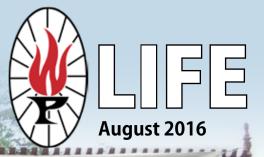
Meeting the financial needs of Millennials

VILLIAM PENNE





WPA PICNIC W ISTEN HOZOTT!













New location adds new excitement to WPA Picnic









Celebrating Magyar heritage and minor league baseball

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WILLIAM PENN LIFE

The Official Publication of William Penn Association

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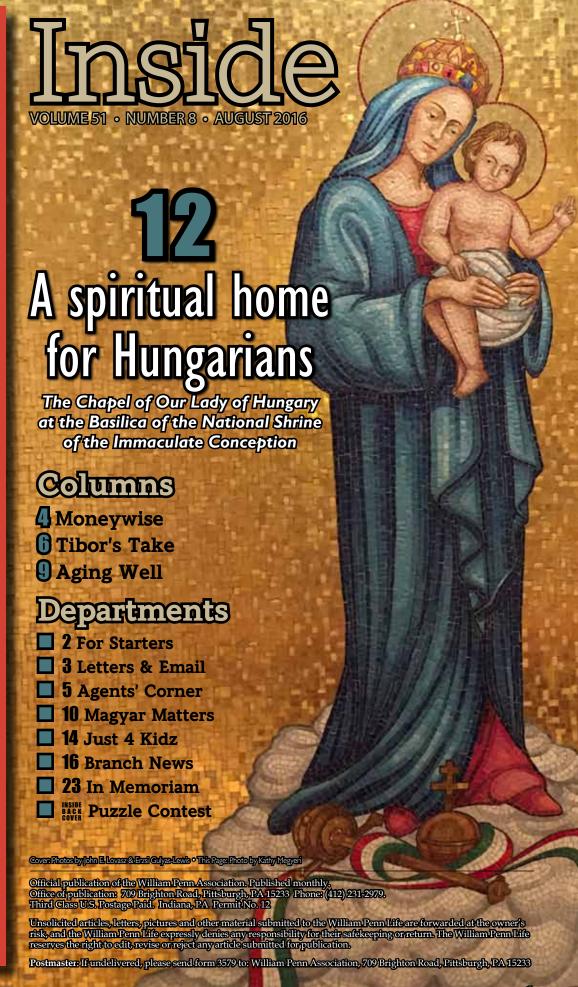
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Phone: I-800-848-7366

E-mail: jlovasz
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See you in Hiram!

It's time for the WPA Picnic, and we couldn't be more excited! We are looking forward to seeing you and your family Saturday, Aug. 27, at our new picnic site, the Hungarian Cultural Center of Northeastern Ohio, 12027 Abbott Road, Hiram, Ohio.

We have another fun-filled day planned for our members and friends. There will be plenty of delicious homemade Hungarian food, live Hungarian music and entertainment, and non-stop fraternal fellowship. Please see the ad on the inside of this issue's front cover for more details.

And, remember, if you would like to donate a prize for the Chinese auction, please contact Ronda at the Home Office at 1-800-848-7366, ext. 112, or at rgrotefend@williampennassociation.org.



WPA officials meet with legislators

HARRISBURG -- Recently, the Pennsylvania Fraternal Alliance (PFA) held its annual Legislative Luncheon in Harrisburg, an event that brings together state legislators and representatives from fraternal benefit societies to discuss matters vital to fraternals. Among those representing WPA at the luncheon were (I-r) Chair of the Board Andrew W. McNelis, National Director James W. Robertson, National Vice President-Secretary Jerry A. Hauser and former Vice Chair of the Board and State Rep. Nickolas M. Kotik. Mr. Kotik received special congratulations from Speaker of the House Michael Turzai upon his upcoming retirement as the elected representative from the 45th Legislative District after 14 years of service.



GEORGE F. MIRKOVICH National Director 1994-1999

WPA mourns loss of George F. Mirkovich

WILLIAMSBURG, VA -- The members of Branch 16 Perth Amboy, N.J., the Association's Official Family and WPA members across the nation mourned the recent death of former National Director George F. Mirkovich. Mr. Mirkovich, 69, passed away June 25, 2016.

Mr. Mirkovich was dedicated to the Association and its fraternal mission. After serving for 20 years as an officer of Branch 16 and as a delegate to four General Conventions, he was elected to the Board in October 1994 to fill the unexpired term of the late Charles Fabian. Mr. Mirkovich was reelected to the Board during the 33rd General Convention in 1995. Even after his service on the Board ended, he continued to serve his branch and its members faithfully for many years.

He was born Feb. 17, 1947, in Rahway, N.J., a son of the late George and Rose Mirkovich. He was an alumnus of Lehigh University, where he studied electrical engineering.

He began his career with New York Telephone in 1970 and joined AT&T in 1983, where he worked in various positions until his retirement in 1998. After that, he served as property manager for the Morristown (N.J.) United Methodist Church until 2006, when he moved to Virginia.

He was an active member of the Knights of Columbus for 45 years and a member of St. Olaf Catholic Church in Williamsburg, Va., where he served as a eucharistic minister and sacristan.

He was very involved in the cultural offerings in the Williamsburg, Va., area, attending numerous concerts, and was a member of the Virginia Symphony Society of Greater Williamsburg.

His greatest joy, outside his family, was playing tennis outdoors 12 months a year at the Williamsburg Inn. He especially valued all the friendships he made on the courts.

He is survived by his wife of 45 years, Michaelene; three daughters, Melissa (Gene) Peterson of Franklin Park, N.J., Meagan Mirkovich of Newington, Conn., and Monica (Michael) McVehil of Norwalk, Conn.; a sister, Linda Stadler of Piscataway, N.J.; and sister-in-law, Annette

See 'In Memoriam' on Page 23

Member begins career thanks to WPA scholarship

YOU HAVE MADE a difference in my life and taught me the importance of contributing to others. I would like to thank you for your lifelong blessing of support. I am happy



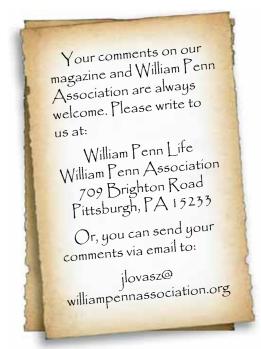
to announce with a heart of gratitude that I received a bachelor of science in nursing from Madonna University, on May 7, 2016, with high honors. I will strive to make a difference in the lives of others as I begin my journey as a registered nurse. May God bless

William Penn Association spiritually, lovingly and financially.

I currently work at Beaumont Hospital-Dearborn as a nurse extern on an intermediate cardiac unit. However, my desire is to obtain a job in pediatrics at the University of Michigan Health System or Detroit Medical Center's Children's Hospital of Michigan. I am excited to begin my journey as a registered nurse, and I look forward to seeing what my future has in store for me. Please keep me in your prayers and help me share the beautiful gift of love that you have so generously given me.

William Penn Association has inspired me to return the favor by helping to heal those during a time of sickness. Thank you for the financial blessings through the scholarship foundation that have helped to make all of this possible.

Christina Marchelletta Branch 18 Lincoln Park, MI



Archive helped in researching WWI veteran

Last year, I decided to do some research online about my grandfather and his participation in WWI. We knew that he was in the cavalry and was captured somewhere in the east. My mother knew that he was wounded and was taken prisoner. He was sent back to Hungary after the war in a railroad car with 50 other men. The trip was in January and took two weeks. Other than that, I knew nothing.

I found a site online that gave an address in Budapest to write to for information on Hungarian veterans. I got a nice reply, but it said:

"In reply to your letter I regret to tell you that all Drafting and Recruitment Lists and Military Registers of soldiers born in Hungary between 1850 and 1900 and served in the Austro-Hungarian Army were totally destroyed during the Second World War. Accordingly because of lack of data, we are not able to provide you with any pieces of information concerning the military career of your

ancestor.

"All casualty records of Austro-Hungarian Monarchy (killed, wounded, or missing in action and prisoners of war) are kept in the War Archives in Vienna. So it is advised to contact our Permanent archival delegation at the following address: Ungarische Archivdelegation beim Kriegsarchiv A-103- Wien Nottendorfer Gasse 2. E-mail: ukadel@freemail.hu"

I wrote to the address in Vienna and got a reply in which they said they did have records of my grandpa! That he had been captured and sent to a prison camp in Tomsk, Russia that was primarily for Hungarian prisoners. They even sent a photocopy of a slip of paper that he had written a note to my grandmother on saying he was safe, and hoped she was, too!

I was stunned that they had such records, and even the slip of paper he had written on so long ago. I guess Vienna served as the backup system.

I thought your readers may find this of use if they want to pursue some genealogical research.

Andrew Gombos Houston, TX

Sculptor inspired by photo from 1956 revolution

It may interest your readership to know that Mrs. Anna Hyatt Huntington, sculptor of the equestrian statue of José Martí -- which stands at the apex of a triangle of equestrian statues at the Avenue of the Americas entrance to Central Park in New York City -- told me that she modeled the horse after viewing pictures in LIFE magazine of the Russian invasion of Hungary in October 1956. She did so, she said, because the horse in the magazine seemed to sense the first bullet that struck its rider, and that was the effect that she wanted to create.

William D. Isaacson Floral Park, NY







Spanning generations

Helping Millennial families meet their financial needs

AMONG THE MOST rapidly growing markets for life insurance today are Generation X and Generation Y. Generation X (or "Gen X") includes those born between 1965 and 1980, while the larger Generation Y (aka "Millennials") comprises those born between 1981 and 1995. Both markets present unique challenges and opportunities for our Association.

According to the Life Insurance Marketing Research Administration (LIMRA), Generation Y is potentially a much larger market than the Baby Boomers (those born between 1946 and 1964), with an estimated

\$7.1 trillion in unfunded needs. These Millennials, with a population of over 85 million, are expected to out-earn Boomers over the next decade by \$500 billion with total earnings of \$3.5 trillion! As they become established in their careers and form families, they are beginning to plan and consider life insurance.

