

Polish Falcons of America  
Quarterly Board of Directors Meeting  
May 14, 2022 8:00 a.m.

Roll Call:

Via Zoom:

President Timothy Kuzma

First Vice President Patricia Del Busse

Second Vice President Daniel Michalak

Secretary/Treasurer Ryan Gregg

District I Director Malgorzata Los (joined at 9:00)

District II Director Thomas Eckert

District IV Director Patricia Capozoli

District V Director John Kowarik

District VI Director Mark Albin

District VII Director Thomas Washington

District IX Director Rebecca Sienkiewicz

District XIII Director Charles Johns

Legal Counsel Richard Joseph Federowicz

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

**Pledge of Allegiance**

**Druhna Trish said a prayer.**

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

**Current Status and Updates:**

Druh Gregg provided a financial presentation regarding the first quarter.

**Board Meeting Financial Report**

**May 14, 2022**

**Annual Statement**

**Highlights**

**Balance Sheet**

- Total Assets \$40.78M as of March 31, 2022.

Line	Asset Description	3/31/2022	12/31/2021	9/30/2021	6/30/2021	3/31/2021
01	Bonds (Schedule D)	36,796,078	36,728,734	35,811,608	34,988,262	34,964,069
02.1	Preferred stocks (Schedule D)	-	-	100,000	100,000	100,000
02.2	Common stocks (Schedule D)	88,405	81,705	74,253	130,439	95,512
04.2	Properties held for the production of income (less \$... encumbrances)	-	-	-	-	397,778
04.3	Properties held for sale (less \$... encumbrances)	963,380	968,996	1,049,612	1,055,229	663,067
05	Cash	595,663	1,317,921	1,353,304	1,093,159	842,429
06	Contract loans	139,956	138,872	134,235	133,690	137,378
08	Other invested assets (Schedule BA)	412,097	428,039	433,265	398,628	398,556
12	Subtotals, cash and invested assets	38,995,579	39,664,267	38,956,278	37,899,407	37,598,789
14	Investment income due and accrued	549,122	519,739	545,348	499,649	538,835
15.1	Uncollected premiums and agents'	11,773	8,953	14,549	9,252	10,351
16.1	Amounts recoverable from reinsurers	1,039,943	330,868	108,394	32,634	-
20	Electronic data processing equipment	9,405	3,617	4,211	3,595	4,090
23	Related Party Receivables	122,674	93,138	90,598	80,154	85,154
25	Aggregate write-ins	47,229	55,432	140,613	150,394	195,907
26						
	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	40,775,725	40,676,014	39,859,991	38,675,085	38,237,219
28	Total (Lines 26 and 27)	40,775,725	40,676,014	39,859,991	38,675,085	38,433,126

- Assets have grown approximately \$100K vs. prior year, exemplifying PFA's rebuilding of the asset base.
- Bonds increased approx. \$70k vs prior year end and have increased \$1.8M over the course of 1 year
- Prudential preferred stocks were called in Q4
- Common stocks increased \$6k vs. year-end; Parkway averaged into the index funds purchasing more in January while markets were down. YTD unrealized losses through Q1 are approx. \$4k; Life to date the positions are up approx. \$12k through March.
- Real estate decreased by the Q1 depreciation; the Dunellen property sale closed as of April 6, 2022 and the Polanka sale closed as of April 20, 2022.
- Cash fluctuates based on timing of investment, as of quarter-end cash amounted to \$596K
- Contract loans remained consistent vs past quarters
- Other Invested Assets, Schedule BA, decreased by the unrealized loss in FCH LLC for the quarter.
- Investment income accrued decreased \$29k from prior quarter.
- \$1.04M represents the amount due to PFA for the March reinsurance settlement; PFA had significant annuity outflows in March, which had impacts throughout the Q1 financials.
- Related party receivables increased \$30k since prior year-end. Insurances, audit fees, and expenses paid on Camp/LLC behalf represent the Q1 increase
- Write-ins decreased 8k vs. year-end. Nest loan monthly payments decreased write-ins.

- PFA's portfolio continues to be strong during these tumultuous times. 99.78% of the bond portfolio are investment grade bonds at graded either NAIC 1 or NAIC 2 ratings. The yield on the portfolio was 4.85% at quarter end. The yield continues to average down as bonds mature/called and reinvested at lower prevailing rates. The fair market value saw a drastic reduction and stands at roughly 1.7M, as interest rates are rapidly moving upwards. PFA is not impacted by the significant market moves, as the NAIC designed statutory accounting to focus on asset/liability matching as opposed to market fluctuations. As interest rates increase, corporate bond yields will naturally tick up. As such PFA should see increased investment income on new money and the yield portfolio will not decrease so drastically quarter to quarter.

- Liabilities totaled \$39.45M as of March 31, 2022.

