



March/April 2021

# WPL

WILLIAM PENN LIFE

## INSIDE:

An immigrant's victory over the coronavirus

A member and his family battle COVID-19

Our Actuary's Report for the year 2020



# HAPPY EASTER

Kellemes Húsvéti Ünnepeket Kívánunk

# Tree of Knowledge



Helping our young members meet the challenges of modern educational economics requires great effort by all our members and friends.

Towards this end, the WPFA Scholarship Foundation has created the **Tree of Knowledge**. The Tree is mounted in the second floor foyer of the WPA Home Office. Those making donations through this program will be recognized with individual "leaves" on the tree, which can be used to honor and remember loved ones. Donations are being accepted at three levels: Gold (\$1,000), Silver (\$500)

and Bronze (\$250). Those wishing to purchase a leaf may use the form below. Please help our tree "grow" and allow us to continue to assist young members reach their educational and professional dreams.

## Our Newest Leaf

We thank the following for being the latest to donate to our Tree of Knowledge:

In Memory of  
**Andy McNelis Jr.**  
Thanks for 25 Yrs of  
Service to WPA

*(Bronze Level - Donated by Robert G. & Maria L. Bisceglia)*

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

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

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

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

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

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

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

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

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

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

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

**William Penn Fraternal Association Scholarship Foundation, Inc.**  
709 Brighton Road, Pittsburgh, PA 15233-1821

## Columns

4

### Moneywise

Help for those facing  
the IRA dilemma:  
Traditional or Roth?

6

### Tibor's Take

A Hungarian  
immigrant's victory  
over the coronavirus

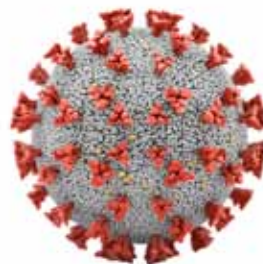
8

### The Hungarian Kitchen

Recipes to share  
with your family  
this Easter

# Inside

12



## My COVID Daze

•

11

Somber  
reflections  
on March 15

•

14

Our actuary's  
report for the  
year 2020

## Departments

2

### For Starters

16

### Just for Kidz

18

### Branch News

31

### Puzzle Contest

32

### In Memoriam

INSIDE  
BACK  
COVER

### Donations



## Baskets brighten holidays

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

WPA branches donated 79 baskets of non-perishable food and other items worth a total of \$4,974 to those in need.

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

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

Br. 8 Johnstown, PA  
 Br. 15 Chicago, IL  
 Br. 18 Lincoln Park, MI  
 Br. 26 Sharon, PA  
 Br. 27 Toledo, OH  
 Br. 28 Youngstown, OH  
 Br. 34 Pittsburgh, PA  
 Br. 44 Akron, OH  
 Br. 51 Passaic, NJ  
 Br. 88 Rural Valley, PA  
 Br. 129 Columbus, OH  
 Br. 159 Phoenixville, PA  
 Br. 216 Northampton, PA  
 Br. 226 McKeesport, PA  
 Br. 249 Dayton, OH  
 Br. 296 Springdale, PA  
 Br. 336 Harrisburg, PA  
 Br. 349 Weirton, WV  
 Br. 800 Altoona, PA

## WPA branches help feed local families in need

### Join Hands Against Hunger

WPA is once again conducting its Join Hands Against Hunger campaign. What distinguishes this program from our other fraternal efforts is that this campaign supplies food to organizations with established distribution systems. All food or donations received from your branch members is to be collected and delivered by representatives of your branch to your local food bank or other charitable organization which provides food assistance to those who need it.

Reimbursement for your branch's efforts in our Join Hands Against Hunger campaign will be available through the Association's matching funds program. The deadline for returning the necessary forms and receipts to the Home Office is April 30. Each branch's effort will be recognized in *William Penn Life*.

Please contact your local branch officers or our Home Office 412-231-2979, ext. 149, for more information.

### Easter Basket Program

William Penn Association is pleased to announce that our Easter Basket Program for 2021 is underway. Now in its eighth year, our Easter Basket Program encourages branch members to gather and create baskets to help spread the Fraternal Spirit and give assistance to neighbors in need at Easter time.

While COVID-related restrictions may prevent branch members from gathering as a group to create their baskets, but individual members and member families can still create baskets on their own on behalf of their branch. You can create a basket for one family in need, or you can create several smaller gift baskets for the residents of a local senior care home.

Remember to take photos of your event to be published in *William Penn Life*.

Your branch will be reimbursed up to \$50 for your participation. Deadline for submitting participation forms, photos and receipts is May 7.



*Easter baskets like these, created last year by Branch 26 Sharon, PA, spread the Fraternal Spirit to those in need.*



## Happy retirement, Debbie!

The Home Office bid a fond farewell to Annuity Specialist Debra Evans (pictured above), who retired in January after 34 years of service to the Association and its members.

With empathy, a friendly voice and extensive knowledge and experience, Debbie guided many WPA members through the intricacies and tax implications of their IRAs and annuities.

Many members and friends of WPA may also remember Debbie as the woman who, along with her husband Steve, served up hot dogs with a smile at many WPA Picnics at Scenic View.

COVID restrictions may have prevented WPA from giving Debbie its traditional send-off, but her fellow employees still gathered in a safe manner to wish her a long, healthy and happy retirement.

# WPFA Scholarship Foundation, Inc. Matching Funds Campaign 2020

**THANK YOU** to everyone who responded to our Matching Funds appeal last year. Because of your generosity, we far surpassed our original goal of \$25,000. To you--and to those who contributed through their premium payments and those who purchased leaves on our Tree of Knowledge--we offer our sincere appreciation.

## DONATION RECEIVED DECEMBER 2020

Cornelius J. Cronin - \$50.00  
 Bob Fligger & Marcia Macey - \$30.00  
 James R. Lewis - \$100.00 (In Memory of Charles & Margaret Boso)  
 Angela Wislie Misera \$50.00 (In Memory of Mr. & Mrs. Joseph Wislie)  
 Richard E. Sarosi - \$25.00 (In Memory of Janet "Maxine" Benson)  
 Sharon Stipkovits - \$36.00  
 Robert M. Tarcy - \$100.00  
 John & Olga Toth - \$50.00 (In Memory of My Dad, John Toth)  
 Diane M. & Robert A. Walker - \$100.00 (In Memory of Margaret H. Boso)  
 Alexander Patho Photography - \$50.00  
 WPA Branch 28 Youngstown, OH - \$150.00 (In Memory of Deceased Branch Members)

**Total Matching Funds Donations received December 2020.....\$741.00**  
**Tree of Knowledge Leaves - December 2020.....\$250.00**  
**Donations Through Premium Payments, Additional Donations**  
**& Cookbook Sales - December 2020.....\$1,264.94**  
**TOTAL FOR DECEMBER 2020.....\$2,255.94**

**Matching Funds Campaign Total = \$32,255.94**



## William Penn Fraternal Association Scholarship Foundation, Inc.

### Financial Statement as of Dec. 31, 2020

|                                      |                 |
|--------------------------------------|-----------------|
| Balance as of December 31, 2019      | \$694,560       |
| <b>INCOME</b>                        |                 |
| Donations                            | \$120,522       |
| Investment Income                    | <u>22,528</u>   |
| Total Income                         | \$143,050       |
| <b>DISBURSEMENTS</b>                 |                 |
| Scholarship Grants                   |                 |
| 99 Renewals @ \$500.00               | \$49,500        |
| 38 New @ \$500.00                    | 19,000          |
| Essay Awards                         | <u>2,000</u>    |
| Total Scholarship Grants             | \$70,500        |
| Fundraising & Administrative Expense | 552             |
| Accounting Expense                   | <u>1,750</u>    |
| Total Disbursements                  | <u>- 72,802</u> |
| Balance as of December 31, 2020      | \$764,808       |
| <b>ASSETS</b>                        |                 |
| Annuities                            | \$762,739       |
| Cash & Pledges Receivable            | <u>2,069</u>    |
| Total Assets as of December 31, 2020 | \$764,808       |

## Applicants sought for fraternal grants & awards

### ***Pennsylvania Fraternal Alliance (PFA)***

The PFA is accepting applicants for both its "Fraternalist of the Year" award and annual scholarship program. To qualify for these awards, you must be a member of a fraternal benefit society that holds a membership in the PFA, such as WPA. Scholarship grant applicants must also be full-time students enrolled in an accredited college or university as well as meet certain academic standards. Entries for either award must be submitted by Sept. 1, 2021.

### ***Michigan Fraternal Alliance (MFA)***

Also, the MFA is accepting applicants for its annual scholarship program. Applicants must be a member of a fraternal benefit society that holds a membership in the MFA, such as WPA. Applicants must also be full-time students enrolled in an accredited college or university and meet certain academic standards. Entries for this award must be submitted by April 7, 2021.

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



# The IRA dilemma: Traditional or Roth?



**W**elcome, spring, and Happy Easter! By the time you read this, the snow will have melted (we hope!) and flowers will soon be in bloom. For American taxpayers, another big day is looming as well: April 15--also known as the income tax filing deadline. (At press time, the official IRS filing deadline was still April 15, but that could be extended as it was last year.)

By the time you read this, many of you will have already filed your tax return. But for us procrastinators, this may be the time to consider getting started. You may also be considering the purchase or funding of a traditional or Roth IRA.

So, traditional IRA or Roth IRA? Which way should you go? We are often confronted with that question, and the answer, as with most financial decisions, is...well, it depends.

## ***Traditional v. Roth basics***

The Roth IRA is named after the late U.S. Senator William Roth of Delaware, who was one of two senators to propose the plan as part of the Taxpayer Relief Act of 1997. The Roth IRA offers a number of attractive features that a traditional IRA lacks, such as tax-free withdrawals, no required minimum distributions and the flexibility to withdraw money prior to retirement with no penalties (provided you have held the account for a minimum of five years prior to taking a distribution).

When first introduced, the Roth IRA was touted as the greatest thing since sliced bread in the IRA arena. Still, the traditional version of the IRA maintains some positive advantages as well. While the traditional IRA offers a current year deduction for those who qualify, the Roth IRA does not, since it is funded with "after-tax" dollars. Choosing between one or the other often comes down to how much money you are making now and how much you expect to earn after retirement. As a general rule of thumb, use these simple guidelines:

- A Roth IRA makes the most sense if you expect to be earning a higher income in retirement than you are earning now.
- If you expect your income to be lower in retirement than it is today, then a traditional IRA may be better for you.
- If your income is relatively low, you may get more benefit from a traditional IRA than a ROTH due to the tax saver's credit you'll receive on your tax return, in addition to the current year tax deduction.

## ***The case for and against a Roth IRA***

Let's take a deeper look and make a case for owning a Roth IRA. For younger workers and those just getting started in their careers, Roth IRA's make the most sense. Typically, when you first enter the workforce,

## **Remember:**

*your total contributions to all of your IRAs--both traditional and Roth--for tax years 2020 and 2021 cannot exceed \$6,000 for those ages 49 and younger or \$7,000 for those age 50 and older (or 100% of your compensation for the year, whichever is less).*

your tax rate will probably be at its lowest point. As your income increases over time, you'll be placed in increasingly higher tax brackets, both before and during retirement.

Another great reason to start a Roth IRA when you're young is the magic of compound interest. Your earnings will have decades to grow and compound, and with the Roth IRA, you will owe zero taxes on all that money while it is growing and when you withdraw it for retirement.

Other advantages to owning a Roth over a traditional IRA include the flexibility of withdrawals and no requirements for distributions...ever. If you anticipate that you will never need the income from your IRA--or wish to pass as much as possible to your heirs--then a Roth might be right for you, regardless of your age.

However, for many investors, the decision between a traditional and Roth IRA may be moot anyway, due to IRS-mandated income restrictions on Roth IRA contributions. For 2021, contributions are reduced if your income is between \$125,000 and \$140,000 for single filers and between \$198,000 and \$208,000 for married couples filing jointly. Contributions are fully eliminated for single filers if their income is higher than \$140,000 and for couples filing jointly if their joint income is higher than \$208,000.

By contrast, there are no income restrictions for contributing to a traditional IRA. Although the advantage of deducting your contributions includes income guidelines and whether or not you are covered by a retirement plan at work, there are no income limitations on contributing to what is known as a "non-deductible" traditional IRA.

### ***The "back door" Roth IRA strategy***

Over the income limits for a Roth IRA but still want to take advantage of the benefits that the Roth offers? If this applies to you, consider a little-known loophole known as the "backdoor Roth IRA." This strategy (which is totally legal) allows high income individuals to legally make indirect contributions to a Roth account using a "backdoor" strategy. To use the "backdoor" strategy you simply:

- 1) open a traditional IRA,
- 2) make a fully non-deductible contribution, and then
- 3) convert the traditional IRA to a Roth IRA.

Because the income limitation does not apply to conversions, this limitation is legally bypassed, and since the original IRA was non-deductible, you owe no tax on the conversion. You can repeat this process every year that your income is too high to make a direct contribution to your Roth IRA.

Please note that a backdoor Roth IRA is not a type of retirement account, but a strategy to legally convert funds from a traditional IRA or 401(k) to a Roth IRA. As always, be sure to consult your tax advisor before making any IRA or Roth transactions.