For Millennials, convenience, easily accessible information and online interaction will be key factors in their insurance-buying

decisions. For example, a recent study found that Millennials are generally not very knowledgeable about the different types, availability or cost of life insurance nor about how much they may need. Most believe it is too expensive for them and only necessary if they have a family, work a high-risk job or are sick or old.

Use of social media and interactive advertising through the internet and video conferencing will become more prevalent as these younger generations begin purchasing insurance products, as will the ability of insurers to customize solutions based on lifestyle habits and online data capture. More than 500 million people now use cell phones and tablets, so agents need to communicate with younger clients via mobile devices.

Most of today's Millennials don't spend too much time thinking about something as dull as life insurance. They have other things to be concerned with, right? Isn't life insurance something you worry about in the distant future? Maybe. Much depends on your individual situation. There's not a one-size-fits-all approach to

life insurance when it comes to Millennials, but understand that, yes, you may need life insurance.

For instance, does someone rely on you for financial support? Or, are you part of a dual-income family? If you answered "yes" to either question, you should consider purchasing life insurance.

If you were to die tomorrow, would your family be able to pay the bills without your income? Or, would *you* be able to pay the bills should something happen to your spouse or partner? If you answered "no" to either

of those questions, you should consider purchasing life insurance.

Even if you believe you or your partner could financially cover all your household expenses -- including joint debts such as a mortgage, auto loans and credit cards -- what about your children and dependents? Remember, if you are part of a dual-income household that cares for children, your partner will lose a lot more than just your

dependents? Remember, if you are part of a dual-income household that cares for children, your partner will lose a lot more than just your income if you were to die prematurely. Consider all that both of you do to help care for the dependents in your home, then add up the cost of hiring a nanny (or day care) if you or your partner had to do it alone. Life insurance covers more than just a missing income; it can

provide the financial resources needed for the surviving

partner, parent or spouse to hire the help they need for

ongoing care. So, what type of insurance do Millennials really need? As we said earlier, that depends.

For most young people, *term* insurance might be all you need to get started. Term insurance is just what it sounds like – it covers you for a specific "term" or number of years, typically between 10 and 30 years. After the term period ends, your coverage ends as well. Term typically costs less than other types of coverage you can purchase. You only need the coverage so long as you have financial obligations, so, typically, 20 to 30 years should suffice. William Penn Association has a variety of term insurance options that can fit your needs and budget.





Ed Nissley has been assisting clients with their insurance and investment needs for over 21 years.

As an independent agent with Encore Financial Group, Ed is focused on delivering solutions that help his clients meet their financial goals and transfer wealth to the next generation.

Ed is a licensed health and life insurance agent as well as an investment advisor representative.

While focused on the result of transferring wealth to the next generation, Ed uses strategies that help clients protect and accumulate their wealth. These solutions include life and health insurance, fixed and variable annuities, mutual funds, and non-traded REITs.

Ed was born and raised in Central Pennsylvania where he resides with his wife of 28 years, Karen. He enjoys spending time with his wife and daughter in the Outer Banks, traveling, and metal detecting.

What about whole life insurance? With whole life insurance, the coverage is permanent and lasts throughout your entire life. The cost of whole life is typically higher than for the same amount of term, but it will be whole life insurance that you need most as you approach old age. Purchasing whole life insurance at the youngest age possible ensures that the coverage will be there when you need it most – at the time of your passing. Purchasing whole life at the youngest age possible also locks in the lowest rate possible, since rates typically increase with age.

For Millennials, we often recommend a combination of whole life *and* term insurance in order to cover both short-term and long-term needs. William Penn Association has some of the lowest cost coverage available on the market today. With a variety of payment options, we're sure to have the right policy to fit your needs and budget.

Some of you may already have life insurance coverage through your employer, and thus think you don't need to purchase additional coverage. Such coverage is a nice benefit, but there are a couple of reasons why you shouldn't rely solely on the life insurance provided by

your employer.

For one, the insurance might not be appropriate for your situation.

Plus, what if you change jobs and your new employer doesn't offer coverage? It's highly unlikely that you'll be at that particular job forever. Statistics show that Millennials should plan on five to seven job changes in their lifetime. I was "downsized" from my last position at the age of 57, and, fortunately for me, I didn't rely on my group insurance as my only coverage. Otherwise, I would have been scrambling to purchase new coverage at an advanced age.

Also, what if you are self-employed or work in a family-owned business? (More on this topic in the next issue).

Are you or a family member a Millennial? Are you confused about life insurance and aren't sure what type of coverage is right for you? Confused about what it will cost and how to get started? Call your WPA agent today. Our agents are well trained and can custom design a plan that's right for you. Don't have an agent? Call the Home Office today, and we'll have one assigned to you.

(F)

Tibor's Take with Tibor Check, Jr.

Alex Udvary: cimbalom master

(A few months back, this magazine featured a story about the Kara-Nemeth Radio Orchestra from New Jersey (WPL, March 2016). The idea was this would be the first in a series of articles featuring some of the fantastic musicians and orchestras that performed at the many Magyar events throughout the nation. This month, I am continuing this series with the first of two Takes celebrating the heart and soul of the Batyi-Udvary Orchestra: cimbalom master Alex Udvary and violin virtuoso and primas George Batyi.)

ON AUG. 27, hundreds of enthusiastic Association members will converge on Hiram, Ohio, for the WPA Picnic. Plenty of food and fraternal spirit will be found throughout this mecca of Magyar activity. Enhancing this celebration will be live Magyar music performed by the best Hungarian orchestra in the land, the Batyi-Udvary Zene. The folk, continental and evergreen styled Hungarian music produced by this orchestra is unrivaled anywhere, including Hungary.

Not long ago, I had the pleasure of meeting cimbalom master Alex Udvary, a gracious gentleman who shared his thoughts on his life, Magyar music and his passion for

playing the cimbalom.

Udvary was born in Cleveland, Ohio. His father, John, was born in Hungary; his mother, Rose (née Lacey), hailed from Forest City, but her parents came from what is now Slovakia.

From an early age, Udvary was exposed to Hungarian music and had the opportunity to see and hear the great musicians of the area. His father was a cimbalom player and Udvary's first music teacher. John Udvary would fill in on occasion for Alex's great uncle Bill Hallup, who

played cimbalom for the legendary Henry Ford Five Piece Orchestra. Udvary also enjoyed listening to his godfather, Albert Balough, who was a fabled viola performer.

Young Alex attended St. Patrick School and at the age of eight began taking piano

lessons at the Cleveland In-

stitute of Music. His teacher at the institute was so impressed with his dedication and hard work that Udvary's theory lessons were free of charge. At about that same time, his father obtained an old Schunda cimbalom, and Udvary began to practice two hours daily. He learned to play by listening to the many Hungarian records his family had in their collection. He obtained additional training by playing with the dozens of orchestras in the area.

Just like today, cimbalom players were in short supply then, and Udvary saw that plenty of money could be earned by playing with the various Magyar orchestras performing in the area. By age 12, Udvary had earned a reputation as a versatile performer who could switch over to a piano if need be.

Once Udvary became more established as a cimbalom performer, his father bought him a large Bohak model

from a man in Buffalo, N.Y.

Udvary would go on to study business management at Dyke College and Cleveland State University. While a student at CSU, he entered and won a contest for composing a new fight song for the school's sports teams.

Udvary recalls fondly his playing days on Buckeye Road during the 1950s and 1960s. "It was like everyone was your family there," he said. Over the years, he performed along with such notables as Imre Deutsch at the Nights in Budapest, Ernie King at Settlers Tavern and John Brenkacs at the Gypsy Cellar.

The Gypsy Cellar's owner, Rabb Joska, was another showman who Udvary holds in high regard. "He could get the attention of an audience and had a big repertoire of music he could play. His charisma and charm made every patron entering his cafe feel special."

In his storied career, Udvary has performed with the Cleveland Symphony several times and with musicians and groups from Hungary, Slovakia and Serbia. There were, however, some musicians he regrets not having the opportunity to collaborate with more often. "I would have liked to perform on a regular basis with Bela Babai and Kalman Banyak," he said.

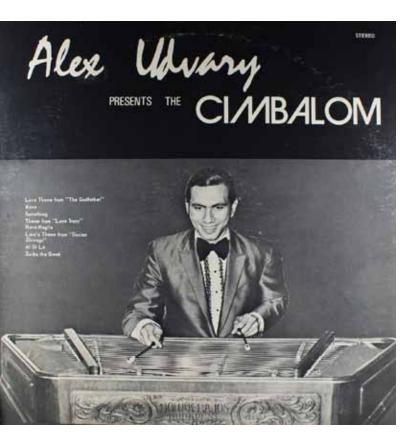
He once recorded with the Philadelphia Symphony, under the direction of the late Eugene Ormandy. "I was to record *Hary Janos* by Zoltan Kodaly," Udvary recalled. "I had listened to two versions on record. Geno wanted me to alter the song to his liking, and I refused to do so. Ormandy then said: 'I talked to Kodaly and he said this was an acceptable alternative part.' I said: 'I talked to Kodaly and he said don't play it!' Ormandy had a brief response as: 'Oh, oh, okay.'"

During a playing gig at a Serbian restaurant in Chicago in the 1980s, Udvary was approached by a production



LEFT: Alex Udvary performs at the WPA Picnic. (Photo by John E. Lovasz)

OPPOSITE PAGE: The cover of one of Udvary's two LPs.



company that made television commercials for Wendy's Hamburgers. They wanted to know if he would like to help supply background music for a segment that would soon be shot nearby. After several hours of takes and retakes, a 30-second commercial was finished. You may recall this humorous Cold War-era television ad referred to as "The Russian/Soviet Fashion Show." This vintage ad can be still viewed on YouTube.

Udvary has recorded two LPs of his own music and was among the musicians backing up popular vocalist Joe Jeromos on a number of his recordings.

Several years ago, Udvary relocated his family from Cleveland to Chicago, based on the potential for earning more money in the Windy City. Udvary took up residence with his in-laws before moving his entire family there, including his son and two daughters. "Although Chicago has much to offer," Udvary said, "I miss the unique Hungarianess the Cleveland area has."

