 & 378 (all Chicago Nests) were merged into Nest 907, Cicero, IL. Nest 2, Chicago was merged into Nest 3, also Chicago, IL.
- District IV-Nest 141, Cleveland, OH (Members chose)
- District V-Not a dissolution, but Nest 17, Newark, NJ was reassigned back to District I
- District VI-No changes
- District VII-Nest 964, Reading, PA was merged into Nest 163, Mocanaqua, PA
- District IX-Nest 973, West Seneca, NY merged into Nest 6, Buffalo, NY
- District XIII-No changes

The Scholarship Committee: Thank you to my Committee Members- Patricia Capozoli, Edward Ciesla, John Kowarik, and Thomas Washington, Jr.

This Committee continues to be a very active one. Every year, we review the applications and try to find ways to improve our programs. I had asked other fraternal benefit societies to share their criteria for their scholarship programs; I was very pleased in their willingness to help us.

Each of our committee members was given information (the applications and qualifications they required of their applicants) from three programs and asked to bring the highlights of what they learned to our meetings. We did garner a few ideas.

The Dr. T.A. Starzyński Scholarship Program

The amounts of the grants have remained the same. The Achievement category offers \$1500.00 per grant, Involvement is \$1000.00 per grant and the General is \$750.00. The Mary Kus is \$3000.00. All are one- time only grants which I would love to change. Am hoping that in the very near future, there would be a smaller grant given the remaining three years. This is not yet possible.

On the application, there is the opportunity for the applicant to tell us a bit more about themselves. This is no longer an option; it is now part of the application.

Deadline is always February 15 (applications must be postmarked).

Our programs have remained within budget every year. As a matter of fact, the entire 20 years, that I have been the Chair, we have been within budget.

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

Thank you to Genevieve Borovicka of Nest 97, Windber, PA who faithfully sends the PFA a check for \$10.00 every single month. She is now up to 315. When I discussed this with Pat Heineman of Nest 45, St. Louis, MO, she told me she would never remember to do so every month so every year, Pat sends me a check for \$120.00! Thank you ladies! I wish I could find a few more Genevieves and Pats. Please consider adding your name to this list!

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

Unfortunately, we have lost several Members. As a result, the scholarship program has benefited. Those who named PFA as one of the ways to memorialize their loved ones were:

- Frank Kolano-Nest 8, Pittsburgh, PA
- Wallace Zielinski-Nest 247-Donora, PA (former National President)
- Lottie Fik-Nest 42, Chicago, IL (former National Instructress)
- Regina Kowalski-Nest 176, Pittsburgh, PA
- Robert Beilfuss-Nest 907, Cicero, IL
- Sophie Popieniek-Nest 68, Meriden, CT
- Adele Perkowski-Nest 176, Pittsburgh, PA
- Patricia Tofel-Nests 123 & 610, Erie, Pennsylvania
- John Bartus-Nest 8, Pittsburgh, PA (former District IV National Director)
- Thomas Washington, Jr., Sr.-Nest 163, Mocanaqua, PA (former District VII Director)
- Lorraine Kozlowski-Nest 42-Chicago, IL

There were also smaller amounts donated in quite a few names.

The 2017-2018 grants were given to seven Achievement recipients, ten Involvement and three General recipients with the Mary Kus going out to Gosia Fryc of Nest 36, Southwestern CT. The total spent was \$21,250.00 plus \$3,000.00 for Mary Kus.

The years 2018-2019 had four Achievement with the Mary Kus going out to Anita Wlazlo, Nest 36, Southwestern CT, eight Involvement and seven General with the total spent \$17,750.00 plus \$3000.00 for Mary Kus.

The 2019-2020 program had seven Achievement with the Mary Kus being awarded to Sylvia Klimachefsky, Nest 964, Reading, PA, five Involvement and 13 in the General Category for a total of \$25,250.00 and \$3,000.00 for Mary Kus.

The 2020-2021 had five Achievement with Steven Hoffman, Nest 176, Pittsburgh, PA receiving the Mary Kus, seven Involvement and four in the General Group for a total of \$16,000.00 and \$3,000.00 for Mary Kus.

Richard C. Gorecki Scholarship Program

The selection of the Richard C. Gorecki recipients is chosen by an Independent Committee. I am not involved at all in the selection process.

Current Committee Members are:

- Mary Louise Ellena-Wygonik-President of the Kosciuszko Foundation, teaches at LaRoche University
- Robert Tierney-Vice President of the Ireland Institute of Pittsburgh
- Kevin Richards-Youth Director for Slovene National Benefit Society
- Jolanta Lion-Director of the CMU International Film Festival, Assistant Director of The Humanities Center, teaches Polish at CMU
- Susan Wuchenich Parker-Member of the Serbian National Federation, Associate Professor of Early Childhood & Special Education teaching at Robert Morris University

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

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

The awardees are still chosen by an Independent Committee. These folks are quite pleased to serve on our Committee. Copies are sent to each Member (there are five who are not Members of the PFA) who review the applications, then come into our office to meet. In 2020, the meeting was held via *Zoom*.

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

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

There were only two applicants for the 2017-2018 years. Mary Louise Ellena-Wygonik came into our office and reviewed the applications.

- Tadeusz Conrado-Nest 31, Detroit, MI, District XIII. Tad received an additional \$500.00 since he is a District XIII Member.
- Mary Teresa Irene Cuzzupe-Nest 804, Pittsburgh, PA, District IV

2018-2019

- Thaddeus Cullina-Nest 519, Middletown, CT, District V
- Jennifer Wiertel-Nest 3, Chicago, IL, District II
- Joseph Zmuda-Nest 172-West Warwick, RI, District V

2019-2020

- Lauren Andrychowski-Nest 123, Erie, PA, District IX
- Elena Kolano-Nest 118, Pittsburgh, PA, District IV
- Claire McPherson-Nest 86-Hamtramck, MI, District XIII

2020-2021

- Mateusz Conrado-Nest 31, Detroit, MI, District XIII (since he is a Nest 31 Member, he will receive \$10,500.00)
- Matthew Dutczak-Nest 42, Chicago Heights, District II
- Timothy Eckert-Nest 907, Cicero, IL, District II

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

Legion of Honor

As per our Constitution, the Legion of Honor is the responsibility of the National First Vice President. The Members of the Commandery are Joan Beilfuss, Thaddeus Kokoski, James Sokółowski, Nancy Chiszar, Thomas Washington, Jr., Geraldine Wilson, Joan Pawlukiewicz and Capitua Edward Ciesla. They are a very dedicated group.

The Members of the Commandery came into Pittsburgh a couple times for meetings. I attended and quite a bit was accomplished at each meeting. The Legion of Honor handbook was updated. A copy of the booklet is included with the awards for each Member. The Legion of Honor oath was added to the handbook.

As you know, Druhna Frania Tracz was elected as the first woman Grand Master of the Legion of Honor (at the 2016 National Convention). Unfortunately, Druhna Tracz passed away late last year. Druh Edward Ciesla became the Grand Master after a special Commandery Meeting. There was a brief time when the certificates were signed by the Commandery Secretary, Druhna Geraldine Wilson.

There were 221 Legion of Honor medals given out since the last National Convention; 96 Bronze, 79 Silver and 46 Gold. Thank you to all who continue to recognize, acknowledge and award their Members.

- District I-Nest 17
- District II-Nests 3, 42, 45, 725, 827 & 907 One award was presented by the District
- District IV-Nests 8, 41, 118, & 182
- District V-Nests 36, 88, 208, 307, 519, 580, & 811
- District VI-Nests 4 & 80
- District IX-Nests 6, 52, 74, 123, 493 & 610
- District XIII-Nests 31, 79, 86, 336, & 652 One award was presented by the District
- This is only half of our Nests; it would be wonderful for all our Nests to participate in our awards program.

The applications from the Nests are received in my office, I then scan and email to the Grand Master, the President and the Second Vice President. After the Executive Committee approves, the applications are sent to the Communications Director who then uploads them to the LOH site. I send an email to the Commandery Members and ask them to visit the site and vote. The votes are sent to the Grand Master who informs me when all have voted and the applications are approved. No longer do I have to make copies and spend needless funds on postage. All of this is done online.

Once approved, a certificate, lapel pin, ribbon, membership card and LOH handbook are sent for the recipients to the Nest awards chairperson.

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

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

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

The information is in an excel spreadsheet that the Nests are able to manipulate. This way, they are able to modify it as they please.

Miscellaneous:

Nests may request 25, 50 & 75 year certificates and pins for their Members. These are simply based on years of Membership.

All Nest reports are posted on the Nest webpage. Each Nest has their own page. If your Nest does not have one yet, please contact Courtney Caughey so that she can help you. Every month, there are Nest reports posted. Also, on these pages are Membership rosters (an updated roster is posted quarterly).

The National Office provides mailing labels for their Members.

Nests continue to have the option of having the National Office collect their Nest dues. At the end of each year, a roster is sent so that the Nest may make the necessary changes. The billing for Nest dues is included in the billing for the National Dues. Each Nest receives the roster so that they are aware of the Members who pay their National Dues.

This information is needed when it comes to Members ability to participate in meetings, events and hold Office. If the Nest has the National Office collect, they are sent two rosters (one for them to keep and one to return to us with the updated information).

Nest Officers forms are sent out every year (not all Nests need to fill out the Officers portion annually but the financial information is required annually).

An insurance form is sent to each of the Nests regarding the types of insurance the Nest carries; a cover page from the policies is also requested.

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

Another report requested of the Nests and Districts is their 990; this is an IRS form. For Nests who have income of more than \$50,000.00, it is highly recommended that a professional fill out this form. The National Office will pay \$200.00 towards this if you provide a copy of the bill.

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

The Fraternal Manual was updated, copies were sent to all the Nest and District Presidents. Included in the manual was a separate booklet for the Falcon Funeral Ritual. The information in the book had been streamlined.

I Bowled in the National Bowling Tournaments in Cicero, IL and in Buffalo, NY. Golfed in the National Golf Tournament in New Castle, PA and chaired the 2019 Tournament hosted by the National Office in Hillsborough, NJ.

Hired the movers for our move and worked with staff on the move.

For the first time ever, those who were citizens of Poland but living in the United States had the opportunity to vote for their National Election in the city of Pittsburgh. I opened the National Office, spent the day there and helped submit the results. It was a very long day (16 hours) but a very exciting one. Nice to observe history in the making.

The *Sokół* organizations held a Slet in Buffalo, NY. Druhny Chris Puskar, Patty Capozoli and I spent four days observing and helping at the Slet. This was an interesting experience and the *Sokóls* were very appreciative. They treated us very well.

Sokół USA held their Convention in the city of Pittsburgh; I had the opportunity to address their.

Nest events:

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

The last four years, I have attended several awards celebrations and installation of Officers. There have been picnics, bar bingo, Christmas parties, football trips, masses, luncheons, Member parties and numerous other events.

We have worked golf outings, marched in the St. Patrick's Day Parade, attended other fraternal festivals and enjoyed Polish Day at a local amusement park.

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

Youth Programs: My favorite! I take advantage of every opportunity to engage with our Membership, especially the youth. Druhna Puskar does an exceptional job with the youth programs. Her past experience as a school teacher has been especially helpful dealing with the Virtual Programs; this year has seen another side of her dedication and commitment benefitting our organization. Druhna continues to nurture and encourage our younger members all the while continuing her own participation in our programs.

The programs that I either help or observe are:

The Volleyball Tournament which is now combined with the adult. I keep score, coach, once, I was even a referee! John also helps.

National Camp-most years, I am a counselor but there have been times that I have been unable to stay the entire week due to other business commitments. I have attended National Camp every year since 1998!

The National Zlot that was held at Orchard Lake. I stayed the entire week and helped where needed as well as being a chaperone.

Future Leaders Conference-I attend annually but as you already know, this year, it was held virtually. I observed most of the days and did address the group. I am always honored and privileged when asked to write a letter of recommendation. I have done this for several Members.

Funerals: Unfortunately, death is part of life. I have attended the funerals and wakes of several Members including Wallace Zielinski (former National President), Regina Kowalski, Nest 176, John Bartus, Nest 8 (former District IV National Director), and Frank Kolano, Nest 8. I often lead the Falcon Funeral Ritual but if not leading, participating.

Umbrella Groups:

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

In 2017, the Pennsylvania Fraternal Alliance presented me with the John Jordan Upchurch Award. John Jordan Upchurch was the father of fraternalism. I was honored at the banquet during the Annual Meeting.

Each year, I attended the legislative luncheon in Harrisburg and attend the Annual PA Fraternal Alliance Meetings (obviously, neither of these took place this year!).

In 2018, our President, Timothy Kuzma became Chairman of the Board of the American Fraternal Alliance. I had the privilege of administering the oath of Office to our President and the other Members of the AFA Board of Directors at their meeting in Minnesota.

I have attended numerous meetings of the Alliance (in person in Chicago) as well as joined on several webinars.

In 2018, I nominated Anthony Pol (Nest 610-Erie, PA) as Fraternalist of the Year for the PA Fraternal Alliance. Tony and his son attended the luncheon at the annual meeting where Tony was honored.

That same year, I nominated Joseph McLean and his family (his wife, Paula and their son, Ryan Members of Nest 519, Middletown, CT) for the New England Fraternal Alliance Family of the Year. They were honored at their Annual Meeting.

I continue to attend monthly Fraternal Societies of Greater Pittsburgh meetings. Each year, I attend the Fraternalist of the Year Banquets and usually participate in the Annual Golf Outing. I attend the DePersis seminars annually.

In 2019, the Fraternal Societies of Greater Pittsburgh chose me as the Fraternalist of the Year. It was an honor and a privilege. This was celebrated at their annual banquet. My family helped me celebrate the evening. Ryan and Ryanna were the greeters and had a wonderful time.

During this year, John and I attended the annual banquet to pass the crown to Greg Felton of the National Slovak Society.

The Kosciuszko Foundation holds an annual luncheon honoring the Polonian of the year. This is a wonderful celebration of those who work so hard and I enjoy attending.

For a few years, I have volunteered at the Annual Trophy Trout Tournament hosted by Allegheny Kiski Health Foundation. It is a unique event that I truly enjoy. One of these years, I would love for the PFA to hold a fishing event.

The Officers of SNPJ (Slovene Fraternal) continue to ask me to Judge at the Miss SNPJ beauty pageant. I was a judge two of the last four years (again, cancelled this year). This is a wonderful opportunity that has been afforded me due to my position at the Polish Falcons.

Every year, the local Polish National Alliance Lodge in the West End of Pittsburgh hosts a Communion Breakfast. Ordinarily, President Kuzma attends but was unable to do so in 2018. It was nice to attend mass, then the breakfast with the PNA Members.

