

The latest on WPA's response to the coronavirus

WILLIAM PENN



LIFE

May/June 2020

Saluting our flag
& all who gave their lives
while serving under it



Coronavirus and WPA

We hope this issue finds you and all those you love safe and in good health.

As our nation and the world continue to battle the coronavirus, we at William Penn Association continue to adapt to a new reality.

First of all, we wish to thank you, our members, for your patience and understanding during this trying time. Our dedicated team of Home Office employees--all of whom have been working reduced hours and many of whom have also been working from their homes--have made every effort to service your needs and answer your questions on a timely basis. We appreciate your continued trust in us to meet your life insurance and annuity needs.

Secondly, as you have no doubt noticed, you did not receive your May issue of *William Penn Life*. The reason for that is simple: there was no May issue. Instead, we have combined that issue with this year's June issue to create the issue you are reading now. Similarly, the next issue of our magazine will be a combined July/August issue, which should arrive in your mail in late July. We hope to return to our regular monthly schedule soon, but as with much of life these days, how future issues will be published will be determined in large part on the course of the pandemic.

With heavy hearts, the Association's Board of Directors has decided to cancel WPA's schedule of fraternal activities for the remainder of the summer. Specifically, we have cancelled our Annual Golf Tournament & Scholarship Days, the WPA Picnic and the WPA Tour to Hungary. This was an extremely difficult decision, but one we felt necessary, based on the advice of health experts and government officials. We will instead focus our efforts and energy into planning the return of these events in 2021.

You can continue to rest assured that the money you have invested in WPA 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.

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

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You are not alone



We are in this together

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You opened your hearts; please open them again

AT A TIME when so many of our neighbors need help, our members and branches have shown yet again that they are true fraternalists.

Now, humbly, we ask you to do it again.

When we announced our annual **Join Hands Against Hunger** campaign earlier this year, the severity of the coronavirus pandemic was only beginning to be realized in our country. You, as always, opened your hearts to those in need. We thank those who joined in this effort to help alleviate hunger in their communities.

To date, 13 WPA branches, listed below, have participated in this year's campaign, donating non-perishable food items, household supplies and money to food banks.

Our thanks again to the following branches:

- Branch 8 Johnstown, PA - Operation Back Pack.
- Branch 18 Lincoln Park, MI - St. Michael's Church food pantry.
- Branch 51 Passaic, NJ - Wayne Interfaith food pantry.
- Branch 88 Rural Valley, PA - Mother Mary's Table soup kitchen.
- Branch 129 Columbus, OH - Local senior apartment buildings.
- Branch 132 South Bend, IN - Northern Indiana food bank.
- Branch 189 Alliance, OH - Alliance Community food pantry.

- Branch 226 McKeesport, PA - Greater Pittsburgh Community food bank.

- Branch 249 Dayton, OH - The Foodbank, Inc.

- Branch 349 Weirton, WV - Friendship House food pantry.

- Branch 352 Coraopolis, PA - Northside Common Ministries.

- Branch 800 Altoona, PA - St. Vincent De Paul Society.

- Branch 8036 Scottdale, PA - Westmoreland County food bank.

While we are certainly proud of these branches and their members, we cannot rest on our past efforts, not while the need for food assistance is greater than ever.

We call upon all of our members, branches, officers, directors, sales representatives, employees, consultants, vendors, suppliers and friends--everyone connected to our WPA family--to continue opening their hearts and sharing what they can with those in need.

Participate in our Feed Your Community program. Donate money to your local food bank. Volunteer to help distribute food. Go grocery shopping for an elderly relative or neighbor. Give whatever you can afford--in money, time and effort.

Continue to Join Hands Against Hunger.



LAST CALL FOR SCHOLARSHIP APPLICATIONS

WPA members interested in applying for grants from the William Penn Fraternal Association Scholarship Foundation, Inc., for the school year 2020-2021 must submit their applications or renewal materials to the Home Office soon. All first-time and renewal application forms and essays must be mailed and postmarked by May 29, 2020. Applications and essays postmarked after that date will not be considered. For more information, a complete list of eligibility rules and an application form, turn to pages 20 to 22 in this issue. Or, visit our website: www.wpalife.org. Go to the "Members" section and click on "Scholarship Foundation."

ATTENTION GRADUATING HIGH SCHOOL SENIORS!

WPA life benefit members graduating from high school may be eligible for our **Graduating High School Seniors Benefit**. This benefit provides members free limited-term life insurance: \$5,000 of coverage if one parent is a WPA member and \$10,000 if both parents are members. The coverage begins upon our receipt of written notice that you have graduated from high school and ends six months from the date of graduation. This coverage may be continued after six months, subject to submission of a satisfactory application and payment of any required premiums. Written notice, including verification of your graduation date, must be submitted to our Home Office within 30 days of graduation. For more details, contact Mary Ann Kelly-Lovasz at our Home Office at 412-231-2979 ext. 128.



A Message from the Chair of the Board

by Katherine E. Novak

On behalf of the WPA board of directors, I wish to extend good health and safe surroundings to all of our members.

Everyone is so thankful for all of the "frontliners" who have continued to work, allowing for necessities and essentials to be available for the general population. Some of those frontliners are our own WPA employees. Sincere and heartfelt thanks and much appreciation goes out to the WPA officers and all of the Home Office staff for adjusting to the new work situation created by the current pandemic. The cooperation and understanding shown by everyone is truly amazing.

The decisions and changes we had to make were not always easy nor easily adjusted to under such unusual circumstances, but the decisions made were for the safety, protection and well-being of everyone involved.

These trying times have allowed for new and updated office procedures, letting the normal daily functions to continue, while protecting the security of the benefits of all WPA members.

We know better days are ahead and will bring us back to a form of normal life. In spite of everything surrounding us, know that William Penn Association will continue to be a strong, stable and expanding organization.

Stay safe; stay healthy.

Faternally,

Katherine E Novak

Letters

Members will miss 'Aging Well' and its words of wisdom

My husband and I have a life insurance policy with William Penn, therefore, we receive William Penn's magazine.

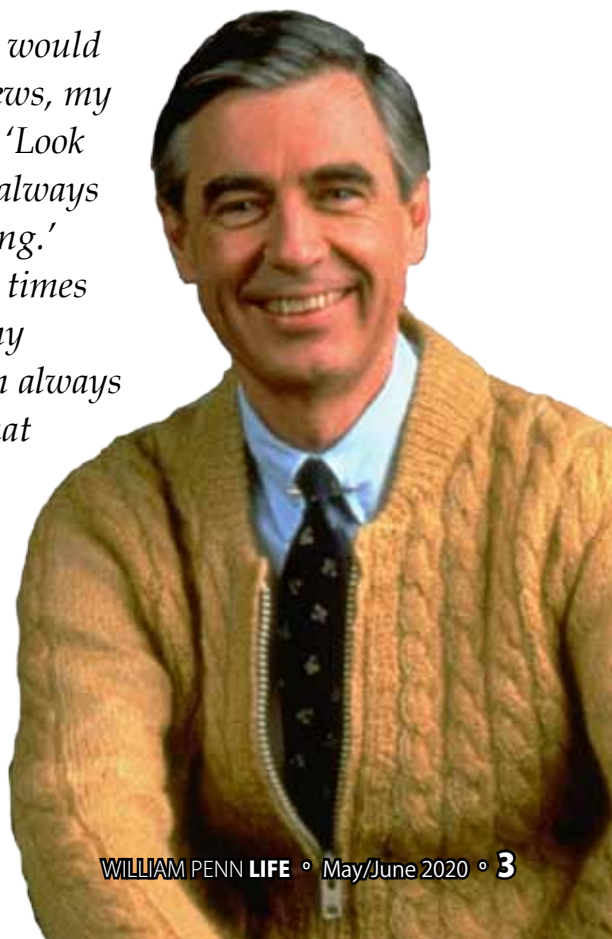
I just read Cathy's article ["Aging Well" by Cathy Graham] and learned that she is stepping away from the magazine. I just want to say thank you to Cathy for her exceptional insight. I love her articles and am so sad because I will miss her. But, I can understand her decision.

Thank you for your great magazine and thank you, Cathy, for blessing us with your words of wisdom.

Jo Dech
Greer, S.C.

"When I was a boy and I would see scary things in the news, my mother would say to me: 'Look for the helpers. You will always find people who are helping.' To this day, especially in times of disaster, I remember my mother's words, and I am always comforted by realizing that there are still so many helpers--so many caring people in this world."

