

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 more than \$2.5 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 nearly the same amount 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.

When you donate to the WPFA Scholarship Foundation, you confirm your belief 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.





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Branches make Holiday Basket program a success

PITTSBURGH -- The spirit of fraternalism never shines more brightly than it does every year during the holiday season. This past year was no exception as WPA branches once again responded with overwhelming generosity to the Association's Holiday Basket program.

Between Thanksgiving and the end of the year, WPA branches donated 99 baskets of non-perishable food and other items worth a total of \$4,295 to those in need in their local communities.

While we are happy to report that about 60 percent of our branches participated, our goal remains to achieve 100 percent participation.

We encourage all our branches and members to continue caring and sharing throughout the year by donating regularly to local charities

One way to continue this good work is by participating in the WPA's Join Hands Against Hunger program (see story at right), which continues from now until April 1.

which aid those in need.

Join Hands Against Hunger

WPA calls on branches to aid local food banks

PITTSBURGH -- Even though the holiday season is behind us, we should keep alive the spirit of giving even after all of the tinsel and lights are packed away.

Food banks across the nation have seen an increase in the number of families who need help. Unfortunately, at the same time, those same food banks also have seen a reduction in the amount of donated items that they can distribute to those in need after the holidays.

So, WPA is once again conducting its Join Hands Against Hunger program. From now through the end of March, we're calling upon our members and branches to demonstrate their fraternal spirit by collecting non-perishable items that can be donated to local food banks.

All branch presidents will be receiving more information in the mail about this program, including details on how your branch can receive matching funds of up to \$50 for participating in this program.

We also ask you to send a photo of your branch's volunteers and/or donations which will be published in William Penn Life.

The deadline for submitting matching funds reimbursement forms,

receipts and photographs is April 1. If you have any questions, please contact Judit Ganchuk toll-free at



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 allowing 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:

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

 $^{\$}200 = ^{1}/_{2} \text{ page (approx. } 7^{1}/_{2}\text{" x 5")}$

To place your personalized donation, send your check and message--along with your phone number and email address--to: WPFA Scholarship Foundation, 709 Brighton Road, Pittsburgh, PA 15233

A note about last month's puzzle contest

Due to a typographical error in last issue's Puzzle Contest (William Penn Life, January 2016 issue, Puzzle Contest #127), the clue "ágyas" did not appear in the puzzle grid. Therefore, all entries correctly finding the remaining 16 clues will be eligible for the prize drawing for that puzzle. We thank the sharp-eyed readers who brought this to our attention.



From the National President by George S. Charles, Jr.

Still strong after 130 years

s the Association marks its 130th anniversary on Feb. 21, it would be too limiting to perceive this occasion as a mere milestone in the history of our Association. Our path has recently been entwined with the history and structures that enhance corporate accountability and promote honesty among our membership.

Our Association remains dedicated to the promotion of service to others and to providing financial security to our membership through quality life insurance and annuity products. We are steadfast in our mission to provide proper incentives and promote our Association on a regular basis throughout many of our branches and their local communities. Our Association has been fortunate in that we have many members of all ages involved in many programs and activities.

It is inspiring to know that our Association realizes the importance of family and will continue to support the family and family values. On behalf of my wife Dianne and son Steve, as family and members, we congratulate William Penn Association.

We have an excellent working fraternal team. Our Officers, Directors and Home Office staff contribute their talents to the ideals of our Association's mission statement. Our National Directors are prepared to meet the many new challenges which lie ahead. They are

continuously working on developing new programs and products for growth.

So remember, when one of our sales representatives asks to review your insurance, welcome them into your home. Our sales representatives, along with you, our membership, represent our Association's future.

We are proud to have the presence and support of all of you and also the role that all of you played over the years in the development of William Penn Association. You are truly our greatest asset today and tomorrow, and we could not accomplish what we do without your support and leadership.

Our Association is a strong, vibrant, growing reality and our future will continue to be strong. We must keep our Association alive, making our future generations and members proud to be part of William Penn Association. May the future be rewarding for all of us.

We all have a voice, and when we come together and use that voice for the right reasons, we can make positive changes. So, on this 130th anniversary, let us use the momentum, optimism, memories and lessons of the past 13 decades to guide us through the next.

As we continue to move forward, our Association will continue to dedicate itself to you. Our fraternal spirit is still glowing like the spirit in the hearts of our founders more than 130 years ago.



Show your WPA pride!

We received a new 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:

 Address:

 City:
 State:
 Zip:

 Email:

Size (Circle One): Mens S M L XL XXL 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



Retirement saving strategies for Baby Boomers

THE BABY BOOMER GENERATION (those born roughly between 1946 and 1964) are entering into the next phase of their lives: retirement. This group of retirees will seek an unprecedented amount of adventure, travel, creativity and, quite often, new business pursuits. While these boomers attempt to redefine traditional retirement and aging, will they be able to finance these adventurous plans?

Many people find themselves financially unprepared for retirement and shouldn't count on working longer to make up the difference. According to a recent study by the Employee Benefits Research Institute (EBRI), more than one-fourth (28 percent) of all workers over the age of 50 say they have less than \$1,000 in savings and investments (not including traditional pension plans or their primary residence), and over half (57 percent) stated that they have less than \$25,000 saved.

Often, people say they will continue working until later in life, but the survey also found that half of retirees actually left the workforce earlier than planned due to health reasons or changes in their company, such as downsizing or closure. In fact, two-thirds of workers say they expect to work during their retirement years, but only about 23 percent of retirees report that they have ever worked during retirement.

If you are in this age group and find yourself facing the possibility of having an underfunded retirement, it's not too late to take charge. There are plenty of things you can do *right now* to get on the right track. Here are some thoughts:

• What's it going to take? First, estimate how much income you will need in retirement, taking into account any changes in your lifestyle that may occur. The study revealed that 60 percent of workers spent eight hours or more last year planning their vacation, while only 34 percent said they spent that much time planning for the longest vacation they will ever take--retirement. Many planners say that you'll need 60 to 75 percent of your current income to maintain your lifestyle, but each person's needs are unique and different.

After figuring out how much income you will need, deduct any income that you will have available, such as social security, company pension plans and savings designated for retirement. Multiply this number by your life expectancy and you'll come close to your total need (don't let that number scare you).

- *Create a plan.* Examine your spending habits and make a budget to allocate more income towards your retirement goal. Saving as little as \$20 additional per week will go a long way toward helping you reach your goals.
- *Pay down debt*. A little more than half of working Americans over age 50, and nearly a third of retirees

indicate that they struggle with savings due to their high levels of debt. Make every effort to enter retirement free of non-essential debt.

• Use all available sources of retirement savings. If your employer offers a retirement plan, such as a 401k or 403b, contribute as much as possible. The contribution limit for 2016 is \$18,000, and those over the age of 50 can contribute an additional \$6,000. Many employers will match your contributions up to a certain limit, so be sure you take advantage of the maximum employer match.

One effective strategy is to start with whatever you can afford to contribute this year, then increase your contribution by one percent (or more) each year. The difference in your take home pay will be so slight you'll barely see any difference.

• Take the initiative. No employer plan? Consider contributing to a traditional IRA, Roth IRA or a "non-qualified" annuity. You can open one of these with William Penn Association for as little as \$10 per month. Traditional and Roth IRA contribution limits for 2016 are \$5,500 if you're under age 50, and \$6,500 for those over age 50. Your WPA agent can help explain the differences and, as always, consult your tax advisor for tax advice.

With all of the above options, time and compounding of interest will be on your side. Each year that your savings remains untouched gives them more time to compound and grow. With a few steps in the right direction, starting this year, you can have the resources available to help redefine traditional retirement as we know it.

Still think it's too late to get started? Call your WPA agent to start planning for your retirement today. It's never too early...or too late. Don't have an agent? Call the Home Office, and we'll have one assigned to you.

New Fraternal Director brings upbeat spirit, commitment & vitality

THE BEST CHRISTMAS gift I received from WPA was the announcement that former Board Chair Barbara House was becoming WPA's Fraternal Director.

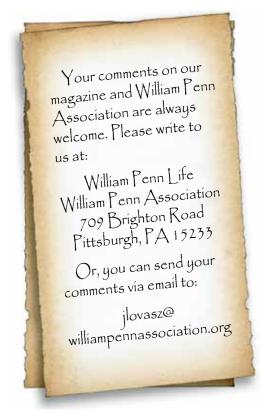
In this post, she can continue her amazing record of connecting with members and making them feel they are valued and can contribute even more to WPA's mission and continuity. It would have been a shame to lose the goodwill she has fostered over the years as well as her enthusiasm for the organization. I have long admired her upbeat spirit, her commitment and vitality and the way she encourages others, so badly needed in most of today's fraternal organizations.

In spite of personal setbacks, she forever sees the good in others, compliments them and knows that a little honey will garner more results than any criticism or negativity. She is WPA's "den mother" who shouts out appreciation for any and all WPA support; she mentors and advises newcomers to the organization like she did last year for WPA's National Sales Director; and she truly hurts alongside the rest of us when we lose someone we love as she recently expressed in her branch news when she addressed her profound grief over the passing of Board member Roger G. Nagy.

It's those same qualities that have endeared her to so many others and will provide an enhanced dimension to the position of Fraternal Director.

Kudos to WPA's Board for seeing all the many new possibilities by appointing Barbara House, and a very special thanks also to her 93-year-old mother Irene Korpak for instilling the values that all of us aspire to attain. Both mother and daughter do all Hungarians and WPA members proud!

Kathy Megyeri Washington, D.C.



Reader can relate to article about adopting Hungarian culture

I ENJOYED READING "My Hungarian family" by Mark Schmidt (*William Penn Life*, October 2015). My husband, too, has been interested in all things Hungarian in the 42 years we have been married, though not to the extent that Mark is. [My husband] was with us when I took my mother back to her homeland in 1987. He thoroughly enjoyed the visit. He likes Hungarian food and even took a course in the language when we were first married.

