

Notice regarding WPA operations in light of COVID-19

WILLIAM PENN



LIFE

April 2020

*Happy  
Easter*



# A Message to our Members

As this issue of *William Penn Life* was going to press, the Coronavirus pandemic was causing an increasing number of changes to daily life. In Pittsburgh--where our Home Office is located--and in many other areas of the country, schools, restaurants, churches and many businesses were closing. Sporting events, concerts, theaters and gatherings of more than 10 people were being postponed or cancelled. All these changes were made in an effort to slow the spread of the virus, minimize its impact and shorten the duration of the pandemic.

We at William Penn Association, based on the advice of health experts and government officials, have made some changes as well. These temporary changes have been made in an effort to protect the health and safety of our most valuable asset--our employees--while maintaining our responsibilities to you, our members.

Until further notice, we will be rotating staff at the Home Office and adjusting our hours and days of operation. This may cause delays in processing claims and answering your questions, but we are working to minimize such delays and ask for your patience and understanding in the weeks and months ahead.

There may also be delays in the publishing of upcoming issues of this magazine. Again, we will do everything to minimize and avoid such delays.

We also assure you that the money you have invested in WPA life insurance and annuity products will remain safe. We ask you to read the report of our actuary, found on pages 12 and 13 of this issue. As our actuary attests, WPA practices a sound, prudent investment strategy designed to withstand fluctuations in the market, even in such turbulent times, while maintaining sufficient reserves to meet its financial obligations. In short, your money is safe with us.

These are uncertain times for all of us. As fraternalists, we are at our best when we band together and support one another. Working as one--with patience, understanding and faith--we will see our way through the months ahead.

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Official publication of the William Penn Association. Published monthly.  
Office of publication: 709 Brighton Road, Pittsburgh, PA 15233 Phone: (412) 231-2979.  
Third Class U.S. Postage Paid. Indiana, PA Permit No. 12

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# WPA Easter Baskets

## Share the joy of the season

by Judit Ganchuk, Activities Coordinator

PITTSBURGH -- William Penn Association is pleased to announce that our 2020 Easter Basket program is now underway.

This year, we ask that branches focus on identifying not only children in need but also the elderly. Assisted living facilities or nursing homes welcome these types of donations, as do daycare centers, hospitals and the Red Cross. Food banks and shelters are also a resource to identify the needy in your community.

Making up small baskets with some goodies, as well as a pair of non-slip booties or puzzle book, is a good example of how you can bring a smile to the face of young and old.

If you have identified a needy family in your community, feel free to combine a 134th Anniversary "Feed Your Community" tote bag full of family meals together with Easter Baskets for the children.

**Your branch will be reimbursed up to \$50 for your participation.**

Deadline for returning reimbursement forms, photos and copies of receipts is May 8.

With your help, our Association can remain a dynamic part of your community and continue to grow for the next 134 years.



## Deadline for WPFA scholarship applications is May 29, 2020

WPA members interested in applying for grants from the William Penn Fraternal Association Scholarship Foundation for the school year 2020-2021 must submit their applications or renewal materials to the Home Office soon. All first-time and renewal application forms and essays must be mailed and postmarked by May 29, 2020. Applications and essays postmarked after that date will not be considered. For more information, a complete list of eligibility rules and an application form, turn to pages 24 to 26 in this issue. Or, visit our website: [www.wpalife.org](http://www.wpalife.org). Go to the "Members" section and click on "Scholarship Foundation."



### William Penn Fraternal Association Scholarship Foundation, Inc.

#### Financial Statement as of Dec. 31, 2019

Balance as of December 31, 2018		\$700,932
<b>INCOME</b>		
Donations	\$55,212	
Investment Income	<u>21,048</u>	
Total Income		\$ 76,260
<b>DISBURSEMENTS</b>		
Scholarship Grants		
105 Renewals @ \$500.00	\$52,500	
52 New @ \$500.00	26,000	
Essay Awards	<u>2,000</u>	
Total Scholarship Grants		\$80,500
Fundraising & Administrative Expense	432	
Accounting Expense	<u>1,700</u>	
Total Disbursements		<u>- 82,632</u>
Balance as of December 31, 2018		\$694,560
<b>ASSETS</b>		
Annuities	\$689,912	
Cash & Pledges Receivable	<u>4,564,867</u>	
Total Assets as of December 31, 2019		\$694,560

## An important note about upcoming WPA activities

Please note that any events and activities discussed in this issue of *William Penn Life* are subject to postponement or cancellation with little or no notice. We will do our best to keep you informed of any such changes. Updated information on WPA activities will be posted on the Association's Facebook page and on Twitter at

**facebook.com/WPALife/**

and

**twitter.com/WPALife**

For information on activities sponsored by your local WPA branch, please contact your branch officers.

We appreciate your patience and understanding.

## Holiday Baskets Update

Our thanks go out to the members of Branch 27 Toledo, Ohio, who distributed three Holiday Baskets to those in need in their community as part of the WPA's Holiday Baskets program. Their efforts raised the totals for our 2019 effort to 89 baskets worth \$4,920.15.

Again, thank you to all our members and branches who contributed to the 2019 program. Let's keep the fraternal spirit going by participating in the Association's 2020 charitable programs.

# SAVE THE DATE!

## WPA Golf Tournament & Scholarship Days

# June 27, 2020

## Kennsington Golf Club Canfield, Ohio

Contact Judit Ganchuk at 1-800-848-7366, Ext. 149, or [jganchuk@wpalife.org](mailto:jganchuk@wpalife.org)

**PLEASE NOTE:** This event may be postponed or cancelled with little or no notice.





# The SECURE Act

## *and how it may affect your retirement planning*

AT THE END OF LAST YEAR, a new law took effect that was designed to increase access for more Americans to tax-advantaged accounts and prevent older Americans from outliving their assets. The Setting Every Community Up for Retirement Enhancement Act of 2019--a.k.a., the SECURE Act--was approved by the Senate on Dec. 19, 2019, and signed into law by President Trump the next day.

### A little background

According to the U.S. Bureau of Labor and Statistics, only 55% of U.S. adults participate in a workplace retirement plan. Of those who do participate, many are falling short when it comes to the portion of their paychecks they should be investing. Vanguard, one of the world's largest investment companies, for example, recently reported that the average 401(k) balance for those over age 65 was approximately \$58,000.

The SECURE Act encourages employers who have previously shied away from offering these plans--which can be expensive to install and administer--to start offering them to part-time employees.

### Key provisions of the act

The SECURE Act embodies several provisions which could affect our members and their retirement plans:

- It allows businesses to enroll part-time employees who work either 1,000 hours or more in a year or

who have three consecutive years with 500 hours or more of service. This could be a huge advantage for anyone that might be working a part-time job by giving them the opportunity to contribute to an employer-sponsored 401(K) plan, whereas they couldn't before.

- It encourages plan sponsors to include annuities as an option in workplace plans. (I personally *like* this one!)

- It changes the age at which retirement participants need to take required minimum distributions from age 70½ to 72 for those that are not 70 ½ by the end of 2019. (More on this later.)

### The Stretch IRA is no more

One of the most significant changes in the new law that could impact a large number of our members at some time in the future is the elimination of the "Stretch IRA." The Stretch IRA was a popular option with non-spouse beneficiaries which allowed them to "stretch" the required disbursements from an inherited IRA over their lifetimes, based on their own life expectancy. The

difference in taxation of the Stretch IRA can be significant, especially for younger beneficiaries.

The new rule now requires full payout of the inherited IRA within 10 years of the death of the original



account holder. The projected additional revenue generated from this change alone is an estimated \$15.7 billion in additional tax dollars. (I told you the tax impact of the Stretch IRA was significant, didn't I?)

This new rule does *not* apply to heirs of account holders who died prior to 2020. This change, coupled with the new rules for required minimum distributions (which I'll discuss in the next paragraph) will probably have the largest impact on WPA members going forward.

#### New rules for required minimum distributions

Another significant impact of the SECURE Act is the new provision for required minimum distributions (RMD). The SECURE Act raised the required minimum distribution from qualified plans--such as IRAs, 401(k)s, etc.--from 70 ½ to 72. However, many financial institutions (such as WPA) were required to notify account owners who would be turning 70 ½ in 2020 of their RMD obligations by January 31, and many institutions sent their notices before the SECURE Act was passed.

Here at William Penn Association, we were fortunate enough to get the news in time and were able to pull all letters pertaining to any member who will be turning 70½ this year. Now, these members won't be subject to the new RMD rules until the year in which they turn 72. By the way, I'd be remiss if I didn't stress the work of our amazing Annuity Department in making this happen. Debbie Evans and Melissa Hickman always go above and beyond for our members behind the scenes here, and we certainly appreciate all of their hard work!

If you received an incorrect RMD letter from another company, you will be granted relief from the require-

ment provided you receive a corrected form by April 15, 2020. Corrected forms should notify you that no RMD is required for tax year 2020. Of course, those who turned 70 ½ prior to 2020, and are currently receiving RMD payments, will continue to have RMD obligations going forward.

#### Putting the SECURE Act to work for you

Perhaps you or a loved one are working part-time for an employer that will install a 401(k) plan. If so, take full advantage of that opportunity to put even a small percentage of your pay into a tax-advantaged basis. Even a small amount contributed on a regular basis can make a huge difference towards helping provide a more comfortable retirement. Also, be aware of the new Stretch IRA rules as well as the new RMD age requirement--both of these might have an impact on your plans now or at some time in the future.

Have you started your own plan towards your secure retirement? Will Social Security be enough when you retire? Are you taking full advantage of all of your available options?

You can open a William Penn Association annuity plan today for as little as \$10 per month. And, 100% of your deposit--no matter how large or small--earns our high interest rates, currently 3.0% for our 5-year annuity and 3.5% for our 9-year annuity.

Why not call on your William Penn Association agent today? We can help you find a way to get started--or make more progress--towards your secure retirement. Don't have an agent? Give us a call at the Home Office, and we'll be glad to help!

Until next time, Happy Easter! □

## Come grow with us

William Penn Association is looking to grow and expand its reach in current and possibly new markets. To do this, we are seeking to add highly motivated agents to our list of over 800 existing agents. WPA currently writes insurance and annuity products in 21 states. The states include: CA, CT, DC, DE, FL, IL, IN, KY, MD, MA, MI, MO, NC, NE, NJ, NY, OH, PA, VA, WV and WI. To grow, we need both full-time and part-time agents. Good agents are the lifeblood of any association, and WPA is a strong and growing association that has much to offer our members and the agents who write for us. If you are interested in an opportunity to grow with us, then contact Bob Bisceglia at 1-800-848-7366, ext. 134. Thank you.







# Is it a Rose?

OVER THE YEARS, I have expressed the opinion that it must have been a glorious time to be an American-Hungarian in Cleveland, Ohio, from the early part of the 20th Century into the mid-1970s. I could write many *Tibor's Takes* about the people and times of that era. This time around, I will concentrate on one particular man of that era and his works of art. His works might never be exhibited in the Louvre, but the quality and craftsmanship of his work rivals that of many acknowledged masterpieces.

