

Life insurance: Certainty in uncertain times

WILLIAM PENN



LIFE

July/August 2020

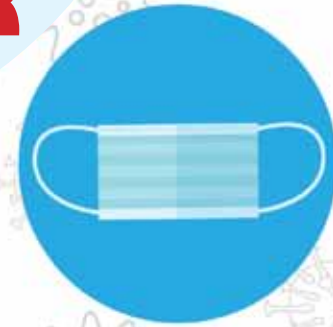
Stay Safe

Stay Healthy

Wash Your Hands

Social Distance

Wear a Mask



Coronavirus updates

Just when it seemed as if some sense of “normalcy” would return, many areas of our nation have had to re-impose measures to slow the spread of the coronavirus. As disappointing as this is, please rest assured that our Home Office staff is available to answer all of your questions and we remain committed to serving your life insurance and annuity needs. Our office hours have been adjusted, and we are now open Monday through Friday, 7:30 a.m. to 3:00 p.m., eastern time.

As for this magazine, we will continue to publish on a bi-monthly basis for the foreseeable future. Following this July/ August issue, we will publish a combined September/October issue and, most likely, a combined November/December issue. With all of WPA’s major fraternal events postponed until 2021 and with many branch and other activities cancelled, there is far less for us to discuss in these pages. Nevertheless, we will always do our best to keep you informed of our Association’s events, projects and programs and bring you stories we hope will interest you.

In these times of uncertainty, you can rest assured that the money you have invested in William Penn Association life insurance and annuity products will remain safe. WPA practices a sound, prudent investment strategy designed to withstand fluctuations in the market, even in such turbulent times, while maintaining sufficient reserves to meet its financial obligations. Your money is safe with us.

Remember: as fraternalists, we are at our best when we band together and support one another. Working as one--with patience, understanding and faith--we will see our way through the months ahead.

Stay safe. Stay healthy. Wash your hands. Practice social distancing. Wear a mask.

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PICTURED ABOVE: One of Zsolt Hormay's
most popular works: *Star Wars: Galaxy's Edge*
in Walt Disney World, featuring a life-sized
recreation of the Millennium Falcon.

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MI, NJ, NY and PA to honor top fraternalists

DO YOU KNOW of a WPA member residing in either Michigan, New Jersey, New York or Pennsylvania who provides outstanding volunteer service to their community? If so, that member may be eligible for one of the 2020 Fraternalist of the Year awards to be presented by either the Michigan Fraternal Alliance (MFA), the New Jersey/New York Fraternal Alliance (NJNYFA) or the Pennsylvania Fraternal Alliance (PFA).

Each honoree will be honored during the 2020 annual meeting of the respective fraternal alliance. Each meeting is planned for this October, but those plans may change depending on the course of the current pandemic. The NJNYFA and PFA honorees will also receive two complimentary tickets to their fraternal alliance's luncheon along with \$250 to help defray the cost of attending. The MFA will present a donation in the name of its honoree to the charitable organization of the honoree's choice.

Fraternal benefit societies, such as WPA, that are members of the MFA, NJNYFA and PFA may submit one nomination for each award. If you would like to nominate someone, please contact National Vice President-Secretary Cassandra Holmes at the WPA Home Office as soon as possible to receive further information on eligibility and procedures, along with the appropriate nomination form.

Application deadlines for each of the awards is as follows:
Michigan-July 31 • New Jersey/NewYork-Aug. 15 • Pennsylvania-Sept. 1.

Please note that full-time insurance sales representatives, officers of fraternal benefit societies and fraternal leaders within the various state fraternal alliances are not eligible for these awards.

Pennsylvania WPA members eligible to apply for statewide scholarship

THE SCHOLARSHIP Committee of the Pennsylvania Fraternal Alliance (PFA) is seeking applicants for its annual scholarship program. The PFA plans to award at least one \$500 scholarship. To qualify for consideration, applicants must:

- Be a resident of Pennsylvania and a member of the fraternal benefit society--like WPA--that is a member of the PFA.
- Be a 2020 high school graduate attending an accredited college, university, trade school or other accredited post-secondary institution in the summer/fall of 2020 as a full-time student.

- Complete an application form.
- Obtain a letter of recommendation from their fraternal benefit society.
- Submit a 500-word essay on the topic: "What does fraternal mean to you? What would you do to increase the relevance of fraternalists to you and your peers?"

The required application form and more information may be obtained by emailing the PFA Secretary-Treasurer Theresa A. Kluchinski at Theresa@lpacu.org or by calling 888-834-6614.

Completed application form, essay and letter of recommendation must be postmarked no later than Oct. 1.

Would you prefer
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with our magazine?

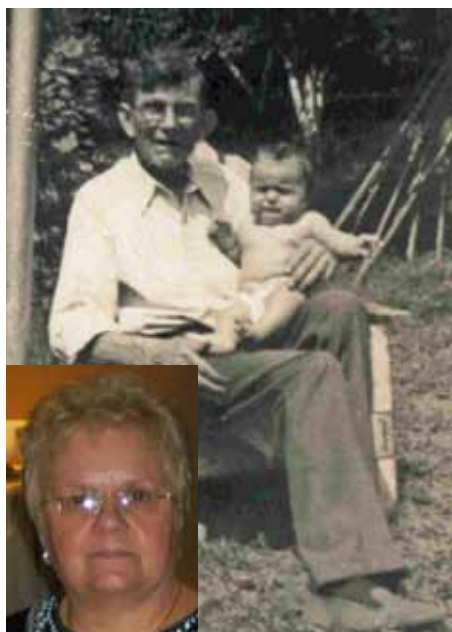
If you would prefer reading an electronic version of our magazine and wish to stop receiving a printed copy, contact John E. Lovasz at our Home Office. Call 412-231-2979, ext. 135, or send an email to jlovasz@wpalife.org.

Letters to the Editor

Member carries on family tradition

I am a member of the Free Hungarian Reformed Church in McKeesport, Pa., ministered by Rev. Daniel Borsay. I stay active within the church and am on the Church Council.

My mother, Theresa Bakos, passed away on July 20, 2014. After her



Janet Sparico, as an infant, sits on her grandfather Joseph Smith's lap. Inset: Janet today.

passing, I was going through some of her mementos and certain things that were close to her heart. I found the obituary of her father, Joseph P. Smith, my maternal grandfather, that was printed in the McKeesport *Daily News*.

While reading the obituary, I noticed that it said he was the past secretary of the William Penn Association Branch 226. At the time I read this, I was the secretary of Branch 226, after serving as an auditor. I am now vice president of the branch, along with Malvene Heyz serving as president, Gerry Nelson as secretary, Les Petras as treasurer and auditors June Coyne, Wayne Nelson and Frank Halas.

The reason I am sharing this story with all of you, is that I never knew my grandfather was the secretary of the same branch approximately 75 years ago, and here I am all these years later assuming the same position he once had.

I hope you all find this story as interesting as I have found it when I discovered it. I am honored to follow in my grandfather's footsteps, so to speak, to preserve our Magyar heritage. I know my grandfather would be honored also.

Janet Sparico

Branch 226 McKeesport, PA



WPA helps sisters attain their degrees

Thank you, William Penn Association, for all of your support over the past 11 years in scholarship money for our three girls (*pictured above*).

Our oldest daughter, Hilary, began her college education in the fall of 2009, followed by our middle daughter, Taylor, in 2013 and then our youngest daughter, Bailey, in 2017. They all attended Ball State and all earned their degrees in elementary teaching. Hilary and Taylor currently are teaching, and Bailey, having just graduated in only three years, is applying for teaching positions.

Our thanks to WPA for supporting each of them financially throughout their time at Ball State. We appreciate your efforts to continue to support families and students as they pursue a higher education.

Dan & Robin Vukovits

Rockville, IN

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Certainty in uncertain times

Life insurance in the COVID-19 pandemic era

HERE AT WILLIAM PENN ASSOCIATION, our summers are typically filled with lots of fraternal activities, festivals and picnics. This year, however, has been quite different. Looking at my calendar as I write this, I noticed that one of WPA's most popular summer fraternal events--the WPA Annual Golf Tournament & Scholarship Days--was to be held this weekend. That's just one of the many events that have been canceled due to the pandemic. Obviously, the safety and well-being of our employees, members and their families remains a top priority.

During these uncertain times, we have been getting a lot of questions from our members, prospective members and sales team regarding our Association's general position on COVID-19 and how it might impact your life insurance coverage or your decision to purchase life insurance at this time. So, I'd like to discuss some of the most common concerns we have heard.

Q: Will my life insurance cover a death caused by the coronavirus or any other global pandemic?

A: As long as you were honest on your initial application about your overall health and pre-existing conditions, then yes, your certificate issued by WPA will cover a death due to COVID-19.

Q: Can I purchase life insurance during the global pandemic?

A: Yes! You can (and should!) apply for life insurance during the pandemic. Normal underwriting requirements apply, and all approved applicants need to sign a post-issue "Statement of Good Health and Insurability" certifying that there have been no changes to their health since the initial application was signed. Some applicants who have various comorbidities--such as diabetes, heart disease, respiratory issues or compromised immune systems--may be postponed for coverage for a period of 90 days or more depending on their ailment(s).

Q: I am interested in purchasing a life insurance or annuity certificate but have concerns about an agent entering my home. Can my application be sent in the mail?

A: Yes! While telework and remote operations are still strongly encouraged in most states that have re-opened for business, in-person operations are permitted where that is not feasible. All in-person sales should be conducted by appointment only and follow CDC guidelines for safety of both the applicant and agent. The rules differ from state to state, but your agent should be aware of any limitations or restrictions for your particular state. If you are uncomfortable with a home visit, your agent can complete the application with you over the phone, then mail your application to you for signatures and follow our "by-mail" application procedures.