Annually, I am at the table for the Polish Falcons often sharing the history of the PFA or educating folks who attend Polishfest. (This is an event held annually in the Oakland section of Pittsburgh hosted by Larry Kozlowski, obviously cancelled this year.) John has worked this event also.

When the First Catholic Slovak Ladies Association celebrated their 100th Anniversary, John and I represented the PFA in Cleveland. It was quite a celebration! Another celebration we attended was the 125th Anniversary of the Croatian Fraternal Union, again, another impressive event.

I am responsive to the needs of Members, helping where and when needed. Members know that they can contact me and I will find a solution to their problems regardless of the issue. If it is not my particular area of responsibility, I will communicate with the proper source, find the answer and reply to the Member. During my time in this position, I have learned and grown and will continue to do so to assist with our continued success as an organization.

I truly enjoy representing the National Office at District Conventions and also countless Nest and District events. Many times, I have attended celebrations, installations and events at my own expense. Any time spent with the Membership is a wise investment and a privilege. I personally appreciate all that the Members do for the PFA and am more than willing to give in order to perpetuate your involvement.

Professionally speaking, these last four years have been as amazing experience as the previous four with this year, adding another element. Quite a surprising one, but none the less a good one. As we all know, 2020 has proven to be a bit more challenging and I am working from home. I find this to work out much better than I ever thought it would. I do go into the office when needed to sign checks, use the system, water plants, upload rosters, mail out awards or whatever else may require my presence. I find I am very productive at home but I do miss my co-workers.

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

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

The staff at National Headquarters is a very dedicated group of hardworking individuals and we are fortunate to have them! Ryan Gregg now serves as our Secretary/Treasurer (my report last time, mentions Ryan as our Controller!) He continues to do a great job and aids where and when needed. Robert Kolesar now handles the accounting and is more than willing to help when needed. Rochelle Bolind has continued in her position of Membership Services doing an excellent job. Courtney Caughy-Stambul continues to do a great job as the Communications Director continually improving communications within our organization. Tierra McGinnis is now her assistant and the two of them work very well together. John Denning continues to serve as our Marketing Director recruiting and cultivating a team of agents. He also volunteers at many of our events and is a huge help. JD proved instrumental in the work that needed done for the archives to be sent to Poland project as well as the move. Marianne Kenbok has been at the National Office almost as long as our President. Marianne's name is the one you hear called more than anyone else in the office because she is our go to girl. Patricia Capozoli not only serves as the District IV National Director but also as the receptionist at the office.

Patty is always working on a project and is a great choice as the first person that Members contact when the need arises. April Miller has returned as our Presidents assistant; it is nice to have her back on our team.

A huge thank you to the National Board of Directors especially those who have served on my Committees. Your dedication and input are appreciated.

District I Director, Edward Ciesla is retiring and I shall miss working with Ed for countless reasons. Ed is a true Falcon who has helped anywhere he was needed from working at the Polanka to serving on the Commandery to taking on the role of the Grand Master. Druh Ciesla also served on my scholarship committee. I appreciate your expertise, knowledge and friendship. You are a good man!

Another person retiring from the Board is Christine Belasco, District VI Director. I knew Chris as a golfer and bowler prior to her joining our Board. Thank you for sharing your business sense and experience. I shall miss you!

Our Polish Falcons programs are what set us apart from other fraternal organizations and I believe that we are amazing! This is not an overstatement but reinforced by what I hear from other fraternal leaders. Times are difficult for all fraternal organizations but I will work as I have in the past five terms, so that with the strong dedicated leadership, the commitment of our District and Nest Officers and the enthusiasm of our Membership, we can continue to be a wonderful example of what a fraternal benefit society is all about.

I have spent countless hours and days attending meetings, preparing for events and doing all that is needed for the Good of the Order. Weekends, evenings and some holidays are spent taking care of business. Our Executive Meetings and Quarterly Board of Director Meetings have had very full agendas and we as a Board have made many difficult decisions. It has been tough at times, but the reality of it is that we have a responsibility to ensure the future of this fine organization. We want the PFA to grow and prosper, not just tread.

It is difficult to put into words what working with President Kuzma, Vice President Dan and Secretary/Treasurer John Kuzmirek has been. It is so exciting to be on a team of individuals who respect the thoughts, opinions and ideas of others. Our President leads us by bringing his experience and knowledge from all his years in office and his work with other organizations to lead us. Druh is in my opinion a great leader! Druh Michalak has impressed me with his business knowledge as I had only known the silly side of Dan in the past. Dan brings some unique prospective to us through his work with other Clubs and his work in his hometown. Druh Kuzmirek many times brings a much needed prospective as I have been so immersed in Falcon land that sometimes, I cannot see the forest for the trees. Druh Greg is bringing that prospective as well as seeing things through the eyes of a young person. Ryan continues to impress me. Our legal counsel, Richard "Joe" Federowicz brings a calmness and prospective to our meetings. As mentioned previously, Joe is helpful in ways beyond necessary. We are blessed to have him on Board.

The Executive Committee and Staff make my life so much easier and I enjoy working with all of these wonderful people. The attitude and ethic of all of these folks make the PFA a wonderful place to work.

Personally, life continues to change. I still live in Ginger Hill, PA with my fiancé, John Nicpon, a Nest 52, Rochester, NY Member. John is now a Member of Nest 8 and received his Bronze Legion of Honor.

It is nice to have a partner who is as interested in the success of the PFA as I am. John is always willing to volunteer and help where needed. He even gave up his days off to go to New Jersey to help JD with moving and organizing items. John also took a vacation to volunteer at the National Golf Tournament held last year at the Polanka.

My off time is still spent with Ryan and Ryanna as much as is possible. Being a grandmother is my greatest joy! They both participate in Falcon programs and volunteer at events with me. Jim works at a senior living high rise and Jaylyn is a stay at home Mom. My son, Greg bought a home in Indianapolis and just received a promotion as a supervisor with Krispy Kreme (still working through the pandemic). Jasmine had another baby, bought a home and got married. I now have two Great Granddaughters, Sophia and Natalie. Both Dakota and Mikayla have graduated and are enjoying new careers.

I have said this several times and it remains the same. I believe in the Polish Falcons of America. I continue to integrate the Falcon Member that I was before I held this Office with the expectations and faith of the Delegates who elected me to this position. To put my own stamp on the Office of National First Vice President, I have been visible and accessible to the variety of Falcon Nests and Districts that comprise our organization. While actively participating in what our wonderful organization has to offer across a broad spectrum of activities, I have utilized the contacts I have made, to communicate and better understand our diverse Membership and what they expect of the National Office. I've appreciated the advice of our seasoned Members, while listening to the hopes and ideas of our younger Members. While my style may not be suited to everyone, my diligence, integrity, commitment and enthusiasm to the Office of First National Vice President entrusted to me has not wavered. I would like to thank you for your support.

It has been a joy, honor, pleasure, privilege, education and a blast serving you. I look forward to the next four years!

Czołem!

Druhna Patricia "Trish" Del Busse
National First Vice President

Appendix F – Daniel Michalak – National Second Vice President/Fraternal Director

Daniel Michalak, National Second Vice President

Here are a few of my activities since our last Convention in 2016.

At National Headquarters, in addition to being Second Vice President, I have served on the following Committees: Investment, Membership, Budget, Remuneration, Polanka and Fraternalist of the Year.

Represented National Headquarters attending, events, awards, installation of Officers, anniversaries, conventions at the following Nests and Districts. Nest 36, 68, 77, 163, 208, 307, 519 and 580. District I, V, VII and XIII.

Also represented National Headquarters yearly at Polish Day at the State Capital Building in Connecticut and the New England Fraternal Alliance.

For our Members, I ran trips to New York City, baseball and hockey games, annual tailgate pregame party in New Britain, CT and visits to other Nests and Districts.

Attended the trip to Falcon Poland in 2018. While in Poland I had our tour guides do some genealogy research for my Family. After we returned home, I was informed they did find where my family was settled in Lubatowa and still have relatives there to this day. I am looking forward to going on another trip.

Locally in Connecticut:

- My second grandson Jack was born in 2017.
- St. Mary's Catholic Club President since 2016. Volunteering for the Daffodil Festival and Clam Bake.
- Platt High School Girls' Basketball Coach and volunteer Chef for the Football team Friday nights at Falcon Field.
- Sons of Hermann Harmonia Lodge #2, Treasurer.
- Borough of Naugatuck Electrical Inspector.
- Annual Halloween Haunted House for neighborhood kids.

New England and International Area:

- I've been tweaking and learning more about leadership roles.
- For the New England Fraternal Alliance, I was Second Vice President, now serving as First Vice President and will be President this November. Also serving as Membership and Scholarship Chairman.
- International Municipal Signal Association (IMSA) elected President-Elect in 2019 and will become President in August.
- New England IMSA, Treasurer, Membership Chairman, and Instructor for Public Safety Classes.
- Attend Women's Basketball Coaches Convention and NCAA Final Four games. (Which was canceled this year because of COVID-19)

COVID-19

Time came to a standstill on March 16th. Almost everything was closed to keep us safe and healthy.

The Meriden Turner Society approached me, as they wanted a Bar Makeover. This project should be finished on June 20th. This should be a great eye-opener for their Membership and guest, whenever Connecticut gives the okay to open back up. The bar was built in the early sixties and really hasn't changed much over the years. I can't wait to see their faces!

Lastly, thank you for your support, and if you would like to know more about me, follow me on *Facebook*. Stay Safe, Czołem!

Appendix G – Edward Ciesla – Director, District I

Edward Ciesla, District I Director

Szanowne Druhny i Druhowie, welcome to the Polish Falcons Quadrennial Convention. It has been an honor and a privilege to serve and represent District I as National Director for the last eight years. Although I must say it was a very turbulent eight years. I have attended and participated in the Board of Directors quarterly and all special meetings to deal with a multitude of issues. I actively participated in all conference calls called by the Executive Board. I was appointed to the Executive Compensation Committee, the Scholarship Committee, and I was elected Legion of Honor Grand Master after the passing of Druhna Frania Tracz.

Scholarship – Under the leadership of Vice President Druhna Patricia Del Busse we have made many changes to improve and enhance the awarding of scholarships to our youth Members.

Legion of Honor – I have participated in all voting for Membership awards. I recommended some changes to the way the website works to enhance the voting process.

Executive Compensation Committee – I have participated in the preparation of the new compensation proposal to the National Convention.

District I – After many months of dealing with the negative impact of selling the Polanka to National Headquarters, I have decided to resign from my position as Secretary/Treasurer of the District I Executive Board effective August 29, 2020.

NJ-NY Fraternal Alliance – I have represented the Polish Falcons of America at the New Jersey – New York Fraternal Alliance (NJ-NYFA) since 2008. I am no longer an officer of the organization, but I continue with the chairmanship of the Website Committee, which I built and update regularly.

I would like to take this opportunity to thank all those that supported me all these years as a member of Nest 946, District I and the PFA Board of Directors.

Czołem.

Appendix H – Thomas Eckert – Director, District II

Thomas Eckert, District II Director

July 2016 through November 2020

The following is a recap of my last term as the National Director from District II. Another 4 years have passed and I have faithfully attended all National Board meetings held in Pittsburgh except for 1 that coincided with my son's college graduation. In addition, I have participated in the majority of teleconference calls to handle the important matters that needed the board's attention between our quarterly board meetings. I have also presided over the Executive Compensation Committee for the last 4 years and also served on the Membership Committee. In March of this year, I will never forget sitting at the airport, waiting within minutes to board my flight on my way to Pittsburgh for a Board meeting, when I received a call from VP Trish telling me not to come to due to the COVID outbreak. The way we live our daily lives has changed dramatically since then as has conducting business at Headquarters and how we conduct our Board meetings. *Zoom* meetings are now customary until things return to a new normal.

As initially reported in my report to the Convention 4 years ago – the Falcons must continue to find new ways to exist and thrive. When I restarted my Director role back in 2008 it was my personal hope and desire to help the organization re-engineer or re-invent itself in order to reverse our eroding insurance sales (Membership numbers), as well as, somehow capturing the minds and interests of our youth and young adults. Each year and each term I was frustrated with the lack of progress we've made addressing those matters. In the Pre- COVID PFA era, our organization continued down the same path, year after year, both fraternally and business-wise, resulting in the same or worsening predicament.

As we grapple with the devastating effects of COVID-19 all over the world, I have a new sense of optimism for our beloved organization that can be attributed to COVID-19. COVID has forced our hand and finally made us think differently, do things differently and approach the future differently. Since March of 2020, we embraced technology by conducting virtual meetings, hosting a virtual race, virtual golf, increased communications to our Members via *Constant Contact*, virtual Future Leaders Conference, increased marketing initiatives via *Facebook* and my personal favorite – virtual (and long overdue) brainstorming sessions to acknowledge and address the real issues we face as an organization. We need a plan that leads to solutions and not just wishful thinking. Oh – and out of necessity let's not forget this first ever-virtual National Convention.

Selling insurance products is not easy, it's not fun and it's not sexy. Yet it's what we do and have to do. We are in the business of selling insurance and if we don't make any sales, we will eventually go out of business. Sooner than later, we have to figure this out before time runs out. Ironically some of our biggest untapped potential is within our own organization that doesn't even know we sell financial products. Every one of us can play a role in educating our extended families, social Members and young adult Members.

PFA continues to stay true to its core values of fraternalism, youth programs and volunteerism. We don't want to cut those programs that we all enjoyed and fondly remember and bring us together. The trick is to re-engineer those programs to entice and involve the next generation and new Membership.

Something the Board and I take very seriously is safeguarding the assets of the organization to the fullest. Safeguarding YOUR assets so that they are available for when they are needed the most by you and your families.

A significant change was made to the portfolio in the last 12 months to help us do just that with a major re-insurer. Take comfort in knowing that our organization's portfolio is regularly being evaluated and cleansed of any moderate to high-risk investments that could negatively impact the organization.

In conclusion, I would like to take this opportunity to thank all the Officers, Directors and Members of District II for allowing me to represent them at the National level as their appointment to the National BOD.

It was an honor to serve in this capacity and I am humbled to serve again for another 4 years. I do not assume my appointment lightly and I will continue to work hard to contribute my skills and abilities for the good of the organization.

Czołem!

Appendix I – Patricia Capozoli – Director, District IV

Patricia Capozoli, District IV Director

It has been an honor and a privilege to serve as the National Director for District IV these past four years. As Director, I proudly serve on the Scholarship Committee and the Budget Committee. I have attended every quarterly Board meeting and special meeting and participated in all but one teleconference.

The Scholarship Committee is responsible for reviewing the submitted applications, discussing the merits of the students, and determining the level of scholarship to which each member is qualified. We also discuss the scholarship program in general and make recommendations for changes in the scholarship application. Working with Committee Chairperson Vice President Patricia "Trish" Del Busse and the entire Committee has been a rewarding experience. I am immensely proud of all our Scholarship recipients.