On my last journey home during this past holiday season, I spent some time visiting the West Side Market, specifically to buy kolbász and other Magyar meat products at Dohar's, and to stop by and visit Miska and his group of dedicated pastry artisans at the nearby Farkas Pastry Shop.

On such visits, if time allows, I like to visit other familiar spots: a church like Saint Elizabeth, or the Hungarian Business and Tradesman Club for a scrumptious chicken paprikás lunch, or a local Hungarian landmark.

But on this latest visit, since the weather was unusually mild for early January, I decided to visit the Hungarian Cultural Garden of Cleveland. The Garden inspires contemplation. On my walk that bright winter day, I recalled visits to my dad's nearby elementary school (Empire Computech). I always remembered the simple joy of driving slowly by each nationality's garden and how, in the springtime, Martin Luther King Avenue is a



verdant green oasis in the bustle of the city.

It had been more than six years since my last visit to the Garden and so much has changed. I was pleased to see how the new additions, such as the Legacy Wall, meld seamlessly with the old features. The upper portion of this two-tiered park contains fountains, cut stone walkways and a majestic stairway that leads to the lower level and the Legacy Wall. But, it has always been the huge ironwork *kapu* (gate) that has intrigued me since I was a little boy.

What always impressed me was that while the ironwork was so large and sturdy, the details were so exact. I came to learn later that Hungarians who immigrated to Cleveland were quite gifted with metalwork.

Among of the foremost of these was Martin Rose. I learned a great deal about this American-Hungarian metal artisan, his Rose Iron Works and his family in my local history class during my final year of college at Cleveland State University. Almost everything that follows in this *Take* was drawn from the excellent work of the Cleveland State University History Department's various local history projects.

Martin Rose was born in Csepe, Hungary, in 1870 and became a master blacksmith by his 13th birthday. He was intrigued by working with ornamental iron and was accepted as a student of Hungary's greatest blacksmith, Gyula Jungfer in Budapest. Jungfer recognized Rose's incredible talent and encouraged him to enroll at a technical school in Vienna. There, Rose earned



TOP OF PAGE: Martin Rose (Photo courtesy of Rose Iron Works)

AT LEFT: Martin Rose with his crew at Rose Iron Works, c. 1910 (Photo courtesy of Rose Iron Works.)

OPPOSITE PAGE: The gate at the Hungarian Cultural Garden in Cleveland (Photo courtesy of Hungarian Cultural Garden)



the degree of master craftsman in ironwork before returning to Budapest to set up his own metal shop.

Economic conditions in Hungary led Rose and his young family to immigrate to Cleveland, Ohio. After his arrival in the U.S., Rose first worked for other metalworking shops for several years, eventually opening his own shop in 1905. Initially concentrating on structural ironwork, the Rose Iron Works transitioned into creating artistic and ornamental projects, claiming a list of clients that included such famous names as Severance, Halle, Brush, Rockefeller and Williams.

The Depression, World War II and changing demands placed significant pressures on his business model, but Rose used his creativity and innovations to survive these challenges.

In the 1950s, Martin Rose's three sons took over the operations and diversified the company, changing the direction to industrial metal fabrication. Martin Rose passed away in 1955, but the company continued to grow as a foundry, a smelter and high-tech welding equipment were added to the traditional methods of manufacture.

Melvin Rose, the youngest of Martin's sons, led the company after the retirement of his brother Steve and the passing of his other brother Milton in the 1960s. In the 1970s, Melvin and his son Bob renamed the company Rose Metal Industries. Today, the bulk of the company's work is focused on truck and auto manufacturing, heavy industrial equipment and military contracts.

Martin Rose and his family returned to Hungary several times to visit relatives and to recruit new ornamental iron craftsman to work for him. Besides the many works of art Rose created, he also actively recruited young Hungarians to move to America with their families. Martin Rose also visited other European countries to learn new techniques in ornamental iron production. A fact-finding trip to Paris sparked a friendship with Europe's most notable ironwork producer, Paul Kiss.

Kiss had in his employ a young ironwork master from Hungary named Paul Feher, and Martin was able to lure Feher away to become the Rose Iron Works chief



designer in 1929. For five years, Martin Rose and Feher produced the most spectacular works of iron art in the history of the company.

But, with changing times, tastes also change. Ornamental iron work has experienced a bit of a revival. As a result, there are literally thousands of examples of Rose Iron Works throughout the country. I have seen for myself huge Rose murals at the Cleveland Botanical Gardens and at the entrance to Hopkins Airport. The most famous of all of Rose's works is a decorative room screen, created by Rose and Feher in

1930, titled "Muse with a Violin," which was originally intended to be displayed at Severance Hall.

During my visit earlier this year to the Hungarian Cultural Garden, I admired the *kapu* and other ornamental iron of the garden. Unfortunately, I could not find any identifying monikers that the ironwork was done by the Rose Works. However, after a little research, I learned that a company named Handcraft Metal Shop, which was located several blocks away from Rose Metal Works, was responsible for the wrought iron gate at the Garden. Unsurprisingly, the men responsible for the construction of the Hungarian Cultural Garden's beautiful ornamental iron were previously employed by Martin Rose. Their names were Imre Halasz and Adolph Klevay. Their creation still stands today, proudly welcoming all who might meander into the Hungarian Garden, taking in the natural beauty of the area or lost in their own thoughts.

*Boldog Húsvét! Happy Easter!*

## Cseh Tibor, Jr.

*Sources referenced in preparing this Take included:*

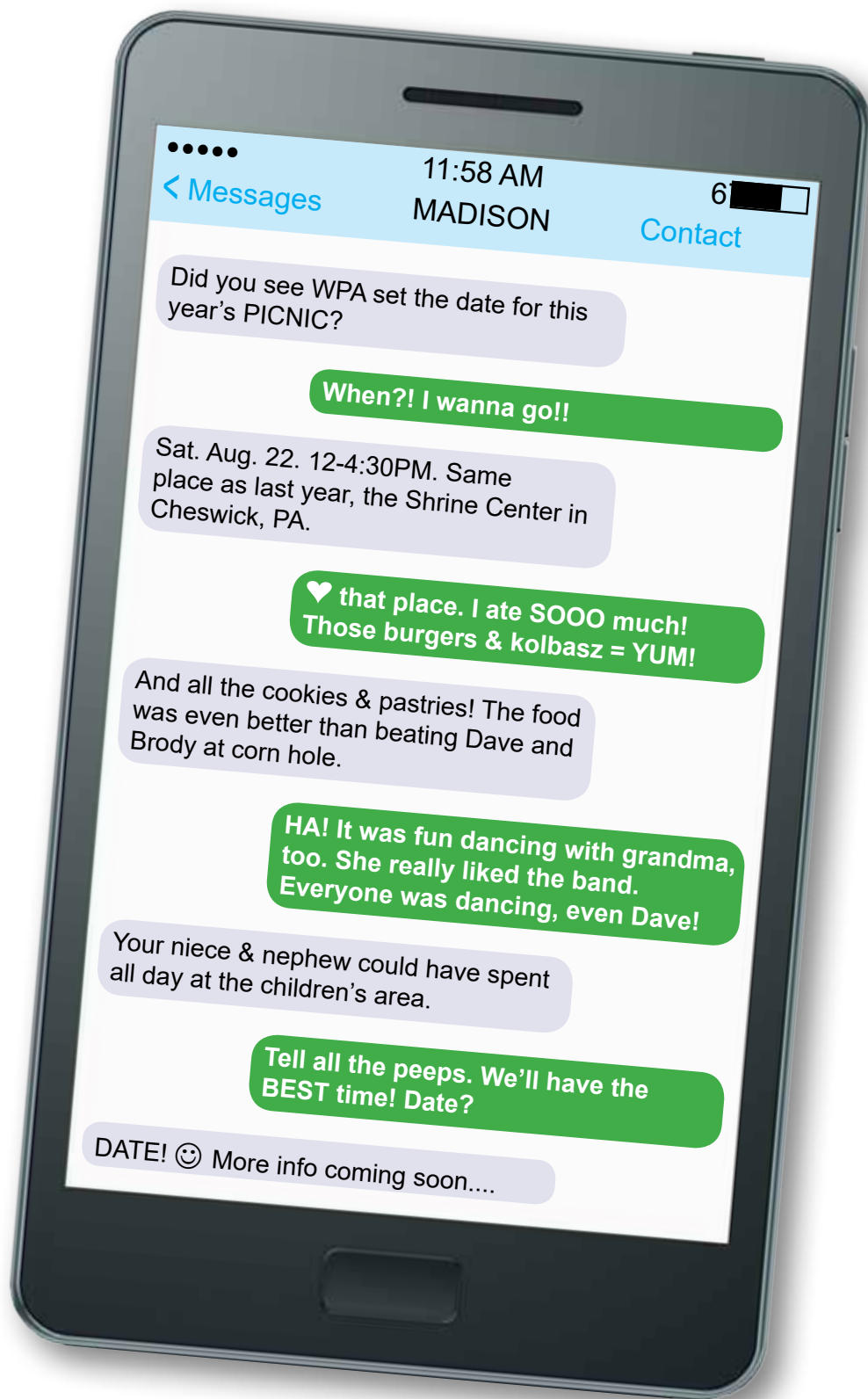
<https://clevelandhistorical.org>

[Hungarianculturalgarden.org](http://www.hungarianculturalgarden.org)

<http://www.clevelandmemory.org>

<http://rosemetalindustries.com>

*Tibor Check, Jr., is a member of Branch 28 and an attorney working in Washington, D.C.*



# WPA PICNIC 08.22.2020

Pittsburgh Shrine Center, 1877 Shriners Way, Cheswick, PA 15024

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PLEASE NOTE: This event may be postponed or cancelled with little or no notice.



You are cordially invited to  
**The Magyar Club of Dayton & Southwest Ohio**  
 Celebrating April as Eastern European Month in Ohio

## 2020 Spring Dance & Buffet

**NEW  
DATE!**

**Saturday, June 13, 2020**

Temple Beth Or Levin Hall  
 5275 Marshall Road, Kettering, OH

Dinner & Dance: Adults \$20 • Members \$15 • Children 6-12 \$8

*Music by The Royal Trio -- direct from Budapest!*

Buffet includes all-you-can-eat (non-kosher) salad,  
 paprikás potatoes, cabbage rolls, chicken paprikás,  
 nokedli, kolbász, bread, butter and one beverage

**Doors open at 5:30 (for buffet) • Buffet 6:00-7:30**

**Live Music 6:30-9:30 • Festival Dancers at 7:30**

Pastries will be available for purchase  
 Additional Beer & Hungarian Wine available

**Door Prizes • 50/50 Raffle**

**Reservations required - Open Seating**

**Call 937-776-5994 before June 4**

More information at **[www.MagyarClubofDayton.org](http://www.MagyarClubofDayton.org)**

**PLEASE NOTE:** This event may be postponed or cancelled with little or no notice.

**If you plan to attend any events listed on this page, please check with the event's sponsoring organization for the latest information on possible postponements or cancellations.**

## Museum celebrates 'Women Artists in Hungary'

CLEVELAND -- The 1960s in Hungary saw an unprecedented rise in the number of women painters, sculptors and other artists, all of whom shared an abstract form of expression in their works. The Cleveland Hungarian Museum will celebrate the accomplishments and influence of these artists during a special program entitled, "Women Artists in Hungary from 1960 to 2000," on Saturday, April 18. The program will be presented by Dr. Lenke Nemeth, associate professor at the University of Debrecen. The program will be presented in English. Suggested donations are \$10 for adults and \$5 for students. For more information--including updates concerning possible postponement or cancellation of this and other events--contact the museum at [chmadmin@clevelandhungarianmuseum.org](mailto:chmadmin@clevelandhungarianmuseum.org) or call 216-523-3900.

