



January/February 2023

WPL

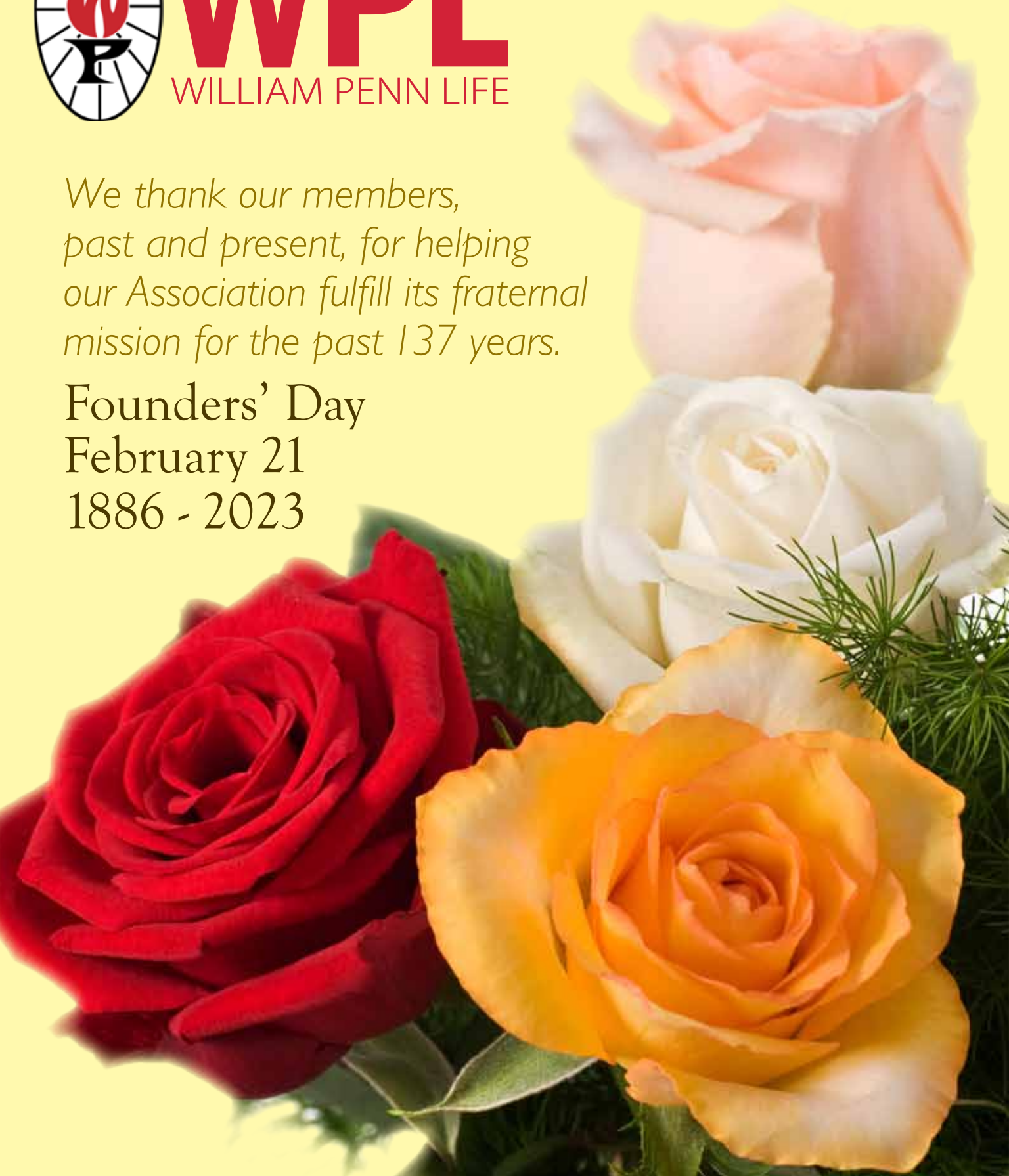
WILLIAM PENN LIFE

INSIDE:

A WPA Fraternal Christmas 2022
Scholarship grant rules and application
Opening the door to a 'new kitchen'

*We thank our members,
past and present, for helping
our Association fulfill its fraternal
mission for the past 137 years.*

Founders' Day
February 21
1886 - 2023



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 Leaves

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

Grace Molnar Murrish
The heart once given
yours forever
Carol & Joan Murrish
(Gold Level)

In honor of **Charles S. Johns** for his
service to the **WPA**
and **Branch 336**
(Gold Level)

Helen Sryniawski
Communication Secy.
Much thanks and love
Wm. Penn Br. #18
(Bronze Level)

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

Making sense of the
Secure Act 2.0
of 2022

6

Tibor's Take

Iron, snow & ice:
A visit to Michigan's
Upper Peninsula

8

In the Kitchen with Chef Béla

Opening the door
to a 'new kitchen'

Inside

12



A WPA Fraternal Christmas 2022

10

Scholarship
Foundation
rules and
application

28

Official Notice
to all IRA
policyholders

Departments

2

For Starters

15

Just for Kidz

16

Branch News

32

In Memoriam

INSIDE
BACK
COVER

Puzzle Contest

OFFICIAL NOTICE

40th General Convention

In accordance with the By-Laws, Article 2, Section 202, the Board of Directors hereby gives notice that a regular meeting of the General Convention of William Penn Association will convene on October 7 and 8, 2023. The Board has designated the General Convention will be held at the

DoubleTree by Hilton Hotel Pittsburgh – Green Tree
500 Mansfield Avenue
Pittsburgh, PA 15205

By order of the Board of Directors,

Katherine E. Novak, *Chair of the Board*
George S. Charles, Jr., *National President*
Cassandra Holmes, *National Vice President-Secretary*
Diane M. Torma, *National Vice President-Treasurer*
Steven F. Charles, *National Vice President-Internal Operations*

WPL to publish 9 issues

As we did in 2022, the Association will be publishing nine issues of our official publication, *William Penn Life*, in the year 2023.

The schedule will be the same as last year's. The first issue of the year, which you are reading at this moment, is a combined January/February issue.

Our next issue will be a combined March/April issue, which is scheduled to be delivered to members' homes in early April. That will be followed by monthly issues beginning in May and running through October. Our final issue will be a combined November/December issue.

WPA branches share their fraternal spirit through the Holiday Baskets program

During the recent holiday season, WPA branches once again spread the fraternal spirit to families in need in their local communities by participating in the Association's annual Holiday Baskets program.

Our branches and their members donated a total of 89 baskets of non-perishable food and other items worth a total of \$5,321.53.

Besides donating to individuals and families in need, many of our branches reached out to church ministries, soup kitchens, community food pantries and other charitable and social services organizations in their communities.

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

Our thanks to the following branches and their members for sharing the fraternal spirit and making the holidays brighter for many families:

Br. 8 Johnstown, PA
Br. 9 Hazleton, PA
Br. 14 Cleveland, OH
Br. 15 Chicago, IL
Br. 18 Lincoln Park, MI
Br. 26 Sharon, PA
Br. 28 Youngstown, OH

Br. 44 Akron, OH
Br. 48 New York, NY
Br. 51 Passaic, NJ
Br. 88 Rural Valley, PA
Br. 129 Columbus, OH
Br. 132 South Bend, IN
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



Food donated by members of Branch 44 Akron, OH for the Holiday Baskets program.



Ohio Fraternal Alliance hosts annual meeting

The Ohio Fraternal Alliance held its annual meeting Oct. 14 and 15, 2022, in Independence, OH. During the meeting, the delegates elected officers and a board of directors. Among those elected was WPA National Director Joyce Nicholson, who was chosen to serve as First Vice President of the OFA.

In the photos above, Director Nicholson and several OFA board members visited residents of Vitalia, a senior living and residential care facility, bringing them flowers (above, left). She also joined the meeting delegates in a candle-light memorial service (above, right) honoring former OFA officers and members who had passed away during the previous year. Among those honored was the late Endre Csoman, former WPA Vice President-Fraternal.

The schedule of events also included a presentation on cybersecurity and a dinner during which funds were raised for the OFA Scholarship Fund and The Second Harvest Food Bank.

Also representing the WPA at the annual meeting was Harry Nicholson.

Ohio Fraternal Alliance to award scholarship

Fraternalists in Ohio are seeking applicants for the Ohio Fraternal Alliance's (OFA) annual scholarship program. The applicant must be a resident of Ohio and be a current youth policy member of a fraternal society, or included in a family member policy of a society that does not have youth policies, belonging to the OFA, such as WPA. Applicants must also be a 2023 high school graduate and enrolled in college/university for the fall term. For complete requirements and an application, contact Joyce Nicholson at 740-264-6238 or nicholson63@comcast.net. Complete applications must be dated and submitted by April 1, 2023.

New England fraternalists offering several awards

The New England Fraternal Alliance (NEFA) is seeking applicants for three of its annual awards: the Harvey G. Bacque Fraternalist of the Year Award, the Family of the Year Award and the annual scholarship award. For all three awards, the applicant must be a resident of New England and a member of a fraternal benefit society that holds membership in the NEFA. In the case of the scholarship award, the applicant may either be a member or the child of a member. The deadline for submitting nominations for the Fraternalist of the Year and Family of the Year awards, as well as application materials for the scholarship award, is Sept. 1, 2023. For complete requirements and nomination/applications forms, contact John E. Lovasz at the WPA Home Office by calling 412-231-2979, ext. 135 or emailing jlovasz@wpalife.org.

Program offers immersive Hungarian experience

Reconnect Hungary, a unique cultural, educational and social immersion program for young adults of Hungarian heritage, is accepting applications for its annual birthright trip to Hungary.

The two-week experience will take place July 14 to 28. The deadline for applications is March 10.

The birthright trip is organized by the New York-based Hungarian Human Rights Foundation. It is open to North American young adults of Hungarian heritage between the ages of 18 and 28 who want to strengthen their personal Hungarian identity through connection to the country, culture and heritage.

Cost is \$2,100, which includes round-trip airfare between New York and Budapest, accommodations and meals, as well as two weeks of programs, which include educational lectures, meetings with business leaders and visits to government offices and cultural attractions.

The Program also offers optional post-trip excursions and events.

For more information, visit the Reconnect Hungary website at www.reconnecthungary.org.



Making sense of the Secure Act 2.0 of 2022



Greetings and Happy New Year all! The original SECURE (Setting Every Community Up for Retirement Enhancement) Act was first signed into law on Dec. 20, 2019. SECURE Act 2.0 was signed into law on Dec. 29, 2022 and adds over 90 new retirement plan provisions to the original act. This bill is designed to help promote retirement savings by mandating auto-enrollment for new plans, boosting tax savings for small employers and providing more flexibility to those nearing retirement.

The act accomplishes these objectives by introducing several significant changes for small businesses and those saving for retirement by:

- promoting starting your retirement savings earlier in life, as well as increasing some limits;
- boosting incentives for small business to offer retirement plans and
- offering those over age 60 more flexibility for saving as they approach retirement.

What does the SECURE Act 2.0 do?

While the act includes over 1,600 pages of legislation, I'd like to narrow it down to the factors that we feel will have the greatest impact on our membership.

1. The Act provides higher "catch-up" contributions.

For IRAs, the catch-up provision for those over age 50 (currently \$1,000) will be indexed for inflation starting in 2023.

The Act also expands the catch-up provision for retirement plans, such as 401(k)s, to include plan participants aged 60 to 63--but not older than 64. Starting in 2025, people ages 60 to 63 will be able to contribute an additional \$10,000 or 150% of the catch-up amount that is in effect in 2024, as indexed for inflation.

Beginning in 2024, all catch-up contributions for those making over \$145,000 will be designated as after-tax (ROTH) contributions.

2. Later age for required minimum distributions (RMDs).

The 2019 SECURE Act raised the age at which retirement savers must begin taking distributions from their traditional IRAs and most work-related retirement plans to age 72. SECURE Act 2.0 raises that age again to 73 in 2023 and 75 in 2033.

SECURE 2.0 also reduces the tax penalty for failing to take RMDs from 50% to 25%. Also, if the failure to take the RMD is corrected promptly, the excise tax is reduced from 25% to 10%.