Udvary had known George Batyi of the Pittsburgh area for quite some time, but it was not until several years ago at a concert in Detroit that they actually performed together on stage for the first time. It turned out to be an ideal match as both like to play songs the people know and love. Currently, they have made one recording, but plan to archive more music in the near future.

One of Udvary's favorite performance venues was the Bit of Budapest restaurant in Parma Heights, Ohio. He recalls how Chef Tarr made such delicious Hungarian dishes and desserts, including personal favorites like veal paprikas and dobos torte.

Udvary has a musical repertoire of hundreds of songs.

"I performed with Ernie King four nights a week," he recalled, "and one week we played without a single repeated song and estimated that we could have gone another four nights without repeating a song or tune again."

As a young man, Udvary would sometimes fill in for his father whenever Ernie King needed him. Once, King scolded the younger Udvary for not playing a particular song the way he wanted him to do so. "He said: 'Hey, you have played this song how many times before, why the incorrectness now?' I said: 'Mr. King, I never played this song before. You are mixing me up with my *apa*.'"

Udvary currently owes about 10 cimbaloms and plays throughout the Midwest. Over the years, he has performed for Dwight Eisenhower, Zsa Zsa Gabor, Edie Adams, Ernie Kovach, Jimmy Durante, Bill Dana, Jack Carter, Mitzi Gaynor, Joseph Pasternak, Paul Lukas and many other famous individuals.

Whenever a Hungarian orchestra travels to America and needs a cimbalom player, Alex Udvary is the first person they call.

On Aug. 27, make sure you travel to Hiram, Ohio, for the WPA Picnic. Grab a kolbász sandwich or a bowl of *csirke tarhonyával*, take a seat near the bandstand and enjoy the best Hungarian music this side of Budapest. I bet you a shot of *silva palinka* that Mr. Batyi and Mr. Udvary will know how to play any Magyar folk song you request. I hope to see you there as my brother Andras II and I will be hanging out by the music.

If you cannot make it to the WPA Picnic, a second opportunity to see and hear the Batyi-Udvary Zene will take place at the Hungarian Cultural Center of Northeastern Ohio on Sunday, Sept. 11, during the famous Szüreti Mulatság (Grape Harvest Dance).

If you would like to contact Alex Udvary, his email is *Alex_Udvary@yahoo.com*.

Next month, look for the second half of this two-part series of *Takes*, featuring primas George Batyi.

Éljen az Amerikai-Magyar,

Tibor II

Tibor Check, Jr., is a member of Branch 28 and a graduate of Cleveland-Marshall College of Law, where he served as editor-in-chief of the Law Review. He currently is an attorney working in research at American University in Washington, D.C. When he can, Tibor hosts "The Souvenirs of Hungary" radio program on WKTL-FM 90.7, Struthers, Ohio, on Saturdays from noon to 1:30 p.m.

Let's hear your take

If you have any questions or comments about me or my column, please email me at: silverking1937@ gmail.com, or drop me a letter in care of the William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233.

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

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

Our Newest Leaves

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

In Loving Memory of My Beloved Father James Horvath Irene Horvath Lawrie (Gold Level)

Dr. John E. and Olga V. Radvany(Gold Level)

			-5	
	O \$1,000 - Gold Level	O \$500 - Silver Level	O \$250 - Bronze Level	
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Line 4·				

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

Aging Well with Cathy Graham



The sunrise at midnight

"YOU ARE IN MY PRAYERS" she whispered as she passed my door. How wonderful, how comforting, how steadfast to know someone is praying for me.

The support of prayer is far more than meaningful; it is a grass roots expression of human compassion that triggers a chain reaction. Perhaps prayer even scratches the head of those who plead blind to the blood and guts of faith. Collective thoughts and well-pitched energy protectively coat the human surface, a kind of Scotchgard for the soul.

There is no solo walking in the escort of prayer. You may stand in silence but from far away the goodness has tied a million ribbons around you. It is a cushion you feel but do not see, the clearing in the storm, the sunrise at midnight.

We live in a horrible world, yet it is a magnificent world. It's the same world on different days, dissimilar months and unlikely years.

Life's vastness meets us in the driveway, and we head out without a road map on a journey that promises only to end. I am rolling down the windows, taking in the bounty and leaning on the wisdom of my elders. I will accept your prayers and thoughts as they prop me up higher in the driver's



seat allowing me to see far past my years. Open and honest, the heaviness falls from my chest.

"I am in her prayers," I smile. "I am in her pravers."

Dedicated to Denise, June 21, 2016.

(Cathy Graham is director of the Graceful Aging Wellness Center at Bethlen Communities in Ligonier, Pa.)



Show your WPA pride!

We have a shipment of our popular Lands' End® brand, 100% cotton, short-sleeved polo shirts featuring an embroidered William Penn Association logo. These are the same comfortable shirts worn by volunteers at various WPA events. The men's shirt features a two-button placket, and the women's shirt features a four-button placket. Available in charcoal heather grey only, while supplies last.

Name:				
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City:	 Stat	te:_	Zip:	
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Size (Circle One). Mens			XXI	

Womens S M L XL XXL

Make check payable to "William Penn Association" Mail form & check to: Shirt Offer, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

Celebrating Magyar culture at the ballpark

by Richard E. Sarosi

EASTLAKE, OH -- The annual Hungarian Heritage Night took place on Saturday, June 25, at Classic Park, home of the Lake County Captains.

With not a cloud in sight, the Captains, the Class A affiliate of the Cleveland Indians, beat the Great Lakes Loons 1-0. The Loons are a minor league team of the Los Angeles Dodgers.

Branch 14 member Jacob Hovanec (pictured at right) did an excellent job of throwing the first pitch. He caught the Captains' catcher off guard with his pitching speed. Good luck in college, Jacob; we wish you the best.

A large Hungarian flag was brought onto the field by approximately 30 people (pictured above right). It was a quite a beautiful sight to see while the Hungarian *Himnusz* was played and sung.

The beautiful post-game fireworks display, featuring Hungarian techno music, was outstanding. The mix of colors was incredible with a lot of red, white and green lighting up the sky.

WPA shared sponsorship of the evening with the Hungarian Cultural Center of Northeastern Ohio and The Hungarian Heritage Society and Museum of Cleveland.

Captains Marketing Director Mr. Tim O'Brien and Andrew Grover did a great job making sure the evening



was a success.

The evening included a salute to former All-Star pitcher Charlie Nagy, who played for the Indians from 1990 to 2002. It was a great way to acknowledge a person of Hungarian descent in major league sports. Special limited edition Nagy T-shirts designed for the event sold out.

Hungarian foods for the evening included stuffed cabbage and apple strudel.

The Cleveland Hungarian Cultural Garden handed out informational brochures. WPA also had an information table, and the promotional items we distributed were a big hit.

A big thank you goes to the WPA Board of Directors and National Officers for supporting this event that promotes our Hungarian heritage



Photos by Richard E. Sarosi

and culture.

We are already looking forward to next year's game. Hope to see you



Photo by Richard E. Saros

Listening to Liszt

CLEVELAND -- Guests enjoyed a sunny, beautiful afternoon while listening to the music of Franz Liszt during the annual Liszt Concert June 26 at the Cleveland Hungarian Cultural Garden. Many selections were performed by Vera Holczer (seated at the piano, left), founder and director of the Aurora School of music. as well as by students and faculty from the school. A native of Budapest, Vera began studying piano at age 9 and completed her graduate studies at the Cleveland Institute of Music. The concert was live streamed to Budapest. A lovely Hungarian-themed picnic took place at the palatial home of Richard Fleischman following the concert. We hope to see you at next year's concert. — Richard E. Sarosi

Impact the future

The rewards that come with a higher education are priceless. But, that education comes at an ever-higher price. Studies conducted by the National Center for Education Statistics show that 85 percent of all first-time, full-time undergraduate students at 4-year degree-granting institutions receive financial aid. In short, our college-bound children need help.

That's why since 1972, William Penn Association has awarded over \$2.55 million in scholarship grants to its young members attending accredited institutions of higher learning. Last year alone, the William Penn Fraternal Association Scholarship Foundation awarded grants to 161 students totaling \$80,500. We intend to grant about the same amount, if not more, in 2016.

It is only through the generosity of our members, branches and friends that WPA can continue to

offer this financial support to our children seeking to improve their lives through education.

By donating to the WPFA Scholarship Foundation, you are saying that you believe in the potential of our children and in the power of education. And because of your help, our children will transform the world and our communities. It's not an exaggeration: your donation impacts the future.

So, why not make an impact today? It's easy to do. Simply send your tax-deductible donation to:

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

Thank you for playing such an important role in their lives...and our future.



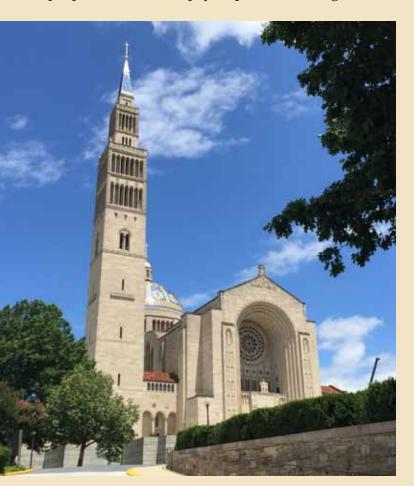
A spiritual home for Hungarians

The Chapel of Our Lady of Hungary at the Basilica of the National Shrine of the Immaculate Conception

by Kathy Megyeri

A truly moving and spiritual experience for any Christian Hungarian who visits Washington, D.C., occurs when entering the newest of the 81 chapels in the Basilica of the National Shrine of the Immaculate Conception

A place of pilgrimage and prayer visited by thousands each year, the National Shrine is located on a hill near Catholic University. The Shrine was dedicated in 1959, and in 1990, Pope John Paul II elevated it to the rank of a minor basilica. The shrine entices people of all faiths to pay respect and homage to one



of Washington's greatest landmarks.