## Cleveland Hungarian Museum awarded grant for cataloging

CLEVELAND -- The Cleveland Hungarian Heritage Society was recently awarded one of eight Ohio History Fund grants to cover the cost of an upcoming cataloging project at the society's museum.

Representatives from the Heritage Society received the award in a ceremony held at the State House in Columbus on Feb. 26.

According to a release from the Ohio History Fund, the \$4,910 awarded to the Heritage Society will enable it "to transfer the society's collections catalog from a rudimentary Excel spreadsheet into more accessible records in the museum industry

standard software PastPerfect. The ...project will help it to gain better physical and intellectual control over more than 800 objects entrusted to it and spur it to use its collections to more movingly tell the stories of Cleveland's Hungarian community."

Now in its eighth year, the Ohio History Fund is a competitive matching grants program that is one of six "tax check-off" funds found on Ohio's income tax forms. It's funded entirely through Ohio taxpayers' voluntary contributions.

The request for funds was written by Andrew Lazar, curator of the museum.

## Settlement society releases cookbook

ALBANY, LA -- The Hungarian Settlement Historical Society, which is dedicated to the historical preservation of the Hungarian community in Albany, recently released its first-ever cookbook. The book contains 150 Hungarian recipes and 500 Louisiana and Cajun recipes contributed by 135 local chefs. Cost is \$20 plus \$3.50 for postage and handling. Orders can be placed either by mail or online. For online orders, go to [www.hungarian-museum.org](http://www.hungarian-museum.org). Or, write to P.O. Box 1909, Albany, LA 70711. For more information, contact Royanne Kropog at 225-610-7475 or email [roykropog@gmail.com](mailto:roykropog@gmail.com).

# Our tree is growing!



## WPFA SCHOLARSHIP FOUNDATION Tree of Knowledge

The William Penn Fraternal Association Scholarship Foundation, Inc., planted its Tree of Knowledge in 2008. Since then, 196 of the original 200 leaves have been purchased by members, branches and friends of William Penn Association, raising \$96,250 to help young WPA members attain a higher education. Because of your generosity, we are now seeing our tree grow with the addition of four branches offering an additional 114 leaves. Donations for these new leaves are being accepted at three levels: Gold (\$1,000), Silver (\$500) and Bronze (\$250). Those wishing to purchase a leaf may use the form below. Please help our tree grow even more and allow us to continue to assist young members reach their educational and professional dreams.

I want to help the Tree of Knowledge grow. Please accept my tax-deductible contribution of:

☐ \$1,000 - Gold Level    ☐ \$500 - Silver Level    ☐ \$250 - Bronze Level

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

Leaf Inscription - Maximum of 4 lines with 20 characters per line (including blank spaces):

Line 1: \_\_\_\_\_

Line 2: \_\_\_\_\_

Line 3: \_\_\_\_\_

Line 4: \_\_\_\_\_

Please make checks payable to "William Penn Fraternal Association Scholarship Foundation, Inc." and mail to:

**William Penn Fraternal Association Scholarship Foundation, Inc.**

**709 Brighton Road, Pittsburgh, PA 15233-1821**





## Stay calm and have faith

IT CAN TAKE ONLY a few minutes of reading the news, catching the latest updates on television, or delving into social media to get overwhelmed with what is going on in the world. It even seems like common conversations about the daily weather conditions have morphed into gloom and doom. There are so many things to worry about, and unfortunately, some of these issues are valid.

But, you can't take on the world because the stress of it can literally kill you. What you *can* do is take a reasonable approach to the things you can control and stop spending time on the things that are out of your hands. Surround yourself with positive people and know that this too shall pass. The world has survived catastrophic things in the past, and we will again today and in the future.

To ease your mind, revisit times when the stakes have been high, and you have persevered. Take one thing at a time and think it through. Seek information from reliable sources and don't fall prey to the rumors. Do your best to follow the recommendations of the experts in protecting yourself.

Stay calm and have faith. Use your strength and goodwill to help others feel empowered and reassured. Make time to laugh and enjoy your favorite things. Hold on to the good stuff and know that there is always the promise of a new day.

The sun will rise tomorrow, and once again, everything will be possible.



Photo © Can Stock Photo/PetarPaunchev

*(Editor's note: Due to increases in her work load and demands on her time, Cathy Graham will not be sharing her thoughts on aging well with us for the foreseeable future. We will miss Cathy's observations and positive attitude. We have assured her that, should there come a day when she finds time and inspiration, she is always welcome to return, even if on an irregular basis. Until such time, we thank Cathy and wish her the best.)*

*Cathy Graham is director of the Graceful Aging Wellness Center at Bethlen Communities in Ligonier, Pa.*



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Womens S M L XL XXL

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709 Brighton Road, Pittsburgh, PA 15233

# Actuary's Report for 2019

## Eminently successful

*The Association's members should feel very proud of WPA and its financial strength to guarantee their benefits*

by Bruce and Bruce Company, Consulting Actuaries

William Penn Association continues its long history of outstanding service to members while maintaining its strong margin of safety for members, with an emphasis on member guaranteed benefit contracts.

Certain highlights from the financial reports to the regulatory authorities and the actuarial report to the Officers and Directors should be summarized for the benefit of the members. All numbers herein are taken from the official reports as filed. References are rounded for convenience.

Controlled growth and development were again emphasized in 2019. This approach has proven to be eminently successful. Assets increased by 4%. Profits before dividends were at \$3,086,000 in 2019. These profits are attributable to careful management of investments, favorable persistency, prudent control of expenses, and favorable mortality experience.

The year 2019 continued the Association's long history of returning to the members a high level of benefits consistent with safety. The major lines of business were again profitable. This is a fine record and is sufficient to sustain fraternal activities. The members should feel very proud of WPA and its financial strength to guarantee their benefits. WPA continues its emphasis on safety to members.

The strong financial position of WPA should be emphasized. In its history, no WPA member suffered any loss in benefit value or reduction in dividends nor experienced a rate increase because of market fluctuations. The Association continues to enjoy a B++ rating from AM Best, an unusual achievement for a medium-sized fraternal society. WPA continues to be a very safe, secure place to hold money for future delivery.

Assets at over \$486,000,000 continue to be valued very conservatively, are of high quality and fully comply with the strict standards of the National Association of Insurance Commissioners (NAIC). Wil-

liam Penn Association is doing an outstanding job of managing the members' funds. All members can continue to have confidence that the assets standing behind their policies are sound and will provide the required funds when needed.

The margin of safety at December 31, 2019 continued at a high level of 109.59%. This means that the Association held over \$109.59 of admissible assets behind each \$100 of liabilities as a safeguard to all members that the benefits promised in the certificates will be paid when due. The Association maintains a safety margin comparable to other fraternal benefit societies.

The Association enjoyed a very favorable year from investments. The net rate of return on mean assets was 5.13%, which is remarkable given the current market and which supports the generous rates paid to members. During 2019, the Association earned net investment income of \$23,849,000 after deducting all investment expenses. Investment income exceeded requirements by \$9,080,000 in 2019. Excess interest continued to be the most important profit source to the Association.

In addition to the excellent investment returns, it is worth noting that the Association maintained its Security Valuation Reserves, to guard against adverse fluctuation in investments, at \$7,327,000.

The Association has set aside \$437,385,000 of life, annuity and A&H reserves, deposits and claims for future payments to members. These insurance liabilities are computed according to the prudent and conservative standards of the Commonwealth of Pennsylvania to meet all known liabilities.

An important index of service to members is the total amount paid to members. During 2019 the Association paid the noteworthy amount of \$35,274,000. A summary of these payments to members for the past two years is as follows:



ITEM	2018	2019
Death Claims	2,260,000	2,811,000
Matured Endowments	100,000	102,000
Emergency Cash Surrender Benefits	748,000	1,047,000
Supplementary Payments	3,000	3,000
Annuity and Old Age Benefits	18,047,000	21,763,000
Excess Interest on Funds to Members' Acct.	9,140,000	9,080,000
Dividends	<u>437,000</u>	<u>468,000</u>
<b>Benefits to Members</b>	<b>\$30,735,000</b>	<b>\$35,274,000</b>

WPA continues to render a truly valuable financial service to members.

In our opinion, the amounts carried in the balance sheets on account of the various actuarial items:

- (1) are computed in accordance with commonly accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles;
- (2) are based on actuarial assumptions which produce reserves at least as great as those called for in any contract provision as to reserve basis and

method, and are in accordance with all other contract provisions;

- (3) meet the requirements of the insurance laws and regulations of the Commonwealth of Pennsylvania and are at least as great as the minimum aggregate amounts required by the state in which this statement is filed;
- (4) are computed on the basis of assumptions consistent with those used in computing the corresponding items in the annual statement of the preceding year end with any exceptions as noted below; and
- (5) include provision for all actuarial reserves and related statement items which ought to be established.

It is apparent that the officers and directors continue the skillful management of the members' money while maintaining very strong safeguards.