### ***Owning both Roth and traditional IRAs***

If you are in the middle of your career, trying to predict your future tax status can be a very daunting task. In that case, consider contributing to both a traditional as well as a Roth IRA, thereby hedging your bet regarding your future tax status. There is nothing wrong with owning and contributing to both, so long as the combined contributions do not exceed that year's maximum contribution limits. For tax years 2020 and 21, your total combined contributions cannot exceed \$6,000 (or \$7,000 if you're over age 50).

(Continued on Page 32)

## **IRA eligibility for 2021**

### **TRADITIONAL**

You (or your spouse if filing a joint return) can contribute if you have taxable compensation (a salaried job, investments or other sources). Prior to January 1, 2020, you couldn't contribute if you were age 70½ or older.

### **ROTH**

You (or your spouse if filing a joint return) can contribute if you have taxable compensation and your Modified Adjusted Gross Income (MAGI) is under certain limits. MAGI can be defined as your household's adjusted gross income with any tax-exempt interest income and certain deductions added back.

#### **Single filer with MAGI of:**

- Under \$125,000 full contribution
- \$125,001–\$139,999 partial contribution
- \$140,000 or more not eligible

#### **Joint filers with MAGI of:**

- Under \$198,000 full contribution
- \$198,001–\$207,999 partial contribution
- \$208,000 or more not eligible





# Katalin Karikó

*A Hungarian immigrant's victory over coronavirus*



Photo by Rachel Wisniewski

**M**onths ago, when we had just begun to realize the impact of the pandemic, I profiled a number of Hungarian and Hungarian-American medical and healthcare visionaries. Little did I know that our world would owe a debt of gratitude to a contemporary Hungarian medical heroine.

Doctor Katalin Karikó paved the way for the vaccines now helping to battle COVID-19. Her decades-long quest to pioneer a once obscure type of genetic technology gave us the ability to recover from this pandemic and to start on the path to normalcy. To date, 13 Hungarians or Hungarian-Americans have won a Nobel Prize, and even though the 2021 Nobel Prize ceremony is several months away, a growing number of experts are in accord that the Hungarian-born biochemist should win this coveted recognition.

The 66-year-old bioengineer from Hungary has earned wide recognition for her groundbreaking work in developing a way to conquer COVID-19 through the use of a new immunological procedure called mRNA gene therapy. More than a dozen vaccines have hit the global markets, but only two utilize mRNA technology (Pfizer and Moderna). All other vaccines utilize more traditional methods, using a weakened strain of the virus to train a person's immune system to recognize COVID-19 and destroy it with the soldier cells with the body's natural immune system. The mRNA vaccine utilizing Karikó's advancements contains no virus. Instead, it teaches the immune system to recognize a specific protein in the virus. Once the immune system recognizes that unique strand of RNA, the body knows to destroy it, killing the invading virus.

Katalin Karikó was born in 1955 in Szolnok, the county seat of Jász-Nagykun-Szolnok, which lies along the Tisza River. At an early age, her family moved to nearby Kisújszállás, about halfway between Budapest and Debrecen, where they lived in a one-room house with no refrigeration or water. There was a small wood stove for heat and cooking. Water came from a nearby well, and a backyard outhouse was several hundred feet behind the small family house.

As a young girl, Dr. Karikó would help her father, a butcher, slaughter animals and prepare the meat for smoking, making various types of *kolbász* and *hurka*, or portioning out various cuts for other processing and sales. The experience piqued her interest in the purpose of various organs such as the heart, brains and liver.

Growing up in Communist Hungary was not easy for a science-oriented female and many obstacles made her education a hard process. Despite this, Dr. Karikó obtained her Ph.D. at the age of 23 from the University of Szeged and took her first job there in the Biological Research Department. This is where her interest in mRNA research began. She had learned of this new protein cell discovery, made by researchers at the California Institute of Technology in 1961, while she continued her doctoral studies in Hungary.

As an employee of the Hungarian Academy of Science, Dr. Karikó's interest in RNA became an obsession. That obsession led to her being fired, not only because she was researching a subject that was considered a "dead end" but also because Communist Hungary had little in the way of resources to do such a "far-fetched" project.

So, in 1985, Katalin and her engineer husband Béla Francia sold their family car on the black market for \$1,200 and, with their 2-year-old daughter Zsuzsanna, quietly left Hungary. The government of Communist Hungary prohibited anyone leaving the country with large sums of money, so Karikó smuggled the money out by sewing it inside her daughter's



teddy bear. The family landed in Philadelphia where Katalin began a new life at Temple University in the science department.

Knowing not a soul in Philadelphia, the family moved into a small apartment, and she began her new job as a postdoctoral researcher focusing on hematological diseases. In 1990, Dr. Karikó accepted an assistant professorship at the University of Pennsylvania and was on track for a full tenured faculty position. All this time, she continued her mRNA research, applying for dozens of research grants from various businesses, universities and the government, to no avail. University officials took notice of Karikó's mRNA obsession--still regarded as fanciful--and decided to terminate her position.

In desperation she went to the head of the science department and asked for any job that could afford her a laboratory and enable her daughter to begin college there as well. Since Katalin had never applied for permanent residency, the family of three could have been deported unless she found employment, so it was imperative that she could continue any job at the university. Meanwhile, her husband had to spend several months back in Hungary waiting for new work visas due to intentional mistakes made by the previous Communist regime in Hungary.

Living in spartan conditions, Dr. Karikó continued to research and apply for additional grant funding. In 1997, her luck changed when she teamed up with immunologist Drew Weissman. Together, they collaborated in various research papers and grant applications concerning mRNA. As the field evolved, more grants, recognition and much needed financial backing continued to come in for the pair. In 2006, Drs. Karikó and Weissman created a small company that specialized in obtaining patents in RNA-based ideas.

When the need for a "clean vaccine"--that is, one with no weakened strain of virus--became appar-



*Katalin Karikó as a Ph.D. student chemically synthesising RNA in 1980 while working in the RNA laboratory of Biological Research Center of the Hungarian Academy of Sciences. (Photo courtesy of Katalin Karikó)*

ent last year, the pharmaceutical industry turned to the research of Karikó and Weissman, ushering in a partnership between biotechnology company BioNTech and pharmaceutical giant Pfizer to meet worldwide demand. According to public reporting, the firms and investors for executives from Pfizer, BioNTech and Moderna have become instant billionaires, while the compensation for Dr. Karikó is a more modest amount, around \$3 million.

Had Dr. Karikó surrendered to the opposition she faced over the course of her career, based on her research or her sex, our public health response to COVID-19 would have suffered greatly. Like other Hungarian medical pioneers, such as Ignaz Semmelweis, Dr. Karikó overcame institutional ignorance to bring us much-needed innovation.

We should all take a lesson from this: we cannot know what the future holds. One unpopular project today might pay off in a great way decades from now. We should all be more humble about what we think we know, even within our narrow areas of "expertise." For now, we should thank Dr. Karikó and others like her for turning on the light at the end of this tunnel.

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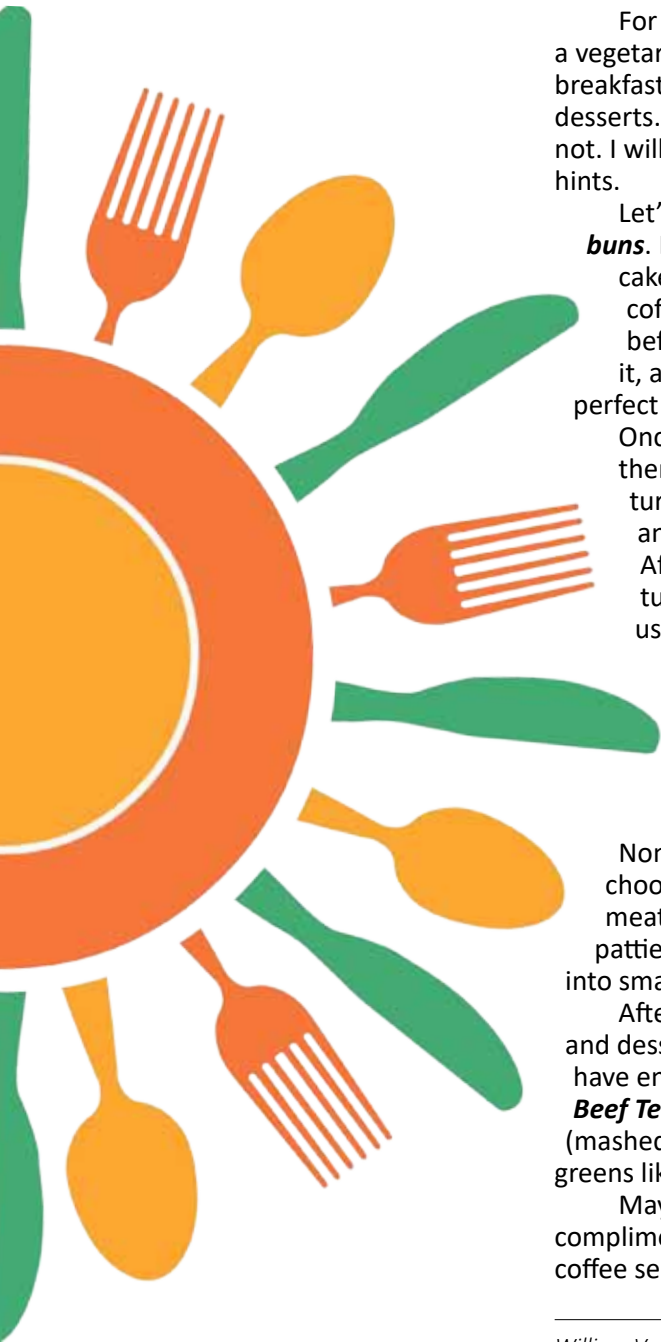
Earlier this winter, my mom, dad and brother all caught the coronavirus. From hundreds of miles away, I felt unable to provide any meaningful assistance to them. A terrible waiting game set in over the long days as we waited for the onset of severe symptoms. For the next few weeks my parents and brother were confined to an in-home quarantine. The Cleveland Clinic provided meals and essentials for them and monitored their health on a daily basis. I wish that protective measures and personal responsibility were as abundant as the Clinic's assistance to my family. Luckily, each of my family members made a full recovery as our country looks to return to normal with the advent of ramped-up vaccine distribution.

**BTW...** Greatness apparently runs in Dr. Karikó's family. Her daughter Zsuzsanna--better known as Susan Francia--is a two-time U.S. Olympic gold medalist in rowing. Susan earned her bachelor's and master's degrees in Criminology/Sociology from the University of Pennsylvania and currently works with the U.S. Olympic Rowing Team.

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



# Kellemes Húsvéti Ünnepeket



**H**appy Easter to all from the Hungarian Kitchen! In years past, I would get up Easter morning and attend a sunrise service, then return home to prepare breakfast while my family, friends and invited guests would attend services at 9:00 a.m. I would have quite the spread for them to enjoy when they came over to my place after services. After that, it was on to another house for the main dinner, then back to my place for dessert. Everyone who attended helped set the table or carried in the food, then sat down to enjoy some great eats. Easter Sunday turned into quite the all-day food fest, and I would like to share with you recipes for some of the dishes I prepared, which were so well-received on those Easters of the past.

For breakfast, I always prepared two casseroles: one with meat and a vegetarian version for those non-meat eaters. I also served two kinds of breakfast pastries. After dinner, I would finish the day with two types of desserts. Since Easter candy always included chocolate, my desserts did not. I will be sharing eight recipes in all with you, along with some helpful hints.

Let's start with some pastries: a **coffee cake** and **jumbo cinnamon buns**. I have also included recipes for a **streusel topping** for the coffee cake and a **powdered sugar glaze** for the cinnamon buns. Both the coffee cake and the cinnamon buns need to rise in a warm place before baking. If you have a gas oven, you can place your dough in it, as the temperature with only the pilot light on is around 100°F (a perfect temperature for proofing).

Once the items have proofed (i.e., increased in volume), remove them from the oven and preheat the oven to the required temperature in the recipe. For the coffee cake, prepare the streusel topping and sprinkle it on the coffee cake *before* putting it in the oven. After you bake the cinnamon buns, let them cool to room temperature and prepare the sugar glaze. Glaze the buns *after* they cool using a teaspoon to drizzle a wavy pattern, otherwise the icing will melt and run off.

For your guests with hearty appetites, my **Kolbász Breakfast Casserole** is sure to please. Using true Hungarian *kolbász* is what gives this dish great taste and flavor. The recipe calls for cream of mushroom soup, so pick your favorite soup brand and follow the recipe.

Non-meat eaters enjoy my **Vegetarian Breakfast Casserole**. If you choose not to use the vegan crumbles, you may substitute any other meatless product from Gardein or Morning Star Farms, such as burger patties, sausage links, sausage patties or meatballs. Just chop them into smaller pieces and follow the recipe.

After enjoying all of the above, don't forget to save room for dinner and dessert to finish off a great culinary day. Easter dinner selections I have enjoyed include **Roast Leg of Lamb**, **Baked Ham**, **Roast Turkey**, **Beef Tenderloin** and **Sirloin Steak**. Usual accompaniments are potatoes (mashed or roasted), fresh whole vegetables, savory stuffing and leafy greens like spinach, kale or collards. As the cook, you're the decider.

May I also suggest you purchase a good brand of coffee to savor and compliment both breakfast and the evening dessert. When making any coffee selection, make sure it is a neutral blend or flavor that will not clash

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

with the taste of the food you are serving. A good cook knows how to make all the flavors complement each other for a great culinary experience.

Speaking of desserts, let's make some **Pineapple Upside Down Cupcakes** and **Hungarian Apple Cake**. These desserts get you away from all the chocolate eggs, bunnies, and marshmallow treats associated with Easter.