-- Fred Rogers





The CARES act

and its impact on retirement plan distributions

HOW QUICKLY THINGS CAN CHANGE. Last month, we were discussing the new SECURE Act and the impact it had on many of our members and their families. Due to the coronavirus pandemic, the recently passed CARES Act has made additional changes that our members need to be aware of.

First and foremost, we hope that you and your family are well and staying safe from the spread of the novel coronavirus. Here at the Home Office, we are taking every precaution as outlined by the CDC and local authorities to ensure that our employees are in a safe work environment.

If you are still in quarantine, now might be the perfect time to pull out your insurance certificates, give them a good review and make sure that your beneficiaries are up to date.

With the kids all schooling from home, maybe this is a good time to consider starting them off on their own insurance plan as well. You can purchase our \$20,000 Juvenile Term Plan for your children or grandchildren from ages 0 to 21 for the same low price—just \$25 per year—regardless of their age. Call your WPA agent if you need any additional information. Although we are working remotely and social-distancing, we are still able to process applications.

Now, let's talk about the CARES Act and how it may impact our members.

The Coronavirus Aid, Relief, and Economic Security (CARES) Act was passed by Congress and signed into law by President Trump on March 27, 2020. The intention of the CARES Act is to provide fast and direct assistance for American workers, families and small businesses. The vastness of the CARES act is beyond the scope of this month's article, so I will focus attention on the most pressing items that may impact our membership in the immediate future.

RMD relief & what it means to you

First, the CARES Act essentially suspended all required minimum distributions (or RMDs) from qualified retirement plans (such as IRAs and 401ks) for the year 2020. The SECURE Act announced in December 2019 pushed the minimum age for required minimum distributions back to age 72 (from 70 ½).

Why does skipping your RMD this year matter? Because many Americans are struggling financially in 2020 because of the pandemic, and the CARES Act gives them



more flexibility on distributions. Leaving your RMD intact this year might make sense if you don't need the income. Skipping your RMD this year will increase the value of your account and give you more income for future years.

If you still need or want to take your RMD, nothing has changed and you don't need to do anything. Your RMD will be processed as usual.

The impact on RMDs from inherited IRAs

What if your RMD is from an inherited IRA? Does the CARES Act address these distributions?

Yes. The bill suggests that the relief pertains to any RMD from any individual retirement plan, which should include inherited IRAs or 401ks.

Now, let's say that you'll be inheriting an IRA from a parent who passed away earlier this year. Will the new 10-year rule established in the SECURE Act apply to you this year?

Yes and no. The answer depends on whether or not the original account owner (i.e., your parent) was subject to RMD rules at the time of death. The 10-year period starts in the year *after* the death of the account owner. So, if your parent passed away in January 2020 and left their IRA to you as an adult child, the 10-year rule will start in 2021, not 2020. As beneficiary, you will have until the end of the 10th year to withdraw the entire account balance. How-

ever, if the original account owner was already subject to RMDs, a distribution would need to be taken in the year of death as if the owner was still alive. In this case, the CARES Act enables the beneficiary to suspend the RMD, and you would not have to take the RMD for 2020.

Options for those who already took their 2020 RMD

Some of you may have already taken your RMD for 2020. What are your options?

Unfortunately, if you took your RMD earlier in the year, you may be out of luck. As of now, there is no provision to redeposit your RMD back into your account, (other than the 60-day rollover provision discussed below), and your distribution will be taxable for the year 2020.

If you are on a monthly RMD withdrawal plan and wish to suspend your withdrawals, you'll need to write or call your custodian to have the distributions suspended. You may also be able to "roll over" any distributions that you received in the last 60 days as a qualified rollover. You are only allowed to do one rollover per year and it must be made within 60 days of receiving the original distribution.

Stopping your annual RMD

What you need to do to stop your annual RMD for 2020 depends on who your custodian is. Here at WPA, we are requesting that you send a letter to our Annuity Department alerting them to suspend your RMD for this year. Of course, as stated above; you don't need to take any action if you want your distribution sent to you as usual.

Other noteworthy provisions of the CARES Act

In addition to its impact on RMDs, the CARES Act contains several other provisions that may affect you and your finances.

The CARES Act created a new exception to the cus-

tomary 10% early withdrawal penalty for those who take distributions from a qualified retirement plan before age 59 ½. Americans impacted by the coronavirus pandemic can take up to \$100,000 from their IRA or 401k in 2020 without paying the penalty tax. The income is still subject to normal taxation, *however*, by default, the income will be spread out over three years. It can also be treated as fully taxable in 2020, if you'd like. If your income will be substantially lower this year due to the impact of the virus, it might make sense to pay all of the tax this year, rather than spreading it out to next two years when your income should return to normal or could be much higher. This is an option that should be discussed with your tax accountant or financial advisor.

To be eligible for the exception to the 10% penalty, the recipient or their spouse need to be diagnosed with COVID-19, or they need to have experienced financial difficulties due to being quarantined, laid-off, furloughed, having childcare issues or any number of other reasons. Since this exception is fairly broad, I'd assume that most Americans will have been impacted in some way or another and should qualify for this exception.

If you'd like more information about either the CARES Act or the SECURE Act, there is plenty of it out there. You can google both acts or visit the websites of both the IRS (www.irs.gov) and U.S. Department of the Treasury (home.treasury.gov).

Again, we hope you and your family are well and staying safe. Although we are working remotely and rotating shifts at the Home Office, we are here to help if you need any assistance with your life insurance or annuity certificates.

Until next time, stay safe, and please remember to honor our fallen heroes on Memorial Day. □

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.





The Great Lakes Expo of '36

LAST MONTH, I discussed the artistic importance of the decorative iron works industry in Cleveland, discussing how Hungarians around the globe were primary contributors in the innovation and advancement of this unique artform. This month, I'm keeping my focus on the Cleveland area, highlighting an event that had major ramifications for the Hungarian-American community in Ohio and beyond.

During the summers of 1936 and 1937, the Cleveland lakefront became the gathering point for over 7 million people as the Forest City played host to the Great Lakes Exposition.

At the time, Cleveland was one of the largest cities in the United States. For comparison purposes, think of Houston or Phoenix today. The Great Depression impacted Cleveland particularly hard, giving the industrial metropolis one of the nation's highest unemployment rates. Leaders of the community wanted to offer citizens a reprieve from the anxiety brought on by the depression, thus, the idea of an exposition was born.

At the same time 350 miles to the west, Chicago was hosting a World's Fair. The exposition's financiers knew they had to create a cheaper but just as entertaining venue to rival what Chicago had. With the construction of a new multi-purpose stadium a few years prior, the Exposition planners believed that Cleveland was on the cusp of hosting a truly historical event.

I have discovered that my dad has quite a collection of historical memorabilia tucked down in the cavernous basement of my boyhood home. When I visit, I venture down there to look around. Time slips like it does in a museum or antique shop. Maybe it's the sepia tones cast by the warm yellow light of the incandescent bulbs. The mass of bric-a-brac and miscellany never seems to shrink, no matter how much scavenging my sister or I do.

Being that my dad was born in 1955, he could offer very little personal information about the Great Lakes Expo. But, down in the dusty cellar, he did manage to uncover an official 1936 Souvenir Book of the Great Lakes Exposition and a B & F record featuring the music of



John Brenkacs and his Orchestra. From these sources, I compiled this column about the Hungarian community's influence on the Great Lakes Exposition and Cleveland.

The Lake Erie lakefront, covering approximately 135 acres, was a perfect setting for the two summer events. With the aid of thousands of Work Projects Administration laborers, the exposition was put together in just 80 days during the early months of 1936.

There were many attractions and special exhibitions that required extra money for admission, such as rides on the famous Goodyear Blimp. The emerging giants of industry all had their areas to showcase their products and wares.

By far, the most popular area of the Expo was the "Streets of the World" section. The Streets of the World was located in the furthest reaches east of the exposition. Admission to this portion was 25 cents for adults and 15 cents for children--roughly \$5 and \$2.50 today. But, add

Point to Ponder....

With the coronavirus restricting our freedom to move about in this country, it is reassuring to know that there are many websites that offer virtual tours of places of interest. Without leaving the comfort of your home, you can explore a variety of different locations. I will be offering each month some virtual tour websites of Magyar interest for you to try.