The Budget Committee, led by Druh John Kowarik, is responsible for reviewing each year's Proposed Budget of the Falcons. At our quarterly meetings, we review monthly budgets and closely monitor the income and expenses of the organization, requesting additional information and bringing issues to the entire Board during our quarterly Board meetings. Former Secretary/Treasurer John Kuzmirek and current Secretary/Treasurer Ryan Gregg are well prepared at our meetings and are always willing to provide explanations of specific items when requested.

At the beginning of my term, I was elected as the Chairperson of the National Falconette Commission and have thoroughly enjoyed working with National Physical Education Director Chris Puskar in preparing and participating in all the youth events.

Refer to my report for the Falconette Commission for additional information. I have served on the Board of the Polish Falcons Heritage Foundation since 2016. I assisted in various events over the last four years including the Annual Golf Outing for 3 years, both the Traditional Wigilia Dinner and Breakfast with St. Nicholas in 2016 through 2018 and the 2019 Christmas Celebration, which was jointly sponsored by the Heritage Foundation and the Polish Cultural Commission. I was also involved in the planning meetings and working at the Dyngus Day celebrations in 2017 and 2018.

I attended District Conventions in 2017 and 2019, and all plenary and special meetings where I inform the Members of decisions made at the National level. I have also planned and participated in District bowling tournaments. I have supported all District IV fundraising events and attended District and Nest events to which I was invited. I attended the 2016 National Golf Tournament in New Castle to support Nest 146 and helped out at the 2019 Tournament hosted by National Headquarters, and I have attended many National Bowling Tournaments.

In closing, I would like to thank everyone for the opportunity to serve on the Board representing District IV these last four years. To the Delegates of the 42nd Quadrennial National Convention, I extend my best wishes for a successful "Virtual" Convention and look forward to the day when COVID-19 restrictions have ended, and we can meet in person.

Czołem!

Appendix J – John Kowarik – Director, District V

John Kowarik, District V Director

I was first elected at the 2004 National Convention. For the last 16 years, I have had the pleasure and honor of representing District V.

As a Member of the National Board, I have attended board meetings. I have served as a member of the Scholarship, Legal, Budget, Membership, Executive Compensation and Audit Committees. I had been the PFA representative to the New England Fraternal Congress.

District V is an extremely active District. I have attended District Conventions, Plenary Meetings and Special Meetings, where I have reported on the issues discussed at the National Board Meetings. Moreover, I have participated in numerous District annual events, like the Picnic and the Bowling Tournament and Baseball games. I attend Nest installations, award ceremonies, Communion Suppers and Breakfasts, Welcome and Goodbye to summer celebrations, Penguin Plunges, Walk-a-thons, Mothers and Father's Day dinners and brunches, pig roasts, Family Picnics and other Nest sponsored activities.

I serve as the Second Vice President of Nest 208 and attend all meetings of my home Nest. I am also the Permittee of our booth at St. Michael's annual festival and serve as choir director together with President Peter Lenart at Nest 208's Christmas sing-a-long.

I served as a Pallbearer at the Funeral of Legion of Honor Grand Master Frania Tracz. It has been an honor to serve District V. I hope to continue to make my District proud. I have been awarded the Silver Legion of Honor Medal. I am employed by the Department of Defense as a Quality Assurance Team Lead.

Appendix K - Christine Belasco – Director, District VI

Christine Belasco, District VI Director

I would like to start by saying thank you for the privilege of being your District Director these past four years. It has been a rewarding and challenging four years. I have served on the Budget and Compensation Committee along with being the Chairperson for the Audit Committee. I have attended all the National Board meetings held in Pittsburgh through March 2020. After each meeting, a written report was sent to the District. Since March, all meetings have been remote using *Zoom*. With special meetings held on 5/29, 6/5, 7/7, 7/21, and 7/31. I also attended the District Presidents meeting and Nest Presidents meeting.

The Compensation Committee is a newly added Committee, as it was needed to comply with the mandate passed at the last National Convention on determining the Compensation for the Executive Board. I would like to thank the Chair of that Committee Tom Eckert for his excellent leadership. It has been a difficult challenge to determine the criteria for measuring performance and is still a work in progress. Czołem!

Appendix L – Thomas Washington, Jr. – Director, District VII

Thomas Washington, Jr., District VII Director

In July of 2016, I was nominated and elected to a second term on the Board of Directors of PFA, representing District VII. Bev and I made the 610-mile drive to South Bend Indiana to attend our second Convention. During our time there, we got to walk on the campus of The University of Notre Dame for the first time in our lives. We enjoyed the festivities in South Bend and returned home to get started with my second term. I renewed my promise to attend all Board meetings in person if humanly possible. I was appointed to 3 Committees: Membership, Scholarship and Legal. I also was a participant in the Constitution Reorganization Committee along with at least one member of each District along with Tim and Trish.

We met by phone for an hour or so to modernize and update the PFA Constitution in preparation for new governance of the organization in the future. In the 4th quarter of 2018, I was elevated to Bronze Legion of Honor and was then elected to represent District VII on the Legion of Honor Commandery. Bev and I also attended the last Polish Falcon Day ceremonies at The National Shrine of Our Lady of Czestochowa in Doylestown Pennsylvania.

2019 started with family hardship. In March, my wonderful mother, Theresa passed away at age 77 after a short hospital stay. We were devastated but could not rest and grieve. We were now challenged with the reality of caring for my father who was in very poor health. He was lost without my mother after nearly 58 years of marriage. He lost his battle with COPD only 10 months later. They were reunited in Heaven on January 16, 2020. They were Falcons for 47 years. Dad was a Nest officer for many of those years, a District President and served 8 years as District VII National Director.

In late January, Nest 964 from Reading PA was merged with Nest 163 in Mocanaqua to form one of the largest Nests in the country. In March, COVID changed the world. Our last in-person Board meetings were held in mid-March. Our club was closed for over 3 months, allowed to open for 3 weeks, and then closed again by Governor Wolf's orders. A few weeks in, the guidelines were released by the Pennsylvania Liquor Control Board, which allowed us to reopen as long as food was served. *Zoom* conferences for National Board Meetings were held online in May and August. I have been nominated for a third term as District VII National Director and look forward to serving another 4 years. The November Board meetings are scheduled to be in person in Pittsburgh. I also recently resumed my training to become a licensed agent for PFA, selling life insurance and annuities after I successfully complete the test. I put it on hold when my parents got sick.

May the next four years bring prosperity for Polish Falcons, and for the United States of America!!

Czołem!

Appendix M – Rebecca Sienkiewicz – Director, District IX

Rebecca Sienkiewicz, District IX Director

It has truly been an honor to be elected to the National Board of Directors as the representative of District IX for the Polish Falcons of America. This is my first term serving on the Board and it has been an enlightening experience!

As a member of the Board, I attended all the board meetings. I have served on the Audit Committee and the Executive Compensation Committee as well as being on the board of the Polish Falcons Heritage Foundation. I sat in on the several Budget Committee meetings to observe and understand our financial goals. I have also taken part in the numerous telephone conferences, special and all *Zoom* meetings, including the last two Board *Zoom* meetings as this pandemic continues. It has been a trying time for all Falcon Members as we all come to grips with keeping our organization strong and productive.

I've attended all the District Conventions and plenary meetings, except one, and as the Recording Secretary for District IX, I have kept everyone informed on National information. I have also worked with my fellow District officers to keep all our Members informed of activities within our District. I've answered phone calls, relayed information and emails as requested by my fellow District Members.

I have attended many of the activities held within the District as well as attended the National bowling and golf tournaments. I also attended the Mass each year in Pittsburgh at St Paul's Cathedral in honor of our Lady of Czestochowa, having the privilege of being the lector for each Mass. I have attended the PFA Wigilia dinner each year in Pittsburgh with my parents Frank and Agnes Wienczkowski and my daughter, Danielle Badjay, her husband Aaron and of course my grandson Alastor, as well as my sister Marcia Popovich and her son Michael.

I participated in the "Fiver", completing the 10K-walk in the over 90-degree heat, was nice to see the turnout of so many online. I would like to congratulate Lauren Andrychowski, as she is the first person from my home of Nest 123 to receive a Gorecki scholarship.

The PFA Heritage Foundation held annual golf tournaments, which I helped serve on the Committee, and attended each one. I'm not much of a golfer, but I enjoyed seeing all the Falcons and their friends. I also attended the Dyngus day celebrations we held in Pittsburgh Mondays after Easter. Thank you to Nest 8 who let us set up a block party with polish dancers and various polish food trucks and other entertainment. I brought my sister, Susan Mazzone with me to help out with whatever needed to be done.

I appreciate the help from the Executive board when I first came on with their very informative "training sessions." It helped to understand how this organization is run and gave all us newbies a feeling of being able to come in with goals in mind to help out the PFA. I can see that we have kept our expenses within reason, but our insurance goals are still challenging us. We've made some changes financially and are keeping ourselves competitive and above water, but as always plans can change and we need to be ready to step up. Selling Life Insurance and Annuities is no easy job in our economy. We have to always be on the lookout to entice new Members and plans and ideas are always brought to the board for consideration.

I would like to thank all the Officers and Members of District IX for their support of me during my time as your Director. I have attended many of your functions, award ceremonies, masses and fundraisers as invited and look forward to attending more in the future. I take this appointment very seriously; it has been an honor to serve in my capacity as the National Director and will continue to work hard for the good of our organization.

Czołem.

Appendix N – Charles Johns – Director, District XIII

Charles "Chuck" Johns, District XIII Director

July 2016 through July 2020

Wow, the last four years have flown by. In 2016 I became a National Director representing District 13. I was ready to bring my life's experiences and skills to the Board to contribute whatever I could. I really had no idea what to expect so I went into this with eyes wide open trying to absorb all I could as quickly as possible.

First, I attended the new director orientation on August 25, 2016, at National Headquarters where I and the other new Board Members received a brief overview of the duties and expectations of a National Director. I was then assigned to both the Audit and Membership Committees, so I had two areas of the organization to focus on.

I was very well versed in the Fraternal aspects of Polish Falcons from attending many fraternal events and activities over the years, so this part of the job came easily to me. The most challenging part of the job was understanding the complex and interconnected world of insurance. After four full years, I can still say it's a complex world, but I am much more knowledgeable today.

I am proud to state that I attended ALL fourteen National Board meetings held in Pittsburgh plus two virtual Board Meetings. In addition, I have participated in numerous teleconference calls to handle the important matters between quarterly board meetings, especially in 2020 with challenges created by the COVID-19 global pandemic.

Halfway through this four-year term I was added to the Audit Committee where I was able to help audit the various aspects of the organization's operations.

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

Since becoming a member in 1986 shortly after marrying my wonderful wife Juliann - her maiden name is Petrykowski - I have been active in the many activities offered. I often tell others that I am Polish by choice. We have raised our 4 children as Falcons. I am extremely grateful for everything Falcons has done for my family and me. All 4 of my children have received scholarships and years of youth fraternalism.

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

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

In conclusion, I would like to take this opportunity to thank all the Officers, Directors, and Members of District 13 for allowing me to represent them at the National level as their National Director. It was an honor to serve in this capacity and I would be happy to serve again for another four years.

Czołem!

Appendix O - Courtney Caughey-Stambul – National Communications Director

Introduction

I have been the Communications Director at Polish Falcons of America since 2013 and have been with the organization for almost 10 years (beginning as Communications Assistant in 2011).

As Communications Director, I serve as Executive Editor of the Sokół Polski, oversee the design of all PFA print materials, update and maintain web content at polishfalcons.org and polishheritage.org, post to social sites, and manage email marketing through *Constant Contact*.

Communications Assistant

The Communications Director oversees the work of the Communications Assistant, who is responsible for the design of print materials, including the Sokół Polski. Andy Darragh continued with us as Assistant until the end of 2018 when he resigned, and we hired Tiarra McGinnis. Tiarra graduated from Villa Maria College in Buffalo, N.Y. with a bachelor's in Graphic Design.

Sokół Polski

As Executive Editor of the Sokół Polski, our Membership magazine, I strive each year to better the publication. Serving as Editor is the duty I enjoy most in my position at Polish Falcons.

In 2019, I updated the mission statement of the magazine – “To inform, inspire, and most importantly, celebrate the Members of the Polish Falcons of America” – and I do my best to fulfill that mission with each and every issue we send out.

Breakdown of Mission:

- Inform – PFA programs, events, Membership benefits, financial services
- Inspire – Polish heritage, art, language, recipes, holidays
- Celebrate – District/Nest stories, Member stories, awards, recognition, in memoriam

Also in 2019, we moved from five issues per year to quarterly, publishing in spring, summer, fall, and winter.

Website

When I started as Communications Assistant in 2011, the organization was amid a website re-design. In 2017, I began a re-design of our then six-year-old site. We switched web hosts, moving from Blue Archer to NAMIC Web Services (NAMIC standing for National Association of Mutual Insurance Companies). The website redesign was a big undertaking and took most of the year to complete, but it was a worthwhile effort as we gained much greater functionality than we had previously. We launched the new website officially in September of 2017.

Process:

- Select template (structure, colors, fonts)
- Outline navigation
- Meet to discuss outline
- Review content on current site
- Remove/add content as needed
- Select appropriate photos to represent content
- Provide content and photos to NAMIC for population of main pages
- Create usernames and passwords (Board, Agents, Nests)
- Create forms (email sign-up, address changes, registrations, donations)
- Test forms and payment processing
- Review completed site (functionality, proofread, present to Board)
- Launch completed site (Sokół Polski, email, *Facebook*, Twitter)

Email Marketing

I am responsible for sending out emails via *Constant Contact* Email Marketing to our subscribers. I work to maintain consistent contact with Members who have opted-in to receiving our messages. This year, I began sending a Weekly Newsletter on Saturdays, which has evolved into a twice per week newsletter – a “Mid- Week Update” on Wednesdays and the full “Weekly Newsletter” on Saturdays. These emails produce steady open and click rates.

It is a goal of the organization, and mine, to grow our email contact list. We have an email sign-up form on the homepage of the PFA website.

Social Presence

We are active on *Facebook*, *Twitter*, *Pinterest*, and *YouTube*. I maintain and post to all of these social sites. The most popular platform with our audience is *Facebook*, where I post multiple times per week.

We use *Twitter* to share a variety of content – organizational, cultural, educational, etc. We use *Pinterest* to share craft and recipe pins as an extension of the printed *Sokół Polski*. And, we use *YouTube* to post cultural workshop videos with Larry Kozlowski, to post promotional videos for upcoming events and recap videos from completed events.