3. Automatic enrollment and automatic savings increases.

Beginning in 2025, the Act requires most work-sponsored retirement plans to automatically enroll employees with contribution levels between 3% and 10% of income, and automatically increase their savings rate by 1% per year until they reach at least 10%, but not more than 15%. Workers WILL be able to opt out of this program if desired.

4. More part-time employees can participate in retirement plans.

The SECURE Act of 2019 required employers to allow workers who worked at least 500 hours for three consecutive years to participate in an employer-sponsored plan. Beginning in 2025, the new law reduces that requirement to just two years.

Photos © Can Stock Photo Inc./vaecnama

5. Saver's match.

Low- and moderate-income savers currently benefit from a tax credit of up to \$1,000 (\$2,000 for married couples) for contributing to a retirement account. Beginning in 2027, that credit will be re-designated as a match that will be contributed directly into the individual's retirement account.

Moreover, the match will be allowed even if the taxpayer has no income tax obligation.

6. New exceptions to the 10% early withdrawal penalty.

Early distributions from a retirement account are generally subject to ordinary income tax as well as a 10% penalty if the participant is under the age of 59½, unless an exception applies.

The new law provides for several new exceptions, including emergency personal expenses, terminal illness, domestic abuse, long term care insurance costs and expenses related to recovering from a federally declared disaster.

Amounts, rules and effective dates differ for each circumstance.

7. Matching contributions for qualified student loan repayments.

Employers may help workers repaying student loans simultaneously save for retirement by investing matching contributions into a retirement plan in the employee's name.

8. Retirement savings lost and found.

The Act directs the Treasury Department to establish a searchable database for lost 401(k) plan accounts within two years after the date of the legislation's enactment.

9. Emergency savings accounts.

The Act includes measures that permit employers to automatically enroll employees into emergency

savings accounts to set aside up to \$2,500 in a ROTH-type account.

What else is in SECURE Act 2.0?

With over 90 new provisions in SECURE 2.0, there's a lot to comb through. While these are beyond the scope of discussion for this article, here are a few more highlights of SECURE 2.0 for employers and employees:

- No RMD's for ROTH 401(k) accounts.
- Higher limits and looser restrictions on qualified charitable distributions from IRAs.
- 529 plan rollovers to ROTH IRAs.
- Employer matches to ROTH accounts now approved.
- New rules for lifetime income products in retirement plans.
- New benefits for small employers that employ military spouses.

These are just a sampling of the many sweeping changes that will be brought about by SECURE Act 2.0. While SECURE Act 2.0 provides increased opportunities to save for retirement, everyone's financial situation is different. As always, consult your financial advisor or tax professional to understand how SECURE Act 2.0 impacts your personal situation.

With all these changes as well as the impact of increasing inflation, now is the perfect time to call on your WPA agent or broker to have your coverage reviewed and make sure that your life insurance and annuity contracts are up-to-date. Don't have an agent? Call the Home Office and we'll be happy to have one assigned to your account.

Till next time, think spring!



© Can Stock Photo Inc./Oakozhan

Come grow with us

William Penn Association is looking to grow and expand its reach in current and possibly new markets. To do this, we are seeking to add highly motivated agents to our list of over 800 existing agents. WPA currently writes insurance and annuity products in 20 states – CA, CT, DE, FL, IL, IN, KY, MD, MA, MI, MO, NC, NE, NJ, NY, OH, PA, VA, WV and WI – and in DC. To grow, we need both full-time and part-time agents. WPA has much to offer our members and the agents who write for us. If you are interested in an opportunity to grow with us, then contact Bob Bisceglia at 412-231-2979, ext.134. Thank you.



Iron, snow & ice

*A visit to
Michigan's
Upper Peninsula*



*The U.P. continues to produce
and ship iron ore.*

Imagine paddling in a handmade canoe, with no phone or life jacket, your only food tucked under your seat, as foaming white water pounds against the side of the boat. After you finally fight past the rapids, the river widens onto a bay of frigid, blue steel-colored water. As you follow the shoreline dotted with bluffs and forbidding pine trees, your canoe rounds a corner, and there you see an expanse of waves as far as the eye can see, and you think you have found the ocean again.

That sort of scene must have greeted the initial Chippewa (Ojibwe) settlers of Michigan's Upper Peninsula, as well as the French priests and fur trappers that followed centuries later. My wife and I spent New Year's weekend exploring just a small part of what locals call "The U.P." and throughout my time there, my thoughts often turned to those Native Americans and Europeans who braved bitterly cold elements in one of the most remote corners of our country.

The Upper Peninsula became part of Michigan in a land settlement with Ohio in the early 1800s. Following a brokered end to a sharp political dispute that gave rise to the "Toledo War," Ohio was able to keep a slender triangle of land radiating from Toledo to the Indiana border. In exchange, Congress ensured that Michigan would have all of the "upper" peninsula (the lower being obviously part of the territory from the beginning). At the time, many thought Michigan had been hoodwinked, giving up prime agricultural land for a wilderness of trees and furry animals. But the discovery of copper, iron and other metallic deposits a few decades later soon inverted this thinking. Michigan was the winner of a diamond in the rough, whereas the Toledo strip is now commonplace farmland.

As we drove up an empty highway on New Year's Eve, we watched snow-covered forests pass by and reflected on the adventures of the past year. Earlier in the year, at the height of summer, I drove past the southern terminus of Interstate 75, which ends in the bustling, Spanish-speaking metropolis of Miami, with its sports cars, beaches and palm trees. Months later, I found myself at the other end of I-75, at the Canadian border in the small town of Sault Ste. Marie, which, by contrast to Miami, is an industrial, hardscrabble and quaint town named by Frenchmen.

My late father-in-law Jimmy had been stationed in Sault Ste. Marie during his Coast Guard years, manning a lighthouse and later serving aboard an icebreaker. The winter season cast a sleepy pall over the town, so there was little there besides nostalgia and views of the Soo Locks. After a few photos, we continued west, towards Marquette, the unofficial "capital" of the Upper Peninsula, a town of roughly 20,000 people.

The Michigan coast is peppered with harbor towns that arose under some niche economic or industrial significance, only to transition decades later into seasonal travel destinations. Such picturesque towns often become overrun by tourist shops with cheap sweatshirts, restaurants that close far too early, and outrageous real estate prices—with outrageous attitudes to match. Marquette was different. Do not go to Marquette, especially in the winter, if you want a corporate, ready-made travel destination. Marquette and the Upper Peninsula, like a piece of *hurka* or a dark beer, are meant to be savored by enthusiasts of sharply-flavored things.

Marquette, named after a French priest and explorer of the Great Lakes region, lies along a small bay in Lake Superior. The city is laid out on a classic American grid pattern and has charming old houses, many of them converted into duplexes to cater to the large student population. Northern

Michigan University has about 7,000 students, which must give the town an “overstuffed” feeling during the spring and fall. For such a smaller market, Marquette has a cute downtown and a picturesque lower harbor. A large iron ore loading dock, a behemoth of brick and metal, dominates the view. But while that dock sits as a reminder of a past era, by no means is it a bygone one. A few miles north of downtown, Marquette’s Presque Isle Harbor still functions, and still loads iron ore. When we went to stroll Presque Isle Park (designed by famous landscape architect Frederick Law Olmstead), we observed a grand iron ore ship being loaded.

Marquette, like the Big Apple, has its own New Year’s ball drop, right in the heart of downtown, complete with a DJ, news crew and streets full of merry-making locals. But instead of a sweaty throng that had camped out for hours in Times Square, the people of Marquette descended on the downtown area around 11:00 or so and quickly dispersed around 12:30, though a few college age kids kept dancing and bar-hopping. In all, a fun night and an unexpected treat.

We enjoyed unseasonably warm weather in the Upper Peninsula, enough to lure us beyond the town on New Year’s Day to try our luck on one of the local “hills.” I’ve become fond of hiking since first moving to DC, which is about a 90-minute drive from the Appalachian trail and the looming Blue Ridge mountains. The lower peninsula of Michigan lacks such varied terrain, but with our venture into Michigan’s historical mining country, I hoped to get in a nice winter’s hike.

We chose Sugarloaf Mountain, so named be-

cause of its resemblance to a conical block of sugar, at least when viewed from Lake Superior. What would have been a pretty easy hike in warm weather turned complicated with icy conditions and snow drifts up to a foot deep. Our puppy, Clementine, a snow enthusiast if ever there was one, went positively berserk bounding up the side of the mountain and leaping down wooden stairs slick with ice. For top heavy, two-legged humans, the going seemed rougher. We were rewarded with a breathtaking landscape of stone, ice, trees and water as far as the eye could see. This rivaled any such view in Michigan.

The Upper Peninsula is often known as Michigan’s backyard. But at least in winter, the land seems to hold its treasures close, and the journey is not for the faint of heart. Its deep forests are filled with wildlife, including fearsome bears, boars and a growing population of wolves. We deferred a planned day trip to Hungarian Falls (I do not know how it received its Magyar appellation) near Houghton after inspecting many of the secondary roads on our journey—most were passable only by snowmobile, even after days of 40 degree daytime temperatures.

The might of Lake Superior appeared obvious to me, even on a mild day. “Lake Superior keeps her dead” is a famous saying up in this remote corner of America, owing to the fact of the cold waters that preserve the bodies of shipwrecked sailors, in addition to its shadowy depths that hold secrets that are yet untold. For the adventurous, the journey to the Upper Peninsula is its own reward, regardless of destination.

Happy New Year to all! *Boldog Új Évet!*

The view from atop Sugarloaf Mountain rivals any found in Michigan.

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



Opening the door to a 'new kitchen'



Welcome to a new year and a "new kitchen"...you are now ***In the Kitchen with Chef Béla!*** Yes, more than the title of this column has changed, and I am excited to have you join me on this ever-expanding culinary journey.

How did all this come about? It happened because, as time goes on, things change all for the better. I remember when Chef Vilmos and I first started this column. We had many recipes--all Hungarian--to share with you for holidays, birthdays, anniversaries and family events. We had a great time sharing our cooking experiences and special recipes so you could have very rewarding culinary experiences to enjoy with family and friends and co-workers.

As time went on, William Penn Association saw its membership grow and transform into the wonderful multi-cultural association we have now. As the WPA provides so much for its members, so should everything connected with it. Hence, while WPA will never forget its Hungarian roots and will always support and promote the Hungarian culture, the fact remains that ***The Hungarian Kitchen*** needed to serve *all* the ethnic groups that now comprise our membership. To me, it all makes sense. And who is to benefit from this change? YOU, our faithful members!

Up to now, this column merely featured recipes and how to produce them. Now, we are going above and beyond with not just recipes but more involvement on your part in the culinary field. Here are changes we will be making for your culinary learning and pleasure:

- **Diverse Recipes.** We will go beyond just Hungarian and explore many more ethnic menus. Yes, we will still have Magyar involvement, so it won't be excluded completely.

- **Instructional Techniques.** We'll share with you more culinary techniques to expand your expertise in the kitchen. We'll offer links to videos and websites which will make producing food much more enjoyable.

- **Chef Béla's Cooking.** While teaching at the Community College of Philadelphia, I have had the pleasure of making culinary shows featuring different menus and techniques which I will be sharing with you. Starting with the next issue, I will post a link to a video for your viewing pleasure.

- **Member Input.** You, the members, can share ideas and recipes through this medium. The more you get involved, the better and more rewarding it will be for us all. I welcome any suggestions and comments to make this *Kitchen* a better place to visit every month.

- **Picture Illustrations.** We'll show you what your finished recipe should look like.

Now that you know where we are heading and how we will get there, I'll end with some favorite recipes you can enjoy during these cold months. Let me also say I appreciate the opportunity WPA has given me to share my talents, experiences and recipes each issue with you all.

Here is where I would normally say: "Jó étvágyat! (Enjoy your meal!)"

From now on, let's say:

Have a great time in the kitchen!

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.

Chocolate Chip Cookies © Can Stock Photo Inc./LaraLanglois



American Pound Cake

16 ounces cake flour
2 teaspoons baking powder
½ teaspoon salt
16 ounces butter, softened
12 ounces granulated sugar
9 whole eggs
1 teaspoon vanilla extract

Sift the flour, baking powder and salt together, then set aside. Cream the butter until light and fluffy. Add the sugar and continue creaming, then add the eggs one at a time; scrape down the bowl frequently.