The Cleveland Hungarian Heritage Museum offers a virtual tour of its many collections. Some more recent additions include the Fine Art and Folk Art Exhibits, the Sebo and Kristoffy Collections, and The George Kozmon Artwork Exhibit. There's also an interactive experience entitled "Discover Hungarian Porcelain," in which you can view dozens of Herend masterpieces and tour the Zsolnay manufacturing facility in Pecs.

You can always attach your laptop to your smart TV using an HDMI cable. If you do this, some tours will come out really well: Tour Budapest via YouTube, Budapest Vacation Travel Guide by Expedia, Liszt Academy of Music, Hungarian National Video Archive, The Museum and Library of Hungarian Agriculture and hungarianparliament.com. - Tibor

the costs for rides and exploring sections of the Expo, and a day at the Expo was a costly outing. Touted as an escape from the doldrums of the Depression, a visit to the Expo must have been difficult to afford for the average Joe (or Jóska). Interestingly, it is believed, but never officially confirmed, that over half of the admissions to the Expo were complimentary.

The Streets of the World section was shaped in a circular pattern, with over two dozen nations represented, Hungarians operated a disproportionately large number of the vendors, restaurants and coffee houses. Some of the Hungarian concessionaires were Bognar Dairy, Bozak Cottage, Roumanian Village (puzzlingly), János Fetzko Sandwiches, Aladar Zsadangi Photography, Marie Wolf's Magyar Tea Room, János Servas Souvenirs, M. Sarges Hungarian Charda, and within the "Hungarian Village Étterem" were Fannie Licht Candies and Maltby's Maple Sugars.

The most popular restaurant in the complex was the Hungarian Village. Long lines were a common occurrence with strolling violinists, dancers, and fortune tellers located outside the entrance entertaining those waiting to get inside. The Hungarian Village was made to look like a traditional *csárda* (tavern) with carved woodwork, authentic Magyar foods and the best in authentic folk music.

John Brenkacs and his 12-piece orchestra served as the house band. During his two-year run at the Hungarian Village, Brenkacs was awarded the title of "Brenkacs Vajda" or in English, "King Brenkacs." He was known for his marathons of uninterrupted music and once performed 101 Hungarian folk songs without stopping.

Brenkacs was born in 1885 in the then-Hungarian town of Királyhelmec (now Kráľovský Chlmec, Slovakia). He was a graduate of the Liszt Conservatory of Music in Budapest and immigrated to the U.S.A. in 1906. He eventually settled in Homestead, Pa.

Throughout his 60-year career, he appeared throughout Europe, played for a week at the Wisconsin State Fair during World War I, accompanied Hungarian actress Ilona

Massey during WWII at concerts for War Bond purchases, and continued to play up into the early 1960s at such places as the Alpine Village, Gypsy Cellar, and countless picnics and concerts in Ohio, Michigan, Pennsylvania, New Jersey, New York and Connecticut. Brenkacs passed away in Detroit in 1964.

Back at the Expo, the Hungarians claimed the first and most famous Hollywood Tarzan of all: American-Hungarian Johnny Weissmuller. As a winner of five Olympic gold medals in swimming, Weissmuller was recruited by MGM Studios and starred in six Tarzan movies made by the studio in the 1930s and early 1940s. (He would make six more with RKO.) Because of his Olympic notoriety, Weissmuller also endorsed Kellogg Cereals and BVD Underwear. Several times, Weissmuller made special swimming appearances at the Billy Rose Aquacade at the Expo and frequented the Hungarian Village as a customer and dignitary. Interestingly, Weissmuller has a star on the Hollywood Walk of Fame next to his co-star Maureen O'Sullivan, who played Jane in the first 6 of his Tarzan movies.

Although the Expo drew over 7 million people, it turned out to be a huge financial failure for its investors. Nonetheless, this largest event in the history of Cleveland meant it was a great time to be an American-Hungarian in Northeast Ohio.

Boldog anyák napját anyám és minden magyar anyám számára. Happy Mother's Day to my mom and all the Hungarian mothers.

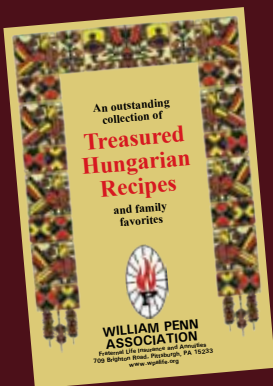
Éljen Amerikai-Magyar!

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.

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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

Name: _____

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

Line 1: _____

Line 2: _____

Line 3: _____

Line 4: _____

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

William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821

Hungarian Room awards scholarships for study abroad

by Joyce Nicholson

PITTSBURGH -- The Hungarian Classroom is one of the many nationality rooms located in the University of Pittsburgh's Cathedral of Learning. The rooms were designed to represent the culture of various ethnic groups that settled in and around southwestern Pennsylvania and are supported by various cultural groups.

Since 1948, the Hungarian Room Committee has awarded scholarships for summer study abroad and recently announced the recipients for 2020.

Congratulations to Lauren Weingand, who was awarded the Undergraduate Hungarian Room Committee Scholarship in memory of Arlene Kovacs Csoman, and to Sebestyén Sándor, who was awarded a Hungarian Room Committee Grant in memory of Dr. Steven Béla Várdy.

Unfortunately, due to the coronavirus pandemic, these recipients will not be able to travel to Hungary this summer. Instead, they will conduct their studies in conjunction with the



This traditional Hungarian motif adorns the ceiling of the Hungarian Classroom at the University of Pittsburgh.

Intercultural Exchange Program at a future date, possibly in 2021 or when the U.S. government and University of Pittsburgh have deemed it safe to travel.

Over the past 72 years, the Hungarian Room Committee has awarded scholarships to 64 students worth a total of \$242,500.

Cleveland Hungarian Museum offers virtual tours of exhibits

CLEVELAND -- While it is closed due to the coronavirus pandemic, the Cleveland Hungarian Museum is offering virtual tours of its various collections online. On the museum's YouTube channel, visitors can look through examples of Hungarian fine art and folk art in the Sebo and Kristoffy collections and even attend a lecture on contemporary digital artists with Cleveland-based artist George Kozmon.

To participate in these online experiences, log onto www.YouTube.com and in the search box type in "Cleveland Hungarian Museum." Then, open the museum's page to see the selection of videos posted by the museum.

For more information or to receive a link to an interactive experience about Hungarian porcelain, email the museum at chmadmin@clevelandhungarianmuseum.org.



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JUST 4 KIDZ

This is a strange time for all of us, kids and grown ups alike. Schools are closed. Many adults, maybe even your parents, aren't going to work or are working from home. You have to wear a mask when you go to the store. You can't visit your grandparents. And you're washing your hands constantly.

You have probably heard a lot of people say "we are all in this together." And that's true. But, you know what is also true? **We WILL get through this.**

So, for now, we stay at home, visit our friends and relatives using the phone or computer and practice social distancing when we do go out. If we get a little bored, we can play games to pass the time. We also like to think about our grandparents and how they had fun as kids.

If you're looking for new ways to have fun, here are three activities to keep you busy:

- **Marbles:** Learn the rules and play! Take a video of yourself playing and post it safely on your social media (with the help of a grown up) to share in the fun!
- Have you ever played **hopscotch**? You might remember we showed you how in **Just 4 Kidz** in our July 2017 issue. Visit wpalife.org/wplife/2017/Wm.Penn.Life.July.2017.pdf to learn how to play.
- Have everyone in the house **paint a spring landscape**. Use a brown marker to create a tree trunk and branches. Use cotton swabs as paint brushes to paint a pink cherry blossom or a weeping willow. The possibilities are endless. You can get some ideas for your picture at whereimaginationgrows.com/art-projects-for-kids-tree-craft/.

And here are three free websites for your family to enjoy:

- **craftprojectideas.com** - This site has free arts and crafts projects aimed for kids in preschool through 4th grade.
- **crayolaexperience.com/Creativity-at-Home** - This site has free craft downloads, coloring pages and art projects aimed for kids in preschool through 4th grade.
- **carsondellosa.com/free-resources/free-printables/** - Ready to print, these free materials make it easy for you to download and use immediately for kids from kindergarten all the way up to high school.

Make sure to tag @WPALife on your social media so we can pass around positivity and brightness with these activities!



Coloring Old Glory!

This is the time of the year when we celebrate many patriotic holidays, including Memorial Day, Flag Day and the Fourth of July. Why not show your love for our flag by coloring the picture below and sharing it with your family and friends?