Line#	Description	3/31/2022	12/31/2021	9/30/2021	6/30/2021	3/31/2021
01	Aggregate reserves	32,931,560	32,503,770	31,997,259	31,277,171	30,923,232
02						
	Aggregate reserve for accident and health contracts	624,924	639,688	675,576	555	1,029
04.1	Contract Claims: Life	342,988	446,024	378,153	549,574	560,797
04.2	Accident and health	64,782	69,496	72,957	7,065	7,465
08	Advanced Premiums	6,654	6,238	7,149	5,117	4,799
09.3	Amounts payable on reinsurance	-	-	-	-	22,029
09.4	Interest maintenance reserve	2,343,814	2,429,075	2,485,212	2,539,244	2,587,813
10	Commissions due or accrued	3,975	19,312	5,084	16,435	7,219
12	General expenses due or accrued	18,739	64,668	19,763	50,275	47,362
17	Amounts withheld or retained by reporting entity as agent or trustee	2,590,172	2,597,925	2,581,195	2,599,121	2,585,057
22						
	Borrowed money \$... and interest thereon \$...	28,015	0	0	0	170,659
24.01	Asset valuation reserve	279,394	293,032	287,438	310,566	304,926
25	Aggregate write-ins for liabilities	213,680	181,139	166,219	150,132	141,489
28	Total liabilities (Lines 26 and 27)	39,448,697	39,250,367	38,676,005	37,505,255	37,363,876
35	Unassigned funds (surplus)	1,327,028	1,425,648	1,183,986	1,160,408	1,069,250
39	Liabilities and Surplus	40,775,725	40,676,015	39,859,991	38,665,663	38,433,126

- Reserves have increased approx. \$430k since year-end; although there were significant cash outflows the reinsured annuity claims only had 20% impact, along with the respective reserve impact
- Health reserves decreased 15k since year end- releases are being made based on lapse rate.
- Pending claims decreased from year end by \$104k, as several policies were paid out
- Health claim reserves decreased \$5k due to reduction of active policies from year-end

- IMR has decreased approx \$85k since year end; \$53k was released into income and losses on disposals of \$32k have been transferred to IMR
- Commissions decreased \$16k since year-end due to a lower premium month in March vs. December 2021.
- General Expenses due decreased \$46k since year end—reversal of the payroll accrual and payment of investment advisory fees drove the reduction
- Trust funds have remained consistent.
- PFA financed the insurance premiums as related to the Polanka insurance policies to avoid a large cash outflow; this debt will be satisfied when the premium refund is received; policies were terminated as of 4/20/22.
- AVR decreased \$14k due to the high quality bonds being invested in and equity losses; AVR will decrease significantly in Q2 on the sale of the buildings
- Aggregate write-ins increased \$32k; the main driver was \$25k deferred income as related to a real estate deposit as related to the Dunellen close.

	<b>Q1 2022</b>	<b>Q4 2021</b>	<b>Q3 2021</b>	<b>Q2 2021</b>	<b>Q1 2021</b>
Premiums	934,835	955,104	802,337	548,578	508,679
Investment Income	472,847	396,221	522,647	403,272	410,783
Amortization of IMR	53,162	54,651	54,648	54,730	54,595
Expense Allowances RE	80,000	80,570	79,911	82,453	82,816
Reserve Adj RE	(813,192)	(140,631)	157,329	262,871	198,276
Misc Income	25,853	300,306	21,732	72,937	79,824
	<b>753,505</b>	<b>1,646,221</b>	<b>1,638,604</b>	<b>1,424,841</b>	<b>1,334,973</b>

- Total revenues totaled \$754k vs. \$1.65M in the prior quarter.
  - Net Q1 2022 premiums totaled \$935k vs. \$955k vs Q4 2021. The stagnant growth in premiums led management to restructure the salesforce and bring on a new Sales Director in latter Q1 2022.
  - Investment income totaled \$473k in Q1 2022 vs. \$396k in Q4 2021; investment income was up on 2 calls that were made totaling approx. \$60k in direct recognition
  - IMR was released on schedule; \$32k losses on disposals were transferred to IMR in Q1.
  - The reinsurance agreement provides an allowance for each administered annuity contract as part of the reinsured block. The administrative expense allowance amounted to approximately \$80k in Q1 2022.
  - Due to the significant outflows in the reinsured annuity block, there was a significant decrease in reserve credits related to the block, which this figure captures, see detail below

<b>RESERVE ADJ RE DETAIL</b>	<b>3/31/2022</b>	<b>12/31/2021</b>	<b>YTD CHANGE</b>
GROSS ANNUITY RESERVES	45,464,760	45,902,769	(438,009)
HLIC RESERVE CREDIT	(32,179,336)	(32,992,528)	813,192
NET ANNUITY RESERVES	<u>13,285,424</u>	<u>12,910,241</u>	<u>375,183</u>

- Miscellaneous income totaled \$26k in Q1 2021. The Nest 725 building remittance greatly skewed prior year miscellaneous income.

	Q1 2022	Q4 2021	Q3 2021	Q2 2021	Q1 2021
Death Claims	242,786	199,372	213,593	186,831	162,940
Surrenders/ Maturities	10,499	6,497	23,096	31,323	19,190
Annuity Claims	476,468	6,361	264,475	206,941	199,589
Medicare Supplement Claims	62,124	58,181	73,366	8,556	9,582
Increase in Reserves	(401,763)	586,282	618,940	616,410	601,415
General Insurance	349,702	399,953	306,333	346,617	335,267
Commissions	20,361	37,949	43,658	24,363	12,638
Other Expenses	46,676	44,033	58,719	30,549	49,559
	806,853	1,338,628	1,602,180	1,451,590	1,390,180

