



January/February 2022

WPL

WILLIAM PENN LIFE

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Scenes from a WPA Christmas
Scholarship grant rules and application



Celebrating
136 years
of serving families
1886 - 2022



William Penn Fraternal Association Scholarship Foundation

Tree of Knowledge

Helping our young members meet the challenges of modern educational economics requires great effort by all our members and friends. Towards this end, the WPFA Scholarship Foundation has created the **Tree of Knowledge**. The Tree is mounted in the second floor foyer of the WPA Home Office. Those making donations through this program will be recognized with individual "leaves" on the tree, which can be used to honor and remember loved ones. Donations 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" 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

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Branch's gift bags comfort patients and their families

On behalf of the families of Ronald McDonald House Pittsburgh (RMH Pittsburgh), I would like to thank [the members of Branch 296] for the wonderful variety of holiday gift bags. We are extremely grateful for your generosity and thoughtfulness. Your support is deeply appreciated and makes a huge difference in the comfort and hospitality we are able to offer.

Few medical crises are more devastating or frightening than a child with a life-threatening disease, unexpected injury or illness. When a family has to travel to another city or state to receive medical care for their child, the added stress and financial burden can be overwhelming....It is only with support from the community that we are able to provide a warm and caring environment for all families regardless of their ability to pay.

Thank you for your continued support of our families and mission.

Sincerely,

Morgan C. Knox

Ronald McDonald House Charities of Pittsburgh and Morgantown, Inc.



Holiday Baskets program helps 123 families in need

The spirit of fraternalism never shines more brightly than it does during the holiday season. Last year was no exception as WPA branches, despite the ongoing pandemic, responded with overwhelming generosity to the Association's Holiday Baskets program.

WPA branches donated 123 baskets of non-perishable food and other items--a 50% increase from last year--worth a total of \$6,068.42 to those in need.

While some branches chose to donate grocery store gift cards, there were a number of branches which chose to shop for grocery items and fill the baskets themselves.

Our thanks to the following branches and their members for sharing the fraternal spirit:

- | | |
|--------------------------|--------------------------|
| Br. 8 Johnstown, PA | Br. 88 Rural Valley, PA |
| Br. 9 Hazleton, PA | Br. 89 Homestead, PA |
| Br. 14 Cleveland, OH | Br. 129 Columbus, OH |
| Br. 15 Chicago, IL | Br. 132 South Bend, IN |
| Br. 16 Perth Amboy, NJ | Br. 159 Phoenixville, PA |
| Br. 18 Lincoln Park, MI | Br. 216 Northampton, PA |
| Br. 19 New Brunswick, NJ | Br. 226 McKeesport, PA |
| Br. 26 Sharon, PA | Br. 249 Dayton, OH |
| Br. 28 Youngstown, OH | Br. 296 Springdale, PA |
| Br. 34 Pittsburgh, PA | Br. 336 Harrisburg, PA |
| Br. 44 Akron, OH | Br. 349 Weirton, WV |
| Br. 48 New York, NY | Br. 352 Coraopolis, PA |
| Br. 51 Passic, NJ | Br. 800 Altoona, PA |

WPL to publish 9 issues

As you can see from the information on the next page, our Association is planning to host both a golf tournament and the WPA Picnic later this year. Many of our branches are also planning to again host events that have been cancelled the past two years.

In order to provide you with the most up-to-date information available, we will be publishing nine issues of *William Penn Life* in 2022.

Our next issue will be a combined March/April issue, followed by monthly issues beginning in May and running through October. Our final issue will be a combined November/December issue.

Official Notice

Branch Merger Certification

As per approval of the William Penn Association Board of Directors on December 7, 2021, the following branches have merged:

- Branch 13 Trenton, NJ will merge into Branch 19 New Brunswick, NJ
- Branch 16 Perth Amboy, NJ will merge into Branch 51 Passaic, NJ
- Branch 24 Chicago, IL will merge into Branch 15 Chicago, IL
- Branch 8020 McKees Rocks, PA will merge into Branch 352 Coraopolis, PA

These branch mergers are effective as of January 1, 2022.

We urge members of these branches to refer to upcoming issues of *William Penn Life* for information on branch meetings and other branch events.

SAVE THE DATE!

WPA Golf Tournament

June 25, 2022

Kennsington Golf Course
Canfield, OH

This one-day event will include 18 holes of golf, skill prizes, door prizes, beverages, light food on the course and a reception afterwards. Hole sponsorships are available. For more details, see the next issue of *William Penn Life*.



GOLF • PRIZES • BEVERAGES • FOOD • FRATERNALISM

Ohio Fraternal Alliance to award scholarship

Fraternalists in Ohio are seeking applicants for the Ohio Fraternal Alliance's (OFA) annual scholarship program. Applicants must be a resident of Ohio and be a member (or the child of a member) of a fraternal benefit society that is a member of the OFA, such as WPA. Applicants must also be a 2022 high school graduate and enrolled in college/university for the fall term. Complete applications must be dated and submitted by April 1, 2022.

Wisconsin Fraternal Alliance seeks directors

The Wisconsin Fraternal Alliance (WFA) is looking for fraternalists interested in serving on the organization's board of directors. Nominees can be either a member of a fraternal benefit society that is a member of the WFA, a financial representative or a home office employee of a fraternal benefit society who resides in the state of Wisconsin. If you or someone you know might be interested in taking a role in the WFA, please email Gretchen Parks at Gretchen.parks@mwarep.org.

FOR MORE INFORMATION about the items discussed above, please contact John Lovasz at the WPA Home Office. John can be reached by phone at 412-231-2979, ext. 135 or by email at jlovasz@wpalife.org.

Home Office 800 number out of service

Due to circumstances beyond our control, the toll-free 800 telephone number for the WPA Home Office is temporarily out of service. Until further notice, all calls to the Home Office should be made to:

412-231-2979.

We apologize for any inconvenience this may cause, and we thank you for your patience and understanding.

★ WPA PICNIC 8/20/22 ★

More info to come



Annuities to fit your specific needs



Photos © Can Stock Photo Inc./Kurhan

Happy New Year, and welcome to 2022! Although 2021 turned out to be another challenging year for life insurance sales across the industry, sales of William Penn Association annuities continued at a record-setting pace. To complement our already-strong portfolio of annuities, WPA added a third annuity to our annuity lineup in the fourth quarter.

Introducing the Penn “Secure Two” Annuity

In an effort to provide more flexibility and provide our members with a short-term annuity product, we are pleased to announce the Penn “Secure Two” annuity. The Penn “Secure Two” is a two-year annuity that features an initial 2% interest rate which is guaranteed for the first six months, with a 1% minimum guaranteed rate. With a maximum issue age of 87 and a two-year declining surrender charge--5% in the first year and 3% in the second--this annuity is perfect for our members who are looking for a competitive short-term alternative to CDs, savings accounts and money markets but don’t want to tie their funds up for a longer period of time. *(Please note: as of Jan. 1, 2022, this product was not available for sale in the states of New York or California.)*

Since we are talking about annuities, let’s take a minute to review our other two annuities:

The Penn “High Five” Annuity

The Penn “High Five” is a five-year annuity that earns our second-highest interest rate. The Penn “High Five” annuity has a five-year declining surrender charge, which starts at 5% in year one and decreases by 1% per year through year five. There are no surrender charges or penalties for withdrawals taken after the fifth contract year period. With a maximum issue age of 85, this annuity is best suited for members who are seeking a competitive mid-term interest rate. *(Current interest rate as of Jan. 1, 2022 is 3.0%.)*

The Penn “Preferred” Annuity

The Penn “Preferred” is a nine-year annuity that earns our highest current interest rate. The Penn “Preferred” annuity has a 9-year declining surrender charge which starts at 9% in year one and decreases by 1% per year through year nine. There are no surrender charges or penalties for withdrawal after the ninth contract year. With a maximum issue age of 80, this annuity is best suited for members that want to earn our highest interest rate and are willing to commit to a longer-term holding period. *(Current interest rate as of Jan. 1, 2022 is 3.5%.)*

Features common to all three WPA annuities

No matter which WPA annuity you enroll in, you will benefit from several important and valuable features:

- No management fees, sales charges or other investment expenses. 100% of your deposit earns interest from the date of deposit.
- All of our annuities can be used to fund a traditional, ROTH, roll-over, spousal or beneficiary IRA, as well as all non-qualified (non-retirement) accounts.
- The interest rate for each annuity is guaranteed for a period of six months after the initial deposit, then subject to change. The minimum guaranteed interest rate for the “Secure Two” is 1%; the Penn “High Five” and Penn “Preferred” minimum guaranteed interest rate is 2.0%. Although our interest rates have not changed since August 2012, these interest

rates are subject to change at any time. Be sure to check our website--www.wpalife.org--for our most current interest rates.

- Up to 10% of your account value may be withdrawn annually without penalty during the surrender charge period.
- There are no penalties or surrender charges assessed for the death of the annuitant.
- All of our annuities are known as “flexible premium” contracts. There is never an obligation to make additional deposits; funds can continue to be deposited at any time after issue, regardless of age.
- Additional deposits to an existing account will earn the current interest rate at the time of deposit (without the six-month guarantee), but additional

deposits will not extend the surrender charge period of the contract.

Also, be sure to consult your tax advisor regarding taxation or penalties for early withdrawals from annuity or IRA accounts.

Need more information on WPA annuities and how they can help you secure a more comfortable retirement? See below or request more information by calling your WPA agent or broker today.

Don't have an agent but want more information? Give us a call in the sales department at 412-231-2979, ext. 120, and we'll be happy to help or assign a local agent in your area.

Until next time, THINK SPRING!

How WPA Annuities Work

Ideal for retirement, your **WPA** annuity contract is a great long-term plan for your future and for your family members. **WPA** annuities are available as either “qualified” (Traditional or Roth IRA) or “non-qualified” plans. You choose which is best suited for your needs.

Key Advantages of WPA Annuities

- **Safety** - Your annuity funds are fully protected, as required by law. **WPA** maintains cash reserves which exceed those required by law. **WPA** takes pride in its **solvency**, which can be verified by financial statements filed annually with state insurance departments.
- **Competitive Rates** - Current **WPA** interest rates are guaranteed never to drop below what is stated in your contract. Interest earnings accumulate tax-deferred until withdrawal, **with interest compounded no less than annually**.
- **Management-Free** - There are no sales or administrative fees; 100% of your premiums begin earning interest immediately upon deposit.
- **Lifetime Income** - At maturity you can choose to receive a lump sum or monthly incomes based on the options in your contract. Interest Only option is available as well.
- **Probate Avoided** - Should you die prior to the contract maturity date, the total account value is paid directly to the beneficiary, and probate is avoided.

- **Flexibility** - Premium payments may be discontinued or resumed at any time.

- **Tax Deductible Contributions** - Depending on income, you may be eligible for tax deductions on traditional IRA contributions.

These Key Advantages Work for You

Deferred annuities shield your interest earnings from current income tax. Until you take a cash withdrawal, your interest credits continue to grow tax-deferred.

Featuring attractive rates, your **WPA** Flexible Premium Deferred Annuity earns interest on your premium payments and compounded interest. So, your money is working for you.

Deferred annuities are especially appropriate for retirement. Along with the tax-deferred advantage, **WPA** annuities offer a variety of income options. **WPA** annuities help provide assurance for your long-term goals, backed by **high-quality, conservative investments**.

Achieve Your Long-Term Goals

Qualified **WPA** annuities can be used to grow funds for retirement, higher education, or to buy, build or renovate your home. Whatever your long-term goals, an annuity can be a valuable tool to help achieve them.

WPA Flexible Premium Deferred Annuities

PENN “SECURE TWO”

- 2 year declining surrender charge. (5, 3)
- Earns a competitive short-term interest rate.*
- 1% guaranteed minimum interest rate.

PENN “HIGH FIVE”

- 5 year declining surrender charge. (5, 4, 3, 2, 1, 0)
- Earns our second highest current interest rate.*
- 2% guaranteed minimum interest rate.

PENN “PREFERRED”

- 9 year declining surrender charge. (9, 8, 7, 6, 5, 4, 3, 2, 1, 0)
- Earns our highest current interest rate.*
- 2% guaranteed minimum interest rate.