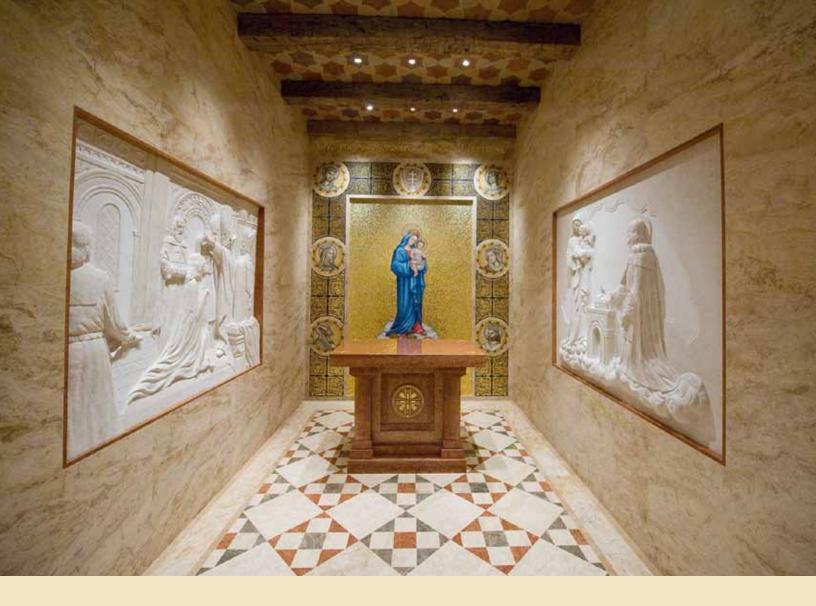
Cardinal Péter Erdő, Archbishop of Esztergom-Budapest and president of the Hungarian Catholic Bishops Conference, and the Rev. Barnabas Kiss, the appointed representative of the Hungarian Bishops Conference, petitioned the National Shrine to establish this chapel in 2006 to mark the 50th anniversary of the Revolution and the War of Independence of 1956.

Surprisingly, the project took less than a decade to come to fruition. Almost one year ago, on Aug. 29, 2015, the Our Lady of Hungary Chapel was dedicated. Cardinal Erdő, Cardinal Donald Wuerl of Washington and Hungarian Ambassador Dr. Réka Szemerkényi were among the 1,000 people who attended this very special occasion.

When entering the chapel, located in the basilica's crypt level, one is struck by the stunning altar as well as by the mosaic of Our Lady of Hungary holding the Christ child in her arms. She is surrounded by the Hungarian Saints Emeric, Gerard, Ladislaus, Elizabeth, Gizela and Margaret. Inscribed in the marble above the mosaic of Our Lady are the Hungarian words, "Magyarok nagyasszonya, könyörögj érettünk!" ("Our Lady of Hungary pray for us!)

The altar is made from Hungarian Tardos marble and is modeled after the altar located in the Basilica of St. Stephen in Budapest, Hungary. The chapel's

TOP OF PAGE: A detail from the chapel's mosaic featuring a portion of Hungary's coat of arms — the double cross (or St. Stephens' Cross) standing inside a crown which is set on top of three hills, representing the Tátra, Mátra and Fátra mountains ranges. (Photo by Kathy Megyeri) LEFT: Exterior of the Basilica of the National Shrine of the Immaculate Conception. (Photo by Kathy Megyeri). OPPOSITE PAGE: View of the chapel. (Photo courtesy of the American Hungarian Federation)



walls, floor and altar were all made in Hungary. Inside the base of the altar is a list of names of all the donors.

A small reliquary on the right wall is supposed to house the relic of St. Stephen, a gift from Cardinal Erdő and the Archdiocese of Esztergom-Budapest, but a crack in the display case means that the relic is currently being housed in the Basilica elsewhere.

To the left of the relic case is a bas-relief marble rendition of St. Stephen giving his crown to the Blessed Virgin Mary, performed on the day of his death on Aug. 15, 1038. It depicts the fact that Stephen consecrated himself and his country to the Mother of God at that time.

The marble relief on the opposite wall depicts Stephen being anointed King of Hungary in A.D. 1000 and receiving the cross and crown, the treasured symbols of the Hungarian nation, from Pope Sylvester II. St. Adalbert is shown performing the baptism.

The impact of Hungary's King St. Stephen, who reigned from A.D. 997 to 1038, is indelibly left on all who visit the chapel. All are reminded that this son of a Magyar chieftain devoted so much of his reign to promoting the Christian faith. As the patron saint of Hungary, he was venerated as the ideal Christian king, and thus was canonized by Pope Saint Gregory VII in A.D. 1083.

As one turns to leave the chapel, the traditional hymn to Our Lady of Hungary is inscribed on gold plaques:

"Blessed Mother, great old patron of ours, in dire distress does our homeland implore you to forget not Hungary, our sweet homeland, and forget not the Hungarians!"

Thanks to the generosity of the Hungarian Catholic Bishops Conference, the Hungarian government and Hungarians of American descent, Catholic Hungarians have a presence in Washington that will be everlasting. If you have not witnessed this spiritually moving and impressive chapel, put it on your to-do list. You will be most proud of your Hungarian heritage and especially appreciative of St. Stephen.



Hi, Friends!

I hope you're having as much fun this summer as I am! So far, I have gone on vacation with my family to visit relatives and friends, gone swimming at the pool and done a lot of other fun things! Mumford and I even got to visit one of our country's national parks -- the Grand Canyon in Arizona. We went hiking and camping, but all of the photos were stuck inside my mom's cell phone. My parents helped me print them out and place them in a photo album. You can make something to save your summer memories, too! One project that Mumford and I plan to do before school begins is make a **memory frame**. Here's how you can make one (with the help of an adult clown, of course).



What you need:

- A 3D image frame (sometimes called a shadow box frame) about 10" x 10"
- A 10" x 10" piece of wrapping paper or scrapbook paper
- Glue dots
- Photos of your vacation and other summer activities
- Souvenirs, ticket stubs and other items you collected this summer

WY DIE Zica

What you do:

- · Remove the back of the frame.
- Use glue dots to attach the wrapping paper to the back of the frame to make a nice background.
 - · Use glue dots to attach your photos to the background.
 - Write on the background the names of everyone in each photo and the date and place the photo was taken.
- Place your souvenirs and other items inside the frame.
- · Reattach the back of the frame.

Now, your memory frame is ready to hang and display!



We all scream for lee cream One of my favorite summer sounds is the music from our local ice cream truck. He rolls through our neighborhood at about the same time nearly every day...just when my friends and I are ready for a nice, cold treat! I hope you're lucky enough to have an ice cream truck in your neighborhood. Color this truck while you wait for your next ice cream treat!



Branch 14 Cleveland, OH

by Richard E. Sarosi

The officers and members of Branch 14 hope everyone had a great and safe July 4. We also send out good wishes for a wonderful St. Stephen's Day on Aug. 20.

It is so important to have faith, family and friends in our day-to-day activities and in life. Also, it is so important to have the power of prayer for those who are facing medical issues and life's challenges.

Over the past month, many events have taken place in the Greater Cleveland area that I had the opportunity to attend.

The Hungarian Heritage Night baseball game hosted by the Lake County Captains took place June 25 at Classic Park. For a complete report, see the *Magyar Matters* section of this issue on page 10.

The next day, the Cleveland Hungarian Cultural Gardens hosted a concert featuring music by composer Franz Liszt. Again, turn to the Magyar Matters section for more on the concert.

Let your mind start a journey to a strange new world.

Leave all thoughts of the world you knew before.

Let your soul take you where you long to be.

Only then can you belong to me. And so the Phantom captured us the evening of June 29 when members and friends of Branch 14 attended the sensational musical "The Phantom of the Opera" at the State Theatre in Cleveland's Playhouse Square. It was musical theatre at its best with pyrotechnics, trap doors, a grotto with boat, a theatre organ, and, best of all, a falling chandelier with glass shattering on the audience sitting beneath it. (Note: the chandelier was made of plastic and did not hurt a soul, as the Phantom would want it that way.)

The music was fantastic, enhancing all the songs made famous by this musical, including "All I Ask of You," "Think of Me," "Music of the Night," "Angel of Music" and the title song.

Everyone attending the performance enjoyed themselves, and



Sharing information about WPA with those attending Hungarian Heritage Night in Eastlake, Ohio, June 25 were (I-r) Branch 14 President Caroline Lanzara, Vice Chair of the Board Katherine E. Novak and National Director Richard E. Sarsoi.

we are looking forward to future performances at the theatres of the Playhouse Square.

Tickets for Branch 14's second annual Red, White and Green Raffle are selling well. Only 400 tickets will be sold, with four prizes being offered. The drawing will take place at 2:00 p.m. at the Branch 14 Christmas party on Nov. 19. Do not wait until November to buy your tickets. We sold out before the party in 2015. Please contact Branch Coordinator Violet Sarosi at 1-440-248-9012 for ticket information.

Here is a partial list of Branch 14 meetings and some WPA activities for 2016:

- Branch 14 meetings will be held on the following Wednesdays: Sept. 7, Nov. 2 and Dec. 7. All meetings begin at 7:00 p.m. at the Bethlen Hall of the First Hungarian Reformed Church, 14530 Alexander Road.
- Our branch Christmas party will be held at the church on Saturday, Nov. 19, from 1:00 to 3:30 p.m.
- The WPA Picnic is set for Saturday, Aug. 27, at the Hungarian Cultural Center of Northeastern Ohio in Hiram, Ohio.
- The WPA Tour 2016 will visit Austria, Croatia and Hungary from Sept. 6 to 20.

Please check *William Penn Life* for the latest information on all branch and WPA acitivities.

Congratulations and best wishes go out to our WPA students who have graduated from high school or college in 2016. We wish you well as you pursue your dreams and goals and as you enter into the next phase of your life.

Congratulations and best wishes to National Director Anne Marie Schmidt on her June retirement from public service. Enjoy life.

