

Polish Falcons of America

Board Dispatch

December 2025

The PFA Board Dispatch is a summary report on the topics discussed and the actions taken by your National Board of Directors at its regular meeting on Saturday, November 22, 2025 held in Ambridge, Pa.

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

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

Financial & Operations

- **Q2 Regulatory Filing:** Q3 2025 financial statements were filed with the NAIC and state insurance departments. The Board reviewed Q3 results, trends, and risk controls. CFO Gregg also provided a projection for year-end.
- **Budget Committee Update** (*Chair: Rebecca Sienkiewicz*) — Ryan Gregg presented a new budget format designed by Ryan Wesolowski, consolidating numerous General Ledger accounts into a more manageable line-item report. Total revenue is outpacing budget by 7% YTD driven by all categories outpacing budget. Consistent with previous discussions, we must address both the short-term surplus adequacy and our long-term sustainability.
- **Surplus Note (Capital Plan):** As part of its capital-strengthening plan, the Board discussed the response and progress of the Surplus Note program for Nests and Districts, to help reinforce PFA's statutory surplus and long-term stability.
- **Expense Reductions.** CFO Gregg presented a detailed report of expense reductions that will be undertaken in 2026 and beyond as part of the long-term stability plan.
- **Investment Committee** (*Chair: Timothy L. Kuzma*) — The Investment Committee did not formally meet as Committee members Michalak and Eckert were unable to attend. President

Kuzma and CFO Gregg met with Bryce Bevil from Parkway advisors to discuss the quarterly portfolio report. There was little activity with an investment in a short-duration mortgage participation. The portfolio yield increased, and there are no securities on the watch list.

- **PA DOI Examination:** The ongoing Department of Insurance exam is moving through its scheduled phases; there are no material findings to date. The Board did discuss the increased cost of the Exam compared to past examinations.

Programs & Committees

- **Scholarship Committee** (*Chair: Patricia “Trish” Del Busse*) — The Committee discussed and approved a change to the deadline and the request of GPA on the application.
- **Membership Committee** (*Chair: Patricia “Trish” Del Busse*) — The Committee presented the ability of a Nest or Member to request a certificate of appreciation for a Member posthumously. There will now be a certificate of appreciation for an entire family who had been dedicated to the PFA.
- **Physical Education Director:** Director Elizabeth Shaeffer reported on the programs for 2026.

Future Leaders will be 2/27-3/1/2026 at the Spring Hill Suites in the South Side of Pgh.

Family Fun weekend will be 4/10-4/12/2026 in Erie, PA with Nest 610 helping. We will be doing a Ninja gym, volleyball, bowling, and cornhole.

Summer Camp will be 7/19-7/25/2026 at SNPJ.

For all three of these events, we have partnered with Socks with a Mission as our charity we will support.

Walking Program will have miles walked emailed to me by the 5th of the month so we can tabulate a top 10 walkers of each month.

Introduced the community service program, **Hands in Action:** PFA's Youth Service Program. There will be three divisions for this program:

5th-8th grade will do 10 hours/year

High School will do 50 hours/year

College will do 60 hours/year

Top three of each division will win a gift card.

- **Fraternal Events:**
 - **Bowling:** National Bowling Manager Dave Andrychowski reported on the 2026 Tournament which will be held in Jackson, Mich., by Nest 336. He stated the host Nest has everything in order. Registration will open in December.

- **Golf:** National Golf Manager Druhna Del Busse reported that Nest 4, South Bend, Ind., is preparing for the 2026 Tournament. More details will be available soon.
- **Communications & Outreach:** Courtney announced that online registration for both the Future Leaders Conference and the National Bowling Tournament will open on December 1. She noted that Members are continuing to complete IMPACT! projects and provided an overview of several recent submissions. She also reported that 14 applicants received Karpinski Genealogical Research Grants and have been notified. In addition, Courtney outlined a plan for next year's issues of the Sokol Polski and shared early fundraising initiatives planned for 2026 to support the magazine's printing costs.
- **Family Awards:** The winners of the Family Award are:
From District V-The Zambrello Family of Nest 519, Middletown, Conn.
From Nest with a Building-The Mazzone Family of Nest 123, Erie, Pa.
There were no nominations from any Nests without a building
- **Poland Tour:** President Kuzma reported that 12 people were on the 2025 Poland Tour. It was a successful trip with many compliments. Plans are underway for the 2026 Tour.
- **Nests in Good Standing:** Vice President Del Busse presented the standing status of all PFA Nests:

NEST	DISTRICT	CITY	STATE	STANDING
3	II	Chicago	IL	
4	VI	South Bend	IN	Good
6	IX	Buffalo	NY	
8	IV	Pittsburgh	PA	Good
17	I	Newark	NJ	Good
31	XIII	Detroit	MI	Good
36	V	Southwestern	CT	
41	IV	New Kensington	PA	Good
42	II	Chicago Heights	IL	Good
45	II	St. Louis	MO	Good
52	IX	Rochester	NY	Good
65	V	Union City	CT	Good
68	V	Meriden	CT	
74	IX	Auburn	NY	
77	IV	Carnegie	PA	Good
79	XIII	Southgate	MI	
80	VI	South Bend	IN	
86	XIII	Hamtramck	MI	Good

88	V	New Britain	CT	
97	IV	Windber	PA	
104	I	Newark	NJ	Good
118	IV	Pittsburgh	PA	
123	IX	Erie	PA	
128	VII	Duryea	PA	
146	IV	New Castle	PA	Good
147	IV	Mt. Pleasant	PA	
159	IV	Ford City	PA	Good
163	VII	Mocanaqua	PA	
171	VII	Philadelphia	PA	
172	V	West Warwick	RI	Good
176	IV	Pittsburgh	PA	Good
182	IV	Ambridge	PA	
247	IV	Donora	PA	
276	VI	Muskegon	MI	Good
307	V	Southington	CT	Good
336	XIII	Jackson	MI	Good
430	IX	Auburn	NY	
485	V	Chelsea	MA	Good
493	IX	Batavia	NY	Good
519	V	Middletown	CT	
538	IV	Midland	PA	
556	IV	Jerome	PA	Good
564	VI	La Porte	IN	
580	V	Pittsfield	MA	
610	IX	Erie	PA	Good
652	XIII	Lansing	MI	Good
822	I	South River	NJ	
907	II	Cicero	IL	
946	I	Hillsborough	NJ	
956	I	Ozone Park	NY	
972	XIII	Bay City	MI	Good

Upcoming 2026 Board Meeting Dates

The date for the regular Board meetings in 2026 are:

March 28

May 30
 August 29
 November 22

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

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