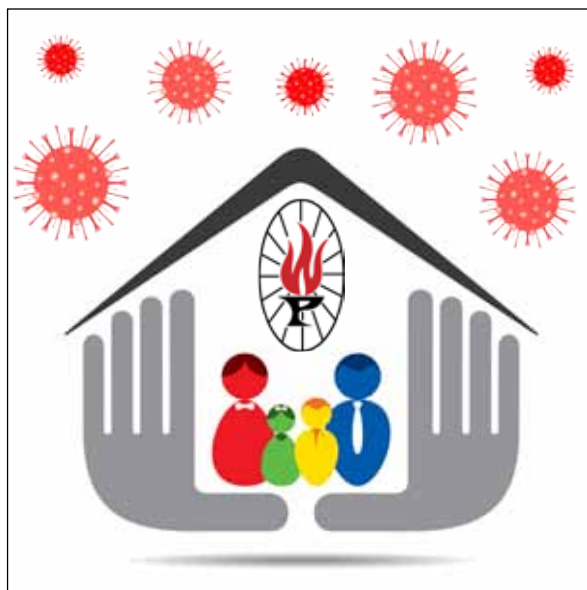
Q: What if I need a medical exam?

A: While the majority of our certificates are issued without a medical exam, one may be required based on your age and amount of insurance for

which you are applying. If an exam should be necessary, our third-party administrator, ExamOne, has rigorous safety precautions in place to protect you and your examiner from coming in contact with the virus. You can also request that your exam be conducted at your home, at your place of work or at one of ExamOne's facilities.

Q: What if I contract COVID-19 during the two-year contestability period of my certificate?

A: The two-year contestability period in all life insurance contracts protects the company from fraud or false information that might have been reported on the initial application. Here at WPA, all deaths occurring in the first two years are investigated and thoroughly reviewed to ensure that the information provided on the application was true and correct at the time of issue.



As long as you were honest about your health conditions, history, medications and known ailments on your application, you have little cause for concern about a claim relating to COVID-19 that is contracted AFTER the certificate is delivered.

Q: Can I purchase a life insurance certificate if I recently traveled or plan to travel abroad?

A: While underwriting guidelines are constantly evolving as a result of the COVID-19 pandemic, we currently have no underwriting restrictions regarding international travel.

Q: Will my life insurance rates go up as a result of COVID-19?

A: No. Life insurance rates are not increasing as a result of COVID-19.

Q: My income has been severely impacted due to the COVID-19 pandemic. Will I lose my coverage if I can't afford to pay my premiums?

A: While your certificate includes an automatic 30-day grace period, William Penn Association will not lapse (cancel) your coverage for 90 days. If your certificate has any cash value or dividends on deposit, you can use these values to pay your premiums, or your elected premium default provision will keep your coverage in force until you are in a position to start repaying.

Q: Will WPA be offering a "Guaranteed Acceptance" life insurance program this year?

A: While the short answer to this question is "no," we

are currently in the design phase for a new product that will eliminate the need to offer the "guaranteed acceptance" programs we have offered in the past.

In summary, while September has become known as "Life Insurance Awareness Month," what we have gained by living through this pandemic is a definite increase in awareness for the need for life insurance. Many companies are seeing record number of new sales brought on by the increased awareness and need for life insurance. So, if you need life insurance now, there's no reason to wait. Anyone who has someone depending on them financially--such as a child, a spouse or aging parents--should consider purchasing life insurance to protect their loved ones.

Be honest on your application. While it's always important to be honest when applying for life insurance, it's especially important to disclose your medical history during the pandemic. If you're feeling symptomatic, have been tested or are waiting for the results of a test, be proactive and disclose that information. Withholding information on a life insurance application can have a negative impact at the time of claim, and we want to be sure your loved ones are protected from the unexpected.

If you or a loved one have been considering purchasing or increasing your life insurance coverage, don't wait. Call your WPA agent or broker TODAY and make arrangements to get the coverage you need NOW. You'll be glad you did. Don't have an agent? Call the Home Office sales team, and we'll be glad to help.

Until next time, enjoy the rest of your summer! □

Come grow with us

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

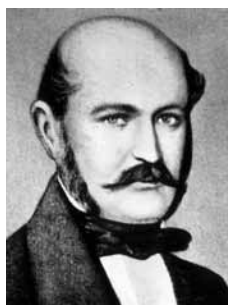




Hungarian medical pioneers

AS COVID-19 RAMPAGES across the world and in thousands of communities here in the United States, I have developed a renewed appreciation for medical research. With all of the wondrous treatments available in advanced hospitals and the seemingly-omniscient doctors that run them, it takes a pandemic like this one to drive home the realization that we humans don't know everything, and that the little we do know came only through dedicated individuals devoting years of hard work for the sake of discovery.

Unsurprisingly, many Hungarians contributed to the advancement of medical science. This issue's *Take* will introduce just a few of them.



Ignaz Semmelweis (1818-1865)

By now, all of us have heard about the importance of washing our hands, and for good reason: not only is it good hygiene, but more than 150 years ago, doing so saved the lives of mothers worldwide. Before Ignaz Semmelweis, who was born in Buda and became a doctor working in Vienna, a disease called "childbed fever" killed countless mothers and

babies. Semmelweis was puzzled. He found that when a doctor or medical student delivered a baby, there was a great chance of the mother contracting the fever, but not when a midwife was responsible for delivery. We now know the cause: the doctors and medical students didn't wash their hands before delivering babies, even after they were examining cadavers, but the midwives did. Semmelweis ordered all of the men under his instruction to start washing their hands, which lowered the childbirth mortality rate to 1%. Before the advent of germ theory, Semmelweis could not explain why his recommendations created such results. He was ridiculed mercilessly by his colleagues, suffered a nervous breakdown, and died of gangrene in a Viennese asylum at the age of 47.

Robert Bárány (1876-1936)

Born in Vienna of Hungarian and Jewish descent, Bárány won the Nobel Prize in Medicine in 1914 for his groundbreaking work on the human vestibular apparatus--what you and I know as the components of the inner ear and hearing canal--which are critical to balance, coordination, and overall neurological well-being. Interestingly, Bárány learned of his Nobel Prize while captive in a Russian prisoner-of-war camp, having been captured in World War I while serving as a civilian doctor assigned to the Austro-Hungarian Army. Through the intervention of Prince Carl of Sweden,



the Russians released Bárány in 1916, and he was able to accept his Nobel Prize. He remained in Sweden for the rest of his life and continued his work on neurological and physiological ailments.

Charles Weissmann (Born 1931)

Born in Hungary but educated in Switzerland, Weissmann is a molecular biologist best known for his work in unraveling a number of diseases that are caused by "prions," proteins that interfere with neurological functioning. Our modern understanding of Creutzfeldt-Jakob Disease and Mad Cow Disease came from Weissmann's contributions to medical research.



Albert Szent-Györgyi

(1893-1986)

Ever pour yourself a tall glass of orange juice to get your dose of Vitamin C? You have Szent-Györgyi to thank for that. He won the Nobel Prize in Medicine in 1937 for being the first to isolate Vitamin C. Szent-Györgyi was educated at Hungary's elite medical school in Budapest (which is now named Semmelweis

University--it only took 100+ years for Ignaz to get some credit). Szent-Györgyi later pioneered research on muscle function and cellular metabolism. He also lived an interesting life outside the medical field. He fought for the Finnish government against the Soviets in the 1939 Winter War and took part in secret negotiations on behalf of the Hungarian government during World War II, endeavoring to extricate his homeland from the Axis sphere, for which Adolf Hitler himself ordered Szent-Györgyi's arrest.

Michael Somogyi (1883-1971)

Ever drink too much orange juice, or eat too much candy? Doing so might make you diabetic, which was a big problem before Somogyi came on the scene. Born in Hungary, Somogyi studied in both Budapest and the United States before making his greatest discovery: the use of insulin to treat diabetes in children. He initially derived insulin from the pancreas of dogs. Somogyi also devised a more efficient means of testing for diabetes, and worked at the Washington University of St. Louis and the Jewish Hospital of St. Louis until he retired.





Vilma Hugonnai (1847-1922)

Hugonnai was the first-ever woman to become a medical doctor in Hungary, receiving her degree in Zurich in 1879. The Hungarian authorities refused to accept her credentials and only grudgingly allowed her to practice under the supervision of a male colleague. This trailblazer had an asteroid named after her in 2003.

Avram Hershko (born 1937)

Born in Hungary to Jewish teachers, Avram survived one of the darkest eras in human history. His father was pressed into service in the Hungarian army during World War II and was captured on the Eastern Front. Meanwhile, Avram and his family were put into a Jewish ghetto in Szolnok, Hungary, which was then liquidated in 1944. Most of the Jews in the ghetto were sent to Auschwitz, but Avram and his family miraculously were loaded on a train to a concentration camp in Austria, where they survived the war after years of hard labor. The entire family was reunited after the war, and they emigrated to Israel. There, Avram studied chemistry and earned the Nobel Prize for Chemistry for his work on ubiquitin-mediated protein degradation. I will not pretend to know what that is, but apparently it has enabled cutting-edge cancer treatments that are in use today.



Our world would not be the same without these Hungarian medical pioneers. I think we should take an opportunity to remember and express our gratitude for all of the hard-working medical professionals: the doctors, nurses, respiratory therapists, researchers, and support staff who keep the providers focused on medical care. Our thanks, of course, should also extend to the essential, but oft-forgotten, workforce: the folks who protect the nation, those who keep our food on the table and our packages arriving on time. The next time you dine out, tip your server a little more than you usually would (and if you think that number is 10%, then we need to have a talk).

Wash your hands, wear your masks, and keep your distance. Stay safe!

Éljen Amerikai-Magyar!

Long Live the American-Hungarians!

Cseh Tibor, Jr.

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

Point to Ponder....

Do you know a Hungarian-American medical professional who you think deserves recognition? Please let me know by emailing SilverKing1937@gmail.com. - Tibor

Enjoy even more tastes of Hungary

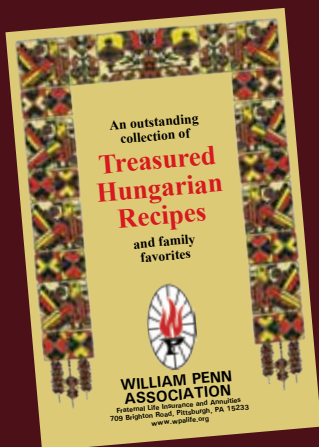
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WPA Cookbook, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

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

Our tree is growing!