Please continue to support the WPFA Scholarship Foundation. Your donations help provide financial assistance to many young WPA members. If you or your student received a WPA scholarship, please help pay it forward for another WPA student by making a donation to the WPFA Scholarship Foundation.

Remember, too, as your children grow up into young adults, their juvenile insurance certificates can be converted into an adult life certificates age of 25. Converting their juvenile policy will insure them of continued WPA insurance coverage into their adult years and allow them to continue enjoying our many fraternal benefits.

The officers of Branch 14 extend our sympathy to those Branch 14 and WPA members who have recently lost a loved one.

We extend our deepest sympathy to the family of Rev. Albert W. Kovacs who passed away on July 2, 2016. Rev. Kovacs was an inspiration and faithful servant of the Lord. I loved to hear his stories of his many life experiences. May God Bless his family at this difficult time and may he rest in peace.



Fratemal Director Barbara A. House (front, left) congratulates the above members of Branch 18 who were honored June 12 by the branch for their 50 years of membership in WPA.

Get well wishes are being sent to all members and friends who might be feeling under the weather. We wish continued good healing to Violet Sarosi and Ernest Sarosi who were both hospitalized in June. They continue to do better. We continue to send super charged get well wishes, prayers and God's healing power to National Director and Branch 14 Auditor Albert Frate who continues his rehabilitation at his home. It is a tough road. Please keep them and all of our members in your prayers.

Happy birthday and happy anniversary wishes are being sent to all of our branch members and Home Office employeed who are celebrating an August birthday and/or anniversary.

Congratulations and best wishes to Home Office employee Judit Ganchuk and her husband Perry on the birth of their son Laszlo Daniel in June. Best wishes to proud grandparents Rev. and Mrs. Daniel Borsay, too.

Our next Branch 14 meeting will take place on Wednesday, Sept. 7, at 7:00 p.m. at The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills, Ohio. Branch 14 adult members are welcome to attend the branch meeting.

Branch 14 members having news to share about themselves or family

members can reach me at RichSaro@ att.net or at 1-440-248-9012.

As always, please remember to keep in touch with someone you haven't seen or talked with in a long time. Pick up the phone and plan a visit.

Branch 18 Lincoln Park, MI

by Barbara A. House

Special thank you to all who have supported our many events this year. We have many more to go.

On July 20, I presented a donation from WPA to the Bethlen Communities for their annual youth camp. We have supported this event for many years, and we plan on doing so for many more years. Without our support, many children would never be able to attend.

Our next event will be the Hungarian Heritage Experience during the first week of August. I will tell you all we did later. We have many new things planned for our wonderful attendees.

On June 12, Branch 18 celebrated our wonderful 50-year members. Our banquet was the best ever. Thank you to Erzsi Krajcz and her staff. The food and cake were marvelous. Many thanks also go to Ursula and Tom Markovits, Carol Truesdell, Linda Enyedy, Rose

Antal (our 82-year-old honoree and secretary), Tom House and Pauline Kulcsar. As always, it takes a village, and I have the best village in the world.

Many thanks to all who attended, worked and had a great time. Liz Krajcz and Linda brought their little dancers, violin students and singers. They were fantastic! Everyone always likes to see the children. Thank you also to Olga Kulcsar and her son Alex; the piano recital was marvel-

I know some honorees could not attend, but we will plan another event in the near future.

Congrats to Tom House on his special citation for being a 50-year member of the Moose. The Moose have always held a special place in his heart. In the citation they say, "no more dues." Yay! Congrats.

Get well wishes to Kathy Megyeri, George Schvarckopf, National Director Albert Frate, Doug Truesdell, Joe Csereklye, retired National Director Marge Boso and Arlene Csoman. You are all special people, and we send you lots of love and prayers.

Please remember our deceased members and their families in your prayers, especially Louis Vidra, Sherwin Vine, Steven Kankula and Ruth Revak. May they rest in peace.

Happy August birthdays to Suzi Robison, Carol Marsh and Dianne Charles. We wish you many more. And, a happy belated 88th birthday to Anna Kopicko.

Branch 18 will resume its meetings on Aug. 17 at the Hungarian American Cultural Center at 7:00 p.m. We will discuss the bus trip to the WPA Picnic in Hiram, Ohio. I hope you all plan on joining us, and I promise you will have a great time. We also need your input for our annual family Christmas party. We welcome your suggestions. I have missed seeing you all summer.

The WPA Picnic in Hiram is Aug. 27. Your cost is \$65. That includes bus transportation, admission, plus all you can eat and drink. Please call as soon as you can to reserve your seat. Wait 'til you see the grounds. They are perfect! Thank you to the members and board at Hiram for all your work and cooperation.

Thank you, Anne Marie Schmidt, for your article in William Penn Life.

It was wonderful. Congratulations and enjoy your "road ahead".

Remember, our Soaring Eagle trip on Nov. 1 and 2. The cost is \$159, which includes all the frills and perks. The hotel and pool are second to none. Please call me as soon as possible to make your reservation.

Thank you to all who participated in Join Hands Day. Your pictures were wonderful. I sure hope that next year we have more of you participating. There are so many people who could benefit from your handson help. Writing a check is nice, but human contact is nicer.

Thank you to Vincent Frank for your many years of presidency at Branch 800. Enjoy retirement, but I know we can always count on you and Branch 800.

Thank you to Elizabeth Krajcz for inviting us to the Csipke Tabor Hungarian Camp. Tom, Rose Antal and I drove the two hours to the camp and it was one of the best days of my life.

Many years ago, Joseph Salamon and his wife Andrea had a wonderful dream, and we were lucky enough to see it come to fruition with the opening of this camp. Twenty-two artists came from Hungary for a week to teach people from many states and Canada new dances and songs. The attendees will go back to their Hungarian groups at home and teach them what they have learned.

The gala (recital) began at 8:00 p.m. and it was the fastest and best two hours of our lives. It was followed by fireworks that were second to none.

There were 220 adult campers, including Liz Krajcz representing her Kis Szivek group, and 75 campers ranging in age from 2 to 15.

What a wonderful event! I promise that WPA will be an active supporter as much as we can. Thank you so much for your dedication. I now know our wonderful Hungarian heritage is safe for many years to come.

Many WPA members attended and volunteered the entire week. They did the cooking, cleaning and whatever was necessary to make the week flow so smoothly. Thank you!

Enjoy the rest of your summer.



Branch 18 member Oakley Gall enjoys a taste of cake during a party celebrating his first birthday June 17. Oakley is the grandson of fellow branch member Joseph F. Gall and the great nephew of WPA Fraternal Director Barbara A. House.

Hope to see you all at our wonderful picnic in Hiram.

Please call me anytime at: 734-782-4667 or 313-418-5573.

I'll end this with my thought for the month, compliments of Father Barnabas:

Take time to laugh – It is the music of the soul.

Take time to think – It is the source of power.

Take time to play – It is the source of perpetual youth.

Take time to read – It is the fountain of wisdom.

Take time to pray – It is the greatest power on earth.

Take time to love and be loved – It is a God-given privilege.

Take time to be friendly – It is the

road to happiness.

Take time to give – It is too short a day to be selfish.

Take time to work – It is the price of success.

Branch 28 Youngstown, OH

by Kathy Novak

Congratulations to all the lucky winners at the annual golf event. A very nice turn out of players was expected this year. Hope everyone had a good time and enjoyed the golf course. As always, a delicious meal was planned for everyone, following the tournament.

Friday evening's events featured good food, games to enjoy, the Chinese auction, raffles and plenty of fraternalism.

The Home Office staff, National Officers, fraternal director, and Board of Directors once again did an outstanding job of preparing such a great fundraising event for our scholarship program.

What a perfect night for a ballgame with the Lake County Captains and their Hungarian Heritage Night June 25! Weather was ideal -- not too hot, not too cool -- and dry. Finally, a game without rain. The Captains game was a winner in every way. And the fireworks following the game were spectacular.

We met a lot of nice people, members and non-members, while sitting at the WPA table. Branch 14 President Caroline Lanzara, National Director Richard Sarosi and I had a lot of fun sharing WPA handouts and information. Once again, Hungarian pride shined brightly as the Charles Nagy T-shirts were seen throughout the stadium.



Next Deadline

All articles & photographs for the September issue of *William Penn Life* are due in our office by August 10. If you have any questions, please contact John E. Lovasz toll-free at 1-800-848-7366, ext. 135.



Lisa S. Toth-Maskarinec and Mark S, Maskarinec (center) pose with the members of their wedding party - most of whom are WPA members -- nine years ago on July 14, 2007.

Just a few reminders:

- Sunday, Aug. 14, is Magyar Nap (Hungarian Day) at the Aut Mori Hall (Yeah, air-conditioned!) on Belle Vista Avenue. This event is sponsored by the Youngstown American Hungarian Federation. Plenty of food, pastries and music.
- Saturday, Aug. 27, the WPA Picnic will be held in Hiram, Ohio, just a short drive from the Youngstown area. Join in on a wonderful day of food, fun and friends. If interested in donating some sweets for the pastry booth, please contact me at 330-746-

Birthday wishes go out to all those celebrating another year of happiness and good health, especially Branch 28 President Steve Novak.

Happy anniversary to all those loving couples celebrating another blessed year together.

Get well wishes go out to everyone not feeling up to par these days, especially National Director Albert Frate, Arlene Csoman, and Marge Kramer.

Our deepest sympathy is extended to everyone who recently experienced the loss of a loved one.

Wishing everyone a happy and safe upcoming Labor Day. Watch the roads a little more closely, as schools are going to be reopening for classes.

For your life insurance or annuity needs, please call Kathy at 330-746-7704 or Alan at 330-482-9994.

Branch 40 Martins Ferry, OH Branch 349 Weirton, WV

by Joyce Nicholson

Hello from the WPA branches in Martins Ferry, Ohio, and Weirton W.Va.