**Initial interest rates are guaranteed for 6 months, then subject to change, but will never be less than the stated minimum.*

** 10% free withdrawals. 10% of your annual account balance is available without penalty during the surrender period.*

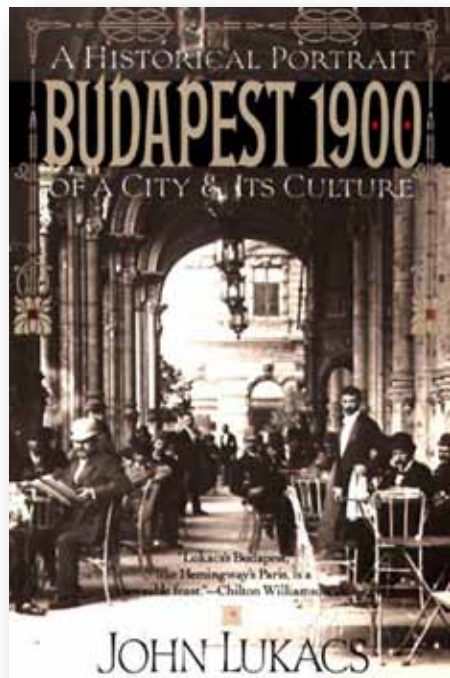
** Deposits made outside of the initial 6-month period do not include the 6-month current rate guarantee.*

** Additional deposits DO NOT extend or initiate a new surrender period.*

**PLEASE NOTE: Annuity withdrawals prior to age 59½ may be subject to IRS penalties. Consult with your tax advisor.*



Budapest 1900



It has been seven years since my entire family visited Hungary. At that time, Budapest, known as “the Paris of the East,” was in the early stages of constructing many new buildings and in the process of performing extensive rehabilitation to existing buildings. Every newscast touted the startup of another new structure. One day Duna TV reported that a building demolition revealed an undetonated World War II-era bomb which was quickly neutralized after the Budapest police cordoned off several blocks for precautionary reasons.

It has been two-plus years since my parents and brother András last visited Hungary, with the bulk of their vacation time spent in the nation’s capital. Being that their temporary home base during their stay was the Marriott across from the Buda Castle, such a central and convenient location served them well. A leisurely 15-minute walk could get them to the Parliament, Grand Market Hall, Szt. Istvan Basilica, Opera House, Pub Ruins, Váci Utca shopping and the old Jewish Quarter.

My father told me that during that most recent visit, he counted more than 100 tower cranes within the city limits of Budapest. He elaborated that there were 20 such cranes at one building site by Heroes’ Square.

As exciting and expansive as the current building boom of new structures in Budapest is right now, this effort pales in comparison to the amount of construction that took place during the Belle Epoque era, ranging from the 1880s to about 1910.

My passion for history and geography began at an early age, a personality trait that I owe to my Hungarian heritage. It’s hard to understand who you are if you don’t know Hungarian history, and so much of Hungarian history has been determined by its neighbors and other accidents of geography. Unsurprisingly, I enjoy books written by Hungarian-Americans such as John Komlos, Steven Béla Várdy and John Lukacs, as well as other lesser-known Magyar authors that settled here in the States. It amazes me how so many Magyar writers were able to master our language to a point where their written works are flawless in structure and grammar, though their prose retains a richness that comes only from Hungarian roots.

This past Christmas, my parents gave me a book written by John Lukacs, after receiving intelligence from my wife that it was not yet in my large and growing collection of Hungarian history books. It’s entitled *Budapest 1900: A Historical Portrait of a City and Its Culture* and was published in 1988. This 250-page monograph is jam packed with interesting history and analysis about Budapest and Hungary.

Years ago, I initially passed on reading “Budapest 1900” when I encountered it in a secondhand bookshop because my presumption was that it was a frilly story romanticizing Budapest. Luckily, I was able to peruse the first few chapters and was astonished that this was a textbook of instruction and insights. This book is one of those manuscripts that need to be read several times, preferably over the course of a couple years, as I suspect that subsequent readings will yield new discoveries missed the first time around.

Dr. John Adalbert Lukacs was born in 1924 in Budapest to Jewish parents who converted to Catholicism. He was educated in England and Hungary. During WWII, he was forced to labor on a Jewish work detail and never saw his parents again after they were sent to a concentration camp. After the war, he received his doctorate in history from the University of Budapest.

When the Communists took over Hungary, he escaped to the United States, initially settling in New York. He began his teaching career at

Columbia University. In 1947, Lukacs became a full-time professor and department head at Chestnut Hill College near Philadelphia, teaching there until his retirement in 1994. He also was a visiting professor at Princeton and several other colleges.

Lukacs served as president of the American Catholic Historical Association and authored more than 35 books, wrote dozens of historical commentaries and was featured on C-Span. He remained active until his death at age 95 in 2019. According to Wikipedia, his library at home had more than 18,000 books, a total I hope to attain one day.

Budapest 1900 is a book for the diehard history buff who has a connection to or interest in Magyar matters. The book is divided into seven chapters and, interestingly, begins with a vivid description of the funeral of Hungary's greatest artist, Mihály Munkácsy in 1900. Following that is a shorter description of Lajos Kossuth's funeral that took place six years prior. Lukacs writes that Munkácsy was the final international star of the world who came from Hungary and was even the guest of honor at a reception hosted by President Grover Cleveland. Just like Franz Liszt and Lajos Kossuth, Munkácsy was one of the mega stars of the 19th Century.

Budapest 1900 is filled with facts like this and little known or remembered tidbits of Magyar culture and insights. For instance, Lukacs explains the complexity of the Magyar language and how a few words in Hungarian may require paragraphs of translation to achieve a satisfactory meaning in another language. He points out how the Hungarian phrase "*temetni tudunk*" when deciphered into English requires at least 10 words, and even then the translation is not complete. The phrase roughly means "one thing we Hungarians do know is how to bury people," a grim turn of phrase to describe a country that's been the battleground for centuries of warfare.

Another section of the book worth noting is where Lukacs describes the seasons of the year in Budapest. Like an artist painting on canvas, he beautifully details the months and the weather that accompanies a specific time of year.

There are so many facts that I never knew about Hungary and Budapest which Lukacs explains in a leisurely manner. He tells about how Teddy Roosevelt visited Hungary after reading the book *Saint Peter's*



The late author and historian John Lukacs

Umbrella by Kálmán Mikszáth. With that fact, Lukacs explains how the Magyar language is an orphan compared to the Romance, Slavic and Germanic languages and, because of this, most Hungarian literary masterpieces have never been translated into English. Later in the book, he reflects that Lajos Kossuth's political works were available in English

only because he had command of the language and wrote in English. Lukacs, widely known as an Anglophile who revered Winston Churchill, believed that only the English have more great writers than what Hungary has produced.

In 1851, Budapest's main language was German, owing in part to its status as a co-capital of the Austro-Hungarian empire. But by 1900, less than 5% of its citizens spoke German exclusively. Lukacs attributes this shift to the fact that Hungarian literacy increased from just 60% to 90% in less than a generation. Just like today, "1900 Budapest" had a large number of citizens that spoke both Magyar and German. The only difference today is that English, and not German, is the second dominant language spoken in Hungary.

Lukacs explains how Zoltán Kodály and Béla Bartók used their folk music research to break away from the Germanic dominance of symphonic music. He also elaborates upon how Budapest Opera of 1900 introduced to the world the concept of light opera, another Hungarian contribution to world culture.

Lukacs develops later on in the book how Budapest and Hungary evolved from the glorious benchmark year of 1900, describing how Hungary and Budapest largely escaped the ravages of WWII for over four years until the German Army invaded in March 1944 to replace the Horthy government (which was conservative and allied with the Nazis) with the Nazi offshoot party called the Arrow Cross, even though in 1939, only 25% of Budapest's populace voted for Arrow Cross candidates.

Budapest 1900 is perhaps not for everyone. Diehard history buffs will appreciate it, and it's short enough to power through on a wintry weekend where it's too cold outside to do anything other than throw another log on the fire.

Tibor Check, Jr., is a member of Branch 28 Youngstown, Ohio, and an attorney working in Detroit.



55/45



Fáradjon be a Magyar Konyhába! Welcome to 2022 and best wishes for your family, friends and relatives. Let us all stay healthy and safe. Last year was a very rough year, especially following 2020; no one expected the consequences and the aftermath, but here we are together again. Let's all make 2022 a great year.

Keeping that in mind, I have composed four great recipes that relate to the theme and title of this article: 55/45. You're probably wondering: "What do those numbers have to do with food?" I'll explain. Any food should always break down to these percentages: 55% taste and 45% aroma. When you base the food you prepare on those percentages, you should end up with a great meal.

Now, when it comes to flavor, it should be, savory, sweet, spicy and/or acidic. You don't want bland food. As for the aroma, think savory, pungent, sweet, fresh out of the oven. It is the combination of these elements that makes your food taste and smell very appetizing. By combining the right ingredients, you as the chef can create the perfect dish.

The recipes that exhibit the 55/45 theory are: *Mushroom Burgers*, *Kolbász Stew*, *Kolbász Potato Mushroom Soup* and *Soft Dinner Rolls*. The dinner rolls make for the perfect accompaniment to the *Kolbász Stew* and the *Kolbász Potato Mushroom Soup*. Since we are in the cold months of the year, all three entrées make for a hearty and very warm meal. From this article forward, I plan on providing pictures of the final product. So, let's get into The Hungarian Kitchen.....

The *Mushroom Burger* recipe is very tasty and can be used with any mushrooms or a combination of several varieties. Most people use white button mushrooms as they are readily available. Try using portobellos or shiitakes as they have more flavor than the white buttons. Even if you're a beef lover, this recipe will peak your taste buds and have you enjoying a different kind of burger.

Kolbász Stew is easily put together and makes for a hearty dinner. Rather than use regular kielbasa, why not try a spicier version, like hot kielbasa, andouille, or chorizo? The spicy sausage will add extra flavor to the dish.

Kolbász Potato Mushroom Soup can be made in a slow cooker or crockpot or on the stove top. If you're making the soup on your stove top, I would suggest you sauté the onions and peppers, then add the other ingredients to finish the soup.

Finally, the *Soft Dinner Rolls* are very easy to make and very tasty. I have flavored the rolls with garlic and thyme, but you can keep them plain tasting or use your own combination of flavors. If you're serving an Italian meal, you could use oregano or basil. I use paprika and garlic in my rolls to keep the Hungarian theme.

So, now be creative with the recipes keeping in mind the 55/45 rule. It will take your food from okay to gourmet!

Jó étvágyat! (Enjoy your meal!)

William Vasvary, CEC, ACE, MBBQ, (Chef Béla) is a chef/instructor in the Culinary Arts & Hospitality Management program at the Community College of Philadelphia. He also hosts "The Chef's Cook" on CCP-TV Channel 53 in Philadelphia, which can also be seen on YouTube.

Mushroom Burgers

(From TasteofHome.com)

- 2 cups finely chopped fresh mushrooms
- 2 eggs, lightly beaten
- ½ cup dry bread crumbs
- ½ cup shredded cheddar cheese
- ½ cup finely chopped onion
- ¼ cup all-purpose flour
- ½ teaspoon salt
- ¼ teaspoon dried thyme
- ¼ teaspoon pepper
- 1 tablespoon canola oil
- 4 whole wheat hamburger buns, split
- 4 lettuce leaves

In a large bowl, combine the first nine ingredients. Shape into four 3/4-inch-thick patties. In a large skillet, heat oil over medium heat. Add burgers; cook 3 to 4 minutes on each side or until crisp and lightly browned. Serve on buns with lettuce.

Kolbász Stew

- 1 pound Hungarian kolbász, cut into 1-inch pieces
- 1 tablespoon butter
- 14 ounces beef broth
- 1 can (10.75 oz.) tomato soup
- 1½ cups water
- 3 cups green cabbage, shredded
- 1 Vidalia onion, chopped
- ½ cup red pepper, diced
- 1½ teaspoons salt
- 1 teaspoon Hungarian paprika
- ½ teaspoon black pepper
- ¼ cup sour cream

In a large saucepan over medium heat, cook the kolbász in the but-

ter until it is brown and cooked. If you are using fresh kolbász, make sure it is cooked with no redness in the meat. Once the meat is cooked, you have two options. You may either add the cabbage, onions and pepper to sauté and soften the veggies, OR pour in all the liquids, then add the veggies and simmer for 45 minutes or until flavors are well blended. Season with salt and pepper to your liking then add the paprika and stir well. Stir in the sour cream and heat thoroughly before serving your guests.