Stir in the vanilla extract. Now fold in the flour mixture by hand in three portions.

Pour the batter evenly into two greased pans lined with parchment. Bake at 325°F until golden brown and a toothpick inserted comes out clean, about 60 minutes.

Let cool, then remove from the pans. Slice and serve or wrap and refrigerate for future use.

Chocolate Chip Cookies

5 ounces butter
4 ounces brown sugar
4 ounces granulated sugar
½ teaspoon salt
2 eggs
2 teaspoons vanilla extract
1 ounce milk
10 ounces pastry flour
1 teaspoon baking soda
10 ounces chocolate chips

Preheat your oven to 375°F. In a mixing bowl, using your mixer

with the paddle attachment, cream the butter, granulated sugar, brown sugar and salt until light and fluffy. Add the eggs one at a time and blend well, then add the vanilla extract with the milk, blending well.

In a separate bowl, mix the pastry flour with the baking soda, then add to the wet mixture. Stir in the chocolate chips.

Drop dough onto a prepared baking sheet and bake for 10 to 12 minutes.

Let cool to room temperature then serve to your guests.

Sweet Potato Pie

12 cups sweet potatoes
6 cups sugar
4¼ cups evaporated milk
1½ cups melted butter
1½ cups dark corn syrup
12 eggs, beaten
1 cup all-purpose flour
2 ounces vanilla extract
2 ounces pumpkin pie spice
4¼ teaspoons salt
Three 9-inch unbaked pie shells

Bake potatoes at 350° for 45 minutes until a fork can pass easily. Let potatoes cool. When cool, peel potatoes and whip in a large mixing bowl. Add the sugar, evaporated milk, melted butter, corn syrup, beaten eggs, flour, vanilla extract and pumpkin pie spice, then whip until fluffy.

Pour 4 cups of batter into each pie shell. Bake at 350°F until pie is set and crust is browned about, 45 to 50 minutes.

Cool pie on rack before slicing and serving your guests.



French Bread Pudding & Whiskey Sauce

For the Pudding

5 cups brioche, torn into 1-inch cubes
2 cups granulated sugar
1 quart whole milk
2 tablespoons vanilla extract
3 large eggs
1 teaspoon ground cinnamon
1 cup raisins (optional)
3 tablespoons unsalted butter, melted

For the Sauce

1 cup granulated sugar
1 stick unsalted butter, softened
1 large egg, beaten
¼ cup bourbon, rum or cognac

Preheat the oven to 350°F. Soak the bread in the milk and squeeze to make sure it absorbs and becomes soggy. Add the eggs, sugar, vanilla, cinnamon and raisins (optional) and stir well.

Pour melted butter into the bottom of a 9 x 14-inch baking pan or individual dishes. Pour in bread mixture. If using individual dishes place them in a larger pan filled with an inch of water.

Bake for 45 minutes or until a knife inserted two inches from the center comes out clean.

Do not overcook the bread pudding or it will be very dry.

Cool bread pudding to room temperature and make the sauce.

In a small bowl, cream the butter and sugar together. Cook in a double boiler until very hot and sugar is well dissolved.

In a separate bowl, temper the egg by gradually whisking spoonfuls of the hot mixture into the egg. ("Tempering" means not adding hot butter too quickly or the eggs will scramble.)

Allow the sauce to cool, then stir in liquor of choice. Pour whiskey sauce on the pudding before serving to your guests.

William Penn Fraternal Association Scholarship Foundation, Inc.

Eligibility Rules for Year 2023 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, 2023.
- b) Scholarship grants are awarded to full-time undergraduate students only if they are accepted by or are currently attending an accredited college, university, school of nursing, technical or trade school.
- c) Grants are awarded based on the student's plan of insurance:
 - Applicants with the Special Juvenile Term to Age 25 plan are eligible for a ONE-TIME \$500 grant, **OR**
 - Applicants with any Whole Life plan with a \$5,000 minimum face amount are eligible for a ONE-TIME \$2,000 grant.
 - Conversion from the Juvenile Term plan to a Whole Life plan is permitted to be eligible for the larger grant. This must be completed before submitting your scholarship application.
 - 2023 Renewal Students will receive the remaining balance of a \$2,000 grant, less previous grants awarded, regardless of insurance plan.
- d) All 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: WPFA Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233 or may be downloaded from the Association's website at www.wpalife.org.
- e) **All Applicants** must complete one (1) of the following requirements:
 - Submit a one-time essay on a topic that is meaningful to you, limited to between 150-200 words.
 - Attend a WPA branch event/project, which must be approved and verified by a branch officer and submitted by the student to the WPA Home Office by the application deadline date. You may also submit a photograph of your participation for publication in *William Penn Life*.
 - Participate in a community service project, proof of which must be detailed and verified by the Event Coordinator and submitted by the student to the WPA Home Office by the application deadline date. You may also submit a photograph of your participation for publication in *William Penn Life*.
 - Write an article for publication in *William Penn Life*, approved at the Editor's discretion.
- f) All applications, essays, documents and articles must be signed and dated by the student applicant and submitted either via the U.S. Postal Service to the WPFA Scholarship Foundation, Inc. at the address listed in section (d) above, OR via email to scholarship@wpalife.org, OR via fax to 412-231-8535. Materials submitted by anyone other than the student applicant will not be considered. All applications, essays, articles and other documents (excluding proof of enrollment) must be postmarked, emailed or faxed by **Friday, May 26, 2023**. Items postmarked, emailed or faxed after that date will not be considered.
- g) All applicants must submit proof of enrollment for the Fall 2023 academic term. Such proof of enrollment must be mailed and postmarked, emailed or faxed to the WPA Home Office by **August 31, 2023**.
- h) Scholarship grants will be awarded to the applicant by the Executive Committee of the WPFA Scholarship Foundation, Inc. on a one-time basis. **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 the eligibility requirements stated herein have been met.**
- i) If for any reason the recipient does not attend the school after receiving the grant, it must be returned to the WPFA Scholarship Foundation, Inc.
- j) In compliance with current privacy laws, all information regarding scholarship status will be divulged only to the student applicant and to the parents and/or legal guardians of the applicant.

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

William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821

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



Application for Scholarship Grant Academic Year 2023-2024



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. WPA LIFE INSURANCE CERTIFICATE NO.:			8. WPA BRANCH NO.:		

9. ACCREDITED COLLEGE, UNIVERSITY, SCHOOL OF NURSING OR TECHNICAL/TRADE SCHOOL WHERE ACCEPTED:

School Name:	Year Will Be Attending in School:	<input type="checkbox"/> Freshman	<input type="checkbox"/> Junior
		<input type="checkbox"/> Sophomore	<input type="checkbox"/> Senior
Street Address or P. O. Box:			
City:	State:	Zip Code:	

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

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 WPFA 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 form & other documents required under section (e) of the eligibility rules (excluding proof of enrollment) must be mailed & postmarked or sent via email or faxed by May 26, 2023

A WPA Fraternal



Christmas 2022



More photos on next page

A WPA Fraternal Christmas 2022



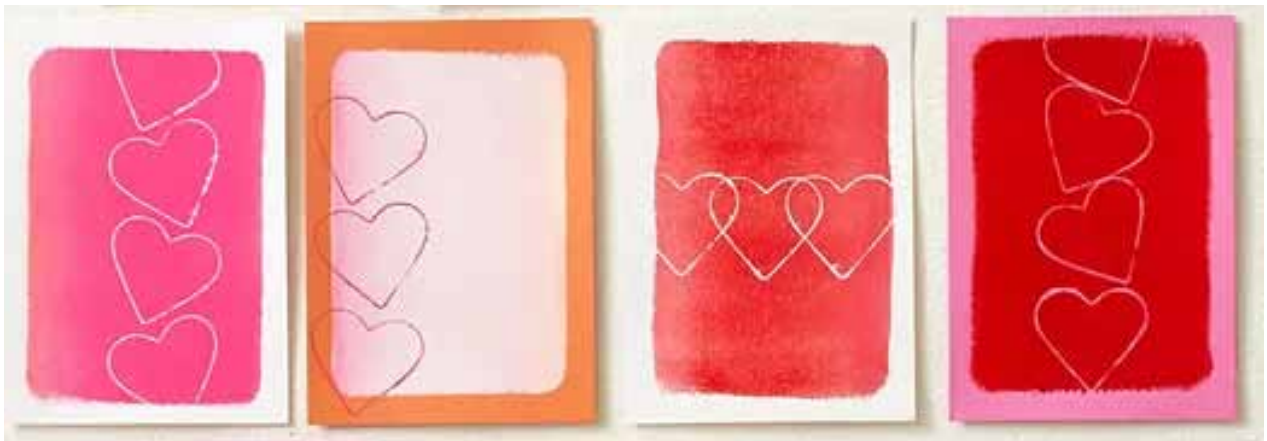
A gift from your heart

Valentine's Day is that special day of the year when you can go out of your way to show your friends and family how much you love and appreciate them. Some adults spend a lot of money buying cards, candy, flowers, fancy jewelry and other gifts for the people they love for Valentine's Day. That's fine.

But, you're a kid. You don't have a lot of money to buy fancy gifts for the people you love. And that's fine, too. Do you know why? Because making cards or gifts for the people you love using your own two hands and your own creativity will mean more to them than anything you could buy. With a homemade gift, they will know how special they are to you.

So, instead of buying Valentines this year, make your own! Here are some great ideas to help you make Valentines your loved ones will love:

- Instead of buying patterned paper, get creative with ink, stamps and paint to create your own awesome background. Some patterns are easy to copy over and over to create a background. Circles, polka dots, diagonals, swirls or even classic hearts all make nice patterns.
- Why not use washi tape as a background? Washi tape is a thin tape made from paper and can be found at your local dollar store.
- You could try using heart-shaped cookie cutters. Paint a large rectangle on the front of your card using acrylic paint. Then, dip a heart-shape cookie cutter in a different color of paint and use it as a stamp to add designs to each card.
- Make sure to personalize your card with a handwritten note.
- As an added bonus, you'll be doing your small part to save the earth since you won't need an envelope for your card. The trees will thank you!



Our thanks to Better Homes & Gardens for the photo above and to The Keeper of the Memories (www.thekeeperofthememories.com) for inspiring this issue's craft.

Make sure you tag #valentine #artsandcrafts #WPALife and share us with family and friends.

Branch 1 Bridgeport, CT

By Jim Ballas

Our branch Christmas party was held on Dec. 15 at Testo's Restaurant on Madison Avenue in Bridgeport. It was a wonderful evening of sharing and fellowship. We had a delicious family-style dinner including salad, pasta, shrimp, chicken, pork and roasted vegetables.

A brief business meeting followed, and we elected our branch officers. Re-elected were: Bill Bero, president; Ken Walewski, vice president; Sandy Stasko, secretary; Judith Walewski, treasurer; and Kathy Bryk and Sharyn Green, auditors.

Thanks to Bill Bero and Sandy Stasko for planning this event.

Our branch made a donation to the Nourish Bridgeport program which provides food for those in need in our community. We also gave gift cards to the United Congregational Church Sunday School children.

Hope everyone had a Merry Christmas. As we weather through the winter cold and snow, spring is right around the corner. The new year brings hope and expectations of brighter days ahead. Happy New Year!

Branch 8 Johnstown, PA

By Alexis Yuhaz Kozak

Happy 2023 to all! Hope your holidays were everything you wished for. We had the best of both worlds celebrating pre-Christmas in PA and spending Christmas week in Florida. We are so blessed.

Our annual branch Christmas party was a big success. Our members truly look forward to this event featuring great food, treats, celebration and fellowship.

The members and officers of Branch 8 thank WPA for sponsor-



NEXT DEADLINE

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

Branch 9 Hazleton, PA

By Dora McKinsey

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

A new year has begun. It's hard to believe that 2023 is here. My prayer this year is for all of us to show more kindness and tolerance to those around us, friend and stranger alike. We are all experiencing rough times, and a little bit of kindness can have a magical effect on those suffering.

For the Holiday Baskets program, our branch donated Walmart gift cards to four families in the community who are experiencing financial difficulties. All were very appreciative of the thoughtfulness of WPA to provide much needed assistance, especially at this time of year.

