

January/February 2026



**WPL**  
WILLIAM PENN LIFE

**INSIDE:**

A message from Diane M. Torma, President/CEO  
8 questions to help assess your insurance needs  
Rules and application for 2026 scholarship grants

# Celebrating 140 Years of Service



# 1886-2026



# Protect your family

## Life insurance with **NO** health questions



### WPALife Simplified Issue SPWL 140<sup>th</sup> Anniversary Special

From **September 1, 2025 through March 31, 2026**, you may qualify to purchase valuable life insurance with **no health questions asked**. If you are hesitant to buy life insurance because you think it involves a long and complicated process, or if you think your health history might disqualify you from owning life insurance, this may be the way to acquire the coverage you need.

### Pay one premium or use our **interest-free loan option**

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**For Issue Ages 18 - 65 = \$10,000**  
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Address: \_\_\_\_\_

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Are you an existing member of WPA? YES / NO (Circle One) • Do you use tobacco? YES / NO (Circle One)

**DISCLAIMER:** I have not been declined or refused a table rating by WPALife or any other insurance carrier since September 1, 2023, subject to MIB inquiry.

Signature Required: \_\_\_\_\_

For more information mail, email or fax completed form to:  
Sales Department, WPALife, 709 Brighton Road, Pittsburgh, PA 15233  
Email: sales@wpalife.org • Fax: 412-586-4067 • Phone: 412-231-2979, ext. 102

For this promotion, there is a limit of one new insurance policy per person. Those who purchased a Simplified Issue plan previously are ineligible for this promotion. Age and face amount limits apply. Dividends are not anticipated. Any individual who applied for life insurance and has been declined or refused a table rating by WPALife or any other insurance carrier since September 1, 2023, is NOT eligible, subject to MIB inquiry. Signature verification on the disclaimer above is required.

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# Inside

## Columns

4

### Moneywise

It's time for your  
annual insurance  
review

*8 questions to help  
assess your changing  
insurance needs*

6

### In the Kitchen with Chef Béla

Wecloming 2026  
with recipes requested  
by readers

3



Celebrating  
140 years  
of service

•

8

Scholarship  
Foundation  
eligibility rules  
and application  
for 2026

## Departments

2

For Starters

10

Just for Kidz

13

What's Happening

14

Branch News

32

In Memoriam

INSIDE  
BACK  
COVER

Puzzle Contest

## WPALife to offer tour to Hungary this year

Planning is underway for a WPALife-sponsored tour to Hungary to be offered tentatively in the fall of 2026. Our staff is working in conjunction with representatives from EuroVIP Tours to create for you an experience of a lifetime. This year's tour will include visits to some of Hungary's most famous and beautiful destinations. All members and friends of WPALife are invited to join us for this exciting journey to the Land of the Magyars. Details will be announced as they become available on the William Penn Association Facebook page and in the next issue of this publication. Stay tuned!



## CAO Holmes sworn in as President of Pittsburgh fraternal group

WPA Chief Administrative Officer Cassandra Holmes (*pictured above on right*) was sworn in as President of the Fraternal Societies of Greater Pittsburgh (FSGP) during the group's annual Christmas luncheon Dec. 11 at the South Hills Country Club in Whitehall Boro, PA. She was sworn in by WPA President/CEO Diane M. Torma (*pictured above on left*). During her one-year term, Ms. Holmes will be leading efforts to increase public awareness of the good works performed by the FSGP's 14 members societies and seven vendors.

**Save the date!**

# WPA PICNIC

## SATURDAY, AUGUST 8, 2026

*More details to be announced soon!*



# Celebrating 140 years of service

**O**n February 21, 2026, WPALife will celebrate its 140th anniversary. As we mark this milestone, it is important to reflect on the past, celebrate in the present and plan for the future of our Association.

Reflecting on history, it is with pride and gratitude that we remember our founders, the thirteen Hungarian coal miners, who had the foresight those many years ago to extend a helping hand to one another and their families in times of need.

As was the case with our founders, serving others, providing financial security and practicing fraternalism remain the keystones of the Association's purpose and drive the business today.

We must recognize the many officers, directors, auditors, employees, sales representatives, consultants, branch leaders and members who have contributed their time, treasure and talent to build, grow and promote the Association. The Association's longevity and success is due to the dedication, commitment and hard work of many. We are grateful to each and every one of you.

While with each decade new challenges and opportunities present themselves, maintaining our core values remains constant. New environments of technology, lifestyle, economy and regulation are everchanging. WPALife remains flexible and fluid so as to handle transition as the world around us changes, yet secure enough to honor our mission.

We appreciate our dedicated, hard-working team of board members, officers, Home Office staff and sales representatives, who meet these opportunities with new technology, action plans and ideas to prosper and grow. Our branch officers and volunteers are amazing, and their efforts maintain the flow of fraternal activities. We see you, and we thank you!

Financial strength and solvency have been hallmarks of WPALife for years. We understand that for long-term growth, it is necessary to make investments to modernize operations.

Among other initiatives, the coming years will focus on strengthening our branch system, developing products to meet members' needs and marketing to foster growth of the Association to ensure its future success. To that end, we invite you to become involved at the branch level and to promote WPA to your family and friends. Membership growth is key.

The accomplishments of years past serve as a foundation to an even better, brighter future of growth, fraternalism and service to others. As WPALife enters another decade, we are optimistic and welcome you to share in our success by participating in branch and fraternal activities, including service projects.

After all, **you**, the members, **are** WPALife.

On behalf of the leadership team, I thank you for your support, membership and commitment to WPALife, which has been crucial to WPA's 140 years of success. We look forward to the future with confidence and the promise it will bring. □



# It's time for your annual insurance review

*8 questions to help assess your changing insurance needs*

From  
**The Insurance Information Institute**



**O**ur insurance needs change as circumstances in our lives change, which is why we recommend doing an annual insurance review. When you're reviewing your insurance coverage, these seven questions can help you figure out whether you may need to talk to your insurance professional about making a change to your coverage.

### **1. Have you gotten married or divorced?**

If you have gotten married, you may qualify for a discount on your auto insurance. Couples may bring two cars into the relationship and two different auto insurance companies, so take the opportunity to review your existing coverage and see which company offers the best combination of price and service.

If you are merging two households, you may need to update your homeowners insurance. And you may want to consider increasing your insurance for any new valuables received, such as wedding gifts, and for jewelry, such as wedding and engagement rings.

After getting married, it is important to review your life insurance needs. If one spouse is not working, he or she might be dependent on the working spouse's income; if so, reviewing life and disability insurance coverage is prudent. The spouse who is not working outside the home should also consider having a separate life insurance policy because, in the event of premature death, the services he or she provides for the household would need to be replaced, and that could prove costly to the surviving spouse. Moreover, even if both spouses are working, couples often make financial commitments based on both incomes so the loss of one spouse's income due to death or disability could be financially devastating without adequate insurance.

On the other hand, if you got divorced over the past year, you will probably no longer be sharing a car with your former spouse and have likely moved to a different residence. If this is the case, you should inform your insurer as you will need to set up separate auto and homeowners policies.

### **2. Have you had a baby?**

If you have recently added a child to your family, whether by birth or adoption, it is important to review your life insurance and disability income protection.

If you are planning for your life insurance to match your survivors' expenses after your death, the new child will no doubt add to those expenses, requiring more life insurance to keep your family secure. If you plan to save for your child's college education, life insurance can assure completion of that plan. And if you keep your current life insurance policy, don't forget to update the beneficiary designations to include the new child.

### **3. Did your teenager get a driver's license?**

It is generally cheaper to add your teenagers to your auto insurance policy than for them to purchase their own. If they are going to be driving their own car, consider insuring it with your company so you can get a multi-car discount. And choose the car carefully—the type of car a young person drives can dramatically affect the price of insurance. You and your teens should choose a car that is easy to drive and would offer protection in the event of a crash.

Also, encourage your kids to get good grades and to take a driver training course. Most companies will give discounts for getting at least a "B" average in school and for taking recognized driving courses.



If your teenagers move at least 100 miles from home—for example, to go to college—you can get a discount for the time they are not around to drive the car (assuming they leave the car at home).

#### **4. Have you switched jobs or experienced a significant change in your income?**

If you had life and disability insurance through your former employer, and your new employer does not provide equivalent protection, you can replace the “lost” coverage with individual policies.

In the case of an income increase, you may have taken on additional financial commitments that your survivors will depend on. Make sure to review your life and disability insurance to ensure it is adequate to maintain those commitments.

If your income decreased, you may want to cut your life insurance premiums. Term life insurance is a good option, as the premium rates are very reasonable. And if you already have two or more policies you might be able to replace both with a single policy at a lower rate because you may reach a “milestone” amount of insurance. (For example, at many life insurance companies, \$500,000 of insurance costs less than \$450,000 because of the milestone discount.) But don’t drop existing life insurance until after you have a new policy in place.

#### **5. Have you done extensive renovations on your home?**

If you have made major improvements to your home, such as adding a new room, enclosing a porch or expanding a kitchen or bathroom, you risk being underinsured if you don’t report the changes to your insurance company. An increase in the value of the structure of the home may require an increase to your homeowners insurance coverage limits.

And don’t overlook new structures outside of your home. If you built a gazebo, a new shed for your tools or installed a pool or hot tub, you should speak to your insurance professional.

If, as part of a renovation, you purchase furniture, exercise equipment or electronics, you may need to increase the amount of insurance you have on your personal possessions. Keep receipts and add any new items to your home inventory.

#### **6. Have you acquired any new valuables such as jewelry, electronic equipment, fine art, antiques?**

A standard homeowners policy offers only limited coverage for highly valuable items. If you have made purchases or received gifts that exceed these limits, you should consider supplementing your policy with a floater or endorsement, a separate policy that provides additional insurance for your valuables and covers them for perils not included in your policy, such as accidental loss. Before purchasing a floater, the items covered must be professionally appraised. Keep receipts and add the new items to your home inventory.