WPFA SCHOLARSHIP FOUNDATION Tree of Knowledge

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

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

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

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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:

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To All WPA Members in the State of New York

Model Notice Regarding Fraternal Benefit Society Certificates

Dear Policyholder,

A recent Executive Order issued by Governor Cuomo, together with recent amendments to the insurance and banking regulations (the "regulations") issued by the New York State Department of Financial Services ("Department"), extend grace periods and give you other rights under your fraternal benefit society certificate if you can demonstrate financial hardship as a result of the novel coronavirus ("COVID-19") pandemic. These grace periods and rights are currently in effect but are temporary, though they may be extended further. Please check the Department's website at <https://www.dfs.ny.gov/consumers/coronavirus> for updates.

A copy of the Executive Order and regulations can be found at <https://www.governor.ny.gov/news/no-20213-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency> and https://www.dfs.ny.gov/system/files/documents/2020/03/re_consolidated_amend_pt_405_27a_27c_new_216_text.pdf, respectively.

Insurance Payments - Grace Period

If you can demonstrate financial hardship as a result of the COVID-19 pandemic, we must extend to 90 days the applicable grace period for the payment of premiums and fees under your fraternal benefit society certificate. If you do not make a timely premium payment and can demonstrate financial hardship as a result of the COVID-19 pandemic, we may not impose any late fees relating to the premium payment or report you to a credit reporting agency or a debt collection agency regarding such premium payment.

Catching up on Overdue Insurance Payments

The regulations also require us to permit you to pay the overdue premium over a 12-month period if you did not make a timely premium payment due to financial hardship as a result of the COVID-19 pandemic and can still demonstrate financial hardship as a result of the COVID-19 pandemic. This also applies if we sent you a nonpayment cancellation notice prior to March 29, 2020.

How to Demonstrate Financial Hardship

If you are unable to make a timely premium payment due to financial hardship as a result of the COVID-19 pandemic, you may submit to us or your premium finance agency, as applicable, a statement that you swear or affirm in writing under penalty of perjury that you are experiencing financial hardship as a result of the COVID-19 pandemic, which we or your premium finance agency, as applicable, must accept as satisfactory proof. Such statement need not be notarized.

If you would like to discuss billing or make alternative payment arrangements or if you have any questions, please contact us at 412-231-2979.

New Jersey Senior Citizens - Third Party Notice

A third party may be designated to receive a copy of any cancellation, non-renewal or conditional renewal and lapse notice from William Penn Association by a person who:

- is located in or is a resident of the State of New Jersey;
- is insured under a Life Insurance Certificate (policy) or Annuity Contract with William Penn Association; and
- is age 62 or older.

A third party may be designated by: completion of the information requested in the Third Party Designation below; and, return of the Third Party Designation Form to William Penn Association by certified mail, return receipt requested. The designation will be effective upon our receipt of the information.

Designation of a third party does not constitute the acceptance of any liability for the services provided to the insured by the third party or by William Penn Association.

The third party designation may be terminated by: the third party by written notice to both the insured and to William Penn Association; or, the insured by written notice to William Penn Association.

Third Party Designation

Certificate/Contract/Policy Number: _____ Date: _____

Third Party Notice, Designee (Print Name): _____

Address: _____

I accept designation as a third party. Signature: _____

Signature, Insured/Owner: _____



MASTER IMAGINEER

Hungarian-born **Zsolt Hormay**
brings Disney's visions to life

by Elizabeth Cseh-Hadzinsky

If you read my brother Tibor's *Take* in the March 2020 issue, in which he writes about our family trip to Walt Disney World, then you know I am a huge fan of anything and everything Disney. I have visited Walt Disney World six times since 2015, and I am a certified Disney Vacation Planner. My interest and love for Disney runs deep.

Several months ago, the Walt Disney Company launched its own streaming service called Disney+, featuring dozens of classic and original Disney shows and movies. One show on Disney+ that caught my interest is called "The Imagineering Story." This show takes an in-depth look at all of the different aspects that go into creating the numerous rides and attractions at all of the Disney parks across the world.

In one episode, a name popped up on the bottom of my screen—a very Hungarian name. This episode included an interview with a Disney "Imagineer," Zsolt Hormay, about his work on various attractions at the parks.

I get excited when I learn about notable Hungarians, so I had to find out more. After conducting some research, I was able to find contact information for Zsolt. I reached out to him requesting an interview to discuss his Hungarian roots and his work at the Walt Disney Company.

Erzsebet Cseh-Hadzinsky: Mr. Hormay, where in Hungary did you grow up/were born?

Zsolt Hormay: I grew up in Budapest but was born at Pécs.

ECH: How long did you live in Hungary?

ZH: I left in my early 20s.

ECH: What are your favorite locations in Hungary, and why?

ZH: I love the Balaton area; that is where I learned how to sail competitively, at the Mahart sail club. I have always loved Szentendre due to the cultural and historical richness. With all the different religions present, and of course, the art, we always referred to Szentendre as our "Little Montmartre." Additionally, the Pilis mountains and Visegrád where I went hiking almost every weekend with my family as I was growing up; the Dunakanyar for its intrinsic beauty; Zebegény, where I attended Szőnyi István summer art camp for years and where we had the privilege to be taught by the most illustrious and prominent artists in the country; just to mention a few places of many.

ECH: Do you have any Hungarian traditions that you still practice?

ZH: During Christmas and Easter, we are trying to follow our traditions as much as we can, although moving around the world constantly could be a bit of a challenge.

ECH: Do you have any favorite Hungarian food and/or drinks?

ZH: How could I not? I love to cook Hungarian dishes at home as often as I can. My personal favorites are *paprikás csirke* (chicken paprikash), *fasírozott* (Hungarian meatballs), *mustaros hús* (meat with mustard sauce, "my mom's recipe"), *gulyásleves* (goulash soup), *rántott hús* (schnitzel), *székely káposzta* (pork with sauerkraut), *palacsinta* (pancakes, sometimes a la Hortobágyi, i.e. stuffed with meat, onions and spices), *pacal* (tripe) and on and on! I love to prepare and enjoy Hungarian food!

ECH: How did your education help you with your current job?

ZH: I am extremely proud of our education that we received in Hungary, even under the communists. I mostly credit the free-thinking and sometimes risky point of views provided by our brave teachers who committed to do what was best for us as a new generation, looking further than the political constraints at the time. It shaped me greatly to be a good person, a hard-working professional, a mentor and a decent human being.

ECH: So, when did you move to the United States?

ZH: October 1987.

ECH: What is your official title at Walt Disney Imagineering?

ZH: Vice President-Creative, Themed Finishes Art Studio Executive

ECH: How did you get started there? What made you interested in being an Imagineer?

ZH: That is truly a long story, but let me give you a shortened version. After a brief collaboration with a small company from Michigan, I moved to Florida to join the Typhoon Lagoon water park project as a rockwork sculptor. After that, I worked on Catastrophe Canyon at MGM

Pictured right: one of Zsolt Hormay's most challenging works of imagineering, The Tree of Life at Walt Disney World.

Studios before I got hired by Walt Disney Imagineering as a full-time employee to art direct the new *Honey, I Shrunk the Kids* interactive playground also at MGM Studios. Following that, I moved to France to oversee and art direct all the rockwork park-wide at Disneyland Paris. I had always dreamed to work at Disney, and I am grateful to have been able to help build numerous signature projects around the world.

ECH: *So how long have you been working for Disney?*

ZH: I started at Walt Disney World in 1988. After a 12-year tenure, in 2000 I entered the outside market with my own company for a decade or so, creating high-end residential and other themed projects. In 2011, I received a call to come back to Imagineering and assist with the design and installation of the Cars Land project at Disney's California Adventure in Anaheim. I've been with the company since.

During my tenure with Walt Disney Imagineering, I have worked on a wide variety of projects in five major theme parks on three continents. Several of the projects serve as focal points in the parks, such as Big Thunder Mountain Railroad at Disneyland Paris, the Tree of Life at Disney's Animal Kingdom and Mysterious Island at Tokyo DisneySeas. I was also the field art director responsible for creating the Cadillac Mountain Range at Cars Land at Disney's California Adventure, was part of the team creating the Disney Resort in Shanghai, and was responsible for all themed finishes on Pandora-The World of Avatar in Florida, and the recently opened Star Wars: The Galaxy's Edge on the east and west coasts.

ECH: *What has been the most challenging project you've had to work on? Your favorite?*

ZH: The floating mountains of Pandora-The World of

Avatar in Florida's Animal Kingdom would come to mind, but of course, there is the Tree of Life along with Mt. Prometheus in Tokyo DisneySeas Park (the largest man made sculpture in the world today) and Cars Land at Disney's California adventure in Anaheim. Just last year, we opened two Star Wars: Galaxy's Edge on two coasts, which was a first for our company to undertake and indeed was a challenge for all involved!

Over the decades, unwavering focus has always been to assemble, manage and lead the best teams from all over the world. In my studio, we have over 15 or so different nationalities working together in harmony, which helps us to tackle any challenges, whether it's creative or logistic. The more of a challenge, the better! To me that is the most important element to our success. Most of us have been working together for 25+ years, like a family!

ECH: *Hungary is home to many hundreds of poets, composers, scientists and inventors. Do you think your Hungarian heritage helps you in your role as an Imagineer?*

ZH: During one of my visits back to my art school in Budapest, one of my teachers made the comment that they are truly trying to provide an education for the students to be able to survive and prosper, not only at home but also around the world, and I can certainly attest to that!

ECH: *Do you ever think Hungary will be added to the Epcot World Showcase? Or a kiosk?*

ZH: That has crossed my mind many times in the past, and I hope someday we can have some representation of our culture, even if it's something small and temporary. But, no particular plans are in the works as of today.