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

Lastly, several Branch 9 members donated baked goods to St. Patrick's Kitchen, which is a soup kitchen located in Pottsville, PA. St. Patrick's served over 550 meals at Thanksgiving and over 700 at Christmas. Besides providing a hot meal to those in need, St. Patrick's also participates in various charity drives in the area. A recent event gathered blankets for shelter animals and another coordinated Christmas gifts for two young girls

ing this great tradition. I know we can all look back when we were children attending these parties. As adults, it brings new light to the occasion, time to join our good friends and reminisce.

Our thanks to Deborah and Joe Oliver, Deborah and Dave Magro and Charlene Hritz for their help in making this event possible. If you missed the party, please plan on attending our party this year.

Valentine's Day is just around the corner. The department stores do not give Christmas a chance before they are all decked out in hearts, flowers and candy.

A fun fact: In Hungary, Saint Valentine's Day is called *Valentin Nap* or *Bálint-nap*. After his execution, Valentinus (Saint Bálint in Hungary) became a saint in the 5th Century and the protector of lovers, married couples, engaged couples and epileptics.

Congratulations to member Jose U. Gutierrez III on being selected as a new recipient of a WPFA Scholarship Foundation grant. Best wishes for continued success.

As 2023 is rolling out, we at Branch 8 are doing some brainstorming for our projects for this year to spread the fraternal image of WPA. We will keep you up-to-date on our projects.

If you have questions about life insurance or annuities, please do not hesitate to reach out to me at 814-242-0000.

God bless all in 2023 with good health and love!

who lost their father in a house fire. Now that's truly "paying it forward."

February brings Valentines Day. May you spend it with a loved one.

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

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

Stay safe and healthy!

Branch 14 Cleveland, OH

By Richard E. Sarosi

Best wishes to our members and friends for a happy, healthy and prosperous new year in 2023. I hope that this year will be filled with many events celebrating our Hungarian culture and heritage. I am looking forward to see what is being planned for all of us in the Cleveland area and elsewhere.

Branch 14 held its annual Christmas party on Dec. 3 at the Mentor Presbyterian Church, 5855 Hopkins Road, Mentor, OH. Unfortunately, my second bout with COVID prevented me from attending. Those members and guests who did attend the pizza and salad party had a great time.

Dr. U.R. Awesome brought with him his talent of making bubbles which everyone enjoyed. Plus, he had balloons of every size, shape and color.

Santa Claus and Mrs. Claus were the special guests of the event. I hope Santa was able to remember the many requests that he received.

We thank everyone for coming, and we look forward to seeing you in 2023. Thank you to the Branch 14 volunteers for their help, and



Branch 14 President Caroline Lanzara and her grandchildren (l-r) Johnathan, Devlynn and Robert and great-granddaughter Victoria visit Santa Claus.

to the WPA Board of Directors, the National Officers and Home Office staff, who helped to make this activity a memorable one.

One of the last events of 2022 that I had the opportunity to attend was the Hungarian Congress Ball on Nov. 26. It was nice to finally meet and celebrate with friends after the long pandemic. The dinner was delicious and Cleveland's Harmonia Orchestra brought the lively Hungarian spirit of music and singing to this delightful evening.

It is hard to believe that we are reaching the first anniversary of the conflict in Ukraine. Please continue to pray for the people and military of Ukraine, who are giving their all in the fight for democracy in Ukraine. Bless all the medical personnel who are helping the wounded and the sick through the daily fighting.

Please support and encourage your children and grandchildren in their academic endeavors, as they are our future. You can support them in those endeavors by providing them with life insurance through WPA and donating to our Association's Scholarship Foundation.

If your child will soon be growing out of their juvenile policies,

it's time for them to sign up for their adult life policies. You can find the updated eligibility rules and an application form for this year's grants on pages 10 and 11 of this issue. Please read these carefully as there have been significant changes made to the rules.

Your financial support of the WPFA Scholarship Foundation makes a difference, and our students are counting on you!

Branch 14 meetings are held at St. John Byzantine Catholic Church, located at 36125

Aurora Road, Solon, Ohio (on the corner of Aurora Road and Liberty Road). Branch 14 adult members and adult guests are welcome to attend.

Our TENTATIVE schedule of 2023 meeting dates is as follows:

- Wednesday, March 1.
- Wednesday, April 5.
- Wednesday, May 3.
- Wednesday, Sept. 6.
- Wednesday, Oct. 4.
- Wednesday, Nov. 1.
- Wednesday, Dec. 6.

All meetings begin at 7:00 p.m.

The WPA Branch 14 Christmas party is tentatively scheduled to be held on Saturday, Dec. 2, at Mentor Presbyterian Church, 5855 Hopkins Road, Mentor, Ohio.

Remember: these are tentative dates and may change. Please call Branch 14 President Caroline Lanzara at 216-970-2769 or Branch Secretary-Treasurer Richard Sarosi at 440-248-9012 for any questions regarding the scheduled dates listed above.

Please support your local Hungarian churches, clubs, radio stations and organizations in 2023. Contact them directly for information on their events for the year. We are grateful that they exist and continue to promote our Hun-

Branch 18 spreads the fraternal spirit



In lieu of hosting a Christmas party, the members of Branch 18 spread the fraternal spirit throughout their community. LEFT: Judy Schonek and Ursula Markovits delivered early Christmas cheer to the Penrickton Center for Blind Children. CENTER: The staff at Friends of Michigan animal rescue center were happy to receive much needed supplies. RIGHT: Members delivered gifts and smiles to residents at the Emmanuel House senior living facility.

garian customs, activities, traditions, music and food.

Also, support your local small businesses which desperately need your continued patronage and financial support in order to continue their existence during these difficult times.

We remember those WPA members who have passed away or may have recently lost a loved one. May those members who are no longer with us rest in peace.

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

Happy birthday and anniversary wishes are being sent to all of our branch members, Home Office staff and WPA members who are celebrating a January/February birthday and/or anniversary. May you have God's rich blessings always!

Be safe and stay healthy. Please

remember to keep in touch with someone you haven't seen or talked with in a long time. It is SO good to have contact, say "Hi" and catch up on how everyone is doing. Take extra time to phone, write, email or text--or better still--plan a visit if you can. It is worth the effort to contact them, especially those family and friends who are in hospitals, rehabilitation facilities, nursing homes and extended care facilities.

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

Branch 15 Chicago, IL

By Sunny Corba

On Oct. 15, 2022, the Hungarian (Magyar) Club of Chicago held its Centennial Gala Ball at the historical landmark in Chicago, the Drake Hotel. As if almost predestined to be, the founders of the Magyar

Club also met here at the Drake, 100 years ago, hence the location of a night of celebration to mark another moment of history.

Andrea Stetz, president of the Hungarian (Magyar) Club of Chicago, as well as collective board members, have played an essential part of not only leading the Club, but also helping it to thrive and flourish over the years. We are grateful for their commitment and dedication.

Being present on this historical night to celebrate 100 years created an overwhelming joy and excitement that will last for years to come.

Among those attending were Tamás Kovács, Consul General of Hungary, and Andrea Lauer Rice, U.S. president of the Hungarian Diaspora Council.

The festivities included a traditional dance performed by the Hungarian Ensemble, as well as speeches and awards. The Hungarian Spirit Award was received by Gyula Nádas II for over 50 years of

being an active member of scouting and supporting various efforts by the Hungarian American Community.

The evening also included the awarding of scholarships and the presentation of debutantes. Both acts reflecting the Club's sense of community and support of our future.

WPA Branch 15 represented WPA on this treasured night. The sentiments and the overall sense of emotions on this occasion truly magnified the Club's rich history. May it continue to grow and prosper in the next 100 years.

Branch 18 Lincoln Park, MI

By Barbara A. House with Carol Truesdell, Linda Enyedy, Ursula Markovits & Judy Schonek
Welcome 2023. Can you believe it? Remember when the year 2000 was coming and it was such a big deal? Well, we made it with no problem. After all the pandemics (which are still here), Americans made it through. Thank you, God and God bless America.

In lieu of hosting our annual Christmas party, Branch 18 decided to spread the fraternal spirit to a number of organizations providing much-needed services in our area.

Branch members Judy Schonek and Ursula Markovits delivered some early Christmas cheer to the Penrickton Center for Blind Children in Taylor. They delivered 42 bags full of sensory toys and other goodies for the 18 resident children and their 24 siblings.

Judy also delivered items to the Friends of Michigan animal rescue center, including much-needed heavy duty dog collars.

She and Ursula then delivered Christmas gifts from Branch 18, along with many smiles, to the residents at Emmanuel House, a senior living facility operated by the Catholic sisters.



Carol Truesdell (left) and Branch 18 delivered food, paper supplies and personal hygiene items to a local rescue center for abused women.

Meanwhile, Linda Enyedy delivered a donation of \$300 from the branch to Common Ground, a refuge for homeless and at-risk children ages 10 to 16. Common Ground provides counseling, art therapy, food, shelter and clothing while efforts are made to reunite the children with their family.

We are very proud of Branch Auditor Tamás Markovits. On Dec. 28, two veterans from the American Legion and a chaplain came to his home to honor him for his service during the Vietnam War era. It is called a pinning service. Tamás, who has been in hospice care for over a year, received two pins and an honorable service recognition from the Legion in thanks for his commitment and service to his country. His whole family and a few friends were present. His son set up Zoom so his relatives in Hungary could also partake. It was very emotional, but Tamás enjoyed it.

Great to see Richard, Caroline and Kathy again at the wonderful Rhapsody Restaurant. They brought me 15 pounds of *csiga*. My compliments to the *csiga* makers at the First Hungarian Reformed Church. It was wonderful. I am ready for another 15

pounds whenever I can get it. Thank you, again. We all had a great lunch, and as always it was fun to be together. Tommy and I can't wait for another visit. Good health and lots of love to Violet. Hope you are home soon.

Branch 18 held our election of officers on Dec. 7. Elected were: Barbara A. House, president; Linda Enyedy, vice president; Carol Truesdell, treasurer; and Pauline Frost Kulcsar, secretary. We were very lucky to be able to elect Pauline. She has been

taking over since the terrible loss of Rose Antal. Our Audit Chair is Ursula Markovits, with Tom House and Tamás Markovits as Auditing Committee members.

I think Nancy Boike may take over the task of Communications Officer, since our wonderful Helen passed away.

Thank you all for donating your time.

I received my new *Hungarian Living* catalog. It is wonderful and I love the new name. Keep up the good work.

Thank you to Kathy Megyeri. You always know what to say and when to say it. I promise to keep us as Hungarian as possible. I always say that not everyone can be Hungarian.

Joey and Wanda Gall and family are here in Florida. You have been missed. We look forward to seeing you in February.

Please remember our deceased members and their families in your prayers. I just spoke to Father Barnabas and he too is sad to be losing his members. But, as always, I felt so much better after talking with him.

The Holy Cross Christmas dinner was again a success. Thank you to The Rhapsody for a won-

derful feast and to our Canadian members for supplying all those magnificent desserts. We all wish we could get together more often. We are following our COVID laws as well as we can.

I got interesting news from the Hungarian Cultural Center of Northeastern Ohio. Did you know that Hungarians have been awarded 18 Nobel Prizes and many have been pioneers in the NFL, the California wine industry and U.S. newspaper publishing? Hungarians have eight stars on the Hollywood Walk of Fame. Thank you for this information, Mary Jane Molnar.

Remember William Penn Association for all of your insurance needs. Our 9-year annuities are currently paying 4%.

We are getting close to scholarship time again. Time for all you recipients to be getting all your paperwork together.

Happy birthday to all our marvelous members. I hope you are happy and healthy and are back with your loved ones. Happy February birthday, Linda Enyedy, and many more.

Happy Valentine's Day.

Feel free to call me anytime with all your questions or suggestions at 313-418-5572.

Branch 19 New Brunswick, NJ

By Evelyn Bodnar

Branch 19 worked together with the Bayard Street Presbyterian Church and Bodnar's Auction Sales to offer a free Thanksgiving Day dinner to the New Brunswick community, with a toy give-away to children ages 12 and under.