Oops...we missed one

As it turns out, there were actually 10 differences between the two drawings featured in the April **Just 4 Kidz** section. We thank the sharp-eyed readers who noticed that a branch went missing from the tree at the top left of the picture.



Branch 14 Cleveland, OH

by Richard E. Sarosi

How should I begin my article? Oh, what a difference a month and half can make. In that time, the whole world was turned upside down as the coronavirus attacked the countries of the world and their citizens.

World leaders, celebrities, infants, the elderly, the sick, the rich and poor, sports figures, the economy, theaters, concerts, education, health-care, travel and television programming have fallen victim to this wicked virus.

There are millions who do not think they have it and are carrying it.

Many talented individuals have ingeniously used modern technology to sing, play musical instruments, and teach everything from daily school lessons to cooking.

Best of all, people shared themselves and became caring and concerned. Jobs that were taken for granted have risen in stature and prestige and have garnered gratitude from those who have been saved, treated and cared for.

I have grown fond of seeing news anchors, talk show hosts and celebrities televise from their homes, sharing themselves in a natural state, wearing regular clothes and being themselves with no live audience to impress.

I am working on the terminology that has evolved, such as "social distancing," "spikes," "shelter in place," "coronavirus," "COVID-19," "pandemic," "MERS" (Middle East Respiratory Syndrome), "epidemic," "outbreak," "SARS" (Severe Acute Respiratory Syndrome), "asymptomatic," "quarantine," "self-quarantine," "CDC" (Center for Disease Control), "Zoom," "Skype," "Google Duo" and so many more.

I never would have guessed that I would live through a world-wide epidemic--or plague, as I call it--that ranks with the many plagues described in history books.

I don't like how I have to wear a mask over my nose and mouth and gloves on my hands in order to go into a store. This is not what I am used to doing. It disturbs me to see stores with empty shelves and not



Next Deadline

All submissions for the July/August issue of *William Penn Life* are due in our office by June 30. If you have any questions, call John E. Lovasz at 412-231-2979, ext. 135, or email jlovasz@wpallife.org.

being able to purchase items I used to have no problem getting.

I never lived under a repressive government or occupational forces, where freedoms and choices are taken away. But, now I live with limitations in Ohio, and this is a big change for me.

I know at some point things will get back to normal, but what will be the new norm?

May God Bless us all.

There were many events that were scheduled to take place here in March and April, but due to the coronavirus, they were cancelled or postponed until later this year or 2021.

Branch 14 meetings have been cancelled until further notice.

The Hungarian Heritage Night with the Lake County Captains at Classic Park in Eastlake, Ohio, scheduled for June 6, has been postponed until June 2021.

The Cleveland, Ohio Hungarian Cultural Garden's Liszt concert and statue unveiling, originally scheduled for June 28, has been postponed until October. I will let you know the new date once it has been set.

All of this summer's activities in our area's Hungarian community are in jeopardy due to the coronavirus. Please check with the group or organization sponsoring the activity for any changes or cancellations.

Despite this pause in activities, please continue to support and make donations to the Hungarian churches, clubs and organizations in your local communities. Now, more than ever, they are hanging on and could face a tough road of survival ahead. We love that they continue our Hungarian customs, activities,

traditions, music and food. Please support them as well as your local small businesses which desperately need your patronage.

If you are financially able, please continue to support the WPFA Scholarship Foundation. And, we remind all students who are eligible for scholarship grants that their applications and essays must be mailed and postmarked by May 29, 2020.

We remember those WPA members who have passed away or may have recently lost a loved one. I was sad to learn of the passing of Joseph Kovacs of Crown Point, Ind. I met Mr. Kovacs and his wife Maria on one of our WPA trips to Hungary. He was a man who was proud to be a Hungarian and participated in many Hungarian activities and groups. May Mr. Kovacs and those who are not with us rest in peace.

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

Happy birthday and happy anniversary wishes are being sent out to all of our branch members, Home Office staff and WPA members, who are celebrating a May/June/July birthday and/or anniversary.

Happy 73rd wedding anniversary to my parents, Violet and Ernie Sarosi, who will be celebrating their anniversary on June 14, 2020. We love you very much.

May our members be blessed with many more celebrations.

Never did I think that the following sentences would be so important to share and be impacted by the coronavirus.



Helping to prepare Branch 28's Easter baskets are members (l-r) Pat Patrick, Mary Ellen Schwartz and Mary Rose Purton.

Special greetings to Dolores Soltes, Agnes (Auntie Aggie) Chervenak and John and Joyce Juhasz. It was good to hear from you, and I hope you are all doing well. Be safe and stay healthy. This goes out to everyone.

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. Remember those who are in the hospitals, rehabilitation facilities, nursing homes and extended care facilities; they love to talk to friends. Don't forget them.

Remember, 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

As I write this, it is April 6, and Tom, Abbie and I are still in Florida.

I have spoken to all Branch 18 officers. Vice President Linda Enyedy and I have decided to halt Branch 18 activities until September. If there are any changes, our communications officer, Helen Sryniawski, will call you.

I cannot tell you how much I miss seeing my friends, members, church, and Father Barnabas! This was really a sad Holy Week.

Please remember all our deceased members and their families. Remember all who have died or were ill from this awful virus. Better days are ahead, I hope.

Our September trip is also up in the air. If nothing else, we will plan a fall Soaring Eagle trip, I know you all enjoy being there.

I spoke to Alex Kulcsar, president of the Hungarian American Cultural Center. At this time all HACC events have been cancelled. We are all hoping to convene at the September Pig Roast.

Happy May and June birthdays to all of you, especially Father Barnabas, Tamás Markovits, Anne Marie Schmidt, Richard E. Sarosi, Debbie Evans, Kerri Kramer, Suzanne Krzeminski, my super brother Joe Gall, and last but not least, Abbie. I certainly wish you all many more.

Hello to Krisztina and David! David, get well soon!

A very special hello to Ethel Venko and Amalia Horvath in Toledo.

Hello, Louie Krajcz and Erzs. I know this is especially hard for you. Call me anytime, all of you.

My thought for the month: "Pray. God is the only one who knows when this will end. Remember, the smallest act of kindness is worth more than the grandest intentions." Thank you Father Barnabas.

I love you all and miss you so much. Stay safe, obey the rules, and we will see the end soon.

Branch 27 Toledo, OH

by Paula Bodnar

I am truly praying that all our members, young and old, are staying home and safe. Hopefully, this craziness will end soon, and we can get together with all our loved ones.

If anyone has any questions on your policies or want to sign someone up for a policy, please contact Alan Szabo at 888-428-8452.

Also, make sure your beneficiaries are up to date.

Branch 28 Youngstown, OH

by Kathy Novak

Well wishes to all our readers.

Remember, with each new morning, the new day gives us a chance to have a better day than the day before.

With social distancing in place, families have learned how to reconnect, many of us have returned to comfort food, some have "attended" church services online or on TV, and we all have reflected on special times in our lives.

Prior to the stay-at-home guidelines, Branch 28 prepared several Easter baskets for the children at the Beatitude House. The baskets were delivered and the staff distributed them.

Congratulations to all 2020 graduates. The end of your high school or college experience may have been different than what you planned, but remember that you still achieved something great. May all your future endeavors bring you much success and happiness. And, for those who are eligible, we hope you have all submitted your WPA scholarship applications. (See pages 20 to 22 for details and an application form.)

The month of May finds us honoring those wonderful women in our lives: our mothers.

We also take time on Memorial Day to honor all those who gave their lives while serving in our nation's armed forces. We also remember all veterans as well as everyone currently in active service.

June finds us celebrating a special

day to share our love, respect, gratitude and honor with all those strong, patient, knowledgeable, and loving men we know as fathers, both those still with us and those who have passed on.

Branch 28 plans on helping clean up the grounds and plant flowers at St. Stephen of Hungary Church (Holy Apostle Parish) for its Join Hands Day project. We also plan on helping stock the kitchen shelves of the Rescue Mission and Purple Cat, two local community service locations. Dates and details for those activities will be shared soon.

Happy retirement to Pat Purton; enjoy everything this new chapter of life brings you.

Get well wishes go out to all those who may be having some health issues at this time, especially Margie Sams, Debbie Lewis, Barbara Stack, Alice Nagy, Irene Devlin, Theresa Ference, Joe Nemeth, Ernie Sarosi, Barbara House, Richard Sarosi, Jim Robertson, David Kozak, Wilma Koneval and Susie Koulianos.

We extend best wishes to all those celebrating a birthday or anniversary, especially Branch 28 President Frank Schauer.