- Expenses totaled \$807k for Q1 2022.
  - Death claims ran rampant yet again in Q1, putting PFA on pace for over \$1M for the year. Prior year of \$763k was the organizations all-time high. COVID-19 continues to have an impact on PFA's operations and membership as a whole. PFA's membership has experienced 70 COVID deaths through 3/31/2022, with payouts totaling \$270k.
  - Surrender/Maturities totaled \$10k for Q1 and have been fairly consistent quarter over quarter.
  - Net annuity claims saw a significant uptick as previously mentioned totaling \$477k net claims for the quarter. Gross annuity claims totaled \$1.91M, of which \$1.32M was reinsured displaying the significance of the reinsurance agreement in supporting cash flow.
  - Medicare Supplement claims remained fairly consistent with past 2 quarters since the recapture as of 7/1/2021 with \$62k in claims for Q1 2022.
  - Q1 2022 reserves decreased \$402k since year end. As mentioned, the driving factor of the reserve decrease were significant annuity outflows in the quarter.
  - General insurance totaled \$350k for the quarter as is consistent with past quarters overall. Variances of items >\$10k were reviewed that compose this line item.
    - Contribution for benefit plans decreased \$11k vs. PY Q1; this line item includes health insurance and pension contributions; due to the plan overfunding, no employer contributions will be made, which drove this difference.
    - Actuarial fees were down \$13k due to the fact PFA is not rolling out a new product as it was in 2021
    - Fraternal Activities increased due to the Ukraine matching donation of \$10k
  - Commissions totaled \$20k and are down mainly because there was a large volume of non-commissionable items wrapped in premiums for the quarter.
  - Other expenses remained consistent quarter over quarter at \$47k for Q1 2022.
  - PFA's Med Supp lapse rate continues to outperform the projections provided by Allen Bailey & Associates; ABA was projecting 120 active policies by EOY 2022. PFA currently sits at 116 active policies as of March 31, 2022. PFA is releasing \$805 per lapse policy from the deficiency reserve, based on a conservative profitability calculation on the long-term activity of the block.
  - Additional note, unclaimed property was escheated to 14 different states in March/April of 2022 totaling approx. \$56k; a spike in maturities will be present in Q2 2022.

	<b>Q1 2022</b>	<b>Q4 2021</b>	<b>Q3 2021</b>	<b>Q2 2021</b>	<b>Q1 2021</b>
Realized Gain (Loss)	(153)	39,185	(1,232)	170,807	(520)
Net Income	(53,501)	346,778	35,192	144,058	(55,727)
Surplus Adj	(45,119)	(105,116)	(11,614)	(52,900)	(62,361)
Total Change in Surplus	(98,620)	241,662	23,578	91,158	(118,088)
Beginning Surplus	1,425,648	1,183,986	1,160,408	1,069,250	1,187,338
Ending Surplus	1,327,028	1,425,648	1,183,986	1,160,408	1,069,250

- Minimal realized losses led to an overall net loss of \$53,501 for Q1 2022.
- Surplus adjustments totaled a decrease of approx. \$45k in Q1 2022.
  - Making up the adjustments to surplus were unrealized losses of \$20k, increase in nonadmitted assets of \$14k, decrease in AVR of \$14k, and the corresponding adjustment to surplus to wash the ceding allowance recognized totaling \$25k.
- Overall change in surplus for Q1 2022 totaled a loss of \$98,620 vs. a Q1 2021 loss of \$118,088. Surplus stands at \$1,327,028 as of March 31, 2022.

#### **Looking forward to 2022**

- PFA took a hard look at things and hired a new sales director in March
- Systems are being built, which will be discussed later today, to aid PFA in gaining the much needed distribution that has been lacking for quite some time.
- Corporate Bond Yields continue to uptick with the rampant movement of inflation and the feds attempt to control it with rate hikes. PFA should see spreads increase along with investment income. It is essential for PFA to stay nimble with interest rates to remain competitive during this volatile period.
- NJ properties were finally sold in April. Dunellen sale amounted to a slight realized loss, while the sale of the Polanka led to a realized gain of approximately \$120k. As mentioned at countless previous meetings, the real savings will be the expense and AVR relief associated with real estate.
- State applications for Texas, Minnesota & Missouri will be submitted in Q2 and hopefully will be approved to mirror the timing of PFA's scaling strategy.
- With the budget reductions and ability to focus time/resources on core business, there is a light at the end of the tunnel.

#### **Cash Flow Testing:**

Sarah Cook and Thomas Wurfel of Allen Bailey & Associates presented the results of our cash flow testing.

#### **Parkway Advisors/Investments:**

Chad Hoes reviewed the PFA investment portfolio; overall they are very pleased.

**Audit Committee Report:**

The audit committee met and was called to order at 6:34 PM on May 12, 2022

**Attendance**

Chuck Johns, Ryan Gregg, John Kowarik, Tom Eckert, Joe Repko

(Absent) Terri Barger

The committee met and reviewed the following:

- Several Check Register entries
- Annuity and Life Claims
- New Business
- Accounting for sale of Polonka and Dunellen properties

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

Issues/observations:

- Scans of files seemed to be jumbled making it difficult to find what we wanted to see.
- There was a Maturity where we have had no response from multiple attempts to contact the owner, questioned if beneficiaries would be tried next and Ryan said that was the process.
- Issue with new app that showed a table of cash value among other things that was clearly wrong with over \$12K cash value year 1 with only 1 payment of less than \$1K, Ryan was to investigate.

Meeting adjourned at 7:38 PM

Thanks to all who attended and contributed.

I move for the adoption of this report.

Respectfully Submitted:

Chuck Johns

Czolem!