The Hungarian Apple Cake recipe is straight forward. If you can't find any apple schnapps, try using Applejack liquor. For apples, I use any apple *except* Red Delicious or McIntosh. Red Delicious and McIntosh in my opinion do not have enough flavor to make this cake. After baking the cake, cool slightly then slice and serve warm to your guests.

For the Pineapple Upside Down Cupcakes, make sure you spray the muffin pans liberally, so the final product does not stick to the pan but falls out onto a piece of parchment. The cupcakes should be served warm to your guests, not cold. I like savoring both desserts while sipping a cup of hot black coffee.

Allow me to add one more tip I share with my students in bakeshop: if the recipe calls for baking 40 minutes, set your timer for 35 minutes. When the timer goes off at 35 minutes, check your product for doneness, as you might not need the extra time to finish your baked goods. There is nothing worse than going through perfect production only to have the final product overbaked and not very edible.

So, now get into your kitchen on Easter weekend and have fun. Just remember: preparing food should not be a burden but a labor of love to reward your family and friends.

Have a great month!

Stay healthy and safe! *Jó étvágyat!* (Enjoy your meal!)



## Jumbo Cinnamon Buns

### *For the Dough*

6 ounces buttermilk  
1 ounce dry yeast  
1 whole egg  
2 egg yolks  
½ teaspoon vanilla extract  
16 ounces all-purpose flour  
3 ounces granulated sugar  
½ teaspoon salt  
8 ounces unsalted butter, softened

### *For the Filling*

3 ounces unsalted butter, melted  
¼ ounce ground cinnamon  
3 ounces brown sugar  
6 ounces chopped nuts (optional)  
6 ounces raisins (optional)

In a mixing bowl, combine the buttermilk, yeast, egg, egg yolks and vanilla, then mix for 2 minutes on low speed. Add the flour, sugar, salt and softened butter, then mix on medium speed until well blended. Check the dough using

the “window pane” method.

Ferment the dough until it doubles in size, about 1 hour.

Prepare the filling in another mixing bowl by whisking together the melted butter, cinnamon and brown sugar, then set aside.

Roll out the dough into a rectangular shape, about ¼-inch thick. Spread the melted butter/cinnamon/brown sugar mixture evenly over the dough, leaving a 1-inch border around the edge of the dough. If you are using chopped nuts and raisins, sprinkle them evenly over the filling.

Egg wash the edges of the dough so they stick together when rolled up.

Starting with the long side, roll up the dough like you would roll up a carpet. Using a chef's knife or bench knife, cut across the dough to get pieces about 1½-inches thick.

Place the pieces on a parchment-lined sheet pan and tuck the outer edge under so it seals when baked. This will let the cinnamon roll stay in one piece and not unravel when baked.

Bake at 350°F until golden brown, approximately 20 to 25 minutes. Remove from oven, then cool to room temperature before topping with powdered sugar glaze.

## Powdered Sugar Glaze

20 ounces powdered sugar  
2 teaspoons vanilla extract  
1 teaspoon lemon juice  
1 ounce warm water (~90°F)

Combine all the ingredients in a small bowl. Stir to blend thoroughly and dissolve any lumps. Cover and store at room temperature until ready to glaze the cinnamon buns.

**More recipes on next page** ➞

Illustration Previous Page © Can Stock Photo Inc./zoyallipets  
Photo of cinnamon buns © Can Stock Photo Inc./bhofoack



## Coffee Cake

¼ ounce dry yeast  
2 tablespoons warm water (~90°F)  
¼ cup granulated sugar  
¼ cup butter, melted then cooled  
½ teaspoon salt  
¾ cup warm milk (~90°F)  
6 egg yolks  
2 cups all-purpose flour  
½ cup walnuts, chopped  
½ cup brown sugar  
1 teaspoon vanilla extract

In a small mixing bowl, soak the yeast in the water for 15 minutes. Then, stir in the white sugar, butter, salt, milk and egg yolks. Add half the flour and beat until the mixture is smooth. Cover the mixture and leave in a warm place for 30 minutes.

Meanwhile in a separate bowl, combine the nuts, brown sugar and vanilla.

After 30 minutes, stir the remaining flour into the batter making a soft spongy dough that can be dropped from a spoon. Stir until it becomes elastic and starts to blister.

Spoon half the dough mixture into a greased bundt pan or a 9 x 9-inch pan. Sprinkle in the nut mixture over the dough. Add the rest of the dough on top of the nut mixture. Sprinkle the top of the cake with streusel topping then leave in a warm place until the cake doubles in size. Bake in a preheated 350°F oven for 45 minutes or until golden brown.

Cool to room temperature then serve to your guests.

## Streusel Topping

12 ounces all-purpose flour  
½ teaspoon ground cinnamon  
½ teaspoon salt  
4 ounces brown sugar  
2 ounces granulated sugar  
8 ounces whole butter, softened

Combine the dry ingredients and blend well. Cut in the butter



Photo © Can Stock Photo Inc./Chunova

using a pastry blender until the mixture is coarse and crumbly. Sprinkle on top of the coffee cake, then let the cake double in size before baking. Follow baking directions to finish off the coffee cake. Streusel topping will keep for weeks in refrigeration and may be frozen for longer storage. No need to thaw topping before

## Kolbász Breakfast Casserole

16 ounces kolbász, cooked, drained & diced small  
8 slices white bread, cubed  
4 cups shredded cheddar cheese  
6 large whole eggs  
½ teaspoon salt  
¾ teaspoon dry mustard powder  
2 cups whole milk  
1 (10.75 ounce) can condensed cream of mushroom soup  
½ cup whole milk

Heat a large skillet over medium heat and cook the kolbász, then drain off excess fat and cut into small cubes.

Grease a 13 x 9-inch baking dish, then spread the bread cubes into the dish. Sprinkle the kolbász and cheddar cheese over the top of the bread.

Beat the eggs in a mixing bowl until smooth; add the salt, mustard powder and 2 cups of milk, then whisk until evenly blended. Pour the egg mixture over the bread cubes, then cover the dish

and refrigerate overnight.

Preheat an oven to 300°F. Whisk together the mushroom soup with the ½ cup milk and pour evenly over the casserole. Bake in the preheated oven until firm and golden brown about 90 minutes.

Let cool slightly before slicing then serve warm to your guests.

## Vegetarian Breakfast Casserole

8 whole eggs  
½ cup whole milk  
½ teaspoon salt  
¼ teaspoon black pepper  
½ teaspoon garlic powder  
8 ounces frozen hash brown potatoes, thawed  
½ cup red and/or yellow bell peppers, diced  
½ cup diced mushrooms  
5 ounces vegan crumbles  
1 cup cheddar cheese

Preheat oven to 350°F. Lightly grease a 13 x 9-inch baking dish.

In a skillet over medium heat, sauté the peppers and mushrooms in a bit of vegetable oil until softened and lightly browned, then set aside.

In a bowl, use a whisk to mix the eggs, milk and seasonings as if you were making scrambled eggs; set this mixture aside.

To assemble the casserole, layer the hash brown potatoes in the lightly oiled baking dish. Sprinkle the vegan crumbles, peppers and mushrooms evenly over the hash browns. Sprinkle the cheddar cheese evenly over the casserole, then pour the egg/milk/seasoning mixture over the top, making sure to wet the entire casserole.

Bake uncovered for 35 minutes or until golden brown and the eggs are cooked through at the center. Let cool slightly before slicing and serve warm.

**More recipes on page 27**



# Remembering March 15, 1848

## Somber reflections

By Judit Ganchuk

On March 15 each year, Hungarians commemorate the 1848 Revolution and the following War of Independence against the Austrian Habsburg monarchy. This year, however, COVID restrictions prohibited public gatherings, so many remembered in private.

A year ago, I wrote about one of the individuals involved in the revolution who normally doesn't receive much recognition: Zsuzsanna Kossuth. This year, I will focus on more general information about this chapter of Hungarian history.

In 1848, many people joined the Hungarians in revolting against European monarchies in favor of nationalism, but all those uprisings ended in failure: Sicily, France, Germany and Italy were among the places which saw failed revolutions.

For Hungarians, March 15 is a somber occasion on which we reflect on the sacrifices of those who died fighting for freedom against the crown.

On the morning of March 15, 1848, revolutionaries marched around the city of Pest (which later combined with Buda creating Budapest, the current capital). Smaller uprisings followed throughout the Hungarian kingdom. But Pest served as the epicenter where revolutionaries read Sándor Petőfi's poem, "*Nemzeti Dal*" ("National Song"), along with the Twelve Points demanding certain freedoms for all Hungarians, as the crowd swelled into thousands.

The crowd marched through the city before reaching the steps of the National Museum. Today, the National Museum is less than two kilometers away from March 15 Square, Március 15. Tér, near Budapest's Mother Church of the Blessed Virgin (*Budapest-Belvárosi Nagyboldogasszony Főplébánia-templom*).

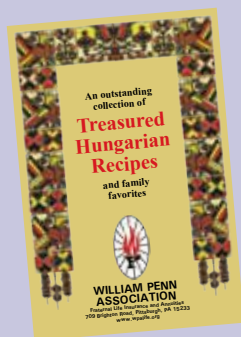


March 15 Square serves as an entrance to the former walled city of medieval times, and memorializes the Revolution of 1848, which sought to free the city from 51 years of oppressive rule by the Austrian Habsburgs.

The Twelve Points, later called March Laws (sometimes April Laws), were composed by political leader Lajos Kossuth. The laws gave Hungary control of its National Guard and national bank, abolished serfdom, extended toleration of all Christian groups, granted freedom of the press and, in effect, created a democratic Hungarian government that focused on modernizing Hungary.

The Austrian monarchy overwhelmed the newly-formed Hungarian democracy, which succumbed to the monarchy and its alliances in August 1849.

I encourage you and your children and grandchildren to look up more information on this and other parts of Hungary's history at trusted sources like [www.britannica.com](http://www.britannica.com) or your local library.



## Get Your Official WPA Cookbooks

*A Taste of Hungarian Heaven* - \$20 per copy  
A spiral-bound book with 500-plus delicious recipes

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A collection of 160 classic Magyar recipes

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Make your check payable to "WPFA Scholarship Foundation" and mail to:

**WPA Cookbook, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15223**

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



# My COVID daze

I thought I was going to be one of the lucky ones to make it through 2020 without catching COVID-19. I was wrong.

## By Richard E. Sarosi

In early November, I had to be tested for the coronavirus prior to receiving injections for my back. I took the test at 10:15 a.m. and by 3:30 p.m. the same day I received the call from the hospital saying that I had tested positive for COVID-19 and that my procedure was cancelled. I was told to contact my family physician. My mom was required to be tested, and she tested positive. My sister was tested, and she tested positive, as well; her daughter tested negative.

I called about 25 friends with whom I recently had personal contact--each time keeping the recommended 6-feet of social distancing--informing them of my results and suggesting they be tested. Most

went for testing, but there was one hold out--my friend's brother who was at a dinner with some of us but who said that COVID-19 did not exist. Well, about two weeks following my initial diagnosis, my friend's brother became very sick for several weeks but said it was the flu. (His brother said no).

My mom, my sister and I retraced our steps, which led to a dinner that we attended three days before my COVID test. We heard that 17 people who attended the dinner had tested positive, including the president and vice president of the club hosting the dinner.

My 14-day quarantine began the day I received my test results. Mom and my sister also began theirs later that same week.

My first symptom began the evening on the day I was told. I had chills for about two hours. That was all I experienced. During the second week of quarantine, my mom had diarrhea which would not stop, and I called the paramedics to take her to the hospital. She stayed in the hospital for five days in a non-COVID-19 section, as she exhibited no other symptoms.


We had made it through our respective quarantines when I began experiencing what I called the "COVID loonies." Basically, I was talking out of my head as if I was drunk or on drugs. During a phone call with a friend from Florida, I was slurring my speech so badly that my friend was ready to call for the rescue squad because she thought I was having a stroke. Another time, a person I was speaking to told me that I didn't finish a sentence. Once, I forgot my online banking password and had to call our bank representative to inquire about my accounts and about where my funds went (since I could not access the accounts).

Thanks be, this lasted only three or four days. I remember very little of what I did and said during my "loony" period. I want to thank those family members and friends with whom I talked on the phone and expressed concern for my well being. My sister had a similar experience, but she did much better and it did not last as long for her.

A snow storm at the end of November brought a new experience for me.

Our newspaper delivery person got stuck in snow that city plows left on our driveway apron. My neighbor was able to push her out, but I needed to clear out the deep snow.

Now, our driveway is two-cars wide and about two-and-a-half cars long. I got the snowblower started and made two passes when my breathing began feeling strained. I made two more passes before I had to get a chair to sit on and rest. I felt as if I had run a half-



*For the author (pictured here), dealing with a snow storm was one thing; dealing with a snow storm while battling the "COVID loonies" was quite another.*



mile and then tried to do it again. It took me 45 minutes instead of the usual 10 minutes to clear half of the driveway. Anytime I exerted myself, I would breathe heavily. This happened while shopping in the grocery store, walking from the parking lot to the store, while taking the trash can to the curb. I hadn't experienced any breathing issues during my quarantine. This came afterward. It has been over three months since my diagnosis, and I am still having some issues. My doctors have indicated that I can expect this to continue for some time.