Larry’s cultural workshop videos have proven to be popular with our *Pisanki* video having nearly 18,000 views on *YouTube*. In 2018, we conducted a live *Pierogi* Workshop with Larry via *Facebook*, which has received over 9,600 views and was featured by the University of Pittsburgh’s Nationality Rooms Programs’ Ethnic Video Series. We have also live-streamed from our National Zlots and youth camps.

Currently, we are using paid advertising on *Facebook* to promote our life insurance products.

Community Service

Last year, I revised our community service program, “Come Together: Make a Difference.” Created to inspire Members to gather their family and friends to make a difference in their communities, “Come Together” operates on a local level. Members can choose a cause to support, tackle a project (clothing drives, food drives, clean-ups, etc.) or organize a charity/fundraising event, and if approved, National Headquarters provides them with a Team Kit, including \$100 seed money. I announced the revised program to Members on November 1, 2019.

Program improvements:

- New logo design and color scheme
- New promotional video
- Brainstorming tool to assist Members before applying
- Easier but more thorough online application process
- Additional Team Kit items, including a project/event planning checklist
- Online reporting form for post-project/event

Polish Falcons Heritage Foundation

I have advertised for and attended all of the events put on by the Polish Falcons Heritage Foundation including *Dyngus* Day celebrations, golf outings, the annual Mass in honor of Our Lady of *Czestochowa*, *Wigilia* dinners, and Breakfasts with St. Nicholas.

However, the highlight of my work with the Foundation has been our annual delivery of Christmas gifts to the residents at Jameson Care Center in New Castle, Pennsylvania. National First Vice President Trish Del Busse purchases the gifts with funds donated by Nests. Along with St. Nick (PFA Cultural Commissioner Larry Kozlowski), Trish and others, I have tagged along for the deliveries, which always bring a smile to my face.

Life Happens

I continue to utilize resources from Life Happens, formerly The Life Foundation, as a part of our life insurance awareness efforts. In the months of February and September, we join with the organization to promote Insure Your Love Month and Life Insurance Awareness Month, respectively. This year, I was asked by Life Happens to beta-test their new platform, Life Happens Pro v3, which I agreed to do. I have also attended a variety of webinars hosted by the group.

American Fraternal Alliance

I continue to attend conferences hosted by the American Fraternal Alliance (AFA). The AFA is the premier resource for the educational needs of fraternal benefit societies. The association provides numerous learning opportunities for members including webinars, teleconferences, and high-impact, hands-on educational tools. I attended their Spring Symposium in 2017, 2018, and 2019. All took place in Chicago, Illinois. I was scheduled to attend this year's event (and serve as a session panelist), but it was cancelled due to the pandemic.

Coronavirus COVID-19

As you know, 2020 has been a challenging year for most. As we couldn't gather together in-person at our usual Falcon events, I helped coordinate and execute both a virtual run and virtual golf tournament over the past few months. We had over 70 participants in the virtual run and over 30 participants in the golf tournament. Using the guidelines published by the Centers for Disease Control and Prevention, I also put together a packet of information for Nests to assist their operations during these unprecedented times. These packets were mailed and emailed to Nest Presidents.

Czołem.

Appendix P - Christine Puskar – Physical Education Director

Christine Puskar, National Physical Education Director

July 2016 – November 2020

Czołem to everyone! I want to start my report about my last four years as National Physical Education Director a little backwards. I am going to start out with the "Thank you's" to all the people who helped to make the events of the last four years so successful. Let me start out by thanking the Executive Board and the Board of Directors for their support of all of our Youth Events. Thank you.

I also want to thank the National Office staff for all their help, whether it be carrying things or helping me with a printer or with mailing items or just listening to me freak out right before an event. They are a great bunch of people to work with. Thank you all.

There are a few people who are especially essential to me that help with every phase of Youth Events. Our First Vice President Trish Del Busse attends and helps at all the Youth Events. Whether she is shopping for snacks or passing them out, she always loves being around the youth and sharing their fun! I really appreciate all that Trish does for the Polish Falcons and especially for me. Thank you.

The District IV National Director Patty Capozoli is a vital cog in the Youth Programs wheel. She keeps me organized and on track with all the events. She is the "excel queen" of all Youth Programs documents. She loves being around the youth Members for all our events too. Patty is also the Chairperson of the Falconette Commission. Patty and I have been working hard at raising funds to help support our Youth Programs. The purchase of t-shirts and water bottles are just a sample of how the Falconettes have helped. Thank you, Patty, for all you do for the Polish Falcons and me.

The next group of people that I would like to thank is my family. They support everything I do in the Polish Falcons in so many ways. They help with all the Youth Events. They participate in all the events. They help me to prepare for events. They fill in whenever and wherever I need them. They are so supportive and understanding. Thank you, Mark, Brad, Melissa, and Mitchell. I love you all!

Next, I would like to thank all the Instructors, Chaperones, and Staff who attend any of the Youth events that take place. Without you, we would not be able to have our Youth Programs. You continue to gather our young people and get them to whatever event is taking place. Once you are there, I know that I can count on you to help with anything that needs to be done. You are a special group of people and I genuinely enjoy working with all of you. Thank you for your continued support.

Lastly, thank you to all the volunteers that are a huge part of our Youth Events. You may not have children participating, but you are always willing to help when you can. Wherever I take an event, I can count on a certain group of people from the area to show up and help where needed; whether it be keeping score, line judging, feeding us, or running to the store for unexpected necessities. This is a group that is always there to help. I thank all the volunteers from the bottom of my heart.

Last, but of course not the least, I thank all the Youth Members of the PFA that continue to join in all the activities and events that are planned. You are an amazing group of young people. I look forward to every chance that I have to spend time with you all. You make my job worthwhile. I look forward to our being together in 2021 and having a wonderful time with our Falcon family.

The rest of my report follows here. The first part is called Annual Planning and it describes what I do for each event I plan every year. The second part of my report lists each event in the past four years and the number of participants and wherein the PFA they come from. The final part of my report gives a year-by-year description of where the event took place and what happened that year.

Annual Planning

Future Leaders Planning

- Choose dates for event
- Plan budget for the weekend
- Meet with different hotels to see if they can accommodate us with hotel with meeting rooms/food
- Sign contract with hotel
- Plan meals for weekend
- Buy snacks and drinks for weekend and organize them in my room for the evening
- Organize travel whether by car or by booking flights for all participants
- Plan meeting agenda
- Research ideas to discuss with the leaders
- Plan Ice Breaker activities
- Print up agendas for the group
- Ask Falconette Commission for help funding a gift for the group (Padfolios, mugs, caps)
- Send out letter to Nest and District Presidents asking them for nominations for the group
- Worked with Courtney on an online sign up for anyone who might like to attend
- Prepare a form for Youth Members to show their interest in attending the Conference
- Send out letters of invitation to all those nominated with any other paperwork necessary
- Pack up all necessary equipment and transport and unload at the hotel

- Arrive early at hotel on Friday to greet everyone and be sure they are checked in and ready to begin
- Set up room for meeting with all information they need out on the tables
- Set up any activities to be used for the weekend
- Have photos taken as a group and throughout the weekend
- Request checks and pay all bills for conference
- Balance budget
- Write Sokół Polski article about the weekend event
- Present a Board Report about the weekend with finalized budget
- Stay at the hotel until sure that everyone is checked out. Make sure they all get to the airport on time for flights home
- Sent letters to Nest and District Presidents updating them on the Future Leaders activities and what they would like to do for Youth in their Nests
- Return all equipment to storage unit
- In 2020 figured out how to use *Zoom* for the conference including Breakout Rooms
- Prepared 8 *Zoom* Sessions for the 2020 Conference, each 1 1/2 hour long
- Prepared and sent out *Zoom* email invites for each session

Youth/Adult Volleyball Planning

- Choose dates
- Call gyms to find one available
- Visit gym to be sure they can accommodate us
- Call hotels to find one available
- Find a place for the Awards Banquet
- Sign Contracts for gym and hotel
- Find Referees for Tournament
- Contacted University of Pittsburgh for some Volleyball players to do a clinic and then Referee games for the weekend
- Contacted Notre Dame for some Volleyball players to do a clinic/Referee games for the weekend
- Work with Courtney on announcement for website and Sokół Polski
- Prepare entry forms for both Youth and Adult Teams
- Prepare rooming list
- Work with Courtney to get all forms online
- Receive all entries
- Keep track of and turn in all monies paid and turn in to National
- Set up teams
- Prepare score sheets
- Schedule Round Robin matches
- Schedule Double Elimination Bracketed Tournament
- Update PFA Volleyball Rules
- Purchase fruit and drinks for participants during play
- Set up food for entire weekend

- Order t-shirts for the group and organize them for distribution
- Order awards and organize them for distribution at the banquet
- Hire a DJ for the Awards Banquet
- Print off and prepared Coaches booklets for their role in tournament
- Hold Coaches meeting before play begins
- Find and schedule volunteers for keeping score and line judging
- Load my car with all equipment for transportation and unload at gym
- Arrive early and make sure that the gym is ready for play
- Set up check-in for all participants
- Research ideas and planned skills clinic for youth participants
- Keep play moving throughout the day so that the tournament can be completed on time
- At the end of play each day, make sure the gym is cleaned up. Our group is particularly good at helping with this. We always get compliments on how we clean up after we are done.
- Plan Awards Ceremony for banquet and pass out all awards.
- Clean up after the banquet
- Load my car with equipment and return to storage at office
- Set up a group photo and other photos to be taken during the weekend's activities
- Request checks and pay all bills for Tournament
- Finalize budget
- Prepare and present a Board Report with completed budget
- Prepare an article for the Sokół Polski
- Wait at the hotel until everyone has checked out and headed for home on Sunday
- Send Thank you cards to all volunteers

National Camp

My husband once told me that preparing for camp was like preparing for a party every day for 7 days. I thought about that and it is so true. Each day at camp is different with different activities and fun that need to be planned and organized. Here is my list of how it is done.

- Work with Courtney to advertise for the Sokół Polski and website
- Work with Courtney to get all forms on the website
- Send out requests for Counselors and Junior Counselors
- Find someone to run each rotation sport
- Have someone who will take all photos and do live feeds for the week
- Research and choose a theme for the week
- Research activities to go with the theme
- Find a charity that the campers can help, ex. Backpacks for Students
- Deliver charity items
- Plan menu for the week
- Purchase and transport snacks for each night
- Purchase and transport canteen items

- Register Counselors, Junior Counselors, and Campers
- Collect and turn in registration fees
- Print and prepare booklets for Counselors and Junior Counselors with daily schedule, cabin assignments, camper list, team lists, rotation lists and handbooks
- Print and put together lanyards for all participants
- Plan daily activities for morning, afternoon, and evening including rotation schedules and team challenges
- Plan and organize Counselor and Junior Counselor schedule for daily activities and night watch
- Coordinate Cultural activities and Arts & Crafts with Cultural Commissioner
- Purchase supplies for activities happening throughout the week
- Pack up and transport all equipment and supplies from storage
- Reserve, pick up and drive cargo van of supplies to camp
- Unload all equipment and put where needed
- Arrive 1 day early with a small group of staff to set up everything for the week
- Check cabins and make sure they are ready for the week
- Check all areas of camp to make sure they are ready for our use during the week
- Set up office area
- Set up Registration area
- Set up area for all supplies for the week
- Set up storage area for snacks and canteen items
- Make sure the early arrival staff is fed
- Make lanyards for each camper and staff member
- Design, order, and organize for distribution t-shirts with the camp theme
- Oversee check-in and make sure that everyone is settled into cabins with help of Counselors
- Make sure to have a group for each day to raise and retire the colors. Be sure they know how to fold the American and Polish flags properly
- Direct all camp activities from morning until lights out
- Daily prepare team challenge activities
- Purchase thank you gifts for the staff and Counselors and Junior Counselors
- Be ready for schedule changes due to weather or other situations
- Have Counselor and Jr. Counselor meetings to get everyone ready for the next day
- Decorate for the final dance
- Make sure all areas used by PFA are cleaned up
- Pack up all equipment and load into van for transport back to the office
- Return van to rental company after emptying it out at the storage space at the office
- Request checks and pay all bills for camp
- Finalize budget
- Prepare Board Report with finalized budget included to present at Board Meeting
- Work with Courtney to get photos online from the week
- Article for Sokół Polski

- Send Thank you cards to all volunteers

National Zlot

- Research places to have a Zlot
- Visit sites for Zlot and prepare plans to discuss with President Kuzma
- Initial visit to Orchard Lake St. Mary's with President Kuzma
- Keep in contact via email and phone with OLSM people about our upcoming event
- Prepared a Sokół announcement about the Zlot 2018
- Prepared questions for OLSM meeting
- Visit to OLSM with Patty Capozoli to set up logistics of the week
- Prepared agenda for meeting with District XIII group to see what help they can give for the 2018 Zlot
- Met with District XIII group to get help from them for the Zlot
- Work on Budget for Zlot and met with President Kuzma and John Kuzmirek to discuss
- Finalize events list
- Prepared schedule, work through each individual day to be sure it works
- Get Zlot announcement to Courtney for posting on the website
- Zlot Committee Conference calls to keep them updated on the plans
- Prepared, printed, stuffed, and mailed letters to Nest and District Presidents and Instructors about the plans for the 2018 Zlot
- Prepared all registration, event entry, rooming lists, health, and Insurance Waiver forms
- Organized bus transportation and costs for participants
- Get all registration forms on the website
- Prepared information and costs for program book ads for mailing
- Printed and mailed out Program Book ad requests
- Printed and prepared mailing of flyers to all Youth Members of age to attend Zlot
- Worked with Communications on design of National Zlot t-shirts
- Looked for a person to lead group from New Jersey coming to the Zlot
- Prepared Chaperone Responsibility list for all attending
- Coordinated staff for all events
- Prepared packet of information to send out to participants after registration is received
- Made plans with Bowling alley for our tournament. Did lane assignments and printed up sheets for Chaperone books
- Prepared event entry score sheets for each event for each day
- Worked with staff to record scores and finalize award winners
- Worked with staff to organize medals to be presented for each event
- Researched and ordered awards for all events
- Answered many emails and phone calls with questions about the Zlot
- Prepared an order form for PFA Uniform shirts, ordered shirts, and distributed all shirts
- Discussed with President Kuzma having a disabled Youth participant at Zlot. Concluded they are most certainly welcome with a parent as a chaperone
- Ordered items for the parade day
- Ordered water bottles, neck wallets, and t-shirts