#### **7. Have you signed a lease on a house or apartment?**

If you are renting a home, your landlord is responsible for insuring the structure of the building, but not for insuring your possessions—that is up to you. If you want to be covered against losses from theft and catastrophes such as fire, lightning and windstorm damage, renters insurance is a good investment. Like homeowners insurance, renters insurance includes liability, which covers your responsibility to other people injured at your home, or elsewhere, by you and pays legal defense costs if you are taken to court.

Regardless of whether you are a renter or an owner, you will have the following options when it comes to insuring your possessions:

- Actual cash value pays to replace your home or possessions minus a deduction for depreciation.
- Replacement cost pays the cost of rebuilding or repairing your home or replacing your possessions without a deduction for depreciation.

Think carefully about what your financial position would be in the aftermath of a disaster, and make sure you have the type of policy that is right for you.

#### **8. Have you retired?**

If you commuted regularly to your job, in retirement your mileage has likely plummeted. If so, you should report it to your auto insurer as it could significantly lower the cost of your auto insurance premiums. Furthermore, drivers over the age of 50-55 may get a discount, depending on the insurance company. □



# Welcome, 2026!

**A**s a start to 2026, let me wish you, the readers, my best wishes and hopes for a very successful year. Winter is upon us, and in Philadelphia the weather is very cold and there's always a chance of a blizzard coming our way. In any case, just stay warm, watch the weather reports and make sure you have enough food on hand to feed your family.

In this issue, I have included recipes requested by readers. My goal is to please the readers, so if you have any special requests or are looking for specific recipes, please contact me at [wmpenn914@hotmail.com](mailto:wmpenn914@hotmail.com) and I'll do my best to accommodate. The recipes requested are: **Chocolate Bread Pudding** for Valentines Day; **New England Clam Chowder**, always a great hot meal in cold weather; **Chicken Paprikás Soup**, another cold weather favorite along with **Bacon Mac & Cheese**; and a breakfast recipe for **Broccoli Cheese Melt**.

As we navigate through the year, I will offer a variety of seasonal recipes, and if there is a special day or holiday, I will make sure to add something to mark the occasion in a culinary way.

Remember: you can contact me with requests, and I will gladly respond. Now, let's go into the kitchen!



New England Clam Chowder



Broccoli Cheese Melt

## New England Clam Chowder

- 4 cups chopped clams, save the broth
- 6 ounces bacon, diced small
- 2 small onions, minced
- 2 medium potatoes, diced small
- 2 cups heavy cream or half & half
- Salt & black pepper, to taste

In a saucepan, fry the bacon to slightly crisp, remove from pan and save. Add the onions and cook for 5 minutes. Add the potatoes and cover with enough clam broth, then cook over low heat until the potatoes are tender.

Add the clams and turn the heat to medium and cook for 2 minutes after the liquid simmers.

Add the cream to the chowder and cook until hot, stirring until it simmers, then season to taste with salt and pepper.

Serve hot to your guests with oyster crackers.

## Broccoli Cheese Melt

- 1 9-inch deep dish pie crust
- 2 teaspoons vegetable oil
- 2 cups broccoli, chopped
- 4 whole eggs
- ¾ cup whole milk
- 1 tablespoon dijon mustard
- ½ teaspoon salt
- ¼ teaspoon black pepper
- ½ cup cheddar cheese, shredded
- ½ cup parmesan cheese, grated

In a 350°F oven, prebake the pie crust, then set aside.

In a saucepan, cook the broccoli in the vegetable oil until bright green and slightly tender.

In a mixing bowl, whisk the eggs, milk, dijon mustard, salt and pepper until smooth, then add the broccoli and the cheeses.

Pour the mixture into the pie crust and bake until a knife inserted in the middle comes out clean, about 30 minutes.

Let stand for 15 minutes, then slice and serve your guests.

*William Vasvary, CEC, ACE, MBBQ, is an instructor at the Mount Holly Campus of Rowan College at Burlington County, NJ. He is a member of the American Culinary Federation, a Master BBQ Cook, and judge of the Kansas City Barbeque Society.*



Chocolate Bread Pudding

## Chocolate Bread Pudding

6 cups French bread or croissants, cubed  
 ½ cup butter, melted  
 1 cup granulated sugar  
 ½ cup cocoa powder  
 2 cups whole milk  
 1 cup heavy cream  
 50 chocolate Hershey kisses  
 2 whole eggs, beaten  
 1 cup confectioners sugar

In a mixing bowl, place the bread cubes and drizzle with the melted butter to coat the cubes.

In a separate bowl, mix together the granulated sugar with the cocoa powder, then sprinkle over the bread cubes.

Butter or spray a glass baking dish, then spread the bread cubes evenly in the dish.

In a medium saucepan, heat the milk and the heavy cream until it simmers, then add the chocolate kisses and whisk until smooth.

In a medium mixing bowl, beat the eggs until frothy, then slowly stir in the chocolate mixture, blending well.

Pour the mixture over the bread and refrigerate for 1 hour.

Bake in a 350°F oven until the pudding is set, about 35 minutes.

When pudding is cooked, sprinkle with powdered sugar and serve warm to your guests.

## Chicken Paprikas Soup

½ cup butter, unsalted  
 1 large Vidalia onion, diced small  
 2 garlic cloves, minced  
 ¼ to ½ cup Hungarian paprika, adjust to your taste  
 ⅔ cup all-purpose flour  
 ½ teaspoon thyme, fresh or dried  
 7 cups chicken stock  
 2 cups cooked chicken, diced, or shredded  
 1 teaspoon salt  
 ¼ teaspoon ground black pepper  
 2 cups cooked *nokedli* or spaetzle  
 Optional: 1 cup sour cream

In a stockpot, melt the butter, add onions and garlic, then cook on low heat until the onions are soft and translucent, about 5 to 7 minutes. Add the paprika, thyme and flour, then stir to coat the onions and garlic, another 2 to 3 minutes. Whisk in the chicken stock and cook until the soup thickens, then simmer on low heat for 30 minutes. Add the chicken, *nokedli* or spaetzle, salt and pepper and stir well.

You may serve the soup as is, which will be in the form of a thick clear broth.

OR, set aside 1 cup of soup and slowly stir in the sour cream; then stir this sour cream mixture back into the pot of soup, which will then look like chicken paprikás.

Adjust the flavor to your liking with additional paprika, salt and pepper. You may choose to add more chicken, *nokedli* and spaetzle than specified in this recipe.

Serve hot to your guests with a crusty rye bread.



Chicken Paprikas Soup



Bacon Mac & Cheese

## Bacon Mac & Cheese

8 slices bacon, diced medium  
 1 pound penne or farfalle pasta  
 2 small onions, chopped  
 3 cloves garlic, minced  
 4 cups cheddar cheese, shredded  
 4 tablespoons butter  
 4 tablespoons all-purpose flour  
 3 cups milk

Cook the pasta *al dente* then set aside.

In a skillet, cook the bacon until evenly brown but not crisp, remove from pan, drain on paper towels and set aside.

Add the onion and garlic into the skillet and cook until tender, then remove and add to the bacon.

In a saucepan, make the sauce by melting the butter in the pan, then add the flour to make a roux which should be like a thick paste.

Stir in the cold milk and continue stirring until thick, then stir in the cheese until all the cheese is melted. If the sauce is too thick, just add a bit more milk to thin.

Combine the sauce with the pasta and bacon mixture and blend well, then put into a greased or sprayed casserole dish. Bake uncovered in a 350°F oven for 20 minutes or until the top is golden brown in color.

Serve hot to your guests.

## Eligibility Rules for Year 2026 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, 2026.
- b) Scholarship grants are awarded to full-time 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 by **August 31, 2026**.
- 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](http://www.wpalife.org).
- e) **All Applicants** must complete ONE (1) of the following requirements:
  - Submit an essay on a topic that is meaningful to you, with a minimum of 150 words.
  - Either attend a current WPA branch event/project, which must be approved and verified by a Branch Officer, **OR** participate in a current community service project, proof of which must be detailed and verified by the Event Coordinator. Such verification from either the Branch Officer or Event Coordinator must be 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](mailto: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 post-marked, emailed or faxed by **May 31, 2026**. Items postmarked, emailed or faxed after that date will not be considered.
- g) All applicants must submit proof of enrollment for the Fall 2026 academic term. Such proof of enrollment must be mailed and postmarked, emailed or faxed to the WPA Home Office by **August 31, 2026**.
- 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 adult student applicant or to the parents or legal guardians of a minor student applicant.

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



## Recipes for wintertime treats

We bet that many of you are experiencing some pretty chilly weather right now. Sure, it is a lot of fun to play in the snow, go sled riding and build a snowman. But, sometimes, it's a bit "too wintry" to go outside. It's too cold or too windy (or both), making it unsafe to be outside. On those kind of days, we like to stay inside, put on our most snuggly clothes, and watch a favorite movie while enjoying some treats we made ourselves.

Here are two fairly easy recipes you can try yourselves...with a little supervision from an adult, of course, just to make sure you're doing things safely. Even if you live in a place that's warm, we think you'll enjoy these treats, too.

Thanks to the good folks at Playmore, Inc. and their *Junior Cookbook Collection Party Time!* for the peanut brittle recipe and [www.popcorn.org](http://www.popcorn.org) for an interesting twist on a traditional favorite snack.