Mark is in an area where he can frequently rub elbows with Magyars. That helps a lot. I like his comment about golf and bowling not being Hungarian, but, the [WPA] Picnic-A Great Fraternal Feast and the Hungarian Heritage Experience are very much so. I hope those two events continue for many years. Those of us far from our Magyar brethren

need these things to keep close to our roots.

I also like reading about Hungarians through the ages, such as Maria Aczél-Schauer's article about the Freedom Fighter, Gergely Pongrátz (William Penn Life, October 2015). They, too, help keep us close to the heritage we have. I would like to see more articles about famous people who share our ethnicity.

I enjoy the *Aging Well* column, the *Moneywise* column and the branch news articles. I have quit reading *Tibor's Take* since it only seems to be about his family and what they do. I want to be a part of the Hungarian family.

Thank you for the work you do producing such a fine periodical.

Barbara Bernard via email

Ronald McDonald House expresses appreciation for WPA's generosity

ON BEHALF of the families of the Ronald McDonald House of Pittsburgh, I would like to thank [William Penn Association] for your generous donation of turkey dinners totaling \$264.98. We continue to be grateful to our friends who help us to provide a warm and caring environment for our guests.

Your contribution helps us to maintain a "home away from home" for the families of seriously ill children receiving medical treatment using our area hospitals. It is only with support from the community that we are able to continue to provide a home for all families regardless of their ability to pay. Again, from everyone at the Ronald McDonald House, I would like to thank you for your continued support to our families and mission.

Sincerely,

Becky Magnelli

Family Service Director Ronald McDonald House Charities of Pittsburgh



$\operatorname{Tibor's}$ Take with Tibor Check, Jr.



Nostalgia & traditions ...plus other select random thoughts & observations

ZOLTÁN MÁGA, the internationally renowned violin virtuoso, and his entourage of supporting musicians and performers recently toured select cities in America and Canada. Other than New York City and Toronto, Mága performed primarily in the southwest U.S. It is interesting to note that this particular tour did not stop in cities with large populations of American Magyars, such as Cleveland, Pittsburgh or Detroit.

Until recently Mága, who is based in Budapest, has been a virtual unknown to most here in the States. A March 2015 PBS special featuring Mága introduced him to mainstream America. The production featured images of Vigadó Hall and Heroes Square, a musical performance on a ship cruising the Danube, and a nighttime segment

shot from the area adjacent to Fisherman's Bastion featuring an illuminated Pest side of the city in full grandeur. Utilizing cameras mounted on helicopters, the program featured the entire

Mága allowed for many support members of the cast to be featured as well. Surprisingly, his command of the American language is quite good. I wish I was half as proficient in Hungarian as he is in our language. He presents himself as a master violinist with a humble respect for his ancestry, nation and audiences. I surely hope he returns to America in the future and performs closer to my home.

Residing in D.C. makes my heart grow fonder for home. Thanks to modern technology (cell phone and the Internet), I know what is going on in my old Amer-

ican-Magyar community just as if I were living back in Northeastern Ohio. But, knowing about a special event or gathering does not make it any easier with the realization that you can't be there in person.

Speaking of things going on back home, the Hungarian Cultural Center of Northeastern Ohio (HCCNEO) is moving into the next phase of their expansion. They ultimately hope to create a small village similar to those that typically dotted the Hungarian landscape generations ago. The facility already has a traditional hand-carved kapu (wooden gate), a csárdás (dance) pavilion, a sörház (beer hall), a konyha ház (kitchen house) and many other uniquely

Magyar attributes. Projected improvements to the 40-plus acre campground include expanding the kitchen area, adding new handicap accessible restrooms and insulating the main building so events can be held there year round.

To help fund this noble effort, donors can purchase bricks that will be used to construct an entrance walkway inside the *kapu*. Donors can have a message or dedication inscribed upon their brick. What a great way to remember loved ones who have passed, to welcome a newly added family member or to congratulate and recognize special relatives, friends, churches or clubs. For more details on how you can purchase a brick, contact HCCNEO President Mary Jane Molnar at 440-352-9504.

The HCCNEO also has a great and informative website: www.hungarianclub.com.

One of the defining characteristics of Magyar cooking is the abundant use of paprika. My family and I use the spice generously. When cooking, we measure it out by tablespoons and always have at least three cans of the "red gold" in reserve. "Pride of Szeged" brand paprika is available in most areas and is even found in D.C.

at better grocery stores.

While recently purchasing a couple cans, I noticed the containers are no longer made from metal but now are made from molded plastic wrapped with a cellophane label. The old metal cans were finished with enameled paint, brightly

The paint was almost impossible to remove. Today, very few containers are made this way. I imagine the conversion to a plastic vessel was a cost-cutting measure.

For years, I kept all my empty paprika cans as they serve as compact, strong and convenient holders for small items such as paper clips, loose change and nails. There are several empties serving a second life on my desks at work and in my apartment.

adorned in red, white and green.

When visiting my cousins in Csót, Hungary, a little over a year ago, I was introduced to a Hungarian butcher in the nearby city of Pápa. He was making a promotional appearance, selling a new line of about 10 different blends of packaged spices for meats and soups.

Tibor's Take



When I first saw this rotund and jolly elf, he referred to himself as "Laci bácsi." With a snifter of szilva pálinka (plum brandy) in one hand and a plate of various sausages and pogácsa (biscuits) in the other, he strolled around the butcher shop inviting shoppers to sample some of the savory tidbits that were made with his mixes.

Laci made it a point to welcome my family to Hungary with a bellowing laugh that sounded like a cross between Santa Claus and the Ghost of Christmas Present. With a

robust voice he announced loudly: "Laci bácsi! Jó! Jó! Jó! Jó! Needless to say, Laci bácsi, my apa (father), my Hungarian cousins (Árpi, Géza and András), along with my anya (mother) and siblings shared in several rounds of distilled refreshment and succulent meat treats. My sister and brother collaborated and bought a package of each spicemix and gave them to my father as a Christmas gift a few months later.

I wonder if the humorous-sounding product line named "Laci bácsi" became a business success?

I have come to appreciate many of my family traditions and histories through happenstance. My trips down memory lane usually occur when I am requested to retrieve something from the cellar for my parents, only to find myself distracted from my intended task. My recent lessons in family traditions occurred in two less than likely venues.

The day after Christmas, my father, brother and I went to the Youngstown area to broadcast the "Souvenirs of Hungary" radio program. It was a reunion of sorts as my brother engineered and my father and I shared the side microphone adjacent to the control board in Studio A. We decided the night before to play a mixture of Hungarian Christmas songs and other traditional Magyar music. I was delegated to select the holiday tunes and my father picked the other songs. I asked my dad to let my brother pick out the other records. He replied, "Bondi will pick cimbalom songs, and I am focusing on selecting songs that were favorites of our many family and friends that are now in Hungarian Heaven."

Our typical radio show airs an average of 22 musical selections in 90 minutes. With those numbers in mind, I knew it would be safe to say about a dozen musical pieces would be needed for my segment of the program. Interestingly, the selections my *apa* chose were family lessons in history.

My other nostalgic moment occurred via a series of cell phone calls right around my birthday Jan. 1. Each year Sonny, Cissy and Christine (members of Branch 28) make thousands of delicious cookies for the Christmas holiday, most of which are given to family members and friends. I am proud to say that each year my family gets a huge tray to enjoy. Every cookie is an edible work of art: a treat of subtle, unique tastes behind a perfect visual presentation. In other words, they are too pretty to eat.

This Christmas, the *sütiket* (cookies) made their way to my parents' house a little later than usual, when I was already back in D.C. For the first time in my life, I did not have the extreme pleasure of consuming those tasty indulgences. My mother sent me several photos of the cookies.

I learned of the cookies' arrival via a cell phone call from my mother. As our conversation volleyed back and forth, I learned about Cissy and Sonny's mother, Mary Novak Tollas. Mary was a welcoming beacon providing a warm and loving greeting to my mom and dad as well as many others. As the grand matriarch of the Tollas family, Mary made it a point to have a hot pot of coffee and plates of those wondrous cookies ready for sharing.

When Mary passed away unexpectedly in the mid 1990's, Sonny and Cissy continued the heartwarming and delicious tradition established so many years ago by their édes anya. Oftentimes, this particular sister and brother lived hundreds of miles apart, but each Christmas season they get together on a predesignated weekend and begin their multiday production line of cookie creation. Trunk loads of butter, nuts, sugar and flour are measured out, processed, then baked as the neatly placed mounds of batter or dough are transformed into wonderful bite-size delicacies. Most of the cookie recipes are Magyar.

Weather permitting, I will return back home on President's Day weekend. Somewhere during that time, I'm sure I will be enlightened with new family histories and traditions.

Éljen a 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.



Treasured Recipes with Chef Vilmos

Comfort food, Magyar-style

Webster's New World Dictionary defines "comfort" as "relief from distress, grief, etc.; consolation; a person or thing that comforts; a state of ease and quiet enjoyment, free from worry, pain, etc.; anything that makes life easy or comfortable; a quilted bed covering.

Except for that last bit about the bed covering, the word "comfort" aptly applies to food, at least in my book. A friend of mine made me laugh when, after asking her if Hungarians had a phrase for "comfort food," she said: "No. For Hungarians, all food is comfort food." To that, I say, "AMEN!"

Hungarians may not have a similar phrase, but they do make some of the most comforting food I've had the pleasure of eating. I think a lot of that comfort comes from knowing the recipes are centuries old, handed from one generation to the next, and can be made by just about anyone from rather simple ingredients. Plus, they make the whole house smell wonderful as you prepare them, building the anticipation of actually eating them.

Below are recipes for some of my favorite Magyar comfort foods. I also threw in a recipe from something that isn't Magyar per se, but was something I always looked forward to my mother making...and few things are more comforting to me than the thought of mom making dinner.

The recipes come from WPA's cookbook, A Taste of Hungarian Heaven. You can get your own copy for a donation of \$20 per book to our Scholarship Foundation. See the ad on page 26 for ordering information.