## **Budget Committee:**

Polish Falcons of America  
Budget Committee Report  
May 9<sup>th</sup> 2022

The Budget Committee met via Zoom on May 7, 2022 at 7:30pm.

Those in attendance:

Becky Sienkiewicz  
Patty Capozoli  
Tom Washington  
Malgosia Los  
Dan Michalak  
Ryan Gregg

Ryan reviewed the Income and Expense Budget statements for the 1st quarter of 2022. Questions were asked and Ryan was able to follow up with an email to all of us in regards to specific amounts noted as expended for camp and the Ukraine donations.

Concern was noted on the MYGA annuity, not seeing as much progress as expected. This was explained that we thought it would continue as it did at the end of 2021, but with interest rates increasing quickly, it seems applicants are opting for an interest fluid product like the Flex Deferred Annuity as opposed to locking an interest rate in. Income still showed a shortfall, hopefully next quarter will see this change.

Cash flow was a concern in the 1<sup>st</sup> quarter. Life claims and annuity claims significantly outpaced budget. The annuity reinsurance provided cash flow relief, reimbursing 80% of reinsured annuity claims, but PFA still needed to disposed of one bond to generate cash to support the uptick in claims.

One good thing is the close of Dunellen and Polanka. The impact of the sales will be recognized in April and will show on the 2<sup>nd</sup> quarter financials. We will be showing limited unrealized loss from Polanka operations in future reports. Additionally, property insurance, depreciation and real estate taxes will no longer be a budget burden.



Noted was the increase in storage fees due to items from the Polanka. There is an increase in Payroll expense, due to Jared's salary that was not originally budgeted. Med-Sup for the most part is breaking even.

As usual, we need more premiums to bring money into the organization.

Comments made were: "Tell me Something Good" and is there a "Light at the end of the Tunnel" With Jared on board and his industry success, we are looking forward to the future with "Great Expectations.

With no other business to discuss, meeting was adjourned 8:28pm.

I move for the adoption of this report.

Czolem

Rebecca Sienkiewicz, Chairperson.

### **Investment Committee:**

The Investment Committee met via zoom on May 13, 2022. In attendance was Vice President Michalak and Secretary/Treasurer Gregg. The Committee reviewed the quarterly valuation report from Parkway Advisors. The Committee noted the increase corporate yields, but also the continued reduction of the overall portfolio yield. All purchases again were high quality investment grade bonds. The portfolio saw a significant market value decrease, as is the case when there is an increasing interest rate environment. The only securities on the watch list are HJ Heinz & American Airlines; neither are of concern. Asset/Liability matching remains very healthy. Meeting was adjourned subsequent to high level discussions of all the above points.

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

Czolem,

Ryan Gregg

### **Certificates Report:**

- There is a higher face value on current sales.
- Deaths continue to be high

- The number of Medicare Supplement policies continues to decline
- Currently, there are 68 Fraternal Members

**Liquor License:**

Currently, there are two buyers interested in purchasing the license. Hillsborough is going to have a license auction with the entry fee of \$390,000.00.

Druh Gregg will be having a meeting with the District I Officers in the near future.

There was a lengthy discussion regarding our position in this situation; currently it is a wait and see position.

**Looking ahead. Introduction of Sales Director Jared Gostanczik:**

Jared addressed the board and gave them a background of himself regarding the insurance and fraternal industry. Jared provided lots of information and will share his slides so that the Board will be able to review them from our site.

Jared discussed the systems and processes that need to be addressed to gain distribution and increase sales. The three main processes Jared outlined were the agent contracting process, the E-application process and the commission payout process.

Ryan Gregg joined the presentation to highlight the estimated costs for each of these processes that were arrived at after meetings with countless vendors. Estimated costs for Phase I, detailed by each process, is presented below.

PHASE I Descriptions (Target Implementation-Year End)	Amounts
<b>Contracting</b>	<b>\$ 24,000.00</b>
Agent Sync Platform	14,400.00
Estimated Appointment Fees	6,000.00

Estimated Vector/Credit Score/Background Fees	3,600.00
<b>E-App System</b>	<b>\$ 119,000.00</b>
Equisoft Platform (One Time Implementation-Depreciated over 3 Years)	95,000.00
Hosting Fees	24,000.00
<b>Robust Commissions System</b>	<b>\$ 15,000.00</b>
Pinpoint Development or Outsourced	15,000.00
<b>Total Phase I Investment</b>	<b>\$ 158,000.00</b>

After much questioning and answering, Druh Kowarik made a motion to move forward with the Phase I investment.

Druh Johns ask that the motion be amended to purchase the system with the best value not necessarily the least expensive.

There was one nay to the motion.

**Planning Committee Report:**

**PLANNING COMMITTEE**

The Planning Committee met via Zoom on Monday, March 28, 2022. The meeting was called to order at 6:05 pm.

Committee members present were:

Patricia Capozoli (Chairperson)

John Kowarik

Mark Albin

Thomas Eckert

Malgosia Los (absent)

The purpose of this meeting was to start discussing ideas of shaping the future of the organization for the next three, five and ten years.

**Youth members (general and Future Leaders):** We discussed possible ways to retain youth members and to see if there can be an increase of Nest and District participation by Future Leaders members. Another idea was offering skill development programs or seminars to help them in the future, maybe even something similar to "Linked In" where PFA members can mentor each other or just share ideas.