Continued on Page 23



Stay safe and stay healthy!
Wear a mask! Wash your hands!
Practice social distancing!

JUST 4 KIDZ

This sure has been a different kind of summer for a lot of us. No mornings at the playground. No afternoons playing baseball or softball. No nights at the movie theater. No visits with grandma or grandpa. No big fireworks displays on the 4th of July. And, just as it seemed we'd be able to enjoy all those things again, more people got sick and we had to continue be super-smart and super-safe.

But, we are NOT afraid. You know why? Because we know that a lot of really smart people all over the world are working very hard to find ways to treat those of us who get sick and to help the rest of us from getting sick. It will take a little more time, but we know one day soon we will be able to enjoy all the things we miss so dearly now.

In the meantime, we still have to eat, right? And, right now, we could go for something cool, creamy, sweet and delicious. Luckily, we found just the thing: a recipe for a yummy **Cookies & Cream Icebox Cake** from *MyHeavenlyRecipes.com*. Enjoy!

What You Need:

- A 16-ounce box of Oreo cookies
- 4 ounces room-temperature cream cheese
- 2 cups heavy whipping cream
- ½ cup powdered sugar
- 1 teaspoon vanilla extract



What You Do:

- Take 3 Oreos and put them in a food processor. Pulse the Oreos until they are very finely ground.
- With mom's help, use a stand mixer to combine the cream cheese, powdered sugar, ground up Oreos and vanilla extract. Mix on medium speed until all of the ingredients have combined. Then, turn the mixer to low and begin to slowly pour in the heavy whipping cream. Once the mixture looks like it is combined, turn the mixture to high speed and whip until stiff peaks form.
- Cover the bottom of an 8" X 8" glass baking dish with a thin layer of the mixture.
- Place 16 Oreos on top of that layer.
- Spread 2 cups of the mixture on top of the Oreos and then layer another 16 Oreos on top of the second layer of mixture.
- Spread the remaining mixture on top of the Oreos.
- Crush 4 Oreos into small pieces and then sprinkle on top of your cake. Eat any remaining Oreos.
- Put the cake in the fridge overnight for best results.

Kindness can't be quarantined. Let's build up our community and share joy on Facebook by sharing your photos with us @WPALife #wpalife!

Kidz illustration © Can Stock Photo Inc./lenm • Icebox cake photo courtesy of MyHeavenlyRecipes.com

Turning junk into memories!

Have you even noticed the smile that comes across your mom's or dad's faces whenever they discover something hidden away in a box, drawer or closet? It could be something like an old photo of them when they were your age, or even something as simple as a scrap of paper or a bottle cap. To you, it may look like junk, but whatever it is, it seems to make your parents happy. Wouldn't it be nice to have that same experience when you get older?

Well, here's a fun way you can take all those little things that make your day special or fun and turn them into a lifetime of memories. It's called a **JUNK JOURNAL**, and creating one is a great way to spend a day indoors when it's too hot or stormy to play outside.

What You Need:

- A scrapbook, notebook or journal with large rings; one you can open up and lay flat.
- Glue stick, scotch tape and/or all-purpose glue
- Markers, crayons and pens in a variety of your favorite colors
- Stickers of emojis, animals, food, toys and other fun things
- Scissors
- Photos, notes, movie ticket stubs, buttons, pins, and other items that remind you of your favorite people, places and things

What You Do:

- Whatever you want!

That's the really fun part about the Junk Journal--you can make it whatever you want it to be. You can make it a place to keep everything you did when you were a certain age, or about a certain grade in school, or a collection of items about your favorite athlete, musician or movie star...or it can be all of those things, and more! Whatever is important to you, put it in your Junk Journal. One day, you'll be very glad you did.



Kids creating scrapbooks © Can Stock Photo Inc./lenm

Branch 8 Johnstown, PA

by Alexis Yuhas Kozak

Greetings to all our William Penn family and friends! We hope everyone is staying well and healthy.

Did anyone ever think we would live to see these times? Very challenging in all avenues of life!

We hope this time has brought out good things in your life that maybe you did not have time for before. One of the most precious things is to realize and appreciate the goodness in your family and other people.

William Penn Association never misses a beat. Thanks to the Easter Basket program, we were able to put smiles on some people's faces at Laurelview Village. Branch Secretary Dorothy Kedves put her bunny ears on and passed out Easter treats to some of the residents. Of course, she was masked and kept her social distance.

The annual Johnstown Slavic Festival is being postponed to 2021, like so many functions. The committee is planning on a fundraising dinner later this fall to keep things vibrant. Of course, we will need to follow PA laws and limit attendance to 250. More details to follow.

The Slavic Fest has really grown, and although we are not actually classified as Slavic, we are their neighbors. We have earned their love and respect, and this year our Hungarian flag will proudly fly with the others. This is a great event to bring awareness of the Hungarian culture and educate folks about William Penn Association.

I would love to say "let's all get together soon," but we need to be prudent in our actions so that this beast of a virus will be gone. Patience.

"Yet, the strength of those who wait with hope in the Lord will be renewed. They will soar on wings like eagles. They will run and won't become weary. They will walk and won't grow tired." Isaiah 40:31

God bless you all.

If you have any questions, concerns or any news you would like to share, please call me at 814-242-0000.



Reflecting the "new normal": Branch 8 member Judy Grasa receives an Easter treat from her fellow branch members, with everyone practicing the social distancing standards which have become a part of our daily lives.

Branch 14 Cleveland, OH

by Richard E. Sarosi

We're now several months into adjusting our lifestyles due to the coronavirus. I now carry several masks, rubber gloves, regular gloves, hand sanitizer and disinfectant wipes and spray, items which I'm sure many of you also keep in your cars. Trips to the store are quick "in-and-outs." I get excited when I can get wipes, rubber gloves, cleaning products and other required paper staples. Food items are pretty much available.

I am still disturbed by the ever increasing numbers of COVID-19 cases and deaths in the world and the U.S.

My niece and cousins attending high school or college have done well with at-home schooling and classes. I survived a Zoom lesson (via Zoom) and learned a few more skills.

I never would have guessed that I would experience a pandemic (or, as I call it, a plague.) Now, I can say I am part of world history.

I know at some point things will get back to normal, but what will

be the new norm? May God bless us all.

Branch 14 participated in the WPA's Frontline Worker Outreach Program on June 5 by hosting a pizza luncheon for the staff at the Anna Maria of Aurora Nursing Home Facility in Aurora, Ohio. The workers were treated to a lunch of pizza, salad, beverage and cupcakes in recognition of their dedication in serving the residents and staff who were dealing with the virus and for those residents who were at risk of exposure to the virus. These frontline workers risked their own health to tend to the needs of the residents who are not able to help themselves.

A big thank you goes to Joann Proemba who worked with Branch 14 in coordinating the lunch and made it safe for the staff while the facility was under quarantine.

We also thank Aaron Baker, administrator and owner of Anna Maria of Aurora, for graciously allowing us to host the luncheon. We enjoyed sharing the fraternalism.

On June 16, the nursing home had a parade for the residents in which the residents' families drove by. This was the first time that I was allowed to see my dad, Ernie, since March, and it was the first time that the residents could go outside.

The parade featured more than 60 cars plus fire trucks, police cars, a rescue vehicle, an antique fire truck, a bag piper, balloons and noise makers. There were tears, smiles and lots of love shown to the residents and the staff. Everyone enjoyed participating in this great event.

Once the all-clear is given, Branch 14 meetings will resume in the Bethlen Hall of The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills. Branch 14 adult members and guests are welcome to attend the meetings. Upcoming meetings are tentatively scheduled for Sept. 2, Nov. 4 and Dec. 2, with all beginning at 7:00 p.m.

The Branch 14 Christmas party is scheduled for Saturday, Dec. 5.

Of course, due to the uncertainty and status of the pandemic, these events may not take place. Please call Branch President Caroline Lanzara at 216-970-2769 or Branch



Branch 14 hosted a pizza luncheon June 5 for the staff at Anna Maria of Aurora Nursing Home in Aurora, Ohio, as part of WPA's Frontline Worker Outreach Program. Among those enjoying the luncheon were Anna Maria employees' Connor and Arlene (pictured above, left). Among those helping to serve the luncheon was Aaron Baker, administrator and owner of the nursing home (pictured above, right).

Secretary/Treasurer Richard Sarosi at 440-248-9012 for information and updates.

Many Hungarian events in the Cleveland area for this summer and fall have been cancelled. A few events remain on the schedule, for now. Please check with the group or organization sponsoring the activity for any changes or cancellations.

Please support and make donations to the Hungarian churches, clubs and organizations in your local communities during the pandemic. Now, more than ever, they are hanging on and could face a tougher road ahead. We love that they continue our Hungarian customs, activities, traditions, music and food. Please support them and your local small businesses, which desperately need your patronage and financial support.

We also ask you to please continue to support the WPFA Scholarship Foundation during this rough period. Many events which raise funds for the Foundation, like the golf tournament and WPA Picnic, have been cancelled, and we need to do our best to make up for the money raised by those events.

We want to remember those WPA members who have passed away or may have recently lost a loved one. I was sad and shocked to learn of the passing of John (Jack) P. Kelly of Scottdale, Pa. Jack was a financial advisor and consultant for WPA. I met Jack when I became a member

of the Board of Directors. He was the man with great investment knowledge and a great golfer. There will be a huge void to fill. We send our condolences to his daughters, Chelsea and Liliane Kelly, and to his family. May Jack and those members who are not with us, rest in peace.

Get well wishes are sent to all of our Branch 14 and WPA members, as well as our friends, who might be feeling under the weather. We send get well and speedy recovery wishes to Branch 14 Vice President JoAnne Sedensky and members Alan Varga, John Hanna and Ernie Sarosi. Please keep all of our WPA members in your prayers and thoughts.