We offer our sincere sympathy to all those having recently lost a loved one. Our thoughts and prayers are with you.

Need information about WPA and its life insurance and annuity plans? Call Alan at 330-482-9994 or Kathy at 330-746-7704.

Remember, we should always try to do something worthy each day. Share some form of kindness, a smile, or a kind word or deed that will bring gladness to someone...and to you, also.

Branch 34 Pittsburgh, PA

by Marguerite McNelis

We hope everyone is staying healthy and safe during this COVID-19 pandemic. Let us all pray to God that we never experience anything like this ever again.

Also, let us remember to thank and pray for our health care workers (doctors, nurses, caregivers, etc.) and our first responders who put their lives on the line everyday and even

more now during this pandemic.

Happy Mother's Day to all the moms and Happy Father's Day to all the dads out there!

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

Special happy birthday wishes to my sister-in-law Roseann Vamos and everyone celebrating their birthdays in May. Also, happy anniversary wishes to my brother and sister-in-law. Many, many more.

Special happy birthday wishes to my brother Gary and everyone celebrating their birthdays in June. Also, happy anniversary wishes to my son and daughter-in-law and to my niece and nephew, Nicole and Bob. Many, many more.

Please remember to stay safe 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

Our branch prepared and delivered one Easter Basket to a local family in need this Easter. The husband was laid off at the beginning of December 2019. He is currently looking for work in his trade. His wife worked for JCPenney, which closed all locations due to the coronavirus. The couple has a son who will be two years old in June. Due to the uncertainties of not working, their housing situation is a little shaky. Branch 44, provided foodstuffs, a \$25 food card and an Easter toy for the child. Tears and thanks were shared from the young family.

We have begun collecting and providing clean, used grocery store plastic bags to Cheryl and Gil Stadler. Their church cleans, smooths, strips and weaves the bags



Christine Baldyga, Marian Rubin, John Mozer, Maria Mozer and Richard Mozer of Branch 51 delivered 15 bags of groceries to the Wayne Interfaith Food Pantry in northern New Jersey as part of this year's Join Hands Against Hunger campaign.

to make floor mats for the homeless. It takes 600 bags to make one mat. If you have any clean grocery bags, we're collecting them in my garage. Call me at 330-604-1264 for directions on where to deliver your clean bags (contactless).

Greetings to all members and their families who are at home due to the coronavirus directives. Be sure to look outside and enjoy the sunshine and pretty flowers of springtime. By the time you read this, the trees will have their leaves waving in the breezes.

May you all be safe and healthy.

We're collecting cans of coffee for the City Mission. Again, call me at 330-604-1264 on where to drop off the coffee (contactless).

Need insurance? Contact Alan Szabo at 330-482-9994.

Branch 51 Passaic, NJ

by Christine Baldyga

On March 15, members of Branch 51 gathered at St. Stephen's R.C. Magyar Church in Passaic for a Mass to commemorate deceased members of the branch. Mass was celebrated by The Rev. Laszlo Balogh.

That same day, we held our annual food drive. With the help of members and assistance of the Home Office, we were able to donate 15 bags of non-perishable, nutritious foods



Celebrating WPA's birthday

On March 8, Branch 88 celebrated the 134th anniversary of the founding of William Penn Association with its annual Founders Day party. This year, the dinner menu included chicken paprikás, kolbász and hot sausage. With temperatures near 60, many attended to enjoy the day. Thanks to all who helped cook and setup for the party, including (l-r) Kathy Chobody, Dennis Chobody, Dana Bonatch, Sam Mikita, Sandy Mikita and Mike Mikita, along with Joe Chobody who took this photo.

to the Wayne Interfaith Food Pantry. The pantry has been in existence for almost 40 years and distributes the donations to area residents in need. Volunteers at the pantry are most grateful for the ongoing support of William Penn Association.

In this unprecedented time with the spreading of the coronavirus, we want to thank those on the front lines who are caring for those in our communities. Our hearts go out to everyone who has been impacted by this global crisis.

Branch 89 Homestead, PA

by Lisa S. Toth-Maskarinec

Finally, it's here--sunshine and the opening of golf courses, even if it is on a limited basis. It's so good to be able to be outside breathing fresh air, even if it's through a mask.

Branch 89 trusts that everyone is surviving this coronavirus pandemic. Who would have thought that something of this magnitude

could have hit us? Branch 89 member Dr. Keith S. Toth is right in the heart of the pandemic in Manhattan. We are proud to report that Keith is fine. He and everyone in his area are confined to their houses and are only permitted to leave for emergency purposes, and when they do leave their houses they must wear gloves and mask. Very scary. Stay safe, Keith.

With the recent cancellations of elective surgeries in our area, Branch Vice President Mark S. Maskarinec had to postpone his strabismus surgery. However, he breezed through his A-Scan and was cleared for his first cataract operation on May 28. Talk about being put through the mill. But never fear Mark, golf should really be getting in high gear when you've recovered from your surgeries. Anyone wishing to send Mark get well wishes may do so by sending them to Mark at 517 Brierly Lane, Munhall, PA 15120. We're pulling for you, Mark.

Special get well wishes continue to go to branch members and friends

Jim Findlay, Fred Gabocy, Irene Gyongyosy, Rudy and Janet Phillips, John Recktoosh, Dianne and Bob Schneider and John Toth. We hope all of you are up and around and soon.

We still have authentic kolbász and hot sausage for sale. Call us at 412-872-5022 (leave a message if we're not there) or leave a message on the church voice mail at 412-461-1184. Or, you can email your order to tothmaskarinec@gmail.com. We have set up a FedEx account to handle shipping.

While under the COVID-19 restrictions, please remember to patronize your local restaurants by ordering take out or delivery. Dorothy 6 Blast Furnace Café is offering takeout options, and I for one can vouch for the quality and portions that you receive. They do not skimp, and the taste is extraordinary. Dorothy 6 has been an ardent supporter of our branch's golf outing and our church events, so let's support them and all the local restaurants during this trying time. Good restaurants are hard to come by, and we need to support them whenever and wherever possible.

Plans are under way for our second annual golf outing at Champion Lakes Golf Course for the benefit of The First Hungarian Reformed Church of Homestead. It will be held on Saturday, June 27, with a shotgun start of 9:30 a.m. For those WPA members who were used to golfing in the Bethlen Communities' outing at Champion Lakes, we invite you to golf in our event. It's always a joy golfing there, and Dick Groat and his daughter Allison could not be more gracious hosts. They truly add to the golf outing just by being there.

Price is a mere \$95 and reservations can be made by calling Mark Maskarinec at 412-398-2078 or emailing us at tothmaskarinec@gmail.com. We can use volunteers for this outing and for our branch golf outing on Sunday, August 9.

The ultimate winner of these events is our beloved church, The First Hungarian Reformed Church of Homestead.

Please note there will most certainly be adjustments to the outing plan, and, although we're not sure what those will be yet, we will pass

along any course restrictions to you as quickly as possible. Safety first, foremost and always!

As for our annual branch golf outing on Aug. 9, that will be held at Butler's Golf Course. Price is \$95. Mark and I plan to check out the course soon. We are hoping that by the time both outings occur, the governor will allow the banquet facilities at the golf courses to resume in-house dining.

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

Branch 129 Columbus, OH

by Debbie Lewis

Happy spring!

We have all been facing very trying times due to the COVID-19 pandemic, from the uncertainties of day-to-day living to wondering when and if things will ever get back to "normal." Please be safe in your daily activities during these times. We hope that you and your family have been blessed--and continue to be blessed--with good health.

Special days in May include:

- Mother's Day (May 10), a day to recognize, honor and celebrate the sacrifices and accomplishments of mothers;

- Armed Forces Day (May 16), a day to recognize those men and women currently serving in our Armed Forces; and

- Memorial Day (May 25), a day to honor and remember those who died while serving in our nation's military.

Special days in June include:

- Flag Day (June 14), a day to proudly display your flag;

- The first day of summer (June 20); and

- Father's Day (June 21), a day to recognize, honor and celebrate the sacrifices and accomplishments of fathers.

Our branch again participated in WPA's Join Hands Against Hunger campaign and Easter Basket program. We bought milk and eggs for 120 senior citizens in the area. They

were very appreciative.

Congratulations to all our members who are graduating from high school and college. Good luck to all of you in your future education plans or job searches.