## William Penn Association 2019 Annual Statement Financial Report

### ASSETS

Bonds	\$462,243,704
Stocks	13,253,213
Mortgage Loans	420,698
Real Estate	849,846
Cash and Short-Term Investments	1,723,350
Certificate Loans	1,558,810
Accrued Investment Income	6,293,875
Electronic Data Processing Equipment & Software	5,315
Premiums Due and Uncollected	38,403
Accounts Receivable - Miscellaneous	-----
	<b>\$486,387,214</b>

### LIABILITIES, SPECIAL RESERVES & SURPLUS CERTIFICATE RESERVES

Life, Annuity and Accident & Health Policy Reserves	\$427,993,474
Liability for Deposit-Type Contracts	9,391,555
Life and Accident & Health Claim Reserves	137,432
Provision for Refunds Payable in Following Calendar Year	445,000
Premiums Paid in Advance	442,806
Officials' Retirement Program	1,835,228
Interest Maintenance Reserve	1,613,728
General Expenses and Taxes Due or Accrued	78,078
Asset Valuation Reserve	5,713,456
Trust Account	850,181
Other Liabilities	<u>2,661,126</u>
<b>Total Liabilities</b>	<b>\$451,162,064</b>
<b>Unassigned Surplus</b>	<b>35,225,150</b>
<b>Total</b>	<b>\$486,387,214</b>

### INCOME

Premiums & Annuity Considerations	\$33,276,143
Net Investment Income	23,967,112
Amortization of Interest Maintenance Reserve	(117,688)
Miscellaneous Income	<u>75,117</u>
<b>Total Income</b>	<b>\$57,200,684</b>

### OUTGO

Life Benefits Paid, Including Dividends	\$ 4,429,948
Annuity and Pension Benefits Paid	21,762,663
Interest on Funds to Members' Accounts	10,330,240
Increase in Aggregate Reserve for Life, Annuity and Accident & Health Certificates	11,992,844
Commissions on Premiums & Annuity Considerations	1,338,538
General Operating and Fraternal Expenses	4,443,214
Insurance Taxes, Licenses & Fees	<u>284,353</u>
<b>Total Outgo &amp; Reserve Increase</b>	<b>\$54,581,800</b>
<b>Net Gain from Operations after Refunds to Members</b>	<b>\$2,618,884</b>

### RECONCILIATION

Net Gain from Operations	\$ 2,618,884
Realized Gains/(Losses) (excluding transfers to the IMR)	<u>(23,297)</u>
Net Income/(Loss)	\$ 2,595,587
Unassigned Funds as of 12/31/18	33,247,306
Change in Unrealized Gains	1,905,039
Change in Nonadmitted Assets	(300,990)
Change in Asset Valuation Reserve	(2,221,792)
Change in Reserves	-----
Unassigned Funds as of 12/31/19	<b>\$35,225,150</b>



# JUST 4 KIDZ

With Easter being celebrated this month, we thought we would share with you one of our favorite Easter time cute food crafts: **Easter Bunny Chocolate Egg Cars**. Yes, they are as fun and silly--and YUMMY!--as their name implies. Plus, it's a perfect way to spend time if you happen to be stuck indoors. Why not make it a movie night and watch an old favorite while enjoying your tasty creation? You should be able to find everything you need to create your cars in your local grocery store. And, as always, it's best to have someone older around to keep things safe and to help with those things you might find a bit harder to do.

## What You Need:

- A butter knife (and a grown-up!)
- Reese's chocolate peanut butter eggs
- M&M's and M&M's Minis
- Chocolate frosting
- Bunny-shaped graham crackers



## What You Do:

- Cut an opening in the top of a chocolate egg. Have the grown-up dip the butter knife in hot water to make it warm, then cut into the egg. The warm knife softens the chocolate just enough to make it easier to cut without breaking the egg.
- Use the regular sized M&M's to make the wheels for your car. Attach them to the egg using the chocolate frosting like a "glue."
- Use the M&M's Minis to make the car's steering wheel and head lights, again using the frosting to make them stick to the egg.
- Who's going to drive your car? A bunny-shaped graham cracker, of course. Place one cracker into the opening on the egg.

With the help of a grown up, post your photos of your family enjoying this treat and tag @WPALife to share with the WPA community!

# Happy Easter!

Idea and photo courtesy of <https://kitchenfunwithmy3sons.com>.



# How does your garden grow?

Can you spot the 9 differences between the two drawings below?



ANSWER: (1) The blue bird spreads its wings; (2) a woodpecker appears; (3) the boy puts on a hat; (4) a bush appears to his right; (5) his shovel becomes a rake; (6) the beetle at his feet becomes a carrot; (7) the red flowers loses a leaf; (8) the yellow peppers go underground; (9) the top of the watering can closes up.

## Branch 8 Johnstown, PA

by Alexis Yuhas Kozak

Greetings from Johnstown, Pa.! Hope you all had a wonderful winter. I don't think we had enough snow to build a snowman this year. I am not complaining. Very pleased with Punxy Phil and his prediction. Fingers crossed it continues. Always glad to see spring arrive.

David and I attended the White Rose Ball in Michigan again this year. As always, so elegant and beautiful. It is wonderful to see the young Hungarians in their finest and how talented they are. Was great seeing all our Michigan friends and receiving their gracious hospitality. Thanks once again! You are always so kind and welcoming to us.

Thank you, WPA, for allowing us to spread some comfort to others in the way of food donations. It is a different world out there. Many of us, including my family, are shielded from seeing how others struggle through life. We are truly blessed.

Our branch, along with other organizations in our area, donated nonperishable food to Operation Backpack. The food is put in backpacks and given to children so that they will have meals for the weekends when they cannot receive school meals. Hearing stories of these children who have no food in their homes is heartbreaking. Count your blessings and hug your children and grandchildren.

Can you believe we had our first meeting recently pertaining to the Johnstown Slovak Fest? This will be our fourth year. Every year is better and bigger. This year's dates are Sept. 18 and 19. If you are in the area, please join us. It's worth the trip. Great food, entertainment, crafts and demonstrations. No hot dogs allowed! Everything must be ethnic. It is a beautiful thing.

Hope you are all having a blessed Lenten season. Wishing you all a wonderful Easter with friends and family. God bless and keep you all in His arms.

If you have any questions about branch activities or about life insurance and annuities, please contact me at 814-242-0000.



National Director David M. Kozak presents a trunk load of food donated by the members of Branch 8 to Gaile Krumenacker of Operation Backpack in Johnstown, Pa.

## Branch 14 Cleveland, OH

by Richard E. Sarosi

Happy spring to one and all.

There were several events in our area that took place in March and early April after our deadline for the this issue of *William Penn Life*, and I will report on those in the May issue.

Branch 14 meetings are held in the Bethlen Hall of The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills. WPA Branch 14 adult members and adult guests are welcome to attend upcoming meetings that will be held on Wednesday, April 1, and Wednesday, May 6. Both meetings will start at 7:00 p.m.

Mark your calendars for Hungarian Heritage Night 2020 with the Lake County Captains at Classic Park in Eastlake, Ohio on Saturday, June 6.

Also, make note of the Cleveland Hungarian Cultural Garden's Liszt Concert and statue unveiling to be held on Sunday, June 28.

The schedule of Hungarian activities in the Cleveland area for 2020 is starting to take form. Always be sure to check with the group or organization sponsoring the activity for the date and time and any changes or cancellations. It looks to

be an exciting year in Cleveland.

Please support and make donations to the Hungarian churches, clubs and organizations in your local communities that still continue our Hungarian customs, activities, traditions, music and food. It is equally important to attend their functions with open wallets. If these events fail to attract attendees and they no longer take place, it is because we failed to support them. Once we lose the activities and events which our ancestors brought to America to teach us about our rich Hungarian heritage, we will not be able to bring them back.

The William Penn Fraternal Association Scholarship Foundation needs your support throughout the year, especially if you or your child was a recipient of a WPA scholarship grant. Please continue to show your support with donations to the scholarship fund to celebrate family, friends or special events or to remember a departed loved one. This is how we keep the Scholarship Foundation growing year after year, when you pay it forward! Your donations are a gift that makes a difference to our students and keeps on giving.

Congratulations and best wishes to Dora S. McKinsey and John S. Toth on their recent retirement from WPA. We hope that the next





Branch 18 Treasurer Carol Truesdell delivers food donated by the branch to the food pantry at St. Michael and All Angels Episcopal Church in Lincoln Park, Mich. Accepting the donation is the Rev. Paula Miller, pastor of the church.

chapter of your lives will bring great rewards and satisfaction, whatever you choose to do. I know that Dora will have free time to explore "the little town at the end of the yellow bridge" that I always spoke so fondly of with her. Please keep in touch.

We want to remember those WPA members who have passed away or may have recently lost a loved one. Branch 14 officers were saddened to learn of the passing of Lisa "Sparkles" Ward-Colboch, who passed away Jan. 20, 2020. Sparkles the Clown was a Cleveland treasure, who appeared at many Branch 14 Christmas parties over the years. Sparkles was an entertainer and a creative visionary. Her face painting, magic shows, love of animals and sparkling personality were enjoyed by young and old. She raised the bar for those clown entertainers in Cleveland that followed in her foot steps. We say farewell to Sparkles; may she continue to spread her glitter over us. May she and all our recently departed loved ones rest in peace.

Get well wishes are being sent to all of our Branch 14 and WPA members, as well as our friends, who might be dealing with health issues. Please keep all of our WPA members in your prayers and thoughts.

Happy birthday and happy anniversary wishes are being sent out to all of our branch members, Home Office staff and WPA members who are celebrating an April/May birthday and/or anniversary. May all be blessed with many more celebrations.

Please remember to keep in touch with someone you haven't seen or talked with in a long time. Don't miss this opportunity. Pick up the phone and/or plan a visit. Remember those who are in the hospitals, rehabilitation facilities, nursing homes and extended care facilities; they love to have visitors and the opportunity to

talk to friends.

Remember, Branch 14 members having news to share about themselves or family members can reach me at [RichSaro@att.net](mailto:RichSaro@att.net) or at 440-248-9012.

### Branch 18 Lincoln Park, MI

by Barbara A. House

As always, the Hungarian Arts Club's White Rose Ball was a smashing success. To Branch 18 members, it was a bittersweet event because Eleanor Kender's granddaughter, Rebecca, was one of the beautiful debutantes. Even though we lost Eleanor a short while ago, we know she was there that evening. We look forward to next year's ball.

Thank you to WPA Chair Kathy Novak; National Directors Debbie Lewis (and Rick), Joyce Nicholson (and Harry), David Kozak (and Alexis) and Jim Robertson; and William Penn Association for their continued support and attendance. You are greatly appreciated.

It was great to see Father Barnabas at Mass after the ball. Holy Cross is still the best and most beautiful church.

Get well wishes go out to Irene Fischer, Ursula and Tamás Markovits and Jim Robertson. Sure hope

you are all better soon.

Happy April birthday to Steve Charles, Adam Sedar and Branch Secretary Rose Antal. We wish you many more.

Oh, boy, do I have a trip for you! Let me tell you all I know for sure at this time. We will leave on Sept. 15 and travel to Frankenmuth, where we will check in at the lovely Drury Inn with its heated pool, free drinks and hot breakfast. The day will be free for you to explore Frankenmuth and perhaps enjoy a wine tasting at Saint Julian Winery. At 6:00 p.m., we'll depart for Zehnder's and a lovely dinner-show featuring the Beach Party Boys. The inn's pool is open until 10:00 p.m., so those who want to can take a swim after the show.

The next morning, after our free hot breakfast, we'll travel to Sanganing, where we will spend a few hours and possibly have lunch. We'll then go on to Soaring Eagle for the night, where you will get more comps.

The following day, you will have a few hours to gamble before returning home. We should be back by 7:00 p.m. on Sept. 17.

We are still working on the price, but I promise you it will be reasonable. We also supplement our dedicated members. I will have Helen Sryniawsky call with more info. For now, mark your calendars!

We again will be participating in Join Hands Day. As always, we will do the Cultural Center and Paragon flowers, but we will add the women's shelter and a V.A. bingo. We always enjoy the bingo, and the veterans enjoy us.

We will tell you all about it at our first branch meeting of the year to be held on April 15 at 6:00 p.m. at The Hungarian Cultural Center. We have held our meetings at the Cultural Center for years. It is one of the Hungarian organizations we try very hard to support. We hope you will, too.

Thank you to Steve Szatmari and the Rhapsody restaurant for making our last planning meeting so special.

At that meeting, we planned our 2020 Christmas party down to the last detail, including arranging for Santa and Mrs. Claus, our elf, food



and drink, prizes and gifts for the kids. It's easier to rehash when it is still fresh in our memory.