Húsleves (Beef Broth)

2 pounds chuck beef

I soup bone

3 quarts cold water

3 carrots

2 parsley roots & greens

I small kohlrabi

OR ¼ head cabbage

I small onion

I potato

3 teaspoons salt

12 whole black peppers

Wash meat and bone and place in a large pot. Cover with cold water and bring to a boil. Skim thoroughly. Add salt, peppers and cleaned, whole vegetables. Cover and simmer for two hours. Remove soup from heat and add ½ cup cold water. Strain soup. Add cooked, drained egg noodles and serve. Place meat and vegetables on a platter and serve.

Székely Gulyás

2 pounds diced pork butt I head cabbage, sliced I pound sauerkraut 1/2 pint sour cream 3 tablespoons shortening I onion, chopped I teaspoon salt I teaspoon paprika ½ cup water I tablespoon flour

In a large skillet, brown onions in two tablespoons of shortening. Add the paprika and pork. Pour on 1/4 cup water



and cook covered for 45 minutes. In another skillet, melt the remaining one tablespoon of shortening. Add the sauerkraut and sliced cabbage and the remaining ¼ cup of water. Cook until cabbage is tender. Mix the flour with the cabbage mixture, then add this to the meat. Mix the gulyás with sour cream and serve.

Cabbage Roll Casserole

½ medium cabbage, shredded 3 tablespoons fat or oil 1½ pounds beef, minced 2 onions, minced 2 cans (8 ounces each) tomato sauce ½ teaspoon oregano I clove garlic, minced I teaspoon salt ½ teaspoon black pepper I cup cooked rice

Preheat oven to 350°F. In a wellgreased baking dish, place half of the shredded cabbage. In a large frying pan, heat fat (oil). Stir in beef and cook until it loses its redness. Add onion, ½ can of tomato sauce, garlic, oregano, salt, pepper and rice. Blend thoroughly. Pour remaining ½ can of tomato sauce over the cabbage mixture. Cover with rice mixture. Place remaining cabbage on

top. Pour second can of tomato sauce over all. Bake for one hour. Serves six.

Krumpli Leves

41/2 cups water

2 pounds potatoes

2 teaspoons salt

½ teaspoon paprika

2 tablespoons butter

2 tablespoons flour

I small onion, chopped fine

2 tablespoons sour cream

Peel the potatoes and cut into cubes. Place into a saucepan, cover with four cups of water and add the salt. In a small pot, blend butter, flour and onion; cook until browned. Add remaining 1/2 cup water and ½ teaspoon paprika. Add this mixture to the cooked potatoes. Just before serving, add the sour cream.

City Chicken

2 pounds veal, cut into 1-inch cubes I teaspoon salt

3 tablespoons water

I cup cracker crumbs

Shortening or oil

Pour crumbs into a small bowl. In a separate bowl, beat the egg with the water. Thread pieces of veal onto wooden skewers. Dip the meat into the bowl of crumbs, then into the beaten egg and then into the bowl of crumbs again. Heat shortening or oil in a skillet. Fry the meat skewers in the skillet. When browned, reduce heat, cover and cook until tender, about 40 minutes.





Enjoy some wintertime fun

FRESH FALLEN SNOW stirs a calling in me. As a kid, I spent my winters outside somewhere playing in the newly fallen snow. I had a metal saucer with several dents and dings in it. It went super-fast down the hillside, and as it spun around, it tossed me from side to side.

I still love sled riding, building snowmen and making angels. What is not to love? As long as you are dressed for the temperatures and conditions, going outside in the winter, even for a walk, is a great experience.

If you have young grandchildren, the winter fun is unbeatable. Pull the little tykes around the yard on a sled, giving them a tour of snow covered fences and trees. If you time it just right, a little snow business right before lunch helps to ensure a sound afternoon nap.

Older grandchildren will most likely jump at the chance to go snowshoeing. Many of our area parks and recreation spots rent snowshoes and cross-country skis and provide clearly marked trails. The whole package is time well spent for both your heart and soul.

If you are more into organized snow fun, check out the tubing parks at area ski resorts. Tubing offers groomed tracks and assistance on the uphill part. Tubing sessions last anywhere from one to two hours. Check with the facility for more information. Oftentimes, they provide an outdoor bonfire or a roaring fire inside. Even for non-skiers, an afternoon trip to a resort can be a wonderful change of scenery.

It makes sense to get out and frolic in the winter fun land all around us. So, get out your extra warm hat and boots and suit up for a spectacular outing with Old Man Winter.

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

Magyar Matters

Hungarian Cultural Center hopes to expand facilities brick by brick

HIRAM, OH -- The Hungarian Cultural Center of Northeastern Ohio is inviting individuals, families, organizations and businesses to support its efforts to enhance its club grounds by sponsoring...bricks.

They're calling the effort the Brick Walkway Fundraiser Project. The idea is simple: donors can sponsor bricks that will be used as part of a new walkway leading from the club's beautiful Székely Kapu (entry gate) into the grounds. The brick walkway would provide not only an attractive welcome to the grounds, but also a safer entry for members and visitors that are physically challenged.

Brick sponsors can honor both living and deceased family members and friends, while businesses, churches and organizations can show their support for the club's efforts to promote Hungarian culture and traditions.

There will be two sizes of bricks available:

• 4- x 8-inch bricks - 3 lines with 20 characters per line at \$50 per brick;

• 8- x 8-inch bricks - 6 lines with 20 characters per line at \$100 per brick

Brick sponsor order forms can be found on the Hungarian Cultural Center of Northeast Ohio's website: www.hungarianclub.org.

Payment of bricks must be made by cash, check or money order only. Checks and money orders are payable to the "HCC of NEO."

Profits from the Brick Walkway Fundraiser Project will be used to cover the expenses for expanding the club grounds' kitchen, adding new handicapped restrooms for both men and women and insulating the main building so that it can be used year round. The building fund goal is \$150,000, and the club is one-third of the way toward reaching that goal.

For more information about the HCC of NEO and the Brick Walkway Fundraiser Project, call 216-251-8126.

Cleveland Hungarian Development Panel to host annual ball

CLEVELAND -- The Cleveland Hungarian Development Panel (CHDP) will host its 26th Annual Paprika Ball on Saturday, March 12, in the Grand Ballroom of the Ritz Carlton Hotel, located in downtown Cleveland.

The theme for the annual black tie event will honor "The Fine Arts of Hungarians" in collaboration with The Cleveland Museum of Art.

The event includes cocktails, hors d'oeuvres, dinner, entertainment, a silent auction and dancing to the music of Harmonia.

Individual tickets are available for \$200, \$300, and \$500 while tables of eight are available starting at \$2,500.

For more information, call 216-295-9234.

CAMPAINUEL BOXZING COURNEMAN

April 29-30 • Washington, PA

Members and friends of WPA are invited to join us for a weekend of family fun during our Annual Bowling Tournament, Friday and Saturday, April 29 and 30, at the Meadows Racetrack & Casino in Washington, PA, just south of Pittsburgh. Accommodations will be at the DoubleTree by Hilton Hotel Pittsburgh - Meadow Lands, which is within walking distance of the casino. WPA's special room rate for the weekend is \$139 per night (double occupancy). To reserve your room, call the hotel at 724-222-6200 or go online at www.pittsburghmeadowlands.doubletree.com. As bowlers and guests arrive on Friday evening, WPA will have a reception room set up at the hotel. You are welcome to visit our reception room where you can enjoy soft drinks and pastries. Everyone will be free to spend the evening enjoying all the exciting games and amenities of The Meadows or shopping at the nearby Tanger Outlets. Bowling will take place on Saturday, April 30, beginning at 9:00 a.m. at the Meadows Lanes, a state-of-the-art bowling facility located within the casino. It is only a few minutes' walk from the hotel. Children and teens under 15 are invited to participate in their own special juvenile fun event. Make your plans now; tournament time will soon be here! More details, including information on prices, and a registration form will be published in the February issue of William Penn Life. Or, please call Judit Ganchuk toll-free at 1-800-848-7366, ext. 149.

BOWLING REGISTRATION & BANQUET RESERVATIONS 2016 WPA Annual Bowling Tournament & Annual 2016 Washington BA April 29-30, 2016, Washington, PA

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NAME	LIFE INSURANCE CERTIFICATE#	AGE 0-15 \$5.00	MEMBER AGE 16-25 FREE	NON-MBR AGE 16-25 \$20.00	MEMBER AGE 26 & UP \$22.00	MEMBER NON-MBR MEMBER NON-MBR AGE 16-25 AGE 26 & UP AGE 26 & UP FREE \$20.00 \$23.00	AGE 0-11 FREE	AGE 0-11 AGE 12-15 AGE 16-25 MEMBER NON-MBR FREE \$10.00 \$32.00 \$33.00 \$43.00	AGE 16-25 \$32.00	MEMBER AGE 26 & UP \$33.00	NON-MBR AGE 26 & UP \$43.00
ix.: Jane Smith	12345678				\$22.00					\$33.00	
Ex.: John Smith (See note below)	Non-Member					\$23.00					\$43.00
* Enclosed is my donation made $ ho$ ayable to "WPFA Scholarship Foundation" in the amount of $\$$	payable to "WPFA	Scholarsh	ip Founda	tion" in th	e amount	of \$		102	TOTAL OF ALL FEES = \$	TT FEES	\$=

Ex.: Jar Ex.: Job

\$55.00 \$66.00

TOTAL

benefit member rates for the bowling banquet if they have a minimum of \$500 in their annuity by April 1, **NOTE:** WPA annuitants will pay the WPA life

--Method Of Payment (Check one)---

☐ PAYING BY CREDIT CARD. Mail this form to the address listed at left and call 1-800-848-

7366, ext. 112, to complete payment

process.

☐ PAYING BY CHECK. Mail this form & check to: Make check for bowling & banquet fees payable Fraternal Director, William Penn Association 709 Brighton Road, Pittsburgh, PA 15233 to: "William Penn Association" Wake separate check for scholarship donation payable to: "WPFA Scholarship Foundation.")