Don't forget: all those applying for a 2020-2021 grant through the WPFA Scholarship Foundation must have their application form and essay mailed and postmarked by May 29, 2020. This includes both first-time applicants and renewals. This is a great program for our youth members. If you have been a recipient or have had children or grandchildren benefit from this program, please consider giving back with a monetary donation.

We congratulate all those celebrating birthdays, anniversaries and additions to their families.

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

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

For all your life insurance and annuity needs, or if you have any news you would like to share in *William Penn Life*, please contact Debbie Lewis at 614-875-9968 or email DAL9968@aol.com.

Branch 189 Alliance, OH

by Rhonda Mobley

Greetings from Branch 189 in Alliance, Ohio!

On March 14, our branch celebrated St. Patrick's day early with a branch party. We had an amazing dinner of corned beef and cabbage, sloppy joes, macaroni salad, baked beans, crab dip, cookies and cupcakes. We also had a DJ and dance. We didn't have our usual large turnout, but that was mostly due to the start of the coronavirus situation.

As a matter of fact, it was the next day that the governor of Ohio closed all non-essential businesses, which also temporarily closed our doors, as well. What a crazy and tumultuous situation, but it has become our new norm.

Nevertheless, we welcome spring with all its beauty while at the same time staying home and social



Rick Lewis (left) and Jimmy Lewis of Branch 129 prepare grocery bags for distribution to senior citizens in the Columbus, Ohio, area.

distancing. Our branch is made up of many older members who we treasure. It's the hardest part for me personally, not being able to see them and talk with them, hug them and laugh with them, or share a meal with them. But, they are also the ones we all need to protect from this horrible disease.

Although it isn't anyone's idea of a good time, it is important to follow the guidelines for everyone's safety. Please don't be the selfish, thoughtless person who thinks it's all a hoax or the flu. Don't take unnecessary risks at someone else's expense. You could unknowingly be a carrier and put others in harm's way. So, I urge you all to just STAY HOME! Follow your state's guidelines. It won't last forever, although it may feel like it.

The coronavirus has also closed all the nursing homes in our area to visitors, which put a stop to our Easter basket distribution. Although we really enjoy spreading the joy of Easter with our seniors, we can't take the risk spreading germs as well. We hope to get back on track next year and pray this will all be over.

Hopefully, when I write this next month, we will have a more positive outlook and COVID-19 will be a bad memory.

Until then, stay positive and stay home. The life you save could be your own.

Peace to all!



(l-r) Paula Vance, Barb Simons and Brenda Court enjoy a St. Patrick's Day party hosted by Branch 189.

Branch 226 McKeesport, PA

by Judit Ganchuk

We know this pandemic affects everyone and everything, so it's best to kick your attitude of gratitude into high gear: count your blessings and journal your internal thoughts.

Remember that military families deal with such situations often, that is, situations in which their plans are abruptly cancelled and they have no way of planning ahead for anything. And they do it all the time for our country. Please keep our military, emergency personnel and medical staff in your prayers while we all struggle with this new normal.

In the months and years to come, most children will remember how their family home felt during the pandemic more than anything specific about the virus. Let's wire our children for resiliency, not panic, as they watch us respond to stress and uncertainty. We can and we will get through this.

We wish happy birthday and happy anniversary to all who celebrate in May and June!

We pray for the families of those who have passed away. This must be a terrible time for those grieving. Please keep them in your prayers.

Get well wishes to Goldie Szarka, Branch Vice President Janet Sparico, and Harper, who is the great-granddaughter of Branch Auditor June

Coyne. To all those under the weather, get well soon.

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

Time's running out to submit your application and essay for grants through the William Penn Fraternal Association Scholarship Foundation, Inc. All applications and essays must be mailed and postmarked by May 29.

Are members of your close and extended family covered with us? Share WPA with your family and friends. Remember: members who recommend someone to get covered with us can earn up to \$20 for each new member. For more details on our Recommender program, see the ad on the back cover of this issue.

Branch 249 Dayton, OH

by Mark Schmidt

Well, a lot has changed since my last article. Life has dramatically changed with the COVID-19 pandemic and all the health restrictions and safety procedures in place for the foreseeable future.

As I write this, the state of Ohio is contemplating what can reopen, how testing for the virus can be expanded and how life in general will go forward this year.

But, we can be grateful that, so far, with a lot of hard work, social distancing and God's grace, we have been spared the brunt of the misery of this disease in Ohio.

Unfortunately I have to report that the 6th Annual WPA/Hungarian Day at the Dayton Dragons Baseball game has been cancelled. We were supposed to attend the game on May 17, but with the ball park closed and no spring training occurring, I see no way this will happen. If the Dayton Dragons resume playing

later this year, we will be in contact with them to see if we can be accommodated later at a game safely.

Also, the Magyar Club of Dayton has suspended its meetings and, worst of all, its Spring Dinner Dance. The dance had been rescheduled to June 13, but has since been cancelled.

One bright spot locally is the World A'Fair, a three-day international festival representing over 50 countries and held at the Dayton Convention Center. It has been rescheduled for Oct. 16 to 18. Hungary is well-represented by the Hungarian Festival Club, and I am glad this event will go on. Go if you can because this is a fun day seeing all the booths, crafts, food, dancers and musicians representing the countries from around the world.

The stay-at-home orders paired with the closing of non-essential businesses has resulted in a drastic increase in unemployment and an increased need for food assistance. In an effort to help families in need of food, Branch 249 donated money to The Foodbank of Dayton as part of WPA's Join Hands Against Hunger campaign.

We also sent a donation to The Foodbank for our Easter Basket project, since we weren't allowed out to nursing homes and other facilities.

In addition, we again donated to The Foodbank of Dayton for the 134th Anniversary "Feed Your Community" campaign. We felt that with the travel restrictions combined with the immediate need of hungry families, the purchasing power of The Foodbank and their existing programs and logistics would help the most people in our area.

With the help of the Ohio National Guard, The Foodbank is feeding long lines of people weekly. Each dollar provides six meals to our neighbors, friends and family. Our branch is proud to have provided 2,700 meals to those in need locally. Branch 249 members be proud.

If you want to donate, contact me at amschmidt@msn.com or 937-938-0198. Or, go to www.thefoodbankdayton.org to make a donation.

I hope those celebrating birthdays and anniversaries in May and June can find joy at this somber time. I will try to cook a special meal for

my wife Anne Marie on her birthday in June. Sometimes it's the little things that count the most.

Please remember our deceased members at this time, especially with Memorial Day and the pandemic. Our thoughts and prayers are with you at this tragic time.

I just looked at the calendar and realized we have several other celebrations coming up: Mother's Day, Father's Day and Flag Day. Flag Day is the easiest to celebrate: Fly Old Glory high and proud. With social distancing, Mother's Day and Father's Day might be a bit harder, but with a little creativity, I know you'll manage to honor mom and dad.

With COVID-19 still hitting hard, remember what Dr. Amy Acton says; wash those dry, chapped hands for 20 seconds, practice social distancing and don those masks and gloves. Disinfect everything thoroughly and please be safe. We will make it through this.

La Vie Est Belle. Life is beautiful.

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

Dear members, what we are experiencing right now, is "no ordinary time," to paraphrase Eleanor Roosevelt's speech to the delegates of the 1940 Democratic National Convention. Eighty years have passed since she spoke those words, and yet they ring true during this pandemic we are all experiencing in varying levels.

Some of us have been teaching school lessons to our children, as schools have been closed for the remainder of the academic year.

Some are diligently working as healthcare providers, food and grocery store workers and custodial staff, concentrating on providing the best possible health and essential services for us all.

Most of us are home bound, as we await this virus, which is akin to a plague, to pass over us.

Certainly, no ordinary time.

During this time of pandemic, we at WPA are focusing on the best interests of our members. Our March and April meetings came and went without us gathering, and our May meeting has been cancelled as well.

For the past several years, our branch has anticipated our annual Join Hands Day project, during which we packed snack bags for the Ronald McDonald House of Pittsburgh. This activity will be on hold, until further notice. But, when the time is right, we will meet, enjoy one another's company and work on our project.

We still have birthday wishes! We extend warm wishes to Branch Vice President Marge Kosheba and branch members Mary Ann Slaninka, Helen Slaninka and Diane Baranowski, as well as each of our 296ers celebrating their special day.

Wonderful anniversary wishes to those united in marriage during this time. May you have many more years to celebrate together.

God grant eternal rest to family and friends whom we have lost. Memories of them can be held close to our hearts to sustain us.