- Made sure we had snacks for each night after our activities
- Planned closing dance with DJ and snacks
- Collected payments and turned in to National
- Recorded all registrations and event entries
- Recorded all program book ads and payments
- Worked with Communications to prepare Program book
- Got all information organized to put in the Program book including schedule, map of campus, my welcome letter, and other information about the Zlot.
- Planned and organized a Polish Independence Day Race event
- Met with Cultural Commissioner to discuss what his crafts will be at the Zlot
- Prepared and organized an obstacle course event
- Worked with Future Leaders on their Friendship Carnival event
- Prepared official bus schedule
- Organized and printed lists of all teams for events
- Counted and organized all t-shirts for distribution
- Prepared booklets for all Chaperones and staff with all information needed for the week
- Printed and put together lanyards for all attending Zlot
- Reserved and picked up U-Haul van for equipment
- Picked up all equipment and items from storage and office that need transported to Zlot
- Picked up all items from home that need transported to Zlot
- Set up office at site
- Unpacked and organized all equipment
- Set up registration area and meeting area
- Organized rooming and keys to go with them
- Lead each day's activities in the morning session, afternoon session, and evening session

Let's Walk Program

- Work with Courtney to have a Walking Record sheet online
- Mail out lists of walkers to each group or individual for completing new mileage for each year
- Record all mileage when forms are returned
- Choose and purchase prizes for walkers
- Package prizes for each group for mailing
- Deliver packages to Post Office

Disaster Relief

- Receive all applications for Disaster Relief assistance
- Verify completion of all necessary paperwork and supporting documentation
- Present completed applications to Committee for approval
- Check with office for member status
- Request and mail out check for approved applications
- Keep track of pay outs and any donations received

- Email applicants about any paperwork needed to complete their application
- Prepared and mailed letters to Texas Members reminding them of our program
- Worked with Courtney to prepare COVID-19 Disaster Relief applications for website
- Prepared Thank You letter for COVID-19 donations
- Prepared Spreadsheet for COVID-19 claims and payouts

Heritage Foundation

- Wigilia Dinner - Set up, decorate, Chinese Auction, clean up
- Breakfast with Santa - Kids crafts
- Golf Outing – sat at a hole to watch for Hole in One; helped with set up when needed
- Wrapped presents for Christmas visit to local Assisted Living Facility

Falconette Commission

- Worked with Patty Capozoli to package and mail out raffle tickets for each raffle
- Collected ticket returns and posted them to the spreadsheet
- Turned in monies collected to National
- Paid out winners for the monthly raffle
- Worked with Patty to set up Dyngus Day booth
- Researched and ordered gifts for Future Leaders with Patty
- Researched gifts for Falconette Commission luncheon to be held at National Convention
- Packaged up and mailed t-shirt orders of Pierogi shirts

Dyngus Day Celebration

- Planning and organizing meetings at office
- Planning and organizing meetings at Nest 8
- Purchasing of food items
- Cooking food for sale
- Set up and decorating for the day of event
- Clean up after the day's activities
- Transported supplies to Nest 8
- Running raffles at event
- Running bingo at event
- Transport and set up PA system for use during the day

Other Activities and Events I am involved with:

- Staff Meetings
- Management Meetings weekly
- Conference calls with *Sokóts*
- Sokół Polski articles
- Articles and videos for the weekly newsletter
- Letters of Recommendation for Youth Members
- Czestochowa Mass

- Participate in procession/Mass, prepared social after Mass in hall for guests, clean up after
- Doylestown day trip
- Polish Fest
 - Worked with Patty Capozoli on children's crafts
- Scheduled Young Adults weekend at SNPJ – cancelled due to lack of participation
- Scheduled Family Weekend at SNPJ – cancelled due to lack of participation
- PACCF Discover Poland Trip
 - Coordinated with Courtney getting the information online for kids to participate
 - Mailed letters to all 14-15-year-old Members with information about the trip
 - Coordinated our group with the PACCF sharing apps and sending payments
- Packing and cleaning of old office
- Unpacking and set up at new office
- Moved all equipment from basement of old office to new storage space
- Built large storage containers for all camp and other equipment at the new storage area
- Organized all equipment at storage area
- Fraternal Collaboration meetings and conference calls to try and get groups working together to do events together
 - We have participants from *Sokóts* that come to Future Leaders, Volleyball, Camp and the Zlot
- Youth Programs conference call with any interested Instructors/anyone interested in Youth Programs
- Attended *Sokół* Slet to observe and help out
- Nest 118 Vice President
- District IV President

Numbers for Events 2017-2020

Polish Falcons Future Leaders

2017 - 18 Leaders in attendance

- Nests 31, 36, 45, 86, 118, 123, 176, 519, 907, 94
- Districts I, II, IV, V, IX, XIII

2018 - 21 Leaders in attendance

- Nests 36, 45, 118, 123, 519, 610, 725, 907, 946, and 4 leaders from *Sokóts*
- Districts I, II, IV, V, IX, XIII

2019 - 20 Leaders in attendance

- Nests 8, 36, 45, 86, 123, 163, 610, 725, 946, 964, and 2 leaders from *Sokóts*
- Districts I, II, IV, V, VII, IX, XIII

2020 Virtual Conference - 22 Leaders registered | 12-16 participated each day

- Nests 8, 36, 45, 86, 163, 176, 519, 610, 946, and 1 leader from *Sokóts*
- Districts I, II, IV, V, VII, IX, XIII

National Camp

2017 - 43 campers

- Nests 8, 36, 45, 86, 176, 907, 946
- Districts I, II, IV, V, XIII

2019 - 22 campers

- Nests 36, 118, 176, 163, 519, 610, 946
- Districts I, IV, V, VII, IX

2020 - Cancelled due to COVID-19

Youth/Adult Volleyball Tournament

2017

- 6 Youth Teams – Nests 8, 36, 45, 86, 176, 519, 725, 804
- 3 Adult Teams – Nests 8, 31, 45, 86, 118, 176, 519, 580
- Districts – II, IV, V, XIII

2019

- 4 Youth Teams – Nests 8, 36, 86, 176, 519, 580
- 3 Adult Teams – Nests 8, 31, 36, 86, 118, 176, 519, 580, 725
- Districts – II, IV, V, XIII

2020 - Cancelled due to COVID-19

National Zlot

2018 - 60 Youth Participants

- 37 Adults who were Chaperones, Instructors, Staff, and Competitors, and stayed on campus
- 10 Adults who were Volunteers and did not stay on campus

Yearly Report of Individual Events

Polish Falcons of America Future Leaders (PFAFL)

Each year at the Future Leaders Conference we talk about the qualities of leadership and any leaders that we admire. We use activities to discover what leadership qualities participants have and what we need to improve on to become a better leader. Using Ice Breakers and other games and activities, the participants can improve their skills to be able to use them to help the Polish Falcons of America. The planning of an event or activity for our Youth Members is also a part of the weekend conference. The leaders come up with an idea and are able to plan, organize, and run their own event. They have planned National Events in the past.

2017

- At the 2017 Future Leaders Conference the leaders planned a National Art Exhibit. The art works were to be displayed at all our Youth Events in 2017. It was also decided that there would be an Art Competition as part of the National Zlot in 2018. The categories and rules for entry were created with letters prepared and sent out to PFA Youth Members. While at the Conference in Pittsburgh, we were able to print out the information letters and fold and stuff envelopes in preparation for mailing. It was a very productive activity. We did receive a few art works in 2017, but the majority came at the National Zlot. The competition was a great success.

2018

- During 2018, the Future Leaders worked on updating and reworking the information for the Art Competition for the National Zlot. There were quite a few entries for our competition, and everyone enjoyed seeing all the projects of our talented Youth Members. The Future Leaders also planned a "Friendship Festival" for the National Zlot. It was the opening evening activity for everyone. They planned, organized, and manned the booths at a carnival for all the Youth athletes attending the Zlot. The purpose of the event was to mix up teams from all the different Nests attending so that they got to know everyone and build up their Falcon Friendships. It was a nice, relaxing way to start our week of competition after all the travels to arrive at Orchard Lake. Congratulations to the 2017-18 Future Leaders group for their success.

2019

- In 2019, a big part of our leadership discussion was how to get more Youth Members to attend the different events we host for them. One conclusion that we arrived at was the travel was expensive and sometimes hard to arrange. So, the discussion turned to having a regional event. I asked the Future Leaders to plan a "Camp Day" that we could take to different regions of the PFA that would show the Youth Members what a day at National Camp might look like. Our first visit was to the Polanka in New Jersey. They did a great job and came up with a great plan. We were able to take their idea to the Polanka and with the help of the Future Leaders from New Jersey and Middletown, CT; we had a successful "Camp Day." We had 44 Youth in attendance, and we did several sports and arts & Crafts. A continental breakfast and pizza lunch were served. One dollar from the entry fee was donated to Steps Together, a nonprofit organization that helps local families impacted by a medical crisis. For every dollar donated, the Polish Falcons matched that donation. We were able to donate \$200 to Steps Together. So once again the Future Leaders made an impact in the Polish Falcons.

2020

- In this crazy year and with all our events cancelled, I was so happy that we could have a Virtual Future Leaders Conference. We did a *Zoom* Conference. I really had no idea what *Zoom* was, but with a bit of research and a lot of planning, I was able to plan the Conference. It was an 8 session Conference that took place Monday, Wednesday, and Friday mornings from June 15 – July 1, 2020 from 10:00 – 11:30 am. There was a great group of Youth Members that participated. From this Conference, the leaders have begun discussions about having a "Virtual Youth Nest" for all Youth Members of the PFA ages 14-20. The plan is for the Youth Members to have a way to stay in touch and decide what it is they want to do in the PFA. To get the word out to the youth, they decided to plan a Virtual Youth Game Night. The idea was that you would play a Jeopardy sort of game on teams. The first Game Night was scheduled for October 8, 2020 at 7:00 p.m. I am hoping for a great evening of fun for all those that participated. Thank you to Brooke McPherson, Isabella Yeske, Molly Yeske, and Sophia Starzyński. As Members of the Future Leaders group, they planned and organized the Virtual Game Night and met with me several times so that they were organized and ready to go. Thanks so much!

Youth/Adult Volleyball Tournament

2017

- The Youth Tournament was a bit little smaller this year with only 2 teams in each division. We had some of our Coaches and Instructors referee, and the Youth Members were able to play several games of volleyball. It turned out to be a good thing for the Tournament as they got to practice with their team and play improved tremendously. Once their tournament was complete, we proceeded to have another tournament where all divisions were mixed. It is always so nice to watch the Senior group play with the younger two groups. They are so helpful and care about helping the younger players so much. It really helps to build confidence for the younger players for the future.

The Future Leaders at their weekend conference planned another part of the Tournament this year during February. They held their very First Art Exhibition. There were 6 entries to the exhibit all of which were on display and who all received an Honorable Mention Ribbon at the Volleyball tournament. Those who submitted art projects were Carrie Ann Kozak from Nest 128, Aleksander Matyszczuk from Nest 36, Raegan Bolind from Nest 804, Isabella Yeske and Molly Yeske from Nest 86, Brooke McPherson from Nest 86, and Victoria Slawinski from Nest 8. All the participants did beautiful work.

Meanwhile, on Friday evening the Adults were able to practice and play several games as a warm-up to their tournament. Saturday morning was the official start to the Round Robin followed by the bracketed Tournament. As always, there was great play and a lot of fun. Congratulations to all the participants.

2018

- The 2018 Volleyball Tournament took place at the Zlot in Orchard Lake. Please see Zlot report for the complete story.

2019

- The 2019 Youth/Adult Volleyball Tournament took place in Pittsburgh again, but this time we were at the Cool Springs Sports Complex. It was a beautiful facility with everything we needed right there in the complex. We had a banquet room for lunch and for our Awards Banquet and Dance. During this tournament, I was able to have 3 young ladies from the University of Pittsburgh Volleyball team come and run a short clinic for the Youth players on Friday evening. They were also our referees for the Youth and the Adult Volleyball tournament games. They were a nice addition to the weekend and really enjoyed being at our Tournament. As the Tournament games were completed, we were able to hold our usual Awards Banquet and Dance to close out the weekend of Falcon fun and fraternalism.

2020

- The 2020 Volleyball Tournament was cancelled due to the COVID-19 pandemic

National Camp

2017

- The theme for camp 2017 was "Space – The Falcon Frontier." The theme was included in all the activities we were able to do during the week of camp. We made Star name charts. We built team rockets. We did an Out of This World obstacle course. We had a campfire and did an Alien Scavenger hunt to help a poor lost alien find the parts of his rocket and get back home. As our carnival night, we did the "Falcon Cosmic Challenge" that included carnival games that all had something to do with space. We also had our usual rotations of volleyball, swimming, kickball, ultimate Frisbee, arts & crafts, and basketball. It was an out of this world week of camp.

2018

- There was no camp this year as we had a National Zlot.

2019

- The theme for camp 2019 was "Medieval Times." Along with our usual sports rotations, our themed activities this week included making team crests that were used for every team challenge. We had a challenge where potions were retrieved to help save Queen Christine and Lady Patricia who were captured by the evil king. At the campfire we had a trivia night. We went to Camelot Bowling Lanes for an evening of Rocks and Pins (Bowling). We built a Renaissance Fair complete with games and challenges for everyone. For our outdoor movie night, we watched Shrek with snacks by the campfire. We invited the SNPJ camp group to join in our activities on the final weekend of our camp week. They were a nice addition to our group.

2020

- Camp 2020 was cancelled due to COVID-19 pandemic.

National Zlot

The 2018 National Zlot took place at the Orchard Lake Schools in Orchard Lake, MI. We were on campus from July 29 through August 5, 2018. Along with dormitories, 3 meals per day, evening snacks and t-shirts and water bottles were provided to all who attended. Since we do not have many gym classes around the PFA anymore, the Zlot took on a bit of a different look this year. We started the week with the "Friendship Festival" planned and manned by the Future Leaders group. It was a carnival filled with all the games and activities being planned by the Future Leaders at the February Conference. It was a nice way for everyone to get acquainted while having fun playing some games. Thank you to Brad Puskar who organized the evening and to all the Future Leaders who ran the games and helped everyone enjoy the first evening together.

Day 2 began with our Opening Ceremony. The athletes marched in by District in uniform with each individual person waving a flag of a different color. Rafal Fryc from Nest 36 played the Polish National Anthem on the violin and Dorothy Kalinowski from Nest 176 sang the National Anthem. Vice President Trish Del Busse gave a warm welcome to all those in attendance. There was a performance of the National Drill by an Honor Guard of participants. Since we have so few gym classes, some participants who did not know the National Drill. As part of the week's competition, everyone in attendance was separated into groups where they learned the drill and were given time to practice the drill as a team. On Saturday, all the teams competed in the National Drill competition and everyone had learned the drill by the time they left the Zlot. Afternoon activities for Day 2 included a Kickball Tournament and the beginning of the volleyball competition.

Then after dinner Druh Larry Kozlowski had some of the participants doing Cultural crafts while the others were at their Kickball Tournament. When all the activities were completed for the day, snacks were served, and it was time for everyone to rest up for Day 3.