It's August and a great time for picnics. The WPA Picnic will be held Saturday, Aug. 27, at the new location in Hiram, Ohio. It's an easy drive from our area to the Hungarian Cultural Center of Northeastern Ohio picnic facility, where it will be held. It'll be a fun event, full of good food and fellowship. I hope to see you there.

Also, our next joint picnic with the Ohio Valley Hungarian-American Cultural Society will be Sunday, Aug. 28, in Warren Township Park at 1:00 p.m. We hope to have fantastic weather for both picnics.

It's hard to believe that summer will be over soon and children will be back to school. Enjoy the rest of your summer and be safe!

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

We also want to keep in our thoughts and prayers those who are sick or have family members who

have recently passed away.

For information about branch activities, please call Joyce Nicholson at 740-264-6238.

Branch 89 Homestead, PA

by Mark S. Maskarinec

Well, it's been a very active month for us as we prepare for our annual golf outing. Partnering with the local Rotary has been very gratifying. It's also been very gratifying to see the number of WPA Branch 89 members involved. It gives credence to the concept of fraternalism.

Golf starts at 12:30 p.m. on Sunday, Aug. 7, at Butler's Golf Course in Elizabeth. Registration opens at 11:30 a.m. Buffalo Wild Wings will once again be bringing in wings for the golfers, free of charge.

During golf, we will be holding our annual Dixon Golf Challenge. Once we are done golfing, the bar will open and dinner will follow. During these festivities we will hold our annual Chinese auction. Our prize list this year includes wine baskets, beer baskets, lottery baskets, sports memorabilia and two of our biggest moneymakers -- the Hungarian barbecue complete with five pounds of homemade kolbász and the mystery basket.

We will also have a 50/50 raffle, which last year paid the winner well over \$700. This year, we're hoping to be able to give away \$1,000! It isn't too late to get tickets for the 50/50.

Also, during the banquet we will be honoring Patricia Walochik as the senior female member of Branch 89. Pat was enrolled by her brother-in-law, the late Elmer W. Toth, and continues to be a staunch supporter of Branch 89 even though she resides in Georgia. We are fortunate that Pat's son Jeff will be accompanying Pat, and he will also be golfing in our outing. That should definitely qualify him as the person who travelled the furthest. Also, in attendance will be Pat's granddaughter, Katie DeRiso, a former youth member of Branch 89. It will be good to have them with us.

Our motto this year is: "A lot of people doing a little bit each." So

far, it's been working. We could still use your help. Come on down. Play a little golf, join us for dinner, buy some raffle tickets, or be a hole sponsor. You don't need to do much, a little will do.

We have worked very hard to make our outing a first-rate event. We believe you won't find a better deal for the price in this area (seriously, where else are you going to get free wings BEFORE you golf!). Did I mention we are expecting over 100 golfers? This could be our all-time high.

Check back next month for pictures from the golf outing.

We'll also share pictures from our monthly dinner held at the Darlington Inn in Ligonier, PA., July 29. In attendance were Branch 089 members Debra, Edith and Michelle Zamberry; Rev. Lisa Kerestesi and her son Miles Edwards; Mary Jane Hermansdorfer; John Toth Jr.; Tom Kalupanov; Justin Toth; Mark Maskarinec and Lisa Toth-Maskarinec. The food was great, and a good time was had by all. Please send us your thoughts about where we can dine next.

Until then, get out on the golf course and hit those little round golf balls straight.

And, finally, happy belated anniversary to my favorite golf partner, my wife Lisa on our ninth wedding anniversary on July 14. Hard to believe it's been nine years. Wow! Did the time go by!

Branch 129 Columbus, OH

by Debbie Lewis

Hello from Columbus, Ohio! With the summer now in full swing, we have been experiencing great weather in our area. We hope everyone else is having great weather, too.

There are still many activities in which you can participate scheduled over the next couple of months. Toledo will host its Birmingham Ethnic Festival Aug. 20 and 21; our WPA Picnic will be on Saturday, Aug. 27, at the Hungarian Cultural Center of Northeastern Ohio in Hiram, Ohio; and the WPA Tour 2016 to Europe is Sept. 6 to 20.

Our next branch meeting will be held on Tuesday, Sept. 6, at 4:30 p.m. at the Hungarian Reformed Church, located at 365 Woodrow Ave. in Columbus. During this meeting, we will begin making plans for our Christmas party.

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

Get well wishes go out to all who have been ill or recently in the hospital. We wish you all a speedy recovery.

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

If you have any news about yourself or a loved one you would like to share, or if you have questions about your life insurance or annuity needs, please contact Debbie Lewis by calling 614-875-9968 or by emailing *DAL9968@aol.com*.

Branch 132 South Bend, IN

by John E. Burus

The weather has been just beautiful, but we do need some rain. The garden is growing, and we are already picking fresh vegetables. We hope the tomatoes and peppers come in soon, too.

The South Bend Cubs Class A baseball team won the first half of the season and are continuing to win in the second half, just like the Chicago Cubs are winning. What a fun year for a Cubs fan! Go, Cubs, Go!

As this was being written, we were anticipating the Branch 132 summer picnic on July 24 at Potawatomi Park Pavilion #1. The branch was to provide water, sodas, Martin's Fried Chicken, Eby's Sausage, hot dogs, potato salad, plates, napkins, and utensils. There was no cost to attend for members and their families. We asked all who attended to provide a side dish or dessert.

The William Penn Branch 132 men's softball team recently concluded its 2016 season. With two games left on the schedule, the team had a record of 13-5. Up next is the The South Bend softball city tournament to be held Aug. 6 and 7 at the Byers Softball Complex at St. Clair Park (formerly Belleville) located



Branch 226 member Shelby Harris (left) recently made a young girl's birthday even more special by appearing at her party dressed as the character Belle from Disney's "Beauty and the Beast."

on Mayflower Road near the US 31 bypass. Why not come out and cheer on our team? The park has concessions, free parking, and nice, shaded bleachers, and there is no cost to attend.

The next Branch 132 quarterly meeting will be held on Sept. 6, beginning at 6:00 p.m. at the Martin's Supermarket Deli (second floor) located on Ireland Road.

Branch 226 McKeesport, PA

by Judit Ganchuk

Happy birthday to all those celebrating in August, and happy anniversary to all the happy couples who celebrate their wedding anniversaries this month as well.

Get well wishes go out to anyone who's under the weather, especially member and Branch Secretary Gerry Nelson. We're sending positive thoughts your way!

We extend our sympathy to all those who have lost a loved one. Please keep them and their families in your thoughts and prayers.

Our branch will be donating a

Chinese auction item of lucky lottery tickets to both the annual WPA golf tournament and the WPA Picnic. Attend these great events for your chance to win and support the William Penn Fraternal Association Scholarship Foundation.

Great news: we have rented a bus to take members and guests from McKeesport to Hiram, Ohio, for this year's WPA picnic on Aug. 27! Please call Malvene Heyz at 412-751-1898 to get your seat on the bus and to learn more details. Reservations will be on a first come, first served basis.

The William Penn Association Magyar Folk Dancers will be performing at International Village, McKeesport's annual ethnic food and music fest, on Aug. 16 at 6:00 p.m. Come, watch the show and support the Hungarian food booth sponsored by the Free Hungarian Reformed Church of McKeesport.

If you don't catch the dancers in McKeesport, you can see them at the WPA Picnic on Aug. 27. We'll have photos in a future issue.

With all of the upsetting news in the media these days, we sometimes need to be reminded that there are still good things happening in the world. Branch member Shelby Harris and her friends were able to brighten up a little girl's birthday party by showing up as Belle from Disney's "Beauty and the Beast."

If you have any questions, or if you would like to share your news and photos here, please call Malvene at the phone number above to get it published.

Branch 249 Dayton, OH

by Mark Schmidt

The dog days of summer are here. It's hot; it's humid; it's summer, and who cares. Find me some shade and something cool to drink, and all is well.

And speaking of "well," I'm curious as to how many times I went into the "well" at the WPA golf tournament...as in -- kerplunk! -- another ball in the water. Such is my golf game: too much water, too much sand, too many strokes. If I had to make a living playing golf, I would have starved to death a long time ago. But, we're never starved for food and fraternal fun during the WPA golfing weekend. Friends are abundant, and we always have a great time at the barbeque. Oh yeah, we enjoy the golf, too.

And speaking of good food (a theme of mine?), Dayton Branch 249 will hold its annual chicken paprikas dinner at McAuley Hall, Queen of Martyrs Church on Aug. 21 at 1:00 p.m. Come early for the branch meeting at noon. The branch ladies do a wonderful job cooking this Hungarian favorite, and the cookies and pastries aren't too shabby either. Members are free and guests are \$10. Please make your reservations by calling Michele Daley-LaFlame at 937-771-0404, so she knows how many chickens to pluck.

Yet more food....Saturday, Aug. 27, is the WPA Picnic in Hiram, Ohio. All-you-can-eat Hungarian

specialties for \$15 plus bacon bread, lángos, palacsinta and pastries available for purchase, with proceeds going to the WPFA Scholarship Foundation. The picnic is always a wonderful time, featuring music, dancing, great food, prizes and fun activities.

The branch is collecting pastries and cookies, as well as monetary donations for the purchase of authentic Hungarian pastries, to take to the picnic. Please call Anne Marie or me at 937-667-1211 to arrange delivery. All proceeds from the pastry sale go to the WPFA Scholarship Foundation. Thank you to those who have already donated.

And still MORE food....The Magyar Club of Dayton is having its annual bacon fry Sunday, Sept. 11, at 1:00 p.m. at Sinclair Park in Dayton. Free to members. Please bring a covered dish to share.

The Hungarian National Dance Ensemble will perform at the beautiful Masonic Temple in Dayton on Oct. 17. This is their second visit to Dayton and should not be missed. More information to come.

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

We extend our sympathy to all who have recently lost a loved one, especially Jesse Stefanics on the passing of his wife, Mary Louise. Our thoughts and prayers go out to you and your family. She was a very dedicated member and friend and will be greatly missed.

I hope to see you at the WPA Picnic. Until then, stay safe and enjoy the remainder of the summer.



Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

It's the return of the bacon roast! Yes, the Branch 296 Bacon Roast returns on Sunday, Sept. 25, at 1:00 p.m. at Riverside Park in Oakmont, located directly behind Riverview High School, at the end of the NEW Hulton Bridge. For GPS users, the address is 200 Hulton Road, Oakmont, Pa.

Parking is available in the parking lot behind the high school. From there, it is a short walk to our pavilion, which will be decorated with red, white and green balloons. Everyone is welcome. We'll be waiting for you with smiles and great food. Branch 296 will provide the bacon, kolbász, hot dogs and fixings. We ask you to bring a side dish or dessert for sharing. My share item will be a crock of my homemade baked beans.

Call me at 724-274-5318 or email me at *makelly367@verizon.net* by Friday, Sept. 16, so we'll know how many people to plan for.

Riverside Park is along the Allegheny River. It has a playground on the premises for the kids and a cushioned track for you to walk off your meal. Bring a basketball or tennis balls and rackets if you'd care to.

Riverside Park has plenty of trees, and lots of friendly, scampering squirrels. It's really quite a relaxing place.

Last year we had members and friends from Branch 296, as well as attendees from our neighboring branches who really had a great afternoon together. We hope to see all of you again!

Our summer break continues, but mark your calendars for our next regular meeting on Thursday, Sept. 8 at 6:30 p.m., at the King's Family Restaurant in New Kensington.

Please contact Noreen Fritz, FIC, LUTCF, our awesome agent, who can always answer your insurance and annuity questions for WPA products. You can reach her at at 412-821-1837 or by email at: noreenbunny.fritz@verizon.net.

Have an iced tea and stay in the shade everyone!

Branch 352 Coraopolis, PA

by Dora S. McKinsey

It's hard to believe that it's August already and that the kids will soon be going back to school. Where is the time going? Shopping for school clothes and supplies keeps families busy this month. Some schools even start classes in August. Remember to watch out for those little ones who will be either walking to school or to their bus stop.

August is also the month that college students start back. Best of luck to all of the recipients of a WPA scholarship for a successful year.

The WPA Picnic will be held on Aug. 27 at the Hungarian Cultural Center of Northeastern Ohio located in Hiram, Ohio. Plan on attending this fun, food-filled event. There's something for all ages, including children's activities, music, dancing and, of course, the best Hungarian food around.

Remember to let me know if you participate in any type of charitable event or volunteer anywhere so that we can report it in *William Penn Life* and can all applaud your willingness to give of yourself to help others.

Happy birthday to all those celebrating a birthday this month! May you have many more, and may all of them be healthy.

For all those experiencing an illness, may you soon recover and be good as new.

Our condolences to those who have lost a loved one. May your memories sustain you through this difficult time.

If you have any questions or need assistance with any of your insurance needs, please call me at 412-932-3170 or email me at *dmckinsey@hotmail.com*.

Branch 800 Altoona, PA

by Dave Greiner

It is August; it's hot; it's humid and just plain summerlike. We are ready for our annual summer picnic which will be held Wednesday, Aug. 3, at Highland Park, rain or shine (we

have a pavilion reserved), starting at 6:00 p.m. This catered event features lots of great picnic favorites. Everyone takes home a prize; you can't beat those odds! Let's show our support of Branch 800 and enjoy a relaxing, fraternal evening.

August is a good month for all of us to enjoy outdoor activities. The Summer Olympics will begin in Rio on Aug. 5. Relax and wish Team USA good luck.

There are many local and county fairs that take place this month. Show your support and enjoy some good, old-fashioned fair food, and entertainment.

Let us take a moment to remember the feast of King St. Stephen of Hungary, who led his country to embrace the Christian faith. His feast can be celebrated twice: on Aug. 16, when the Catholic church celebrates his day; and on Aug. 20, when Hungarians celebrate St. Stephen's Day.

And, let's not forget that the Steelers training camp has started and is in full swing. Our local high school football teams are also having preseason practices and preseason scrimmages, which means our schools will be starting soon.

Before school starts, let's try to have a summer family outing. We can always take in an Altoona Curve baseball game or even the Pirates. We can also take our children to a local amusement park for one last roller coaster ride.

There are a few interesting things happening this month. Did you know that August is National Golf Month or that Aug. 26 is National Dog Day? And, on Aug. 14, 1935, President Franklin D. Roosevelt signed the Social Security Act, guaranteeing pensions to those who retire at age 65.

Don't forget, Saturday, Aug. 27, is the WPA Picnic in Hiram, Ohio. This is always a great day filled with lots of good food and fun for all.

We extend birthday and anniversary wishes to any member celebrating this month.

Don't forget to contact Bob Jones for all your life insurance and annuity needs. You can call him at 814-942-2661.

Until next month, "Let's go Bucs!"

In Memoriam

Continue from Page 2

David of Spotswood, N.J. A funeral Mass was celebrated July 12 at St. Olaf Catholic Church.

Donations may be made to the St. Olaf Catholic Church Debt Reduction Fund

May he rest in peace.

REV. ALBERT W. KOVACS

LIGONIER, PA -- Members of Branch 8036 Scottdale, Pa., and throughout the Association were saddened by the death of Rev. Albert W. Kovacs. Rev. Kovacs, 86, passed away July 2, 2016, at Ex-



cela Latrobe Hospital.

He was a loyal member of WPA, who served as both coordinator and secre-

tary for Branch 8036.

He was born Aug. 9, 1929, in Woodbridge, N.J., son of the late Albert and Elizabeth Szabad Kovacs.

He was licensed for Christian ministry by the Pittsburgh Synod in 1954. He obtained his bachelor's and master's degrees in divinity from Lancaster Theological Seminary.

He served many churches during his 62-year career. He also served as general secretary of the Calvin Synod for two terms and as chairman of the Church and Ministry Committee for six years. He was an active member of the Ligonier Valley Ministerial Association.

He is survived by his wife of 62 years, Theresa Mary Torok Kovacs; two sons, John Kovacs of Reading, Pa., and Dr. James (Diana) Kovacs of Voorhees, N.J.; a daughter, Jean Kovacs, of White Bear Lake, Minn.; four granddaughters; two great-grandchildren; and a sister, Marguerite Gross of Woodbridge, N.J.

A service to celebrate his life was held July 9 at the Chapel of the Bethlen Home in Ligonier.

May he rest in peace.

We ask you to pray for the eternal rest of Mr. Mirkovich, Rev. Kovacs and all our recently departed members listed here:

JUNE 2016

0001 BRIDGEPORT, CT Margaret Demezzo John Klinko Patricia Maniscalco Jeanne K. Reed

0008 JOHNSTOWN, PA Donald Kerekes Margaret Long Martha R. Neal

0015 CHICAGO, IL Irene Liskovec

0018 LINCOLN PARK, MI Steven Kankula Ruth Revak Louis Vidra Sherwin Vine

0019 NEW BRUNSWICK, NJ John V. Fabiyan

0024 CHICAGO, IL Charles Farber

0026 SHARON, PA Phyllis J. Little

0028 YOUNGSTOWN, OH Irene Kady

0034 PITTSBURGH, PA Walter W. Kolar Barbara A. Nemmer

0040 MARTINS FERRY, WV Kathryn M. Orsini

0076 PHILADELPHIA, PA Armand H. Devoe, Sr.

0089 HOMESTEAD, PA Eugene L. Pilardi William D. Rubinsak

0129 COLUMBUS, OH John R. Gaal Rosalie Guttermuth-Reinhart

0132 SOUTH BEND, IN Richard H. Gaston Elizabeth Sotak 0159 PHOENIXVILLE, PA Richard Lightcap

0174 SCRANTON, PA William J. Dippre, Jr.

0226 McKEESPORT, PA Victor W. Molnar John R. Ruby

0296 SPRINGDALE, PA Alma B. Woolley

0352 CORAOPOLIS, PA Ethel D. Hamelly

0383 BUFFALO, NY Nancy L. Burchett

0590 CAPE CORAL, FL George J. Gyorkos Pearl E. McGuire

0705 MAYVILLE, WI Cinderella J. Holifield

0720 DEDHAM, MA Emily J. Papay

0725 SPRINGFIELD, MA Lorraine M. Mackay Robert V. Wilson

8036 SCOTTDALE, PA Helen M. Debolt Mary Dolores Timko

8075 WILKES-BARRE, PA Clarence Cronauer, Jr.

In the early hours of March 25, 2016, Good Friday, the Lord called home our dad. He lived 82 years and truly molded his children throughout our entire lives with his words and what he said, but more importantly, how he lived. Every moment precious, never wasting any of them. It was the way he treated people that we will remember the most. He never said an unkind thing about anyone. He found the silver lining in everything and pushed us all not by what he asked of us, or expected--it was by what he knew and believed we could be. "You can do anything you set your mind to"...and he lived that message. His words were powerful throughout our lives, but so much of the time, it was really the quiet... the way he listened to our hearts. He believed in every one of his five children and grandchildren.

May God bless Arthur Morvai, our Hungarian father, who worked harder than anyone we have ever known, gave all he had to his family, and died in the warmth of his own bed beside the woman he loved more than life itself, our mother. May God take him home gently, and may he see his legacy lived out in all of us here who had the privilege of knowing him and the honor of being his family.

We love you Dad Julie, Teri, Annie, Zeke and Eric

Turn your scholarship donation into a message or greeting

Looking for a different way to wish your child a happy birthday? Would you like to wish your special someone a happy anniversary? Or, would you like to share memories of a deceased loved one? William Penn Life invites you to share your personal messages in the pages of our magazine. Make a donation to the WPFA Scholarship Foundation, and you can express greetings, wishes or heartfelt memories while helping us to provide financial assistance to our young members pursuing a higher education. The size of your message or greeting will be based on the amount of your donation as follows:

 $^{\$}25 = ^{1}/_{16}$ page (approx. $1^{7}/_{8}$ " x $2^{1}/_{2}$ ") • $^{\$}50 = ^{1}/_{8}$ page (approx. $3^{3}/_{4}$ " x $2^{1}/_{2}$ ") • $^{\$}100 = ^{1}/_{4}$ page (approx. $3^{3}/_{4}$ " x 5") • $^{\$}200 = ^{1}/_{2}$ page (approx. $7^{1}/_{2}$ " x 5")

Please remember the deadline for each issue is the 10th day of the previous month (e.g., the deadline for the June issue is May 10.)