Branch Auditor Maureen Bodnar and her husband, Vice President Joseph A. Bodnar, secured donations of the fresh turkeys, side dishes and desserts. They also prepared the meal and served 150 guests at this free Thanksgiving dinner. Also, hats, scarves, gloves



Members of Branch 28 were among the volunteers helping to prepare and serve meals at the Youngstown Community Kitchen.

and other items were given to homeless individuals.

On Dec. 17, Maureen and Joe organized a free toy give-away for 650 children in the New Brunswick community. Each child was able to talk to Santa and have a photo taken, too. The children also received new, wrapped gifts, cookies and hot chocolate.

After the toys were given out, volunteers and WPA members enjoyed an outstanding buffet lunch. WPA sponsored the meal and gave a generous donation towards purchasing the toys. All of Branch 19 officers were present for this festive event.

To view photos of these special events, visit the Bayard Street Presbyterian Church page on Facebook.

We wish you all many blessings and prosperity in the new year.

Branch 26 Sharon, PA

By Gerry Davenport

Happy New Year! The hustle and bustle of the holidays have now ended, and another year has arrived.

Our branch participated in the Holiday Basket program, and with the generous support of the William Penn Association Board of Directors and National Officers, we had a branch Christmas party.

I would like to thank everyone

who helped to make a positive difference in people's lives by collecting a trunk load of non-perishable food for the food bank, and by collecting coats, gloves and blankets for a local church in Beaver, PA for their annual drive and distribution.

Please remember to set your

2023 New Year's resolution to a level that can be accomplished. Everyone needs to strive for a goal: let's make a goal to take care of each other!

Branch 28 Youngstown, OH

By Kathy Novak

Happy, healthy 2023! Hoping everyone had a wonderful holiday season and are enjoying the beginning of another year.

Branch 28 hosted a drive-thru Christmas event for our members on Dec. 3. Forty-six juvenile members each received a gift bag of goodies and a monetary gift from Santa (Miklos Schauer). The weather was very windy but mild enough for the volunteers to remain comfortable. Fruit drinks and cookies were given to everyone in the vehicles that visited us.

It was a fun day for everyone, kicking off the Christmas season.

Leftover gift bags were donated to a community safe house for victims of abuse. The leftover cookies and juice drinks were donated to the Youngstown Community Kitchen.

The week following Thanksgiving, several branch members joined with volunteers from Holy Apostles Parish to serve meals at the Youngstown Community Kitchen. Several of our branch members volunteer there frequently.

For the Holiday Baskets program, our branch sent greeting cards to several nursing homes, which they in turn distributed to their clients who may not receive much holiday mail. We also donated funds to four local service organizations to help provide meals for the less fortunate.

We thank WPA for supporting these projects and events which allow our branches to aid those in need.

At our branch meeting in November, we held the election of officers. Those elected to serve for the next two years were: Miklos Schauer, president; Sandor Tollas, vice president; Kathy Novak, secretary-treasurer; and Mary Rose Purton, Owen Schauer and Alyssa Jones, auditors.

Best wishes to all those celebrating a birthday or anniversary in January or February. Special congratulations to WPA on the 137th anniversary of its founding.

Get well wishes to all those who have been under the weather, especially Richard Sarosi, Violet Sarosi, Betty Ann Nagy, Evelyn Horvath, Mark Schmidt, David Kozak, Joyce and Harry Nicholson, Phyllis Kuhn, John Dankovich, Irene Devlin and Debbie Lewis.

Sincere sympathy to all those who have recently lost a loved one. Special thoughts to the family of Leslie Polgar, former Branch 28 auditor, who passed away recently. Also, to the family of Dennis McBride, commissioned leader of prayer for Holy Apostles Parish, who also passed away recently.

Welcome back to the airwaves, WKTL-90.7FM. The station had been off the air for several months for equipment repairs. The station hosts ethnic programming every Saturday, with the Hungarian show airing from noon to 1:30 p.m.

During these winter months, keep in touch with those you haven't been able to visit lately.

Watch this publication for news about upcoming fraternal events.



In the latter part of 2022, Branch 34 made donations to several local organizations. Here, presenting a donation to the Greater Pittsburgh Community Food Bank are Branch Secretary Marguerite McNelis (left), Branch President Gary Vamos and branch member Roseann Vamos (right).

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

Have a happy Valentine's Day. Remember: smiles are a free gift you can give to brighten someone's day.

Branch 34 Pittsburgh, PA

By Marguerite McNelis

We at Branch 34 hope that all WPA members had a blessed Christmas and a happy, healthy and safe New Year and got to spend time with family and friends. I am sure that everyone is back in the "groove" after the hectic holidays.

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

Birthday wishes go out to all branch members celebrating their birthdays. *Boldog születésnapot.* May you all have many more.

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

Branch 44 Akron, OH

By Elizabeth Darago

Happy 2023, everyone! I am writing this during the deep-freeze of Christmastime 2022. I won't be venturing out in minus 25-degree weather, but I will be updating everyone on Branch 44.

In December, we provided four Holiday Baskets to those in need. One family was a grandmother with seven grandchildren. Branch officer Kim Confer delivered the basket and said the grandmother was speechless at the generosity of Branch 44 members. Thanks also to the Home Office for making this holiday project possible.

On Dec. 17, about 50 branch members joined in our holiday celebration at the Golden Corral Buffet in Akron. Elek the Elf led us in karaoke Christmas Carols and branch festivities. Thanks, Elek. You are our favorite Elf!

The Golden Corral surprised us by donating \$50 to one adult member present, drawn from the door prize tickets. Congratulations, Rose Herdon. We all enjoyed the food and party surprises.

A business meeting was held, and the current branch officers were re-elected for the next two years. All juvenile members received presents, and each adult received a 6-inch poinsettia plant.

Thanks to all!

January activities include young members organizing food basket items received at the holiday party. They will also be organizing personal care/non-food items for distribution to food banks/food baskets during 2023. A reminder, we accept non-perishable food items all year. Contact a branch officer.

Any community related suggestions for 2023 can be made to



Our thanks to the above volunteers who helped Branch 44 distribute the branch's Holiday Baskets to those in need in the Akron area.



A nearly completed sleeping mat made from clean, dry plastic grocery bags collected by Branch 44. Such mats, which do not decompose, are donated to the homeless in the Akron area.

any Branch Officer, or e-mail me at mtd13ekd@att.net.

For information on WPA life insurance and annuity plans, call Alan Szabo at 330-482-9994.

Branch 51 Passaic, NJ

By Christine Baldyga

We wish everyone a healthy and happy New Year!

Branch members were grateful to gather once again for the branch Christmas party held on Dec. 4. It was nice to see everyone, and we appreciate that some members drove a great distance to spend time with us that afternoon. We hope everyone had a blessed and enjoyable Christmas.

We also held election of branch officers for 2023-2024. Congratulations to the following elected officers: Ernest J. Mozer Jr., president; Marian Rubin, treasurer; Christine Baldyga, secretary; and Marta Smith and John Mozer; auditors.

With the support of the Home Office, we were able to give to those who are less fortunate by providing Holiday Baskets to four families in need.

We have scheduled a Mass for deceased members of Branch 51 to be held Sunday, March 19, at 9:00 a.m. at St. Stephen's R.C. Magyar Church in Passaic, NJ. All members are welcome to attend.

On the same day, we will also hold a food collection. Donations of non-perishable food are welcome. These donations are most welcomed by the local food pantry, who replenish their shelves and supply families with supplemental groceries.

As this new year begins, remember to reach out to family and friends who you may not have been in contact with recently.

Stay safe and warm during the winter months!

Branch 88 Rural Valley, PA

By Joe Chobody

Branch 88 hopes all had a very Merry Christmas and a Happy New Year.

The branch held its family Christmas party on Dec. 4 at the branch social hall. Christmas carols played as the children lined up to tell Santa their Christmas wishes. Treat bags were handed out and refreshments served.

Thanks to branch officers Dennis and Kathy Chobody, Sam and Sandy Mikita, and Joe Chobody for making sure the party was a success.

Also, thank you to the Home Office for the generous allotment and to Shawn and Kim Smith of Fox's Pizza in NuMine for donating pizza for the party.

The branch is already planning the annual Founder's Day party to be held in March 2023. Members will be notified.

Branch 89 Homestead, PA

By Mark S. Maskariniec

Happy New Year, everyone! We trust you are staying warm and are as snug as a bug in a rug, as the saying goes.

Sorry, Steelers. You sure looked good the second half of the season.

We thank William Penn Association for all their assistance in making our annual Branch 89 Christmas party the huge success it was.

We were happy to welcome Memory Joll to our party. She has been a huge supporter of our branch and its activities for many years, along with her friend and branch member, Mary Jane Hermansderfer. Both of these fine women were honored at our golf outing last year for their continued support of WPA and our branch. There are both truly classy people who have hearts of "golf"...and gold.

In keeping with our branch's mission of helping those in need, we continue to partner with some other local charities to bring bagels, bread and pastries to the

hungry.

Panera Bread at The Waterfront has been kind enough to donate day-old goodies to this cause, plus they also sponsor our church coffee hour. Talk about a class act. We, in turn, also distribute the surplus to members of our church, other churches and congregations and others in the community. Thank you, Panera, for making this possible.

And thanks to all of you for making our church baking project the success it was. You, the patrons, benefitted from the excellent baked goods and our church benefitted from all the happy customers. We will be doing this project again for Easter.

The leadership of Branch 89 invite all members of the branch, their families and friends and all WPA members, to join us at Dave and Busters on Wednesdays between 6:00 and 8:00 p.m. for some game playing, good food, camaraderie and fraternalism.

If you're up to it, come on down and try your luck at some of their many games. On Wednesdays, all games are half off. I've gotten pretty good at Ring of Fire. Lisa tends to gravitate towards the football touchdown game, plinko and Monopoly.

Lisa and I intend to use the points we earn from playing these games to purchase prizes for our branch's annual endeavors like the branch Christmas party and branch-sponsored golf outings. So far, we have collected two beautiful cut crystal decanter sets, several footballs and various types of glasses. Onward and upwards to more prizes.

Branch 89 extends wishes for a happy birthday to member Justin Toth (his 38th on Jan. 3), Branch President John S. Toth Jr. on Jan. 23 and our very own newly-elected secretary-treasurer, Lisa, on her birthday on Jan. 27. May they have many more happy years to come.



Recently elected to serve as officers for Branch 89 for the next two years were (l-r): Justin T. Toth, auditor; John S. Toth Jr., president; Mark S. Maskarinec, vice president; and Lisa A. Toth-Maskarinec, secretary-treasurer.

As we mentioned in our last report, our Branch is planning a 5-day/4-night trip to Mandalay Bay in Las Vegas around May or July. The trip would include a small golf outing. For you golfers out there that love golfing at different locations, please come join us for this event. You won't be disappointed. Mandalay Bay has so many different things to offer. They even have a beach onsite, several pools, a wave pool, lazy lagoon, jacuzzis and the famous underwater shark aquarium. Watch this magazine for updated information or call Lisa or myself. All are welcome.

Don't forget our two annual golf outings. The first will be held the last Saturday in June at Champion Lakes Golf Course, and the second will be on Aug. 20 with a shot gun start at 9:00 at Butler's Golf Course. We have been getting requests to start the golf day earlier so people can get home earlier. So, that is what we've arranged for this year. Keep these dates on your calendar. You know both will be a good time.

Keep in touch with everyone and take a moment and reach out and brighten someone's day. You will make them feel good and yourself also.

Stay safe and warm.

May God bless you all with good health and happiness throughout the coming year.

Branch 129 Columbus, OH

By Debbie Lewis

Welcome 2023! Wishing that you and your family are blessed with good health and happiness throughout 2023. Keep in touch with family and friends that you have not been able to see in person--a call or a card would help brighten their spirits.

Hope everyone had a blessed Christmas. Here in the Columbus area, we had temperatures around 10 degrees during the day but we also had a white Christmas. Hope everyone also had a safe and happy New Year.

We held our branch Christmas party on Dec. 10. Everyone enjoyed being able to see old friends and meet new ones. We had approximately 120 members and guests attending. The Hungarian Cultural Association once again catered the meal and as usual did a fantastic job.

We started off with the meal, and after that we had a visit from Santa. All the children had a good time talking with Santa, and there were many pictures taken individually with the kids and also many family pictures, too.