HOTEL ACCOMMODATIONS INFORMATION

reservations. To reserve your room(s), call the hotel at 724-222-6200, or go online at www.pittsburghmeadowlands.doubletree.com. Use the group code "WPN" to receive our special rate of \$139 per night (double occupancy). DEADLINE FOR HOTEL RESERVATIONS IS FRIDAY, APRIL 1, 2016. Hotel accommodations will be at the DoubleTree by Hilton Hotel Pittsburgh-Meadow Lands. All bowlers and guests are responsible for making their own hotel

All bowling & banquet reservations must be received at the Home Office by April 1, 2016

William Penn Fraternal Association Scholarship Foundation, Inc.

Eligibility Rules for Year 2016 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.
- b) For both new and renewal applicants, the students must be the child or grandchild of a life benefit member of William Penn Association in good standing. For the 2016 school year, the parent/grandparent must be a life benefit member for at least four (4) years as of January 1, 2016.
- c) Scholarship grants are awarded to full-time undergraduate students only if they have been accepted by or are currently attending an accredited college, university or school of nursing.
 - d) Grants are awarded for a two- or four-year period.
 - e) New applicants must submit the following:
- I. WPFA Scholarship Foundation, Inc., Application for Scholarship Grant, which can be found in this issue of William Penn Life. An application also may be obtained by writing to: President, William Penn Fraternal Association Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233, or may be downloaded from the Association's website at www.williampennassociation.org.
- 2. An essay of 100 words or fewer answering the question: "Where do you want to be in 10 years?" Essays exceeding 100 words will NOT be accepted.

The scholarship application and essay must be mailed and postmarked by Tuesday, May 31, 2016. We recommend the student submit these materials via Certified Mail to ascertain proof of mailing date.

- 3. A transcript of the student's latest high school scholastic record.
- 4. A copy of the student's SAT/ACT scores or waiver letter from the school in which enrolled.
- 5. Proof of enrollment for the Fall 2016 school term.

Items 3, 4 and 5 must be mailed and postmarked by Thursday, September 15, 2016.

- f) **Renewal applicants** must submit the following:
 - I. A letter requesting a renewal grant.
- 2. An essay of 100 words or fewer answering the question: "Where do you want to be in 10 years?" Essays exceeding 100 words will NOT be accepted.

The renewal letter and essay must be mailed and postmarked by Tuesday, May 31, 2016. We recommend the student submit these materials via Certified Mail to ascertain proof of mailing date.

- 3. A copy of the student's latest scholastic record. All renewal applicants must maintain a cumulative Grade Point Average of at least 2.5 on a 4.0 scale to qualify.
 - 4. Proof of enrollment for the Fall 2016 school term.

Items 3 and 4 must be mailed and postmarked by **Thursday, September 15, 2016.**

- g) All applications, renewal letters and essays must be submitted and signed by the student requesting the grant and mailed to the attention of the President. Eligibility rules for renewal grants will be in accordance with the eligibility rules in effect for the initial grant. Materials submitted by anyone other than the student will not be considered. **E-mailed submissions will NOT be accepted.**
- h) Scholarship grants will be awarded by the Executive Committee of the William Penn Fraternal Association Scholarship Foundation, Inc., once each year. Grants will be paid directly to the applicant provided the student is a life benefit member in good standing on the date the check is issued and all of the eligibility requirements stated herein have been met.
- i) If for any reason the recipient does not attend college after receiving the grant, it must be returned to the William Penn Fraternal Association Scholarship Foundation, Inc.
- j) In compliance with current privacy laws, all information in regards to the scholarship status will be divulged only to the applicant/student.
- k) All applications, renewal letters and essays must be mailed and postmarked by **Tuesday, May 31, 2016**. Any applications, renewal letters and essays postmarked after that date will not be considered.

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



WILLIAM PENN FRATERNAL ASSOCIATION SCHOLARSHIP FOUNDATION, INC.

Application for Scholarship Grant for the Academic Year of 2016-2017

709 Brighton Road, Pittsburgh, PA 15233-1821 Phone: (412) 231-2979 - Fax: (412) 231-8535 Email: scholarship@williampennassociation.org



STUDENT APPLICANT INFORMATION					
1. NAME:			2. DATE OF BIRT	H: /	1
Last	First	Middle Ini	tial		
3. ADDRESS:					
No. Stree	et				
City		State	Zip Code		
4. STUDENT APPLICANT'S PHONE: ()	5. SOC	CIAL SECURITY NO.:		
6. E-MAIL ADDRESS:					
7. SCHOOLS ATTENDED (LIST IN REVER	RSE CHRONOLOG		ING WITH MOST RECENT S		
Name of School		Location		Years A	ttended
8. ACCREDITED COLLEGE OR UNIVERSI	TY WHERE ACCE	PTED:			
School Name:			Year Will Be Attending in School:	☐ Freshman ☐ Sophomore	☐ Junior ☐ Senior
			<u> </u>		
Street Address or P. O. Box:					
City:		State:	Zip Code:		
9. MAJOR COURSE OF STUDY (e.g., EN	GINEERING, PRE-	MEDICAL, BUSINESS	, ETC.):		

10. LIST THREE PERSONAL REFERENCES, EXCL	UDING RELATIVES, WHO HAVE KNOWN Y	OU FOR AT LEAST TWO YEARS
(e.g., TEACHERS, CLERGY, COACHES, ETC.): Name	Address	Occupation
		<u> </u>
11. LIST YOUR INVOLVEMENT IN WILLIAM PEN	IN ASSOCIATION FRATERNAL ACTIVITIES	OR COMMUNITY SERVICE PROJECTS):
		, c., c.,
12 EVERACUERICUI AR COUROL ACTIVITICS (:	- ATHERTICS THE ARTS SCHOOL SHIP	ici.
12. EXTRACURRICULAR SCHOOL ACTIVITIES (i.	e., ATHLETICS, THE ARTS, SCHOOL CLUB	33):
13. WILLIAM PENN ASSOCIATION LIFE INSURA		
	Student Applicant	Parent or Grandparent of Applicant
Name:		
Life Insurance Certificate Number:		
Life insurance Certificate Number:		
Branch Number:		
PLEASE NOTE: For new applicants, yo		
to be considered for a grant. The applica Also, you must submit: (1) a transcript o		
ACT scores; and (3) proof of enrollment		
specified in the Eligibility Rules will result	t in the forfeiture of your grant.	
I hereby certify that I have read the eligit application contains no misstatements or		
best of my knowledge complete and corr		. the statements heleni are to the
, , , , , , , , , , , , , , , , , , ,		
Signature of Applicant		Date

Completed application must be mailed and postmarked by May 31, 2016



EXPERIENCE the culture, history and traditions of Hungary, Austria and Croatia. **TASTE** oustanding local cuisine & wine while listening to authentic ethnic music. **RELAX** in four-star hotels & travel in deluxe motorcoaches. **VISIT** Vienna, Graz, Split, Brac Island, Trogir, Sibenik, Keszthely, Badacsony, Hollókő, Eger and Budapest. **ENJOY** Schönbrunn Palace, a Lipizzaner stallions show, UNESCO World Heritage sites, a boat ride on the Plitvice Lakes, wine tastings, a dinner cruise on the Danube and more.

Price for WPA members: Departing from Detroit - \$3,620; Departing from Pittsburgh - \$3,930. Non-members add \$500. Prices listed are per person, based on double occupancy, and include round-trip airfare from USA to Europe, all hotel accommodations, breakfast and one main meal daily, ground transportation in Europe, and all sightseeing tours listed on the itinerary. For single supplement, add \$560. All reservations will be accepted on a first-come, first-served basis.

For more information, contact Judit Ganchuk toll-free at 1-800-848-7366, Ext. 149 Email: jborsay@williampennassociation.org

WPA Tour 2016 Reservation Form

Name (as it appears on your passport):		
Date of Birth: WPA Memb	er: □ Yes □ No (Non-memb	ers must add \$500 to stated tour price)
Address:		
City:	State:	Zip:
Phone:	Email:	
Departure City: \square PIT \square DET • Accommodations:	☐ Single (Add \$560) ☐ Doubl	e / Roommate:
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Send this form--along with your deposit of \$1,500.00 per person made payable to "William Penn Association"--to:

WPA Tour 2016, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233



Hi, Friends!

Happy Valentine's Day, everyone! Each clown deserves love and hugs, so make sure you hug your family and friends today. If you have time, you can make a little gift for all the people you love. I like to make something I call "Cupid Arrows" for all my Valentines. All you need are some Pixy Stix™ or sugar straws, paper and glue...and maybe a little help from an older clown. These valentines are pretty easy to make and will have your sweetheart grinning from ear to ear! Get it, SWEETheart? Have FUN!!



What you need

- Scissors
- Scrapbook paper or construction paper
- · Colored pens, pencils or thin markers
- · A glue stick
- Pixy Stix™ or sugar straws

What you do

- 1. Count out one sugar straw for each person on your Valentines list.
- 2. Take your paper and--with the help of an older clown--cut out two short hearts and four long hearts for each stick. Use the heart drawings on the right to trace your hearts.
- 3. Write the name of your Valentine on both of the short hearts.
- 4. Glue the short hearts together with a sugar stick between them. Make sure the name can be seen.
- 5. Fold the long hearts in half vertically. Glue two of the folded hearts together. Do the same with the other two long hearts.
- 6. Glue the two pairs of long hearts together, placing the bottom of the sugar stick between them.
- 7. Hand out your Cupid Arrows and brighten someone's day!







Valentine's Maze I put a special Valentine for Mumford in the center of a maze. Can you help Mumford find it?







During the last six months, members of Branch 8 Johnstown, Pa., enjoyed a bacon roast (left) and the branch's annual Christmas party.

Branch 8 Johnstown, PA

by Alexis Yuhas Kozak

Happy 2016! May it be a "sweet '16" to all our members and friends!