Meanwhile, the holidays arrived and were like no other. For Thanksgiving, our dinner consisted of care packages dropped off outside our house. Our Christmas celebration was delayed until my nephew's newborn could be brought home. New Year's Eve and New Year's Day were just another two days. Nevertheless, the events of 2020 were behind us and the beginning of a new year gave us a clean slate to work with. Or, so we thought.

We had a birthday party planned in early February for my nephews's 3-year-old son, which included a small drive-by parade. But, that had to be postponed because his father tested positive for COVID-19. Ten days later, my niece and her mother-in-law both tested positive. It was hard to believe that so many of us got COVID-19, especially when that part of the family lives an hour's drive from my house.

All of us who tested positive for COVID-19 experienced different symptoms. My mom is 95 and her five-day hospital stay had us concerned as she had to receive fluids and be rehydrated. My sister had several symptoms: no taste, no smell, bronchitis, congestion, gout and tiredness. The club vice president was hospitalized for eight days. The good news is that they are all getting a little better with each passing week.

I was fortunate that my experience with COVID-19 was relatively mild. I was finally able to receive my back injections about a month after my original appointment, and I now have relief from pain.

Unfortunately, not all the news was good. The club president was hospitalized for about seven weeks, during which he developed pneumonia, suffered a collapsed lung and was placed on a respirator. The medical staff did their best to help him, but God had the final say and took him home in early January.

As I write this, I am waiting to receive my vaccination for COVID-19. My 97-year-old dad got his two shots with no reaction to either. After my mom got her first shot, she had a sore arm, body aches and just wasn't feeling right for about three days. She had no adverse reactions following her second shot.

Before signing up for the vaccine, I had to see my allergist, since I have had two life-threatening allergic reactions in my life. He indicated that the vaccine should not affect me but that I should take my EpiPens with me "just in case." I will be receiving my shots through the Cleveland Clinic, which has the staff available to handle any allergic reactions should one occur.

Make no mistake, COVID-19 is real and you need to follow the advice we all know by heart: observe social distancing; don't touch or kiss anyone who doesn't live with you; wash your hands; sanitize all surfaces in your home and car. Lastly, wear a face mask, whether you are out purchasing essential household items or having necessary work done at your home. It helps you a great deal. You are protecting yourself and others.

There were some positive results from my COVID experience.

When some college friends heard what had happened to me and my family, they arranged a small class reunion on Zoom in January, bringing us together after 40 years. We are hoping to have additional Zoom get togethers and, if all goes well, an in-person outdoor picnic this summer --something good that we can look forward to. Zoom meetings can provide interesting stories for the participants, especially with the mute and unmute button!

Staying at home had other advantages. I spent time in the kitchen with my mom, improving my Hungarian cooking skills. In addition to the *Abált Szalonna* (boiled bacon) that we made for New Year's, we have made *Csirke Leves* (chicken soup), *Káposztás Tészta* (cabbage and noodles), *Túrós Tészta* (noodles with cottage cheese), *Pörkölt* (beef stew) and *Gulyás*, to name a few dishes.

In the end, I am glad that I am here and can share my COVID-19 experience with our members and friends.

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*Richard E. Sarosi is a member of the William Penn Association Board of Directors and secretary/treasurer of Branch 14 Cleveland, OH.*

# Actuary's Report for 2020

**William Penn Association** continues its long history of outstanding service to members while maintaining a strong margin of financial safety and its commitment to honoring its members' guaranteed benefit contracts.

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

The Association's controlled growth and development continued in 2020. This approach was rewarded with profits in all major lines of business totaling \$3.0 million. At the same time, assets grew by 6%. The profitability continues to be driven by careful management of investments, favorable persistency, prudent control of expenses and favorable mortality experience.

This solid financial performance is sufficient to sustain fraternal activities. The members should feel very proud of WPA and its financial strength and discipline that underpin their guaranteed benefits.

WPA's financial strength should be emphasized. In its history, no WPA member suffered any loss in benefit value or reduction in dividends nor experienced a rate increase because of market fluctuations. WPA continues to be a very safe, secure place to hold money for future delivery.

Association assets total over \$515,000,000, and their quality remains high, with \$473,000,000 (92%)

of the total assets being investment grade bonds. All members can continue to have confidence that the assets standing behind their policies are sound and will provide the required funds when needed.

The margin of safety on December 31, 2020, continued at a high level of 110.33%. This means that the Association held over \$110.33 of admissible assets behind each \$100.00 of liabilities as a safeguard to all members that promised member benefits will be paid when due. The Association's safety margin is comparable to that of other fraternal benefit societies.

The Association enjoyed a very favorable year from investments. The net rate of return on mean assets was 4.82%, which is impressive given the current low interest rate environment. These exceptional returns support the competitive rates paid to members. During 2020, the Association earned net investment income of \$23,597,000 after deducting all investment expenses. Investment income exceeded requirements by \$7,773,000 in 2020. Excess interest continued to be the most important profit source to the Association.

In addition to the excellent investment returns, it is worth noting that the Association maintains Security Valuation Reserves of \$9,555,000 to guard against adverse fluctuation in investments.

The Association has \$463 million set aside to cover its life insurance and annuity liabilities, as well as member deposits and future claim payments. These insurance liabilities are computed according to the prudent and conservative standards of the Commonwealth of Pennsylvania.

During 2020, the Association paid out \$34,820,000 to members. A breakdown of these payments over the past five years is presented below:

## Payments to Members

*(Rounded to nearest \$1,000)*

| ITEM                                       | 2016                | 2017                | 2018                | 2019                | 2020                |
|--|---------------------|---------------------|---------------------|---------------------|---------------------|
| Death Claims                               | \$ 2,101,000        | \$ 2,236,000        | \$ 2,260,000        | \$ 2,811,000        | \$ 2,806,000        |
| Matured Endowments                         | 117,000             | 128,000             | 100,000             | 102,000             | 42,000              |
| Emergency Cash Surrender Benefits          | 838,000             | 659,000             | 748,000             | 1,047,000           | 653,000             |
| Supplementary Payments                     | 3,000               | 3,000               | 3,000               | 3,000               | 7,000               |
| Annuity and Old Age Benefits               | 14,444,000          | 15,940,000          | 18,047,000          | 21,763,000          | 23,078,000          |
| Excess Interest on Funds to Members' Acct. | 8,210,000           | 9,209,000           | 9,140,000           | 9,080,000           | 7,773,000           |
| Dividends                                  | 408,000             | 410,000             | 437,000             | 468,000             | 461,000             |
| <b>Benefits to Members</b>                 | <b>\$26,121,000</b> | <b>\$28,585,000</b> | <b>\$30,735,000</b> | <b>\$35,274,000</b> | <b>\$34,820,000</b> |



**WPA** continues to provide reliable financial resources to its members.

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

(1) are computed in accordance with commonly accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles;

(2) are based on actuarial assumptions which produce reserves at least as great as those called for in any contract provision as to reserve basis and method, and are in accordance with all other contract provisions;

(3) meet the requirements of the insurance law and regulations of the Commonwealth of Pennsylvania and are at least as great as the minimum aggregate amounts required by the state in which this statement is filed;

(4) are computed on the basis of assumptions consistent with those used in computing the corresponding items in the annual statement of the preceding year end with any exceptions as noted below; and

(5) include provision for all actuarial reserves and related statement items which ought to be established.

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

**Bruce & Bruce**  
Actuaries and Consultants

## William Penn Association 2020 Annual Statement Financial Report

### ASSETS

|   |                      |
|---|----------------------|
| Bonds   | \$487,537,490        |
| Stocks  | 16,385,644           |
| Mortgage Loans                                  | 402,671              |
| Real Estate                                     | 791,719              |
| Cash and Cash Equivalents                       | 2,480,432            |
| Certificate Loans                               | 1,602,546            |
| Accrued Investment Income                       | 6,332,050            |
| Electronic Data Processing Equipment & Software | 68,189               |
| Premiums Due and Uncollected                    | 40,782               |
| Accounts Receivable - Miscellaneous             | 8,600                |
| <b>Total Admitted Assets</b>                    | <b>\$515,650,123</b> |

### LIABILITIES, SPECIAL RESERVES & SURPLUS CERTIFICATE RESERVES

|   |                      |
|---|----------------------|
| Life and Annuity Policy Reserves                            | \$455,168,000        |
| Liability for Deposit-Type Contracts                        | 7,959,457            |
| Life Claim Reserves   | 179,995              |
| Provision for Refunds Payable in Following<br>Calendar Year | 455,000              |
| Premiums Paid in Advance                                    | 444,278              |
| Officials' Retirement Program                               | 1,688,262            |
| Interest Maintenance Reserve                                | 2,163,396            |
| General Expenses and Taxes Due or Accrued                   | 127,885              |
| Asset Valuation Reserve                                     | 7,391,956            |
| Trust Account   | 744,666              |
| Other Liabilities   | 603,719              |
| <b>Total Liabilities</b>                                    | <b>\$476,926,614</b> |
| <b>Unassigned Surplus</b>                                   | <b>38,723,509</b>    |
| <b>Total</b>  | <b>\$515,650,123</b> |

### INCOME

|  |                     |
|--|---------------------|
| Premiums & Annuity Considerations            | \$38,618,138        |
| Net Investment Income                        | 24,654,902          |
| Amortization of Interest Maintenance Reserve | (1,057,711)         |
| Miscellaneous Income                         | 31,054              |
| <b>Total Income</b>                          | <b>\$62,246,383</b> |

### OUTGO

|  |                     |
|--|---------------------|
| Life Benefits Paid, Including Dividends                  | \$ 3,968,875        |
| Annuity and Pension Benefits Paid                        | 23,078,302          |
| Interest on Funds to Members' Accounts                   | 373,978             |
| Increase in Reserves for Life & Annuity Certificates     | 26,531,859          |
| Commissions on Premiums & Annuity Considerations         | 1,192,672           |
| General Operating and Fraternal Expenses                 | 4,231,912           |
| Insurance Taxes, Licenses & Fees                         | 330,123             |
| <b>Total Outgo &amp; Reserve Increase</b>                | <b>\$59,707,721</b> |
| <b>Net Gain from Operations after Refunds to Members</b> | <b>\$2,538,662</b>  |

### RECONCILIATION

|  |                     |
|--|---------------------|
| Net Gain from Operations                                 | \$ 2,538,62         |
| Realized Gains/(Losses) (excluding transfers to the IMR) | (120,431)           |
| Net Income/(Loss)  | \$ 2,418,231        |
| Unassigned Funds as of 12/31/19                          | 35,225,150          |
| Change in Unrealized Gains                               | 2,656,946           |
| Change in Nonadmitted Assets                             | (20,274)            |
| Change in Asset Valuation Reserve                        | (1,678,500)         |
| Change in Reserves                                       | 121,956             |
| <b>Unassigned Funds as of 12/31/20</b>                   | <b>\$38,723,509</b> |

## Is it spring yet?

"Spring's greatest joy beyond a doubt is when it brings the children out." Those words were written many years ago by a man named Edgar Guest. We think of them every springtime, but somehow, those words seem to be even more meaningful this year. After a year of staying home, wearing masks and not seeing relatives and friends--we all can't wait to run outside and play in the sunshine. We hope your spring is filled with warm days, fresh air and lots of fun!

On those spring days when it's too rainy to go outside, here's the recipe for a sweet little treat you can make for your family and friends: **Jelly Bean Easter Bark**--a timely treat with Easter just around the corner. It's from the folks at Nestlé® (you know, the ones who make chocolate chips). Enjoy!

### What You Need:

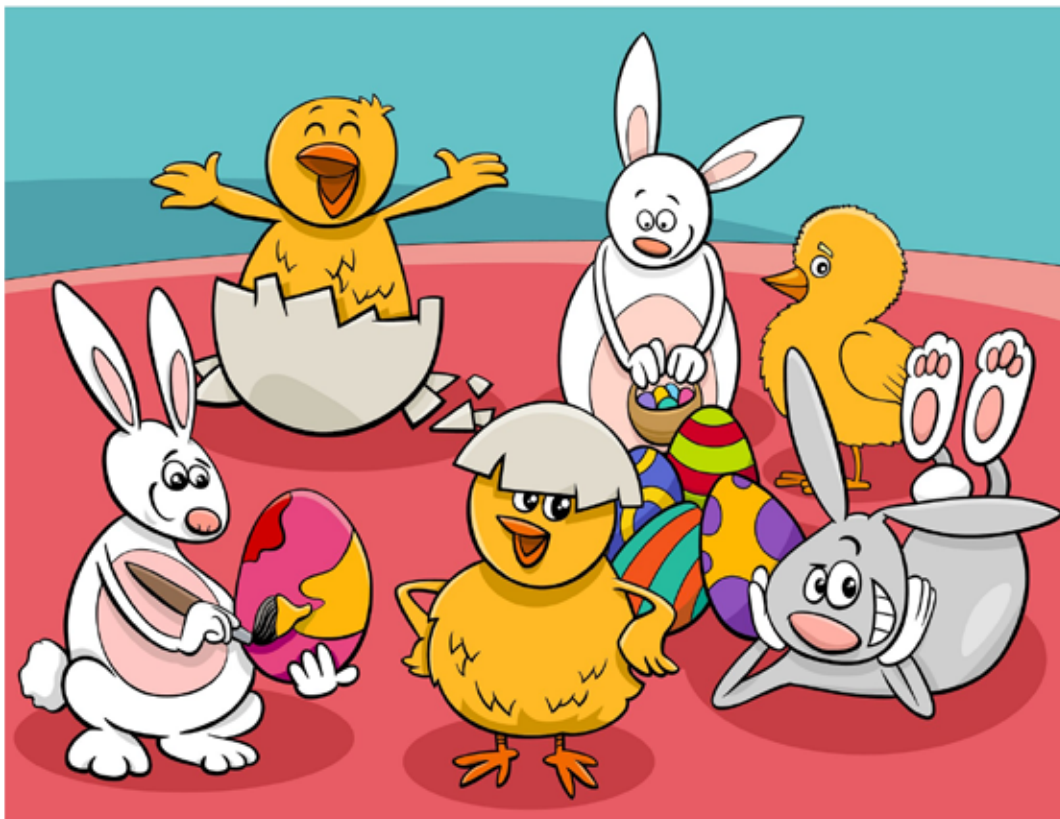
- 2 cups white chocolate chips  
(like Nestlé® Toll House® Premier White Morsels)
- 2 tablespoons vegetable shortening
- ½ cup small jelly beans  
(Jelly Belly brand are kosher for Passover)



### What You Do:

- Line a baking sheet with wax paper.
- Combine morsels and shortening in a medium, microwave-safe bowl.
- Place bowl uncovered in microwave oven and microwave on medium-high (70%) power for 1 minute, then stir. If morsels are not completely melted, microwave for another 10 seconds and stir again until the morsels are melted.
- Add ¼ cup of jelly beans and stir.
- Spread mixture to ¼-inch thickness on the baking sheet. Sprinkle the remaining ¼ cup jelly beans on top.
- Place in refrigerator for about 15 minutes or until firm.
- When the bark is firm, break into pieces and enjoy.
- Store leftover pieces in an airtight container at room temperature.