**Technology:** With the portal coming soon, members will have access to their own records and have the ability to make online payments. We would like to see continued enhancements with regard to technology, such as getting on-line statements and tax forms or using Adobe Sign to automate claims. We do recognize there is a hurdle to overcome with the requirement for original documentation from members. Or even further down the road, have a PFA App, instead of just the portal/web site.

**Merging or Restructuring Districts:** While there are still some Districts that have golf and bowling tournaments, or have a strong LOH contingent for funerals, a lot of Districts have trouble getting people to attend plenary meetings. Not many are doing anything for their youth members. The topic of restructuring districts has also come up in other committee meetings. This should be something to be looked at further.

The meeting was adjourned at 7:15 pm. On behalf of the Committee, I move for the adoption of this report.

Czolem!

Druhna Patricia Capozoli

Committee Chair

**Restructuring of Districts:**

There was a discussion regarding the frustration of Officers of the Districts. A few of the Nests are active but it is very challenging to get Members to participate in District events.

District V has a distinct advantage in that they are located close geographically and most of the Nests have a building.

President Kuzma proposed the following idea for future consideration of having possibly have three Districts-A, B, C:

- Districts I, V, & VII become District A
- Districts II, VI & XIII become District B
- Districts IV & IX become District C

There would be three Officers-President, Secretary, Treasurer  
They would meet twice a year with a Convention being held every other year.

Each District would nominate three Directors with the Board expanding by one.

Quite a few Nests are struggling just like the Districts, we need younger Members who are interested in more than the fraternal events. Most fraternal are dealing with the same issues.

### **Another Planning Committee Report:**

#### **PLANNING COMMITTEE**

The Planning Committee met via Zoom on Monday, April 25, 2022. The meeting was called to order at 6:10 pm.

Committee members present were:  
Patricia Capozoli (Chairperson)  
John Kowarik  
Thomas Eckert  
Malgosia Los  
Mark Albin (absent)

The purpose of this meeting was to continue discussing ideas of shaping the future of the organization for the next 3, 5 and 10 years.

**Mission and Vision Statements:** We reviewed the proposed modifications submitted by VP Del Busse to both statements that were presented at the October Board Meeting. Committee members we in agreement with the modifications. Here are the revised statements, submitted for the Board's approval:

**Mission Statement:** Providing financial services that protect members and their families while engaging our younger generations.

**Vision Statement:** To provide the best possible life insurance and annuity benefits to our members while being a leader in the Polish American Community.

However, we are looking for any suggestions for an alternative to “younger generations” terminology.

**Ideas for the future:** With the new member portal starting, the committee would like to see continued development in the paperless and/or online options for our members.

We were “thinking outside the box” about other products that might be offered such as:

- Final Expense policies for Pets

- Event or vacation policies (are we limited to just life and annuity?)

We had a lengthy discussion about what, if anything, can PFA offer to members that they can’t get elsewhere. We don’t believe that golf and bowling alone are sustainable into the future. How can we engage our 20-30 year old members? There are some clubs that are viable and continue to bring on new members to a safe place when they can gather and bring their children. We acknowledged that it is an issue that we might not be able to solve. We should focus on fixing what we can. We believe that recent changes are moving us in the right direction such as new portal, online payments, licensing in TX, MN, MO, etc.

**Member Services:** We talked about making available to our members through the portal some online learning on any number of real life topics. A search capability for members of all ages to get quick answers to basic questions. Offer a survey to former and current future leaders and find out what they want to learn or what topics would interest them. Find experts on areas to address. Or let our own members provide content. Make it available in an organized and searchable fashion using minimal key words.

The meeting ended at 7:15 pm. On behalf of the Committee, I move for the adoption of this report.

Czolem!

Druhna Patricia Capozoli  
Committee Chair

**Communications Directors Report:**

Druhna Caughey addressed the group and mentioned that her report is on the Directors site. The Spring issue had gone out and currently she is working on the Summer issue.

## Communications Report May 2022

- • New website (along with Member Portal) launched in April! o Began working with Higher Images on SEO (Search Engine Optimization) and have seen an increase in our email subscribers! Since site launch, we've had 81 sign-ups. We now have 4,031 subscribers and an open rate of 35%.
- o H.I. will be writing quarterly blog posts for us and monitoring site performance, adding keywords, editing text on pages as necessary to drive traffic and increase views. They will share quarterly progress and Google Analytics with us.
- 
- • Spring issue of the Sokol Polski was mailed out at the end of March. Tiarra and I are working on the summer issue to be mailed out in June.
- • Tiarra has been working with Ryan and Jared (with a few edits from me) to create "At a Glance" and Sell Sheets for our insurance and annuity products, as well as Producer Guides for Agents (and a set for client use), and additional documents as requested to assist our Agents in selling our products.
- • Youth/Adult Volleyball Tournament photos and video clips are on the PFA National Facebook page. I attended on Friday night to take photos and capture video.
- • National Bowling Tournament photos are also on the PFA National Facebook page.
- • National Bowling Tournament results are on our website. o <https://www.polishfalcons.org/vp-trish-national-bowling-plus-results/>
- 
- • Online registration is open for National Youth Camp. There is also a paper option. o <https://www.polishfalcons.org/program/national-youth-camp/>
- 
- • Proposed amendments to the PFA Constitution & Bylaws have been added to the Special Convention page on the website. o <https://www.polishfalcons.org/2022-pfa-special-convention/>
- 
- • Registration for the Poland trip in September is still open. o <https://www.polishfalcons.org/service/polish-falcons-trip-to-poland/>
- 
- • Planning a summer "special edition" email newsletter with recipes and activities to be sent out in June and corresponding social media posts.