As I write this on New Year's Day, I am thinking: "Where did the last six months go?" It was a very busy time for Branch 8.

In August, there was the Hungarian Heritage Experience. Branch President David Kozak spent the week there and became "Mr. Dave" again. David loves that week with all his old and new friends. He is the 'jack of all trades" for whoever may need help. David has many fond memories of the Experience, as do those who attended, I am sure.

Also in August, we lost our beloved Vera Petruska whom for many vears was Branch 8 with her husband Steve. They both were instrumental in growing the branch and were wonderful Hungarian ambassadors. Vera will be sadly missed. May God hold both Vera and Steve in the palm of his hand.

September saw the Branch 8 annual bacon roast. As always, it was a good time to meet friends who are more like family to us. We all reminisced of the good times and events we shared throughout the years.

In October, WPA held its 38th General Convention. We are so proud that David Kozak was elected as National Director. David is so excited and eager to serve in this prestigious position...and proud to be Hungarian!

In November, we remembered how fortunate we are and thankful for the blessings we have received. We reached out to organizations serving the less fortunate and donated holiday baskets to help those in need. Such acts make WPA a true fraternal organization, something so rare these days. The recipients were very thankful and appreciative.

As December arrived, it was time for our annual Christmas party, featuring a visit from Santa, fellowship, joy, a Christmas movie and great food enjoyed by all. Again, thank you WPA for your generosity in allowing branches the opportunity to have these great events.

Well, it is now a new year, and I am imagining what wonderful Hungarian experiences lie ahead for us, thanks to being a part of this great fraternal organization.

If you have any friends or family that may be interested in insurance or annuities, please call me at 814-242-0000, so they, too, can be part of this great group of people.

God's blessings to all in 2016!

Branch 14 Cleveland, OH

by Richard E. Sarosi

By now, most of us will have packed away our Christmas and holiday decorations as we get ready to celebrate Valentine's Day and President's Day. We enjoyed a mild start to our winter in 2016, but the weather will certainly turn colder. Be sure to bundle up, watch out for the ice and travel safely.

William Penn Association will be celebrating the 130th anniversary of its founding on Feb. 21. Thank you to those 13 Hungarian miners who made it possible for our fraternal association to develop and grow. Happy anniversary, WPA!

We are preparing for the second annual Red, White and Green Raffle to benefit Branch 14 activities. We will have 400 tickets printed and award four prizes. The drawing will take place at 2:00 p.m. at the Branch 14 Christmas party in November. Check upcoming Branch 14 articles for ticket availability.

Here is a partial list of upcoming branch meetings and WPA activities:

- Branch 14 meetings will be held on the following Wednesdays: March 2, April 6 and May 4. All meetings are held at The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills, beginning at 7:00 p.m.
- The WPA Annual Bowling Tournament will be held April 29 and 30 at the Meadows Racetrack & Casino in Washington, Pa.
- Hungarian Heritage Night with the Lake Erie Captains (baseball with a Hungarian twist) will be held Saturday, June 25.
- The 33rd Annual WPA Golf Tournament & Scholarship Days will be held July 15 and 16 at Quicksilver Golf Club in Midway, Pa.

Please check William Penn Life each month for more information on these events and others being planned by Branch 14 and the Association.

Please support the WPFA Schol-



Members of Branch 15 celebrated the holidays at the branch's annual Christmas party.

arship Foundation in 2016 with your donations. The Foundation provides financial assistance to eligible WPA members seeking a higher education. If you or your child received a WPA scholarship, you can help to pay it forward for another WPA student by making a donation.

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 sympathy to the family of Virginia T. Volter who passed away at the age of 81 on Jan. 5, 2016, in Cleveland. Her husband Joseph will miss her dearly. Virginia grew up in the Cleveland area and was a member of Branch 14. She loved to sail and was a crew member on several sailboats and participated in many regattas on Lake Erie. Virginia served as a Branch 14 auditor and participated in many Branch 14 and WPA activities, including the bowling and golf tournaments and WPA Picnic. May God bless her family at this difficult time, and may she rest in peace.

Get well wishes are sent to all members and friends of Branch 14 and WPA who might be feeling under the weather. We wish Branch 14 member Joe Volter all the best as he continues on the road to good health. We also send get well wishes to former WPA National President Elmer E. (Al) Vargo. Please keep him and all of our members in your prayers.

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

Remember, our next Branch 14 meeting will take place on Wednes-

day, March 2, at 7:00 p.m. at The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills. WPA Branch 14 adult members are welcome to attend the meeting.

Also, 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/or plan a visit.

Branch 15 Chicago, IL

by Terejiza Corba

Branch 15 hopes everyone enjoyed a Merry Christmas and wishes all the best in the new year.

We thank WPA for the financial support which allowed us to celebrate the holidays in the company of our fellow branch members. The Chicago weather was very friendly to us during our branch Christmas party, and we didn't have any hassles with traveling and parking. Our celebration was held at St. Luke's Evangelical Covenant Church in Morton Grove. The ladies of Branch 15 prepared a delicious lunch and desserts. Special thanks to Sunny, Edith, Anna and all those who helped.

Unfortunately, Santa cancelled his appearance at the last minute, but the children still received their gifts and enjoyed playing together.

A special thanks to all those involved in planning and conducting the WPA 38th General Convention. Our delegates had a wonderful time.

Boldog Új Évet Kívánunk minden tagunknak!

Branch 18 Lincoln Park, MI

by Barbara A. House

We wish you a very Happy Valentine's Day spent with those you love.

WPA is busily planning all your fraternal events for 2016. Our annual trip to Europe is coming along nicely. I hope you are planning to join us. We have so many surprises and new things planned for you to see. As usual, I can't wait to see you.

You will soon see registration forms for our bowling and golf tournaments. Now is a great time to plan your teams. For bowling, we will again be at the Meadows Racetrack & Casino on April 29 and 30. Our golf will be held July 15 and 16 at Quicksilver Golf Club in Midway, Pa. Everyone sure likes that course, and their staff is so helpful and courteous to all our participants.

After golf, the next event will be the Hungarian Heritage Experience, followed by the WPA Picnic-A Great Fraternal Fest. We are busily scouting potential locations for both. Watch upcoming issues of *William Penn Life* for more information.

Branch 18 will honor our 50-year members June 12 at the P.R.C.U. hall in Wyandotte. Erzsi Krajcz and her crew will be handling the dinner. You know that will be wonderful. Invitations will be mailed soon. Please contact me if you think you qualify for this honor.

It was great to read about all our branches' December events. Thank you to all who wrote to tell us. Special thanks to Jim Ballas. Looks like you are moving right along. All the branch pictures were wonderful. You are all making wonderful memories for your members. We need to keep our Branch members interested and involved. Thank you, again.

Special get well wishes to Lee Kosaski, George Schvarckopf, Joe Csereklye, Olga Wansa, John Torma, Doug Truesdell and Abbie House. Hope you are all feeling better soon.

Happy February birthday to National Vice President-Treasurer Diane Torma. We wish you many







Young members welcome Santa to the Branch 88 Christmas party.

Please remember all our deceased members and their families in your prayers, especially Loretta Adorjan, Frank Schwarcz and Mary Kramer. May they rest in peace.

Branch 18 will hold its next branch meeting on Wednesday, April 13, at 7:00 p.m. at the Hungarian American Cultural Center. Hope to see you there.

I will be in Michigan for the Hungarian Arts Club Fehér Rózsa Bál in early February. You don't know how anxious I am to see all of you. I will tell you all about the ball in a future branch report. The entire WPA Board of Directors will be here for this lovely event. All of our new National Directors are in for a treat. This is always a wonderful event. Thank you, WPA, for always being wonderful and generous supporters.

My thought for the month: You are rich beyond measure. Life brings us a constant stream of blessings, possibilities and opportunities. Every sunrise brings us a precious new day. The best things in life are still free.

Abbie is happy in Florida...most of the time. We have a new daycare for her, Preppy Pets. Unfortunately, she has been laid up for a couple weeks since she was spayed. But, she is coming along and growing by leaps and bounds. If you have never owned a standard poodle, let me tell you, leaps and bounds truly describe her movements.

Hello to Amalia Horvath. It was so nice to hear from you.

Special thanks, again, go to my

very good friends, Kathy and Les Megyeri. Where do you find these wonderful treasures? I loved them.

Have a wonderful winter.

I can always be reached at 734-782-4667 or 313-418-5572. Please call me with questions, your insurance needs or if you have news to share.

Branch 19 New Brunswick, NJ

by Evelyn Bodnar

Branch 19 helped sponsor a free Thanksgiving dinner held at the Bayard Street Presbyterian Church on Thanksgiving day. The volunteers served up 225 turkey dinners to local families and the homeless. In addition, the Branch gave two Holiday Baskets to needy individuals. All of the officers attended and helped during the event. The event also included a coat give away.

The last Saturday of each month, the church gives away food and clothing. At the end of January, it will provide more than 200 coats to the homeless and needy families. The church will also open on Wednesday mornings for several hours to allow the homeless an opportunity to stay warm, watch videos and have coffee and snacks.

On Dec. 13 the Branch celebrated Christmas for members with a visit from Santa, gifts and good food. The branch also donated \$300 toward the playground renovations at the Jerry Davis Center for Children & Families at the Arc of Somerset County, an early childhood center specializing in therapeutic services and educating children with disabilities. Volunteers will assist in the building in the spring.

Happy New Year to all of our members!

Branch 28 Youngstown, OH

by Kathy Novak

Happy Valentine's Day!

We hope everyone has been as lucky with the winter weather as the members in Youngstown have been so far.

Once again, the officers of Branch 28 thank everyone who supported the holiday scholarship raffle and made it a success. Your support will allow us to make a generous donation to the WPFA Scholarship Foundation.

During the holiday season, Brandon Palomaki was one of the actors in a holiday production at the Victorian Playhouse in the Youngstown area. Do we see a star in the making?

Congratulations to Barbara House on her appointment as Fraternal Director. It's an area she is familiar with as she has helped organize such great fraternal events in the past. Best of luck always!