### Microwave Peanut Brittle

#### What you need:

- Cooking spray
- 1½ cups peanuts
- 1 cup white sugar
- ½ cup light corn syrup
- 1 teaspoon butter
- 1 teaspoon vanilla
- 1 teaspoon baking soda



#### What you do:

- Mix peanuts, sugar and corn syrup together in a microwaveable bowl safe for high temperatures.
- Heat sugar mixture in the microwave on high for 4 minutes.
- Grease a baking sheet and a wooden spoon with cooking spray.
- Stir butter and vanilla into sugar mixture. Heat in the microwave until mixture turns a caramel color, 3 to 4 minutes. Mix baking soda into syrup until smooth and foam has dissipated.
- Spread candy onto the prepared baking sheet using the sprayed wooden spoon. Work quickly; candy hardens fast. Let cool. Break into pieces to serve.



### Tea Party Popcorn

#### What you need:

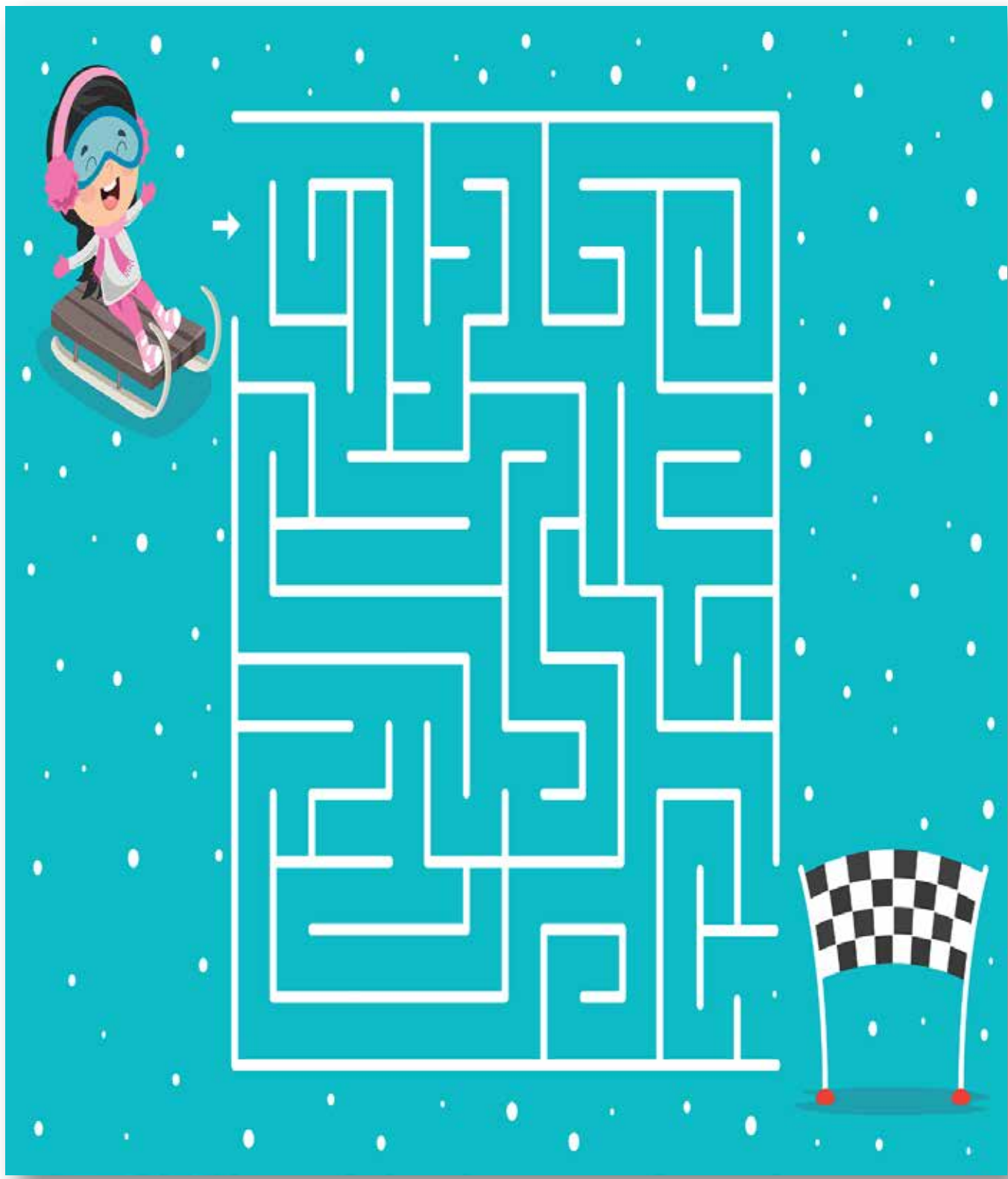
- 5 tablespoons of unpopped popcorn
- ¼ cup melted butter
- 2 tablespoons instant lemon-flavored iced tea mix
- 1 Tablespoon sugar

#### What you do:

- Pop the popcorn according to the instructions on the package, making about 2½ quarts of popcorn.
- Put the freshly popped popcorn in a large bowl or paper bag. Drizzle butter over it and toss.
- In a cup, combine the tea mix and sugar, then pour it onto the popcorn and toss again and enjoy!

**Make sure you tag #recipes #familyfun #WPALife and share us with family and friends.  
Continue finding inspiration and being one to your friends and family!**

Can you help *Judy* find her way to the finish line?



# Be the difference...



## ...in your community...

## ...in your branch.



**WPALife** has been an active part of communities throughout the U.S. for more than 135 years. We're proud of the work we've done to ensure the financial security of our members and their families and to make the places they live better for everyone.

Right now, we're looking for motivated, forward-thinking people of all ages and backgrounds living in **California, Illinois, Maryland, Michigan, New York, North Carolina, Pennsylvania** and **Wisconsin** to continue our mission of service. We have members ready, willing, and able to volunteer their time and talents to help people in need. We have the financial resources to support them in their efforts. What we need--who we need--are individuals with compassion, vision, and desire to lead us into the next era of service to our communities.

Who we need is you. Will you be the difference?

[If you are a member interested in serving as an officer at your WPA branch, contact Cassie Holmes at 412-231-2979, ext. 126, or email \[cholmes@wpalife.org\]\(mailto:cholmes@wpalife.org\).](#)

# What's Happening

## February

**07** Hungarian Arts Club Fehér Rózsa Bál, Lovett Hall at The Henry Ford, Dearborn, MI. Information: 248.352.0927

## May

**01-03** A World A'Fair, Greene County Expo Center, Xenia, OH. Information: <https://a-world-a-fair.webflow.io/>

**31** Deadline to submit applications for WPFASF, Inc. grants for 2026. For eligibility rules and application form, see pages 8 and 9.

## August

**08** WPA Picnic, The Shrine Center, Cheswick, PA. More information to be published in upcoming issues of *WPALife*.

## September

**18-19** Polacek Family Johnstown Slavic Festival, Johnstown, PA. Information: [www.jaha.org/events/johnstown-slavic-festival/](http://www.jaha.org/events/johnstown-slavic-festival/)

## October

**23** The 70th Anniversary of the beginning of the Hungarian Revolution, Commemorations will be held in various locations.

If you know of an event happening in your area that you think your fellow WPA members might like to attend, send your information to John Lovasz at [jlovasz@wpalife.org](mailto:jlovasz@wpalife.org).

## Branch 1 Bridgeport, CT

**By Jim Ballas**

Our branch Christmas party was held on Dec. 11 at Testo's Restaurant on Brooklawn Ave. in Fairfield, CT. It was a wonderful evening of sharing and fellowship. We were served family style salad, and everyone chose a dinner from the menu which included pasta dishes, chicken choices, seafood selections and more. A brief business meeting followed.

A summary of the mission projects our branch participated in throughout the year was shared. Our branch also participated in the 2025 Holiday Basket program, donating three food bags with a \$100 grocery gift card given to three families.

Thanks to Bill Bero and Jim Ballas for coordinating this event. Hope everyone had a Merry Christmas.

We are now in the heart of winter with cold and snow. Best wishes to everyone with the arrival of the new year.

## Branch 9 Hazleton, PA

**By Dora S. McKinsey**

Hello from Branch 9 Hazleton, PA. We hope everyone had a very enjoyable, but healthy, Christmas and New Year.

A new year has begun. It's hard to believe that 2026 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.

As in past years, in lieu of a branch Christmas party, a gift card was mailed to each of the branch's juvenile members.

February brings Valentine's Day. May you spend it with a loved one.



Members of Branch 1 donated three large bags of food as part of the Association's Holiday Basket program.

Branch member, and my grandson, James Barra, was one of five young men to receive their Eagle Scout award, all from the same troop, at the same time. For his Eagle Scout project, James constructed a little library on wheels which is placed at the area's local food pantry. Congratulations to all recipients of this prestigious award.

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 coverage, please contact branch coordinator Sara Barra at [s\\_mckinsey@hotmail.com](mailto:s_mckinsey@hotmail.com).

To quote Jimmy Carter: "The only things that we can truly give to each other are the only things that we truly need – an ear to listen, a heart to care, a word of

encouragement and a hand to help." In this new year, may you be the one who is a giver of these gifts.

Stay safe and healthy!

## Branch 14 Cleveland, OH

**By Richard E. Sarosi**

Wishes for a healthy, prosperous and happy 2026 are sent your way.

Remember to check the 2026 calendars from your local Hungarian churches, organizations and clubs to see when events will take place in the new year. Check the internet for their websites and social media pages (some are new and improved) to see what is being planned and scheduled for 2026. It is so important to support and patronize our Hungarian organizations as they work hard to keep our heritage, traditions, food and history going for us and future generations.