Kolbász Potato Mushroom Soup

- 5 Russet potatoes, cut into ½-inch cubes
- 16 ounces mushrooms, sliced
- 16 ounces kolbász, sliced
- 1 teaspoon salt
- 1 teaspoon black pepper
- 1 teaspoon paprika
- ½ Vidalia onion, chopped
- 5 cups chicken stock
- 1 cup heavy cream
- 1 cup cheddar cheese, shredded

In a saucepan, combine the potatoes, mushrooms, kolbász, onions and chicken stock. Bring to a boil, then turn down the heat so the soup can simmer, cooking all the ingredients. Once the ingredients are cooked, add the salt, pepper and paprika, then adjust the taste to your liking. Stir in the heavy

cream and cheese, blending well in the soup. Turn off the heat and serve hot to your guests. This recipe will go very well with the soft dinner rolls.

Soft Dinner Rolls

- 1½ cups warm milk (100°F)
- 4 tablespoons butter, melted
- 1½ tablespoons active dry yeast
- 1 tablespoon granulated garlic
- ½ tablespoon dried thyme
- ⅓ cup sugar
- 1¼ teaspoons salt
- 4 cups all-purpose flour
- 1 tablespoon butter, melted (to brush top of rolls)

In a mixing bowl, combine the warm milk, 1 tablespoon sugar and the yeast; stir lightly to blend ingredients.

In the bowl of your mixer, combine the flour, remaining sugar, salt, granulated garlic and dried thyme and using the dough hook blend the ingredients very well.

Now pour in the milk and the yeast mixture and blend on low speed for 10 minutes to create a dough. Knead the dough another 5 minutes then set aside in an oiled bowl covered lightly with plastic wrap to rise in a warm place and double in size.

When the dough is double in size, about 2 hours, turn out onto a lightly-floured surface. Cut the dough into 15 even pieces. Roll each piece into a ball and place in a 9 x 13-inch oiled casserole dish OR onto a parchment-lined sheet pan.

Proof the rolls another 45 minutes. Preheat your oven to 375°F and bake the rolls for about 20 to 25 minutes, until the tops are golden brown.

Remove rolls from the oven and brush tops with melted butter. Serve warm to your guests.



Eligibility Rules for Year 2022 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, 2022.
- 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 2022 school year, the parent/grandparent must be a life benefit member for at least four (4) years as of January 1, 2022.
- 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.

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

- 1. An Essay of 150 words or fewer answering the question: **"If you could travel anywhere, where would you go and why?"** If the essay exceeds 150 words, the application will not be accepted.

The Scholarship Application and Essay must be either mailed and postmarked, emailed or faxed by Friday, May 27, 2022. If sending through the U.S. postal service, please use Certified Mail to ascertain proof of mailing date.

- 2. A transcript of the student applicant's latest scholastic record and proof of enrollment for the Fall 2022 school term. **The student's name and the name of the school must be clearly indicated on both the scholastic record and proof of enrollment. This information should NOT be handwritten.** The scholastic record and proof of enrollment must be mailed and postmarked, emailed or faxed by **Wednesday, August 31, 2022.**

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

- 1. An Essay of 150 words or fewer answering the question: **"If you could travel anywhere, where would you go and why?"** If the essay exceeds 150 words, the application will not be accepted.

The Scholarship Application and Essay must be either mailed and postmarked, emailed or faxed by Friday, May 27, 2022. If sending through the U.S. postal service, please use Certified Mail to ascertain proof of mailing date.

- 2. A copy of the student applicant's latest scholastic record and proof of enrollment for the Fall 2022 school term. All renewal applicants **must maintain a cumulative Grade Point Average of at least 2.5 on a 4.0 scale to qualify. The student's name and the name of the school must be clearly indicated on both the scholastic record and proof of enrollment. This information should NOT be handwritten.** The scholastic record and proof of enrollment must be mailed and postmarked, emailed or faxed by **Wednesday, August 31, 2022.**

h) All applications and essays must be signed by the student applicant and submitted either via the U.S. Postal Service to the President at the address listed in section (e) above, OR via email to scholarship@wpalife.org, OR via fax to **412-231-8535**. Materials submitted by anyone other than the student applicant will not be considered. Any applications and essays postmarked, emailed or faxed after **Friday, May 27, 2022** 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 contact Mary Ann Kelly-Lovasz at the Home Office.
Phone: 412-231-2979, Ext. 128 • E-mail: scholarship@wpalife.org • Fax: 412-231-8535.**

William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821

Phone: 412-231-2979 • Fax: 412-231-8535 • Email: scholarship@wpalife.org



Application for Scholarship Grant Academic Year 2022-2023



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)

Ex: 08/2018 - 06/2022

8. ACCREDITED COLLEGE OR UNIVERSITY WHERE ACCEPTED:

School Name:

Year Will Be

☐ Freshman

☐ Junior

Attending in School:

☐ 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 27, 2022
or sent via email to scholarship@wpalife.org, or faxed to 412-231-8535 by May 27, 2022**

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 150 words, along with this completed application form, to be considered for a grant. The application and essay must be mailed and postmarked by May 27, 2022, or sent via email to *scholarship@wpalife.org* or faxed to 412-231-8535 by May 27, 2022.

NEW APPLICANTS must also submit: (1) a transcript of the student's latest scholastic record; and (2) proof of enrollment for the Fall 2022 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 2022 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 27, 2022
or sent via email to scholarship@wpalife.org, or faxed to 412-231-8535 by May 27, 2022**

Valentine's Day fun

February 14th is a day for telling the people you love--your family and friends--just how much you love them. One of the best ways to show how much you care is to make something with your own hands and giving it those you love. So, for this Valentine's Day, try making colorful **embossed heart key chains**. The hearts are made of clay and have cute little sayings, much like the little candy hearts you see on Valentine's Day. You can make sayings 4 to 6 letters wide, which may be just enough for an inside joke or a sweet saying. Use words and phrases like "LOVE" or "LOL" (Laughing Out Loud) or "BFF" (Best Friends Forever). Or, you can write the person's name on the heart. Our thanks to ClubCrafted.com for this fun idea!

You can make the hearts with oven-baked clay, air-drying clay or Crayola Brand Model Magic. If you use oven-baked clay, be sure your mom or dad is around to make sure you stay safe. Most of the items required to make your heart key chains can be found at the dollar store, but the oven bake clay or Model Magic can be found at larger department stores or craft stores.

What you need

- Clay or Model Magic, various colors
- A cookie sheet
- Clay rolling pin (pen or pencil)
- Parchment paper
- Small heart-shaped cookie cutter
- Small alphabet stamps
- Key rings
- Jump rings
- Toothpick
- Optional: pliers



What You Do

- On a table or counter covered with parchment paper, roll out the clay to about 1/4 inch thick.
- Cut out heart shapes with the cookie cutter & place on a cookie sheet lined with parchment paper.
- Press alphabet stamps into the clay to create sayings that are about 4-6 letters wide.
- Use a toothpick to make a small hole in the top of the heart.
- Bake the clay according to package instructions. (For example, one brand of clay says to bake at 275°F for about 25 minutes, but this varies by brand.)
- Once hardened and cooled (cool for at least one hour), attach one jump ring through the hole in the clay and another to the first ring. Use small pliers or jewelry pliers. Then attach the key ring to the second jump ring. You need two jump rings in order to have enough space for the key ring to move around freely.

Share photos of your hearts on Facebook @WPALife & Twitter #wpalife.

SCENES FROM A



WPA CHRISTMAS



SCENES FROM A



WPA CHRISTMAS



Branch 1 Bridgeport, CT

By Jim Ballas

Our branch Christmas party was held Sunday, Dec. 12, at Puritan Hall (church basement), on North Avenue in Bridgeport.

The festivities began with greetings and a short program. Information about many of the services provided by William Penn Association was shared.

Cheese and crackers as well as Hungarian meats were available during the opening meet-and-greet hour. A delicious Hungarian gulyás luncheon was served and cooked by Bill Bero and Sandy Stasko. There was a large cake for dessert along with plenty of refreshments.

Thanks to Bill and Sandy for all their planning and hard work that made this such a great event.

Though the crowd was smaller than in previous years, everyone enjoyed the fellowship and were very happy to finally be able to safely gather. All were treated to candies and a gift card.

It was a joyous holiday celebration.

Branch 8 Johnstown, PA

By Alexis Yuhaz Kozak

Greetings to all in 2022! Let's hope we get back to normal this year.

All in all, we have had a very busy last quarter in 2021. Branch 8 was part of the annual Slavic Fest and was very successful. Each year, the Fest gets larger and more amazing. So proud to be part of it.

Thanks to Kathy Novak for making the trip in to help. We appreciate all the help we get from our members and friends, especially Barbara Petruska, Charlene Hritz, Joe and Deb Oliver, Allegra Slick and our officers. We are few but mighty. Everyone loves Hungarian food and we sell out every time.



David M. Kozak, WPA Vice Chair and Branch 8 President, presents a donation from the branch to Officer Bo and K-9 partner Thor of the Johnstown (PA) Police Department as part of WPA's Frontline Workers Outreach program.



Branch 8 member Deb Oliver and Allegra Slick prepare Hungarian specialties to serve at Johnstown's annual Slavic Fest.

Thank you, WPA for supporting this event.

Branch 8 participated in Frontline Worker Outreach program, donating to the Johnstown Police K-9 Unit that is funded solely by contributions. Branch President David Kozak met with Officer Bo and K-9 Thor. Thor was very well behaved and looked forward to the food he was about to receive thanks to our donation.

Our second recipient was Victims Service, Inc., a private, non-profit corporation chartered in 1983 to provide quality comprehensive services for victims of assault and violent crimes, regardless of race, sex, age, mental or physical handicap, religion, ethnic background and sexual orientation, social and financial circumstances.

Our annual Christmas party was well attended. Everyone was glad to get back together again after we had to cancel last year's party.

There's nothing like in-person, face-to-face events.

Let's plan on a great spring and open summer that we can finally have a good old-fashioned bacon roast. Fingers crossed.

We at Branch 8 wish everyone a blessed and healthy 2022.

For any insurance or annuity needs, please contact Alexis Yuhaz Kozak at 814-242-0000.

Branch 9 Hazleton, PA

By Dora McKinsey

Hello from Branch 9. We hope everyone had very enjoyable, but healthy, holidays.

The new year of 2022 has begun. Unfortunately, COVID-19 is still going strong. These are trying times for all, and we must do whatever we can to stop its spread. We will get through this.

As part of WPA's Frontline Workers Outreach program, Branch 9 members Julia Barra (left) and James Barra delivered food donated by the branch to employees at the Tremont (PA) Health and Rehabilitation Center.



Branch 9 officers participated in several outreach programs sponsored by William Penn Association.

For the Frontline Workers Outreach program, the branch delivered special treats to the 170 employees of the Tremont Health and Rehabilitation Center, which is a nursing home and a skilled nursing facility providing senior rehabilitation services. They were very appreciative of the food and snacks delivered to them.

For the Holiday Baskets program, the branch donated food store gift cards to St. Peter's Lutheran Church in Pine Grove, PA. Each year, St. Peter's provides baskets of food to community members who are in need. The gift cards were used to purchase meat to add to each of the 20 food baskets distributed.

In lieu of a branch Christmas party, a gift card was mailed to each of the branch's juvenile members.

Lastly, several Branch 9 members donated baked goods to be used at Thanksgiving to St. Patrick's Kitchen, which is a soup kitchen located in Pottsville, PA. St. Patrick's served over 550 meals at Thanksgiving and over 700 at Christmas.

Congratulations to branch member Michaiah L. Watkins who is a first-time recipient of a 2021-2022 WPA scholarship grant. May

you have much success in achieving your goals.

Congratulations also to all the members of William Penn Association who are continuing their education at an institute of higher learning. If you are able, please consider donating to the WPFA Scholarship Foundation so that WPA can continue to provide these much needed grants to deserving students. All donations are tax deductible.

Our thoughts and prayers go out to those who have lost a loved one. No matter how much time has gone by, it is still sometimes a struggle.

Now would be a good time to examine your life insurance needs and also the beneficiaries on your policies. If you need any information or help or have questions on your coverages, please contact Branch Coordinator Sara Barra at s_mckinsey@hotmail.com.

Stay safe and healthy!

Branch 14 Cleveland, OH

By Richard E. Sarosi

Happy New Year 2022! **Please** get your COVID vaccination shot(s) and boosters and encourage your family and friends to do the same. COVID-19 and the variants of this wicked virus are not going

away any time soon. It is very real and you need to follow the guidelines that are given to protect yourself and those around you.

As the year 2021 came to an end, the Hungarian Congress Lectures and Dinner took place on Nov. 27. This gathering was a one-day event instead of the usual three-day event. There were fewer lectures and an evening dinner instead of a formal ball. It was a very nice event even with the reduced activity, and those in attendance enjoyed themselves.