Gifts and goody bags were given out to all the children. We also had door prizes for all the adults.

Thanks to all the many adults

who helped with the party, from organizing it, setting up and cleaning up after the party. A big “thank you” to the Home Office for their financial support to make this another great Christmas party.

We took part in the Holiday Basket program and donated gift cards for groceries to six local families. Thanks again to the Home Office for the financial support for these types of programs.

Our next branch meeting will be held on Tuesday, March 28 at 4:00 p.m. at Plank's Cafe, 743 Parsons Ave., Columbus. We will be making plans for activities for this year. Hope to see you then.

The Hungarian Cultural Club of Columbus will hold a dinner commemorating the 1848 War of Independence on March 18. It will be held at St. Ladislav Church, 277 Reeb Ave., Columbus. For more information and reservations, please call Erzsi Wagner at 614-738-4415. Reservations are due by March 11.

Important dates for February: Valentine's Day (Feb. 14), Presidents' Day (Feb. 20), Mardi Gras (Feb. 21), and Ash Wednesday and the beginning of Lent (Feb. 22).

Important dates for March are: Daylight Savings Time begins (March 12, turn clock ahead one hour), St. Patrick's Day (March 17) and spring begins (March 20).

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

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

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

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

Branch 132 South Bend, IN

By John E. Burus

Happy New Year to all members of WPA. We are looking forward to a new year of fraternalism and giving back to the community as much as we can.

Our branch Christmas party was held on Dec. 4. We had our best turn out in the 13 years of hosting the Christmas pizza party. Everyone had a good time and good pizza, and the children all received gift bags for Christmas.

At the last branch meeting, new officers were elected for the next two years. We have two new auditors to welcome to branch 132, Dawn Hosbein and Bobbie Micinski. I would also like to thank our previous auditors, Anna Horvath and Susan Marshall for their years of dedicated service. May you both enjoy your retirement and hope to see you both at future branch events.

The next South Bend Branch 132 quarterly meeting will be held on Tuesday, March 14, at the Martin's Supermarket Deli (second floor) on Ireland Road, South Bend at 5:00 p.m.

It's time to start planning for the branch summer picnic. Tentative date is currently Sunday, Aug. 6, so save the date.

Branch 226 McKeesport, PA

By Judit Ganchuk

Happy 137th Founders Day to William Penn Association on February 21, 2023. Cheers to another 137 years of helping families through tough times.

We are deeply saddened to announce the passing of Branch Secretary Geraldine “Gerry” Nelson (née Papp). We were praying for her strength and regaining her health, as she had just lost her husband, Wayne, of 64 years of marriage. Please keep their family and friends in your thoughts and prayers in this difficult time of loss so close to one another in the same family.

Also, we ask that you please pray for the families and friends of Carol Gardner, Francis Geletko, Barbara Hoak, Sylvia Jordan, Mary Henry, Florence Keyes, Anna Nee, and Eleanor Zang. May they rest in peace.

We are thankful we were able to host our branch children's Christmas party in McKeesport. Big thank you to Santa's elves, especially our branch officers, Chuck Elyes, Brianna and Jamie for preparing a wonderful Christmas party! Parents and grandparents had a great time with the kids, and all enjoyed the magic show from Jahinie Productions and ate a delicious luncheon with tasty cookies! The kids played games, won prizes and had some art and crafts time. Even jolly old St. Nicholas attended our party, met with the children and listened to their Christmas wishes. The Branch gifted each child a Santa hat and bag of goodies.

Our Branch was able to donate Holiday Baskets to those in need, thanks to the Home Office program.

We wish happy birthday and happy anniversary to all who celebrate in January and February! We are happy to report former

Next Deadline February 28

Branch Treasurer Les Petras and my mother Judit Borsay are both out of the hospital.

Lastly, we sincerely thank the current branch officers for all of their help, guidance and support over the many years. Their hard work and service were gratefully appreciated month after month—we wish them the best in their well-deserved retirement: Malvene Heyz, Janet Sparico, June Coyne and Les Petras!

Branch election results will be published in the next issue along with new meeting times.

We wish you a safe and Happy New Year, or in Hungarian: *boldog új évet kívánunk!*

Branch 249 Dayton, OH

By Mark Schmidt

Well, it's here -- 2023 --bringing the promise and excitement of a new year. May this year be more hopeful, peaceful and kinder to all of us than the last few years have been. Just like a new born child, a new year has infinite potential for good.

And speaking of good, Branch 249 had a very good children's Christmas party at Scene 75 on Dec. 11. Forty members came and enjoyed a fun afternoon of food, prizes, rides and games. After the fruit, veggies, pizza and chicken tenders were eaten, door prizes were handed out to many of the adults who were there. Who says the kids should have all the fun?

Once they were done eating, the kids were out the door like scared rabbits, hopping from ride to game to ride to game to....well you get my drift. I didn't see a frown on any kid's face, at least not until it was time to go home.

A number of our members enjoyed the Magyar Club of Dayton's Christmas dinner at the Presidential Banquet Club, featuring a selection of entrées and door prizes celebrating the holiday spirit. I



Volunteers at the Friendship House Shelter in Steubenville, OH, happily accepted a Holiday Basket donated by the members of Branch 349.

haven't killed the poinsettia I won yet, so I still have my green thumb award for the year.

Our election of branch officers was held and serving for the next two years will be: Mark Schmidt, president; Mary Ann Kabel, vice president; Anne Marie Schmidt, secretary-treasurer; and Karen Kuritar and Bill Buckey, auditors. Please send us any ideas or suggestions for events and fraternal happenings. We really want to know what YOU would like to do as Branch 249 members.

We extend our sympathy to those who have lost a loved one, especially to the family of Janice Kaskocsak. Janice was active in the local Hungarian community for many years.

Happy anniversary to those celebrating their wedding in January and February. May your love keep you warm in the cold weather and snow. Snuggle tight, you love birds!

Happy Birthday to all the January and February snow babies, especially granddaughter Eliza. Can I have a big piece of your cake?

I hope you or loved ones haven't been sick this year, especially since the tripledemic is going on. Take care and get your vaccinations. To those with more serious ailments, we are sending healing

thoughts and prayers your way.

Now is a good time to be thinking ahead and setting up a Roth or 401K annuity with WPA. Beat the tax man and keep a little more of your money.

Don't forget Valentine's Day or you may be in the dog house with your special someone. With the first day of spring coming up soon, keep thinking warm thoughts. Collectively we can melt that snow.

Branch 296 Springdale, PA

By Mary A. Kelly-Lovasz

Farewell '22 and a robust welcome to '23! Last year showed us that we can look both COVID and the seasonal flu in the eye knowing that we're capable of dealing with these much better; however, some of us could not avoid this. Let's keep up with the hand washing, social distancing and mask wearing as needed. Most importantly, get vaccinated.

Our long-anticipated family branch Christmas party went off without a hitch. We saw plenty of smiling faces, both new and familiar. Returning to a traditional party, albeit with a few differences, was a pleasure.

We welcomed magician Weird

Welcome to Our Fraternal Family



**THOMAS J. BRADLEY, MADELEINE R. BERNARD
& ELIZABETH C. BERNARD - Branch 28 Youngstown, OH**



**AVERY I. SFRAMELI
Branch 18 Lincoln Park, MI**



**MACKENZIE J. SHANER
Branch 88 Rural Valley, PA**

Eric to entertain both the children and adults. Eric has a high level of energy and he got right down to business with his tricks and jokes.

The elegant Santa and Mrs. Claus visited the children and drew them in by listening to each one's Christmas wishes and topped off their visit by reading a story. Each boy and girl sat at their feet, with attentive eyes and ears. We even had a friendly elf lead the kids in a kazoo parade around the hall!

These activities were capped off by a catered lunch, with delicious desserts donated by our members. The children and their families left the hall content, with nice memories and treats in hand.

For the past several years, our branch has asked Christmas party attendees to donate non-perishable items for our local food pantry, and our attendees did not disappoint. This was by far the greatest response that we have received. Springdale's Lower Valley Food Ministries thanks you, as does Branch 296.

We greatly appreciate everyone providing their time and efforts that went into our Christmas party. Whether it was with planning,

shopping, setting up or cleaning up, we are thankful for your help. I wanted to recognize Diane and John Torma, Toni and Marge Kosheba, John and Leanne Lovasz, Cassie Holmes (our kazoo-playing Christmas elf), Angela Misera, Helen and Mary Ann Slaninka, Noreen Fritz and Diana Borland. I hope I did not miss anyone!

As is our annual practice, Branch 296 participated in the WPA Holiday Basket program. Just prior to Thanksgiving, Walmart gift cards were given to three deserving individuals. In addition, the Mount Saint Peter Food Bank, Guardian Angels Parish Saint Vincent de Paul Society, and Knead Community Café received monetary donations from our branch. Each provide needed services throughout the New Kensington and Upper Allegheny Valley areas, whether it be with food, paying rent or utility bills, or with learning a skill for future employment.

A branch election was held during our last meeting in 2022 and the slate of officers has remained in place. Branch officers for 2023 – 2024 are: Diane Torma, president; Margaret Kosheba, vice president;

Mary Kelly-Lovasz, secretary; Antoinette Kosheba, treasurer; and John Lovasz and John Torma, auditors.

Students applying for a WPFASF, Inc. scholarship grant should note that the rules have been revised. Our updated eligibility rules and application appear on pages 10 and 11 of this issue. Please review everything before you apply. If you have any questions, do not hesitate to contact me at the Home Office at 412-231-2979, ext. 128 or via email at mkelly@wpalife.org. Deadline to submit your application, as well as one of the other documented requirements is May 26, 2023. Don't delay!

Happy birthday to our Branch 296 members, including Branch President Diane Torma. Wonderful anniversary wishes to those who married in January and February.

WPA will mark 137 years this February 21, and our 40th General Convention happens later this year. Look for information about our convention in this and future issues.

Remember, our amiable and knowledgeable WPA agent Noreen Fritz, is always ready to answer

your annuity or life insurance questions at 412-821-1837.

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

Our branch meetings will be held on the following Thursdays: March 16, April 20, May 18, Sept. 14, Oct. 19 and Nov. 16. We meet at 6:00 p.m. in the meeting room at the Pittsburgh Mills Eat'n Park Restaurant. All adult members are encouraged to join us. If there are any changes in the dates or times, I will let you know in this publication.

Although January and February mark the beginning of a fresh start in the new year, these can be dismal and gloomy months, for many, opening the door for depression and anxiety to enter people's lives. With this in mind, think of someone who could use a phone call, a cheerful note or visit. You'll probably make their day with your thoughtfulness.

Until next time, cozy up to a warm drink and a good read or TV show. Be well, everyone!

Branch 349 **Weirton, WV**

By Joyce Nicholson

Welcome to the new year! We hope you had a blessed Christmas with family and friends, and a Happy New Year full of anticipation for wonderful things to behold in 2023.

We held our branch Christmas party on Nov. 19. We asked guests to bring donations of pet food and pet supplies for the Jefferson County Humane Society and Animal Shelter in exchange for a raffle ticket for our party prizes. The response was overwhelming!

Jill Walters, volunteer coordinator at the shelter, spoke for a couple of minutes to thank everyone for their generous donations of pet food and supplies for the sheltered animals.

Santa was thrilled to see the many good children and adults attending the Christmas party. We thank the Home Office for their support. We couldn't do it without you.

We completed our Join Hands Project for 2022 on Nov. 9. Better late than never! Our branch assisted the Modern Eve circle of the Wintersville United Methodist Church to prepare and serve local veterans and their spouses with a sit-down dinner. It was a moving tribute to see those who proudly served our country, and we thanked them for their service.

The application for the Ohio Fraternal Alliance 2023 Scholarship Program is now available. Applicants must be an Ohio resident and must be a member of a participating OFA fraternal society. Information requirements for the OFA Scholarship is included in this publication. Deadline for submission is April 1.

Don't forget to support the WPFA Scholarship Foundation. Donations are tax deductible and can be sent to the Home Office. If you had been awarded a WPA scholarship, consider paying it forward. Every dollar received is appreciated by another student receiving your donation.