On Nov. 29, the Hungarian As-





*Congratulations to Branch 9 member James Barra who earned his Eagle Scout award in 2025.*

sociation (A Magyar Társaság) and the Árpád Academy (Árpád Akadémia) held the 64th Hungarian Gala Banquet and Hungarian Bál at the Cleveland Marriott East. The day consisted of many special talks and presentations followed by an evening of dinner and dancing with music performed by Walt Mahovlich and Harmonia at the *Magyar Bál*. The Árpád Medal and Honorary Certificate was presented, followed by the presentation of the 2025 debutantes. The Cleveland Hungarian Scout Regös Folk Ensemble performed the *Palotás* in traditional dress. Dr. Balázs Mártonffy, from the Hungarian Consul Office located in Chicago, offered warm greetings to the guests in attendance. WPALife was acknowledged for its continued support.

I have written in prior articles to the moms and dads of our students who are now taking the place of their parents and grandparents in the purchasing of WPA insurance policies for their children and young students. Many of those students will be growing out of their juvenile policies, and it will be time for them to sign up

for their adult policies. Contact your WPALife sales representative or the Home Office for help in determining the best policies to fill their needs.

As parents, make yourself the example and follow in the footsteps of your parents and grandparents by purchasing a WPALife insurance policy for yourself, your spouse and your children. Please remember it is a requirement of the WPA Scholarship Program that applicants be a WPALife policy holder (please read the eligibility rules on page 8 of this issue).

While you're at it, please make sure your contact information and beneficiaries are up to date and inform the Home Office or your local sales representative of any necessary changes.

Branch 14 meetings are held on the first Wednesday of the month beginning at 7:00 p.m. at St. John Byzantine Catholic Church, located at 36125 Aurora Road, Solon, OH (the corner of Aurora and Liberty roads). Branch 14 adult members and adult guests are welcome to attend.

Tentative meeting dates for 2026 are: March 4, April 1, May 6, June 3, Sept. 2, Oct. 7, Nov. 4 and Dec. 2.

The WPA Branch 14 Christmas Party is tentatively set for Saturday, Dec. 5, at Mentor Presbyterian Church, 5855 Hopkins Road, Mentor, Ohio 44060 from 11:30 a.m. to 1:30 p.m.

Please call Branch 14 President Caroline Lanzara at 216-970-2769 or Branch 14 Secretary/Treasurer Richard Sarosi at 440-248-9012 with questions regarding the scheduled meeting dates.

We remember those WPA members who have passed away or may have recently lost a loved one. May your loving memories help to comfort you and your family. May our friends, family and WPA members who are no longer with us rest in peace.

Get well wishes are being

sent to all WPALife members who might be feeling under the weather or dealing with health issues. Special prayers for continued healing go to Branch President Caroline Lanzara who is recovering from a fall on August 12, 2025 in which she suffered a broken foot. Please keep our WPA members in your prayers.

Happy birthday and happy anniversary wishes are being sent to all of our members and Home Office staff who are celebrating a January/February birthday and/or anniversary.

It is important to keep in touch with someone you haven't seen or talked with in a long time. Take the time to pick up the phone, write, email or text. Plan a visit if you can. It makes a difference.

It is equally important to re-member family and friends who are in hospitals, rehabilitation facilities, nursing homes and extended care facilities. Call ahead to check where visits may or may not be possible. Do not forget them, show them you care.

Branch 14 members having news to share about themselves or family members can reach me at [Richsaro@att.net](mailto:Richsaro@att.net) or at 440-248-9012.

## Branch 26 Sharon, PA

*By Barbara Tew*

Branch 26 would like to wish everyone a happy and healthy New Year. May your 2026 be filled with happiness and memories that will last a lifetime.

Every fall, our branch members collect new and gently used coats, scarves, hats and gloves for the St. Vincent de Paul Society. We thank everyone who donated this season. The winter months in Pennsylvania can be brutal, and we couldn't do this without you. Sincerely, we appreciate you.

Our branch Christmas party luncheon was a success. It was

great company and delicious food, mixed with excited children. It is always nice to see everyone and how much the kids have grown from the years before. Next year, I will get a picture before people start to leave.

Happy wishes and congratulations to all upcoming birthdays, anniversaries and weddings.

Get well prayers go out to the sick and to all who are in need.

Remember to check in on your neighbors during the freezing winter months. A quick trip to the grocery store may not be so easy for everyone. A smile, a wave, a kind word makes a difference. Be the difference.

If you have a special announcement that you would like to share with our WPALife family, contact me at 412-231-2979, ext. 120.

## Branch 28 Youngstown, OH

**By Kathy Novak**

Happy 2026! Wishing everyone a wonderful, healthy and prosperous new year.

Thank you to the Home Office and Board of Directors for their support and encouragement for branches to host holiday family parties. It's important to offer fraternal activities for our members, giving them opportunities to become more involved with WPA.

The Branch 28 family Christmas party was held Dec. 6 at the Aut Mori Grotto Hall on Belle Vista Ave., Youngstown. Details of this fun event will be shared in the next issue.

Branch 28 also participated in the WPA Holiday Basket program which offers assistance to those in need during the holidays, again, with the support of Home Office.

The annual Vinter dinner was held on Oct. 10 at the Woodside Event Center, honoring Dr. John P. Gyekenyesi. As always, it was a wonderful evening with a delicious meal, great music and a very nice



Members of Branch 26 gathered with their fellow members and their families for the branch's annual Christmas party Nov. 22.

basket raffle.

The memorial service commemorating the October 23, 1956 uprising in Hungary was held on Oct. 26 at the Franciscan Friary, followed by fellowship and a meal of goulash, kolbász sandwiches, pastries and refreshments. The event drew a very nice turnout.

The program featured Maria Schauer speaking about what took place during this historical event. She shared the dangerous experiences that her family had to encounter prior to their escape.

So glad to learn that Dr. Gergely Toth has taken on the task of revitalizing the archives located at the Bethlen Home Community in Ligonier, Pa. He has already made some beautiful improvements.

Special shout out to a few of my relatives, Julie, Vilma and Marta, who I was able to visit with at one the Hiram events. It's always so nice to get caught up on family members and share memories we've made over the years.

A reminder to please follow the guidelines and rules for this year's scholarship applications and submit by the deadline to be eligible for your scholarship.

We look forward to the various activities being planned for 2026 by WPALife.

What a great honor for our Chief Administrative Officer, Cassandra Holmes, to be elected to serve as president of the 2026 Fraternal Societies of Greater Pittsburgh. She also was chosen to

serve on the Board of Directors for a one year term for the Pennsylvania Fraternal Alliance.

Special congratulations to Chrissy Toth on being selected to become a member of the Thiel College Hall of Fame. She was chosen for the outstanding accomplishments as a member of the women's volleyball team during her years at Thiel.



Congratulations also to Katie Koulianos (pictured left) who was awarded a grant from the WPFA Scholarship Foundation. We wish her the best of luck in her

academic endeavors.

Also, best wishes to Ed Ference on his upcoming retirement.

Happy birthday to all those celebrating their special day.

Best wishes to all those loving couples celebrating their wedding anniversaries.

Happy 140th anniversary to WPALife. What an accomplishment.

Healing thoughts to everyone not feeling up to par these days, especially Evie Byers, Barbara Stack, Alice Nagy, Evelyn Horvath, Mary Jane Molnar, David Kozak, Ursula Markovits, Robert Horvath, Barbara House and George Batyi. Also some special thoughts go out to Ronda Konesky.

## Branch 129 Columbus, OH

**By Debbie Lewis**

Welcome 2026! Wishing you and your family are blessed with good health and happiness throughout this year. Hope everyone had a Blessed Christmas and also had a safe and Happy New Year.

Keep in touch with family and friends that you have not been able to see in person--a call or a card would help brighten their day.

This past fall, our branch hosted an outing to Van Buren Acres, in Hebron, OH, which is a pumpkin patch with many fun activities for young and old. About 40 members and guests participated. Everyone had a great time.



Members of Branch 129 enjoyed a fall outing to the pumpkin patch at Van Buren Acres in Hebron, OH.



Members of Branch 51 donated 15 bags of food to the St. Patrick's Church Food Pantry in Chatham, NJ.

Deepest sympathy and prayers are extended to those who recently lost a loved one.

If you have any news to share or questions about WPA products, please call Alan 330-482-9994 or me at 330-540-3327.

May the beginning of this new year bring you much joy, love and happiness. Remember to share valentine greetings with those we hold special in our hearts.

## Branch 51 Passaic, NJ

**By Christine Baldyga**

I hope everyone had a very nice Christmas and New Years.

Our branch participated in the 2025 Holiday Basket program. Along with the assistance of the Home Office, we were able to provide food baskets to six families. We are grateful for the continued support of the Home Office which helps the branch in supporting families in need of assistance during the holiday season.

Our Branch was able to continue its support of the WPFA Scholarship Foundation, making a donation of \$400.

Branch members also participated in a food drive on Nov. 22. The food collected, approximately 15 bags, was shared with St. Patrick's Church Food Pantry in Chatham, NJ for their Thanksgiving Food Drive. Food is made available to families in the local community

who are experiencing a need for assistance.

As I write this, branch members are looking forward to our branch Christmas party to be held on Dec. 14. It is always an enjoyable afternoon for all those attending.

Our branch is having a Mass for deceased branch members to be held at St Stephen's RC Magyar Church in Passaic NJ on Saturday, March 14. All are welcome.

Also, on March 14 we will have another food collection. You can help by donating nutritious non-perishable food, such as canned meats and fish, canned fruit and vegetables, pasta, rice, and breakfast foods.

The officers of Branch 51 wish everyone the best for 2026, and a very happy and healthy New Year!



Our branch Christmas party was held Dec. 6. We will report on our branch Christmas party in the March/April issue.

We will also take part in the Holiday Basket program. Thank you to the Home Office for your financial support for these great programs.