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

Never did I think that the sentences with which I normally close my Branch 14 articles would be so important to share as they are now: Be safe, stay healthy and please remember to keep in touch with someone you haven't seen or talked with in a long time. Don't miss this opportunity. Pick up the phone and/or plan a visit, if allowed. Remember those who are in the hospitals, rehabilitation facilities, nursing homes and extended care facilities where

visitation is not possible at this time. Everyone would love to receive cards and notes and the opportunity to hear from family and friends. Don't forget them.

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 18 Lincoln Park, MI

by Barbara A. House

Well, by this time, I had hoped to be back home in Michigan, but as this was being written, I am still in Florida. I hope to be back soon.

Until then, I hope everyone back in Michigan is staying safe and healthy. Please remember to keep in touch with your family and friends as best you can. Even if you can't get together in person, it's always wonderful to receive a call or card from those we love.

Please remember in your thoughts and prayers those Branch 18 members who have passed away, especially Paul Kish, Russell Keddie and Lily Anger. May they rest in peace.

Happy birthday to all those celebrating their special day in July or August.

Please call me if you have any questions about WPA and our branch, or if you have news to share.

Stay safe. Stay healthy. We will see each other again....soon, I hope!

Branch 26 Sharon, PA

by Gerry Davenport

As this article is being written, summer has finally arrived. The days have really flown by this year.

We are living in a new world. Will there be another spike in the COVID-19 pandemic? So many questions, not enough answers.

Our Branch participated in the Frontline Worker Outreach Campaign and continued to support people in need by giving a bag of food to two local families. We also gave boxes of food, as well as much needed hygiene items, to our local food bank. Giving is one of the highest means of faith.

Let's all help each other with a kind word and a smile.

Wishing you all good health. God bless.

Branch 28 Youngstown, OH

by Kathy Novak

Congratulations to all of this year's recipients of WPFA Scholarship Foundation grants. Continued success is wished to all of them.

Please continue to support the Scholarship Foundation. As with many organizations, the WPFA Scholarship Foundation is experiencing a financial burden due to the current pandemic. Events which would normally raise funds for the Scholarship Foundation, like the WPA Golf Tournament and WPA Picnic, have been cancelled. To make up for those lost funds, please contribute whatever you can afford.

We truly appreciate the frontliners who continue to work throughout these times of heightened concern. We should all try to extend a thank you to them.

We also extend great appreciation to all those who have done an act of kindness to those frontliners during these past months.

Special recognition goes to Betty Ann Nagy, who with the kindness of her neighbor Gary, has been donating bottled water to the Respiratory Department of the two Mercy Hospital sites in Youngstown. Betty

Ann retired from the Respiratory Department and chose to help her former co-workers. Gary was able to obtain the donated water from Ohio Wine Imports. Great example of locals helping locals.

Flowers and candy were donated to the women residing at the Beatitude House for Mother's Day by the St. Stephen of Hungary Altar and Rosary Society of Holy Apostles Parish. Many members of this organization are WPA members. Both the church and Branch 28 made a monetary donation to help support this community service group home.

As the country begins to reopen, while maintaining social distancing restrictions, watch your local listings of events being held, allowing us to be able to spend more time with our families and friends. As I'm writing this article, plans are still in place for the annual Canfield Fair to be held Sept. 2 to 7. You can visit the fair's website at www.canfieldfair.com for the latest information.

Happy retirement to Mary Rose Purton. Mary Rose served with loyalty and dedication as the secretary of Holy Apostle Parish for 24 years. May she enjoy this new chapter of her life to the fullest.

Best wishes to all those celebrating a birthday or anniversary,

Special healing thoughts to anyone who may have experienced the effects of the coronavirus.

Get well wishes are also extended to Barbara Stack, Irene Devlin, Debbie Lewis, Alice Nagy, Wilma Koneval, Caroline Lanzara, Evelyn Horvath, Bob Tarcy, Joe Nemeth, Ernie Sarosi, Barbara House, Jim Robertson, David Kozak, Richard Sarosi, Andy McNelis and everyone else who is under the weather.

Condolences are being sent to everyone who may have lost a loved one recently, especially the family and friends of Jack Kelly, associate and friend of the WPA. Many of our members may have had the privilege of meeting Jack at the WPA's



Gerry Davenport of Branch 26 prepares to deliver the branch's donations to the local food bank.

golf tournaments over the years. He will be missed. May he rest in peace.

For information about WPA life insurance or annuity plans, call Alan 330-482-9994 or Kathy 330-746-7704.

As so many abnormal occurrences have been taking place, please continue to stay safe and remember to honor everyone's comfort zone as well as maintaining your comfort zone. Adjust to the new recommended "normal" with care, concern and compassion for all.

Branch 34 Pittsburgh, PA

by Marguerite McNelis

We hope everyone is staying healthy and safe. Hard to believe that we won't be able to enjoy the Fourth of July as we usually do. We will all have a new definition of "normal" when this is over.

Please take a moment and pray for all our service men and women, especially those in harm's way.

Happy and healthy birthday wishes to everyone celebrating their birthdays in July, especially our son Andy, grandson Donovan and great niece Josie. Many, many more.

My husband and I would like to thank everyone for their thoughts and prayers. It really means a lot.

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

Please remember to stay safe



Members of Branch 28 visited the Beatitude House in Youngstown, Ohio, to distribute Mother's Day flowers and candy to the women served there. Pictured are (l-r) branch member Mary Rose Purton, Beatitude House volunteer Erika, Beatitude House Co-Director Sister Patricia McNicholas, and WPA Chair Kathy Novak.

and "social distance" until this has passed. God bless everyone!

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

Branch 44 Akron, OH

by Elizabeth Darago

It's certainly been a roller coaster year. Spring sprung, but people in Ohio didn't. Everyday items became scarce or more expensive or both. Such strange times in which we're living.

Recently, Branch 44 extended a helping hand--washed, gloved and not shaken--to the Ronald McDonald House at Akron Children's Hospital. Joining us in this effort was Penn Station Subs of Akron. Together, we provided a meal on April 27 to families of hospital patients staying there. While many families went home due to the pandemic, a small group of families with very ill children remained at the home. We were contacted and asked to assist in feeding them. Individual lunch boxes filled with sandwiches, chips and cookies were provided.

On April 29, Branch 44 partnered with Penn Station Subs in Fairlawn to prepare and provide a sandwich tray plus yummy chocolate chip cookies to Firehouse #1 in Copley, Ohio. We added a few extra sandwiches for the hard-working first responders at the firehouse.

An authentic Hungarian food shop celebrated its first anniversary during the Ohio lockdown. Your Cabbage Connection makes authentic Hungarian cabbage rolls and other lunch and dinner items. Twice it's been featured on Cleveland TV Station 8. Head chef and owner is Irene Bebe who has been affiliated with the Magyar Ház in Akron. Her shop is at 3455 Canton Road, Akron. Hungry? Call ahead for take-out at 330-961-5022 or 330-671-6095. She also has a website: www.cabbageconnection.com. Shop local Hungarian.

A big thank you goes to young members Maddie, Sam, Sophie, and Izzy Confer for repackaging 48 pounds of dry cat food into gallon-size zip bags and donating them to Rose's Rescue, a pet food pantry in Ravenna, Ohio. All creatures great and small are feeling the effects of lost jobs and loss of pay. The young will show us the way. Thank you.

Branch 44 is in the planning stage with Community Support Services to assist with a brown bag lunch for 20 to 40 of their homeless clients. We'll be making sandwiches in our kitchens and packing a great lunch. We'll share more details about this project in the next issue of *William Penn Life*.

Until then, please stay safe and healthy.

For your life insurance and annuity needs, please call Alan Szabo at 330-482-9994.

Branch 51 Passaic, NJ

by Christine Baldyga

We hope everyone is doing well.

The days of summer are upon us, and it is a time for us to enjoy some outdoor activities.

We were saddened to hear about the passing of Joe Baumgartner in June. Joe was a long-time officer of Branch 51 and a friend to many of us. Joe will be missed. Our condolences to his wife and family.

During this time of uncertainty, take care of yourself. Check on those who are alone or homebound. It is a good opportunity to pick up the telephone and reach out to friends we have not spoken to in a while.

Stay safe and healthy!

Branch 89 Homestead, PA

by Lisa S. Toth-Maskarinec

Greetings from the wonderful world of Branch 89. After many months of bad news and sad news, we have nothing but happy news this month.

Our church has reopened and is broadcasting services live on YouTube on Sundays at 10:00 a.m. You can also view the services at any-time. Just open YouTube, search for "FHRC Homestead" and click on the picture of our church; that will take you to the church's YouTube channel. Or, you can link to the channel through the church's Facebook page. ("Who would know that time I spent in the high school AV Club would come in handy one day," says Mark.)

Also, in the good news category, Branch President John Toth continues to mend. His speech is better; his walk is better. He isn't all the way back, but he's getting there. Keep moving forward, John. We're all with you.

Not to be outdone, Vice President Mark Maskarinec finally was able to get both cataract surgeries done and is adjusting from being exceedingly near sighted with double vision to now being far sighted with double vision. Mark thanks everyone for their cards and prayers during this difficult time. Mark's final surgery,



Members and friends of Branch 89 gathered June 27 for the branch's annual golf outing to benefit the First Hungarian Reformed Church of Homestead, Pa. Among those enjoying the post-golfing dinner. ABOVE LEFT (l-r): Doug Myers, branch members Peg and Steve Myers, Memory Joll, Mary Jane Hermansdorfer, Branch President John S. Toth, Jr. and Rev. Brian K. Hart. ABOVE RIGHT (l-r): Dave Seigfreid, Joe Maloney, Jeffrey Jenkins and Branch Vice President Mark S. Maskarinec. RIGHT (l-r): Tony Chuba, Gary Campbell, J.D. Damico, Tom Baney, and Branch Auditor Justin T. Toth.

his strabismus surgery, has been scheduled for Aug. 21.