Branch 14 held its "Breakfast with Santa" Christmas party on Dec. 4 at a new location, the Mentor Presbyterian Church in Mentor, OH.

Entertainment was provided by Flower Clown, who created many balloon shapes, such as Christmas trees, reindeer, Santa Claus, Spiderman, Minions, balloon presents and more.

Dr. U.R. Awesome created many larger-than-life bubbles. Everyone had one-on-one time with the good doctor, who taught the children how to create their own amazing bubbles. The individual children's lessons were a big hit. The children were able to get inside giant bubbles as well as make smaller bubbles on the outside just by blowing air through the wall of the bubble. (My favorite bubble was the square bubble created within a bubble.)

We were able to practice social distancing with our set up and with Santa Claus. The breakfast meal was prepared by our Branch 14 elves, then packed in to-go boxes.

A huge "thank you" goes out to all of the Branch 14 members who helped to prepare the meal and room for our Breakfast With Santa.

To our WPA students, as you resume your studies in 2022, continue to do your best in school and study hard. Keep notes or a diary of your experiences and thoughts during these unusual times. One

day, you will be glad you did.

To the moms and dads of our WPA students who will be growing out of their juvenile policies, it's time to sign your children up for their adult policies. Be an example and sign up for your own William Penn Association life insurance policy. Your very own children and grandchildren will be the recipients of your generosity.

Please continue your support of the WPFA Scholarship Foundation. Every dollar received makes a difference to our students. They are counting on you.

Branch 14 meetings are scheduled to resume in March. We plan to meet on the first Wednesday of each month at 7:00 p.m. at St. John Byzantine Catholic Church, 36125 Aurora Road, Solon, OH. All Branch 14 adult members and adult guests are welcome to attend. Upcoming meeting dates are March 2, April 6 and May 4.

This schedule can change at any time. Please call Branch President Caroline Lanzara at 216-970-2769 or Branch Secretary-Treasurer Richard Sarosi at 440-248-9012 for any changes.

Please support the Hungarian churches, clubs and organizations in your local community. Contact them directly for 2022 event information. We love and are grateful that they exist and continue our Hungarian customs, activities, traditions, music and food. Please support them in 2022 by SAFELY attending their events or by making a monetary donation.

Don't forget the many small businesses which desperately need your patronage in order to continue their existence during these difficult times.

We remember those WPA members who have passed away and those who may have recently lost a loved one. May those WPA members who are not with us, rest in peace.

Get well wishes are sent to all Branch 14 and WPA members, as

well as our friends, who might be dealing with health issues. We send warm wishes to Branch Vice President JoAnne Sedensky and WPA members Barbara House and Elizabeth (Betty) Hartman. Feel better soon. Please keep all of our WPA members in your prayers and thoughts.

Happy birthday and anniversary wishes are sent to all of our branch members, Home Office staff and our WPA members celebrating a January/February birthday and/or anniversary. Happy birthday to my dad, who celebrates his 98th birthday on Jan. 18; to my cousin Gillian Benness, who celebrates her 13th birthday on Jan. 18; and to my Aunt Elizabeth (Betty) Hartman on her Jan. 31 birthday.

Be safe and stay healthy. Please remember to keep in touch with someone you haven't seen or talked with in a long time. Pick up the phone, write, email or text. If possible, plan a visit.

Remember those who are in the hospitals, rehabilitation facilities, nursing homes and extended care facilities where visitation is not possible at this time. Everyone loves to receive cards and notes and the opportunity to hear from family and friends.

Branch 14 members having news to share about themselves or family members can reach me at RichSaro@att.net or at 440-248-9012.

Branch 26 Sharon, PA

By Gerry Davenport

As this article is being read by you, Christmas and a new year have been celebrated. We hope all had a very blessed Christmas and a happy and safe New Year's holiday.

Unfortunately, the virus forced many cancellations in 2021. Perhaps 2022 will be a better year.

Our branch delivered food to frontline workers who have given

their time and support during this terrible pandemic. We gave gift cards to families in need for Thanksgiving. We also collected coats and delivered them to a local church for distribution at a local shelter for the homeless.

Our branch Christmas party was held, and it was a pleasure to break bread with our members.

We extend our sympathies to the family of Marie "Tootsie" Charles who passed away in December. She was the wife of former National President Elmer Charles. On a personal note, I knew and worked with Tootsie for many years at WPA. May she rest in peace.

Get well wishes go out to those not feeling well. We extend our condolences to all those who have recently lost a loved one.

May we all have a bright outlook in 2022. By preserving our ethnic heritage, we can provide our nation with strength and traditions.

Branch 27 Toledo, OH

By Paula Bodnar

I hope this finds everyone safe and healthy as we begin a new year. We all hope this will be a great year for everyone.

Make sure your beneficiaries are up-to-date. Along with that, if you have moved recently or have a name change, please contact the Home Office at 412-231-2979.

Branch 28 Youngstown, OH

By Kathy Novak

Happy 2022! Wishing everyone a happy, healthy and prosperous New Year. We have adapted our lives in so many ways these past few years, let's look forward to being able to gather together again at fraternal events and be able to visit with all our WPA friends.



Members of Branch 28 were among the volunteers at Holy Apostles Parish in Youngstown who prepared and served meals to those in need during the week following Thanksgiving.

With the support of the Home Office, branch Christmas parties were able to be held this past Christmas season. Branch 28 was anxious to do something for our members, so the officers decided to host a drive-thru event on Dec. 4. We are thankful for Holy Apostles Parish, St. Stephen of Hungary Church for allowing us to use their garage and parking lot for this event.

Invitations were sent out requesting reservations and notifying them that we were taking precautions due to the virus. We received responses from 25 families. Knowing that schedules can change, we planned on more attending, and as it turned out we had approximately 40 families visit during our three hours at the church.

The weather was unseasonably warm which made it so much more enjoyable. Each child got to talk to Santa (Miklos Schauer) and Branch 28's elf on loan from the North Pole (Nathan Jones) while receiving a fun-filled stocking and a monetary gift.

Branch 28 officers and volunteers also enjoyed the day by being able to visit with members while serving hot chocolate and pre-wrapped cookies to the children and family members in each vehicle.

It was a fun day for all who

were able to be a part of this successful new Christmas event.

Filled stockings that were left over were donated to a community safe house for victims of abusive situations where children would be spending the Christmas holidays. Unused hot chocolate mix and wrapped cookies were given to the Youngstown Community Kitchen which serves the needs of the homeless.

We hope some of you were able to go to the website of the University of Pittsburgh's Cathedral of Learning to view virtually the Nationality Rooms' holiday presentations.

The annual Youngstown ecumenical Thanksgiving services were held this year, observing COVID guidelines, at St. Stephen of Hungary Church on Nov. 23 with approximately 30 people in attendance. To keep everyone safe, we did not gather socially after the service, so instead everyone was given a packaged slice of cake to take home.

For the Holiday Baskets program, Branch 28 helped several community centers stock their shelves for preparing meals for the less fortunate and homeless shelters of the local area. We also sent Christmas cards to residents of several nursing home facilities who don't receive mail or visitors regularly.

During the week following Thanksgiving, Holy Apostles Parish served meals at the Youngstown Community Kitchen. Several Branch 28 members were able to help serve those meals to many people in need.

With the busy holiday season behind us, let's take time to reconnect with family and friends who we haven't been able to see for a while. Call, text, E-mail or drop a note to them. Bring a smile to someone you are missing.

Our thoughts are with the victims of the terrible tornados that swept through the Kentucky area late last year, as well as several other areas.

Best wishes to all of those celebrating a birthday or anniversary. Special warm wishes to WPA on its 136th anniversary on Feb. 21.

Healing and comforting thoughts to everyone not feeling up to par these days.

Sincere sympathy is extended to those who have recently lost a loved one.

Keep your calendars up to date with WPA fraternal events that will be announced in this publication.

For answers to your questions about life insurance and annuities, call Alan at 330-482-9994 or Kathy at 330-746-7704.

Have a Happy Valentine's Day. Know that everyone has someone who loves them.

Branch 34 Pittsburgh, PA

By Marguerite McNelis

We at Branch 34 hope everyone had a happy and safe New Year's Eve and will have a healthy 2022. I can't believe that 2021 has come and gone. Remember to keep your New Year's resolutions. May we also continue to pray that the pandemic will lessen and keep lessening in the new year.

Please take a moment and pray for our service men and women,

especially those in harm's way.

Gary G. Vamos, Branch President, presented a \$50 Giant Eagle gift card to Lissy Perez of HEARTH and Marisa Williams, CEO of HEARTH. HEARTH is an organization that provides safe, affordable housing and services to displaced survivors of domestic violence and single mothers. Their main goal is to eradicate homelessness.

We also presented a \$50 check to the Greater Pittsburgh Community Food Bank and a \$50 check to the Turkey Fund, which PNC Bank doubled, making our total donation to the Turkey Fund \$100.

Unfortunately, due to the low response from members, we felt it necessary to cancel our branch Christmas party for 2021. We hope later this year everyone will RSVP and we will have an enjoyable event.

Birthday wishes go out to all branch members celebrating their birthdays in January and February. May you all have many, many more.

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

Branch 44 Akron, OH

By Elizabeth Darago

Happy 2022! And Happy Valentine's Day! Hope you all are surviving the winter weather.

Our 2021 family holiday party was a success with great Hungarian food from Al's of Barberton (support your local businesses); Elek the Elf; and fantastic members and surroundings. Every child received a present and a McDonald's Gift Card, all attendees received a goodie bag and all adults received a six-inch poinsettia plant. The weather cooperated, and instead of snow, we got rain showers.

An election for Branch 44 officers was held, and members renominated and reelected your



Members of Branch 34 made a donation to the Greater Pittsburgh Community Food Bank, one of several charitable donations made by the branch over the holiday season.

current slate of officers. Thanks to all who participated.

Starting in January, Branch 44 is again providing drinks and snacks to first responders. Our first two recipients were the Hudson (OH) Police and Fire Departments and the Akron Summa Hospital ICU staff, who have worked tirelessly through a most stressful time in Ohio.

Our branch provided four Holidays Baskets during the recent holiday season. Thank you to our generous members and the Home Office in Pittsburgh.

Branch officer Cheryl Stadler and her husband Gil were surprised and excited by the number of empty grocery bags brought by members to the holiday party. The bags filled their car. It takes approximately 80 bags to make one sitting/sleeping mat for the homeless. Thanks to all members!

Congratulations to all scholarship recipients. Have a great time exploring your chosen studies.

Everyone stay safe in 2022. If you're celebrating a birth/wedding/birthday/anniversary or other happy occasion...congratulations!

If you've been ill or lost a loved one, our condolences to you.

To all our service members, thank you for your service.

If you have news you'd like to share, contact a Branch 44 officer.

If you need life insurance, contact Alan Szabo at 330-482-9994.

Branch 51 Passaic, NJ

By Christine Baldyga

We hope you and your family had an enjoyable Christmas, despite all of the COVID challenges we have been faced with.

Branch 51 held its Christmas Party on Dec. 5. It was a wonderful gathering, and nice to be together once again. We thank the Home Office and Board of Directors for their financial support to help make the afternoon a success.

The branch donated three Holiday Baskets to local families in need who were all very thankful for our assistance. We were able to accomplish this with the continued generosity of WPA.

There will be a Mass in remembrance of deceased members of Branch 51 on Saturday, March 19, at 9:00 a.m. at St. Stephen's Roman Catholic Magyar Church in Passaic, NJ.

On the same day, the branch will hold its annual food drive. Please join us.

We wish everyone a happy and healthy New Year, and may 2022 bring a fresh start and new aspirations.



Branch 34 President Gary Vamos presents a \$50 Giant Eagle gift card to Lissy Perez (left) of HEARTH and HEARTH CEO Marisa Williams.

Branch 88 Rural Valley, PA

By Joe Chobody

Branch 88 held its family Christmas party on Dec. 5 at the branch social hall. The turnout was great, and all the young ones got to tell Santa their Christmas wishes.

Thank you to Dennis and Kathy Chobody, Sam and Sandy Mikita and Joe Chobody for all their help in making the party a success.

Also, thank you to the Home Office for the generous donation to help cover our expenses.

And special thanks to Fox's Pizza of NuMine for donating the pizza for the party.

Plans for our branch's annual Founders Day party are currently being made. Members will be notified when plans are finalized.

Hope that all had a very merry Christmas and have a happy and prosperous 2022.