Important dates for February include: Valentine's Day (Feb. 14) and President's Day (Feb. 16).

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](mailto:DAL9968@aol.com).



Members and guests enjoyed the Branch 132 family Christmas party in December.

## Branch 132 South Bend, IN

**By John E. Burus**

*Boldog új évet kívánok!* I wish all members a Happy New Year! I hope you had a wonderful holiday season with your loved ones.

Our branch held its annual branch Christmas party at Barnaby's Pizza Pub on Dec. 7. It was so good to celebrate the holidays, fraternalism and a meal with good-hearted friends and family.

I thank the Home Office staff for all their efforts throughout the year to make WPALife a joy to be a part of. I really appreciate all of you. Thank you so much!

The next South Bend Branch 132 quarterly meeting will be held on Tuesday, March 10, at the Martin's Supermarket Deli (second floor) on Ireland Road, South Bend at 5:00 p.m. All are welcome. We'll begin planning for our branch's annual summer picnic.

## Branch 226 McKeesport, PA

**By Judit Ganchuk**

Our branch's general meetings are held quarterly every March, June, September and December. Our next regular meeting is planned to be held on Tuesday, March 31, at 6:00 p.m. at the Chick-fil-A restaurant in the Waterfront complex, located 15 minutes from McKeesport.

We miss having more members at our meetings and would like to swap officers and roles. So, if there are others who are interested in keeping our branch active, leading our branch into the future, please come out to the March meeting and enjoy a chicken sandwich on us.

Photos from our annual branch Christmas party will appear in the next issue.

Our Branch has been busy giving back to the community and showing fraternalism. Branch Treasurer Denise Hurley and Branch Secretary Alyssa Hutchinson generously donated dozens of handmade Christmas and holiday cards for the branch's Christmas tree entry in McKeesport's Festival of Trees in Renzie Park. Thank you to WPALife Chair Joyce E. Nicholson for her donations of decorations, too. What a good way to show fraternalism and the spirit of the season: we plan to donate all these cards to the local senior care home in McKeesport.

For Join Hands Day, our branch purchased duffle bags--and essentials to go in them--through Fosterlove.com and its program supporting children in foster care. We care because too many foster children get lost in the system. The foster care system weighs heavy



Members of Branch 226 donated dozens of Christmas cards which were used to decorate this tree at the McKeesport, PA Festival of Trees.

on our minds and hearts.

Fosterlove.com reports that “each year, 300,000 American children enter foster care with little more than the clothes on their backs. Birthdays go uncelebrated, siblings are separated, and basic comforts like blankets, toys, or a cozy pair of socks are often out of reach.”

Can you imagine the heart break? We thank our Branch Officers for leading the way on this service project and also FedEx for their help in delivering all these bags.

We soon will be submitting our forms for the WPALife Holiday Baskets program, too.

We hope to see you at one of our quarterly meetings this year. Get involved and continue the sense of community and friendship we've fostered. There's something to be said about the power

of people working together.

Do you have good news you'd like us to share? Text message the branch at 412-566-7191 or find our private Facebook group online. If you're anything like us, we get a lot of robo-calls, so we might not pick up. Text messaging is the best method of reaching our branch officers. If you're on Facebook, we'd love to have you join our group. Make sure to 'like' the main WPALife page on Facebook, too!

## Branch 249 Dayton, OH

**By Mark Schmidt**

Well, here I sit looking out the window at five inches of snow and temps falling into the low 20s. I know, I know: where you are might be much colder, but its getting too cold for my old bones. The beaches in the Caribbean look mighty tempting right now.

Looking back in time over the previous year, we had a wonderful time at the Branch 249 family Christmas party. We all ate pizza, chicken tenders, cheese, fruit and cookies with the kids getting a small gift bag from WPALife and the branch. Then the kids were let loose on unlimited go-karts, a roller coaster, bumper cars, mini-golf, laser tag, a carousel and hundreds of arcade games for three hours. I did notice the little ones weren't running quite as fast as before when mom and dad said it was time to go.

Christmas came as peaceful and beautiful as always. As our families gathered, we gave thanks for the Lord. For you who practice a different faith, I hope you experienced peace and love and enjoyed a blessed holiday, too.

I hope New Year's was good to you, both with no hangover and with winning football teams. Did you party like it was 1999 like the Prince song says? Just remember those New Year's resolutions!

Also, this is a great time to

make sure the Home Office has your current address for all your insurance contracts for each member of your family. These have to be up to date for all to get this magazine and any WPA updates. I'm especially looking at you grandpas and grandmas who bought policies for grandkids. Mom and dad need to know what's going on, too. Forms are available at [wpalife.org](http://wpalife.org) or you can call the Home Office at 412-231-2979.

Another fun time to celebrate is Chinese New Year on Feb. 17. It is the year of the horse, and it gallops in with vibrant and fiery energy, symbolizing adventure, vitality and momentum. I wish this for you in 2026.

Oh my, I skipped over one of the most important holidays for the year: Valentine's Day. Forget this one time and see what happens to you, or more importantly what doesn't happen. If you think February is cold, you ain't seen nothing yet!

Ash Wednesday starts the Easter Lenten season on Feb. 18.

We look forward to the coming events of 2026 with friends and family and a blessed Easter season.

Our condolences to those who have recently lost a loved one and those remembering a loved one, long lost. The holidays are never easy, and I pray your grief is softened with warm, loving memories. Gather friends and family around you for support.

Happy birthday to all the January and February kids, especially to granddaughter Eliza. Don't eat all the cake and ice cream! January's Aquarius is the water bearer and that's good because February's Pisces fish needs water. I guess January and February just kinda merge together symbiotically. Weather wise too--both cold!

As many couples get married on Valentine's Day, we wish the January and February anniversaries all the warmth and love you're not

feeling from the weather. Stay all bundled up and real close together under those covers.

Here's to fresh starts, bold adventures and the happiness you truly deserve.

May every sunrise in the new year bring you hope, and every sunset bring you peace. Cheers to you!

## Branch 296 Springdale, PA

By **Mary A. Kelly-Lovasz**

2026, we welcome you like a newborn baby, and as the months go by, we will experience all sorts of things. Here's hoping that we all ease into this brand new year and get on the right path for our 2026 journey.

Our branch Christmas party is now a happy memory, with an impressive turnout. Felix the Magician entertained the children, parents and grandparents with his impressive array of tricks. Then our great friend from the North, who was led into the hall by Nycole the Elf, was welcomed with great excitement. Our younger guests were enthralled by Santa's tales, as they gathered around him. After lining up and telling Santa Claus their wishes, each child was given a treat bag, and my goodness, did they ever enjoy the contents! There was not a sad face amongst the kiddos, and I'm imagining that they were all on Santa's "nice list."

Thank you, Santa, for your laughter and gentle words. Your calming presence captivated everyone's attention. We'll see you later this year. Santa also asked me to remind everyone, young and old, to practice kindness, because he has a way of keeping track of all of our behaviors.

The non-perishable donations that our members brought for the Lower Valley Food Bank were tremendous! The variety of canned goods and personal care items weighed down my vehicle and



*Young members of Branch 296 listen intently as Santa Claus tells them a story during the branch's annual family Christmas party in November.*

were dropped off later that same day. 2025 was a very lean year for many, and the food bank recipients are grateful for your thoughtfulness.

Our branch Christmas party is always time well spent. We thank everyone who planned, organized, donated desserts, set up or cleared the hall. Each of you, by lending your time and talents, are integral to the success of this terrific annual fraternal event.

For WPA Holiday Baskets, Branch 296 provided Walmart gift cards for two deserving individuals. Monetary gifts were also given to the Mount St. Peter Food Bank, the St. Vincent de Paul Society, the Lower Valley Food Bank and the Knead Community Café. These organizations serve both the Lower and Upper Allegheny Valley and New Kensington areas with food, funds for paying rent or utility bills, or with learning a skill for future employment, as well as spiritual encouragement.

This issue includes the updated 2026 WPFASF, Inc. scholarship eligibility rules and application. Please review the application and the rules before applying. You may contact me at the Home Office with any questions at 412-231-2979, ext. 128 or by email at [mkelly@wplife.org](mailto:mkelly@wplife.org). Submis-



*Branch 296 mourns the loss of their former treasurer, and lifelong member Antoinette (Toni) Kosheba who recently passed away. She is pictured with her mother Margaret (Marge) Kosheba. Toni was Marge's devoted caregiver, and showed kindness to everyone she encountered. She is deeply missed by her family and friends. May Toni rest in eternal peace.*

sion deadline is May 31, 2026. Although the due date is months away, it will be here before you realize it. I know that this seems like a long way off, but time passes very quickly, so don't delay.

Happy wedding anniversary and birthday wishes to our Branch 296 members on their special days in January and February, especially to Diane Torma and Cathy Mager.

February 21, 2026 marks the 140th anniversary of WPA's founding, and that is quite an accomplishment. A group of coal miners in 1886 took the initiative to financially protect their community, and this continues to be a great idea all these years later. Why not review your insurance and annuity investment needs with our WPALife agent Noreen Fritz at [noreen.fritz@comcast.net](mailto:noreen.fritz@comcast.net) or 412-821-1837?

If you have any news to share, please contact me at 724-274-5318 or [makelly367@verizon.net](mailto:makelly367@verizon.net).

Our 2026 branch meetings will be held at the Eat 'n Park in Pittsburgh Mills beginning at 6:00 p.m. on these dates: March 19, April 16, May 21, Sept. 17, Oct. 15, and Nov. 19. Please join us! If there are any changes in the dates or times, I will let you know in the branch news in this publication.

Warmth and well wishes during these cold months!

## Branch 336 Harrisburg, PA

**By James Robertson**

The officers and members of Branch 336 Harrisburg, PA and the Verhovay Home Association are deeply saddened to announce the passing of long-time officer and member Zita F. (Forlizzi) Prowse.