Help us build up our community on Facebook and Twitter  
by sharing photos safely @WPALife and #wpalife.



Can you spot the

7

differences between these two pictures?

The solution can be found on Page 32... but don't peek!



## Branch 1 Bridgeport, CT

**By William Bero**

Although Branch 1 meetings have been suspended, our members have been quite active collecting and donating groceries and funds to the Nourish Bridgeport organization. The program is sponsored by the United Congressional Church, located at Bessemer Center, 2200 North Ave., Bridgeport.

Since the beginning of the pandemic, requests for assistance have tripled in our area. Nourish Bridgeport has been able to provide groceries to 200 families per week, serve 250 hot meals weekly, and distribute formula, food and diapers to over 300 babies. The need never seems to end.

If you live in the Bridgeport area and know someone who might need a little help, contact Lynn Hudler, senior director of Nourish Bridgeport, at 203-615-1641.

## Branch 14 Cleveland, OH

**By Richard E. Sarosi**

As this was being written, we were still waiting for word on when we can resume branch meetings and activities. Once we receive the all-clear, we will let you know where and when our branch meetings will take place. Possible meeting dates include Wednesday, April 7, and Wednesday, May 5. Please call Branch President Caroline Lanzara at 216-970-2769 or Branch 14 Secretary/Treasurer Richard Sarosi at 440-248-9012 for information and updates.

As schools reopen, we encourage our WPA students to always do your best with your studies. Everything you do is part of your learning experience and will always stay with you. It's hard to believe that graduation for the Class of 2021 is just a few short months away.



*Food donated by the members of Branch 1 to Nourish Bridgeport awaits to be distributed to families in need.*

Please continue to support your local Hungarian churches, clubs and organizations during the pandemic. We love that they continue our Hungarian customs, activities, traditions, music and food throughout this crisis. Do not forget the small businesses which desperately need your patronage and financial support, too. Please support them with takeout orders or with donations of funds that you would have spent if you attended an event/function.

If you are financially able, please continue to support the WPFA Scholarship Foundation. Our students are counting on you! WPA is counting on you too!

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

I recently learned that we lost someone who joined us on one of our WPA trips to Hungary. Elaine Shappell passed away April 14, 2020. Elaine was the niece of Edith Putanko, who also traveled with our group. Elaine was a charming and adventurous traveler who enjoyed exploring her Hungarian background. She taught us a lesson on what NOT to do with a Hungarian ATM machine. Elaine enjoyed the music, dancing and our wonderful dinners in Hungary.

We have also learned that the Rev. Ernest Charles Hepner, cousin of Violet Sarosi, passed away on Dec. 31, 2020, in Aiken, S.C.

He was ordained in December 1961 at St. Peter's Basilica, Vatican City, by Archbishop Martin J. O'Connor. His last appointment was as pastor of Holy Trinity Catholic Church in Bedford, Ohio, where he remained from January 1987 until his retirement in January 2001. After retiring, he moved to South Carolina, where he served parishes in the Diocese of Charleston. His life was spent serving others and his Lord Jesus Christ.

May Father Hepner, Elaine and all our recently departed members and friends rest in peace.

Get well wishes are being sent to all of our Branch 14 and WPA members, as well as our friends, who might be feeling under the weather. We send get well wishes to Branch Vice President JoAnne Sedensky, Vicki Bowens, Lynn and Bob Chamberlain and Barbara House. Feel better soon. Please keep all of our WPA members in your prayers and thoughts.

Happy birthday and happy anniversary wishes are being sent to all of our branch members, Home Office staff and our WPA members who are celebrating a March/April birthday and/or anniversary. Belated happy birthday wishes go to my great-nephew Robert Chamberlain Jr. (February 6). May our members be blessed with many more celebrations.

Please continue to be safe and stay healthy.



Also, remember to keep in touch with someone you haven't seen or talked with in a long time. Written and phone greetings have kept me in touch with WPA members such as Dolores (Dee) Soltes; Diane Malloy; Karen Walker; Sharon Olson; Betty Vargo; Mary Benns; Lynn, Bob, Robert and Johnathan Chamberlain; Endre Szentkirályi; Mary Jane Molnar; Lori Nemeth and daughter Jenifer; Laura Phillip and Edith Putanko; the WPA Home Office staff and my fellow WPA Board members. It is so good to have contact and say "Hi" and catch up on how everyone is doing. Pick up the phone, write, email (and reply) or text (and reply) 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 loves 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](mailto:RichSaro@att.net) or at 440-248-9012.

As the old Irish blessing goes: These things I warmly wish for you: someone to love, some work to do, a bit of o' sun, a bit o' cheer and a guardian angel always near.

## **Branch 18** **Lincoln Park, MI**

**By Barbara A. House**

I hope you are all doing your best to stay healthy. I know we are all getting tired of all this, but it sure beats the alternative. Please wear your mask, practice social distancing, avoid crowds and respect others' views and opinions.

I was thrilled to receive my January/February *William Penn Life*. It was wonderful to see all you are doing to help our members and friends.

Congratulations to David Kozak, our new Vice Chair. I have worked with David for years. There is nothing he won't do to help anyone. Good choice, Kathy.

Nice article from Tibor. I have many of those toys and *csiga* boards. Sure wish we could visit Hungary again. I miss those trips. Good job, Tibor.

Happy to see Chef Béla is back. You don't know how much you were missed. You put a big smile on many faces, I'm sure.

Welcome back also to Cathy Graham. No one can motivate people like you do. You are the Energizer Bunny.

We at Branch 18 are mourning the loss of one-time Branch Vice President Helen Molnar. She was one very active member. Our sympathy to her children Debbie and Mark.

Please remember all our deceased members and their families in your prayers. Branch 18 lost some very special people in the last year. Call those that are homebound and let them know you are thinking of them.

Thank you, Elaine Kraepel and the Krajz family, for remembering me. You are all so special.

Get well wishes to all our wonderful members, especially Jennifer Sullivan, Jennifer Balogh, Pauline Kulcsar, George and Doris Schvarckopf and all who are not feeling their best.

Congratulations to Debra Evans. You will never know how much you are missed. Remember, Melissa is trying to fill some very big shoes, so please give her time and be patient.

Happy birthday and anniversary to all our members, especially Linda Enyedy, Ursula Markovits and Tom House. They are your hard-working branch officers who are doing all they can to keep us going.

I just received a call from Joan Wanat reminding me of Ethel Molnar's 100th birthday. WOW! That's



## 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 your 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.

Think about the changes that have occurred in your life since you purchased your life insurance. Getting married, having children, losing a loved one and getting remarried are all life changes that affect your responsibilities. Do the beneficiaries listed on your life insurance certificates reflect such changes?

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 412-231-2979.

wonderful! Send pictures.

Branch Treasurer Carol Truesdell is very proud these days. She has not one but two grandsons in the armed forces: Michael Truesdell and Zachary Haas. Be safe, you two. We love you a lot.

Ashley Haas Church and husband Nathan Church will be welcoming a baby girl in July. We are all ready for some great news. Can't wait.

Nice to talk to Richard and Violet Sarosi. So glad you all made it through COVID. Stay well.

Please remember to support our Scholarship Foundation. Without our activities, it gets difficult. Our students appreciate all your help. Thank you.

Ursula, Linda and Carol are shopping for fire fighters in our area. They are really enjoying meeting and talking to all of them. Some are giving them shopping lists and some are taking them shopping. Great idea, girls.

Tom and I are still in Florida as I write this. I'm not sure when we will come home. We have received our first vaccine shots. So, as soon as we can, we will come home.

I miss my friends and members. I miss Holy Cross, Father Barnabas and our parishioners. I miss the HAAC and our wonderful carry out events. Being a carhop helped us to see some supportive members. I would love to be at the Rhapsody eating Chicken *Paprikás*. Here's hoping we will all be together soon. Keep supporting all our local organizations. At a time like this we all need support and help.

Have a wonderful, happy and blessed Easter. Wear your mask in church and keep observing all the COVID protocols.

Hello to Edith Putanko; that was fun. Special hello to Kathy Novak. Keep up the good work. Hello to Marguerite McNelis. We remember you in our prayers.

My phone number is 313-418-5572. Contact me anytime with news or pictures to share.

## Branch 19 New Brunswick, NJ

*By Evelyn Bodnar*

In spite of the many radical changes in our lives due to the pandemic, Branch 19, in cooperation with the Bayard Street Presbyterian Church, continues charitable programs which reach out to the New Brunswick community.

On Thanksgiving, we gave out hot turkey sandwiches with stuffing and gravy to over 125 people. Local realtors organized by Roy Mineri donated the funds which paid for the food, which was prepared by the Skylark Diner of Edison, N.J.

One week before Christmas, we distributed new toys to 500 children in New Brunswick. Maureen Bodnar wrapped all the gifts. She and her husband Joseph used monetary donations to purchase the gifts. Maureen is one of our branch auditors, and Joe is our branch vice president. (He was also Santa for the day.)

On the last Saturday of every month, we continue to give out non-perishable food, coats, clothing and a variety of household items. On the same day, we offer cooked hamburgers and treats for children. Over 125 people receive

food each month.

Auditor Kathy Shimmel and Jennifer Orlick keep our financial records in order and were instrumental in securing a generous donation from our branch towards the outreach programs.

Stay safe, be well and may God bless you all.

## Branch 26 Sharon, PA

*By Gerry Davenport*

We are now well into 2021. We hope we will return to normal sometime soon. Spring is here!

Our branch members have been collecting donations of coats, gloves and warm clothing through a local church for their recent clothing drive.

I want to take a moment and remind you that family is the most important thing there is. Make sure your family and friends have the coverage they need to take care of their families after they are gone. William Penn Association offers many life insurance products for many families. Members can earn cash rewards for recommending friends and family. Take a look at our recommender program



## NEXT DEADLINE

Submissions for  
the March/April  
issue of  
William Penn Life  
are due  
April 30.

on the back cover of this issue.

Happy birthday and anniversary wishes to all who celebrate in March and April.

Get well wishes go out to all those who have been ill or hospitalized.

Don't forget we all have a purpose, and we are all special. Be safe and God bless.

## Branch 27 Toledo, OH

**By Paula Bodnar**

As I sit here writing this, I am looking out at the snow. It is beautiful but can be very dangerous. Be very careful when you're out shoveling it. If any of our senior members need help just reach out to your family or younger neighbors for help.

Easter is on its way, and once again, we will be donating baskets to some of the less fortunate in our area. If anybody is willing to help with donations, it would be much appreciated. You can contact me at 419-460-7214. Again, thanks in advance for your help.

Please stay safe and healthy.

## Branch 28 Youngstown, OH

**By Kathy Novak**

Hoping this article finds everyone in good health and looking ahead to better and brighter days. Maybe the luck of the Irish on St. Patrick's Day helped to bring spring with lots of sunshine. Old Man Winter outdid himself this time. Cold weather and winter storms covered most of the country, with Texas being one of the worst hit. We hope any of our members affected by these storms are doing better.

Great job by our editor and staff members of the publication. The new cover logo and resizing is very becoming. Another step forward for WPA as we continue to update

with new ideas.

Also, what a pleasant surprise to see the return of Chef Béla and *The Hungarian Kitchen*. This feature not only wants us to try making great food but also brings back memories of past family gatherings.

Congrats to David Kozak on being elected as a Vice Chair of the WPA Board of Directors.

Even though not many formal gatherings were held for the remembrance of the 1848 War of Independence, March 15 will always be remembered by Hungarians.

With the assistance of the WPA, Branch 28 gave four Holiday Baskets to community service organizations in the Youngstown area. Branch 28 also sent Christmas cards to residents of several nursing homes who may not receive mail on a regular basis.

Unfortunately, the annual Hungarian festival held each June in New Brunswick, N.J., has been cancelled. We're looking forward to 2022.