If you have any questions regarding the new website, please let me know.  
"See" you on Saturday!  
Czolem!

Druhna's report was accepted on a motion by Druh Washington with a second by Druh Michalak; all were in favor.

### **Convention and Anniversary Update:**

All of the information regarding the Convention is on our site. There will be a couple Zoom meetings to meet with Members to discuss the proposed changes to the Constitution. President Kuzma is willing to attend Nest and or District meetings if Members prefer to ask questions.

Druh Johns expects to have a Zoom call with the Members of his District.

### **Board of Directors Meeting (July):**

The meeting will be held on Saturday, July 30 at the Convention Hotel. The Members of the Audit Committee will meet at our office on Thursday, July 28 prior to the Convention. All Board Members are to register online but President Kuzma will mail the Directors their mandates.

### **Online Portal:**

The new Member online portal is up and running! So far, 415 Members have registered and are using it. Druh Johns brought up a few questions that will be considered.

### **Physical Education Directors Report:**

Druhna Chris gave a few highlights of her report.

### **Report of the National Physical Education Director May 4, 2022**

#### **Youth/Adult Volleyball Tournament**

I have the Falcon Spirit up in my head, down in my feet, deep in my heart, and all over me. One of the Future Leaders favorite songs was out in full force the weekend of April 1 – 2, 2022 as our National Youth and Adult Volleyball Tournament was held in Pittsburgh. It is the first Volleyball Tournament since 2019.

The following Nests participated: Nest 45 St. Louisa with eleven athletes, Nest 86 had nine athletes, Nest 8 had five athletes, Nest 176 had four



athletes, and there was one athlete from Nest 118. There were Chaperones and helpers that attended also. Overall, we ended up with fifty-one people who played, helped out, or just attended to watch their players.

A Cornhole Tournament was added to this year's tournament to make things even better. Everyone had a wonderful time mixing things up.

Thank you goes out to the following people:

National Falconette Commission for their donation to help cover all the costs of the Tournament. The Falconettes also purchased the T-shirts that all participants received at the Tournament. It all comes with your support of the raffle. Thank you to everyone for that!

Thank you to Nest 42 Chicago Heights for the donation of \$100 for snacks for the weekend

Thank you to District IV Pittsburgh for the delicious South Side pretzels for snacks on Saturday and to Melissa Puskar for picking them up and delivering them to us.

Thank you to Rege Paschel Nest 8 Pittsburgh for the donation of Gatorade and water for the entire weekend. Also, for all his help with the food and anything that we needed at the gym for the weekend.

Thank you to Druhna Trish for her delicious cookies for our dessert on Friday. Also, for her help keeping score all weekend and anywhere else help was needed.

Thank you to our scorekeepers and helpers: Patty Lawrence, Ruth Mangan, and Carol Ann Kuczma from Nest #118; Sam & Melissa Palombia, and Jan Rump from Nest #8; Janet Knauber from Nest 86. Thank you to Jason Yeske and Todd Gould from Nest 86 for helping me reassemble the balloon arch for the dance. It added a nice touch to the dance and the photos.

Special thank you to Patty Capozoli who is my right hand at the Youth Events. She keeps me organized and ready for anything.

Thank you to Brad Puskar who is always willing to take photos of the group. He does an excellent job of it too! Last but not least, thank you to my husband Mark who helps with everything at all my events. There is not enough room to share every way he helps me before and during and after these events.

Thank you also to the people who coordinated the groups who attended. I know that in these COVID times it is difficult to get people to travel for things. I am grateful to those people who organized their groups and got them here to have a great weekend.

It takes a village to run our events. These people were my village this past weekend. Thank you for sharing your Falcon Spirit with me and all of the participants.

The Volleyball Tournament was completed on Saturday and the following are the order of the winners:

### **1st Place**

Brooke McPherson – Nest 86  
Sammy Palombia – Nest 8  
Ellen La Londe – Nest 176  
Bella Hoffman – Nest 176  
Jason Yeske – Nest 86  
Todd Gould – Nest 86  
James Blessing – Nest 45

### **2nd Place**

Haylee Hoke – Nest 45  
Devin Yanick – Nest 45  
Molly Yeske – Nest 86  
Dorothy Kalinowski – Nest 176  
Michael Blessing – Nest 45  
Nicholas Blessing – Nest 45  
Brad Puskar – Nest 118

### **3rd Place**

Desiree Yanick – Nest 45 friend  
Tyler Hoke – Nest 45  
Parker Palombia – Nest 8  
Chase Burks – Nest 8 Friend  
Kristen Johns – Nest 86  
Maya Yanick – Nest 45 Friend  
Michael Johns – Nest 86  
Kayla Yanick – Nest 45 friend

### **4th Place**

Adam Hoffman – Nest 176  
Stella Urquhart – Nest 86  
Reese Bertich – Nest 86 Friend  
Mary Blessing – Nest 45  
Grant McPherson – Nest 86  
Matt Zyntiak – Nest 45  
Jaidon Jones – Nest 8 Friend  
Ryanna Di Meglio – Nest 8

The Cornhole Tournament was completed after the Volleyball and the following are our winners:

### **1st Place**

Todd Gould and Stella Urquhart Nest 86

## **2nd Place**

Ryanna Di Meglio – Nest 8 and Jason Yeske Nest 86

## **3rd Place**

Matt Zyntiak and Desiree Yanick Nest 45

## **4th Place**

Patty Capozoli Nest 118 and Jaidon Jones Nest 8

We had a delicious dinner and passed out the awards for both Volleyball and Cornhole. We followed with our usual evening dance. Thank you to our DJ's Kristen and Michael Johns and Melissa Puskar.