On June 27, we held our second annual golf outing to benefit the First Hungarian Reformed Church of Homestead. It was held at Champion Lakes, which is about a 15-minute drive from the Bethlen Communities. Even in the middle of a pandemic, we saw a 40% rise in participation. Can you believe that? And, everyone showed up with their masks on. We also supplied to each golfer hand sanitizers, and bottles of Dawn liquid were placed on the golf course for cleaning golf balls.

While we're still finalizing the numbers, it appears that the amount we netted this year is what we grossed last year.

The big winners in the Chinese auction were Justin Toth (Southern Tier beer and golf basket), Lisa Toth Maskarinec (Pittsburgh Penguins high heel shoe wine holder and summer golf cooler survival pack) and Mark Maskarinec (the Empire State Building of Golf).

Lisa was also part of the winning foursome, a first for our family as Branch Members Steve and Peg Myers, Tom Kalupanov and John Toth usually take that honor.

Among other items, members of the winning foursome received a leather William Penn Association

satchel.

We hope to expand this again next year.

The biggest winner of all was John Toth, who worked a prize hole like a master. He stayed out the entire day and stayed for the dinner as well. Right on! You can't keep a good man down. Johnny truly is Branch 89's energizer bunny.

If you're saying to yourself: "Self, I wish I had been at that golf outing," you have another opportunity. On Aug. 9, we will hold our annual golf outing in conjunction with the Steel Valley Rotary at Butler's Golf Course in Elizabeth, Pa. The church is one of two major recipients of proceeds raised during this outing.

In addition to golf, there will be dinner by Chef Al, who has worked at several major restaurants in New York and New Orleans before returning to his Western Pennsylvania roots.

Our auction items will include several high-end European beers, a Steelers golf bag and a Penguins wine shoe, lottery tickets, wine baskets among many other items. If you can't golf, come for dinner. If you can't come for the dinner, then come for the golf.

And, always--please always, always--come for John Toth! Johnny's many amusing anecdotes are worth

the price of admission and he will be manning the Pay \$20 hit from the 150 yard line challenge.

During this outing and banquet, we will be taking every safety measure possible to insure the health and welfare of our members and guests. Please call Mark at 412-398-2078 should you want to golf in our outing or come out to the banquet.

On a sad note, we at Branch 89 had to say a sad goodbye to our beloved Fred Gabocy. "Uncle Fred" was a member of Branch 89 and our unofficial photographer at many of our events. God bless him.

He was at our last outing and spent the entire day taking pictures. He was a mere 93 and had more energy than all of us put together. He never showed how tired he was or how sore his back was, and he always greeted everyone with a smile, a handshake for the guys and a hug and kiss on the cheek for the ladies. All of us were the better for knowing Fred and loving him. He truly was the uncle everyone loved and wished they had in their own family.

We know he is in a far, far better place now with his beloved wife, Connie, and his many brothers and sisters who have gone on before him.

To his niece Dianne, her husband Bob and their three children, Patty, Peggy and Bobbie Ann, we

say thank you for allowing us to monopolize so much of his time and for sharing him with us. He may be gone, but he certainly won't be forgotten.

In parting, we want to reach out to all WPA members with well wishes during this time of pandemic and social turmoil. We need to be nice to each other and remember each other in these times especially. Lift someone up with an email, an Instagram message or a phone call.

Be well, stay safe and do something nice for someone.

Also, don't forget to support the Dorothy 6 Blast Furnace Café. They are open for both dine-in and take-out meals.

We hope you have a safe and happy 4th of July.

Branch 129 Columbus, OH

by Debbie Lewis

Hope everyone has been enjoying their summer under the present circumstances. I know many activities such as vacations, reunions and sporting events have been cancelled. Hopefully, we can all get back to some kind of "normal" before long.

Our branch participated in the Frontline Worker Outreach Campaign. We provided 70 box lunches from Honey Baked Ham Company to hospital workers at Mt. Carmel Hospital. They were very appreciative for them. This is a great program and wish to thank the Home Office for their help and their monetary support.

Remember to keep in touch with someone you haven't seen or talked to in a while. Give them a call if you can't visit in person. We don't always know what someone is going through; it might just brighten their day!

School will be starting for most students in August. As always, please be careful of the kids walking or riding bikes to school and watch your speed in the school zones.

Congratulations and good luck to all the college students that received one of the WPFA Scholarship Foundation grants. Remember, WPA is always accepting donations for these grants. If you or any family member have benefitted from one of these grants, it is always great if you can give back with a donation in any amount.

Our next branch meeting will be held on Tuesday, Sept. 1, at Plank's Cafe, located at 743 Parsons Ave. beginning at 4:00 p.m. Please join us!

We would like to congratulate those celebrating birthdays, marriages, anniversaries and new additions to their families.

Get well wishes go out to all who have been ill or hospitalized. We hope all have a speedy recovery and are feeling better.

We also extend our sincere sympathy to all who have recently lost a loved one. Remember the good times you shared with those who have departed and keep them and their families in your prayers.

If you have any news you would like to share, or if you would like to receive information about WPA life or annuity plans, please contact Debbie Lewis at 614-875-9968 or DAL9968@aol.com.

Branch 132 South Bend, IN

by John E. Burus

Summer is in the air! Happy Fourth of July to all members!

Tentatively, the next South Bend Branch 132 meeting will be held on Tuesday, Sept. 1, at the Martin's Supermarket Deli Erskine Plaza (first floor) on Ireland Road, South Bend at 5:00 p.m. An update will be given if the date changes or is cancelled due to COVID-19 concerns.

The 12th annual Branch 129 summer picnic scheduled for Sunday, July 19, at Potawatomi Park has been cancelled due to the current pandemic.

We sincerely hope that all William Penn members stay safe and practice safety measures to help us get through this trying time. I look forward to when we can all get back together and promote our fraternalism.

Branch 226 McKeesport, PA

by Judit Ganchuk

We wish happy birthday and happy anniversary to all who celebrate in July and August! I want to take a moment to wish my parents a wonderful and happy 35th wedding anniversary.

Get well wishes go out to Goldie Szarka, Branch Vice President Janet Sparico and Branch Auditors Wayne Nelson and June Coyne. To all those under the weather, get well soon!

Congrats to all those who graduated from high school, especially member Rylee Heyz. Congratulations to Rylee for being one of the select few nominees for the Charles Lickert Memorial Award as the most outstanding athlete of the Class of 2020.

We welcome all new members to our Branch, especially Branch Vice President Janet Sparico's great-granddaughter and great-grandson, Olivia and John.

We offer our condolences to member Angelo Ferraro and his entire family on the recent loss of his mother, Carmella. We pray for the families of those who have passed



NEXT DEADLINE

All articles and photographs for the September/October issue of *William Penn Life* are due in our office by August 17, 2020.

If you have any questions, call John E. Lovasz at 412-231-2979, ext. 135, or email jlovasz@wpalife.org.

away: Joanne McAndrews, Julius Yuhouse and John Zorich. May God grant their families and friends peace in this time of sorrow. Please keep all of our members who have lost a loved one in your prayers. Losing loved ones is never easy.

It feels like COVID-19 is taking over, but as long as we continue safe practices and don't do anything drastic, Americans can continue to flatten the curve and stop hospital systems from becoming overwhelmed. I ask that you keep all those on the frontlines of the COVID-19 pandemic in your thoughts and prayers: my sister, Dr. Noémi Hall, will be among those helping the CDC response team.

This year, our branch was able to participate in the Join Hands Against Hunger campaign and Easter Baskets program. In June, we were able to participate in the Frontline Worker Outreach program for which our branch officers delivered meals, apple pie and ice cream to two of the fire stations in McKeesport.

We congratulate member Kate McCauley for achieving amazing things this year. She earned her master's degree in coaching and athletics administration. Also, Westmoreland Sports Network named her Greensburg Central Catholic (GCC) volleyball team one of the top teams of the decade in the entire county and also the district and state. The 2016 GCC girls' volleyball team claimed PIAA and WPIAL titles, finishing the season with a 26-1 record. Like a true leader, Kate has owed her success to those athletes on the team. They all earned it with their hard work and team effort! Check out their story at westmorelandsports.com.

Though many events are canceled in the American-Hungarian community (like the ethnic food and music festival International Village in McKeesport), please note that the Free Hungarian Reformed Church in McKeesport may finalize plans for a food fundraiser after this magazine issue goes to print. Please call 412-672-7298 for info.

Are members of your close and extended family covered by WPA? Share WPA with your family and friends. Remember: members who



Branch 226 President Malvene Heyz (second from left) and Branch Vice President Janet Sparico delivered meals, pie and ice cream to firefighters in McKeesport, Pa., as part of WPA's Frontline Workers Outreach program.

recommend someone to get covered with us can earn up to \$20 for each new member.

We can--and we will--get through this.

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

Branch 249 Dayton, OH

by Mark Schmidt

Well, here we are, still on hold because of COVID-19. Life has changed and I suspect it will always be different from now on due to this pandemic.

We may see the response people have in Asia and the Middle East to other viruses like SARS and MERS become standard here in the U.S. It won't be strange to see people wearing masks in public and have disinfecting crews go through public places and transportation daily. Restaurants will have less seating, and crowding in bars will have to be addressed. Medical and governmental response will change even if a vaccine is produced.

Unfortunately, there is always a percentage of population that cannot or will not use a vaccine. These people will always be vulnerable to COVID-19 even if we reach the herd

immunity level.

This virus is with us forever. It will always be lurking in the background like influenza, TB, measles and many other infectious diseases. It will not just go away.

So, take precautions. Wear your masks, social distance, wash your hands frequently, try not to touch your face and get tested. This is how we get to some semblance of normalcy and back to our families, favorite activities and, of course, WPA fraternalism.

Here in Ohio, we are opening up to a degree. We still have restrictions to group meetings of less than 10 people so we can't have any group bacon fries, ball games or large picnics.

I suggest you try to bring the Hungarian heritage to your own family gatherings. Have that bacon fry in the back yard, make some cabbage rolls for dinner, open some Tokaji or *pálinka* and sip some to watch the sunset. Make this summer about the simpler things in life and your family. Enjoy what you can to the utmost and really appreciate those around you.