Our next branch meeting will be Sunday, March 26, at 6:00 p.m. at 63 Meadow Lane, Wintersville, OH. We will be planning for our spring Holiday Baskets and Join Hands Day project.

Here is this month's interesting fact: Dr. Maria Telkes was born in Budapest, Hungary, in 1900 and was one of the first pioneers of solar energy. She believed the power of the sun could change human lives. Telkes was the first to receive The Society of Women Engineers Achievement Award in 1952.

She began her studies at the Eötvös Loránd University of Budapest in 1920 and earned her Ph.D. in 1924. She then moved to the United States to continue her

career at MIT as a member of the Solar Energy Committee. During WWII, she helped develop a solar distiller which converted sea water into fresh water which saved many soldiers' lives stationed in the Pacific theater.

In 1948, she created the Dover Sun House, a solar-heated home which popularized the term "solar energy" among the public. She also created a solar oven design that is still utilized today. Telkes will always be remembered as The Sun Queen!

We wish happy birthday to branch members with January/February birthdays and send best wishes to members with anniversaries.

Our prayers go out to those who may have lost loved ones recently, including the families of branch members Joe Szuch and Adam Scurti. May your loved ones rest in peace.

Get well wishes continue to go out to Violet Sarosi.

If you have any news to share, please contact me. Call Alan Szabo for all your insurance needs at 330-482-9994. For information about branch activities, please call Joyce Nicholson at 740-264-6238. Stay warm the rest of this winter!

Branch 800 **Altoona, PA**

By Joan B. Ballash

Blessed and healthy 2023!

Thank you to Dan and Dennis Greiner for hosting the branch Christmas party. Rob Gohn Jr. played Santa Claus, and everyone left with a gift. Invited guests included Victor and Deborah La Valla, co-directors of the American Rescue Workers in Hollidaysburg.

Branch officers voted to participate in the Holiday Basket program by providing supermarket gift cards to five local families.

Happy January birthday to Branch Auditor John Conti and all

Continued on Page 32

Official Notice to All IRA Policyholders

Amendment for Disclosure Statements of Traditional IRA, Roth IRA or Simple IRA Annuities For the SECURE Act 2.0 of 2022

Increase in Age for Required Beginning Date for Mandatory Distributions. The SECURE Act of 2019 increased the required minimum distribution (RMD) rules to April 1 immediately following the year in which age 72 was attained (previously the RMD age was 70 ½). The SECURE Act 2.0 of 2022 (passed in December 2022) increases the RMD age even further. Depending on your birth date, the RMD age is increasing as follows, if you are born:

- Before January 1, 1951, your RMDs have already started, and nothing changes
- Between January 1, 1951 and December 31, 1959, then your RMDs must start following attainment of age 73
- After January 1, 1960, then your RMDs must start following attainment of age 75.

Qualified Charitable Distributions (QCDs). Beginning in 2023, people who are age 70 ½ and older may elect as part of their QCD limit a one-time gift up to \$50,000, adjusted annually for inflation, to a charitable remainder unitrust, a charitable remainder annuity trust, or a charitable gift annuity. This is an expansion of the type of charity, or charities, that can receive a QCD. This amount counts toward the annual RMD, if applicable. Note, for gifts to count, they must come directly from an IRA by the end of the calendar year. QCDs cannot be made to all charities.

529 Plans. After 15 years, 529 plan assets can be rolled over to a Roth IRA for the beneficiary, subject to annual Roth contribution limits and an aggregate lifetime limit of \$35,000. Rollovers cannot exceed the aggregate before the 5-year period ending on the date of the distribution. The rollover is treated as a contribution towards the annual Roth IRA contribution limit.

Penalty-Free Early Withdrawal. The SECURE Act 2.0 makes permanent the ability of a taxpayer to make an early withdrawal without incurring a 10% penalty as a result of a federally declared disaster. Such a withdrawal will be allowed if made within 180 days of the disaster if the taxpayer's principal place of abode is within the declared disaster area and if the taxpayer has sustained an economic loss as a result of the disaster.

The SECURE Act 2.0 also allows penalty-free early withdrawals, after 2023, by a victim of domestic abuse, up to the lesser of \$10,000 or 50 percent of the present value of the account. After 2023, a penalty-free withdrawal of up to \$1,000 is also allowed due to a personal financial emergency. Effective immediately, a penalty-free early withdrawal may also be made by an individual diagnosed with a terminal illness, within a period of 84 months after a physician certifies the diagnosis.

The SECURE Act 2.0 also limits the amount of time during which a penalty-free distribution to a participant in the event of a birth or adoption may be repaid. Under the current law, there is no limit. Under this new law, the amount must be repaid within three years. This new law is generally effective for distributions made after December 29, 2022.

Amendment for Disclosure Statements of Traditional IRA, Roth IRA or Simple IRA Annuities For the Consolidated Appropriations Act of 2021

Non-COVID-19 Related Disaster Relief for Retirement Plans. The Consolidated Appropriations Act of 2021 allows participants in eligible retirement plans to take qualified disaster distributions of up to \$100,000 without implication of the 10% additional tax on early distributions. For these purposes, an eligible retirement plan includes IRAs, 401(k) plans, 403(b) plans, and 457(b) plans, among others. A "qualified disaster distribution" is any distribution from an eligible retirement plan made (i) on or after the first day of the incident period (as determined by FEMA) of a qualified disaster and prior to June 25, 2021 (the date which is 180 days after the date of the Act's enactment), and (ii) to an individual whose principal place of abode is located in the qualified disaster area and who has sustained an economic loss by reason of the qualified disaster (a "qualified individual"). "Qualified disaster areas" are those areas with respect to which a qualified disaster was declared. However, a qualified disaster area does *not* include any area with respect to which such major disaster has been declared only by reason of COVID-19.

Qualified disaster distributions are taxed ratably over a three-year period, though a participant can elect to be taxed immediately. The distribution may also be repaid within three years, with repayments treated as eligible rollover distributions transferred back to the plan on a tax-free basis.

Repayment of Certain Hardship Distributions. Participants can also repay hardship distributions taken with the intention to purchase or construct a principal residence in a qualified disaster area, but which were used for a different purpose due to the qualified disaster. The hardship distribution must have been received 180 days before and up to 30 days after the qualified disaster incident. The repayment period ends June 25, 2021, 180 days after enactment of the Act.

Amendment for Disclosure Statements of Traditional IRA, Roth IRA or Simple IRA Annuities For the CARES Act of 2020 & the SECURE Act of 2019

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

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

A **qualified individual** is anyone who has been diagnosed with COVID-19 by a test approved by the Centers for Disease Control and Prevention or has experienced adverse financial consequences due to being quarantined, furloughed, or laid off; having work hours or pay reduced; having

Official Notice to All IRA Policyholders

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

Treat Certain Taxable Non-Tuition Fellowship and Stipend Payments as Compensation for IRA Purposes. Historically, stipends and non-tuition fellowship payments received by graduate and postdoctoral students are not treated as compensation and cannot be used as the basis for IRA contributions. The SECURE Act changed this law and, for tax years beginning after December 31, 2019, these payments are considered compensation for the purpose of contributing to an IRA.

Repeal of Maximum Age for Traditional IRA Contributions. The SECURE Act repeals the prohibition on contributions to a traditional IRA by an individual who has attained age 70½.

Penalty-free Withdrawals from Retirement Plans, including IRA for Individuals in Case of Birth or Adoption. This provision of the SECURE Act provides a new exemption from the 10% early withdrawal penalty for retirement plan distributions taken prior to age 59½ to cover the cost of childbirth or adoption expenses up to \$5,000 **from each parent's retirement account [and for each child (i.e., twins)]** if made during the 1-year period beginning on the date on which a child of the individual is born or on which the legal adoption is finalized. The SECURE Act also allows the repayment of such expenses to the retirement account detail pending on regulations.

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

Treating Excluded Difficulty of Care Payments as Compensation for Determining Retirement Contribution Limitations. Many home healthcare workers do not have a taxable income because their only compensation comes from "difficulty of care" payments exempt from taxation under Code section 131. Because such workers do not have taxable income, they cannot save for retirement in a defined contribution plan or IRA. The SECURE Act provides that home healthcare workers can contribute to a defined contribution plan or IRA. The difficulty of care payments are treated as compensation for purposes of calculating the contribution limits to defined contribution plans and IRAs.

Modifications to Required Minimum Distribution Rules. The SECURE Act modifies the required minimum distribution rules with respect to defined contribution plan and IRA balances upon the death of the account owner. Under the SECURE Act, distributions to individuals other than the surviving spouse of the employee (or IRA owner), disabled or chronically ill individuals, individuals who are not more than 10 years younger than the employee (or IRA owner), or child of the employee (or IRA owner) who has not reached the age of majority are generally required to be distributed by the end of the tenth calendar year following the year of the employee or IRA owner's death.

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

Declared disaster areas eligible for the waiver from the 10% early withdrawal penalty:

- Harvey, after August 22, 2017, and before January 1, 2019;
- Irma, after September 3, 2017, and before January 1, 2019;
- Maria, after September 15, 2017, and before January 1, 2019;
- The 2016 disasters, in either 2016 or 2017; and
- California wildfires, after October 7, 2017, and before January 1, 2019.

Amendment for Disclosure Statements of Traditional IRA, Roth IRA or Simple IRA Annuities For the Bipartisan Budget Act of 2018 & the Tax Cuts and Jobs Act of 2017

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

Rollover of IRS Refund of Improper Levy from Qualified Retirement Plans. Beginning in year 2018 and after, if the IRS makes a refund due to wrongful levy on your qualified plan, including IRA, Simple IRA or Roth IRA, you may deposit the refund into a qualified retirement plan including IRA, Simple IRA or Roth IRA as a direct rollover on or before the tax filing due date without an extension for the year you received the refund. This refund of levy rollover is also applicable to beneficiaries of a deceased owner of a qualified plan, including IRA, Simple IRA or Roth IRA. This kind of rollover does not count toward the one rollover per year limit.

Qualified 2016 Disaster Distributions. A "qualified 2016 disaster distribution" is a distribution from an eligible retirement plan such as an IRA or Simple IRA made on or after January 1, 2016, and before January 1, 2019, to an individual whose principal place of abode at any time during calendar year 2016 was located in a 2016 disaster area according to FEMA and who has sustained an economic loss by reason of the events giving

Official Notice to All IRA Policyholders

rise to the Presidential disaster declaration. The total amount of the 2016 disaster distribution cannot exceed \$100,000. Income attributable to a qualified 2016 disaster distribution may be included in income ratably over three years, unless the individual elects not to have ratable inclusion apply. Any portion of a qualified 2016 disaster distribution may, at any time during the three-year period beginning the day after the date on which the distribution was received, be re-contributed. Any amount re-contributed within the three-year period is treated as a rollover and, therefore, is not includible in income.

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

Individuals who took a hardship distribution from a retirement plan for a first-time home purchase in the disaster area may recontribute the amount into the retirement plan without tax penalty.

Qualified 2016 disaster distributions not subject to 10% early withdrawal penalty. In general, unless an exception applies, withdrawals from qualified plans and IRAs before age 59½ are subject to a 10% penalty in addition to regular taxation. Under the new law, a “qualified 2016 disaster distribution,” defined above, will not be subject to the 10% penalty on early withdrawals from qualified plans and IRAs.

Early Distribution Penalty Exception for Deductible Medical Expense. The Tax Cuts and Jobs Act reduced the threshold for eligible medical expenses that must be exceeded in order to be deductible from 10% of AGI to 7.5% for years 2017 and 2018. Congress extended the 7.5% threshold for years 2019 and 2020. The 10% threshold returned for year 2021 and all future years. If you are under age 59½, the amount withdrawn from your qualified retirement account, including IRA, Roth or Simple IRA up to the tax-deductible amount is not subject to the 10% early distribution penalty whether or not you itemize it as a deduction in your tax return.

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

Other Amendments for Disclosure Statements

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

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

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

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

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

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

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

Qualified Reservist Distribution Relief. If you are a qualified reservist called to active duty after September 11, 2001 for more than 179 days or an indefinite period, you may be qualified to take an early withdrawal distribution from your IRA penalty free. You can recontribute the same amount to an IRA within two years after your active-duty period ends. You cannot claim a tax deduction for the repayments. Please check IRS Publication 590 for more information.