Day 3 was also a very busy day as we began our Track and Field competition. All groups reported to the track for the first round of competitions and awards bring presented. After lunch, some people had the opportunity to go to the beach and have some fun with their friends. Others went back to playing volleyball. And still others were doing some Polish dancing or Cultural crafts. All in all, it was another fun-filled day with lots of friendly competition continuing. We closed the day out with snacks and a good night's rest.

Day 4 continued with the more of the Track and Field events being completed in the morning. During the afternoon, we were able to complete the Youth Volleyball Tournament. There was time for another group to go to the beach and relax with friends. The cultural crafts were completed, and we had another session of Polish Dancing. All the age groups had the opportunity to complete all the activities at different times, but everyone got to participate in all the fun.

Day 5 was a very different day for a Zlot. It was our celebration of "Polish Independence Day!" 2018 was the year that Poland celebrated 100 years of its independence. The official date was November 11, 2018. As one way to celebrate in Poland, many cities and towns held a "Race for Independence." So, we did our version of the same thing. While each age group raced once around the track, the rest of the competitors circled the inside of the track to cheer them on. When everyone completed their lap, we gathered in the middle of the track to sing *Sto Lat* and do a big cheer for the Polish Falcons of America. It was a nice way to celebrate Poland. That afternoon, we all hopped on buses and went to the bowling alley for our Bowling Tournament. We had a little glitch with the bus but in the end, everything turned out and lots of good scores were bowled during the afternoon.

To complete our celebration of Poland that evening, we held a Polish Independence Day Parade and Celebration complete with a golf cart float and all the athletes marching around the campus with waving flags of different colored. When everyone reached the celebration site, we had a little ceremony complete with remarks from President Kuzma. A group of athletes read the story of Polish Independence. Druh Larry Kozlowski talked about the Polish flag and the meaning behind it. Druhna Trish Del Busse explained how we were going to create a Polish flag on a piece of foam board by everyone placing one flower each on the board until the flag was fully created. The flag was donated to the Polish Mission at Orchard Lake. We closed the ceremony with the singing of *Sto Lat*. Everyone was able to change out of uniform and relax for the rest of the evening and then it was snack time and rest up for Day 6.

Day 6 was the final day of Track and Field events. It also marked the beginning of the Volleyball Open for the Senior age group, the Senior Runners, and any adults that wanted to participate. The teams were mixed, and competition began. It was a hardworking and competitive group. They were also a very tired group of players by the end of the first day's competition. In the meantime, the younger athletes participated in an Obstacle Course and in the evening were treated to a movie night complete with snacks for everyone.

The Volleyball Open was completed on Day 7 in the morning. The last chance for the drill teams to practice for the afternoon's competition took place and everyone seemed ready to go. After lunch, everyone got back in to uniform and we met in the gym for the competition. Each group performed with such pride and respect for the National Drill. It was just awesome, and I was so proud to see that everyone had learned the routine.

All the remaining awards were then presented. I was able to give my thank you presents to all those who attended and helped in any way with the weeklong event. They say that it takes a village to raise a child; well it also takes a village to pull off an event like the Zlot. I appreciate all the people who participated and helped in any way with another great week with the Polish Falcons of America Members.

This concludes my report. I thank you all for the opportunity to work with you and your children at all the events that I run. I am looking forward to us being able to gather with my Polish Falcons family in 2021.

I hope that you all stay safe, healthy, and happy!

Czołem!

Appendix Q – Richard Federowicz – Legal Counsel

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

A difficult situation that the Legal Committee dealt with was the pandemic, which has affected the entire nation. The Legal Committee discussed and considered alternatives to the traditional four-year quadrennial National Convention of the organization. We recommended that the Convention be postponed and that request was denied by the Pennsylvania Insurance Department who suggested a virtual Convention be held. The Officers at the National Headquarters and employees have undertaken herculean efforts to organize and arrange for this virtual Convention now taking place.

Also, Ryan Gregg, the new Secretary-Treasurer, has also consulted me on various pandemic issues including the federally enacted Payroll Protection Program. Again, thanks to the efforts of the National Office, and particularly Ryan Gregg, the organization received funds under that Program that have been utilized.

I was consulted on various legal matters regarding the relocation of the National Headquarters from its former address to its present location.

I was consulted and provided advice and counsel regarding the Falcons entering into an agreement with Heritage Life Insurance Company regarding reinsurance for a substantial portion of the organization's annuity business. I have provided legal advice and consultation regarding individual Nests throughout our organization. I have also provided legal advice regarding real estate matters about the Polanka and Dunellen properties. I have prepared documents for the auditors of the Falcons as required and requested. Again, it is my pleasure to have served as Legal Counsel for the Polish Falcons of America.

Appendix R – Rev. Timothy Whalen – National Chaplain

Along with the Wigilia service sponsored every year by the Polish Falcons at Christmas, the annual celebration on August 26 (or a date closest to that) of the Feast Day of Our Lady of Czestochowa, the Queen of Poland, is the signature event for which the Polish Falcons are recognized in the city of Pittsburgh and the tri-state area. This tradition, which began 12 years ago, has been observed every year at St. Paul Cathedral, Pittsburgh, PA, with the bishop of Pittsburgh presiding and preaching at a Mass, with priest concelebrants joining him from as far away as the dioceses of Detroit and Cleveland to the west and Greensburg and Altoona-Johnstown to the east. Along with the magnificent cathedral organ, accompanied by brass, a combined choir, singing in both Polish and English, have created an event that is known for its ethereal quality.

It has also been the tradition to link this religious celebration with a cultural or historical Polish moment, such as the anniversary of the Polish Constitution, the beginning of the Second World War, the Warsaw Uprising or the establishment of Christianity in Poland. In 2020, the planning committee was hoping to create an event that would surpass all others by commemorating the 100th anniversary of the birth of Pope St. John Paul II on May 18, 1920, with a three-day event located in the historic and massive Immaculate Heart of Mary Church, which dominates the Polish Hill district of Pittsburgh. The Triduum would begin the first night with a concert conducted by Manfred Honeck with the Pittsburgh Symphony Orchestra. The second night there was a lecture planned tentatively with George Weigel, the author of "Witness to Hope," a biography of Pope St. John Paul II. And the third night was dedicated to a Mass, celebrated by Bishop David Zubik, in honor of the Queen of Poland and the saintly Pope on the occasion of his 100th birthday.

Appendix S – Legion of Honor

Edward Ciesla, Legion of Honor Grand Master

Convention Secretary, I was elected to the position of Grand Master of the Legion of Honor at a special meeting of the Commandery after the passing of Grand Master Druhna Frania Tracz on December 10, 2019.

The Commandery of the Legion of Honor of the Polish Falcons of America met via teleconference on Friday, January 31, 2020, to elect a new Grand Master to finish the term vacated by the deceased Legion of Honor Grand Master, Frania Tracz. As required by the LOH by-laws, all Commandery Members were present.

District I – Edward Ciesla	cieslaed@rcn.com
District II – Joan Beilfuss	robert.beilfuss@aol.com
District IV – Thaddeus Kokoski	tedkokoski@comcast.net
District V – James Sokółowski	jsok60@gmail.com
District VI – Nancy Chiszar	nanjopenguin@yahoo.com
District VII – Thomas Washington, Jr.	twashington@polishfalcons.org
District IX – Geraldine Wilson	gerrywilson918@gmail.com
District XIII – Joan Pawlukiewicz	jpawl22@gmail.com

After a brief procedural introduction by PFA President Kuzma and First Vice President Trish Del Busse, LOH Secretary Gerry Wilson called the LOH Commandery meeting to order at 6:10 PM.

She briefly explained the reason why we are having this meeting and explained the fact that the election of the Grand Master will last until the next PFA National Convention where a new Grand Master will be elected.

After taking roll Call, Secretary Wilson asked for a volunteer to record the minutes and Edward Ciesla from District I volunteered to do so. After two rounds of nominations, Edward Ciesla volunteered to accept the nomination. The nomination was approved unanimously. The Secretary cast one vote to officially declare Edward Ciesla, Polish Falcons of America, Legion of Honor Grand Master. Druh President Timothy Kuzma swore in the new Grand Master.

Since my election as LOH Grand Master, I have performed my duties of Grand Master to the best of my ability, and it has been both a pleasure and honor to serve in that position. Because of the COVID-19 pandemic, my only responsibility was to review and approve medal awards.

The one decision that I recommended was regarding the Legion of Honor awards for 2020. Because this year everything has been postponed because of the COVID-19 pandemic, many Nests will not be having award banquets. One of the questions addressed was: can a Nest apply for awards but not present them until next year at their 2021 awards banquet? In essence, they would be presenting two years of awards at one time.

After my discussion with First Vice President Patricia Dell Busse, we agreed on the following resolution regarding the Legion of Honor awards for 2020.

1. Nests should submit award applications for qualified individuals this year.
2. Awards can be presented at any time a Nest chooses to do so once the applications are reviewed and approved. There is no need to wait for a Banquet; it can be done during meetings/Nest events.
3. If an award cannot be presented this year because it is only done during a Nest Banquet, then it can be presented at next year's banquet. It should be done in this order; the 2020 awards first and then the 2021 awards.
4. Banquets should NOT be the deciding event on when awards can be presented.
5. Anyone that deserves a LOH award this year should be recommended for the award regardless of when they will receive it.
6. National Headquarters will dispense all approved awards to all Nests via USPS.

We continue to review the applications for Legion Crosses via the Internet as well as conducting the voting for the awards by utilizing the web site set up for that specific purpose. This has proved to be an extremely efficient and timesaving procedure and I commend the Commandery for their quick review and approval of the awards.

The breakdown of the Legion Awards for the period 10-23-2016 to September 18, 2020, is as follows:

Bronze – 96
Silver - 79
Gold – 46
Total – 221.

In conclusion, I extend my gratitude to the Commandery for their faith in me, and their dedication, hard work and diligent efforts during the last four years. It has been an honor to work with this fine group of dedicated Falcons for the last year who seriously uphold the standards of the Legion of Honor of the Polish Falcons of America. My thanks to our National President Druh Tim Kuzma for his support and guidance during this past year and my gratitude to our National Vice President, Druhna Patricia Del Busse for her devoted dedication on behalf of the Legion of Honor awards process as well as her guidance and direction in serving the needs of the Legion of Honor.

Czołem!

Appendix T – Falconette Commission

Patricia Capozoli, National Falconette Commission Chairperson

Since 2016, I have served as the Chairperson of the National Falconette Commission. At the request of President Tim Kuzma, we began raising funds to support National Youth Events. I worked with National Physical Education Director Chris Puskar to come up with different ideas to do this. One of our first activities was to have our Future Leaders conduct a fundraiser within their respective districts. In exchange for all the donations, people were given coupons to local businesses. It was a good start, but we knew we had to come up with more ideas.

Our next idea was our most successful; it was the raffle we have been conducting three times a year since January 2017. Thanks to the enormous generosity of PFA Members, we have been able to supplement National Youth Events every year, totaling almost \$15,000. A special “Thank You” to Druhna Chris Puskar for all of her assistance in running this fundraiser.

For National Camp in 2016 and 2018, the fund made monetary donations and purchased t-shirts for all attendees. Arts & crafts supplies were purchased to support Camp Date in New Jersey in 2019.

For the 2018 National Zlot in Orchard Lake, Michigan, we purchased lapel pins, t-shirts, water bottles, lanyards, and refunded a portion of registration costs to everyone. We also purchased a wireless microphone to use at all the youth events.

T-shirts were purchased and given to participants of the 2019 National Youth/Adult Volleyball tournament. The fund also paid the stipend for the University of Pittsburgh volleyball team members who were the referees for the tournament, and they also conducted a small clinic with the kids.

Attendees of the Future Leaders Conference have received Padfolios and hats. We have also purchased something for the upcoming Conference in 2021.

Another fundraising event we started was t-shirt sales. We offered two different t-shirts and still have some in stock. They are the “Being Polish” and “I Love Dyngus Day” t-shirts. We have also received individual donations from some Members.

None of this would be possible without the support of the Polish Falcons family, and for that, I am most thankful. I cannot say it enough. To everyone who has supported the National Falconette Commission in any way, Thank You, Thank You, Thank You! I look forward to your continuing support in the coming years.

Czołem.

Appendix U – Janet Knauber – National Bowling Commissioner

Janet Knauber, National Bowling Manager

Greetings! As I think about writing my report for the 42nd National Convention, many thoughts are flying through my head. I remember my first convention as a Delegates back in 1984 in Dearborn, Michigan. I was so excited to be in attendance and meet so many new Falcon friends. Well, those new friends are now my old friends and it is still exciting to be attendance at this 42nd National Convention. Although we must be virtual, and very different, it is still another new thing to try and accomplish. Hopefully, things will get better and we will have a chance to meet in Connecticut in 2021.

So on with what's happening in the world of bowling. In 2017, the bowlers met in Lansing, Michigan hosted by District XIII. It was in a new location for many so we didn't have a good turnout but still, we bowled and had a good time. In 2018, we gathered in Cicero, Illinois, hosted by Nest 907, and had an increase in numbers. Again we bowled, toured the city, and partied, and had a good time. In 2019, we met in Buffalo, New York hosted by District IX, and repeated the process. In 2020, we were supposed to meet in South Bend, Indiana, but the pandemic threw us a curveball, and life was put on hold. This was the first time since 1943 and 1944 that we had to cancel a tournament. I know that Nest 80 put in a tremendous amount of work preparing for a tournament that was not to be. I thank them for that and perhaps in the near future, we will be able to enjoy time in South Bend, Nest 80.

At this time I believe that many of the bowling centers are finally reopening and everyone is back in the swing of things. Looking to the future, Nest 45, St. Louis, is already preparing to host the 2021 tournament. Also, I read in the Sokół that there are listings for hotel accommodations. I hope that we can get many bowlers to participate. Remember, if you were the first-place team in Buffalo, you will have a paid entry into the 2021 tournament. In the meantime, wash your hands, wear your mask and stay healthy.

Czołem!

Appendix V – Mary Helene Whalen – National Golf Commissioner

Mary Helene Whalen, National Golf Commissioner

As the National Golf Commissioner, I attended all the golf tournaments since the last convention. The 2016 Tournament was held in New Castle, PA; there were 123 golfers. The 2017 Tournament was held in Jackson, MI; there were 83 golfers. At the Commissioners Meeting, it was decided that two golf courses would be optional, but the host Nest would have the final say on this option.

The Commissioners also decided to try out something new for the 2018 Tournament; a two-person team scramble was introduced alongside individual stroke play in an attempt to get more golfers to participate. The 2018 Tournament was in South Bend, IN Nest 80 with 104 golfers. At our meeting, it was suggested that information be published in the Sokół Polski for individuals who wished to be hole sponsors; this was the first year that the scramble was played, and it went over very well.