Thank you, again, to the Home Office for allowing WPA branches to assist worthy organizations and recipients through the Holiday Baskets program and other financial aid during the Christmas season.

Be sure you keep handy a copy of the WPA schedule of events published in the January William Penn





LEFT: Santa welcomes Linda Holub, and Jerry, Debbie and Caitlyn McLaughlin to the annual Christmas party hosted by Branch 40 and 349. RIGHT: Santa with his elves, Sharon (left) and Marian.

Life. All the events promise to be lots of fun and wonderful fraternal opportunities. Plan on attending them and join in on the fun.

Healing thoughts go out to all those not feeling up to par lately.

Wishing all this month's birthday and anniversary celebrants, especially our great William Penn Association, a wonderful year ahead.

Our deepest sympathy is extended to all who have recently lost a loved one.

For insurance questions, please call Kathy at 330-746-7704 or Alan at 330-482-9994.

Branch 34 Pittsburgh, PA

by Marguerite McNelis

Congratulations, William Penn Association, on your 130th anniversary. We are so proud of our Association and everyone involved. May we continue to enjoy our fellowship and financial stability in the years ahead. My parents, Andrew and Maria Vamos, were so proud to be members of Branch 34 and always made sure to be involved in all activities. I am sure that they are very happy that my family, my brother Gary and his family continue the tradition.

Happy Valentine's Day everyone! Lent starts early this month and then we have President's Day. Let's hope the groundhog doesn't see his shadow. Really can't complain this year because it certainly has been a mild winter. We hope we will continue on that road until spring.

We at Branch 34 hope that one of your New Year's resolutions was to attend some of the great events held by WPA and to get involved in your branch activities. You can check William Penn Life for information on all upcoming events.

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

We wish a happy birthday to all branch members celebrating their birthdays, especially long-time branch member and friend Mitzi Berei.

If you have any news you would like to share or want information about WPA life insurance and annuity plans, please contact our Branch Coordinator, Maria Bistey at 412-431-6035.

> Branch 40 Martins Ferry, OH Branch 349 Weirton, WV

by Joyce Nicholson

Greetings from the WPA branches of Martins Ferry and Weirton!

Our branches held a Christmas Breakfast with Santa at King's Restaurant in Wintersville on Dec. 19. Despite an unexpected snowfall the night before, many still dropped by on their way to Christmas shopping. There was a good crowd throughout the morning. We knew the breakfast must have been delicious because

Santa gained a couple of pounds eating with all the good girls and boys. "Buddy the Elf" One and Two were in attendance for a fun-filled morning; we thought we were seeing double! Buddy, apparently, is a popular elf. Each child shared their wish list with Santa and received a gift bag. All enjoyed a fun morning with holiday cheer, fellowship and Christmas spirit.

The annual outing for our branch members to a Wheeling Nailers hockey game will be on Sunday,

Feb. 28. There will be lots of family fun, including a post-game skate with the team. Seating is limited, so if you plan to attend, please call me soon at 740-264-6238 to reserve your tickets. This home game pits the Wheeling Nailers against the Elmira Jackals. The Nailers play at Wesbanco Arena in Wheeling, W.Va., and the game begins at 4:00 p.m.. The Nailers are the ECHL affiliate of the Pittsburgh Penguins and the Montreal Canadians of the NHL.

There are so many fun events and activities going on with William Penn Association and its branches this year. I hope to see you at many of them.

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

Branch 89 Homestead, PA

by Lisa S. Toth-Maskarinec

Well, we managed to make it through Christmas and New Year's. Now, on to Valentine's Day, Easter and what follows Easter--warmer weather and the sound of golf balls pinging off golf clubs.

Belated birthday greetings go out to Branch Auditor Justin T. Toth on his 31st birthday. Wow, how time flies. I can remember you going to WPA events when you were just a child with your proud grandparents, Elmer and Ruth Toth.

Happy birthday also to Irene Janesko on celebrating her 92nd birthday with a cake and party

at the First Hungarian Reformed Church of Homestead. Irene may belong to Branch 34, but we consider her one of our own.

Congratulations, Irene and Justin, and may you have many more safe, healthy and happy birthdays.

Get well wishes go to branch member Dianne Schneider who underwent delicate neck surgery. Here's hoping for a speedy recovery and we're looking forward to you assisting "Uncle Fred" with his picture taking at the golf outings. Dianne has been through more than the average person should ever have to endure, and she continues to keep a positive outlook. We should all have Dianne's outlook on life. It's to be commended.

We would like more suggestions from our branch members on where we can hold our first monthly dinner. So far, we have the following suggestions: Mitchell's, Yokoso, BRAVO!, Dave and Buster's, Buffalo Wild Wings, Dorothy 6, BD's Mongolian Grill and Hofbräuhaus. Cast your vote. The winner will be announced in the next issue of William Penn Life.

Also, since our Christmas party was a huge success, we would like to plan a "Cosmic Bowling" party for sometime in late February or March. Price will include bowling, shoe rental and pizza and chicken tenders. Please call Branch Coordinator Lisa Toth-Maskarinec at 412-872-5022 to make a reservation.

Mark your calendar: our annual golf outing will be on Sunday, Aug. 7, with a tee time of 12:30 p.m. at Butler's Golf Course in Elizabeth, Pa. Price will be increasing slightly, but we did listen to your requests and were able to get an earlier tee time. Once again, we plan on honoring our senior members of the branch. Who will that be? Come find out.

Other activities in the planning stages include an outing at the ballpark, a night at the movies, murder mystery theater and, perhaps, a wine tasting. While we may not be as big as some of the other branches, we are still strong and we look forward to meeting a lot of our members in the upcoming year at some of these events.





LEFT: Irene Janesko celebrates her 92nd birthday with a special cake at the First Hungarian Reformed Church of Homestead, Pa. ABOVE: Best wishes for a speedy recovery go to Branch 89 member Dianne Schneider (center). With Dianne are her daughters and fellow branch members and Patty Nowak and Bobbi Ann "Boo" Schneider.

Branch 129 Columbus, OH

by Debbie Lewis

Hello from Columbus, Ohio.

Well, the winter weather started off mild, but that has started to change. We have been starting to have colder weather down into the 20's and 30's. We hope the mild temperatures return again soon.

Special days in February include Ash Wednesday (the 10th), Valentine's Day (the 14th), President's Day (the 15th) and Leap Day (the 29th, which only happens every four years).

The Hungarian Reformed Church, located at 365 Woodrow Ave. in Columbus, will have a program on Sunday, Feb. 14, following the 10:00 a.m. service. Soup will be served at 11:15 a.m. followed by a program featuring Louis Kovach, founder of a local nuclear waste company. Mr. Kovach will discuss "The Descriptions of Foreign Travel Writers Touring Old Hungary: The People and Places They Saw (1550-1800)."

Also in February, orders will be taken for kolbász and hurka. If interested in ordering, please call Margaret Leonardo at 614-444-0035 or Olga Kovach at 614-864-8659 by Feb. 14.

Our next branch meeting will be held Tuesday, March 1, at 4:30 p.m. at the Hungarian Reformed Church. Please plan on attending to discuss activities for the coming year. We would like to have fresh input from our members.

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

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

We also extend our sincere sympathy to all who have recently lost a loved one, especially to the Pache family on the death of Erma Pache.

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

Branch 132 South Bend, IN

by John E. Burus

It is amazing that another year has passed. Time goes by so fast. That's why it is so important that we cherish each other and spend time together all year. That is what makes the fraternal aspect of William Penn Association so special, as we get together all year and not just on the holidays.

Branch 132 will hold its first quarterly meeting of the new year





LEFT: Susan and John Marshall enjoy the Branch 132 Christmas party held Dec. 6 at Bamaby's of South Bend. RIGHT: Also enjoying the party was Ernest L. Burus (standing, right) and his daughter Erin, along with fellow members and friends of the branch.



Branch 132 donated these three Holiday Baskets to families in need during this past Christmas season.

on Tuesday, March 1, at the Martin's Supermarket Deli (located on the second floor) on Ireland Road, beginning at 6:00 p.m. At this meeting we will begin making plans for the branch's summer picnic to be held in either July or August.

Please join us at this meeting. We would really appreciate your suggestions and involvement.

Branch 132 would like to pass along get well wishes to Donald Czajkowski.

We would also like to offer our deepest condolences to the family of Marie Kathyrine Martin. May she rest in peace.

Branch 226 McKeesport, PA

by Judit Ganchuk

Happy Valentine's Day to all the sweethearts out there. Happy birthday wishes to all our members celebrating their special day in February. Also, happy wedding anniversary to all those celebrating in the month of love.

We hosted our branch's family Christmas party on Dec. 13. We had Kevin Hurley return as our magician, and he even astounded the adults with a weird ring-in-a-wallet-in-anenvelope trick. We had delicious food, sparkly crafts and new games. We enjoyed spending time making new friends and chatting with old friends, especially that jolly old soul, Santa.

A big "thank you" goes out to our branch officers who made this Christmas party represent what the season is all about: friends, family and a cheerful spirit. Our branch gives back to the local McKeesport community and holds meetings and other activities throughout the year, but it's so heartwarming to see everyone at our party. Thank you to the Home Office for their assistance in making our party a success.

We'll be hosting our branch meetings every third Thursday at 6:00 p.m. at Malvene Heyz's home. Please call her at 412-751-1898 for directions.

On a different note, if you are like me and know someone who is

expecting a child in 2016, make sure to remind the parents of our WPA juvenile term insurance plans. These plans give each child valuable life insurance coverage and help them when they reach college age to qualify for grants from our scholarship program. As a grandparent, you could gift this policy to your new grandchild. Call your local agent or the Home Office for more info.

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

Branch 249 Dayton, OH

by Mark Schmidt

As I write this, the sun is shining and the temperature is in the 40's. We have had little snow. If this is winter, I'll take it every year. Maybe getting the snow blower ready early this year is paying off: you know, be ready for bad weather and it won't get bad? Cross your fingers. Maybe 2016 will be a great year.