To place your message, send your name, telephone number and email address -- along with your message and your check made payable to "William Penn Fraternal Association Scholarship Foundation, Inc." -- to: WPFA Scholarship Foundation, 709 Brighton Road, Pittsburgh, PA 15233

Welcome To Our Fraternal Family



MORGAN A. KAFITI Branch 14 Cleveland, OH



GARRETT C. KELLER Branch 296 Springdale, PA



CLAIRE OPANEL & CASSIDY VAN VLEET Branch 28 Youngstown, OH



HAILEE M. TREMBLAY Branch 525 Los Angeles, CA

Recent Donations

WPFA Scholarship Foundation

Donations Through **Premium Payments JUNE 2016**

Branch - Donor - Amount

- I Andrea R. Onderdonk \$1.00
- I Barbara M. Onderdonk \$1.00
- 8 Linda Lou Toki \$10.00
- 14 Anna Graf \$1.00
- 14 Stanley L. Adams \$5.00
- 18 Marianne T. Orsargos \$10.00
- 19 Ruth E. Lancsak \$10.00
- 19 Ethel Dudas \$4.20
- 19 Mary Jane Nagy \$1.00
- 26 Marie S. Logue \$1.00
- 28 Mary Vargo \$100.00

44 - Kimberly L. Confer - \$43.75

- 48 Nicholas C. Constantino Jr.-\$4.52
- 76 Kathleen L. Fiordimondo \$10.00
- 89 Melissa S. O'Brien \$2.10
- 129 Virginia Abahazie \$3.00
- 129 Thomas A. Shepard Jr. \$7.45
- 159 Kelly J. Scherfel \$3.39
- 226 Timorthy R. Holtzman \$1.40
- 226 Carol S. Burlikowski \$5.00
- 226 Antonette J. Grygo \$20.00
- 249 Sue A. Dugan \$10.00 349 - Emilia Scaffidi - \$5.00
- 352 John P. McKinsey Jr. \$10.00
- 383 Lee O. May \$1.00 590 - John Gardi Jr. - \$5.50
- 720 John A. Puleo Jr. \$0.35
- 723 Lawrence J. Drayton \$20.00
- 8020 Karen M. Dansak \$1.00
- 8036 Zachary J. Kaider \$4.00
- TOTAL for Month = \$301.66

Additional Donations **JUNE 2016**

Donor - Amount

Kathleen Aaronson - \$25.00 Danielle Iorio - \$20.00 John & Ruth Pastor - \$50.00 WPA Cookbook Sales - \$265.00

TOTAL for Month = \$360.00

Donations In Memory Of Arthur (Art) Barillo **JUNE 2016**

Donor - Amount

Joe & Hedy Baumgartner - \$20.00 Christine Baldyga - \$25.00 Tibor & Magdolna Dani \$50.00 Fedele & Barbara DePalma - \$50.00 Ken & Pat Lombardo - \$100.00 Betty Markley - \$80.00 Ernest J. Mozer Jr. - \$100.00 Richard E. Sarosi - \$25.00

Steve & Helen Schwieghardt - \$75.00

John & Theresa Staudinger - \$50.00 Dean & Hilda Strucker - \$50.00

TOTAL for Month = \$625.00

Donations In Memoriam JUNE 2016

Donor - Amount (In Memory of)

Br. 18 Lincoln Park, MI - \$100.00 (Deceased Members Assunta Marco, Rosemary Janashousky & William Crist)

TOTAL for Month = \$100.00

Donations Received From Annual Bowling Tournament Received as of June 30, 2016

Donor - Amount (In Memory of, if applicable)

Richard E. Sarosi \$100.00 Br. 14 Cleveland, OH - \$100.00

TOTAL for Month = \$200.00

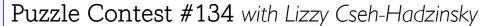
Enjoy a taste of Hungary today! The Official WPA Cookbook

- Over 500 recipes Kitchen tips from Chef Béla
- Info on cooking, dieting & entertaining PLUS an enclosed book stand

(includes shipping & handling)

For your copy, make your check payable to "WPFA Scholarship Foundation" and mail to: WPA Cookbook, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233 All proceeds benefit the William Penn Fraternal Association Scholarship Foundation, Inc.







The WPA Picnic: Be a part of it!

After a one year hiatus, the WPA Picnic is back, and it is bigger and better than ever. Make sure to circle the date Saturday, Aug. 27 on your calendars.

The Hungarian Cultural Center of Northeastern Ohio is located at 12027 Abbott Road in Hiram, Ohio and is easily accessible via several highways. The journey is a short, scenic and very pleasant driving experience.

If you are an American-Hungarian, this will be the exciting high point of the summer picnic season. This gala event offers the best in Magyar folk music, food and fraternal activity. The dozens of acres of shade trees and the pristine waters of the Cuyahoga River offer a perfect backdrop for the gathering. Convenient parking, beautifully themed buildings and various Hungarian items of interest can be found throughout the grounds.

Music is the focal point of any Magyar affair, and once again the Batyi-Udvary Orchestra will be performing the entire afternoon. The music of this zene features the best Hungarian music in America and rivals in presentation any musical group from the homeland.

The William Penn Association Magyar Folk Dancers will provide attendees with the precision and perfection of traditional Magyar dances.

Food will be prepared the old fashioned way, just like you remember Nagyanya cooking it for you.

Don't forget to stroll over to the Chinese auction area where dozens of prize baskets are waiting to be won. There will also be several raffles, including a 50/50 and a raffle for an autographed guitar.

Remember, proceeds from all the days activities benefit the WPFA Scholarship Foundation. I am a past beneficiary of this great endeavor, and my family has donated a raffle basket featuring Hungarian Spirit!

I hope to see you there. Ask for Lizzy; I will be helping out somewhere at the affair.

The August 2016 puzzle consists of 15 clues, each pertaining to some aspect of the WPA Picnic. Good luck!

Éljen a Magyar, Lizzy Cseh-Hadzinsky, Branch 28

Puzzle Contest #131 **WINNERS**

The winners of our Puzzle Contest #131 were drawn July 7, 2016, at the Home Office. Congratulations to:

Sylvia Carlisle, Br. 310 Lynch, KY
Elizabeth Charney, Br. 1 Bridgeport, CT
George L. Katsuleris, Br. 352 Coraopolis, PA
Anita P. Kosaski, Br. 18 Lincoln Park, MI
Each won \$50 for their correct entry.

WPA PUZZLE CONTEST #134 OFFICIAL ENTRY

Q	Н	Р	0	0	Ε	R	R	٧	D	Ε	Α	S	С	Н
W	R	Κ	Α	G	Χ	Α	М	Κ	Α	Т	Υ	Α	Т	Т
В	Ν	Ε	F	Р	F	Z	Υ	Ν	Ν	G	W	Υ	F	Κ
С	Α	F	Υ	F	R	Н	D	I	С	Н	Υ	L	Р	S
М	Α	Т	L	Ν	Q	I	S	Υ	Ε	I	Р	U	Q	Z
В	Ε	Ε	Υ	D	Ε	С	Κ	Ν	R	R	٧	G	Α	Α
Q	S	D	В	I	Α	Κ	L	Α	S	Α	0	J	Р	Н
Z	S	Α	В	L	0	Κ	Α	Н	S	М	٧	Р	L	S
С	U	Υ	Α	Н	0	G	Α	Ν	٧	L	Χ	D	I	Α
X	С	Р	М	I	Α	0	Χ	Α	Ν	Q	1	Н	U	D
Α	Κ	С	0	Κ	S	Α	Т	Z	S	0	Р	Α	Κ	R
F	Α	Ν	S	0	Ε	Ε	R	0	W	Q	L	Т	D	Α
Z	Χ	Ν	R	J	Z	Ε	Χ	٧	Z	F	G	Α	Т	S
Ν	Z	F	Q	С	S	М	М	U	G	F	F	W	Z	С
L	Α	Ν	G	0	S	М	Κ	Н	В	С	Ν	0	Т	S

"WPA Picnic" Word List

Batyi	Hiram	Paprikás
Csárdás Haz	Káposztás Kocka	Raffles
Cuyahoga	Kolbász	Sor
Dancers	Lángos	Szalonna Kenyér
Gulyás	Palacsinta Palacsinta	Udvary
Name:		
Address:		
City:		
State:	Zip Code:	
Phone:		
Email:		
WPA Certificate No	o.:	

RULES

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

WPA PUZZLE #134 709 Brighton Road Pittsburgh, PA 15233

- 4. Entries must be received at the Home Office by Sept. 30, 2016.
- 5. Four winners will be drawn from all correct entries on or about Oct. 5, 2016, at the Home Office. Each winner will receive \$50.

Inside this issue:

Helping Millennial families meet their financial needs...**PAGE 4.**

A cimbalom master...PAGE 6.

Hungarians celebrate their heritage at minor league game...PAGE 10.

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Earn cash rewards when you refer new members to WPA. We will pay adult members age 16 and older \$20 for each first-time applicant they recommend who is issued any WPA permanent or term life insurance plan. You can also earn rewards for recommending new life insurance plans to current members. WPA will pay you \$12 for each current member you recommend who is issued a new permanent life insurance plan. You can also earn \$10 for each current member you recommend who is issued a WPA term life plan. To claim your Recommender reward, send us the names and addresses of everyone you know who would enjoy the many fraternal benefits that come with membership in WPA. *Family of sales agents living at the same address as the agent do not qualify for a Recommender Award.

Please Print	WPA RECOMMENDER	
Your Name:	Branch No.:	
Address:		
Phone:	WPA Representative/Agent:	
Name of Prospective Applicant:		
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