Official Notice to All IRA Policyholders

Contribution Limitations for Your IRA, Roth IRA or Simple IRA for 2022 & 2023

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

Contribution Information - Tax Years 2022 & 2023

Annual IRA/Roth Contribution Limit: 2023=\$6,500* / 2022=\$6,000*

Annual IRA/Roth Catch-Up Contribution for Age 50 or Older: 2023=\$1,000 / 2022=\$1,000

Combined Maximum Annual IRA Contribution for Age 50 or Older (Including Catch-Up): 2023=\$7,500 / 2022=\$7,000

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

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

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

Married Taxpayers Filing Joint Return: **Year 2023** = \$218,000 - \$228,000

Year 2022 = \$204,000 - \$214,000

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

	Married Taxpayers Filing Joint Returns	Married Taxpayers Filing Separately	Single Taxpayers
2023	\$116,000 - \$136,000	\$0 - \$10,000	\$73,000 - \$83,000
2022	\$109,000 - \$129,000	\$0 - \$10,000	\$68,000 - \$78,000

AGI Limits for Roth IRA Contributions

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

	Married Taxpayers Filing Joint Returns	Married Taxpayers Filing Separately	Single Taxpayers
2023	\$218,000 - \$228,000	\$0 - \$10,000	\$138,000 - \$153,000
2022	\$204,000 - \$214,000	\$0 - \$10,000	\$129,000 - \$144,000

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

Savers Credit for IRA Contributions

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

Adjusted Gross Income for 2023

<u>Credit Rate of Your Contribution</u>	<u>Married Filing Jointly</u>	<u>Head of Household</u>	<u>All Other Filers*</u>
50%	\$1 - \$43,500	\$1 - \$32,625	\$1 - \$21,750
20%	\$43,501 - \$47,500	\$32,626 - \$35,625	\$21,751 - \$23,750
10%	\$47,501 - \$73,000	\$35,626 - \$54,750	\$23,751 - \$36,500
0%	More than \$73,000	More than \$54,750	More than \$36,500

Adjusted Gross Income for 2022

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

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

Simple Employee Pension (SEP)-IRA Contributions

If you are a participant in a SEP plan offered by your employer, your employer may make annual SEP contributions on your behalf up to the lesser of 25% of compensation or \$66,000 per participant for 2023 (\$61,000 for 2022). The limit is indexed for cost-of-living adjustments in \$1,000 increments in subsequent years. An employee cannot be excluded if his annual compensation is over \$650. The maximum compensation on which contributions to SEPs and Salary Reduction Arrangement Simplified Employee Pensions (SARSEPs) can be based is \$330,000 in 2023 (\$305,000 in 2022) and indexed for cost-of-living adjustments in \$5,000 increments in subsequent years. Elective deferrals to SARSEPs are also subject to the limits described below. Additionally, SARSEP participants who reach age 50 by December 31 of the tax year for time corresponding contribution may be able to contribute an additional catch-up contribution, if the plan allows.

	<u>Annual Elective Deferral Limit</u>	<u>Catch-Up Contributions for Participants at Least Age 50</u>	<u>Maximum Annual Elective Deferral Limit for Participants at Least Age 50 (Including Catch-Up)</u>
Year			
2023	\$22,500	\$7,500	\$30,000
2022	\$20,500	\$6,500	\$27,000

Simple IRA Salary Deferral limits are \$15,500 and \$14,000 for 2023 and 2022, respectively. Maximum catch-up contribution is \$3,500 and \$3,000 for 2023 and 2022, respectively.

Continued from Page 27

celebrating their special day in the first two months of the year.

At a recent meeting, the following were elected to serve as branch officers: Dan Greiner, president; Dennis Greiner, vice president; John Ballash, secretary; Bob Jones, treasurer; and Victor Ballash, John Conti and Rob Gohn Jr., auditors.

We extend our sincere condolences to the family and friends of Bernadine M. Farrell, who passed away, and to everyone who had recently lost a loved one. You are remembered in prayer.

We send get well wishes to those who are ailing. We hope those who are suffering in any way will find assistance and healing.

If you have news to share, call

814-931-1712.

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

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

In Memoriam

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

NOVEMBER/DECEMBER 2022

0001 BRIDGEPORT, CT
Robert A. Holland
Joan Nageotte
0008 JOHNSTOWN, PA
Robert J. Dudash
Regis F. Warner
0009 HAZLETON, PA
Charles J. Kennedy
0014 CLEVELAND, OH
John S. Palagyi
Richard Pozywak
Donald F. Roper
Donna K. Wojtas
0015 CHICAGO, IL
Jeanette R. Jung
George R. Reedy
0018 LINCOLN PARK, MI
Eugene Begeman
Emery V. Breznai

Delores V. Bruning
Dennis Depew
Elizabeth A. Haynes
Betty Pearsall
Charlene M. Reynolds
Birnelyn Still
0019 NEW BRUNSWICK, NJ
Tracie R. Rollins
James Timko
0027 TOLEDO, OH
John J. Sanders
0028 YOUNGSTOWN, OH
Daniel K. Kyser
Leslie Polgar
Richard H. Rolfe
Vera F. Szoke
0034 PITTSBURGH, PA
Audrey Brennan
Ann J. Kulwicki
Frank Prelich
0044 AKRON, OH
Roberta I. Manzella
Mark R. Wise
0048 NEW YORK, NY
Melvin T. Givens
Norman Moorehead
Patricia G. O'Hara
0051 PASSAIC, NJ
Jennie Gavinski

Frank E. Hepp
0089 HOMESTEAD, PA
John Carretta
Josephine M. Fowler
Dianne M. Schneider
0132 SOUTH BEND, IN
Emil Medesi
0189 ALLIANCE, OH
Timothy J. Shellenberger
0216 NORTHAMPTON, PA
Frances A. Horvath
Charles Nemeth
0226 McKEESPORT, PA
Mary P. Henry
Florence H. Keyes
Anna Y. Nee
0296 SPRINGDALE, PA
Barbara A. Dudzinski
Edward J. Laughlin
Rosemarie Schawalter
0336 HARRISBURG, PA
Kevin B. Hickernell
Dorothy B. Houser
R. Michael Kreiser
Henry L. Strothers, Jr.
0349 WEIRTON, WV
Charles M. Gazsi
James E. Hogan

0352 CORAOPOLIS, PA
John J. Hornezes, Jr.
Joan R. Kress
Mary Lou Popp
0383 BUFFALO, NY
Audrey J. Boose
Peter Bowers
Patrick S. Massaro
0590 CAPE CORAL, FL
Beatrice M. Beckenbach
Mario Benigno
John Gardi
Ellen Anna Hudock
Michael G. Yackwak
0720 DEDHAM, MA
Mary T. Brackett
Norma A. Bradford
Mario Fagundes
Alice B. Godek
John L. Murphy
8036 SCOTTDAL, PA
Sylvia Volek
8114 CLARION, PA
Robert V. Donahue
8340 BALTIMORE, MD
Deborah R. Banks
Susan Marie Cibula
Helen Etienne

Donations

Donations Through Premium Payments

NOVEMBER 2022

Branch - Donor - Amount

18 - Nancy L. Willim - \$10.00
28 - Jennifer A. Palotsee - \$25.00
34 - John A. Bernaciak - \$25.00
89 - Veronica A. Ujevich - \$20.00
159 - William Scherfel - \$1.71
226 - Judit Borsay - \$25.00
296 - Elsie R. Cristillo - \$5.00
296 - Jay A. Blizman - \$5.00
336 - Zita F. Prowse - \$4.24
336 - Zachary J. Gall - \$20.00
383 - Julie Sterling - \$11.68

800 - James W. Dallard - \$10.00

TOTAL for Month = \$162.63

DECEMBER 2022

Branch - Donor - Amount

1 - Gary J. Freddino - \$25.00
14 - Betty F. Fortner - \$3.80
28 - Kristen M. Taylor - \$25.00
28 - Brian S. Panigall - \$6.93
28 - Frank Schauer - \$5.00
88 - Jeanne M. Henry - \$9.57
89 - James M. Ujevich - \$25.00
129 - Joseph M. Fuleki - \$50.00
129 - Kaarin Sheehan - \$50.00
129 - Thomas A. Shepard - \$10.88
129 - Virginia Abahazie - \$8.00

132 - Matthew A. Burus - \$2.70
159 - David G. Mayberry - \$1.85
159 - Kelly J. Scherfel - \$3.39
296 - Rachel M. Morvai - \$10.00
296 - Arthur M. Morvai - \$10.00
336 - Ernest B. Molnar - \$2.00
336 - Zita F. Prowse - \$2.21
352 - John W. Bush - \$10.00

TOTAL for Month = \$261.33

Additional Donations

NOVEMBER/DECEMBER 2022

Donor - Amount

(In Memory of, if applicable)
Francis S. Halsey - \$10.00

Timothy Klodnick - \$25.00
Diana K. Murphy - \$200.00
(Jeremy Murphy)
Joyce & Harry Nicholson - \$25.00
(Jeanette Mazgaj)
James W. Robertson - \$100.00
(Andre Csomán)
James W. Robertson - \$100.00
(Michael Finchum)
James W. Robertson - \$100.00
(Jeremy Murphy)
WPA Cookbook Sales - \$245.00

TOTAL for Month = \$805.00



Magyar Farsang 2023

The Magyar *Farsang* celebrates the time from the Epiphany to Ash Wednesday. It is a great way to continue the festive season until the beginning of Lent.

Traditionally, this celebration was a great time for farmers as there was little to do in the way of agricultural work due to winter and cold.

This celebration lasts over a month and is an excellent excuse to overeat, consume sweets and imbibe with various spirits and liquors.

Elementary schools in Hungary celebrate this time with parties, parades and costumes. In many ways, *Farsang* at school is similar to Halloween in the States. The Pub Ruin District of Budapest has dozens of *Farsang* parties each week. There are several *Farsang* festivals throughout the country. There is the Busójárás, a masked festival held just outside of Pécs in the village of Mohács. There's also the Mangalica festival in Budapest (which celebrates the famous pig variety), the *Miskolci Kocsonya-*

farsang and dozens of others.

A special donut is made only during the *Farsang* season and can be found just about anywhere in Hungary. The *Szalagos Farsangi Fánk* are known in English as "ribboned carnival donuts" as the inside of the fried cake is thinner than the rest of the savory treat. In the middle of the donut either cream, apricot preserves or nut/poppy filling is placed.

In most countries, the Tuesday before Ash Wednesday is the last day for indulging, but in Hungary this last day of excess is celebrated the day after Ash Wednesday.

There are many other really cool celebrations surrounding the *Farsang* season in Hungary. I suggest you do a quick internet search using the term "Magyar Farsang" to learn more.

There are 15 clues in this puzzle; each has something to do with this lengthy celebration. Good luck and stay warm!

WPA PUZZLE CONTEST #197 OFFICIAL ENTRY

"Farsang" Word List

Ash Wednesday	Fánk	Mask
Busójárás	Farsang	Miskolc
Circus	Festival	Mohács
Costumes	Kocsonya	Szalagos
Epiphany	Mangalica	Unesco

Name: _____

Address: _____

City: _____

State: _____ Zip Code: _____

Phone: _____

Email: _____

WPA Certificate No.: _____

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

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 #197
709 Brighton Road, Pittsburgh, PA 15233

Entries must be received at the Home Office by **March 31, 2023**.

Four winners will be drawn from all correct entries on or about April 5, 2023, at the Home Office. Each winner will receive \$50.

Puzzle Contest #194 WINNERS

The winners of our Puzzle Contest #194 were drawn Nov. 4, 2022 at the Home Office. Congratulations to:

Dianne A. Devine, Br. 48 New York, NY
Paul J. Varga Jr., Br. Cleveland, OH
Ernest B. Keresztes, Br. 132 South Bend, IN
Barbara Francis, Br. 44 Akron, OH

Each won \$50 for their correct entry.



Our young members need your help

Will you answer the call?

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

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

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

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

William Penn Fraternal Association Scholarship Foundation, Inc.

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

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

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

Please make donation payable to: "WPFA Scholarship Foundation"

Mail this form and your payment to;

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

Thank you for your support!