The 2019 Tournament was at the Polanka in New Jersey. National Headquarters First Vice President Trish Del Busse ran it, and her Committees set up games and other entertainment. The scramble that was started as an experiment has continued as it was well received.

All of these tournaments were perfectly organized and successful. As usual, several charities benefited from our generous golfers.

Unfortunately, due to circumstances beyond our control, the Tournament for 2020 was postponed until 2021. In its place, we had a virtual golf tournament. The 2021 tournament will be held in Erie, PA Nest 610. Hope to see you there.

Czołem!

Appendix W – Financial Reports – January 1, 2016 through December 31, 2019

Ryan Gregg, National Secretary/Treasurer

First, I'd like to say I am honored to be back with Polish Falcons of America as Secretary/Treasurer & CFO. I served as Controller from 2012-2016 working under John Kuzmirek. 2020 has been a crazy year to say the least, but as always, we are demonstrating our resiliency as a membership and organization, and we will get through this difficult time. Being that my first day as Secretary/Treasurer & CFO was January 3, 2020, the preceding financial report and information below is merely reporting on activity that has occurred over the 2016-2019 period.

There were 697 new issues of life insurance from 2016 through 2019. There were 2,020 decreases in life insurance contracts (Deceased, 1,153; Matured, 61; Expired, 146; Surrender, 470; Lapsed, 190). As of January 1, 2016, there were 20,381 policies in force, and as of December 31, 2019, there were 19,058 policies in force.

There were 789 new annuity certificates issued and 1,129 settled annuity contracts. As of January 1, 2016, there were 3,741 certificates in force, and as of December 31, 2019, there were 3,401 certificates in force.

There were 309 new Medicare supplement certificates sold and a decrease of 127 Medicare Supplement contracts. As of January 1, 2016, there were 33 certificates in force, and as of December 31, 2019, there were 215 certificates in force. PFA ceased the sale of Medicare Supplement products in 2019; the certificates on the PFA's book of business will be serviced through the life of the respective contracts.

PFA entered into a reinsurance deal with Heritage Life Insurance Company (HLIC) in 2019 that dramatically decreased assets and liabilities, while also reducing the risk of PFA's overall book of business. Reinsurance is the practice whereby insurers transfer portions of their risk portfolio to other parties by some form of agreement. PFA benefited from the reinsurance agreement by receiving a ceding allowance, by which, more contract reserve liabilities were transferred to HLIC than assets. The ceding allowance received by PFA totaled \$989,973. There were significant expenses related to the due diligence performed in executing this agreement, but overall, the deal was of great net benefit to PFA's operations and future viability. The agreement provides a new stream of revenue; HLIC will be providing PFA an expense allowance for administering the reinsured block of business. This expense allowance and other cost cuts PFA has made will replace the investment income that will be reduced with the decrease in assets.

Admitted Assets at December 31, 2019, \$37,160,430 decreased by approximately \$30.7M since January 1, 2016. Total assets transferred to HLIC in the aforementioned reinsurance deal totaled approximately \$32.0M. Invested Assets decreased by approximately \$31.5M, and consist of Bonds \$33,510,372 and Preferred Stocks of \$112,820. Cash totaled \$357,732; Real Estate totaled \$1,085,354, and Interest Receivable totaled \$500,345 at December 31, 2019. \$103,328 was due from HLIC in conjunction with the monthly reinsurance settlement. Additionally, \$1,032,961 was due from HLIC as of December 31, 2019; PFA and HLIC collectively identified a block of annuities that did not meet the treaty arrangement parameters. As a result, HLIC sent back corresponding assets and reserves as of January 2020.

Aggregate Reserves totaled \$29,440,149 in 2019, a decrease of approximately \$33.2M compared to January 1, 2016. Total reserves transferred to HLIC in the aforementioned reinsurance deal totaled approximately \$33.0M. Reserves consist of Life Insurance Reserves (\$17,663,091), Annuity Reserves-net

of reinsurance (\$11,777,058) and Pension Reserves (\$1,227,597). Interest Maintenance Reserve increased by \$2.5M compared to January 1, 2016, and is now at \$2,934,970. Interest Maintenance Reserve represents capital gains from securities sold. PFA liquidated roughly \$32M in securities in relation to the reinsurance asset transfer. PFA realized capital gains of approximately \$2.5M from the security sales. These gains will be released into income over the next 20+ years. The release of income is based on the initial maturity dates of the bonds that were sold. Asset Valuation Reserve (AVR) decreased by \$200K since January 1, 2016, and is now at \$265,486. AVR is a statutory requirement for companies to hold sufficient capital related to their asset portfolio in the event unexpected equity and credit losses were to occur. Higher risk assets require higher AVR reserves, as such, 99% of PFA's portfolio is invested in high grade bonds, requiring small AVR reserves, and protecting our Members' funds from turbulent market periods. Reserve levels are set by state regulators and are set for consumer protections.

Total income varied during the past several years from a low of \$5.54M in 2019 and a high of \$9.38M in 2016. Premium income varied from a low of \$2.30M in 2019 to a high of \$5.73M in 2016, and a significant portion of all premium income resulted from annuities. Investment income remained relatively steady, ranging between \$2.87M in 2019 and \$3.24M in 2016. Total expenses during the period varied from a low of \$6.34M in 2019 to a high of \$9.36M in 2016. Total change in surplus varied from year to year with a high of a surplus increase of \$281,765 in 2019 to low of a surplus decrease of \$(494,875) in 2018. Overall, surplus has increased \$158,725 since January 1, 2016 and stands at \$1,380,794 as of December 31, 2019.

Operationally, the Polish Falcons continued with the services of Allen Bailey & Associates and Parkway Advisors as an investment advisor. Both organizations continue to demonstrate their value with their industry knowledge and expertise. The Pennsylvania Insurance Department is currently in the midst of their 5 year audit period of 2015-2019. The Insurance Department had no recommendations for PFA from the previous audit issued in March of 2016 for the 2010-2014 audit period. The auditors, Mckeever, Varga & Senko provided unqualified opinions for 2016-2019. In auditing terms, an unqualified opinion, represents a clean opinion.

PFA is currently working in conjunction with Allen Bailey and Associates to develop an Accelerated Benefit Rider product and a Whole Life/Term Life combination product. PFA is looking to differentiate themselves from the competition with these products.

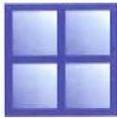
Your Officers and Board of Directors are committed to achieving improved financial results, while still providing the same level of service and fraternal spirit that our Members have come to expect and deserve. Czofem!

BALANCE SHEET	2016	2017	2018	2019
ASSETS				
Bonds (Schedule D & Schedule BA)	64,311,639	63,649,091	63,690,357	33,510,372
Preferred Stocks	412,771	412,740	212,824	112,820
Real Estate (net of depreciation)	480,969	1,066,584	1,091,619	1,085,354
Cash	797,179	809,911	1,057,554	357,732
Other Invested Assets	245,397	240,019	244,689	240,546
TOTAL INVESTED ASSETS	66,247,955	66,178,345	66,297,043	35,306,824
Accrued Investment Income	939,768	925,554	921,034	500,345
Computer Equipment/Software (net of depreciation)	127,258	67,218	33,335	-
Due from Reinsurer	-	-	-	1,136,289
Nest Loans	82,402	106,930	96,684	85,753
Misc Receivables	55,803	98,940	177,981	131,219
TOTAL ASSETS	67,453,186	67,376,987	67,526,077	37,160,430
LIABILITIES				
Life Contract Reserves	62,085,064	61,838,129	62,631,379	29,440,149
Other Reserves	49,537	59,991	57,597	412,328
Interest Maintenance Reserve	576,431	542,969	415,488	2,934,970
Amounts Held by Society as Trustee	2,810,171	2,760,332	2,646,314	2,607,556
Asset Valuation Reserve	466,629	480,801	519,868	265,486
State Audit Fee Reserve	12,500	25,000	37,500	50,000
General Accounts Payable	76,296	54,924	96,288	50,925
Other Liabilities	7,955	20,938	22,615	18,222
SURPLUS	1,368,603	1,593,903	1,099,028	1,380,794
TOTAL LIABILITIES AND SURPLUS	67,453,186	67,376,987	67,526,077	37,160,430

SUMMARY OF OPS

	2016	2017	2018	2019	Miscellaneous Income	2016	2017	2018	2019
Premiums	5,733,770	3,138,221	3,712,124	2,304,117	Pension Fund Deposits	91,116	91,116	105,549	104,208
Investment Income	3,244,349	3,145,467	3,078,764	2,873,772	Scholarship Funds	28,199	29,144	29,144	31,163
Amortization of IMR	120,257	112,698	100,849	(50,387)	National Dues (net of expenses)	79,831	75,855	70,852	74,423
Expense Allowances RE	4,821	4,807	5,928	55,558	Rental Income	32,400	36,400	73,767	45,200
Misc Income	273,342	316,295	339,107	352,795	Other Misc Income	41,797	83,780	59,795	97,801
	9,376,539	6,717,488	7,236,772	5,535,855		273,343	316,295	339,107	352,795
Death Claims	521,742	517,265	528,400	730,011	General Insurance				
Surrenders/Maturities	123,047	71,489	141,752	117,003	Rent	78,080	79,344	81,147	72,388
Annuity Claims	7,454,307	4,606,768	4,100,678	3,669,285	Salaries & Wages	651,795	664,458	668,303	696,662
Medicare Supplement Claims	6,992	33,562	47,151	46,383	Employee Benefits	159,579	175,380	186,829	199,776
Increase in Reserves	(491,457)	(235,264)	790,337	(193,883)	Legal Fees	4,105	10,826	24,834	56,946
General Insurance	1,428,025	1,613,664	1,608,391	1,682,514	Medical Exam Fees	6,687	6,050	4,248	3,051
Nest Trust Fund Interest	33,434	32,817	32,347	31,749	Accounting & Actuarial Fees	162,841	195,396	223,061	278,201
Commissions	100,820	82,949	117,862	74,736	Traveling Expenses	76,446	80,819	79,969	76,300
Other Expenses	181,277	170,102	294,635	180,363	Advertising	6,610	7,056	8,423	10,759
	9,358,187	6,893,352	7,661,553	6,338,161	Postage & Printing	43,005	41,193	42,449	40,996
					Non Real Estate Depreciation	13,382	60,040	33,884	33,787
Realized Gain (Loss)	151,426	93,044	(23,205)	(66,503)	Insurance	79,072	76,077	77,961	81,127
					Bank and Custodial Fees	47,874	43,685	39,810	39,070
Net Income	169,778	(82,820)	(447,986)	(868,809)	IT & Other Consulting	41,245	82,470	82,826	81,410
					Sokol	58,284	70,127	58,416	47,723
Surplus Adj	(23,244)	308,120	(46,889)	1,150,575	Other Expenses	61,767	81,183	76,683	72,315
					Fraternal Activities	54,104	69,017	39,801	57,620
Total Change in Surplus	146,534	225,300	(494,875)	281,766	Investment Advisory Fees	111,980	107,779	106,854	110,007
					Medicare Supplement Ceded	(41,624)	(51,037)	(39,974)	(79,785)
Beginning Surplus	1,222,069	1,368,603	1,593,903	1,099,028	Net Investment Income Allocation	(187,207)	(186,199)	(187,133)	(195,839)
						1,428,025	1,613,664	1,608,391	1,682,514
Ending Surplus	1,368,603	1,593,903	1,099,028	1,380,794	Adjustments to Surplus				
					Unrealized Losses	(24,160)	(55,655)	(39,639)	(99,804)
					Change in Nonadmitted Assets	1,551	(32,053)	31,817	6,025
					Change in AVR	(635)	(14,172)	(39,067)	254,381
					Donation of Building (Dunellen)	-	410,000	-	-
					Reinsurance Ceding Allowance	-	-	-	989,973
						(23,244)	308,120	(46,889)	1,150,575

Appendix X – Report of the Independent Auditor



McKeever Varga & Senko

*Certified Public Accountants
Personal Financial Planners
Business Consultants*

November 19, 2020

POLISH FALCONS OF AMERICA

1016 Greentree Road, Suite 201
Pittsburgh, PA 15220

As requested, this letter is provided to you, for your use in presenting at the National Convention, the independent auditor's report for the Polish Falcons of America, for the years ended December 31, 2019, 2018, 2017 and 2016, for which an unmodified audit opinion was rendered for each of the said years.

1. McKeever Varga & Senko is independent with respect to the Polish Falcons of America and conform to the standards of the profession as contained in the Code of Professional Ethics and Pronouncements of the American Institute of Certified Public Accountants and the CPA Law.
2. McKeever Varga & Senko has evolved from the combination of several CPA firms over the past 35 years and currently audits two fraternal insurance companies including the Polish Falcons of America. Our staff has over 20 years of combined audit experience. The engagement partner, who is the accountant in charge, is a certified public accountant, and is experienced in fraternal audits. The partner assigned to this engagement (Earl Lukehart, CPA) has rotated onto the job in 2017 and has not been assigned to this engagement for the prior 5 years. By firm policy he may only be the lead partner for 5 years and then it is required to rotate off for 5 years.
3. McKeever Varga & Senko is licensed in the state of Pennsylvania and is a member in good standing in the American Institute of Certified Public Accountants.

Certified Public Accountants

Appendix Y – Executive Compensation Committee Report

2020 Virtual Convention Summary from the Executive Compensation Committee

The Executive Compensation Committee met via a Zoom conference call on Friday November 20, 2020. Members of the committee included Gary Sieczkarek, District 9; Bernard Wolny, District 13; John Kowarik, District 5; Becky Sienkiewicz, District 9; Ed Ciesla, District 1; Christine Belasco District 6, and, myself Tom Eckert, District 2.

The current salaries of the 3 Executive Officers are:

President/CEO	\$100,580
Vice President	\$60,129
2nd Vice President	\$14,213

If any of the incumbent officers are re-elected they will be up for increases in the 1st Quarter of 2021.

Increases are based on a Performance Based evaluation that has been in place since the 2016 Convention.

Increase potential is 0 - 3%.

Our committee has reviewed that process and recommends we continue to follow the same format for the next 4 years.

If a new officer is elected to the Board the salaries proposed would be the current salary minus 10%.

President/CEO	\$90,522
Vice President	\$54,116
2nd Vice President	\$12,791

Monthly Stipends for District Directors are recommended to increase by \$25 per month.

New Director	\$250
2nd Term Dir	\$325
3rd Term Dir	\$375
4th Term Dir	\$450

No other changes are recommended by the Committee.

I'd like to thank my fellow Committee Members for their time and input.