Please remember our deceased members and their families in your prayers, especially Eldoreen Donnell, Robert Sabo, Margaret Szalai and Louis Deregi.

By the time you read this, we should be back in Michigan. I was able to sit in the car for that long ride home. I missed you all and look forward to seeing you again.

I got some lovely thoughts from Father Barnabas this month:

"True love stands by each other on good days and stands closer on bad days."

"To love is nothing; to be loved is something. But, to be loved by the person you love is everything."

Aren't those great? And so true. I'll have more next month.

Think spring...and think about our trip. You know you will have a great time.

## Branch 28 Youngstown, OH

by Kathy Novak

Hoping all our readers will have a wonderful, blessed Easter season.

March 15 was the date for the commemorative program held at the Youngstown American Hungarian Federation in remembrance of the 1848 Hungarian War of Independence. We'll have details of this annual traditional event in next month's issue.

Thank you to the members of the First Hungarian Reformed Church of Pittsburgh for hosting the annual traditional council dinner. WPA had a very nice turnout. It's always nice spending time with WPA friends. It was especially nice to see John Toth, as he is recuperating from all his recent health issues.

Branch 28 is planning to participate in the community-minded programs sponsored by WPA.

We're looking forward to all the upcoming WPA fraternal events. Make sure to mark your calendars and make your reservations to attend these wonderful events. Youngstown members are excited to have the golf tournament return to the Kensington Golf Course in



## Next Deadline

All articles & photographs for the May issue of *William Penn Life* are due in our office by April 8. If you have any questions, please contact John E. Lovasz toll-free at 1-800-848-7366, ext. 135.

nearby Canfield, Ohio. It's looking as if it will be a fun two days in June.

Don't forget that applications and essays for this year's WPA scholarship grants must be mailed and postmarked by May 29. This applies to both new and renewal applicants.

We remind all members to support and donate to the WPFA Scholarship Foundation to help advance the education of our young members; they represent our future.

Get well wishes go out to everyone who has not been feeling up to par. Special wishes go to Margie Sams, Irene Devlin, Margaret Maty, John Toth, Ernie Sarosi and Marie McBride.

Best wishes to all those celebrating a birthday or anniversary.

Our sincere sympathy goes to all those who have recently lost a loved one. Our thoughts are with Dora McKinsey on the recent loss of her sister, Beverly Rechterik.

For information about our branch activities or answers to your questions about WPA life insurance and annuity plans, please call either Kathy at 330-746-7704 or Alan at 330-482-9994.

## Branch 34 Pittsburgh, PA

by Marguerite McNelis

Hope that everyone had a blessed Easter. Please take a moment and pray for all our service men and women, especially those in harm's way.

On Feb. 15, Andy and I attended the first Children's Festival held at the Bulgarian Cultural Center in Homestead. What a nice event! Five groups participated at this event

including our talented William Penn Association Magyar Folk Dancers.

Well done, ladies! Congratulations to Judit Ganchuk, program coordinator and dancer, and Malvene Heyz, founder and director. Thank you for all your hard work.

The number of people who came to watch and listen to all the groups was overwhelming. The hosts ran out of chairs and tables. I am sure this bodes well for the next festival. It was nice to be able to sit and talk with Rev. Daniel Borsay, his wife Judit and Malvene. Glad you are on the mend. We enjoyed seeing Perry, László (with his quickness and grace he will be dancing soon) and PJ ,too.

The Hungarian Reformed Church in Hazelwood had its annual delicious and enjoyable dinner. It is always nice to break bread and converse with our friends and family. *Köszönöm.*

We wish Charlotte Ann Zerbe, who turned 5 on March 19, 2020, a very happy birthday. She is Marge Bugielski's granddaughter, and I am sure they had a great day. Nice to hear from you, Marge.

Birthday wishes also go out to all branch members celebrating their birthdays. May you all have many, many more.

Our heartfelt condolences go out to Dora McKinsey and family on the passing of her sister, Beverly Rechterik. You are all in our thoughts and prayers. May she rest in peace.

Our thoughts and prayers are with everyone experiencing health issues. Please remember our deceased members in your prayers.

If you have any news you would like to share, please contact Marguerite McNelis at 412-421-6031.

## Branch 89 Homestead, PA

by Lisa S. Toth-Maskariniec

Snow be gone! It's great to see the sun out and the temperatures above 40 degrees, isn't it? The Easter Bunny should have no trouble laying all his colorful eggs for all the children at Easter time.

Get well wishes continue to go out to Branch Vice President Mark S. Maskariniec, who will be facing three eye surgeries in the next two months. First, his strabismus surgery will be on April 1, then at the end of May, he faces his first cataract surgery. Talk about being put through the mill. But never fear Mark, golf should really be getting in high gear when you've recovered from your surgeries. Anyone wishing to send Mark get well wishes may do so by sending them to Mark at 517 Brierly Lane, Munhall, PA 15120. We're pulling for you, Mark.

Special get well wishes continue to go to Jim Findley, Fred Gabocy, Irene Gyongyosy, Rudy and Janet Phillips, Dianne and Bob Schneider and John Toth. Come on guys; get better! We need to see all of you up and around and soon.

We still have *kolbász* and hot sau-

sage for sale, and we will ship. Call Mark or me at 412-872-5022 (leave a message if we're not there), or leave a message on the church voice mail 412-461-1184. Or, you can email me at [tothmaskariniec@gmail.com](mailto:tothmaskariniec@gmail.com).

Our branch was once again present at the Steel Valley Rotary Annual Dinner Dance on March 28. It was held at St. John's Cathedral on West Run Road in Munhall. The branch donated a basket for the Chinese auction.

Don't forget to join us for Hungarian Night at Dorothy 6 Blast Furnace Café in Homestead the last Friday of each month. Come enjoy a wonderful meal and bask in the wonderful relaxing atmosphere with music provided by George Batyi and his orchestra. And when the weather gets warmer, enjoy the bacon fry out in the courtyard.

It was nice for our branch to be represented at the Annual Dinner at The First Hungarian Reformed Church of Pittsburgh. Great to see Rev. Ilona Komjathy and the members of her church and a few of the Home Office personnel. Especially nice to see Rev. Alexander Jalso, a Branch 89 member who is 90 years old, make the trip down from Ligonier. Rev. Jalso is a true example of the Energizer Bunny--he keeps on

going and going and going.

Planning is underway for both our branch golf outing on June 27 at Champion Lakes and our annual golf outing in conjunction with the Steel Valley Rotary on Aug. 9. We can use volunteers for both outings. And the ultimate winner of these events is our beloved church, The First Hungarian Reformed Church of Homestead.

We have brought our baking back for Easter. See the form below. And, yes, we will deliver. My favorites are the kifli and the chocolate-filled ladylocks. They are to die for. Call me with any questions at 412-352-7077. The advertised deadline for orders was March 31, but, if you call asap, we may be able to fulfill your order. So, don't delay: call NOW!

Have a very blessed Easter. Remember the true meaning of the Easter holiday.

Take care and do something nice for someone out there. It takes less energy to smile and have a positive attitude than to frown and be negative...and you will feel better doing so.

## Branch 129 Columbus, OH

by Debbie Lewis

Hello from Columbus, Ohio. The weather here has been mostly cold, but we have had warm days here and there. Hoping the warmer weather gets here and stays. Can't wait for the spring flowers to start blooming.

Important dates for this month include: April Fool's Day (April 1), Good Friday (April 10), Easter (April 12), Tax Day (April 15) and Arbor Day (April 24).

Don't forget that all applications and essays for WPA scholarship grants--for all new and renewal applicants--must be mailed and postmarked by Friday, May 29. If you can, please consider a donation to this great program.

On Sunday, April 19, there will be another Soup and Learn program sponsored by the Hungarian Cultural Association of Columbus. The program will feature Anne Marie Schmidt, who will be speaking about her late father, Al Kertesz,

The First Hungarian Reformed Church of Homestead  
and William Penn Association Branch 89 invite you to enjoy their

## Easter Cookies, Kifli & Rolls

### COOKIES \$10.<sup>00</sup>/Dozen

Lady Locks (Vanilla or Chocolate Filling)  
Buckeyes • Lemon Cookies  
Oreo Cheesecake Bites  
Peanut Butter Blossoms  
Chocolate-Covered Pretzels

### KIFLI \$10.<sup>00</sup>/Dozen

Apricot  
Raspberry  
Nut

### ROLLS \$15.<sup>00</sup> Each

Apricot  
Nut  
Poppy Seed

### SUGAR COOKIES - \$14.<sup>00</sup>/Dozen (Easter colors - Flower & Egg Shapes)

**COOKIE TRAYS:** Small (4 Dozen) = \$50.<sup>00</sup> / Large (7 Dozen) = \$70.<sup>00</sup>

## Place your order NOW!

**Pick up April 11th from 11:00 AM - 1:00 PM**

Pick up at the church, 416 E. 10th Ave., Munhall, PA

**To place your order,**  
call Lisa at 412-352-7077 or email [tothmaskariniec@gmail.com](mailto:tothmaskariniec@gmail.com)

and his "Music of Hungary" radio program. It will be held at St. Ladislav Church, located at 277 Reeb Ave., Columbus. Soup will be served at approximately 11:30 a.m. with the program following.

We congratulate all those celebrating birthdays, anniversaries and additions to their families. We send special happy birthday wishes to member Mary Komives as she celebrates her 100th birthday on April 22. Also, member Margaret Leonardo will be celebrating her 95th birthday on April 6.

Get well wishes go out to all who have been ill or hospitalized. Hope all have a speedy recovery.

We also extend our sincere sympathy to all who have recently lost a loved one. Please keep them in your thoughts and prayers.

If you have any news you would like to share, or for information about WPA life insurance and annuity plans, please contact Debbie Lewis at 614-875-9968 or e-mail [DAL9968@aol.com](mailto:DAL9968@aol.com).

## Branch 132 South Bend, IN

by John E. Burus

Spring is in the air! Happy Easter to all the William Penn Association family!

Branch 132 donated food to the Northern Indiana food bank on March 2 as part of our participation in the Join Hands Against Hunger campaign. Our donation was much appreciated as this is a slow time of the year for most food banks, yet people in our community are still hungry. I encourage all WPA branches to take time to support their local food banks and pantries so those in need can have a proper meal.

The next Branch 132 regular meeting will be held on Tuesday, June 2, at the Martin's Supermarket Deli Erskine Plaza (first floor) on Ireland Road, South Bend at 5:00 p.m.

Mark your calendars! Our branch will host its 12th annual summer picnic on Sunday, July 19, at Potawatomi Park Pavilion number one from 1:00 to 3:00 p.m. Hope to see all our members!

## Mary Komives

Branch 129  
Columbus, OH

*Happy  
100th  
Birthday,  
April 22!*



## Branch 226 McKeesport, PA

by Judit Ganchuk

Happy Easter and Passover to all our members! Happy Earth Day to you and me--let's take care of our planet a little more carefully this year.

We wish happy birthday and happy anniversary to all who celebrate this month.

Congrats to Julia Shipton and her high school girls' basketball team for making it to state playoffs this year, her first year as head coach. Way to go!