Branch 89 Homestead, PA

By Mark S. Maskarinec

Well, it's wintertime. We've had cold temperatures, but at least the snow has been kept to a minimum. That is a situation for which we are grateful.

Speaking of being grateful, Branch 89 has joined forces with Great Love Ministries and will be collecting canned food and boxed meals for families in need in the Steel Valley Area. Items may be dropped off at The First Hungarian Reformed Church of Homestead, 416-10th Ave., Munhall, PA. You can also deliver it to my home at 1836 Timothy Drive, West Mifflin, PA, and we will gladly transport it to the church. We will gladly accept monetary donations. Make your check payable to "William Penn Association Branch 89" and write "Greater Love Ministries" in the notation section. We will also be accepting donations of gently worn or new childrens' clothing.

Branch 89 sends our heartfelt condolences to the families of recently departed members: Irene L. Gyongyosy, Rev. Alexander Jalso, Judith Sheperd and Raymond Reihl.



Rev. Jalso (pictured left) will be remembered as an ardent supporter and friend of Branch 89 who was always on-hand to offer any support he

could, whether it be buying raffle tickets, Chinese auction tickets or admission to the various picnics he loved so well, or by telling one his of many jokes and funny stories. He never wanted to see anyone with a frown on their face. He will be greatly missed. We send our sympathies to his sons Alex and Albert and their families. May God be with all of these families during this difficult time.

Branch 89 thanks the Board of Directors and the Home Office of William Penn Association for providing us the means to host our annual Christmas party. It was another huge success. We can't decide what the children enjoyed more, the cosmic bowling or the balloon man making wonderful balloon creations.

But, there was no doubt who the children really loved as evidenced by two little children screaming "Santa! Santa!" and immediately running over to Santa and giving him a massive hug. Truly a wonderful scene.

All of the children patiently waited in line for their chance to talk with Santa and get their pictures taken.

And how great was it to see our very own President, John Toth making his way through the guests to welcome each and every guest to the party.

Branch 89 also contributed to the Christmas party at the First Hungarian Reformed Church of Homestead. The food was wonderful, and we thank our friends Todd Kletter from Erie Insurance and Scott and Michelle Green from Green's Funeral Home for their donation of pocket calendars and regular calendars. Not only were the guests able to each get a few presents but the luncheon was catered.

The Christmas luncheon was catered by Emil's Catering in Rankin. Turns out the father of Branch Vice President Mark Maskarinec was a mailman and Emil's was on his route, and a deep friendship was formed by Mark's father, known as "Mike the Mailman" and Emil.

We thank everyone who supported our baking projects for Thanksgiving and Christmas. We shipped goodies to Alaska, Florida, Georgia, Northern Pennsylvania and Virginia. We truly enjoyed hearing from those of you wanting to surprise your loved ones with goodies.

Our branch will be trying something new on April 23: a Monte Carlo Night at Dave & Buster's at the Waterfront in Homestead. More information to follow. It promises to be a great way to spend time with friends.

Branch 89 extends belated birthday wishes to branch members John S. Toth Jr., Justin T. Toth and our very own Branch Coordinator Lisa S. Toth-Maskarinec. May you have many more wonderful birthdays.

Our branch continues to make repairs to the parsonage at The First Hungarian Reformed Church. The parsonage has been sitting vacant for too long. It's great to have it being used. It's too grand of a building to sit idle.

Some projects down the road that we will hope to work on include repairing the stained glass windows and the cleaning and painting the inside of the church sanctuary. We have started looking for grants and donations for this massive undertaking. It would be great to have this finished in time for the church's 120th anniversary.

Branch 89 wishes everyone a very healthy, happy and safe new year.

If you haven't received your COVID vaccines, get them. The alternative is a lot worse than some minor discomfort. We want you around for a long, long time.

Branch 129 Columbus, OH

By Debbie Lewis

Welcome 2022! Wishing that you are blessed with good health and happiness throughout 2022. We hope we can get back to some type of normalcy this year. Keep in touch with family and friends that you have not been able to see in person; a call or a card would help brighten their spirits.

Hope everyone had a blessed Christmas. We had temperatures



National Director Debbie Lewis (center) delivered lunches donated by the members of Branch 129 to the frontline workers at The Ohio State University Hospital.

in the 60s, so no white Christmas. Hope all also had a happy and safe new year.

We held our branch Christmas party on Dec. 11. Everyone seemed to enjoy seeing friends that we missed from not getting together in 2020. We had approximately 140 members and guests.

The Hungarian Cultural Association again catered the meal and did a fantastic job. There was entertainment for the children and, of course, Santa came to see and talk to them. Gifts were given out to all the children and many adults were lucky winners of door prizes.

Thanks to all the great people who helped with the party. A big "thank you" to the Home Office for the financial support to make this another great Christmas party.

Our branch again took part in the Frontline Workers Outreach program. On Nov. 16, we delivered 65 box lunches from Honey Baked Ham Company to medical workers at The Ohio State University Hospital. They were very appreciative of the meal.

We also took part in the Holiday Baskets program, donating gift cards for groceries to four local families. Thanks again to the Home Office for your financial support of these programs.

Upcoming dates to keep in mind include: Valentine's Day (Feb. 14), President's Day (Feb. 21), Mardi Gras (March 1), Ash Wednesday and the beginning of Lent (March 2) Daylight Saving

Time begins (March 13), St. Patrick's Day (March 17) and Spring begins (March 21).

We congratulate all those celebrating birthdays, anniversaries and additions to their families. Get well wishes go out to all who have been ill or hospitalized. We also extend our sincere sympathy to all who have recently lost a loved one. Please keep them all in your thoughts and prayers.

If you have any news you would like to share about yourself or family members, or need any information about WPA life insurance or annuities, please contact Debbie Lewis at 614-875-9968 or email DAL9968@aol.com.

Branch 132 South Bend, IN

By John E. Burus

The Branch 132 Christmas party was held Dec. 5. We had our best turn out in the 12 years of hosting the Christmas pizza party. Everyone enjoyed good pizza and a good time, and all the children received gift bags for Christmas.

It is with a very sad and heavy heart that I write this: we lost my dear, sweet father (*édes apa*), János P. Burus on Dec. 7, 2021, just two days after the Christmas party. He was such a kind man with a smile always on his face. He always had some joke to tell, and when he told a story people were always drawn in to listen. He is also the reason we have a WPA

Branch 132 today as he resurrected the branch in 2008 after it had been inactive for over a decade. I love and miss you, Dad.

The next Branch 132 meeting will be held March 8 at 5:00 p.m. at the Martin's Supermarket Deli (first floor) on Ireland Road, South Bend. We will begin planning for the return of the branch summer picnic, which was canceled the last two years.

Branch 226 McKeesport, PA

By Judit Ganchuk

Happy 136th Founders Day to WPA on Feb. 21. Cheers to another 136 years of helping families.

Congrats to our scholarship recipients. The last issue of *William Penn Life* was an inspiration to our young members and a beacon of hope for our older members. It was great to read about so many young, hard-working students who put their best foot forward. Best wishes to all of our youngsters and teachers navigating this school year: especially Julia Balogh, Shelby Harris and Libby Myers who just graduated.

Our branch donated four Holiday Baskets to those in need in and around the Pittsburgh region.

We wish happy birthday and happy anniversary to all who celebrate in January and February.

We're thankful we were able to host the branch family Christmas party in McKeesport. Big thank you to Santa's elves, Chuck and Donna Eyles and Mal Harris for preparing a wonderful Christmas party for the children in our branch and their families. We had a tasty lunch and nice visit with Santa himself. Shout out to Mickey Miller for leading the children's crafts and games.

Sending warm wishes to Branch Auditor Wayne Nelson, Branch Auditor June Coyne, Goldie Szarka, Branch Vice President Janet Sparico and her husband Joe, Branch



John P. Burus of Branch 132 shares a special moment with his granddaughter, Branch Secretary Lindsey Burus, during the branch's Christmas party on Dec. 5. Mr. Burus passed away two days later.

Secretary Gerry Nelson and anyone else who needs a pick-me-up.

Thinking of Cathy Trunzo as she deals with medical issues left and right. She's such a fighter, and we know she'll get her strength back. To all those under the weather, get well soon. We are thinking of you and praying for you.

We pray for the friends and families of branch members Amy J. Brown and Maryann A. Potoka, who have passed away. We also pray for the friends of our branch who have passed away: Grace Balogh, Rev. Alexander Jalso, Barbara Revak and Bill Zahratka. Rev. Jalso was the substitute minister at the Free Hungarian Reformed Church of McKeesport many times and always attended the WPA picnic. Please keep all of our members who have lost a loved one in your prayers.

The Free Hungarian Reformed Church of McKeesport plans to host monthly food fundraisers, pre-orders only. Please call 412-672-7298 for info on the spring food sales. Easter falls on April 17, so call the church in early March.

Do you have good news you'd like us to share? Call Branch Presi-

dent Malvene Heyz at 412-751-1898 to get your news published.

Remember tough times don't last, tough people do.

Branch 249 Dayton, OH

By Mark Schmidt

Is it really 2022 already? I know 2021 was a pain for everyone, but it seemed to have gone by so quickly. Maybe how we experience time has been changed by the pandemic. I don't know, but I'm hopeful for 2022. COVID-19, just go away. Enough is enough.

What I didn't get enough of is Christmas and New Years. We met with friends and family to celebrate the holidays. I love and enjoy the grandkids...and their parents. The kids are a hoot.

Branch 249 sponsored a children's party at Scene 75. With how the pandemic has affected kids, we made a special attempt, to bring something normal back to them. From the feedback I received, I think we had a hit.

This venue is an indoor amusement park with a rollercoaster, carousel, go-kart track, miniature golf, laser tag, video and carnival games and more.

Thirty members and their children, ages 2 to 16, enjoyed a party room with all the pizza, chicken tenders, veggies, fruit and cookies they could eat. Then they went off to enjoy the bright blinking lights and carnival atmosphere while inside. We'll definitely consider this place for next year and hope to expand the format. The parents enjoyed it, too!

New Year's consisted of football. At this writing I don't know who won, but Go Buckeyes! I hope the other Big 10 teams do well, even that team "up north".

We're trying to plan branch meetings for this year, but with Omicron running rampant, planning is very difficult. As we plan or hear of more activities, I'll let you

know what, where, and when.

To recap 2021, Branch 249 participated in Join Hands Against Hunger, the Easter Basket Program, the Magyar Club of Dayton's dance, Join Hands Day and the Holiday Baskets program. Not too bad for not being able to meet in person for most of the year.

I think WPA members should be proud of all that the branches do locally and what the Home Office does nationally to promote the Association. A tip of the hat to you, the members of WPA.

Please remember our members and loved ones who are deceased, especially Elizabeth Daley-Hewitt. Elizabeth was at every Branch 249 event and meeting until she got too sick to attend. Often at the front door taking names and greeting people, Elizabeth did whatever she could do to help the branch and Hungarian culture. May God grant peace to her and her family. We will dearly miss her.

We congratulate all who are celebrating birthdays in January and February, especially the two Elizas who turn two.

Don't forget WPA's Founders Day on Feb. 21--136 years and going strong. Be proud of your Association.

A big hello and welcome to new members Lydia Buckey, Kathleen, Natalie and Simon Klaber. These members are our future and we hope to see you at our events.

"Music comes from an icicle as it melts, to live again as spring waters."--Henry Williamson.

I hope Henry is right and all we hear is beautiful music.

Branch 296 Sprngdale, PA

By Mary A. Kelly-Lovasz

The year 2021 is in the rearview mirror, and it's unfortunate knowing that we endured more cancellations, postponements and personal losses.

Despite the negativity, I'm cer-



NEXT DEADLINE

Submissions for the March/April issue of William Penn Life are due in our office by February 28.

tain we can look back and recall the positivity in our lives and realize that there are so many possibilities for each of us. Gratitude for what we've got and have achieved since COVID entered our everyday lives is what will carry us into 2022.

For the second time in 11 months, I was sidelined due to a total knee replacement. As I mentioned this time last year, I was going for the matching set of knees, and I reached my goal. Thank you again for all your prayers and encouragement. The surgical, hospital and therapy staff treated me with the utmost care.

But, my ultimate appreciation goes out to my husband John and our daughter Leanne who were always at the ready for me throughout my convalescence. I can honestly say that, although the recovery is painful, the outcome is worth it.

In 2021, we held only one branch meeting. However, that does not mean that 296 was inactive. Our branch participated in Join Hands Day, a frontline workers packed-lunch delivery, as well as WPA Easter and Holiday Baskets.