To students graduating from high school and college, we extend heartfelt congratulations. This would normally be a time for celebration, but that has been halted for a time. We are proud of you, nonetheless.

WPA continues to provide excellent insurance and annuity products and service to our members. Our local agent, Noreen Fritz, is just a phone call away at 412-821-1837.

The officers of Branch 296 are thinking of you, wishing you good health, and looking forward to a more ordinary time.

Branch 349 Weirton, WV

by Joyce Nicholson

I pray this finds everyone in good health during the pandemic. This is a frightening scenario, the likes of which we haven't experienced in over half-a-century. We can get through this! Stay positive! Stay safe!

Summer is heading our way. Time to work in your yard and get



National Director Joyce Nicholson and her husband Harry prepare peanut butter and jelly sandwiches for a contactless delivery to the children at Friendship House during the pandemic.

some fresh air.

The Annual Festival of Nations in Weirton was to be held on March 21. However, due to the coronavirus concerns prior to any isolation mandates, it was cancelled. But, save the date for next year, as this day of "Unity in Diversity" for all nations will be the third Saturday in March.

We wish happy birthday to branch members with May/June birthdays, including Judit Ganchuk, Kerri Kramer, Debbie Evans and Suzanne Krzeminski at the Home Office and National Directors Anne Marie Schmidt and Richard Sarosi.

Best wishes to members with anniversaries.

Our prayers go out to those who have lost loved ones recently, including the family of Robert Penzes.

I hope all moms had a happy Mother's Day. Father's Day is soon upon us on June 21.

A National Day of Prayer is typically scheduled by Congress on the first Thursday in May. But amid the coronavirus outbreak, Sunday March 15, was declared to be a National Day of Prayer by the President. There are so many for whom we can pray, it is not a bad idea to pray on both days (or any day, for that matter) for the health and safety of our nation and its people.

Don't forget to fly the flag on Memorial Day in remembrance of those who lost their lives while serving in the military. Say a prayer for those who are currently active in the armed services and away from their

families and loved ones. May we never forget that freedom isn't free.

Keep those colors flying for Flag Day on June 14th.

Also, say a prayer for all the healthcare providers and other essential workers who have been on the front lines fighting this invisible enemy. Our daughter, Emily Nicholson, is a registered nurse taking care of hospitalized patients. We are extremely proud of her and the work she does, but also concerned for her own health and safety.

Unfortunately, our March branch meeting was cancelled. But, Harry and I completed the Easter Basket project on our own. Yes, it was a bit early for the bunny to be making his rounds, but there was a plea from Friendship House asking for PB&J sandwiches for the children who are clients of the shelter. Since schools had been closed, many children were in need of lunches. We made a contact-free delivery of 30 sandwiches, pudding snacks and chocolates to their front porch.

Remembering that one cannot buy personal hygiene items with food stamps, we also dropped off a bag of small hotel-sized soaps so the children could wash their hands before eating. We had some peanut butter and jelly left, so a week later we made a second delivery of 40 sandwiches with drink pouches and a snack bar on Palm Sunday.

Our next branch meeting is Sunday, June 14, at 6:00 p.m. at 63 Meadow Lane, Wintersville.

Check *William Penn Life* magazine for the latest information on WPA events for the year.

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.

Call on Alan Szabo for your life insurance needs at 330-482-9994.

"Til next time, be a good "Do-Bee."

*Be courteous, kind and forgiving,
Be gentle and peaceful each day,
Be warm and human and grateful,
And have a good thing to say.
Be thoughtful and trustful and
childlike,
Be witty and happy and wise,
Be honest and love all your
neighbors.*

-- Steve Martin

Branch 352 Coraopolis, PA

by Dora McKinsey

We are in the midst of a world pandemic the likes of which not many people alive today have experienced. Through all of this, I pray we all realize what is really important in our lives and count our blessings. I'm sure you have heard this before, but it doesn't hurt to repeat to "stay safe" and practice social distancing. The effects of the corona virus will be long term. Try to stay positive through all of this as best you can.

I thank everyone who sent me best wishes on my recent retirement. I struggled with the exact time to retire and now realize it was precisely the right time. As it turned out, my sister was admitted to the hospital one week after I retired. I was able to spend every day with her until she passed away three weeks later. Many thanks to everyone for their thoughts, prayers and cards.

Also, a big thank you to everyone who sent birthday wishes.

Branch 352 participated in the 134 Bags of Groceries program by donating, along with Branch 34 Pittsburgh, 30 full bags of groceries to a local food bank. The timing could not have been any more perfect given the current situation. If you are able, please try to donate to your local food bank since the need is so great.

What with all that is going on locally and in the world, if you have a child who plans on attending college in the fall, don't forget the May 29 deadline to submit their application for a WPA scholarship grant.

Yes, we are in the midst of spring, and life does go on. Holidays in May include Mother's Day on May 10 and Memorial Day on May 25. Don't forget National Eat What You Want Day on May 11. I'm afraid all of us have already been practicing that already! This year, summer starts June 20 and Father's Day is June 21.

I end with the following quote from Edward Everett Hale.

*I am only one,
but I am one.
I cannot do everything,
but I can do*

*something.
And because I
cannot do everything,
I will not refuse to do
the something that
I can do.*

Let's all pull together to help those in need.

If I can assist you with any insurance questions, please email me at dmckinsey@hotmail.com.

Branch 800 Altoona, PA

by Joan B. Ballash

As I prepare this article, the United States and the rest of the world are in the midst of dealing with the coronavirus and its ramifications. I pray the number of cases has greatly decreased and individuals who test positive have only mild symptoms and soon recover. Thank the Lord for your blessings and ask for divine intervention to bring the earth to well-being and peace.

Our sincere gratitude to health care providers and first responders who are committed to helping others and constantly putting their own lives in jeopardy.

Every year, the third Saturday in May is set aside as Armed Forces Day. Thank you to the women and men who protect our nation and have assisted in fighting COVID-19 as part of their duty.

We hope all mothers had a happy Mother's Day, and best wishes to those having a birthday, graduating or marking an anniversary. May you enjoy the day with caring people.

Memorial Day is typically celebrated throughout our country with parades and activities honoring all who died in military service. I hope we will be able to gather on May 25 and hold events safely.

Condolences to the family and friends of Charles M. Ellenberger and to every person who has recently lost a loved one. Take comfort in the Resurrection.

I realize that when the pandemic is over, our world will have a new normal. Let's learn from our experience and make it a better one.

For information about life insurance or annuities, call Bob Jones at 814-942-2661.

Eligibility Rules for Year 2020 Scholarship Grants

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821

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



Application for Scholarship Grant Academic Year 2020-2021



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

STUDENT APPLICANT INFORMATION

2. NAME: _____ **3. DATE OF BIRTH:** ____/____/____
Last First Middle Initial

4. ADDRESS: _____
No. Street

City State Zip Code

5. STUDENT APPLICANT'S PHONE: () _____

6. E-MAIL ADDRESS: _____

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

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

8. ACCREDITED COLLEGE OR UNIVERSITY WHERE ACCEPTED:

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

Street Address or P. O. Box: _____

City: _____ **State:** _____ **Zip Code:** _____

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

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

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

STUDENT APPLICANT Name: _____

Life Insurance Certificate Number: _____

Branch Number: _____

☐ **PARENT OR** ☐ **GRANDPARENT** Name: _____

Life Insurance Certificate Number: _____

Branch Number: _____

PLEASE NOTE

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

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

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

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

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

Signature of Student Applicant

Date

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



Great Lakes Exposition of 1936

Almost 84 years ago, business leaders worked together to create the Great Lakes Exposition. The expo paid tribute to Cleveland's centennial as a city and helped to explain just how the region grew exponentially over the previous century.

The expo opened on June 27, 1936, and ran through early October. Initially intended to be a one-summer event, community leaders extended the exposition another summer because of the late starting date and impressive attendance numbers.

The expo was divided into three distinct sections: the Upper Level—where the main entrance was located between city hall and the Cuyahoga County Court House—and the Lower and Amusement sections. By far, the Amusement section was the most popular but also the most expensive as there were many side shows and entertainment venues that required plenty of hard earned Depression-era dollars.

There were many interesting exhibits to visit, such as Romance of Iron and Steel, the Lakeside Exhibition Hall, the Court of Presidents, the Parade of Years, Radioland, the Automotive Building, the Hall of Progress, the Florida Building, Marine attractions, the Firestone Exhibit plus scores of other places dedicated to various industries and organizations.