Get well wishes to Branch Vice President Janet Sparico and to Branch auditors Frank Halas and June Coyne. To all those under the weather, get well soon.

Please keep all of our members who have lost a loved one in your prayers. Losing loved ones is never easy.

The William Penn Association Magyar Folk Dancers normally perform in the summer, but this year the group was invited to participate in the Duquesne School District's Heritage Night in March. More info can be found on the group's Facebook page. The dancers were excited to share our Hungarian traditions and participate in this unique event.

Do you have good news you'd like us to share? Call Branch President Malvene Heyz at 412-751-1898 to get your news published.

Time's running out, scholars! There are less than two months left to complete and submit the applica-

tion and essay for grants from the William Penn Fraternal Association Scholarship Foundation, Inc. All applications and essays must be mailed and postmarked by May 29.

Are members of your immediate and extended family covered with us? This Easter and Passover season, share WPA with your family and friends. Give this magazine to them to see what we're about, after you send in your crossword puzzle entry, of course! Remember: members who recommend someone to get covered with us can earn up to \$20 for each new member.

Happy Easter, and in Hungarian: *Kellemes Húsvéti ünnepet kívánunk!*

## Branch 249 Dayton, OH

by Mark Schmidt

We might be celebrating April Fools' Day this month, but I'm not fooling around: I think spring is here. At least I hope so.

Whatever the weather brings us, I hope you have a happy and blessed Easter. For millions of Christians, Easter is honoring and recognizing Jesus Christ's resurrection from the dead and His glorious promise of eternal life for all who believe in Him. If you truly believe, you will be saved and spend eternity with God in Heaven.

Locally, Branch 249 donated a check to The Foodbank as part of WPA's Join Hands Against Hunger campaign. Dayton ranks 42nd among 108 metro areas across the country with one in six households





The William Penn Association Magyar Folk Dancers perform Feb. 15 during a multicultural youth dance concert hosted by the Pittsburgh Bulgarian School "Otets Paissii."

struggling with food hardship. The Foodbank supplies over 100 local food pantries, allowing each pantry's supplies to reach even further to help those in need, especially those affected by last year's 15 tornadoes. Physical recovery is slowly taking place but with the financial strain that rebuilding causes, food resources for families are stretched even further, and every dollar or can of food helps tremendously.

We are also working on our plans for the Easter baskets of food and the 134 bags of groceries.

Branch 249 is assisting the Magyar Club of Dayton with its annual Dinner Dance. It was to be held this month, but it has been postponed due to the Coronavirus. It will now be held on Saturday, June 13, from 6:00 to 10:00 p.m. at Temple Beth Or/Levin Hall, 5275 Marshall Road, Kettering. Doors open at 5:30 p.m. for the all-you-can-eat buffet, with the dance-only admittance after 7:15 p.m.

Music will be by The Royal Trio direct from Budapest, Hungary. The trio will play all your traditional gypsy favorites along with contemporary dance music.

The buffet will include salad, paprikás potatoes, cabbage rolls, chicken paprikás and nokedli, kolbász, bread and butter and one beverage. This is a real deal: dinner-dance admission is \$20 for non-members and \$15 for members. Kids ages 6

to 12 are \$8. Also included in the night's festivities are a performance by Dayton's own Hungarian Festival Dancers at 7:30 p.m.

Pastries will be available for purchase as will additional beer and Hungarian wine.

**RESERVATIONS ARE REQUIRED.** This event is always sold out so make your reservations soon. Don't miss this chance to hear music direct from Budapest!

Our next branch meeting is Saturday, April 18, at noon at the downtown branch of the Dayton Metro Library, 215 E. 3rd St. Free parking is underground. We will be going over the Join Hands Day projects and, of course, our big event of the year--the 6th annual WPA/Hungarian Day at the Dayton Dragons baseball game.

The game is Sunday, May 17, at 4:00 p.m. Price is \$25 per ticket. This includes a Dragon's baseball hat, all-you-can-eat buffet of hamburgers, hotdogs, grilled chicken, mac and cheese, slaw, cookies, water and pop and never ending popcorn. If you want to stay under cover, you can watch the game from the Café Deck or sit in the 50 first base seats we have reserved. The beer hall and rest rooms are next door. We always get one or two foul balls hit our way, so bring your baseball glove. Contact me soon at 937-938-0198 or [amschmidt@msn.com](mailto:amschmidt@msn.com) to place your reservation because this sells out quickly. Play ball!

Congratulations to members Stephen and Sarah Buckey on the birth of their beautiful little girl, Eliza Willow Jane. Hope you can come to the ball game like in years past.

Also, congrats to those celebrating birthdays and anniversaries this month. May you have many more.

Please remember deceased members and their families, especially at this time of year. May they rest in peace.

Our thoughts and prayers are with those who are sick or hospitalized at this time. May you have a speedy recovery.

And along those lines, please be healthy. With the flu and COVID-19 hitting especially hard, remember what your mom always said: wash your hands!

## Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

Hello, April! Spring seemed to arrive early this year. Our daffodils were peeking out of the ground by the end of February, but with a few weather set-backs, I feel that it's safe to assume that good days are ahead of us.

Welcome to our new Branch 296 members! Our next meeting date is a week later than usual, due to the observation of Holy Week. Mark your calendar for Thursday, April 16 at 6:00 p.m. in the party room (affectionately referred to as "The Pit" by King's employees) at King's Family Restaurant in New Kensington. This is your open invitation to join us for a casual meeting, topped off with dessert. Sorry, no more pecan balls, though. This newer corporate thinking of King's has got us craving that dessert. April's meeting will focus on our Join Hands Day project.

And speaking of Join Hands Day, we will meet to do our JHD project on Thursday, May 7, at 5:30 p.m., at King's. We'll devote our time and efforts to decorating and packing snack bags for Pittsburgh's Ronald McDonald House. Doing something special for the temporary residents at the Ronald McDonald House has become a tradition for us 296-ers. The fruit cups, crackers, energy bars and so forth are more than just food

items; we believe these snack bags also contain encouraging thoughts and goodwill for the families of the young patients at Pittsburgh's Children's Hospital. Our bags, which are thoughtfully decorated and lovingly filled, are offered to family members as a snack on the go. Waiting as your child undergoes tests, therapy or surgery is difficult. Branch 296 provides a boost and some cheer.

We are asking for both adult and youth members to volunteer a bit of their time. More hands make the project more creative and even more enjoyable. Afterwards, we'll dine together. Very much looking forward to seeing more new faces!

If you are celebrating your birthday and anniversary in April, we wish you much happiness and a terrific year ahead.

For those not feeling well, please know that we are thinking of you.

God bless those who have recently experienced the loss of a loved one. We are especially thinking of Dora McKinsey whose sister Beverly Rechterik recently passed. Beverly had served as vice president of Branch 9 Hazleton, Pa. and as a delegate to WPA's General Convention. God grant Beverly and all those faithfully departed souls eternal rest.

Nearly the last call to all WPA high school seniors! Time to check your eligibility status for our William Penn Fraternal Association Scholarship Foundation, Inc. grant. The eligibility rules and student application are in this publication and on our WPA website at [www.wpalife.org](http://www.wpalife.org).

First and foremost, please review all of the rules. The same goes for our returning students. Don't hesitate to call 800-848-7366, ext. 128 if you have any questions.

All students, both new and renewal applicants, must complete an application and submit it with the required essay by mail. All applications and essays must be mailed and postmarked by May 29.

Faxed or emailed applications and essays are not acceptable; all submissions must be placed in the mail! In fact, sending them by certified mail is actually the best option, as it ensures that our Home Office receives what you've sent, including



Members and friends celebrate several birthdays last month at the club in Harrisburg, Pa.

the postmarked date.

Higher education is so expensive, and WPA offers this fine fraternal benefit. Why wait until the last possible moment? Read the rules, write your essay and apply now.

Noreen Fritz, our handy WPA agent, is at the ready to assist you with any of your life insurance and annuities needs. We're fortunate that Noreen attends most of our branch meetings and events. So, if you have any questions, she is willing and able to devote the time listening and answering them. Or, you may always email Noreen at [noreen.fritz@comcast.net](mailto:noreen.fritz@comcast.net) or call her at: 412-821-1837.

Wishing each of you the spiritual joy of Easter and that it remains instilled in your hearts throughout the year. Also, Happy Pesach (Passover) wishes to you and to your loved ones.

Lastly, Earth Day, on April 22, is celebrating its 50th anniversary this year. Do something good for the planet. Yes, I am an admitted "tree hugger" and get teased about it, but even I can do better. We've only got one world; let's do our part to preserve it.

April tidings to one and all.

## Branch 336 Harrisburg, PA

by Nicole Stamer

Spring has sprung upon us, but Lucky the Leprechaun sure did leave a trail of fun behind him. Check out our recap of early March and what's coming up in April.

We were super lucky with all the great activities March brought us.

On March 7, The Johnson Brothers were on stage at the club and everyone danced the night away.

St. Patrick's Day is always a good time with free corned beef and cabbage for everyone and, of course, green beer.

Coming this month, on Saturday, April 4, we plan to listen to On Stride playing from 7:00 to 10:00 p.m.

The following Saturday April 11, we are hosting our very first children's Easter egg hunt. We will have crafts, food and a visit from the Easter Bunny.

The next day, April 12, is Easter. We hope the Easter Bunny brings you your favorite candy.

We get back to more fun at the club on Saturday, April 18, when DJ Frank will be spinning all your favorites and taking requests starting at 7:00 p.m.

We get down to business with our meeting on Monday, April 20, starting at 6:30 p.m.

Joe Cooney & Friends will round out all the April fun.

And, don't forget our regular activities at the Club:

- Mondays, we gather for the wing special from 5:00 to 9:00 p.m.
- Wednesdays, we hold a Texas Hold'em tournament starting at 7:30 pm. No buy-in and prizes for first and second place winners.
- Thursdays, we have a dart tournament that starts at 7:00 p.m.
- Fridays, everyone is throwing bags during our cornhole tournament. We do a blind draw for partners and just have a great time together. Games start at 7:30 p.m.





Harry Nicholson of Branch 349 helps stock the pantry at Friendship House with food donated by the branch.

• Sundays, it's time to yell "bingo!" starting at 2:00 p.m.

Get well wishes go out to all who are under the weather. We wish you a speedy recovery.

We extend our deepest sympathy to all who have recently lost a loved one.

Stay up to date with the Club's food specials and pop up events on its facebook page.

If you have anything you'd like to share or would like to receive our weekly email updates, please contact Nicole Starnier at [verhovayhomeassn@gmail.com](mailto:verhovayhomeassn@gmail.com).

### Branch 349 Weirton, WV

by Joyce Nicholson

The Friendship House food pantry was the recipient of our Join Hands Against Hunger spring food basket in February. The WPA Home Office is again assisting our branches in helping those less fortunate by offering reimbursement funds for such food baskets and by conducting several projects designed to get food to those who need it. The clients of Friendship House were very appreciative of the donation from William

Penn Association Branch 349.

We wish happy birthday to those born in April, including Dora McKinsey, Steve Charles and Harry Nicholson.