There is not much Branch 249 can do right now due to meeting restrictions. We have made multiple donations to the Dayton Foodbank so those who have lost their jobs to this virus can still eat. I recently read in the morning paper that this one food bank is giving food to 8,000 families weekly. JUST THIS ONE. There are over 100 foodbanks in the Dayton area, so you see the size of the problem.

Branch 249 will continue to donate. I suggest that, if you can, make your own donation to a charity or church that is actively fighting effects of this pandemic. Every little bit helps no matter how small.

On a happier note, I hope everyone had a safe 4th of July. Even suffering through this pandemic, the United States of America is still the

best country. Hope you got to cook out and see some fireworks. It's just not the 4th without a picnic with hamburgers and hotdogs. Anne Marie makes the best potato salad and deviled eggs. Yum!

Also, we wish those celebrating anniversaries in July and August many more years of wedded bliss.

For you birthday people (myself included), may your wishes come true. Now, I just need to figure out what I want.

Please remember our deceased members. Our prayers are with those who are experiencing the pain of a loved one's recent passing, especially branch member Helen Schenkel. May God grant her serenity.

Congratulations and welcome aboard new members Eliza Anne Heitman and Eliza Willow Jane Buckley. Two cutie pies!

With COVID-19 still hammering away at us, please stay safe. As Princess Diana once said: "Carry out a random act of kindness, with no expectation of reward, safe in the knowledge that one day someone might do the same for you."

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

Greetings from the "green zone" in southwestern Pennsylvania. The pandemic restriction ban in many areas of our lives has been lifted, albeit in a reasonable manner. We are still required to wear facial masks in public, especially as we enter places of business and worship. We're ever mindful of washing our hands, wiping down surfaces and, hopefully, avoiding crowds.

Unfortunately, this will remain with us for a while longer. I view everything as having a beginning, a middle and an end. Perhaps we've entered the middle phase of this pandemic, which may last for a stretch, at least until a vaccine is approved. It's all up to us and how we handle our everyday lives--socially distancing ourselves, staying safe and doing our best to prevent us from reverting back to the "yellow" or even worse, the "red zone." Let's all do our part.

Now, to a little branch housekeep-

ing where I have to be the bearer of bad news.

Due to the unavailability of our venue and other restrictions that are pandemic-related, Branch 296 will not have its annual bacon roast this year. It has become a more recent tradition for us to have this nice event, but due to these circumstances, the officers have decided to take a pause and plan for our bacon roast in 2021. We're sad about this, as well.

Another unfortunate announcement is that our branch has lost its meeting place. The King's Family Restaurant in New Kensington, where we've been meeting for a number of years, has closed and will not reopen. This is yet another business affected by the pandemic. We do not plan to meet for the next several months at least, so we have time to look for a new location.

I do have several good items to report for Branch 296.

First, for our WPA Easter Basket and Join Hands Against Hunger programs, our branch made donations to the Knead Community Café in New Kensington. Knead is a comforting spot located in the heart of downtown New Kensington, where they serve meals and, in return, ask for donations. If a diner is unable to pay, another diner along the way will pay it forward. Not only does the Knead Community Café feed the body, but it nourishes the soul in providing an essential ministry for the people of the Allegheny Valley.

Secondly, Branch 296 donated to the Neighborhood Resilience Project (NRP) for WPA's Frontline Worker Outreach Campaign. NRP is a social services program located in Pittsburgh's Hill District neighborhood, providing essential services, such as a food pantry, wellness services, a dental clinic and a trauma response team serving those affected by homicide or gun violence. Leanne Lovasz, one of our branch members, has volunteered at NRP during the early months of the COVID-19 crisis.

Extending the good news, we still have birthdays to mention! Happy belated birthday wishes to Angela Misera and Terry Panaro, and happy July birthdays to Lily Borland and my daughter, Leanne. August birth-

day wishes go out to Branch Treasurer Toni Kosheba and Georgene Pastura. To each of our branch members celebrating birthdays, we send you our very best wishes!

Happy anniversary wishes go out to Branch President Diane Torma and her husband John, to Cassie and Jeff Holmes and to Brittany and Bob Kellar. We wish you all many more years of happiness together!

Get well wishes go out to each of our members who are recovering from illness or injury, and our condolences go out to all who have lost a loved one recently. You are remembered in our hearts, thoughts and prayers.

Contact me at 724-274-5318 or by email at makelly367@verizon.net if you have any news or personal milestones you would like to share.

Our attentive WPA agent Noreen Fritz, FIC, LUTCF, continues to serve your life insurance and annuity needs. You can reach Noreen at: noreen.fritz@comcast.net or 412-821-1837.

In the meantime, we will continue to wait this out and will be here for you! Enjoy these summer months. Stay safe, everyone.

Branch 349 Weirton, WV

by Joyce Nicholson

Unfortunately, this year our Branch 349-Ohio Valley Hungarian American Cultural Society picnic did not take place due to COVID-19. We're so sorry to have missed you. However, next year we are planning a WPA branch picnic with the OVHACS, and the date and location is yet to be determined. I'll keep you posted.

We congratulate our own William Penn Association Medical Director Dr. Michael W. Finikiotis. He was listed as one of the Best Doctors in the May edition of *Pittsburgh Magazine*. These are the doctors that other doctors recognize as the best in their fields. These doctors cannot pay a fee nor are they paid to be listed and cannot nominate or vote for themselves. It is a list that is unbiased and respected by medical professionals and patients alike as the source of top quality medical information

giving us access to the brightest minds in medicine, diagnosis and treatment plans. Congratulations, Dr. Mike, and thank you for being a part of the William Penn Association community!

It was an unusual end to the 2019-2020 school year as schools were closed and many time-honored senior year events, such as proms, spring sports, even graduation ceremonies, didn't happen. But, those of you who received a William Penn scholarship in the past and enjoyed these senior traditions, please think of these new graduates and pay it forward by making a donation to the WPFA Scholarship Foundation. Your donation helps to meet the challenges and needs of our young members furthering their higher education.

We extend best wishes to all members celebrating birthdays and anniversaries this month.

Sympathies to those who have family members or friends who recently passed on.

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

You can call on Alan Szabo for all your insurance needs at 330-482-9994.

Branch 352 Coraopolis, PA

by Dora S. McKinsey

We are all experiencing a new way of conducting our lives--a slower pace to our everyday living. I, for one, am enjoying this new pace and have found contentment in ordinary, everyday occurrences. My hope is that you, too, find peace and enjoyment in this scaled-back way of living.

As you can imagine, branch activities have been reduced. The branch did donate to the North Side Common Ministries for the Join Hands Against Hunger campaign.

My granddaughter and I volunteered, from home, for the American Cancer Society's 5K virtual Relay for Life race. Rylee helped sort promotional items for inclusion in the gift bags to be distributed to those brave, self-motivated souls who partici-



Branch 352 member Rylee Trasky, 7, kept busy during the pandemic shutdown by helping to make face masks which were donated to various individuals (above) and by sorting promotional items for the American Cancer Society's 5K virtual Relay for Life race.

pated in the race. Over \$13,000 was donated, which is a phenomenal amount given the current world situation and the fact that it was a virtual race held at each runner's discretion.

Rylee also helped me make face masks which were donated to various individuals.

If you or any family members volunteered your time and/or talents in the service of others, please let me know so that it can be included in a future issue of *William Penn Life*.

Thank you, Noreen, for your kind words of sympathy. I truly appreciate your taking the time to write me.

Summer is officially here. Hopefully, everyone can enjoy some outdoor activities.

By the time this issue is published, July 4 will have come and gone. August only has one holiday that has any meaning, at least to me--Aug. 2 is Ice Cream Sandwich Day! And then it's September already. Where has the summer gone?

Be safe and healthy.

Branch 800 Altoona, PA

by Joan Ballash

After cancelling our April and May meetings, Branch 800 officers met June 8, respecting social distance and wearing masks. We decided to proceed with the annual picnic, which will be held on Wednesday, Aug. 5, at 6:00 p.m. at Highland Park in Altoona. Cost is \$5 per person, with no charge for children under 12 years of age. As in the past, All Occasions Catering will furnish the meal. For reservations, call Dan Greiner at 814-943-7471, by July 25.

The branch participated in the Association's Feed Your Community program by providing groceries for two families in Altoona. Thank you to Judit Ganchuk, WPA Activities Coordinator, for her guidance.

Once again, Branch 800 officers donated money to the St. Vincent de Paul soup kitchen and Catholic Charities, both in Altoona, and to the American Rescue Workers in Hollidaysburg. Due to COVID-19 concerns, checks were mailed rather than delivered in person.

Please donate to a food bank in your area. They have been life-saving for many who lost jobs, and their supplies are depleting. Also, continue to express gratitude to workers on the front lines, and behind the scenes, who help us meet our daily needs and keep our nation running.

We hope everyone safely celebrates July 4. Fly the flag proudly and pray for people in our country and around the world. In addition, prayers are offered for those who are ailing and for their families and caregivers.

Happy belated June birthday to Dan and Dennis Greiner, our president and vice president and to Branch Auditor Rob Gohn Jr., a July birth. May all marking dates in July and August have an enjoyable time.

Deep-felt sympathy is extended to those who have recently lost a loved one. We hope you feel the comforting presence of God.

Branch Coordinator Bob Jones is always available to answer questions regarding WPA life insurance and annuities. He may be reached at 814-942-2661.



Zsolt Hormay - Continued from Page 11

ECH: What is your favorite attraction at Walt Disney World?

ZH: If we are looking at WDW only, the Flight of Passage at Avatar would come to mind, having to pick one.

ECH: What makes you most excited for the future of the Walt Disney Company?

ZH: To be able to not only recover from this unprecedented global setback due to COVID-19 but further amaze and awe the world beyond all expectations as being the most creative and successful businesses in the global entertainment industry.