There were many unusual points of interest, including the Hungarian Village, Herman Pichner's Alpine Village, The Showboat Night Club, blimp and airplane rides, plane races, aquatic ballet programs and hundreds of sporting events.

The most exciting and crowded area was the Streets of the World, located on the far eastern side of the Amusement section and which highlighted Hungarian food, entertainment and culture. More than 35 nationalities were represented, mostly were from Europe.

The May 2020 Wordsearch Puzzle Contest contains 15 clues, each is one of the ethnic groups that were represented at the Great Lakes Exposition.

Good luck! Boldog Anyák napját és kedves Magyar Anyukámnak.

Lizzy Cseh-Hadzinsky, Branch 28

Puzzle Contest #176 WINNERS

The winners of our Puzzle Contest #176 were drawn April 6, 2020 at the Home Office. Congratulations to:

Elizabeth Melhorn, Br. 19 New Brunswick, NJ

George G. Vargo, Br. 129 Columbus, OH

Emily M. King, Br. 34 Pittsburgh, PA

Margaret Vasko, Br. 19 New Brunswick, NJ

Each won \$50 for their correct entry.

WPA PUZZLE CONTEST #178 OFFICIAL ENTRY

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

"Great Lakes Exposition" Word List

Belgian	Jewish	Serbian
Croatian	Magyar	Slovak
Czech	Polish	Slovene
Dutch	Roumanian	Spanish
German	Rusyn	Swiss

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 #178
709 Brighton Road
Pittsburgh, PA 15233

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

In Memoriam

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

MARCH 2020

0001 BRIDGEPORT, CT
Lorraine Gaydos
0008 JOHNSTOWN, PA
Thomas L. Geiger
0009 HAZLETON, PA
Beverly A. Rechterik
0014 CLEVELAND, OH
Wilma S. Bihari
Frank A. Dugovich
Anne M. Horvath
Dorthy E. Zuri
0015 CHICAGO, IL
Isrel McClain, Jr.
Louis A. Stefely
0018 LINCOLN PARK, MI
Alfred L. Anger
Lawrence Bosits, Jr.
Margaret M. Carroll
Marian L. Vida
0026 SHARON, PA
Geraldine E. Derr
Veronica Javens
0028 YOUNGSTOWN, OH
Susan G. Breznai
0048 NEW YORK, NY
Marion Dellisanti

Anna T. Petrak
0076 PHILADELPHIA, PA
Mariann Dzmelyk
0088 RURAL VALLEY, PA
Lillian E. Moore
0089 HOMESTEAD, PA
Catherine DePaolo
Angela K. Graf
Mary Ann Mach
Jerry Manning
0189 ALLIANCE, OH
Janet E. Close
Michael P. Duruttya III
0216 NORTHAMPTON, PA
Charles J. Deutsch
Emma Fogel
Helen Wolfel
Robert S. Zobb
0226 McKEESPORT, PA
Joanne D. McAndrews
Julius R. Yuhouse
John P. Zorich
0296 SPRINGDALE, PA
Helen Balla
Cindy Love
0336 HARRISBURG, PA
Jeanette M. Helm
Larry J. Vaughn
0352 CORAOPOLIS, PA
Karl J. Pfeffer
Marlene D. Smith

John W. Zollars
0525 LOS ANGELES, CA
Carolina V. Pennington
0590 CAPE CORAL, FL
Sola Ganchorre
Gretchen E. Saker
0705 MAYVILLE, WI
Elsie E. Kulpa
0720 DEDHAM, MA
Ruth B. McNulty
8036 SCOTTDALE, PA
Angelina Yoder
8340 BALTIMORE, MD
Georgia M. Morton

APRIL 2020

0001 BRIDGEPORT, CT
Emery J. Kelemen
0008 JOHNSTOWN, PA
Sara M. Kravec
0014 CLEVELAND, OH
Jerry A. Chulock, Sr.
0015 CHICAGO, IL
Secky Mueller
0018 LINCOLN PARK, MI
Rose I. Bendy
0024 CHICAGO, IL
Dieder Konrad
0027 TOLEDO, OH
Mary Suzanne King
Margaret T. Nemeth

0028 YOUNGSTOWN, OH
Patricia A. Mayerchak
0034 PITTSBURGH, PA
Helen Cassidy
0044 AKRON, OH
Margaret R. Blough
0051 PASSAIC, NJ
Alexander Nagy
0076 PHILADELPHIA, PA
Daniel J. Howell
Ann Rable
0088 RURAL VALLEY, PA
William A. Stivason
0089 HOMESTEAD, PA
Dominick N. Ciarolla
0132 SOUTH BEND, IN
Yvonne M. Popp
0189 ALLIANCE, OH
Ruby E. Zmuda
0296 SPRINGDALE, PA
Elsie D. Drab
0349 WEIRTON, WV
William M. Congleton
0352 CORAOPOLIS, PA
Judith A. Varga
0383 BUFFALO, NY
Anna G. Behnke
Anna Glaub
8036 SCOTTDALE, PA
Grace M. Murphy

WPFA Scholarship Foundation Donations

Donations Through Premium Payments MARCH 2020

Branch - Donor - Amount
8 - Judith A. Thurman - \$5.00
9 - Colleen M. Phillips - \$5.00
9 - Lori A. Phillips - \$5.00
14 - Anna Graf - \$2.00
18 - Margaret Menner - \$10.00
28 - Michael John Janovick - \$10.00
88 - Anthony Odooso - \$10.00
89 - Caitlin R. Farley - \$20.00
89 - Melissa S. O'Brien - \$2.10
89 - Michael C. Pillar - \$25.00
129 - Thomas A. Shepard - \$5.88
226 - Timothy R. Holtzman - \$1.40
226 - Letitia Hrehocik - \$25.00
383 - Turner Berueffy - \$5.00
383 - Salena Brouwer - \$5.00

383 - Lenora Brouwer - \$5.00
8036 - Zachary J. Kaider - \$8.00
TOTAL for Month = \$149.38

APRIL 2020

Branch - Donor - Amount
8 - Stephen J. Gall - \$4.15
8 - Leonard C. Naylor - \$10.00
19 - Michael J. Nagy - \$10.00
26 - Marie S. Logue - \$1.00
28 - Jennifer A. Palotsee - \$14.67
28 - Sandor Tollas - \$4.63
28 - Michael A. Kroner - \$3.63
28 - Joyce R. Kish - \$3.40
28 - Shane P. Spencer - \$2.90
34 - Linda R. Units - \$20.00
48 - Laura Morgan - \$10.00
89 - Veronica A. Ujevich - \$10.00
89 - James M. Ujevich - \$10.00

129 - James R. Lewis - \$10.00
129 - Julie Westcamp - \$8.80
129 - Stephanie L. Shepard - \$4.58
132 - Matthew A. Burus - \$1.08
159 - Kelly J. Scherfel - \$3.39
216 - Alfred G. Yates - \$50.00
226 - Doris Stipkovits - \$25.00
226 - Sylvia G. Jordan - \$10.00
226 - Timothy R. Holtzman - \$1.40
226 - Sarah A. Kish - \$25.00
296 - Jay A. Blizman - \$5.00
383 - Lee O. May - \$1.00
590 - August J. Licari - \$20.00
800 - Victor E. Ballash - \$25.00
8036 - Zachary J. Kaider - \$5.00
TOTAL for Month = \$349.63

Additional Donations MARCH 2020

Donor - Amount
(In Memory of, if applicable)
Katherine E. Novak - \$25.00
(Beverly Rechterik)
WPA Cookbook Sales - \$160.00
TOTAL for Month = \$185.00

APRIL 2020

Donor - Amount
(In Memory of, if applicable)
Richard E. Sarosi - \$25.00
(Beverly Rechterik)
Angela R. W. Misera - \$25.00
William Penn Association - \$50.00
(Donna Griffin)
WPA Cookbook Sales - \$135.00
TOTAL for Month = \$235.00



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:

The latest on how WPA is responding to the coronavirus...**Inside Front Cover.**

Join Hands Against Hunger...**PAGE 2.**

How the CARES Act may impact your retirement planning ...**PAGE 4.**

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Referral Fees

\$10 to \$20

WPA Recommender Program

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

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

Please Print

WPA RECOMMENDER

Your Name: _____

Branch No.: _____

Address: _____

Phone: _____

WPA Representative/Agent: _____

Name of Prospective Applicant: _____

Address: _____

Phone: _____

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