To safely celebrate Christmas, Branch 296 held a drive-thru gift bag distribution for our youth members. We have set our sights on a more traditional holiday celebration later this year.

When the time comes that we can gather safely, we will meet at the Tarentum Eat'n Park Restaurant. Read our branch news for news about meetings and events.

We were sad to learn of the recent passing of branch member Marie "Tootsie" Charles, who was also a WPA Home Office retiree. Marie was married to the late Elmer Charles, former WPA National President.

Branch 132 also lost their beloved coordinator and treasurer, John P. Burus, recently. We will miss Marie and János. God grant them eternal rest.

Sending out happy birthday wishes to our Branch 296 members, including our Branch President Diane Torma. Also, the best anniversary wishes to those married in January and February.

I'd be remiss if I forgot to mention Punxsutawney Phil on his special day, Groundhog Day.

May Cupid's arrow fly your way on Valentine's Day, too!

Please note that our updated WPFASF, Inc. scholarship eligibility rules and application are included in this issue of the publication. The application deadline is May 27.

WPA continues providing outstanding insurance and annuity products and fraternal benefits. On Feb. 21, WPA marks 136 years of stability and service. This really is a remarkable accomplishment.

Noreen Fritz, our handy local agent, is available to you for questions at 412-821-1837.

If you have any news to share, please don't hesitate to call me at 724-274-5318 or email me at makelly367@verizon.net.

January and February are dreary and lonely months for

many. This time of year is ripe for experiencing depression and anxiety. While we continue to hunker down, why not call or send a note to someone who might need a lift? Small, caring gestures such as these can go a long, long way.

All right, folks, we all know the drill: continue to mask up, keep those hands clean, stay socially distant and get a booster shot, if you haven't already done so.

Until next time, I wish you a cozy and comfortable winter.

Branch 349 **Weirton, WV**

By Joyce Nicholson

We held our branch Christmas party on Dec. 4 and requested donations of pet food and supplies for the Jefferson County Humane Society and Animal Shelter in exchange for a raffle ticket for our party prizes. The response was overwhelming. The volunteers at the shelter were so thankful for the many donations.

Santa was thrilled to see the many children and adults who attended the Christmas party. Of course, they all said they had been good all year long. Everyone had a great time and was so happy to get back together again.

The not-so-annual Festival of Nations in Weirton Millsop Community Center has once again been cancelled. This multi-cultural festival is co-sponsored by the Weirton Area Museum & Cultural Center and the Festival of Nations Committee. Organizers felt the COVID variant made it too risky to hold this crowded event at the Weirton Millsop indoor facility.

Our next branch meeting will be Sunday, March 27, at 6:00 p.m. at King's Family Restaurant, Winterville, OH. We will be planning our Join Hands Day project for 2022.

In my September/October 2021 article, I wrote about the inclines in and around Pittsburgh. But there is also an incline in Budapest,

Hungary. The Budapest Castle Hill Funicular is an incline public railway that links Adam Clark Square with the Chain Bridge at river level to Buda Castle. It opened in 1870 but was destroyed in World War II and then reopened in 1986. It features two pedestrian foot bridges which cross above it.

We send our best wishes to members with a birthday or anniversary in January or February.

Our prayers go out to those who may have lost loved ones recently, including the families of branch members Vince Lopresto, Joseph Mannarino, Yolanda Mannella and Robert Wilt. May your loved ones rest in peace.

Get well wishes go out to Barbara House and Richard Sarosi.

If you have any news you wish to share with us, please contact me. You can call on Alan Szabo for all your insurance needs at 330-482-9994. For information about our branch activities, please call Joyce Nicholson at 740-264-6238.

Branch 800 **Altoona, PA**

By Joan B. Ballash

Joy and many blessings to everyone for 2022!

The branch Christmas party at the Prime Sirloin Restaurant was a big success. Dan and Dennis Greiner hosted the event, took photos and made certain all participants received a gift. Santa (Rob Gohn Jr.) looked great in his new suit and posed for many pictures. Victor Ballash led the numerous voices in carolling, using song books created by Rob. Bob Jones was on hand to take care of the finances. It was a festive evening with attentive staff. We thank the Home Office for its support.

Happy January birthday to Branch Auditor John Conti and to others born during the first month of the year, and to February babies, as well.

Greetings to former longtime

Branch President Vincent Frank and his wife Millie, who are faithful readers of *William Penn Life*.

Sincere condolences to the family and friends of Walter W. Beckel, Janet L. Dixon and Ralph M. Mielnik. We are so sorry for your loss and pray you have many good memories to comfort you.

Congratulations to the Bishop Guilfoyle High School football team and Coach Wheeler and staff on winning the PIAA Class 1A State Championship. We are very proud.

Best wishes to Ethan D. Miller, a new recipient of a WPA scholarship grant. Study hard.

As I look back over 2021, I am pleased that Branch 800 donated to so many organizations--Catholic Charities, St. Vincent de Paul soup kitchen, American Rescue Workers, Mending Hearts, St. Dismas Parish SCI Huntingdon, Hollidaysburg Veterans Home, James E. Van Zandt VA Medical Center and the Allegheny Township Volunteer Fire Department.

We also provided supermarket gift cards to people in need, recognized three 50-year WPA members, held our annual August picnic and enjoyed a Christmas celebration.

I would like to think these branch contributions made a positive difference in people's lives. Thank you to the Home Office for encouraging these activities.

No one knows what the coming months will bring concerning COVID, but I urge everyone to take advantage of health care offerings that will keep you well.

Branch 800 meetings are held on the second Tuesday of each month beginning at 7:00 p.m. at Our Lady of Lourdes Education Center, 873-27th St., Altoona. All adult members are welcome to attend.

If you have news to share, please call 814-941-8863.

If you have questions regarding life insurance or annuities, please call Bob Jones at 814-942-2661.

Happy Valentine's Day!

Official Notice to All IRA Policyholders

Amendment for Disclosure Statements of Traditional IRA, Roth IRA or Simple IRA Annuities For the Enactments of the SECURE Act & Tax Extenders & The CARES ACT

Waiver of Required Minimum Distributions for 2020. Extension of Rollovers.

The CARES Act waives required minimum distributions (RMDs) during 2020 for IRAs and retirement plans, including for beneficiaries with inherited IRAs and accounts inherited in a retirement plan. This waiver also includes RMDs if you turned age 70 ½ in 2019 and took your first RMD in 2020. You're not required to have been affected by the coronavirus to waive your RMD for 2020. Distributions of an amount that would have been an RMD in 2020 can generally be rolled over to another workplace retirement plan or IRA within 60 days of the distribution. However, an account holder in a workplace retirement plan or IRA who received a distribution before July 2, 2020 of an amount that would have been an RMD in 2020 could have rolled over the distribution by August 31, 2020. If a distribution from an IRA of an amount that would have been an RMD in 2020 was repaid to the distributing IRA by August 31, 2020, then the repayment is not subject to the one rollover per 12-month period limitation and the restriction on rollovers for inherited IRAs. Distributions from inherited IRAs are not required in 2020. If you were required to take a distribution within 5 years following the year of the account holder's death, 2020 does not count toward the 5 years. So, you would essentially have six years, instead of five, to distribute the inherited IRA. Also, if the account holder died in 2019, you would normally be required to begin taking distributions by the end of 2020 to be able to take distributions over your lifetime. Since 2020 does not count, you have until the end of 2021 to begin taking distributions over your lifetime. IRAs inherited after 2019 are subject to the SECURE ACT of 10-year distribution rule unless one of the exception rules is met so it can be distributed over 10 years.

Individuals Affected by COVID-19 May be Qualified to Withdraw Up to \$100,000 in 2020 Without Early Withdrawal Penalty

A qualified individual is anyone who has been diagnosed with COVID-19 by a test approved by the Centers for Disease Control and Prevention or has experienced adverse financial consequences due to being quarantined, furloughed, or laid off; having work hours or pay reduced; having been unable to work due to a lack of childcare; having owned or operated a business that has been closed; having a reduction in self-employment income; or having a job offer rescinded or a start date delayed. An individual also qualifies if his or her spouse or a member of his or her direct household has experienced any of the above. Additionally, a qualified individual is not required to demonstrate a true need for the funds in order to take advantage of this provision. The aggregate distributions eligible for COVID-19 relief are not to exceed \$100,000 per individual. The eligible distributions must be reported as income and are subject to income tax, but without additional tax or penalty for early distribution. A qualified individual may elect out of the three-year ratable income inclusion and instead include the entire amount in the year of the withdrawal. Any part of a COVID-19-related distribution is eligible for tax-free rollover treatment to be recontributed to a qualified plan or IRA within three years of receipt and therefore excluded from income.

Treat Certain Taxable Non-Tuition Fellowship and Stipend Payments as Compensation for IRA Purposes

Stipends and non-tuition fellowship payments received by graduate and postdoctoral students are not treated as compensation and cannot be used as the basis for IRA contributions. The Act removes this obstacle to retirement savings by taking such amounts that are includible in income into account for IRA contribution purposes.

Repeal of Maximum Age for Traditional IRA Contributions

The Act repeals the prohibition on contributions to a traditional IRA by an individual who has attained age 70½.

Penalty-free Withdrawals from Retirement Plans, including IRA for Individuals in Case of Birth or Adoption

This provision provides a new exemption from the 10% early withdrawal penalty for retirement plan distributions taken prior to age 59 ½ to cover the cost of childbirth or adoption expenses up to \$5,000 from each parent's retirement account if made during the 1-year period beginning on the date on which a child of the individual is born or on which the legal adoption is finalized. The Act also allows the repayment of such expenses to the retirement account detail pending on regulations.

Increase in Age for Required Beginning Date for Mandatory Distributions

Under current law, IRA owners are generally required to begin taking minimum distributions from their retirement plan no later than April 1 immediately following the year in which age 70½ was attained. The Act adjusts the required minimum distribution age from 70½ to 72. This provision applies only to individuals who attain age 70½ after Dec. 31, 2019. Thus, individuals who were age 70½ or older already in 2019 do not benefit from this change.

Treating Excluded Difficulty of Care Payments as Compensation for Determining Retirement Contribution Limitations

Many home healthcare workers do not have a taxable income because their only compensation comes from "difficulty of care" payments exempt from taxation under Code section 131. Because such workers do not have taxable income, they cannot save for retirement in a defined contribution plan or IRA. This provision would allow home healthcare workers to contribute to a plan or IRA by amending Code sections 415(c) and 408(o) to provide that tax exempt difficulty of care payments are treated as compensation for purposes of calculating the contribution limits to defined contribution plans and IRAs.

Modifications to Required Minimum Distribution Rules

The Act modifies the required minimum distribution rules with respect to defined contribution plan and IRA balances upon the death of the account owner. Under the Act, distributions to individuals other than the surviving spouse of the employee (or IRA owner), disabled or chronically ill individuals, individuals who are not more than 10 years younger than the employ-

Official Notice to All IRA Policyholders

ee (or IRA owner), or child of the employee (or IRA owner) who has not reached the age of majority are generally required to be distributed by the end of the tenth calendar year following the year of the employee or IRA owner's death.

Applies to individuals who suffered losses in a qualified disaster area beginning after 2017 and ending 60 days after December 20, 2019.

This provision creates a waiver from the 10% early withdrawal penalty for qualified disaster distributions from retirement plans, including IRAs, up to \$100,000. Individuals can spread income tax payment on the qualified disaster distribution ratably over a three-year period. Individuals are permitted three years to repay the distribution back into the retirement plan. Individuals who took a hardship distribution from a retirement plan for a first-time home purchase in the disaster area may recontribute the amount into the retirement plan without tax penalty. The loan limits on retirement plans subject to this relief can be increased from \$50,000 to \$100,000 and retirement plan loan repayment periods extended. Applies to individuals who suffered losses in a qualified disaster area beginning after 2017 and ending 60 days after December 20, 2019.

Early Distribution Penalty Exception for Deductible Medical Expense

The Tax Cuts and Jobs Act reduced the threshold for eligible medical expenses that must be exceeded in order to be deductible from 10% of AGI to 7.5 % for years 2017 and 2019. Unless Congress extends the 7.5 % beyond 2019, the 10 % threshold will return in 2020. If you are under age 59 ½, the amount withdrawn from your qualified retirement account, including IRA, Roth or Simple IRA up to the tax deductible amount is not subject to 10% early distribution penalty whether or not you itemize it as a deduction in your tax return.