I have to say it was so nice to be in person doing our thing again. My favorite part of the Volleyball is seeing how much everyone improves as the weekend progresses. It is all because we share that Falcons Spirit and help everyone to get better with every game we play. Thank you to everyone who was a part of the Tournament. It really was a fantastic weekend!

## **National Camp – Survivor-SNPJ Island**

As stated before, camp will take place from July 24 – 31, 2022 at SNPJ Recreation Center. The theme is Survivor. I have reached out to several other organizations with an invitation to their Youth Members to come and participate in our camp week. I have also sent out flyers to all of our Youth Members ages 10 – 18 about camp.

At the Volleyball Tournament, there were several people who were interested in coming to camp as campers and Counselors and Junior Counselors. I have sent letters to those people with applications and online registration information. In conjunction with the Falconette Commission, we are having a contest for this year's Future Leaders. For every person a Future Leader gets to come to camp, we will take off \$25 from their registration fee which will be covered by the Falconette Commission. This will go up to \$100 per Future Leader.

I have also been in contact with Allison Koppel from the American Fraternal Alliance and she is putting the camp information on their site to share with other Fraternalists in the area too.

I have been planning the camp week and different activities and challenges that will take place during the week.

Together with Courtney, we have gotten all the information and forms on our website for people to register for Camp 2022. The main registration page is fillable and you can pay online or you can print them out and mail them to me. The health and Insurance information can be printed off and sent into me at the office.

I have set up our Background Check site for those adults who will be attending camp this year.

### **Special Convention**

I am part of the Special Convention Committee. I attend the meetings and am part of the planning process for all of the events that will take place at the Convention.

I am also hoping to plan some fun "Survivor" activities for the Convention members who will be staying to spend the afternoon and evening with the campers. I will plan some challenges that the Convention members can join in on with us. We would also love to have some of the members stay and join us at our evening campfire. Maybe, they can teach us some of the campfire songs that they used to sing. Who knows, there may even be another Survivor Challenge at the campfire.

### **Nest and District President's Meetings**

I have attended or given a report at every meeting of this group. I share information about the Youth Programs and what is ahead for the next event.

### **Let's Walk Program**

I have purchased, packed up and mailed out the 2021 Walking prizes for all those that turned in their mileage for 2021.

### **Bowling Tournament**

I attended the 2022 Bowling tournament in St. Louis hosted by Nest 45. It was a great tournament and wonderful to be together with old friends. Nest 45 did a great job with all aspects of the Tournament and I thank them for all their hard work.

Czolem!

National Physical Education Director  
Christine Puskar

Druh Johns made a motion to accept her report with a second by Druhna Capozoli.

### **Scholarship Committee Report:**

SCHOLARSHIP COMMITTEE

May 14, 2022

The Scholarship Committee met via Zoom on Tuesday, May 10 at 5:30 p.m.

Committee Members present were:

Patricia Del Busse (Chairperson)

Mark Albin

Patricia Capozoli

Daniel Michalak

Christine Puskar

The Committee Members were told about the Independent Committee and their decision. They had met via Zoom on Monday, May 9.

Independent Committee:

- Mary Lou Ellena is an educator at LaRoche College, as well as the President of the local Kosciuszko Foundation. Mary Lou has helped us since 2014.
- Susan Wuchenich Parker is a professor at Robert Morris University. This is her third year aiding us. Susan is also very active with the Serbian National Federation.
- Jolanta Lion is an instructor at Pitt. She is very active with the film festival at Carnegie Mellon University. Jolanta came to the United States through the Kosciuszko Foundation in 1999. This is her third year assisting us.
- Edward Moeller is a Vice President with the Slovak Catholic Sokol with this being his second year serving on our Committee. He is an accountant for the Airport Authority.
- Robert Tierney works for the Ireland Institute of Pittsburgh. Rob has served since 2010. Rob came to America in 2001 on a visa for young Irish students studying in America. (Rob was not on the call as he was delayed in Peru.)

After a brief discussion, (once again, they were all in total agreement) they are recommending grants to:

- Mitchell Dutczak-Nest 42-District II. Mitchell is attending Northern Illinois University with a major in Mechanical Engineering. His gpa is 3.5.
- Anya Hedrich-Nest 336-District XIII. Anya is attending the University of Michigan where her major is Economics with a gpa of 3.243.
- Sylvia Klimachefsky-Nest 163-District VII. Sylvia's major is Criminology and Psychology with a gpa of 3.92. She is attending Penn State University. Sylvia is one of our Future Leaders.

There were six applicants, three females and three males. Districts II, IV, VII & XIII were represented. They were from Nests 3, 42, 45, 163, 247 & 336.

The Committee recommended that I contact the ones not selected, ask them to reapply. Again, the Committee suggests the applicants reconnect with the Falcons and spend more time on their essays.

There were a few suggestions as the Independent Committee Members serve on other scholarship committees.