I hope you had a blessed and joyous time during the holidays. We spent a lot of time with family and friends, and Christmas and New Year's don't get any better than that.

We weren't scheduled to hold our branch meeting until Jan. 24, but I hope we saw you there and you brought your ideas for 2016. We will let you know next month what the branch is planning for the year.

Meanwhile, looking back at last year, Branch 249 had an outstanding turnout for the children's Christmas party in December. Seventy-six adults and kids enjoyed a great show from comedian, juggler and ventriloquist Mike Hemmelgarn. We saw a talking monkey, a lively squirrel, balloon animals, magic and of course, juggled bowling balls.

Afterwards, we enjoyed a delicious fried chicken and sausage dinner with homemade cookies and pastries.

Then the other star of the show, St. Nicholas, arrived. All the kids got their chance to ask Santa for that one special gift. Now, I didn't hear any requests for a Red Rider 200-shot carbine-action BB gun. (Of course, you'll shoot your eye out!) But, lots of goodies were asked for.



Santa Claus receives a warm welcome from the members of Branch 226 during the branch's annual Christmas party.



St. Nicholas also paid a special visit to the children attending the annual family Christmas party hosted by Branch 249.

And the children received! The WPA and Branch 249 gifts were passed out, and lots of fun was had with those.

Thank you to everyone who stayed and helped with clean-up. Also, a big thank you to the Home Office for the gift bags and the Christmas funds. We couldn't do this party without your support.

Cheers to a new year full of hope, understanding and, of course, fraternal love. Remember, you are never alone as long as you are in the William Penn family. Here's to wishing all of you the best.

Until next month, stay safe and warm. I hope to hear from you.

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

This cold and, at times, dreary month brings us some cheerful, noteworthy events: quirky Groundhog Day; romantic Valentine's Day; and stately President's Day.

Feb. 13 is both Hug Day and Kiss Day. It only seems natural they would be celebrated together.

And Feb. 17 is Random Acts of Kindness Day. I hope each of us gets in on the act.

For animal lovers, Feb. 20 is Love Your Pet Day, so give your pup, kitty, cockatiel or bearded dragon an extra hug.

And, WPA proudly celebrates its 130th anniversary on Feb. 21--quite a

distinction, indeed!

Lastly, 2016 is a leap year. Just wondering: do people born on Feb. 29 have a birthday only every four years? Fascinating, isn't it?

We wish a happy birthday to Branch President Diane Torma and each of our 296ers celebrating February birthdays.

Warm and positive thoughts and get well wishes to our members who are recovering from illness or injury.

Most special thoughts to those who have lost loved ones recently.

Weather permitting, our next branch meeting will be held on Thursday, March 10, at 6:30 p.m. at King's Family Restaurant in New Kensington. Join us for a brief and informal meeting, followed by dessert.

Contact me at *makelly367@verizon*. *net* or at 724-274-5318 if you have any branch news that you would like to share.

Noreen Fritz can happily assist you with all of your life insurance and annuity needs. She can be reached at 412-821-1837 or at *noreen-bunny*. *fritz@verizon.net*.

Stay warm, hug your pet, perform a random act of kindness and take good care.

Branch 336 Harrisburg, PA

by James W. Robertson

Branch 336 hosted its annual children's Christmas party Dec. 13 at a local community building. A troupe of five clowns entertained 42 children and 54 adults. All enjoyed good food, fun and fellowship before Santa arrived and presented gifts to all the children.

Special thanks to our lead elf, Zita Prowse, for organizing and making this event happen. Thank you also to Santa's helpers for their assistance: Roy Hippensteel, Maggie Hippensteel, Evelyn Hippensteel, Pat Mitterlehner, Robert Laman, Barbara Wilton, Dave Post, Charlie Johns and Jamie Robertson Jr.

1 2 3 4 5 8 9 10 11 12 15 16 17 18 19

Next Deadline

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



Santa chats with the young members of Branch 336 during the branch's family Christmas party in December.

Branch 352 Coraopolis, PA

by Dora S. McKinsey

February is a very important month for William Penn Association. On Feb. 21, 1886, our Association was founded 130 years ago. Congratulations to the Association and to all the past and present members who have made it possible for the Association to continue to provide its members with the best possible insurance plans and annuity rates and be able to offer all the different fraternal activities over the years. Our Board of Directors and National Officers do their best managing the Association, keeping our members in mind when making any decision whether it be financial or fraternal.

Even though it may be cold outside this month, we can all warm our hearts on Valentine's Day, Feb. 14. May you spend the day and every day with the one(s) you love.

William Penn Life lists just a few of the upcoming events scheduled for the year 2016. Some are still in the planning. Please try to attend as many of them as you can, for only with your support can the Association continue to provide its members with the best possible fraternal service.

Our next scheduled event is our bowling tournament. Everyone had a great time last year, and this year promises to be even better. Make sure to check out all the information on page 10 of this issue of *William Penn Life*. Also, keep in mind our annual golf tournament being held July 15 and 16, 2016 at Quicksilver Golf Club in Midway, Pa.

The Home Office will once again be having a food drive to support a food bank in your area. Remember those less fortunate and be generous in your giving.

If you or someone in your family will be attending an institution of higher learning in the fall of 2016, remember to check the eligibility rules for WPFA scholarship grants, which can be found on page 12 of this issue. Every little bit of money available to help with your education is well worth the effort to apply.

Get well wishes go out to all those who are feeling under the weather.

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

Happy birthday to all of our branch members who are celebrating a birthday this month. May you have many more and may all of them be healthy.

We would like to welcome all new members of Branch 352. Remember, if you have any news you would like to share, or if you have any insurance questions, please contact me at 412-932-3170 or by email at *dmckinsey@hotmail.com*.

with the celebration of Presidents Day on Feb. 15. Let us all honor our past Presidents, in particular George Washington and Abraham Lincoln.

Our branch congratulates our Association as it celebrates its 130th anniversary as a fraternal benefit society. We wish WPA continued success as it practices fraternalism in 2016

Our branch completed another successful audit of our 2015 records. We now look forward to a prosperous new year 2016.

The Altoona area is extremely proud of the Bishop Guilfoyle Catholic High School football team. They completed their second straight undefeated season by winning their second straight state Class A championship. They currently have the state's longest winning streak in any classification at 32 games.

Branch 800 also congratulates the Jones Funeral Home as it marks its 100th year in business. Robert Jones serves as the funeral director. Bob is also Branch 800's treasurer and coordinator.

Branch 800 wishes Mel Frank a happy birthday this month. We hope he can enjoy many more. We also wish any other members celebrating this month a happy birthday.

Winter sports are now in full swing. We want to wish, once again, good luck to all District 6 boys and girls basketball teams.

Don't forget to contact Bob Jones at 814-942-2661 for all your life

Branch 800 Altoona, PA

by Dave Greiner

Old Man Winter is now upon us. Feb. 2 is the day that puts Punxsutawney Phil in the national spotlight. Everyone will be waiting to find out whether or not Phil sees his shadow.

Feb. 14 is Valentine's Day. Just a little reminder: make this day special for your favorite Valentine.

The month continues



Members of Branch 800 welcome Santa to the branch's family Christmas party held Dec. 6.





Members of Branch 8036 (above and left) gathered during the holiday season for the branch's annual Christmas dinner at the Darlington Inn in Ligonier, Pa., where everyone enjoyed a delicious Hungarian buffet and fraternal fellowship.

insurance and annuity needs. Until next month, stay warm!

(Editor's Note: The name of the late Myron Yeager, former auditor of Branch 800 who passed away in November, was misspelled in the January 2016 issue of our magazine. We offer our apology and condolences to his family. He will be missed.)

Branch 8036 Scottdale, PA

by Jerry A. Hauser

On Dec. 5, Branch 8036 held its annual Christmas dinner at the Darlington Inn in Ligonier, Pa. Once again, members and guests enjoyed a delicious Hungarian buffet prepared by Elizabeth and Laszlo

Kastal. Both are branch officers and always do a wonderful job in hosting our activities. Elizabeth went above and beyond the call of duty as the chicken paprikás and pigs in a blanket were most flavorsome.

Prior to dinner, a brief meeting was held, recapping branch activities during the year. The branch provided financial support to the WPFA Scholarship Foundation with sponsorships in WPA's bowling and golfing events, along with a congratulatory message in the General Convention ad book.

Speaking of the scholarship foundation, it was announced that four branch members received WPA scholarships to help further their education.

In addition, the branch participat-

ed in the Holiday Basket program with a donation to Derry Area High School, where students prepared Christmas food baskets for those in

Also, all branch youth members received Mickey D's gift cards in celebration of the holiday season.

Lastly, correspondence was read from Mary Beth Eslary, widow of Eric, the Ligonier police officer killed in a tragic car accident while on duty. She thanked the branch for its fundraising efforts and donation to the family.

We thank WPA for offering these fraternal programs in helping those less fortunate and hope for their continuance.

Wishing all a happy, healthy & safe new year!

Enjoy a taste of Hungary today!

The Official WPA Cookbook

- Over 500 recipes Hungarian favorites & other tasty dishes
- Kitchen tips from Chef Béla Information 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.







WPA Tour 2016

The WPA Tour to Europe returns Sept. 6 to 20 with a dream vacation leaving from either Pittsburgh or Detroit. Lucky tour participants will begin their journey flying on a jumbo Air France jetliner to Vienna, Austria. They'll tour the Schönbrunn Palace, take a ride on the Ringstrasse, view the magnificent Lipizzaner Stallions at the 450-year-old Spanish Riding School and explore Heiligenkreuz Abbey, to name a few of the many activities planned.

An overnight stay in Graz will afford the group the opportunity to explore Plitviče Lakes National Park and Schlossberg. A luxurious bus coach will transport vacationers to the Adriatic Sea resort of Split. Mini-trips by bus will give WPA tour participants the opportunity to see Diocletian's Palace, Jupiter's Temple, St. Duje Cathedral, Brač Island, Trogir and Primošten Peninsula, all situated along the Dalmatian Coast.