Oops....So sorry for not congratulating Sheila and Jamie Schauer on the arrival of their first grandson. Our apologies to them and to the happy parents, Alyssa and Nathan Jones, for any misinformation in our previous article.

Be sure to get those scholarship applications completed and returned by the May 28 deadline. Remember, too, continue supporting our Scholarship Foundation, especially since our normal fundraising events have been cancelled by the pandemic.

Happy retirement to Debbie Evans of the WPA Annuity Department. Her friendly voice was always welcomed by those calling with questions. Wishes for many happy days are sent to her and Steve as this new chapter begins.

Also, congratulations and best wishes to David Chakey, HR and MIS manager, who was set to retire at the end of March. I know he will be enjoying time with his chil-

dren and grandchildren. David will be missed by many as he always was willing to help with computer issues.

Thanks to David and Debbie for all the years of dedication to WPA and always being there for us.

Birthday wishes go out to everyone having their special day.

Happy anniversary to all those celebrating another year of love.

Happy 135th anniversary to WPA. Thank you for so many years of helping our members and communities.

Healing thoughts go out to all those not feeling up to par, especially Nancy Breznai, Jackie Prologo, Richard Sarosi, Violet Sarosi, Caroline Lanzara, Barbara House, Shelly Toth, Irene Nemeth, Irene Devlin, Anne Marie Schmidt and Marie McBride.

Sincere sympathy to all who have lost a loved one. Know you have a special someone watching over you.

Wishing continuous protection to those working to preserve the safety of this wonderful country, and to all the caregivers, health-care workers, essential workers and first responders who have been there for all of us during the past year.

Keep in mind we are all human and not perfect. So, be more understanding during these unusual days. Try to be more forgiving and reach out to those in our "village." Keep in touch. Let them know you're remembering them. It just may lift their spirits, and yours, too.

May God bless all our members and families with good health and much happiness during this wonderful and blessed season of Easter. Enjoy the spring sunshine and flowers.

For information about WPA and our insurance and annuity plans, please call either Alan at 330-482-9994 or Kathy at 330-746-7704.



## Branch 34 Pittsburgh, PA

**By Marguerite McNelis**

We hope everyone had a Happy St. Patrick's Day! It was definitely more low-key this year. We also hope everyone has a blessed Easter and is able to visit family. Please wear a mask and stay socially distanced. May everyone stay healthy and receive their vaccinations.

What a winter! Spring can't come soon enough.

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

Our branch again will participate in the Join Hands Against Hunger program. More details next time.

A special "Happy Birthday" to branch members Bob Healy III, Rhiannon Healy and Becky Williams. May you have many more. Special birthday wishes to my husband in heaven; love and miss you very much. Birthday wishes go out to all branch members celebrating a birthday.

Our condolences go out to the János Kerekgyártó family. *Nyugodjon békében*. Rest in peace.

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

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

## Branch 44 Akron, OH

**By Elizabeth Darago**

Spring already?! Where did the winter go? We just celebrated St. Patrick's Day, and now Easter is around the corner. Phew. We need the sunshine and warmer weather. As I write this, the nationwide cold snap and snow dump (8-14 inches here in Ohio) has just occurred.

We have received thank you



*Sam Confer of Branch 44 fills bags of pet food for distribution by Pet Pantry in Akron, Ohio.*

notes from first responders and local food banks for donations we made in 2020. We received a nice letter from the Akron police chief for the coffee, tea and hot chocolate; a note from Harvest House, Haven of Rest Women's/Children's Shelter; and a card from the Brimfield Community Cupboard. Thanks to all members and the Home Office for making it possible to support these community organizations.

Branch 44 has been working on the branch reports required by the Home Office. We reported on how we collected plastic grocery bags which are turning into sleeping mats for the homeless. We also noted how young members Sam and Sophie Confer worked with a Pet Pantry to fill one-gallon bags of dry cat and dog food for distribution.

Branch 44 is also collecting and purchasing pantry goods for WPA programs to feed the hungry. We plan to donate enough food for four families. And, of course, we'll be participating in the basket program for Easter. I have a corner of my dinette reserved for WPA food donations. If you have anything to

add to these projects contact me at [mtd13ekd@att.net](mailto:mtd13ekd@att.net) or 330-604-1264, or contact any Branch 44 officer.

I was happy to learn both Branch Vice President George Naswadi and Branch Auditor Alex Darago received their first Covid 19 vaccines. By the time you read this, they should have received their second shots. Way to go! Wonderful news.

We have been contacted by a Branch 44 member who would like to donate their collection of *William Penn Life* past issues. If you would like some or all contact me.

All members are requested to contact us with ideas for branch activities. Do you know of an organization in need of assistance? Let us know. We're thinking of continuing our "Coffee for First Responders" in 2021. It's been suggested we add some snacks. Give us your ideas and feedback. Thank you!

By next issue, Branch 44 *should* be busy with branch activities. But, until further notice, all in-person activities are on hold. It's that pesky COVID-19's fault!

Need Insurance? Contact Alan Szabo.

## Branch 89 Homestead, PA

**By Lisa S. Toth-Maskariniec**

Greetings from the wonderful world of Branch 89.

After many months of cold weather and snow, the good news is that temperatures are a balmy 50, and I can see the lawn at my mother's house. After falling on black ice on the brick sidewalk steps at our minister's house earlier this year, I wondered if the ice and snow would ever go away.

Our church continues to broadcast services live on the Internet at 10:00 a.m. on Sunday mornings. We also record the live streaming for later viewing. Both are available on YouTube at <https://www>.



[youtube/channel/UCg8Gp7s-vU2N-dZtTQDWKayQ](https://www.youtube.com/channel/UCg8Gp7s-vU2N-dZtTQDWKayQ) or go to the FHRC (First Hungarian Reformed Church) Facebook page and click on the picture of our church. Who would know that the time Mark spent in the High School AV Club would come in handy one day?

Branch 89 sends get well wishes to branch members Janet Phillips and Bob and Dianne Schneider and our very own Branch Coordinator Lisa Toth-Maskarinec who (as previously mentioned) suffered a very nasty face-forward fall onto a brick sidewalk. Also, we send get well wishes to Rev. Brian K. Hart, guest minister of The First Hungarian Reformed Church of Homestead. He was fighting a nasty MRSA infection and has had to endure several surgeries on his feet.

In the good news category, Branch President John Toth continues to mend. His speech and walking have improved. 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, Branch Vice President Mark Maskarinec was finally able to get a prescription for regular glasses and says he is seeing better than ever. Watch out local golf courses--it won't be long before Mark comes to play.

On a sad note, Branch 89 said goodbye to a branch member and cousin to many, Rudolph F. Phillips. "Phil" suffered a series of strokes in the past year. He still had his wit and sense of humor right up until the end. Phil and beloved wife of 61 years, Janet, could be found at many of our branch events, and he would help with many fundraisers at the very church where he was an officer for over 60 years. In addition to Janet, Phil leaves behind two sons, Mark and Matthew Phillips; a sister, Michele Wittpenn; a nephew, Devon M. Wittpenn; and a great-niece, Stephanie J. Wittpenn, all branch members. We will miss Phil at our events but we



*The members of Branch 89 were saddened by the passing of fellow member Rudolph F. "Phil" Phillips.*

know that his suffering is over and he is home with his parents, Margaret and Rudy Phillips, his brother in law, Earle and countless aunts, uncles and cousins who have gone on before him. Condolences can be sent to Janet J. Phillips & family, 126 Castle Dr., West Mifflin, PA 15122.

Our third annual golf outing to benefit the First Hungarian Reformed Church of Homestead will be held on Saturday, June 26, at Champion Lakes, which is about a 15-minute drive from the Bethlen Home. Even in the middle of this pandemic, we are hoping for another rise in participation. All golfers and guests will be required to wear masks, and Branch 89 will also supply each golfer with hand sanitizers. More news on this outing will be featured in the next issue.

If this outing is too far away for you to attend, we have another golf outing for you. On Aug. 8, we will hold our annual golf outing in conjunction with the Steel Valley Rotary at Butler's Golf Course in Elizabeth, PA. We are one of two major beneficiaries of this outing. For the comfort of golfers, we will offer dinners to-go should a golfer rather take his or her meal home.

Again more information to follow.

We wish happy birthday to our Branch members Robert S. Toth, Helena Lubiano, Justin Toth and Keith Toth and to anyone else with a March or April birthday. May it be a special day for all of you.

And, last but certainly not least, Branch 89 wants to wish everyone a very blessed and happy Easter. The First Hungarian Reformed Church of Homestead is hoping to have a special Easter service. Why not check out services either in person or on Facebook or YouTube. We will have musical solos by two guest organists, Daniel Costel and Ethan LaPlaca. We are truly blessed to have them filling in until our regular organist returns from her winter vacation.

In parting, we want to reach out to all WPA members with well wishes during this time of pandemics and social turmoil. We need to be nice to each other and remember each other. Lift someone up with an email, an Instagram message or (God forbid) a phone call. Be well, stay safe and do something nice for someone.

Don't forget to support the Dorothy 6 Blast Furnace Café. They are open for both dine-in and take out meals. Their take out meals are as good as what you get when you dine in.

## Branch 129 Columbus, OH

**By Debbie Lewis**

Hello everyone from Columbus, Ohio. Hoping this issue finds all in good health and the best of spirits. Please be safe in your everyday activities during these trying times. We hope better times are ahead for all of us.

We would like to welcome our newest branch member, Tinley Dixon.

At the time this was being written, the weather had been mostly cold but we had warm days here and there. Hoping the warmer

weather gets here and stays with us.

We hope everyone had an enjoyable St. Patrick's Day March 17 and that you didn't have too hard a time adjusting after setting our clocks for Daylight Saving Time on March 14.

Like many Hungarians, on March 15 we took time to remember the people and events of the 1848 War of Independence.

Some dates to mark on your April calendar include: April Fool's Day (April 1), Good Friday (April 2), Easter (April 4), Tax Filing Day (April 15) and Arbor Day (April 30).

Important dates to note for May include: Mother's Day (May 9), Armed Forces Day (May 15) and Memorial Day (May 31).

Don't forget that the date to submit your application and essay for a WPFA Scholarship Foundation grant is Friday, May 28. This date applies to both new and returning applicants. See pages 28 to 30 for eligibility rules and an application form.

Congratulations to all celebrating birthdays, weddings, anniversaries and additions to their families.

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

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

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

I want to say how I like the new layout of the magazine. It seems easier to read. A couple of members told me they liked it better, too. Also, glad to see *The Hungarian Kitchen* is back. Thanks to all who work to make this a great and informative publication for our Association and its members.

## Branch 226 McKeesport, PA

**By Judit Ganchuk**

We wish happy birthday and happy anniversary to all who celebrate in March and April! Congrats to Branch President Malvene Heyz on her new great-grandson – best wishes to the family and their happy addition.

Daylight Saving Time began March 14, a sure sign of spring's imminent arrival.

Another sign of spring, Easter, falls on April 4. *Kellemes húsvéti ünnepeket kívánunk!* We wish you a Happy Easter!

Get well wishes go out to Branch 226 Secretary Gerry Nelson. We are thinking of you and sending prayers for your strength as you recover.

Sending sunshine and get well wishes to Goldie Szarka, Branch Vice President Janet Sparico and her husband Joe and Branch Auditor Wayne Nelson. To all those under the weather, get well soon!

We pray for the friends and families of Margaret E. Simonazzi and Carol B. Walters, who have passed away. Please keep all of our members who have lost a loved one in your prayers. Losing loved ones is never easy.

The Free Hungarian Reformed Church of McKeesport plans to host monthly drive-thru food fundraisers, pre-orders only. Please call 412-672-7298 for information on upcoming sales.

Remind your college-bound students to complete the WPFA Scholarship Foundation application, found on Page 29 of this issue. All applications and essays are due May 28. You can now send in your application via email.

Don't forget about our WPA recommender program where members can earn up to \$20 for recommending William Penn Association life insurance to friends and family. Make sure everyone in your family has secured his or her

family's future if the unthinkable happens.

This past year was tough, but Americans are tougher. American poet Maya Angelou once said: "I can be changed by what happens to me. But I refuse to be reduced by it."

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

## Branch 249 Dayton, OH

**By Mark Schmidt**

Well, I think spring has finally arrived. We survived 2020 and the initial stages of the pandemic, and with the promise of spring and the vaccines of 2021, I feel we are seeing the light at the end of the tunnel.

Did you get your vaccine yet? I got mine, but I am in the "senior" age category. I hope with this writing the vaccines are being delivered by the millions and all are able to get your shots. Will we still have to mask and do many of the other pandemic safety measures for the near future? Yes, BUT the end is in sight.

With that in mind, local activities are slooowly coming back to life. The Magyar Club of Dayton made fresh sausage for sale March 20. A small group of people masked up and stayed socially distanced as they made delicious Hungarian plain, garlic and spicy *kolbász* for locals to enjoy for Easter. Plans are being made to build a smoker capable of smoking 100 pounds of *kolbász* at a time. "Go big or go home" is the motto. Expect another sale later in the year.

We have no Branch 249 activities scheduled yet as we are still waiting for state guidance. When things open up, we'll try to figure out some plans.

With Easter on April 4, please be safe in your gatherings with family and friends at church and



*An assistant at the Center of Hope at the Friendship House in Steubenville, Ohio, accepts a donation of food and other items from the members of Branch 349 Weirton, WV.*

home. I would hate to see you go this long with the pandemic restrictions and get sick now. Just like last year, this still may be a good time to think small and intimate with your gatherings. Think immediate family. The virus mutations are more dangerous than the original strain, and we all know how dangerous that was.