Some additional fun facts about Zsolt:

- Zsolt enjoys photography and the art of origami, as well as playing music on various instruments, such as Native American and Hungarian flutes, classical and acoustic guitar, and a type of Hungarian Renaissance lute called *koboz*.
- Zsolt can speak four languages: English, French, Hungarian, and Japanese).
- Zsolt played ice hockey for seven years, including two years on the Hungarian national hockey team, during which he was part of the Hungarian team at the European Championship in 1981. He also has been active in other sports, including competitive sailing in Olympic-class boats, and horseback riding.
- Zsolt teaches placemaking at the Institute of the American Indian Art (IAIA) in Santa Fe, where students can qualify for an internship with Imagineering, and has previously taught at Florida State University.

This month's wordsearch, naturally, features words associated with the life and work of Zsolt Hormay. The puzzle includes 18 clues, including places he's lived and worked, his favorite Hungarian foods and some of his more noteworthy works of imagineering.

Good luck! Until next time, stay healthy!

Puzzle Contest #177 WINNERS

The winners of our Puzzle Contest #177 were drawn May 8, 2020 at the Home Office. Congratulations to:

Karen A. Brown, Br. 18 Lincoln Park, MI
Kathleen A. Stone, Br. 1 Bridgeport, CT
Dorothy Zahurak Berry, Br. 590 Cape Coral, FL
Ryan M. McCurry, Br. 34 Pittsburgh, PA
 Each won \$50 for their correct entry.

WPA PUZZLE CONTEST #179 OFFICIAL ENTRY

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

"Zsolt Hormay" Word List

Balaton	Gulyásleves	Mt. Prometheus
Budapest	Hormay	Pandora
California	Imagineer	Pécs
Fasírozott	Koboz	Szentendre
Florida	Mahart	Tree of Life
Galaxy's Edge	MGM Studios	Walt Disney

Name: _____

Address: _____

City: _____

State: _____ Zip Code: _____

Phone: _____

Email: _____

WPA Certificate No.: _____

RULES

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

WPA PUZZLE #179
 709 Brighton Road
 Pittsburgh, PA 15233

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

In Memoriam

FRED C. GABOCY
LIGONIER, PA -- The members of Branch 89 Homestead, Pa., were saddened by the death of Fred C. Gabocy. "Uncle Fred," as he was lovingly called by his fellow members, died June 1, 2020, at the age of 94.



He was born and raised in Munhall, Pa., and served in the U.S. Army Air Force during World War II. He graduated from Centre College of Kentucky and the University of Pittsburgh and was a retired employee of USS Steel Research Laboratories.

Fred was a regular fixture at WPA and Branch 89 events. He was a member of The First Hungarian Reformed Church of Homestead where he served as an officer and elder since the 1940s.

Fred was always willing to help morally, financially and physically with any need. All one had to do was ask and Uncle Fred would help.

In a fitting tribute to Fred and all that he gave

his branch, especially through his photography, the branch, along with the Steel Valley Rotary, will be honoring Fred posthumously for his time and efforts donated to the golf outing.

Fred was preceded in death by his beloved wife, Connie, and his companion in later years, Josephine "Babe" Valenta.

He loved to travel to Florida and relax on the beach with his Florida family, which also included his niece, Elaine Kimball and her husband. He is also survived by several other loved nieces and nephews.

Memorial donations may be made to the First Hungarian Reformed Church of Homestead.

May he rest in peace.

We ask you to pray for Mr. Gabocy and all our recently departed members listed here:

MAY 2020

- 0001 BRIDGEPORT, CT
Louise A. Melillo
William C. Vars, Jr.
Francella Walters
0008 JOHNSTOWN, PA
Clara Demiter
Ethel C. Faczan
Joseph Potochar, Jr.
Helen C. Yocca

- 0014 CLEVELAND, OH
Margaret Caruso
Marian T. Herbst
Anne M. Horvath
Mary J. Kovach
Gladys R. Uveges
0018 LINCOLN PARK, MI
Lily L. Anger
Russell J. Keddle
Paul Joseph Kish
0019 NEW BRUNSWICK, NJ
Helen Balog
Stephen Farkas
Elizabeth Magyar
0023 POCAHONTAS, VA
Mildred Hendricks
0024 CHICAGO, IL
Joseph Kovacs
0027 TOLEDO, OH
Diane L. Blue
0028 YOUNGSTOWN, OH
Eugene J. Chepke
Chester Paul
0034 PITTSBURGH, PA
Rita Hohman
Richard Pieczynski
Bernice G. Vadas
Miklos Varkonyi, Sr.
0044 AKRON, OH
Helen Bellack
Thomas A. Jessel
0048 NEW YORK, NY
Wade C. Cornman, Sr.
Barbara E. Lees
0051 PASSAIC, NJ
Vernon Davis
0088 RURAL VALLEY, PA
Anthony Mastran
Rose Mary Sita
0089 HOMESTEAD, PA
Stephen A. Nemeth

- 0132 SOUTH BEND, IN
Phyllis J. Schmidt
Anna Traina
0209 ST. LOUIS, MO
James A. Ogle
0216 NORTHAMPTON, PA
Margaret Whipple
0226 McKEESPORT, PA
Gabriel J. Nagy
Albert K. Szirmae
0296 SPRINGDALE, PA
Anthony L. Debaldo
Pauline A. Rulis
0336 HARRISBURG, PA
Carl G. Wise
William H. Markle
0349 WEIRTON, WV
Robert J. Porta
Grace Irma Quinlan
0352 CORAOPOLIS, PA
Richard E. Kutzavitch
0383 BUFFALO, NY
Theresa S. Palumbo
Helen A. Ray
Livingston E. Weston
0525 LOS ANGELES, CA
Emma Maione
0590 CAPE CORAL, FL
Barbara J. Roscoe
Stella T. Smith
Barry S. Weber
0705 MAYVILLE, WI
Gary E. Bemis
Elizabeth M. Skenandore
0720 DEDHAM, MA
Mary Graney
Allan C. Nickerson
8036 SCOTTDAL, PA
Irene Hagner
Genevieve S. Johnson

WPFA Scholarship Foundation Donations

Donations Through Premium Payments MAY 2020

- Branch - Donor - Amount**
1 - Rita Nardecchia - \$1.00
9 - Diane Fala Klingner - \$5.20
14 - Almut S. Zvosec - \$25.00
14 - James I. Clark Jr. - \$10.00
14 - Alexander M. Kezdi - \$25.00
14 - Hajnalka N. Kezdi - \$25.00
18 - Marianne T. Orsargos - \$20.00
19 - Ethel Dudas - \$4.20
26 - Elizabeth R. Pacy - \$1.07
26 - Marie S. Logue - \$1.00
28 - Melody K. Allison - \$5.00
34 - Mary M. Miksic - \$5.00
34 - Esther I. Wagner - \$5.00

- 44 - Alexander J. Darago - \$39.30
44 - Elizabeth K. Darago - \$6.47
129 - Erzsebet I. Huber - \$5.00
159 - William Scherfel - \$1.71
226 - Timothy R. Holtzman - \$1.40
336 - Ernest B. Molnar - \$2.00
352 - Lauren N. Smith - \$20.00
590 - John Gardi - \$2.48
8036 - Zachary J. Kaider - \$5.00
TOTAL for Month = \$215.83

Additional Donations MAY 2020

- Donor - Amount**
(In Memory of, if applicable)
WPA Cookbook Sales - \$60.00
TOTAL for Month = \$60.00

Are your beneficiaries up to date?



That's a question you should ask yourself at least once a year. Regularly checking the beneficiaries listed on life insurance certificates is the only way to ensure that the people you want to receive the benefits of your life insurance are the ones who will receive it. If you think you need to update the beneficiaries listed on your certificates, either primary or secondary beneficiaries, contact your WPA representative. Or, call our Home Office at 412-231-2979.

Help us help our youth

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

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

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

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

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

Name: _____

Email: _____

Address: _____

City: _____ State: _____ Zip: _____

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

Special instructions, if any: _____

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

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

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

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



Inside this issue:

Life insurance in the COVID-19 pandemic era...**PAGE 4.**

Hungarian-born Zsolt Hormay brings Disney's visions to life...**PAGE 10.**

Activities for children...**PAGE 12.**

PRSRT STD
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PERMIT #12
INDIANA, PA

Privacy - Personal Financial and Medical Information

June 30, 2020

Dear Member:

Protecting the privacy of your personal, financial and medical information has always been and will continue to be a matter of top priority for us. When used in this notice, the following items have the meaning shown:

- **Public Information** means information that we believe is lawfully available to the general public from: Federal, State or local government records; widely distributed media; or, disclosures to the general public that are required to be made by Federal, State or local law.

- **Non-Public Information** means personally identifiable financial and medical information. It also means any list, description or other grouping of individuals, and publicly available information pertaining to them that is derived from any personally identifiable information that is not publicly available.

- **Consumer Reporting Agency** means an entity which regularly provides reports, including information regarding an individual's: general reputation, character, personal characteristics or mode of living and financial status. The information may be obtained through interviews with the individual or third parties such as the individual's business associates, family members, friends, neighbors, acquaintances or financial sources.

We obtain information about you from the following sources:

- Information that you provide to us in an application or other form;
- Information about your transactions with us (such as premium payments, loans, claims, etc.) or others; and
- Information that we may receive from a Consumer Reporting Agency.

We do not disclose any personal, Non-Public Information about you to anyone, except as permitted or required by law. We will not disclose personal medical information about you, except as permitted by law or as you may authorize.

We restrict access to your personal, insurance and medical information to those of our employees who need to know that information in order to provide insurance or service to you. We are, and will continue to be, vigilant in the safeguarding of your personal, financial and medical information. We maintain physical, electronic and procedural safeguards to comply with Federal and State regulations regarding the safeguarding of Non-Public Information.

It is our sincere desire to maintain complete, accurate and up-to-date records. You may contact us at the Home Office, to access, as provided by law, information included in your file. We will promptly correct any error in our information. To protect your privacy, you will need to identify yourself by providing us with your name, date of birth and Social Security Number.