No WPA tour would be complete without visiting our beloved Hungary. A short ride to Lake Balaton with an overnight stay in Badacsony and visit to the grape harvest festival offers an unforgettable experience, Magyar-style. On route to Budapest, the entourage will stop at Keszthely, tour the Festetics Palace, visit a wine cellar and enjoy dinner featuring live gypsy music. Once at the Hungarian capital, sightseers will visit the Castle District, Andrássy Street, Great Market and Heroes' Square, take a night boat tour on the Danube River and have other unique experiences only found in Hungary!

Visits to Eger (where the famous Bull's Blood wine comes from) and Hollókő (a World Heritage Site) round out this once-in-a-lifetime travel experience.

The farewell dinner will take place at my favorite Budapest restaurant, the Mátyás Pince. This location was originally the Dreher Brewery. The cellar features an ornately carved wooden and colorfully painted décor depicting various highlights of Hungarian history. The food and gypsy music are second to none.

Andrea Tordai of EUROVIP Tours will graciously accompany the travel group from start to finish. For a more detailed itinerary, contact Judit Ganchuk at the WPA Home Office at 800-848-7366, ext. 149, or jborsay@williampennassociation. org. Act quickly as seats on the tour are limited.

The February 2016 puzzle features hotels, sights and experiences this WPA tour has to offer. There are 17 clues. Good luck. See you in March.

Éljen a Magyar, Lizzy Cseh-Hadzinsky, Branch 28

Puzzle Contest #125 WINNERS

The winners of our Puzzle Contest #125 were drawn Jan. 5, 2016, at the Home Office. Congratulations to:

Stanley J. Brzucki, Br. 19 New Brunswick, NJ Carolyn Edwards, Br. 51 Passaic, NJ Margaret A. Manzetti, Br. 14 Cleveland, OH Gregory A. Tonarelli, Br. 226 McKeesport, PA Each won \$50 for their correct entry. WPA PUZZLE CONTEST #128
OFFICIAL ENTRY

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

"WPA Tour 2016" Word List

Bonvino Hotel	Heuriger	Pučišća
Budapest	Hollók ő	Šibenik
Eger	Hotel Mercure	UNESCO
Gellért Hill	Kisfaludy-haz	Vidova Gora
Gornja Jezera	Lipizzaner	Vienna
Graz	Moslavina	
Name:		
Address:		
City:		
State:	Zip Code:	
Phone:		
Email:		
WPA Certificate No.	•	

RULES

- 1. ALL **WPA Life Benefit 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 #128 709 Brighton Road Pittsburgh, PA 15233

- 4. Entries must be received at the Home Office by March 31, 2016.
- 5. Four winners will be drawn from all correct entries on or about April 7, 2016, at the Home Office. Each winner will receive \$50.

In Memoriam

We ask you to pray for the eternal rest of all our recently departed members listed here:

DECEMBER 2015

0001 BRIDGEPORT, CT Gary L. Burcheski Jean Graziano Alex Nemeth Anne Sucheczki

0014 CLEVELAND, OH Fonda F. Bendenritter Louis P. Zadesky

0015 CHICAGO, IL Robert G. Resch 0016 PERTH AMBOY, NI Marion J. Wilson Robert Allen Wilson

0018 LINCOLN PARK, MI Loretta M. Adorjan Mary E. Kramer Frank Schwarcz

0019 NEW BRUNSWICK, NI Irene Thomas Joseph Toth, Jr.

0024 CHICAGO, IL Carol L. Delehanty

0027 TOLEDO, OH Elizabeth C. Bochi Gizella E. Bochi

0028 YOUNGSTOWN, OH Natalie C. Nickle

Francis D. Smith

0048 New York, NY Wallie Wadesworth

0051 PASSAIC, NJ Lester L. Abonyi

0071 DUQUESNE, PA Robert A. Boisko

0089 HOMESTEAD, PA Allen E. Ertel Hilda A. Robinson

0129 COLUMBUS, OH Margaret Antonasanti

0226 McKEESPORT, PA

0216 NORTHAMPTON, PA John M. Rambeck

Joseph Dusza Phyllis M. Ludwikowski 0296 SPRINGDALE, PA Fred L. Kupfner

0336 HARRISBURG, PA Hazel K. Kegg

0383 BUFFALO, NY Donald G. Hall

0590 CAPE CORAL, FL William P. McCullough Frederick S. Oshana

0705 MAYVILLE, WI Helen Rose Filut

0723 WORCESTER, MA Frances M. O'Leary Bertha J. Parmenter

0800 ALTOONA, PA Myron J. Yeager

Recent Donations

WPFA Scholarship Foundation

Donations Through Premium Payments DECEMBER 2015

Branch - Donor - Amount

I- Maria E. Bryon - \$3.00

8 - Imre E. Ujvagi Bertalan - \$10.00

18 - Marianne T. Orsargos - \$10.00

28 - Ilona M. Kubic - \$10.00

28 - Kristen M. Taylor - \$20.00

44 - Alexander J Darago - \$30.70

48 - Nicholas C. Constantino Jr.-\$10.20

76 - Stephen M. Skrzat - \$25.00

88 - Jeanne M. Henry - \$2.90

89 - Melissa S. O'Brien - \$2.10

89 - Tracy B. Findlay - \$3.06

129 - Joseph M. Fuleki - \$50.00

129 - Thomas A. Shepard Jr. - \$7.45

159 - David G. Mayberry - \$1.85 159 - Mary Jo Thompson - \$10.00

159 - Michael W. Thompson - \$10.00

226 - Timothy R. Holtzman - \$1.40

226 - Carol S. Burlikowski - \$5.00

336 - Zita F. Prowse - \$2.21

336 - Carly D. Keely - \$5.00

336 - Hannah E. Keely - \$5.00

352 - John P. McKinsey Jr. - \$10.00

352 - John W. Bush Jr. - \$10.00

383 - Lee O. May - \$1.00

590 - John Gardi Jr. - \$1.50 8036 - Zachary J. Kaider - \$3.00

TOTAL for Month = \$250.37

Additional Donations DECEMBER 2015

Donor - Amount

Catherine M. Klarr - \$50.00

Ralph F. Manning - \$100.00

(From 32nd Annual WPA Golf Tournament & Scholarship Days) WPA Cookbook Sales - \$240.00

TOTAL for Month = \$390.00

Donations In Memoriam DECEMBER 2015

Donor - Amount (In Memory of)

Carol & George Orendy - \$25.00 (Ernest Fintor)

Richard E. Sarosi - \$25.00

(Joseph Arnosky)

Charlotte L. Sipos - \$75.00 (Leonard Anglin, Roger G. Nagy

& Vera Petruska) Br. 18 Lincoln Park, MI - \$100.00 (Deceased Member Frank G.

TOTAL for Month = \$225.00

Donations Received From 38th General Convention Received as of December 31, 2015

Donor - Amount

(In Memory of, if applicable)

Jerry A. Hauser - \$100.00

(Roger G. Nagy)

Charles S. Johns & Zita Prowse -\$100.00 (Our Deceased Parents)

Tamás Markovits - \$200.00

(My Father, Martón Markovits)

Ursula Markovits - \$200.00

(Roger G. Nagy)

JoAnne L. Sedensky - \$50.00

Br. 336 Harrisburg, PA - \$100.00 (Deceased Branch Members)

TOTAL for Month = \$750.00

Our awards lead to far greater rewards

The rewards that come with a higher education are priceless. That's why since 1972 William Penn Association has awarded more than \$2.5 million in scholarship grants to its young members attending accredited institutions of higher learning. Our scholarship program is just one of many benefits available to our members. To learn more on how membership in our Association can benefit your family, call your local WPA representative or our Home Office, toll-free at 1-800-848-7366.



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.

1 war	it to neip the Tree of Knowl	edge grow. Please accept m	iy tax-deductible contribution of:
	O \$1,000 - Gold Level	O \$500 - Silver Level	○ \$250 - Bronze Level
Name:			
Address:			
Leaf Inscri	ption - Maximum of 4 lines	with 20 characters per line	(including blank spaces):
Line 1:			
Line 2:			
Line 3:			. — — — — — — —
Line 1.			

Inside this issue:

President Charles reflects on WPA's 130 years of fraternalism...PAGE 3.

Advice for Baby Boomers saving for retirement...**PAGE 4**.

Bowling registration form...PAGE 11.

Please Print

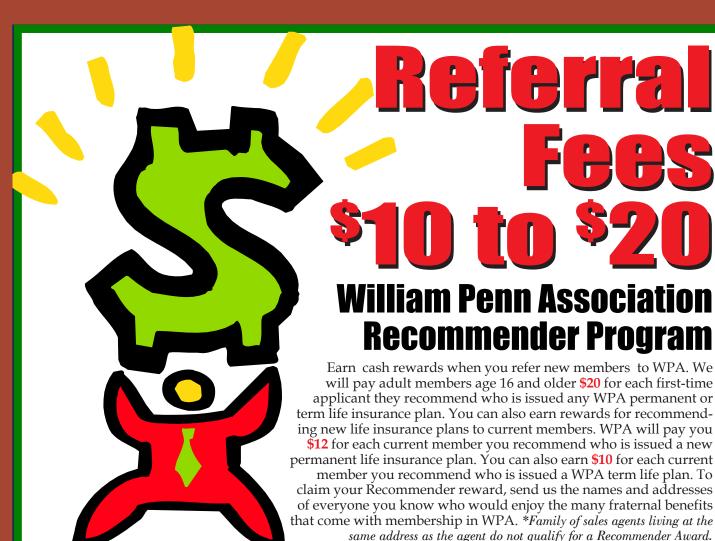
Name of Prospective Applicant:

Your Name:

Address:

Phone:

Address: Phone: PRSRT STD US Postage PAID PERMIT #12 INDIANA, PA



WPA RECOMMENDER

Branch No.:

WPA Representative/Agent:

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