She was 97 years old. Zita (pictured left) passed away peacefully on Saturday, Nov. 8, 2025.

Zita served as Branch 336

Secretary for 30 years followed by another 10 years as a trustee of the club. During her tenure, the branch and club grew to more than 1,000 members.

Zita loved the Christmas holidays and took charge of organizing the annual children's Christmas party. She created and posted

the signup sheet where parents could register their children. She arranged for the Shrine clowns to be present, ordered the food and drinks, and single-handedly purchased and wrapped an age-appropriate gift for each boy and girl who attended. Over the years she brought joy and happiness to thousands of children who still remember receiving their special gift from Santa. We are forever grateful to Zita.

In October 2022, Branch 336 and the Verhovay Home Association jointly organized a special tribute to Zita for her commitment and dedication to both organizations. At the ceremony, Zita was presented with a gold lifetime membership card, and the members and officers present lined up to thank her individually.

Zita was a special, wonderful lady who shared her smile with everyone. She will be dearly missed.

## Branch 349 Weirton, WV

**By Joyce Nicholson**

We hope your Christmas was blessed and your new year has started out already to be a star-spangled year for our country's 250th birthday.

Our branch held our fun-filled branch Christmas party on Nov. 29 at the Winterville Methodist Church Fellowship Hall. Food was prepared by Modern Eve, a women's group from the church. They did a stellar job--everything was delicious and plentiful.

We requested donations of non-perishable food and hygiene items in exchange for a raffle ticket for our party prizes. The response was overwhelming, and the items were going to fill the Blessings Box on the church grounds.

Santa was thrilled to see the many good children and adults attending the Christmas party! We had a wonderful turnout of 63 total, which included 24 children.



## Are your beneficiaries up-to-date?

That's a question you should ask yourself at least once a year. Regularly checking the beneficiaries listed on your life insurance certificates is the only way to ensure that the people you want to receive the benefits of your life insurance are the ones who will receive it.

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

If you need to update the beneficiaries listed on your certificates, either primary or secondary beneficiaries or both, contact your WPA representative. Or, call our Home Office at 412-231-2979 or email [mail@wpalife.org](mailto:mail@wpalife.org).

Santa was busy talking and taking pictures with all the children and their families in attendance.

We thank the Home Office for its support. We couldn't do it without you.

Our branch donated three food baskets for the Holiday basket program which were so appreciated by the recipients. Thank you, again, Home Office for your support.

Don't forget to support the WPFA Scholarship Foundation. Donations are tax-deductible. If you were awarded a scholarship, consider paying it forward. Every dollar received is appreciated by another student receiving your donation. The application for 2026 scholarships is now available.

Our next branch meeting will be Sunday, March 29, at 6:00 p.m. at 63 Meadow Lane, Wintersville, OH. We will be planning for our branch 2026 projects, including the 140th anniversary of WPALife. WOW! The light from the candles on that cake can probably be seen from the International Space Station.

This issue's interesting fact: Hungarian-born László Krasznahorkai was awarded the Nobel Prize in Literature in October. The Swedish Academy, which organizes the Nobel Literature prizes, said Krasznahorkai received the award "for his compelling and visionary compositions that reaffirms the power of art." The Hungarian movie director Béla Tarr has adapted several of his "apocalyptic" novels for the screen. Krasznahorkai was born in 1954 in a small town about 120 miles from Budapest. He is the second Hungarian to receive the Nobel literature prize after Imre Kertész, a novelist and Holocaust survivor, in 2002.

We wish happy birthday and happy anniversary wishes to branch members with January/February birthday or anniversaries.

Our prayers go out to those who may have lost loved ones recently, including the family of branch member Peggy Knotts.

Get well wishes continue to go out to those under the weather.

Remember your loved ones on Valentine's Day in February.

If you are able, attend the White Rose Ball on Saturday, Feb. 7 at The Henry Ford complex in Detroit. It's a beautiful event!

If you have any news you wish to share with us, please contact me. You can call on Alan Szabo for all your insurance needs at 330-482-9994.

For information about our branch activities, please call Joyce Nicholson at 740-264-6238. To all our friends, relatives and members, please continue to stay safe and healthy.



TOP: WPALife Chair of the Board Joyce Nicholson and children from Branch 349 welcome Santa to the branch's Christmas party. BOTTOM: Branch 349 members donated this food for the Blessing Box at Wintersville Methodist Church.

## Branch 800 Altoona, PA

By Joan B. Ballash

Our very best wishes for a 2026 that is filled with peace, good health, caring family and friends, few worries and many other blessings.

With this issue, I begin my 10th consecutive year of writing Branch 800 articles for this publication. If my count is correct, this one is number 80. It has been a challenge and a pleasure.

I want to mention the *Altoona Mirror*. Since 2017, I have submitted articles to the *Mirror* about our branch activities. All have been published under "Community News," and I've worked with the newspaper's Brenda Carberry. This will continue with the goal of educating the area about our fraternal organization.

Branch 800 participated in the Association's Holiday Basket program by giving a supermarket gift card to each of four families. Thank you to the Home Office for providing the impetus from branches to serve communities during the holiday season,

If you have lost a loved one recently, please accept our condolences and be assured that we pray for the departed, as well as those who survive them.

There are significant events in the near future with Valentine's Day offering an opportunity to demonstrate our love and appreciation to people in our lives.

Lent commences on Feb. 18, during which we are encouraged to renew our spiritual lives and prepare for the holy celebration of Easter. Make each event count!

Happy birthday to those born during the winter months of Janu-

ary and February and congratulations to others marking noteworthy occasions. It is our desire that you observe these important days in your most favorite way.

If you have news to share, call 814-931-1712.

The beginning of a new year is a good time to review your insurance needs and to check out annuities. Bob Jones can help. Contact him at 814-932-8609.

Branch 800 meetings are held on the second Monday of the month at Blair Towers Community Room, 1600 - 8th Ave., Altoona, at 7:00 PM. All adult members are invited to attend.



For their Join Hands Day project, the members of Branch 590 Cape Coral, FL donated snack foods and personal items to Streetside Showers, a mobile facility whose mission is "to offer hope and help restore human dignity to the homeless community in the form of a hot shower and personal hygiene care."

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*\*Early surrender charges may apply. Annuity rates may change without notice. All annuities may be subject to IRS penalties for early withdrawals. Early withdrawals of 10% of accumulated account values are not subject to early surrender charges.*

# Official Notice to All IRA Policyholders

## **Amendments for Disclosure Statements of Traditional IRA, Roth IRA or Simple IRA Annuities For Internal Revenue Bulletin No. 2025-2 (issued January 6, 2025)**

Announcement 2025-2 states that on July 19, 2024, the Treasury Department and the IRS published proposed regulations regarding required minimum distributions (RMDs). The proposed regulations were generally proposed to apply for purposes of determining RMDs for calendar years beginning on or after January 1, 2025. The announcement provides that the Treasury Department and the IRS anticipate that certain portions of future regulations finalizing the proposed regulations will apply beginning in the 2026 distribution calendar year.

## **Amendments for Disclosure Statements of Traditional IRA, Roth IRA or Simple IRA Annuities For IRS Notice 2024-55 (issued June 20, 2024)**

IRS Notice 2024-55 provides guidance on new exceptions for emergency personal expenses and for victims of domestic abuse to the additional 10% tax on early permissible distributions.

An “emergency personal expense distribution” (EPED) is a distribution made to meet “unforeseeable or immediate financial needs relating to necessary personal or family emergency expenses”. This is a facts and circumstances determination. Individuals may only receive one EPED per calendar year, and the distribution cannot exceed \$1,000 (not indexed for inflation). Once an EPED is taken, the individual cannot take another EPED during the following three calendar years unless the previous distribution has been repaid.

A “domestic abuse victim distribution” (DAVD) is any distribution from an applicable eligible retirement plan to a domestic abuse victim if made during the one-year period beginning on any date which the individual is a victim of domestic abuse by a spouse or domestic partner. Domestic abuse victims can withdraw up to the lesser of (1) \$10,000 (indexed for inflation) or (2) 50% of their account balance.

## **Treasury, IRS Issue Frequently Asked Questions Regarding Disaster Relief Related to Retirement Plans and IRAs (issued May 3, 2024)**

On May 3, 2024, the Internal Revenue Service issued frequently asked questions (FAQs) in Fact Sheet (FS) 2014-19, relating to rules for distributions from retirement plans and IRAs, for certain individuals impacted by federally declared major disasters. The FAQs are intended to assist individuals, employers, and retirement plan and IRA service providers.

## **Amendments for Disclosure Statements of Traditional IRA, Roth IRA or Simple IRA Annuities For IRS Notice 2024-35 (issued April 16, 2024)**

IRS Notice 2024-35 states that final required minimum distribution (RMD) regulations, when released, are anticipated to apply no earlier than the 2025 distribution calendar year.

The IRS will not enforce the IRC Sec. 4974 excess accumulation penalty tax for designated beneficiaries who do not take their 2024 life expectancy payments under the 10-year rule. Similar guidance for 2021, 2022, and 2023 was issued in Notice 2022-53 and Notice 2023-54.

This specified relief is limited to distributions required to be made in 2024 under the proposed 10-year rule for a designated beneficiary if: the account owner died on or after their required beginning date in 2020, 2021, 2022, or 2023, and the designated beneficiary is not taking lifetime or life expectancy payments. The 10-year rule relief also applies to successor beneficiaries of an eligible designated beneficiary if: the eligible designated beneficiary died in 2020, 2021, 2022, or 2023, and the eligible designated beneficiary was taking lifetime or life expectancy payments.