Czolem,

Tom Eckert - Chair

Appendix Z - Donations to the Starzyński Scholarship Fund Announced During the Convention

Amount	Donated by:
\$ 100.00	Nest 725, in Memory of Caroline Nycz, Cecelia Grabczyk, Celia Krok, Robert Beilfus, and Lottie Fik
\$ 100.00	Frank and Barbara Wloch
\$ 100.00	Johns Family
\$ 100.00	Nest 827
\$ 100.00	Nest 31
\$ 100.00	Patricia Capolzoli and husband, Thomas
\$ 100.00	Carol Zurisk
\$ 50.00	Kathy Perez in memory of Frania Tracz
\$ 100.00	Nest 86
\$ 100.00	Nest 123
\$ 100.00	Nest 6
\$ 200.00	Louise Barnes in honor of her husband, Raymond Barnes
\$ 200.00	Louise Barnes in memory of her parents Wanda and Jerry Podgorny
\$ 100.00	District II Legion of Honor
\$ 100.00	Pawlukiewicz Family
\$ 100.00	Nest 45
\$ 100.00	Nest 176
\$ 250.00	Eckert Family in memory of deceased members of District II
\$ 100.00	Victoria Aiken in memory of her mother, Florence Kowalczyk Aiken
\$ 100.00	Nest 118
\$ 50.00	Dorothy Kopchik in Memory of Frania Tracz
\$ 500.00	District VI Legion of Honor
\$ 100.00	District IV
\$ 250.00	Richard Federowicz
\$ 300.00	Ron Staniszewski, Teresa Landy, Bob Jakubiec in honor of Ilene Kennedy
\$ 100.00	District II in Honor of all Deceased Members
\$ 100.00	Gregg Family
\$ 100.00	Denning Family
\$ 3,800.00	

Appendix AA - List of Delegates to the Convention

District	Nest	Title	Name	Delegates #
X	X	President	TIMOTHY L. KUZMA	001
X	X	National 1st VP	PATRICIA B. DEL BUSSE	002
X	X	National 2nd VP	DANIEL F. MICHALAK	003
1	946	National Director I	EDWARD CIESLA	004
2	907	National Director II	THOMAS E. ECKERT	005
4	118	National Director IV	PATRICIA B. CAPOZOLI	006
5	36	National Director VII	JOHN KOWARIK	007
6	276	National Director VII	CHRISTINE BELASCO	008
7	163	National Director VII	THOMAS WASHINGTON, Jr.	009
9	123	National Director IX	REBECCA SIENKIEWICZ	010
13	86	National Director XIII	CHARLES JOHNS	011
X	X	Secretary/Treasurer & CFO	RYAN GREGG	012
X	X	Communications Director	COURTNEY CAUGHEY-STAMBUL	013
X	X	National Phy. Ed. Director	CHRISTINE PUSKAR	014
4	8	Bronze	RICHARD J. FEDEROWICZ	015
1	946	President	ELIZABETH LASKOWSKI	016
2	45	President	RON LIPINSKI	017
2	725	Recording Secretary	MICHELLE WOLNIAKOWSKI	019
2	907	Treasurer	CONSTANCE CWIOK	020
4	118	Male VP	BRAD PUSKAR	022
5	307	Male VP	ERIC O'HALA	023
5	519	Instructress	LINDA RUFFINO	024
5	519	President	PHIL ZAMBRELLO, SR.	025
5	519	Recording Secretary	KRISTINA MIKUCKI	026
6	4	President	MARY THERESE PLUTA	027
6	564	Male VP	MARK R. ALBIN	028
7	163	Instructor	DANIEL J. WASHINGTON	029
7	163	President	DARYL PAWLUSH	030
9	6	President	GARY SIECZKAREK	031
9	123	Female VP	SUSAN MAZZONE	032
9	123	Financial Secretary	KRISTEN BAGINSKI	033
13	31	President	FRANK WLOCH	035
13	86	Recording Secretary	JOSEPH M. SOBOTA	037

13	86	Instructress	KRISTEN JOHNS	038
1	17	Female VP	REGINA KLARZUK	039
1	17	Financial Secretary	MARY ANN SZUSZKOWSKI	040
1	17	President	ZDZISLAW KLARZUK	042
1	17	Recording Secretary	ELIZABETH GRZEGORCZYK	043
1	17	Treasurer	WANDA K. SZUSZKOWSKI	044
1	946	President	BARBARA HALAT	045
1	946	Financial Secretary	TERESA LACHOWSKI	047
2	3	Financial Secretary	DEBORAH L. SCUMACI	048
2	3	President	EUGENIA J. KRZYZANSKI	050
2	3	Recording Secretary	SYLVIA WIERTEL	051
2	3	Treasurer	CHRISTINE J. STUREK	052
2	42	Female VP	EMILY REPKING	053
2	42	Financial Secretary	FELICIA MULICK	054
2	42	President	KIMBERLY DUTCZAK	055
2	42	Treasurer	CAROL ZURISK	056
2	45	Financial Secretary	SHARON DOMINGUEZ	058
2	45	President	CAROL CZERNIEWSKI	059
2	45	Recording Secretary	PAT HEINEMAN	060
2	827	President	JUDITH DELANEY	061
2	827	Recording Secretary	DOLORES JASKIERSKI	062
2	907	Recording Secretary	LAURA KAZMIEROWICZ	063
2	907	President	PETER KAZMIEROWICZ	064
2	907	Instructress	DONNA SKONNING	065
4	8	President	JAMES J. PATERNI	066
4	8	Treasurer	CHERYL PATERNI	067
4	8	Recording Secretary	JANICE RUMP	068
4	8	Financial Secretary	RYAN WESOLOWSKI	069
4	118	Female VP	PATRICIA M. LAWRENCE	070
4	118	President	CAROL ANN KUCZMA	071
4	176	Female VP	STEPHANIE KALINOWSKI	072
4	176	Financial Secretary	BARBARA KREBBEL	075
5	36	President	WENDI KOWARIK	076
5	36	Male VP	STEVE DOBROWSKI	077
5	36	Treasurer	STEVEN DOBROWSKI	078
5	36	Recording Secretary	FREDERICK SHERWOOD	079
5	36	Financial Secretary	JOE CHOROMANSKI	080
5	65	Treasurer	PAUL ZULPA	081

5	68	President	KATHY HANSEN	082
5	68	Male VP & Fin Secy	ROBERT BILLINGS	083
5	68	Recording Secretary	WALTER ZIEMBA	084
5	68	Instructress	MALLORIE MICHALAK	085
5	88	President	ZBIGNIEW BOGACKI	086
5	172	President	JANICE J. PEIXINHO	089
5	208	Female VP & Rec. Secy	KATHLEEN M. PEREZ	090
5	208	Financial Secretary	MARYELLEN KOWALSKI	091
5	208	Instructor	JOSEPH P. LENART	092
5	208	President	PETER J. LENART	093
5	208	Treasurer	ANTHONY J. KOWALSKI	094
5	307	President	JAMES SOKOLOWSKI	095
5	307	Female VP	CHRISTINE SOKOLOWSKI	096
5	307	Male VP	JAMES LYNES	097
5	307	Financial Secretary	MICHAEL BUNKO	098
5	307	Recording Secretary	PHYLLIS LUMBRA	099
5	307	Treasurer	DONNA MORAND	100
5	307	Instructress	ANDREA ATKINS	101
5	485	Female VP	ANN MALACHOWSKI	102
5	519	President	PHILIP ZAMBRELLO JR	103
5	519	Female VP	CECILIA HEMSLEY	104
5	519	Male VP	ED MIKUCKI	105
5	519	Treasurer	DIANE ZAMBRELLO	106
5	519	Instructor	WALTER SZPAKOWSKI	107
5	580	Female VP	SHARON GAGLIARDI	108
5	580	Male VP	KEN WHEELER	109
5	580	Instructor	CHAD BOLOTIN	110
5	580	President	ROBERTA BOLOTIN	111
5	811	Financial Secretary	JANINA BUCZEK	112
5	811	Female VP	GRAZYNA STACHURA	114
5	811	Recording Secretary	EWA POMYKALA	115
6	564	Instructress	MELISSA ALBIN	116
6	564	Financial Secretary	GERALD ALBIN	117
6	564	Recording Secretary	TERESA SINGLETON	118
9	6	Treasurer	SUSAN B. SIECZKAREK	119
9	6	Recording Secretary	LAUREANE A. STOKLOSA	120
9	6	Financial Secretary	RAYMOND L. STOKLOSA	121
9	123	Male VP	SCOTT KNEPPER	122

9	123	President	CAROL A. HESS	123
9	123	Recording Secretary	ELAINE BLUMISH	124
9	610	Recording Secretary	BARBARA JARUSZEWICZ	126
13	86	Financial Secretary	DIANE PETRYKOWSKI	128
13	86	Treasurer	JANET KNAUBER	129
13	86	Instructor	TODD GOULD	130
13	124	President	BERNARD WOLNY	131
13	124	Financial Secretary	KATHLEEN WOLNY	132
13	652	President	JOYCE BRENNAN	133
13	652	Financial Secretary	BYRON BRUCE BRENNAN	134
1	17	Elected	REV. BOGUMIL CHRUSCIEL	135
1	946	Elected	HENRY ROSZKOWSKI	136
2	45	Elected	LINDA WOOLFORD	138
2	45	Elected	LORETTA AEMISEGGER	139
2	45	Elected	VICKY AITKEN	140
2	45	Elected	JANINE LIPINSKI	142
2	45	Elected	ROMAN LIPINSKI	143
2	827	Elected	MARYANN MYSZKOWSKI	145
4	8	Elected	TIM BIELEWICZ	147
4	118	Elected	THOMAS M. CAPOZOLI	149
4	118	Elected	DEBORAH J. HOJONSKI	150
4	118	Elected	ELIZABETH C. KOLANO	151
4	118	Elected	MARK A. PUSKAR	152
4	159	Elected	JOHN DENNING	153
5	36	Elected	MATT PRESTIANO	154
5	36	Elected	DAVE SCAIFFE	155
5	36	Elected	JERRY KENNEDY	156
5	36	Elected	LINDA STERLING	157
5	36	Elected	JOEL BAIRD	159
5	36	Elected	KARL DOMBROSKI, JR.	160
5	36	Elected	KARL DOMBROSKI, SR.	161
5	36	Elected	TORI KOWARIK	162
5	36	Elected	ADAM CHOROMANSKI	163
5	36	Elected	MICHAEL RABOVSKY	164
5	36	Elected	ROBERT CONWAY	165
5	68	Elected	PAT BILLINGS	167
5	68	Elected	DAVE HANSEN	168
5	68	Elected	TODD WOLLENBERG	169

5	68	Elected	ROBERT NEUMAN	170
5	68	Elected	BEN NESSING	171
5	68	Elected	JOSH MICHALAK	172
5	68	Elected	MARY LYNN MCDADE	174
5	88	Elected	KAZIMIERZ GARBOWSKI	176
5	88	Elected	ADAM SERWINSKI	177
5	88	Elected	BEN NADZIEJA	179
5	88	Treasurer	JOHN ROGALEWSKI	180
5	208	Elected	THERESA WADSWORTH	181
5	208	Elected	ROBERT KOWALSKI	182
5	208	Elected	DOROTHY KOPCHIK	183
5	307	Elected	JEFFERY JALOWIECKI	184
5	307	Elected	DONALD SPERRY	185
5	307	Elected	SUSAN CHUBET	186
5	307	Elected	JOSEPH CHUBET	187
5	307	Elected	CAMERON CHUBET	188
5	307	Elected	ALLEN ATKINS	189
5	307	Elected	JAMES SHANLEY	190
5	307	Elected	DEIDRE O'HALA (DEPRATTI)	192
5	307	Elected	DARLENE WARNER	193
5	519	Elected	RICHARD WIDLANSKY	194
5	519	Elected	JOE GOODWIN	195
5	519	Elected	AMANDA GOODWIN	196
5	519	Elected	KAREN WICKHAM	197
5	519	Elected	ROBERT JAKUBIEC	198
5	519	Elected	RON STANISZEWSKI	199
5	519	Elected	KAY GRECO	200
5	519	Elected	DOLORES SZPAKOWSKI	201
5	580	Elected	JOAN DUGUAY	202
5	580	Elected	BRIAN K. ANDREWS	203
5	811	Elected	JANINA BRZOSKA	206
5	811	Elected	MARY ISKRA	207
7	163	Elected	BEVERLY WASHINGTON	209
7	163	Elected	SYLVIA KLIMACHEFSKY	210
9	52	Elected	STEPHEN J. FLOR	211
9	123	Elected	ANTHONY MAZZONE	212
9	123	Elected	MARCIA POPOVICH	213
9	610	Elected	LISA SMITH	215

HQ	804	Elected	MARIANNE KENBOK	216
HQ	804	Elected	ROCHELLE BOLIND	217
1	946	Bronze	CHRISTINE CIESLA	219
2	45	Bronze	KEN BLESSING	220
2	45	Gold	MARY BLESSING	221
2	907	Silver	CAROL BEILFUSS	222
2	907	Gold	JOAN BEILFUSS	223
2	907	Gold	THERESA ZAWORSKI	225
4	182	Gold	THADDEUS S. KOKOSKI	226
5	68	Silver	ROBERT KOSIENSKI	227
5	519	Gold	JOSEPH MCLEAN	228
5	519	Gold	TERESA LANDY	229
5	519	Gold	MEL GRECO	230
5	580	Gold	STELLA W. COOLBROTH	233
5	811	Bronze	ANN SADANOWICZ	236
6	4	Gold	NANCY J. CHISZAR	237
6	4	Silver	JUDI A. INFALT	238
6	4	Bronze	STEPHEN INFALT	239
6	564	Silver	BARBARA OTTO	240
9	6	Gold	ROBERT J. SIECZKAREK	241
9	6	Gold	ELAINE M. SIECZKAREK	242
9	6	Gold	GERALDINE WILSON	243
9	123	Bronze	JOHN W. ROBINSON	244
9	123	Gold	DAVE ANDRYCHOWSKI	245
9	123	Gold	FRANK WIENCZKOWSKI	246
9	123	Gold	THOMAS MATUSIAK	247
13	31	Gold	WILLIAM F. BRADLEY	248
13	79	Gold	JOAN PAWLUKIEWICZ	249
13	79	Gold	JOHN PAWLUKIEWICZ	250
13	86	Bronze	LEONARD SOBOTA	251
13	86	Bronze	ROSE MARIE SOBOTA	252
13	86	Elected	JULIANN JOHNS	253
13	86	Elected	JASON JOHNS	254
13	86	Elected	KAITLYN JOHNS	255
13	31	Female VP	JULIA SERAFIN	256
13	31	Treasurer	CATHERINE SMITH	257
13	31	Recording Secretary	BARB WLOCH	258
13	31	Elected	HENNRIETTA NOWAKOWSKI	261

13	31	Elected	ALEXANDRIA SMITH	262
13	31	Financial Secretary	KATHRYN BORKOWSKI	263
13	31	Elected	AUSTIN BRADLEY	264