Please say a prayer for the currently 500,000-plus dead and their families now and during Easter. Like spring, Easter is a time for hope by celebrating the rising of Jesus from the dead. They, too, will see eternal life.

Happy birthday to you March and April babies. Just like spring, you brought love and hope to your families.

Happy anniversary and many more to those married in the spring. This is the season for renewal, and I hope with spring your love is renewed more than when you were first married.

Get well wishes go to our members and their family and friends during these stressful times. Take time to reach out to those who are ill with a simple card or phone call. It will be truly appreciated.

Please remember our deceased members and loved ones at this time. Again, a simple card, phone

call or other gesture can mean so much to those grieving.

On a sad note, I have just learned of the passing of long-time member Jesse Stefanics. Jesse was a WWII veteran and actively flew aircraft for years. He also volunteered at the National Air Force Museum in Dayton, restoring historic aircraft. Jesse was a big supporter of WPA and all events Hungarian. We will miss him dearly, and our thoughts and prayers go out to his family.

With COVID restrictions on travel, restaurants and events, I'd like to make a suggestion. Take that money you'd spend for Hungarian items, food and travel and pay it forward to the WPFA Scholarship Foundation. With so many fund raising events cancelled in 2020 and 2021, this is impacting the bottom line of the Foundation and the amount of dollars that can be given to our youth members. They are our future, and a little help now will make a big difference to the Scholarship Foundation and the youth of our members. A form is always included in the William Penn Life. Look for it and make your contribution now.

Tax season is a good time to re-evaluate all your finances, including insurance. This is also a great

time to contribute to a WPA annuity as a Roth or traditional IRA and possibly lower your taxes. It's safe, secure and pays decent interest. It's also a great place to save your COVID stimulus money, if you're lucky enough to not need to spend it now.

If you have a question about WPA insurance, an item to publish or a thought you'd like to share, you can call me at 937-938-0198 and email to [amschmidt@msn.com](mailto:amschmidt@msn.com).

I like to end my article with a quote. I think this is appropriate for the times: "The day the Lord created hope was probably the same day he created spring." (Bernard Williams.)

As I write this, I am listening to Alexa play the Beatles' "Let It Be" and the line: "Let it be/There will be an answer/Crystal words of wisdom/Let it be."

So, remember that spring is the season for light, love, hope and renewal. May God bless you and your families.

## Branch 296 Springdale, PA

**By Mary A. Kelly-Lovasz**

Has spring arrived in your neck of the woods, yet? As I write this during the final week of February, it certainly seems like spring in the Pittsburgh area. Things could change on a dime, though as we've all experienced that. Here's hoping the frosty weather is gone until later in the year and we can look forward to budding trees and waking up to the sounds of songbirds.

Our WPA Home Office has again welcomed the Lenten season with its Easter Baskets program. Branch 296 will consider how to contribute to our community with this meaningful program.

If you are celebrating a birthday and anniversary in March and April, we wish you an abundance of health and happiness in the



year ahead. A special shout out to Branch Auditor John Torma who recently celebrated his special day.

For those who are undergoing recovery, please know our thoughts and well wishes are with you.

Also, God grant the recently departed eternal rest and bless their loved ones with memories to help them through their grieving.

Wish I could provide news about upcoming meetings, but that remains on hold for the time being. But, if you have any news to share, please feel free to contact me at [makelly367@verizon.net](mailto:makelly367@verizon.net) or call 724 274-5318.

Each of us should reevaluate our insurance needs, and Noreen Fritz, our awesome WPA agent, can provide you with a wealth of information regarding WPA insurance and annuity products. You may contact Noreen at [noreen.fritz@comcast.net](mailto:noreen.fritz@comcast.net) or by calling 412-821-1837.

Here are a few dates of note that you can safely celebrate while observing COVID-19 guidelines. One I am anticipating is No Housework Day on April 7. We'll have to wait all the way until April 24 to observe Pigs-in-a-Blanket Day, which should be tremendous as well as mouth-watering. And, of course, as we all know, the entire month of April is National Welding Month.

We extend to you warm Pass-over and Easter blessings. Please remain upbeat. We will see each other again before you know it!

## Branch 349 Weirton, WV

**By Joyce Nicholson**

I think the poem, "In the bleak midwinter," could have been written about our weather over these past few months.

*In the bleak midwinter,  
frosty wind made moan,  
Earth stood hard as iron,  
water like a stone;  
Snow had fallen, snow on snow,  
snow on snow,  
In the bleak midwinter, long ago.*

## Next Deadline April 30

The poem, written by Christina Rossetti, was the basis for a song popular during World War I and rekindled in the British TV series *Peaky Blinders*. However, I prefer to sing the hymnal version during the holidays and leave the television version to bad actors.

I pray you are continuing to stay warm and safe. We hope the worst weather is behind us and summer is just right around the corner.

Our branch decided that our Join Hands Against Hunger project would focus on the Center of Hope at the Friendship House Shelter in Steubenville. We prepared soup and sandwiches for 30 homeless and marginalized adults and children. We included 50 packets of hot chocolate and crackers and candy as dessert. We delivered it on Feb. 6, one of the coldest, wintry days of the season. They were extremely appreciative to receive the hot soup for their guests and thanked William Penn Association for their kindness.

As the COVID-19 vaccines roll out over the first half of 2021, we get closer and closer to when we can again meet together and enjoy our wonderful WPA fraternal events. Some experts say we may have to continue to mask up and socially distance for a while when we do reunite. But that's a minimal ask to be able to collectively gather and enjoy the fruits of good conversation and good food with good people.

Unfortunately, the International Festival of Nations in the Weirton Millsop Community Center was cancelled this March due to the novel coronavirus. The Festival of Nations committee and Weirton

Area Museum & Cultural Center organizers are planning to host the event in March 2022. Stay tuned.

Everyone celebrating birthdays in May or June, have a great day! These include Marian Toth, Ashley Toth and Paula Gazdik. Celebrating May/June wedding anniversaries Ron and Grace Gazdik and Joyce and Harry Nicholson.

Our prayers for get well wishes go out to Violet Sarosi, Ernie Sarosi, Richard Sarosi and John Toth.

Applications for the William Penn Association Scholarship Foundation scholarship grants for this year will be due on May 28. Submit your paperwork now!

If you are able, make a donation to the scholarship fund. It's a great vehicle to assist students with their undergraduate tuition and costs. I'm sure you've heard news stories on the high cost of attending college now. If you were a recipient in the past, pay it forward and help someone else. Remember, your donation is also tax deductible.

This article's interesting fact: The first horse-drawn coach was invented in Kocs, Hungary, in the 15th century. The wheelwrights of Kocs--pronounced "coach"--began to build horse-drawn passenger vehicles with steel-spring suspension. This "cart of Kocs" as the Hungarians called it (*kocsi szekér*) quickly spread throughout Europe because it provided cheap transportation for commoners who couldn't afford their own conveyances. A century later, the word "coach" became synonymous with English university tutors as they "carried" their students along educationally.

You can call on Alan Szabo for all your insurance needs at 330-482-9994. For information about our branch activities, please call Joyce Nicholson at 740-264-6238. If you have any news to share, please don't hesitate to contact me. Until we meet again, may God be with you.

## Branch 800 Altoona, PA

**By Joan B. Ballash**

By the time you read this, we will have welcomed spring, turned our clocks ahead, celebrated St. Patrick's Day and, we hope, put away the snow shovels and received the COVID-19 vaccination.

Happy April birthday to Branch Auditor Victor Ballash, and best wishes to everyone marking a special event during March and April. Please follow state health department guidelines if you are gathering for a celebration.

Spiritual enhancement is a worthwhile pursuit throughout life and is particularly encouraged during the Lenten season. Prayers are always needed for individuals who are ill and those who care for them, for our country and the people who protect it, for peace and for needs we feel in the silence of our hearts. Let us all increase our prayer time in 2021.

We extend our sincere condolences to the family of members who have recently suffered the loss of a cherished person, especially the family and friends of Frances Kessler. May she see the face of God and may those who mourn her be comforted.

Branch Coordinator Bob Jones is always available to answer your questions about WPA life insurance and annuities. Call him at 814-942-2661.

Wishing you a blessed and joyous Easter!

*(Editor's note: As this issue was going to press, we learned the members of Branch 800 have voted to change the date of their monthly branch meetings. Meetings will now be held on the second Tuesday of each month.)*

(Continued from Page 10)

### Hungarian Apple Cake

3 cups all-purpose flour  
2 cups granulated sugar  
3½ teaspoons baking powder  
1 teaspoon pumpkin pie spice  
¼ teaspoon Hungarian hot paprika  
½ teaspoon salt  
4 whole eggs  
2 tablespoons apple schnapps or vanilla extract  
½ cup orange juice  
1 cup vegetable oil  
3 apples, peeled & shredded

In a mixing bowl, combine the flour, sugar, baking powder, pumpkin pie spice, hot paprika and salt, then blend well. Add the schnapps or vanilla extract to the dry mixture.

Add the eggs one at a time, mixing well after each, to get the start of a great batter. Add the orange juice to thin the batter, then add the vegetable oil to thin the batter even more.

Fold in the shredded apples and keep mixing at low speed to blend in the apples and get a pourable batter.

Grease a bundt pan or 9 x 9-inch baking pan, then pour in the batter.

Bake at 325°F for 55 minutes or until a toothpick inserted into the cake comes out clean. For extra flavor, dust the top with pumpkin pie spice as the cake bakes.

Let cool to room temperature, then slice and serve to your guests.

### Pineapple Upside Down Cupcakes

¾ cup melted butter  
1½ cups brown sugar  
24 Maraschino cherries  
20 ounces crushed pineapple  
20 ounces pineapple cake mix  
3 whole eggs  
½ cup pineapple juice  
⅓ cup vegetable oil  
Cooking spray

Preheat oven to 350°F and move rack to center of the oven.

Spray a muffin pan (or pans, this recipe makes 24 muffins) liberally with cooking spray.

Spoon 1 teaspoon of melted butter into each muffin cup, then spoon 1 tablespoon of brown sugar into each muffin cup.

Press a maraschino cherry into the center of the brown sugar in each muffin cup, then spoon a heaping tablespoon of crushed pineapple over the cherry, compacting it with the back of the spoon and creating an even layer.

In a large bowl using an electric mixer, mix the pineapple cake mix, eggs, pineapple juice and vegetable oil on low speed until the mixture is moistened, about 30 seconds. Then, turn the mixer to medium speed and mix for another 2 minutes to create a smooth batter.

Pour the cake batter into the muffin pan(s) filling them almost to the top, but do not overfill.

Bake in the preheated oven until a toothpick inserted into the center of a cupcake comes out clean.

Allow cupcakes to cool at least 5 minutes before inverting the muffin pan onto waxed parchment paper. Serve the cupcakes with pineapple/cherry side up.

If you used enough spray, the cupcakes should fall out of the pan(s) without any problems.



## Eligibility Rules for Year 2021 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, 2021.
- 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 2021 school year, the parent/grandparent must be a life benefit member for at least four (4) years as of January 1, 2021.
- c) Scholarship grants are awarded to full-time undergraduate students only if they have been accepted by or are currently attending an accredited college, university or school of nursing.
- d) Grants are awarded annually for a maximum of four years.
- e) All new and renewal applicants must complete and submit the WPFA Scholarship Foundation, Inc., Application for Scholarship Grant, which can be found in this issue of *William Penn Life*. An application also may be obtained by writing to: President, William Penn Fraternal Association Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233, or may be downloaded from the Association's website at [www.wpalife.org](http://www.wpalife.org).

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

1. An Essay of 100 words or fewer answering the question: **"What life lessons have you learned so far from the COVID-19 pandemic?"** If the essay exceeds 100 words, the application will not be accepted.

**The Scholarship Application and Essay must be either mailed and postmarked, emailed or faxed by Friday, May 28, 2021.** If sending through the U.S. postal service, please use Certified Mail to ascertain proof of mailing date.

2. A transcript of the student applicant's latest scholastic record and proof of enrollment for the Fall 2021 school term. **The student's name and the name of the school must be clearly indicated on both the scholastic record and proof of enrollment. This information should NOT be handwritten.** The scholastic record and proof of enrollment must be mailed and postmarked, emailed or faxed by **Tuesday, August 31, 2021.**

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

1. An Essay of 100 words or fewer answering the question: **"What life lessons have you learned so far from the COVID-19 pandemic?"** If the essay exceeds 100 words, the application will not be accepted.

**The Scholarship Application and Essay must be either mailed and postmarked, emailed or faxed by Friday, May 28, 2021.** If sending through the U.S. postal service, please use Certified Mail to ascertain proof of mailing date.

2. A copy of the student applicant's latest scholastic record and proof of enrollment for the Fall 2021 school term. All renewal applicants **must maintain a cumulative Grade Point Average of at least 2.5 on a 4.0 scale to qualify. The student's name and the name of the school must be clearly indicated on both the scholastic record and proof of enrollment. This information should NOT be handwritten.** The scholastic record and proof of enrollment must be mailed and postmarked, emailed or faxed by **Tuesday, August 31, 2021.**

h) All applications and essays must be signed by the student applicant and submitted either via the U.S. Postal Service to the President at the address listed in section (e) above, OR via email to [scholarship@wpalife.org](mailto:scholarship@wpalife.org), OR via fax to **412-231-8535**. 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. Any applications and essays postmarked, emailed or faxed after **Friday, May 28, 2021** will not be considered.