## **Amendments for Disclosure Statements of Traditional IRA, Roth IRA or Simple IRA Annuities For IRS Notice 2023-54 (issued July 14, 2023)**

IRS Notice 2023-54 extended the 60-day rollover period for any distribution taken between January 1, 2023 through July 31, 2023 by an IRA owner born in 1951 that would have been required before SECURE 2.0 was passed. The deadline for the rollover was extended to September 30, 2023. The rollover allows the IRA owner to place the distribution, mischaracterized as a required minimum distribution (RMD), back into an IRA. An eligible rollover of funds from one IRA to another is a non-taxable transaction. Customarily, an IRA owner is only permitted one rollover in the last twelve months;

# Official Notice to All IRA Policyholders

however, the rollover of any mischaracterized RMD taken between January 1, 2023 through July 31, 2023 by an IRA owner born in 1951 will be permitted even if a prior rollover was taken within the last twelve months. Electing to rollover a mischaracterized RMD, however, will bar any IRA rollovers in the subsequent twelve months.

IRS Notice 2023-54 also extended the relief for penalties for missed RMDs from inherited IRAs. The IRS will waive penalties for RMDs missed in 2023 from IRAs inherited in 2022, where the deceased owner was already subject to RMDs.

## **Amendments 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, you 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 \$100,000, 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.

### **Reduced Excise Taxes for RMD Failures**

Under SECURE Act 2.0, the penalty for a required minimum distribution (RMD) that has been missed or not fully taken is reduced from 50% to 25% starting with the 2023 taxable year. The excise tax can be further reduced to 10% if the RMD is timely corrected within two years.

## **Amendments for Disclosure Statements of Traditional IRA, Roth IRA or Simple IRA Annuities For IRS Notice 2022-53 (issued October 7, 2022)**

IRS Notice 2022-53 provides relief for penalties for missed RMDs from inherited IRAs. The IRS will waive penalties for RMDs missed in 2022 and 2021 from IRAs inherited in 2021 and 2020, where the deceased owner was already subject to RMDs.

# Official Notice to All IRA Policyholders

## Amendments 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.

## Amendments 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 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

# Official Notice to All IRA Policyholders

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 59 ½ 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.

# Official Notice to All IRA Policyholders

## Amendments 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 IRS make a refund due to wrongful levy on your qualified plan, including IRA, Simple IRA or Roth IRA, you may deposit the refund into a qualified retirement plan including IRA, Simple IRA or Roth IRA as a direct rollover on or before the tax filing due date without an extension for the year you received the refund. This refund of levy rollover is also applicable to beneficiaries of a deceased owner of a qualified plan, including IRA, Simple IRA or Roth IRA. This kind of rollover does not count toward the one rollover per year limit.

### **Qualified 2016 Disaster Distributions**

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

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

Individuals who took a hardship distribution from a retirement plan for a first-time home purchase in the disaster area may re-contribute 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 59 1/2 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 59 1/2, 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

# Official Notice to All IRA Policyholders

severance of the employee occurred, the unpaid amount of the loan will be treated as an offset distribution with the tax consequences as an actual distribution. Before the Tax Cuts and Jobs Act, the employee had 60 days to make a contribution equal to the un-repaid amount of the loan into an IRA, or a Simple IRA or a Roth IRA so the unpaid amount could be treated as a roll over. Effective for tax years beginning after December 31, 2017, the 60 days period for the “loan offset” rollover contribution is extended to the Federal Tax filing deadline including extension after the year in which the loan offset occurred.

## Other 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) taxsheltered 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 2025 & 2026 IRA, Roth IRA or Simple IRA

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 with a tax advisor with respect to any tax questions to determine how these changes may affect your personal situation.

### Contribution Information

#### **Annual IRA and Roth IRA Contribution Limit:**

<u>Tax Years</u>	<u>Annual IRA/Roth Contribution Limit</u>	<u>Annual IRA/Roth Catch-Up Contribution for Age 50 or Older</u>	<u>Combined Maximum Annual IRA Contribution for Age 50 or older (Including Catch-Up)</u>
2026	\$7,500*	\$1,100	\$8,600
2025	\$7,000*	\$1,000	\$8,000

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

#### **Adjusted Grosse Income (AGI) Limits for Deductible Contributions to a Traditional IRA**

If you are married to someone who is an active participant in an employer-sponsored retirement plan, but you are not and your tax filing status is married filing jointly, then your Phase-out range is as follow:

<u>Year</u>	<u>Married Taxpayers Filing Joint Returns</u>
2026	\$242,000 - \$252,000
2025	\$236,000 - \$246,000

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

<u>Year</u>	<u>Married Taxpayers Filing Joint Returns</u>	<u>Married Taxpayers Filing Separately</u>	<u>Single Taxpayers</u>
2026	\$129,000 - \$149,000	\$0 - \$10,000	\$81,000 - \$91,000
2025	\$126,000 - \$146,000	\$0 - \$10,000	\$79,000 - \$89,000

#### **AGI Limits for Roth IRA Contributions**

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

<u>Year</u>	<u>Married Taxpayers Filing Joint Returns</u>	<u>Married Taxpayers Filing Separately</u>	<u>Single Taxpayers</u>
2026	\$242,000 - \$252,000	\$0 - \$10,000	\$153,000 - \$168,000
2025	\$236,000 - \$246,000	\$0 - \$10,000	\$150,000 - \$165,000

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.

# Official Notice to All IRA Policyholders

## 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 2026

<u>Credit Rate of Your Contribution</u>	<u>Married Filing Jointly</u>	<u>Head of Household</u>	<u>All Other Filers*</u>
50%	\$1 - \$48,500	\$1 - \$36,375	\$1 - \$24,250
20%	\$48,501 - \$52,500	\$36,376 - \$39,375	\$24,251 - \$26,250
10%	\$52,501 - \$80,500	\$39,376 - \$60,375	\$26,251 - \$40,250
0%	More than \$80,500	More than \$60,375	More than \$40,250

### Adjusted Gross Income 2025

<u>Credit Rate of Your Contribution</u>	<u>Married Filing Jointly</u>	<u>Head of Household</u>	<u>All Other Filers*</u>
50%	\$1 - \$47,500	\$1 - \$35,625	\$1 - \$23,750
20%	\$47,501 - \$51,000	\$35,626 - \$38,250	\$23,751 - \$25,500
10%	\$51,001 - \$79,000	\$38,251 - \$59,250	\$25,501 - \$39,500
0%	More than \$79,000	More than \$59,250	More than \$39,500

\*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 \$72,000 per participant for 2026 (\$70,000 for 2025). 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 \$800 for 2026 (\$750 for 2024 and 2025). The maximum compensation on which contributions to SEPs and Salary Reduction Arrangement Simplified Employee Pensions (SARSEPs) can be based is \$360,000 in 2026 (\$350,000 in 2025) 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>Year</u>	<u>Annual Elective Deferral Limit</u>	<u>Catch-Up Contributions for Participants at Lease Age 50*</u>	<u>Maximum Annual Elective Deferral Limit for Participants at Least Age 50 (Including Catch-Up)</u>
<b>2026</b>	\$24,500	\$8,000	\$32,500
<b>2025</b>	\$23,500	\$7,500	\$31,000

\*Under a change made in SECURE 2.0, a higher catch-up contribution limit applies for employees aged 60, 61, 62 and 63. For 2026, this higher catch-up contribution limit is \$11,250. The Roth catch-up wage threshold for 2025, which is used to determine whether an individual's catch-up contributions to an applicable employer plan for 2026 must be designated as Roth contributions, increased from \$145,000 to \$150,000.

Simple IRA Salary Deferral limits are \$17,000 and \$16,500 for 2026 and 2025, respectively. Pursuant to a change made in SECURE 2.0, individuals can contribute a higher amount to certain applicable SIMPLE retirement accounts. For 2026, this higher amount is \$18,100 (\$17,600 for 2025). Maximum catch-up contribution is \$4,000 and \$3,500 for 2026 and 2025, respectively. Under a change made in SECURE 2.0, a higher catch-up contribution limit applies for employees aged 60, 61, 62 and 63 who participate in SIMPLE plans. For 2026, this higher catch-up contribution limit is \$5,250 (\$5,250 for 2025).

**Please remember in your thoughts all our recently departed members and their loved ones.**

## OCTOBER/NOVEMBER 2025

- 0001 BRIDGEPORT, CT  
Susan Y. Ahern  
William J. Bartek  
Charles R. Bond  
Grace Kaltenbach  
Mary T. Koch  
Eleanor LaRosa  
Frances Metrick  
Ernest J. Molnar  
Stanley Moros  
William T. Nichols  
Joseph C. Poruban  
Georgette Y. Tomaino  
Rose M. Vars
- 0008 JOHNSTOWN, PA  
Joanne E. Rogala  
Mary C. Smith
- 0009 HAZLETON, PA  
Jean M. Reilly
- 0014 CLEVELAND, OH  
Patricia Czarnecki  
Brad W. Dawson
- 0018 LINCOLN PARK, MI  
Betty J. Nagy  
Dawn Rumney  
Raymond A. Sutphen  
Janet L. Totsky  
Ruth A. Vallance
- 0019 NEW BRUNSWICK, NJ  
Stanley J. Brzucki