Amendment for Disclosure Statements of Traditional IRA, Roth IRA or Simple IRA Annuities **For the Tax Cuts and Jobs Act & the Bipartisan Budget Act**

Unwinding of conversion (Recharacterization) from Qualified Retirement Plans including IRA to Roth IRA was Repealed. Distributions from Qualified Retirement Plans, including Traditional IRA, or from SEP or Simple IRA account money that have been held for two or more years can be converted into a Roth account or annuity and be treated as Roth contributions by paying income tax on the amount being converted. However, before January 1, 2018, if it was found later such conversion was not desirable, he/she might unwind or undo such conversion by putting back the converted amount, together with any gains or losses attributable to the conversion, back to the previous account or to a traditional IRA as long as this unwinding or "Recharacterization" was done before the due date of tax filing, including extension for the tax year the conversion had occurred. However, for tax year beginning after December 31, 2017, unwinding or recharacterization of Roth conversion will not be permitted.

Rollover of IRS Refund of Improper Levy from Qualified Retirement Plans. Beginning in year 2019 and after, if IRS make a refund due to wrongful levy on your qualified plan, including IRA, Simple IRA or Roth IRA, you may deposit the refund into a qualified retirement plan including IRA, Simple IRA or Roth IRA as a direct rollover on or before the tax filing due date without an extension for the year you received the refund. This refund of levy rollover is also applicable to beneficiaries of a deceased owner of a qualified plan, including IRA, Simple IRA or Roth IRA. This kind of rollover does not count toward the one rollover per year limit.

Qualified 2016 Disaster Distributions. A "qualified 2016 disaster distribution" is a distribution from an eligible retirement plan such as an IRA or Simple IRA made on or after January 1, 2016, and before January 1, 2019, to an individual whose principal place of abode at any time during calendar year 2016 was located in a 2016 disaster area according to FEMA and who has sustained an economic loss by reason of the events giving rise to the Presidential disaster declaration. The total amount of the 2016 disaster distribution cannot exceed \$100,000. Income attributable to a qualified 2016 disaster distribution may be included in income ratably over three years, unless the individual elects not to have ratable inclusion apply. Any portion of a qualified 2016 disaster distribution may, at any time during the three-year period beginning the day after the date on which the distribution was received, be re-contributed. Any amount re-contributed within the three-year period is treated as a rollover and, therefore, is not includible in income.

A qualified 2016 disaster distribution is subject to income tax withholding unless the recipient elects otherwise. The mandatory 20-percent withholding does not apply. If the amount of the qualified disaster distribution is re-contributed to an eligible retirement plan such as an IRA, the individual may file an amended return to claim a refund of the tax attributable to the amount previously included in income. In addition, if a portion of the distribution has not yet been included in income at the time of the contribution, the remaining amount is not includible in income.

Qualified 2016 disaster distributions not subject to 10% early withdrawal penalty. In general, unless an exception applies, withdrawals from qualified plans and IRAs before age 59 ½ are subject to a 10% penalty in addition to regular taxation. Under the new law, a "qualified 2016 disaster distribution," defined above, will not be subject to the 10% penalty on early withdrawals from qualified plans and IRAs.

Early Distribution Penalty Exception for Deductible Medical Expense. The Tax Cuts and Jobs Act reduced the threshold for eligible medical expenses that must be exceeded in order to be deductible from 10% of AGI to 7.5 % for years 2017 and 2019. Unless Congress extends the 7.5 % beyond 2019, the 10 % threshold will return in 2020. If you are under age 59 ½, the amount withdrawn from your qualified retirement account, including IRA, Roth or Simple IRA up to the tax deductible amount is not subject to 10% early distribution penalty whether or not you itemize it as a deduction in your tax return.

Official Notice to All IRA Policyholders

Extension to Allow Loan Offset from a Qualified Plan as a Rollover to an IRA or to a Roth or Simple IRA. An employee may take out a participant loan as a function of the value of his/her accrued benefit or account balance in the Plan and is repaid according to a loan schedule deducting from each paycheck until it is paid off. If a plan termination or severance of the employee occurred, the unpaid amount of the loan will be treated as an offset distribution with the tax consequences as an actual distribution. Before the Tax Cuts and Jobs Act, the employee had 60 days to make a contribution equal to the un-repaid amount of the loan into an IRA, or a Simple IRA or a Roth IRA so the unpaid amount could be treated as a roll over. Effective for tax years beginning after December 31, 2017, the 60 days period for the “loan offset” rollover contribution is extended to the Federal Tax filing deadline including extension after the year in which the loan offset occurred.

Other Amendment for Disclosure Statement

Before a U.S. Tax court ruling in January 2014, for each Traditional IRA or Roth IRA Account, an owner can do one rollover into another IRA for each IRA in a 12-month period as long as the rollover is done within 60 days after receiving the check.

IRA One-Per-Year Limit Rollover Rule. *After a U.S. Tax Court Ruling, beginning on January 1, 2015, only one rollover is allowed within a 12-month period no matter how many IRA or Roth accounts you may have. Another rollover from any of your IRA accounts within 12 months will be treated as a distribution and will be subject to income tax or penalty, if any. However, IRS considers that direct IRA to IRA rollovers in a year, if they are done directly between trustee or custodian on a trustee to trustee or custodian to custodian direct transfer basis, are not treated as distributions regardless of how many times they are done within one year. IRA trustees or custodians, however, may have their own company rules to restrict the number of rollovers you can have in a year. For example, if you want to move some money from an IRA with Bank A to your other IRA with Insurance Company B you can either: a) ask Bank A to send your IRA check directly to Insurance Company B and credit it into your IRA account, or b) ask Bank A to make the check payable to Insurance Company B for the benefit of your IRA and you send the check to Insurance Company B to credit it to your IRA. This is called direct rollover and will not trigger a taxable event no matter how many times this is done within a year.*

Inherited/Beneficiary Rollover IRA. Beginning in 2007, if you are an eligible non-spouse beneficiary who inherited a distribution from a qualified retirement plan, you may directly rollover the inherited assets into an inherited IRA subject to the rules applying to an inherited account and subject to the beneficiary distribution requirements.

Rollovers of Designated Roth Account. Roth salary reduction account distributed from a 401(k) cash or deferred arrangement or from a 403(b) tax-sheltered annuity may be rolled into your Roth IRA. The period that the rolled over funds were in the employer-sponsored plan do not count toward the determination of the 5 year period in the Roth IRA. However, if an individual had established a Roth IRA in a year prior to the rollover, the 5-year period for determining qualified distributions from the Roth IRA, which began with the first contribution to that Roth IRA, would also apply to any funds subsequently rolled over from an employer-sponsored plan.

Rollovers from Employer-Sponsored Retirement Plans. Distributions taken from your qualified retirement plan, 403(a) annuity, 403(b) tax-sheltered annuity, or 457(b) governmental deferred compensation plan after December 31, 2007 may be rolled over to your Roth IRA.

Direct Contribution of tax refunds to IRAs. The Pension Protection Act of 2006 (PPA) allows taxpayers to direct that a portion of his or her federal income tax refund may be directly deposited into the taxpayer's IRA as a contribution. In certain cases, taxpayers must complete IRS Form 8888.

Distributions.

Designated Roth Account Rollovers and the 5-Taxable-Year Period of Participation. If there is a rollover of designated Roth account assets from an employer-sponsored plan to a Roth IRA, the period that the rolled-over funds were in the employer-sponsored plan do not count toward the determination of the 5-year period in the Roth IRA. However, if an individual had established a Roth IRA in a year prior to the rollover, the 5-year period for determining qualified distributions from the Roth IRA, which began with the first contribution to that Roth IRA, would also apply to any funds subsequently rolled over from an employer-sponsored plan.

Health Savings Account Transfer. Beginning in 2007 you will be allowed a one-time, tax-free transfer from an IRA to use toward your annual Health Savings Account contribution. Eligible individuals may make an irrevocable one-time, tax-free “qualified Health Savings Account funding distribution” from an IRA and move it directly into a Health Savings Account, subject to strict requirements. The Health Savings Account funding distribution must be directly transferred from the IRA custodian or trustee to the Health Savings Account custodian or trustee. The amount of the transfer cannot exceed the maximum Health Savings Account contribution limit for the year that the amount is transferred. The deposited amount is counted toward the individual's total Health Savings Account annual contribution limit.

Qualified Reservist Distribution Relief. If you are a qualified reservist called to active duty after September 11, 2001, you may be qualified to take an early withdrawal distribution from your IRA penalty free. You can recontribute the same amount to an IRA within two years after your active duty period ends. You cannot claim a tax deduction for the repayments. Please check IRS Publication 590 for more information.

Official Notice to All IRA Policyholders

Contribution Limitations for Your IRA, Roth IRA or Simple IRA for 2021 & 2022

The following is a summary of recent law changes and an update of certain IRS limitations due to cost-of-living increases. You are encouraged to consult a tax advisor with respect to any tax questions to determine how these changes may affect your personal situation.

Contribution Information - Tax Years 2021 & 2022

Annual IRA/Roth Contribution Limit = \$6,000*

Annual IRA/Roth Catch-Up Contribution for Age 50 or Older = \$1,000

Combined Maximum Annual IRA Contribution for Age 50 or Older (Including Catch-Up) = \$7,000

*After 2009, the maximum IRA contribution limit will be indexed for cost-of-living in \$500 increments.

Adjusted Gross Income (AGI) Limits for Deductible Contributions to a Traditional IRA

If you are married to someone who is an active participant, but you are not and your tax filing status is married filing jointly, then your phase-out range is as follow:

Married Taxpayers Filing Joint Return: **Year 2022** = \$204,000 - \$214,000

Year 2021 = \$198,000 - \$208,000

For active participants in an employer-sponsored retirement plan, full deduction is phased out between the following modified AGI limits:

	Married Taxpayers Filing Joint Returns	Married Taxpayers Filing Separately	Single Taxpayers
2022	\$109,000 - \$129,000	\$0 - \$10,000	\$68,000 - \$78,000
2021	\$105,000 - \$125,000	\$0 - \$10,000	\$66,000 - \$76,000

AGI Limits for Roth IRA Contributions

Eligibility to make annual Roth IRA contributions is phased out between the following modified AGI limits:

	Married Taxpayers Filing Joint Returns	Married Taxpayers Filing Separately	Single Taxpayers
2022	\$204,000 - \$214,000	\$0 - \$10,000	\$129,000 - \$144,000
2021	\$198,000 - \$208,000	\$0 - \$10,000	\$125,000 - \$140,000

Please refer to your IRA Disclosure Statement, or IRS Publication 590, "Individual Retirement Arrangements", to calculate the amount of your contribution if you are subject to the above limits.

Savers Credit for IRA Contributions

This tax credit was originally available for contributions made for taxable years beginning after December 31, 2001, and before January 1, 2007, under EGTRRA. The credit was made permanent under PPA. As a result of PPA, the AGI limits which determine eligibility to receive the tax credit will now be subject to cost-of-living adjustments (COLA).

Adjusted Gross Income for 2022

<u>Credit Rate of Your Contribution</u>	<u>Married Filing Jointly</u>	<u>Head of Household</u>	<u>All Other Filers*</u>
50%	\$1 - \$41,000	\$1 - \$30,750	\$1 - \$20,500
20%	\$41,001 - \$44,000	\$30,751 - \$33,000	\$20,501 - \$22,000
10%	\$44,001 - \$68,000	\$33,001 - \$51,000	\$22,001 - \$34,000
0%	More than \$68,000	More than \$51,000	More than \$34,000

Adjusted Gross Income for 2021

<u>Credit Rate of Your Contribution</u>	<u>Married Filing Jointly</u>	<u>Head of Household</u>	<u>All Other Filers*</u>
50%	\$1 - \$39,500	\$1 - \$29,625	\$1 - \$19,750
20%	\$39,501 - \$43,000	\$29,626 - \$32,250	\$19,751 - \$21,500
10%	\$43,001 - \$66,000	\$32,251 - \$49,500	\$21,501 - \$33,000
0%	More than \$66,000	More than \$49,500	More than \$33,000

*Single, married filing separately, or qualifying widow(er)

Simple Employee Pension (SEP)-IRA Contributions

If you are a participant in a SEP plan offered by your employer, your employer may make annual SEP contributions on your behalf up to the lesser of 25% of compensation or \$61,000 per participant for 2022 (\$58,000 for 2021). The limit is indexed for cost-of-living adjustments in \$1,000 increments in subsequent years. An employee cannot be excluded if his annual compensation is over \$650. The maximum compensation on which contributions to SEPs and Salary Reduction Arrangement Simplified Employee Pensions (SARSEPs) can be based is \$305,000 in 2022 (\$290,000 in 2021) and indexed for cost-of-living adjustments in \$5,000 increments in subsequent years. Elective deferrals to SARSEPs are also subject to the limits described below. Additionally, SARSEP participants who reach age 50 by December 31 of the tax year for time corresponding contribution may be able to contribute an additional catch-up contribution, if the plan allows.