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

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

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

**Students with questions about these eligibility rules may contact Mary Ann Kelly-Lovasz at the Home Office.  
Phone: 412-231-2979, Ext. 128 • E-mail: [scholarship@wpalife.org](mailto:scholarship@wpalife.org) • Fax: 412-231-8535.**

NEW APPLICANTS

NEW APPLICANTS

RENEWAL APPLICANTS

RENEWAL APPLICANTS



# William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821

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



## Application for Scholarship Grant Academic Year 2021-2022



**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<br>(Month/Year)<br><i>Ex: 08/2017 - 06/2021</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 28, 2021**

**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 28, 2021.

NEW APPLICANTS must also submit: (1) a transcript of the student's latest scholastic record; and (2) proof of enrollment for the Fall 2021 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 2021 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 28, 2021**



## Mother of the clean vaccine

**K**atalin Karikó is a name you will most likely hear more of as 2021 progresses. If you have been inoculated with either the Pfizer or Moderna vaccine, then you know it is not a typical vaccine produced from weakened virus cells. The Karikó-type vaccine contains no coronavirus at all but has specific proteins that, when injected, teach the body to eliminate the dreaded microscopic killer by attacking a single protein.

This new biotechnology (mRNA) has been passionately pursued by Dr. Karikó for over 40 years. With little or no funding to do research in Hungary, she escaped to the U.S., along with her husband Béla Francia and their infant daughter Zsuzsanna, in 1985.

But, even in America, Dr. Karikó faced similar difficulties in obtaining financial backing to continue mRNA research and development. There were other obstacles that hampered her work, including language and cultural barriers,

sex stereotyping and a wide-spread belief in the scientific community that her ideas were too novel and far-fetched to attract funding.

This month's word search is a tribute to Dr. Karikó and her unrelenting quest. The puzzle clues for this month's contest reflect bits of information about a true pioneer in scientific research whose discoveries are drawing comparisons to those of fellow Hungarian Albert Szent-Györgyi.

Her life has been an incredible journey that deserves worldwide recognition; it's a story that makes me proud to be an American-Hungarian. I urge you to read my brother's *Tibor's Take* in this issue and to explore the internet about Dr. Karikó's work, struggles and achievements.

Good luck! I hope you have received your coronavirus vaccines or will soon. I had my second shot on *Bálint-napon* (Valentine's Day).

Until next month....

## WPA PUZZLE CONTEST #183 OFFICIAL ENTRY

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

### "Katalin Karikó" Word List

|              |                 |            |
|--------------|-----------------|------------|
| Béla Francia | Penn University | Teddy Bear |
| BioNTech     | Pfizer          | Temple     |
| Butcher      | Protein         | Weissman   |
| Kisújszállás | Szeged          | Zsuzsanna  |
| MRNA         | Szolnok         |            |

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

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

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

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

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

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

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

## RULES

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

Complete the word search puzzle correctly.

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

**WPA PUZZLE #183**  
709 Brighton Road, Pittsburgh, PA 15233

Entries must be received at the Home Office by **June 1, 2021**.

Four winners will be drawn from all correct entries on or about June 4, 2021, at the Home Office. Each winner will receive \$50.

## Puzzle Contest #181 WINNERS

The winners of our Puzzle Contest #181 were drawn Feb. 1, 2021 at the Home Office. Congratulations to:

**Laura Halus, Br. 34 Pittsburgh, PA**  
**Robert J. Wolf, Br. 8340 Baltimore, MD**  
**Merier G. Robinson, Br. 720 Dedham, MA**  
**Tatyanna L. Cooper, Br. 48 New York, NY**

Each won \$50 for their correct entry.



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

**DECEMBER 2020/  
JANUARY 2021**

- 0001 BRIDGEPORT, CT  
Jean P. Kadar  
Agostino Mannocho  
Patrick E. O'Malley  
Peter J. Perone  
Frances C. Randi
- 0008 JOHNSTOWN, PA  
Carl Barefoot  
Nicholas Fratrack  
Helen Mucker  
Margaret Postoskie
- 0009 HAZLETON, PA  
Thomas S. Bush  
Robert G. Moore  
Frank A. Stetts
- 0014 CLEVELAND, OH  
Robert Esterle  
Julia K. Lehto  
Eugene C. Petre  
Dolores J. Soltesz  
Joann I. Tobias
- 0015 CHICAGO, IL  
Lillian Fitzsimmons  
Pauline Macri  
Thelma M. Speller  
Peter L. Vazul
- 0016 PERTH AMBOY, NJ  
Marian Casey
- 0018 LINCOLN PARK, MI  
Beata T. Cszaszar  
Derek J. Gibb

- Grace Klan  
John E. Pasko  
Nancy Surchik  
Brzozowski  
Jason R. Wolfe  
Frederick L. Zelling
- 0027 TOLEDO, OH  
Norma J. Christen  
Martin Nagy
- 0028 YOUNGSTOWN, OH  
Louis J. Czifra  
Linda A. Nehls  
Betty J. Owens  
Mary Vargo
- 0034 PITTSBURGH, PA  
Lillian A. Danko  
Robert S. Getsy  
Irene P. Keegan  
Bernice J. Teschke
- 0044 AKRON, OH  
Patricia J. Beck  
James J. Farkas  
Joseph Skacevic  
Rita C. Sziraky  
Julia C. Westfield
- 0048 NEW YORK, NY  
Nathaniel Lugo
- 0088 RURAL VALLEY, PA  
Alexander Zona
- 0089 HOMESTEAD, PA  
Daniel Codan  
Kenneth A. Mach  
Frank T. Szoszorek
- 0129 COLUMBUS, OH  
David F. Hayes
- 0132 SOUTH BEND, IN  
George Lakatos  
Anthony J. Sargent  
Phillip S. Stibbe
- 0189 ALLIANCE, OH  
Gordon W. Dawes  
Carol A. McIlvain
- 0216 NORTHAMPTON, PA  
Gizella Bodisch  
Carmine Colasante

- Richard J. Mortimer  
Barbara A. Niderostek
- 0226 McKEESPORT, PA  
Steve Feher  
Dennis M. Keller  
Carol L. Kondrosky  
Jeffrey B. Lurie
- 0249 DAYTON, OH  
Louis F. Agoston
- 0296 SPRINGDALE, PA  
Jacqualyn L. Peck  
John J. Rusak  
Jean A. Sbaraglia  
Edward R. Sklar
- 0310 LYNCH, KY  
Michelle L. Post  
Rodney R. Rupe  
Kimberly D. Walls
- 0336 HARRISBURG, PA  
Kevin D. Campbell  
Richard E. Schneck  
Roy Wolfe
- 0352 CORAOPOLIS, PA  
James M. Dunn  
Robert W. Sehn
- 0383 BUFFALO, NY  
Luanne G. Kaylor  
Kathryn L. Schnell
- 0590 CAPE CORAL, FL  
Irene Bagosi  
Mary Csete  
Elizabeth Holmes
- 0720 DEDHAM, MA  
Gerald J. Caissie  
Joseph E. Faria  
Floyd R. Koeppler  
James C. LaClaire  
Colleen E. MacManus  
Dorothy Pouliot  
Mary L. Santiago  
Geraldine G. Wilz
- 0800 ALTOONA, PA  
Gerald Dorman
- 8036 SCOTTDALE, PA  
William Teper

(Continued from Page 5)

In retirement, your income may be up and down. Having the flexibility of owning both types of IRAs gives you more control by timing the distributions from each to minimize your tax bill each year. You take money out of your *traditional* IRA in years when your other income is *lower*, and out of the *Roth* when your income may be *higher*.

**The bottom line**

Deciding between a Roth or traditional IRA can be very confusing. But one thing that you don't want to do is to take no action at all. Consider this quote by Otto Van Bismarck: "a bad plan that is well executed is better than a good plan that is not executed at all."

Whether you decide to fund a Roth IRA or traditional IRA, or simply sock some money away in a savings account or annuity, the key is to DO IT!

One more thing: did you know that the CARES Act of 2020 removed the age limit for IRA contributions? Prior to 2020, you were not able to make IRA contributions after reaching the age of 70½. The law now allows anyone who is working and has earned income to contribute to an IRA, regardless of age.

Once you decide to take action, give your WPA agent a call. Whether you decide on a Roth IRA, a traditional IRA or a simple non-qualified account, we're here to help.

Until next time, bring on summer!

## JUST & KIDZ



Here's the solution to the "Spot the 7 Differences" puzzle on Page 17 of this issue. Did you find them all?

# Donations

## Donations Through Premium Payments

### DECEMBER 2020

#### Branch - Donor - Amount

1 - Gary J. Freddino - \$25.00  
 8 - James C. Dusack - \$10.00  
 14 - Kathleen M. Deininger - \$20.00  
 14 - Tyler B. Bodovetz - \$5.00  
 14 - Almut S. Zvosec - \$25.00  
 18 - Marianne T. Orsargos - \$20.00  
 18 - Steve M. Anderson - \$11.94  
 27 - Kathryn Marie Hinkle - \$5.00  
 27 - Lee Hinkle - \$5.00  
 28 - Michael J. Palotsee - \$8.06  
 28 - Patricia A. Palostee - \$2.02  
 28 - Kristen M. Taylor - \$20.00  
 28 - Scherl A. Zmary - \$50.00  
 28 - Anna Paczelt - \$75.00  
 44 - Alexander J. Darago - \$80.70  
 51 - Alexis Marie B. Willard - \$20.00  
 51 - Elizabeth Tillman - \$10.00  
 88 - Jeanne M. Henry - \$26.23  
 89 - Michael Petrosky - \$25.00  
 89 - Melissa S. O'Brien - \$2.10  
 129 - Erzebet I. Huber - \$20.00  
 129 - Joseph M. Fuleki - \$50.00  
 129 - Thomas A. Shepard - \$15.88  
 129 - Virginia Abahazie - \$10.00  
 132 - Matthew A. Burus - \$2.70  
 159 - Joyce D. Seigel - \$10.00

159 - Kelly J. Scherfel - \$10.39  
 189 - John Sera - \$50.52  
 189 - Donna M. Sera - \$11.00  
 226 - Timothy R. Holtzman - \$1.40  
 226 - Arabella S. Hough - \$25.00  
 226 - Judit Borsay - \$50.00  
 296 - Shane S. Volpe - \$100.00  
 296 - Kevin R. Sherman - \$14.00  
 296 - Lisa M. Vogel - \$25.00  
 296 - Lawrence E. Galla - \$25.00  
 296 - Diane L. Galla - \$25.00  
 296 - Elsie R. Cristillo - \$2.00  
 352 - John W. Bush - \$15.00  
 352 - Dennis C. Halbedl - \$100.00  
 352 - Kayla N. Veith - \$5.00  
 383 - Lee O. May - \$1.00  
 525 - Alicia B. Luccketta - \$10.00  
 525 - Tamara D. Whitfield - \$10.00  
 590 - Willie J. Paulk - \$5.00  
 800 - Kathleen J. O'Connor - \$25.00  
 800 - Joan B. Ballash - \$10.00

**TOTAL for Month = \$1,074.94**

### JANUARY 2021

#### Branch - Donor - Amount

8 - Julia P.U. Bertalan - \$10.00  
 8 - Stephen J. Gall - \$4.15  
 14 - Almut S. Zvosec - \$25.00  
 14 - Christina Preston - \$100.00  
 14 - Mary Ann Dobransky - \$3.56  
 15 - Ebony A. Jackson - \$10.00

15 - Cornelius B. Jackson - \$10.00  
 16 - Alfred W. Smith - \$10.00  
 18 - Nancy L. Willim - \$10.00  
 28 - Lauren E. Vos-Wanner - \$10.00  
 28 - Mary P. Ballash - \$1.38  
 28 - Michael A. Kroner - \$13.92  
 51 - Jasmeen K. Hixson - \$5.00  
 76 - Edward J. Ginley - \$13.90  
 88 - Joseph D. Chobody - \$50.00  
 89 - Veronica A. Ujevich - \$27.15  
 89 - Edward Joseph Tokar - \$25.00  
 89 - Carissa R. Debreczeni - \$4.20  
 89 - Damon V. Deluca - \$20.00  
 129 - Stephanie L. Shepard - \$9.58  
 129 - Jean A. Boso - \$21.00  
 129 - Amy E. Deeds - \$5.00  
 129 - Kaarin Sheehan - \$50.00  
 132 - Danielle R. Burus - \$3.40  
 159 - William Scherfel - \$11.71  
 226 - Judit Borsay - \$25.00  
 226 - Timothy R. Holtzman - \$1.40  
 226 - Mary C. Stipkovits - \$20.00  
 352 - John W. Bush - \$20.00  
 383 - Sidney C. Belile - \$10.00  
 590 - Katie M. Paulk - \$5.00

**TOTAL for Month = \$535.35**

### Additional Donations

### DECEMBER 2020/JANUARY 2021

#### Donor - Amount

(In Memory of, if applicable)

Joseph & Jenna McGrath - \$100.00  
 WPA Cookbook Sales - \$395.00

**TOTAL for Month = \$495.00**

# Help us help our youth

**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**





January/February 2021

**WPL**  
WILLIAM PENN LIFE

PRSRT STD  
US Postage  
PAID  
PERMIT #12  
INDIANA, PA



# 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**