- Elizabeth V. Gorman  
Walter M. Green  
Ruth E. Lancsak  
Anthony P. Marcozzi  
David E. Varga  
Margaret Zujkowski
- 0026 SHARON, PA  
Eva Lou Rhoades
- 0027 TOLEDO, OH  
Theresa A. Danisovszky  
Andrew Horvath
- 0028 YOUNGSTOWN, OH  
Thomas A. Patterson  
James E. Ruscoe
- 0044 AKRON, OH  
Judy C. Hobbs  
Grace E. Shupp  
Julia M. Varvaro
- 0048 NEW YORK, NY  
Lillowtie Baldeo  
Eva M. Cousar  
Regina Gelston
- 0051 PASSAIC, NJ  
William Schmidt  
Alexander Ronald Toth
- 0076 PHILADELPHIA, PA  
Rosalie Gogos  
Thomas J. Seymour
- 0089 HOMESTEAD, PA  
Marcella H. Farkas  
Henry B. Lassige  
Kristine S. Mako  
Helen McCall  
Lena M. Speicher
- 0129 COLUMBUS, OH  
Sharon A. Rife

- William Wells  
0132 SOUTH BEND, IN  
Barbara L. Coomer  
Steven A. Early  
Robert L. Horvath  
Dixie L. Hutchcraft  
Katharine M. Lockwitz  
August S. Nagy  
James R. Ridener  
Jerome Weis
- 0209 ST. LOUIS, MO  
Dolores A. Dussold
- 0216 NORTHAMPTON, PA  
William Pcihoda  
James F. Polgar
- 0226 McKEESPORT, PA  
Elizabeth J. Swank
- 0278 OMAHA, NE  
Fred D. Bush  
Mary Ann Rios
- 0296 SPRINGDALE, PA  
Emma Matisko  
Maryann Tobin  
Frank Toth  
Peter Wasyluk  
Robert G. Welte  
Kevin C. Yobst
- 0310 LYNCH, KY  
Ronald L. Harrison
- 0336 HARRISBURG, PA  
Mary Jane Reibsome
- 0349 WEIRTON, WV  
Mary A. Simon
- 0352 CORAOPOLIS, PA  
Margaret A. Bugielski  
Rhonda David

- William E. Hardie  
Theodore B. Knapp  
Joyce A. McAdoo
- 0383 BUFFALO, NY  
Robert F. Buggenhagen  
James R. Dundon  
Helen T. Gonyea  
John Pelonero  
Frank Pyzynski, Jr.  
Robert E. Wheeler
- 0400 CHARLOTTE, NC  
Clifton A. Pitts  
John F. Ridley
- 0525 LOS ANGELES, CA  
Richard Englehart  
Sara L. Long  
Mary M. Ockrassa  
Dorothy V. Stanko
- 0590 CAPE CORAL, FL  
Jesse T. Hinson IV  
Marilyn Johnson  
Elaine R. Oshana
- 0705 MAYVILLE, WI  
David Lemmermann
- 0720 DEDHAM, MA  
Rose M. Ciaramitaro  
Shawn M. Laswell  
Thomas Pointon  
Michael Poole  
George J. Simon
- 8036 SCOTTDAL, PA  
Janet F. Richter

## Donations

### Donations Through Premium Payments

#### OCTOBER 2025

##### Branch - Donor - Amount

- 14 - Emily A. Zvosec - \$10.00  
28 - Jennifer Palotsee - \$50.00  
28 - Michael A. Kroner - \$8.92  
28 - Darcie L. Johnson - \$25.00  
89 - Michelle A. Antochow - \$10.00  
129 - Stephanie L. Shepard - \$7.60  
226 - Timothy R. Holtzman - \$2.80  
226 - Judit Borsay - \$25.00  
296 - Jennifer S. Lancz - \$20.00  
352 - John R. O'Toole - \$100.00  
352 - Robert G. Bisceglia - \$28.98  
705 - Katherine A. Orbon - \$1.27

**TOTAL for Month = \$289.57**

#### NOVEMBER 2025

##### Branch - Donor - Amount

- 18 - Nancy Willim - \$10.00  
19 - Ethel Dudas - \$4.20  
26 - Elizabeth R. Pacy - \$2.87  
89 - Tracy B. Findlay - \$3.06  
226 - Timothy R. Holtzman - \$1.40  
296 - Elsie R. Cristillo - \$5.00  
296 - Jay A. Blizman - \$5.00

- 336 - Zachary J. Gall - \$20.00  
352 - John A. Bernaciak - \$10.00  
383 - Julie Sterling - \$11.68

**TOTAL for Month = \$73.21**

### Additional Donations

#### OCTOBER/NOVEMBER 2025

##### Donor - Amount

- (In Memory of, if applicable)  
Br. 51 Passaic, NJ - \$400.00  
(Deceased Branch Members)  
WPA Cookbook Sales - \$320.00

**TOTAL = \$720.00**

### Donations from the Annual Meeting of the WPFASF, Inc.

Held September 29, 2025  
Received as of December 18, 2025

##### Donor - Amount

- (In Memory of, if applicable)  
Robert G. Bisceglia - 100.00  
John Bosi - \$100.00  
Virgen (Carmen) Calderon - \$100.00  
Steven F. Charles - \$100.00  
(In honor of retired President/  
CEO George S. Charles, Jr.)

- Xavier Chavez - \$100.00  
Cassandra Holmes - \$100.00  
(In honor of my grandchildren)  
Maris A. Glass - \$100.00  
Brian Kahle, Esq./Tucker Arensberg - \$100.00  
John & Olga Kwasney - \$100.00  
James R. Lewis - \$100.00  
(David & Margaret George)  
James R. Lewis, Jr. - \$100.00  
Debra A. Lewis - \$100.00  
(Charlie, Margaret & Brad Boso)  
Emily Nicholson - \$100.00  
Joyce & Harry Nicholson - \$250.00  
(Tree of Knowledge Bronze Leaf)  
Katherine E. Novak - \$100.00  
(Steve & Kay Novak)  
Richard E. Sarosi - \$100.00  
(Ernest & Violet Sarosi)  
Anne Marie Schmidt - \$100.00  
(Parents Annie & Al Kertesz)  
Mark Schmidt - \$100.00  
(Parents Annie & Al Kertesz)  
George Schwarz - \$100.00  
Adam Sedar - \$102.53  
Alan Szabo - \$100.00  
Barbara Tew - \$100.00

- Diane M. Torma - \$250.00  
WPA Br. 14 Cleveland, OH - \$100.00  
(Deceased Branch Members)  
WPA Br. 26 Sharon, PA - \$100.00  
(Deceased Branch Members)  
WPA Br. 28 Youngstown, OH - \$100.00  
(Deceased Branch Members)  
WPA Br. 88 Rural Valley, PA - \$1,000.00  
(Deceased Branch Members)  
WPA Br. 129 Columbus, OH - \$100.00  
(Deceased Branch Members)  
WPA Br. 249 Dayton, OH - \$100.00  
(Deceased Branch Members)  
WPA Br. 296 Springdale, PA - \$100.00  
(Deceased Branch Members)  
WPA Br. 349 Weirton, WV - \$100.00  
(Deceased Branch Members)

**TOTAL = \$4,302.53**

# A salute to our founders

**O**ur fraternal society, WPALife, was born on Feb. 21, 1886 in Hazleton, PA with the founding of the Verhovay Segély Egylet (Verhovay Aid Association). The Association's founding members included 28 Hungarian miners from three Pennsylvania communities, namely Mt. Pleasant, Frenchtown and Hazleton. Their aim was to provide financial assistance to those Hungarian coal miners who became sick or disabled.

They collected among themselves the sum of \$17.25, which they used to obtain the Association's charter. Only 13 of the 28 signed the application to the Commonwealth of Pennsylvania. Consequently, they are the ones who came to be known as the "Founding Fathers."

They were: Michael Pálinkás, Stephen

Arnoczky, Joseph Debrössy, John Eckbauer, Matthew Galátha, Joseph Hornyák, Charles Juhász, Frank Kriszt, George Mikó, Stephen Mészáros, Andrew Ráski, Andrew Spisák and Joseph Uhlyár.

Originally, the Association was founded to pay sick benefits only; however, at the annual meeting of 1887, a \$30 death benefit was also provided.

Over the past 140 years, our Association has merged with numerous other fraternal benefit societies and undergone several name changes. But, the fraternal spirit of our founders remains as strong today as it did in 1886. We proudly carry on their tradition of service to our members and the communities in which they live.

This month's puzzle honors those who organized our Association.

## WPA PUZZLE CONTEST #218 OFFICIAL ENTRY

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

### "A Salute to Our Founders" List

Arnoczky	Juhász	Ráski
Debrössy	Kriszt	Spisák
Eckbauer	Mikó	Uhlyár
Galátha	Mészáros	Verhovay
Hornyák	Pálinkás	WPALife

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

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

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

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

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

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

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

### RULES

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

**WPA PUZZLE #218**  
 709 Brighton Road, Pittsburgh, PA 15233

Entries must be received at the Home Office by **Feb. 27, 2026**.  
 Four winners will be drawn from all correct entries on or about March 6, 2026, at the Home Office. Each winner will receive \$50.

## Puzzle Contest #215 WINNERS

The winners of our Puzzle Contest #215 were drawn Sept 2, 2025 at the Home Office. Congratulations to:

- Susan E. Rosendahl, Br. 352 Coraopolis, PA**
- Helen P. Pongrac, Br. 18 Lincoln Park, MI**
- Cate A. C. Catterson, Br. 28 Youngstown, OH**
- Michele T. Grobbel, Br. 18 Lincoln Park, MI**

Each won \$50 for their correct entry.



# WPFA Scholarship Foundation Tree of Knowledge

Helping our young members meet the challenges of modern educational economics requires great effort by all our members and friends. Towards this end, the WPFA Scholarship Foundation has created the **Tree of Knowledge**. 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). Please help our tree “grow” and 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:

**In Loving Memory  
 Deceased Members  
 Magyar Club  
 Dayton, Ohio  
 (Silver Level)**

**Nick James Toth  
 God has you in his  
 arms and we hold you  
 in our hearts - Család  
 (Joyce & Harry Nicholson  
 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:  
**WPFA Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233-1821**