Best wishes to members with anniversaries this month, in particular, George S. "Pete" and Dianne Charles.

Our prayers go out to those who have lost loved ones recently, including the families of Samuel Fortunato, Richard Sabol, Margaret Sabol and Dora McKinsey.

Enjoy your Easter holiday on April 12. May you feel the hope of new beginnings, love and happiness during this joyful holy season.

Some historians believe the April Fools' customs began from a calendar change in 16th century France, specifically, the moving of New Year's Day from April 1 to Jan. 1 when the Gregorian calendar was adopted. People who continued to celebrate New Year's Day on April 1 rather than the new date of Jan. 1 were referred to as "April fools" and others played tricks on them. Don't you succumb to April 1 tricks!

I hope that you had a good *February* Mardi Gras and beginning of Lent. Apparently, the calendar I used for those dates in last month's article wanted me to celebrate Fat Tuesday in both February and March. I wouldn't mind all those pancakes in February and then again in March, but the dates I listed in my article last month should have been for February. My apologies. (And, no, this was not an early April Fools' prank.)

Just remember to stay safe and wash your hands often. Safety isn't expensive--it's priceless.

William Penn Association and branches have so many events and activities going on this year, keep checking your copy of *William Penn Life* for dates, locations and information to see them all. I hope to see you at many of them.

For additional information about Branch 349 activities, or if you have any news you wish to share, please call Joyce Nicholson at 740-264-6238.

You can call on Alan Szabo for information about WPA life insurance and annuity plans at 330-482-9994.

### Branch 800 Altoona, PA

by Joan B. Ballash

Our best wishes for a blessed and joyous Easter to you as we celebrate the Resurrection of our Lord and our salvation.

Following the example of the Home Office, Branch 800 officers voted to donate to Catholic Charities and to Sister Paula's Food for Families, both in Altoona, and to the American Rescue Workers in Hollidaysburg. Each of these organizations provide valuable services to our community.

Time is getting short to apply for this year's scholarship grants offered by the William Penn Fraternal Association Scholarship Foundation, Inc. Let's have more awardees from Altoona. All applications and essays, for both first time and renewal applicants, must be mailed and postmarked by May 29.

Happy birthday to Branch Auditor Victor Ballash and to everyone born in April. Did you know your birthstone is a diamond?

Prayers go out to those who are ill or suffering in any way, as well as to the brave men and women serving in our nation's armed forces. Remember also to thank our veterans for the sacrifices they made on our behalf.

Our sympathy goes out to the family and friends of Richard D. Gondek, who recently passed to his eternal reward. May all our dearly departed rest in peace.

April is a good time to review your life insurance needs. Are your beneficiaries up to date? Do you need to increase your coverage? Branch Coordinator Bob Jones can help you answer these and other questions you may have about WPA insurance and annuity plans. You can reach him by calling 814-942-2661.

Next Deadline  
April 8



## Eligibility Rules for Year 2020 Scholarship Grants

The Board of Directors has established the following rules governing eligibility for scholarship recipients:

- a) The student applying for a scholarship grant must be an individual life benefit member of William Penn Association in good standing for four (4) years as of January 1, 2020.
- b) For both new and renewal applicants, the student applicant must be the child or grandchild of a life benefit member of William Penn Association in good standing. For the 2020 school year, the parent/grandparent must be a life benefit member for at least four (4) years as of January 1, 2020.
- c) Scholarship grants are awarded to full-time undergraduate students only if they have been accepted by or are currently attending an accredited college, university or school of nursing.
- d) Grants are awarded annually for a maximum of four years.
- e) All new and renewal applicants must complete and submit the WPFA Scholarship Foundation, Inc., Application for Scholarship Grant, which can be found in this issue of *William Penn Life*. An application also may be obtained by writing to: President, William Penn Fraternal Association Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233, or may be downloaded from the Association's website at [www.wpalife.org](http://www.wpalife.org).

f) **NEW Applicants** must submit the following:

1. An Essay of 100 words or fewer answering the question: **"If you were an inventor, what would you invent?"** If the essay exceeds 100 words or is on the incorrect topic, the application will not be accepted.

**The Scholarship Application and Essay must be mailed and postmarked by Friday, May 29, 2020.** We recommend the student applicant submit these materials via Certified Mail to ascertain proof of mailing date.

2. A transcript of the student applicant's latest scholastic record.

3. Proof of enrollment for the Fall 2020 school term.

Items 2 and 3 must be mailed and postmarked by **Monday, August 31, 2020.**

g) **RENEWAL Applicants** must submit the following:

1. An Essay of 100 words or fewer answering the question: **"How do you define 'success'?"** If the essay exceeds 100 words or is on the incorrect topic, the application will not be accepted.

**The Scholarship Application and Essay must be mailed and postmarked by Friday, May 29, 2020.** We recommend the student applicant submit these materials via Certified Mail to ascertain proof of mailing date.

2. A copy of the student applicant's latest scholastic record. All renewal applicants **must maintain a cumulative Grade Point Average of at least 2.5 on a 4.0 scale to qualify.**

3. Proof of enrollment for the Fall 2020 school term.

Items 2 and 3 must be mailed and postmarked by **Monday, August 31, 2020.**

h) All applications and essays must be submitted and signed by the student applicant requesting the grant and mailed to the attention of the President. Eligibility rules for renewal grants will be in accordance with the eligibility rules in effect for the initial grant. Materials submitted by anyone other than the student applicant will not be considered. **E-mailed and faxed submissions will NOT be accepted.** Any applications and essays postmarked after **Friday, May 29, 2020** will not be considered.

i) Scholarship grants will be awarded by the Executive Committee of the William Penn Fraternal Association Scholarship Foundation, Inc., once each year. **Grants will be paid directly to the student applicant provided the student applicant is a life benefit member in good standing on the date the check is issued and all of the eligibility requirements stated herein have been met.**

j) If for any reason the recipient does not attend college after receiving the grant, it must be returned to the William Penn Fraternal Association Scholarship Foundation, Inc.

k) In compliance with current privacy laws, all information regarding scholarship status will be divulged only to the student applicant and to the parents and/or legal guardians of the applicant.

**Students with questions about these eligibility rules may call Mary Ann Kelly-Lovasz at the Home Office at 1-800-848-7366, Ext. 128, or e-mail us at [scholarship@wpalife.org](mailto:scholarship@wpalife.org).**

# William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821

Phone: 412-231-2979 • Toll-free: 1-800-848-7366 • Fax: 412-231-8535 • Email: scholarship@wpalife.org



## Application for Scholarship Grant Academic Year 2020-2021



**1. Check One:** ☐ New Applicant ☐ Renewal Applicant

### STUDENT APPLICANT INFORMATION

**2. NAME:** \_\_\_\_\_ **3. DATE OF BIRTH:** \_\_\_\_/\_\_\_\_/\_\_\_\_  
Last First Middle Initial

**4. ADDRESS:** \_\_\_\_\_  
No. Street  
\_\_\_\_\_  
City State Zip Code

**5. STUDENT APPLICANT'S PHONE:** ( ) \_\_\_\_\_

**6. E-MAIL ADDRESS:** \_\_\_\_\_

### 7. SCHOOLS ATTENDED (LIST IN REVERSE CHRONOLOGICAL ORDER, STARTING WITH MOST RECENT SCHOOL):

Name of College/High School	Location	Dates Attended (Month/Year) <i>Ex: 08/2016 - 06/2020</i>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

### 8. ACCREDITED COLLEGE OR UNIVERSITY WHERE ACCEPTED:

**School Name:** \_\_\_\_\_ **Year Will Be Attending in School:** ☐ Freshman ☐ Junior ☐ Sophomore ☐ Senior

**Street Address or P. O. Box:** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip Code:** \_\_\_\_\_

### 9. MAJOR COURSE OF STUDY (e.g., ENGINEERING, PRE-MEDICAL, BUSINESS, ETC.):

\_\_\_\_\_

**Completed application & essay must be mailed and postmarked by May 29, 2020**

**10. WILLIAM PENN ASSOCIATION LIFE INSURANCE CERTIFICATE INFORMATION VERIFICATION:**  
**INFORMATION ON BOTH THE STUDENT APPLICANT AND EITHER A PARENT OR GRANDPARENT IS REQUIRED.**

**STUDENT APPLICANT** Name: \_\_\_\_\_

Life Insurance Certificate Number: \_\_\_\_\_

Branch Number: \_\_\_\_\_

☐ **PARENT OR** ☐ **GRANDPARENT** Name: \_\_\_\_\_

Life Insurance Certificate Number: \_\_\_\_\_

Branch Number: \_\_\_\_\_

## **PLEASE NOTE**

ALL APPLICANTS must submit an essay not exceeding 100 words, along with this completed application form, to be considered for a grant. The application and essay must be mailed and postmarked by May 29, 2020.

NEW APPLICANTS must also submit: (1) a transcript of the student's latest scholastic record; and (2) proof of enrollment for the Fall 2020 school term.

RENEWAL APPLICANTS must also submit: (1) a copy of the student's latest scholastic record showing that the student has maintained a cumulative Grade Point Average of at least 2.5 on a 4.0 scale; and (2) proof of enrollment for the Fall 2020 school term.

Failure to submit these items by the date specified in the Eligibility Rules will result in the forfeiture of your grant.

I hereby certify that I have read the eligibility rules prior to completing this application. I further certify that this application contains no misstatements or omissions of material fact and that the statements herein are to the best of my knowledge complete and correct. I also hereby authorize and approve the Scholarship Foundation or its representatives to share or discuss this application with my parents and/or legal guardians.

\_\_\_\_\_  
**Signature of Student Applicant**

\_\_\_\_\_  
**Date**

**Completed application & essay must be mailed and postmarked by May 29, 2020**





## Favorite Magyar travel destinations

We read and hear about people traveling to Hungary for vacation and holiday. Countless reports and stories are written about how to get there, where to stay, what to eat and what to see. But, what about the average Joska or Mariska Magyar? Where do they travel to outside of their homeland?

Compared to that of Americans, the buying power of Hungarians is small. The average Hungarian's salary is below \$1,500 a month before taxes, yet the price for many commodities in Hungary is similar to what we pay in the U.S. And, gasoline is much more expensive in Europe than in the States.

The bulk of Hungarians' international travel is confined to other European Union members. The main reasons for this is the relative closeness to desirable destinations, and travel by rail is free or very cheap because of Hungary's membership in the EU.

On average, the typical Hungarian spends five days per year outside of their homeland. Driving by automobile comprises 40% of travel and air excursions represent just 10% of all international travel by Hungarians.

Hungarians have two options when purchasing the required passports. There is a five-year passport costing about \$25 and a 10-year version priced at around \$50. A Magyar passport is accepted by over 150 foreign countries as long as the visit is 90 days or less. Any stay longer than 90 days requires a visa.

The most popular foreign destinations for Hungarians are their next door neighbors, such as Slovakia, Croatia and Austria. The United States is not a popular destination for Magyars due to the very unfavorable exchange rate of Forints to dollars. (The current rate of exchange is about 300 Ft. to \$1.00.) As attractive as this exchange rate is for Americans traveling to the Land of King Istvan, it adversely affects travel to the USA by Magyars.