	<u>Annual Elective Deferral Limit</u>	<u>Catch-Up Contributions for Participants at Least Age 50</u>	<u>Maximum Annual Elective Deferral Limit for Participants at Least Age 50 (Including Catch-Up)</u>
Year			
2022	\$20,500	\$6,500	\$27,000
2021	\$19,500	\$6,500	\$26,000

Simple IRA Salary Deferral limits are \$14,000 and \$13,500 for 2022 and 2021, respectively. Maximum catch-up contribution is \$3,000 and \$3,000 for 2022 and 2021, respectively.

Please remember in your thoughts and prayers our recently departed members and their loved ones



János (John) P. Burus

SOUTH BEND, IN --The members of Branch 132 were saddened by the recent death of Branch Coordinator and Treasurer János (John) P. Burus, who passed away Dec. 7, 2021.

Mr. Burus, 83, was a proud and active member whom many credit with resurrecting his branch after a long period of inactivity.

Born in Csorna, Hungary, he was a senior lab tech for Bendix/Honeywell and a U.S. Army veteran and usher at Notre Dame football games.

He is survived by his sons John E., Ernest (Alice) and Thomas (Dana); grandchild-

dren Matthew, Danielle, Lindsey, Carson, Bryce, Kalen and Erin; and brothers Andras (Aniko) and Istvan. May he rest in peace.

OCTOBER/NOVEMBER 2021

0001 BRIDGEPORT, CT
Margaret C. Gorlo
Francis Ragalye
Merilou E. Reed
James R. J. Sanders

0005 PHOENIX, AZ
Alex E. Elefant

0009 HAZLETON, PA
Vincent O. Waldman
Donald J. Walsh, Sr.

0014 CLEVELAND, OH
Vicki L. Bowens
Margaret G. Kerosky
Robert J. Merkosky

0016 PERTH AMBOY, NJ
Joseph Mehesz

0018 LINCOLN PARK, MI
Jack L. Bundy
Joseph Daniel
Anne M. Diederichs
Carol A. Falwell
Beverly J. Kamensky
Scott T. Lakins
Velma Truant

0019 NEW BRUNSWICK, NJ
Victor Dudas
Alice M. Sonzogni

0024 CHICAGO, IL
Margaret Papp

0026 SHARON, PA
George A. Diegan

0027 TOLEDO, OH
Lois Gombash
Dolores Rasar

Mary Russell
Patricia R. Vargo
0028 YOUNGSTOWN, OH
John L. Armstrong
Margaret S. Kramer
Clara M. Kovach
Paul S. Marko, Jr.
Edward Palovich
Ronald R. Vass
0034 PITTSBURGH, PA
Mary A. Adams
Paul Bachner
Aloysius A. Dentel
Constance L. Dubyak
Michele S. Landis
Joseph G. Thomas
0044 AKRON, OH
Richard D. Gay
Elsie M. Holmes
0048 NEW YORK, NY
Aleksandra Gashinskaya
James P. Kehrer
Denise Nielsen
0051 PASSAIC, NJ
Gwendoline J. Antoine
Mary Veres-Taylor
0076 PHILADELPHIA, PA
James F. Pokorny
0088 RURAL VALLEY, PA
Patricia M. Wickett
0089 HOMESTEAD, PA
Nellie E. Farkas
Irene L. Gyongyosy
Raymond R. Reihl
Judith A. Sheperd
0129 COLUMBUS, OH
Marcella F. Morrison
Dennis W. Wesney
0132 SOUTH BEND, IN
Helen Kuzan
Doris L. Lastoczky

Irma E. Nyers
Michael Pecs, Jr.
John Vetroccky, Jr.
0189 ALLIANCE, OH
Donna J. Thomas
0209 OMAHA, NE
Lucy N. Ekwere
0226 McKEESPORT, PA
Donald P. Fusilli
Joann Geary
Roger K. Truman
Sebastian P. Zangla
0249 DAYTON, OH
Albert J. Vaspory
0296 SPRINGDALE, PA
George A. Linnelli
Janet E. Szalai
0310 LYNCH, KY
Jesse W. Doan
0336 HARRISBURG, PA
Timothy S. Costa
Dale K. Wolfe
0352 CORAOPOLIS, PA
Patricia A. McFaddin
0383 BUFFALO, NY
Juliette E. Heft
Gaye L. Mayer
M. Jane Winchell
0525 LOS ANGELES, CA
Alice Pecora
0590 CAPE CORAL, FL
Patricia M. Bolen
John P. Freeman
0720 DEDHAM, MA
Martha A. Salza
8000 ALTOONA, PA
Joseph E. Bott
8020 McKEES ROCKS, PA
Frances J. Remy
8036 SCOTTDAL, PA
Mary Jane Noel

Donations

Donations Through Premium Payments

OCTOBER 2021

Branch - Donor - Amount
8 - Margaret I. Martin - \$2.00
19 - Attila Kun-Szabo - \$10.00
19 - Buda Kun-Szabo - \$10.00
28 - Michael J. Janovick - \$18.00
28 - Michael A. Kroner - \$3.63
28 - David L. Stack - \$30.90
28 - Darcie L. Johnson - \$14.67
28 - Jennifer A. Palotsee - \$17.80
28 - Michael J. Palotsee - \$3.18
34 - Mary M. Miksic - \$4.00
44 - Harper C. King - \$5.00
89 - Veronica A. Ujevich - \$12.15
129 - Theresa A. Lawson - \$10.58
129 - Terri S. Isabel - \$10.00
132 - John P. Burus - \$5.00
226 - Sylvia G. Jordan - \$10.00

226 - Timothy R. Holtzman - \$1.40
349 - Lucille E. Brown - \$25.02
705 - Katherine A. Orbon - \$1.27
720 - Warren Winnick - \$2.32
8036 - Zachary J. Kaider - \$5.00

TOTAL for Month = \$201.92

NOVEMBER 2021

Branch - Donor - Amount
1 - Maria E. Bryon - \$13.00
13 - John P. Cook - \$25.00
18 - Nancy L. Willim - \$10.00
19 - Ethel Dudas - \$4.20
28 - Joyce R. Kish - \$3.40
28 - Jennifer A. Palotsee - \$14.67
28 - Lori A. Garovich-Szabo - \$2.40
28 - Michael J. Palotsee - \$2.64
28 - Elizabeth C. Spencer - \$4.64
28 - Earl A. Spencer - \$1.44
88 - Jeanne M. Henry - \$9.57
129 - Lindsay M. Hammond - \$10.00

129 - Debra A. Lewis - \$10.00
129 - Stephanie L. Shepard - \$14.58
129 - Julie Westcamp - \$6.53
129 - Renee A. Ash - \$10.00
159 - William Scherfel - \$1.71
159 - David G. Mayberry - \$1.85
216 - Barbara Lang Yates - \$100.00
226 - Judit Borsay - \$25.00
226 - Timothy R. Holtzman - \$1.40
296 - Thomas E. Forbeck - \$45.20
296 - Kathleen H. Forbeck - \$44.97
296 - Elsie R. Cristillo - \$5.00
296 - Jay A. Blizman - \$5.00
336 - Ernest B. Molnar - \$2.00
336 - Zita F. Prowse - \$2.21
352 - Stephen J. Hornyak - \$5.00
720 - Gladys A. Croteau - \$26.00
800 - James W. Dallard - \$10.00
8036 - Zachary J. Kaider - \$5.00
TOTAL for Month = \$422.41

Additional Donations

OCTOBER/NOVEMBER 2021

Donor - Amount

(In Memory of, if applicable)
Bob & Maria Biscaglia - \$100.00
M/M Michael Chobody - \$200.00
Mary Jane Davies - \$25.00
Marlene A. Farley - \$35.00
(James R. Farley)
David Michael Komlenic - \$25.00
(Edward Komlenic)
Judith Salamon - \$100.00
The Kelly Troiano Private Client
Group of Oppenheimer & Co.
(Jack Kelly) - \$5,000.00
Verhovay Home Association - \$5,000.00
WPA Cookbook Sales - \$220.00
TOTAL for Month = \$10,705.00



Hungarian-born film directors

Over the holidays, I participated in an old family tradition of watching old movies and Christmas programs. My siblings and I noticed that many of the old time Hollywood movies were directed by Hungarian-born Americans.

Two of the most recognizable names are Michael Curtiz and Joseph Pasternak. Both were born in Hungary but their talents eventually brought them to Hollywood.

Curtiz directed such notable films as *Casablanca*, *White Christmas*, *King Creole* and *The Comancheros*. He worked with such notable actors as John Wayne, Spencer Tracey and Errol Flynn. Crooners like Bing Crosby and Elvis Presley worked with Curtiz as well. Female starlets in Curtiz-directed movies include Doris Day, Rosemary Clooney, Ann Sheridan and Ingrid Bergman. Known as a strict taskmaster and workaholic, he was also an innovator of utilizing unique camera angles.

Pasternak was born in Transylvania and was a successful director of films produced in Germany, Hungary and America. His biggest successes were American musicals, and he featured noted female performers including Judy Garland, Esther Williams and Deanna Durbin. Pasternak employed James Stewart, Jimmy Cagney and Frank Sinatra as leading men and had a keen eye for spotting new talent. Besides working on both sides of the Atlantic Ocean, he was under contract with MGM, Universal and 20th Century Fox. Known as a gourmet cook, he held lavish parties that featured Hungarian recipes. The Gabor sisters and their mother Jolie were longtime friends and persuaded him to make a cookbook which was very informative with recipes but personal stories.

The list of Hungarian-born directors is quite lengthy. This puzzle contains the names of 14 of them who found success in America.

Good luck, and see you soon!

WPA PUZZLE CONTEST #188 OFFICIAL ENTRY

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

"Film Directors" Word List

Alton	Erdős	Molnár
Benedek	Fejos	Pal
Csupó	Halas	Pasternak
Curtiz	Korda	White
De Toth	Mihalka	

Name: _____

Address: _____

City: _____

State: _____ Zip Code: _____

Phone: _____

Email: _____

WPA Certificate No.: _____

RULES

ALL **WPA members** are eligible to enter.

Complete the word search puzzle correctly.

Mail your completed puzzle, along with your name, address, phone number, email address, and WPA Certificate Number, to:

WPA PUZZLE #188
709 Brighton Road, Pittsburgh, PA 15233

Entries must be received at the Home Office by **March 31, 2022**.

Four winners will be drawn from all correct entries on or about April 5, 2022, at the Home Office. Each winner will receive \$50.

Puzzle Contest #186 WINNERS

The winners of our Puzzle Contest #186 were drawn Dec. 14, 2021 at the Home Office. Congratulations to:

Michael L. Vig, Br. 24 Chicago, IL
John W. Bunardzya, Br. 89 Homestead, PA
Emily E. Duncan, Br. 14 Cleveland, OH
Allison E. King, Br. 34 Pittsburgh, PA

Each won \$50 for their correct entry.



Our young members need your help

Will you answer the call?

As the pandemic continues, so, too, has the need for making difficult decisions concerning WPA's normal schedule of events. Last year, several WPA fraternal events—including the WPA Picnic and the annual meeting of the William Penn Fraternal Association Scholarship Foundation—were cancelled. These events are important sources of revenue for the Scholarship Foundation, as many members and branches attending these events contribute thousands of dollars. But, to protect the health of all involved, these events were cancelled and the expected revenue was lost.

We are appealing to all members, branches and friends of WPA to help us make up this shortfall. If you are able, please make a donation today using the form below.

We ask our branches to remember our Scholarship Foundation and the young members it helps when planning fundraising events. Every dollar you contribute will help our young members achieve their goals. No donation is too small.

Our Scholarship Foundation has been blessed with tremendous support throughout the past 50 years, thanks to the wonderful relationships built with friends like you. On behalf of our past, present, and future scholarship recipients, we thank you for your consideration and generosity.

William Penn Fraternal Association Scholarship Foundation, Inc.

Enclosed is my donation in the amount of: ☐ \$500.00 ☐ \$250.00 ☐ \$100.00 ☐ \$50.00 ☐ \$25.00 ☐ \$_____

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

(Optional) This donation is in memory/honor of: _____

Please make donation payable to: "WPFA Scholarship Foundation"

Mail this form and your payment to;

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

Thank you for your support!