The Falcon Committee then discussed ways to improve the Gorecki & Starzynski Scholarship Programs.

Meeting adjourned at 5:45.

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

Czolem!

Druhna Patricia "Trish" Del Busse  
National First Vice President  
Committee Chairperson

All were in favor.

**Falconette Committee Report:**

**Falconette Commission National Youth Fund Report  
May 2022 Board Meeting**

<b>Date</b>	<b>Event</b>	<b>Description</b>	<b>Income</b>	<b>Expense</b>	<b>Balance</b>
		Balance as of Mar 2022 Meeting			\$16,591.67
	May 2022 Raffle	Income	3,980.00		\$20,571.67
3/22/2022	2022 Volleyball	General Donation		3,000.00	\$17,571.67
3/22/2022	2022 Volleyball	T-Shirts		517.50	\$17,054.17

The raffle continues to be very successful. We sold 398 tickets for the May raffle, which is just beginning. No payouts have been made at the time of this report. The final totals will be reported at the July Board Meeting.

Expenses since our last meeting were for the 2022 National Youth and Adult Volleyball Tournament and included a \$3,000 general donation and the

purchase of t-shirts in the amount of \$517.50. The balance in the account was confirmed with Rob.

Please be sure to promote all the upcoming youth activities in your Districts and Nests.

As always, thank you, your Districts, and your Nests for your continued support.

Czolem,  
Patty Capozoli  
Chairperson

Druhna's report was accepted on a motion by Druh Johns with a second by Druh Kowarik. All were in favor. There is always a profit!

### **Bowling Tournament:**

Report of National Bowling Manager  
May 2022

I started the year by sending letters to all former team captains and Presidents of each Nest and District of the upcoming tournament. I sent a total of one hundred and seven letters.

Around February I started to receive applications for the tournament. Entry to the tournament was also available on the Falcon website and many teams were able to apply using that method. The deadline for the tournament was set at February 28, 2002 but was extended through April 1, 2022.

As of April I had a total of 31 teams consisting of 104 bowlers to bowl.

I scheduled all of the teams and all events associated with the tournament. After completion of scheduling I then sent confirmation letters to all team captains.

On April 28 we held a 9 pin no-tap fun tournament that technically is not a part of the certified tournament and funds are not associated with the actual tournament. On Friday, April 29, we started the actual tournament with opening ceremonies with greetings from the host Nest (45) and greetings from the National Officers in attendance. A ceremonial first ball was rolled by Savannah Ploesser who was the representative for the Nest's charity of choice. The charity was the Epilepsy Foundation of Southern Illinois, Camp Roehr-Epilepsy Camp for Children. The bowlers donated over \$700 for that charity.

I have submitted the winner's names to Courtney for publication on the weekly blog that is done by Trish Delbusse. Thank you for writing the blog. I will be sending an article for the Sokol.

I have submitted the winner's names to Ryan Gregg for payment of prizes. I would like to thank all of the people who helped make this tournament a success. Mary Blessing, Cindy Schepker and a lot of members of Nest 45, St Louis, did a fantastic job.

The 2023 tournament will be hosted by Nest 80 in South Bend, Indiana. I will be advertising for a host for the 2024 tournament.

Respectfully submitted,  
 Janet Knauber  
 National Bowling Manager

Druhna's report was accepted with a motion by Druh Kowarik and a second by Druh Michalak. There is a request for the complete bowling results to be posted on our site.

**National Golf Tournament:**

Druhna Del Busse reported that Nest 80, South Bend is host this year with the event being held on August 11 & 12. Registration will open on June 1. The entry fee is \$150.00. Hole sponsors are available for \$100.00. There will be blogs with more information until the tournament.

**Nests in Good Standing:**

NEST	DISTRICT	CITY, STATE
6	IX	Buffalo, NY
8	IV	Pittsburgh, PA
31	XIII	Detroit, MI
41	IV	New Kensington, PA
45	II	St. Louis, MO
52	IX	Rochester, NY
65	V	Union City, CT
86	XIII	Hamtramck, MI
88	V	New Britain, CT
146	IV	New Castle, PA
159	IV	Ford City, PA
163	VII	Mocanaqua, PA
172	V	West Warwick, RI
176	IV	Lawrenceville, PA
276	VI	Muskegon, MI
430	IX	Auburn, NY
485	V	Chelsea, MA
493	IX	Batavia, NY
538	IV	Midland, PA



564	VI	LaPorte, IN
811	V	New Britain, CT

As of today, these are the Nests in Good Standing. The reasons for not being in good standing is that either or both the Nest has not submitted paperwork and the Officers have not paid their National Dues.

**Polish Falcons Heritage Foundation:**

Nominations were open for three of our Board Members to serve on the PFHF Board. Those nominated and accepted were: Druh Johns, Druhna Becky, Druh Washington. These were approved on a motion by Druh Kowarik with a second by Druhna Capozoli.

There is still a need for three At large Directors.

**Poland Tour Update:**

So far, six folks are registered; there is not a concern for the number of people who go on the tour.

**Good of the Order:**

- The Falcon ties requested by Nest 88 are in process
- The November Board of Directors meeting will be held in person in Pittsburgh. As soon as the City of Pittsburgh chooses a day for Light Up Night, reservations will be made at a restaurant.
- Druh Gregg will take care of expense statements for all the Board Members.

**Adjournment:**

A motion to adjourn was made by Druh Kowarik with a second by Druh Eckert.