The April 2020 Wordsearch contains 14 clues. Each clue listed is one of the most popular travel destinations for Hungarians.

Good luck! Boldog Húsvét! And don't forget to locsolás (sprinkle) your loved one on either Easter Monday or Tuesday.

Lizzy Cseh-Hadzinsky, Branch 28

## Puzzle Contest #175 WINNERS

The winners of our Puzzle Contest #175 were drawn March 4, 2020 at the Home Office. Congratulations to:

**Mark E. Hildenbrand, Br. 226 McKeesport, PA**

**Doris Nagy, Br. 159 Phoenixville, PA**

**Karen A. Tracy, Br. 336 Harrisburg, PA**

**Bernadine Duplessie, Br. Lincoln Park, MI**

Each won \$50 for their correct entry.

## WPA PUZZLE CONTEST #177 OFFICIAL ENTRY

A	B	Z	B	J	B	N	L	E	N	B	X	F	O	Y
I	K	I	N	V	O	R	B	U	D	O	R	R	C	L
K	E	C	E	E	R	G	T	K	B	A	D	D	S	A
A	X	Y	P	J	F	Q	F	U	N	N	K	N	U	T
V	P	K	H	B	H	B	M	C	H	I	A	U	O	I
O	Y	E	M	K	Y	M	E	Z	W	U	O	T	E	L
L	H	X	N	L	B	D	E	A	N	K	S	Y	S	U
S	X	K	L	G	V	U	I	D	G	R	O	Z	K	I
K	G	A	E	M	L	R	S	P	A	I	N	L	K	K
U	E	S	D	C	T	A	K	I	K	F	P	G	F	S
F	R	J	S	S	T	G	N	Q	A	T	P	W	I	U
J	M	J	U	B	B	E	K	D	R	W	A	R	J	R
X	A	A	C	R	O	A	T	I	A	O	A	W	J	L
M	N	R	N	F	L	A	E	Q	I	P	M	G	X	N
V	Y	O	Y	O	F	Y	E	W	N	P	Y	E	Z	L

### "Magyar Travel" Word List

Austria	Germany	Paris
Croatia	Greece	Rome
Dubrovnik	Istanbul	Slovakia
England	Italy	Spain
France	London	

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

WPA Certificate No.: \_\_\_\_\_

## RULES

1. ALL WPA members are eligible to enter.
2. Complete the word search puzzle correctly.
3. Mail your completed puzzle, along with your name, address, phone number, email address, and WPA Certificate Number, to:

WPA PUZZLE #177  
709 Brighton Road  
Pittsburgh, PA 15233

4. Entries must be received at the Home Office by **April 30, 2020**.
5. Four winners will be drawn from all correct entries on or about May 6, 2020, at the Home Office. Each winner will receive \$50.

## In Memoriam

We ask you to pray for all our recently departed members listed here:

### FEBRUARY 2020

- 0001 BRIDGEPORT, CT  
Gloria Mortensen  
Mary Ann Troidle  
Betsey S. Von Holtz
- 0008 JOHNSTOWN, PA  
Valerie J. Dembinsky  
Carl B. Heinlein  
Helen A. Silagyi
- 0009 HAZLETON, PA  
Ludwig Steining  
John J. Tremmel
- 0014 CLEVELAND, OH  
Barbara Geiger  
Pearl Heckman  
Alex L. Soltesz  
Helen M. Vojtek
- 0015 CHICAGO, IL  
Howard M. Larsen
- 0016 PERTH AMBOY, NJ  
Mary S. Lynch

- 0018 LINCOLN PARK, MI  
Louis E. Derergi  
Eldoreen M. Donnell  
Robert J. Sabo  
Margaret P. Szalai
- 0019 NEW BRUNSWICK, NJ  
Sandra L. Szell
- 0024 CHICAGO, IL  
Robert Wagner
- 0028 YOUNGSTOWN, OH  
Richard J. Balogh  
James R. Hurl  
Alexander A. Nemeth  
Andrew L. Zecher
- 0034 PITTSBURGH, PA  
Mary Ann Good
- 0044 AKRON, OH  
Michael W. Sowick
- 0048 NEW YORK, NY  
Helen R. Fenyak
- 0051 PASSAIC, NJ  
Ernest Sisko  
Nicholas Sisko  
Denise S. Slachetka-Gardner

- 0076 PHILADELPHIA, PA  
Darnell Gowen
- 0089 HOMESTEAD, PA  
Vera S. Recktoch
- 0132 SOUTH BEND, IN  
Julia M. Milobar  
Helen Pecs  
Alex John Porubianski  
Wayne E. Sherrick  
Elsie T. Turk
- 0216 NORTHAMPTON, PA  
Theresa Emerick  
Joseph Paukovits
- 0226 McKEESPORT, PA  
Charles Neff  
Julius R. Yuhouse
- 0296 SPRINGDALE, PA  
Henrietta Eaton  
Barbara A. Palmer  
Richard E. Ross  
Ronald J. Stoner
- 0349 WEIRTON, WV  
Robert F. Penzes

- 0352 CORAOPOLIS, PA  
William M. Adams, Jr.  
Richard E. Erny  
Kathryn E. Hartmann  
Emma P. Raynish  
Mary A. Ribar  
Marlene D. Smith
- 0383 BUFFALO, NY  
Dolores Bogdan
- 0525 LOS ANGELES, CA  
Gerald Nelinger
- 0590 CAPE CORAL, FL  
Ronald M. Leonard
- 0705 MAYVILLE, WI  
Daria Harasymiw  
Mildred C. Pelo
- 0720 DEDHAM, MA  
Yvette M. Fortunato  
Marie R. O'Brien  
Michael J. Quinlivan
- 8036 SCOTTDALE, PA  
Beatrice E. Whalen  
Magdalen Williams

## WPFA Scholarship Foundation Donations

### Donations Through Premium Payments FEBRUARY 2020

- Branch - Donor - Amount**
- 8 - Margaret Martin - \$2.00  
9 - Christopher Phillips - \$5.00  
13 - Frank Papp - \$5.00  
13 - Benjamin C. Lopresti - \$13.09  
14 - Almut S. Zvosec - \$25.00  
18 - Emma J. Cislo - \$3.00  
26 - Marie S. Logue - \$1.00  
28 - Mary Ellen Schwartz - \$1.30

- 28 - Mary P. Balash - \$1.61  
28 - Maria E. Schauer - \$5.00  
89 - Tracy B. Findlay - \$5.00  
89 - Audrey M. Swartele - \$25.00  
89 - Jonathan M. DeLuca - \$20.00  
129 - Jean A. Boso - \$25.00  
159 - William Scherfel - \$1.71  
226 - Carol S. Burlikowski - \$50.00  
226 - Katie M. Dopkowski - \$10.00  
226 - Timothy R. Holtzman - \$1.40  
336 - Charles S. Johns - \$4.21  
336 - Jessica E. Funk - \$25.00  
336 - Joseph R. Krajcsik - \$25.00

- 352 - Louis J. Wasserman - \$25.00  
352 - Kaitlyn R. Macie - \$25.00  
352 - John W. Bush - \$20.00  
383 - Lee O. May - \$1.00  
720 - John A. Puleo - \$8.09  
720 - Ronald R. Ferguson - \$3.00  
720 - Kathleen C. O'Connor - \$10.00  
720 - Anna C. Bean - \$10.00  
8036 - Zachary J. Kreider - \$4.00

**TOTAL for Month = \$360.41**

### Additional Donations FEBRUARY 2020

- Donor - Amount  
(In Memory of, if applicable)**
- Katherine Eitel - \$100.00  
Juhasz Living Trust - \$2,000.00  
Thomas M. Kerek - \$50.00  
B. Murphy - \$30.00  
Joseph F. Steh - \$100.00  
(Linda L. Steh)  
WPA Cookbook Sales - \$35.00  
**TOTAL for Month = \$2,315.00**

## Enjoy even more tastes of Hungary

### The Official WPA Cookbooks

Buy one or both - Different recipes in each book

*A Taste of Hungarian Heaven* - \$20 per copy

A spiral-bound book with 500-plus delicious recipes

*Treasured Hungarian Recipes* - \$7 per copy

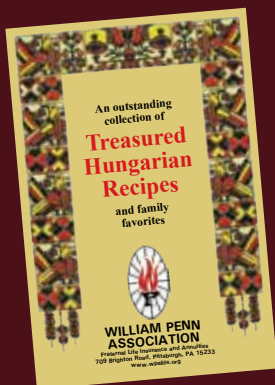
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**WPA Cookbook, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233**

All proceeds benefit the William Penn Fraternal Association Scholarship Foundation, Inc.



# Help us help our youth

The rewards that come with a higher education are priceless. But, that education comes at an ever-higher price. That's why since 1972, William Penn Association has helped our young members attending college achieve their goals by awarding them nearly \$2.8 million in scholarship grants. Last year alone, the William Penn Fraternal Association Scholarship Foundation awarded grants to 157 students totaling \$78,500. It is only through the generosity of people like you--our members, branches and friends--that WPA can continue to offer this financial support to our children seeking to improve their lives through education.

By donating to the WPFA Scholarship Foundation, you are saying that you believe in the potential of our children and in the power of education. With your help, our children can transform the world and our communities. With your help, we can make an impact on the future.

So, why not help us help our youth? It's easy to do. Simply complete the form below and send it to us, along with your tax-deductible donation. On behalf of our youth, we thank you.

**YES! I want to help.** Here is my gift which will be appreciated by the many young people whose lives will be enriched by education. Please accept my tax-deductible contribution of:

☐ \$1,000   ☐ \$500   ☐ \$250   ☐ \$100   ☐ \$50   ☐ \$25   ☐ \_\_\_\_\_

Name: \_\_\_\_\_

Email: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

☐ (Please check this if the above address is new.)

Special instructions, if any: \_\_\_\_\_

☐ I have included the WPFA Scholarship Foundation in my estate plans.

☐ Please send me information on gifts of trusts, property, wills and deferred giving.  
(For wills, our legal title is William Penn Fraternal Association Scholarship Foundation, Inc.)

Please make checks payable to "WPFA Scholarship Foundation, Inc." and mail to:

**WPFA Scholarship Foundation, Inc.**  
**709 Brighton Road, Pittsburgh, PA 15233-1821**





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# Referral Fees

## \$10 to \$20

### WPA Recommender Program

Earn cash rewards when you refer new members to WPA. We will pay adult members age 16 and older **\$20** for each first-time applicant they recommend who is issued any WPA permanent or term life insurance plan. You can also earn rewards for recommending new life insurance plans to current members. WPA will pay you **\$12** for each current member you recommend who is issued a new permanent life insurance plan. You can also earn **\$10** for each current member you recommend who is issued a WPA term life plan. To claim your Recommender reward, send us the names and addresses of everyone you know who would enjoy the many fraternal benefits that come with membership in WPA.

*\*Family of sales agents living at the same address as the agent do not qualify for a Recommender Reward.*

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### WPA RECOMMENDER

Your Name: \_\_\_\_\_

Branch No.: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

WPA Representative/Agent: \_\_\_\_\_

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Mail to: Recommender, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233