

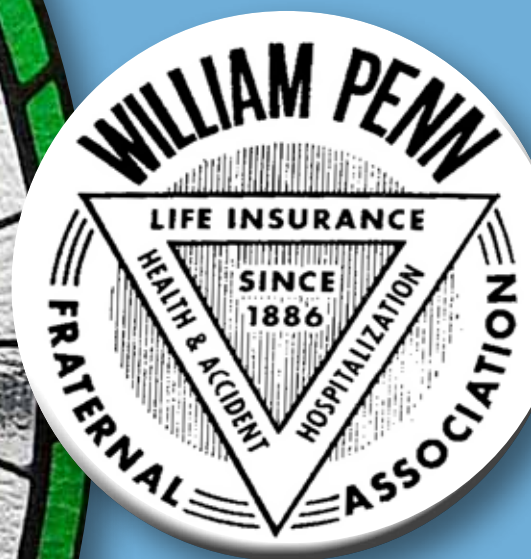
Celebrating 131 Years of Fraternal Service

WILLIAM PENN



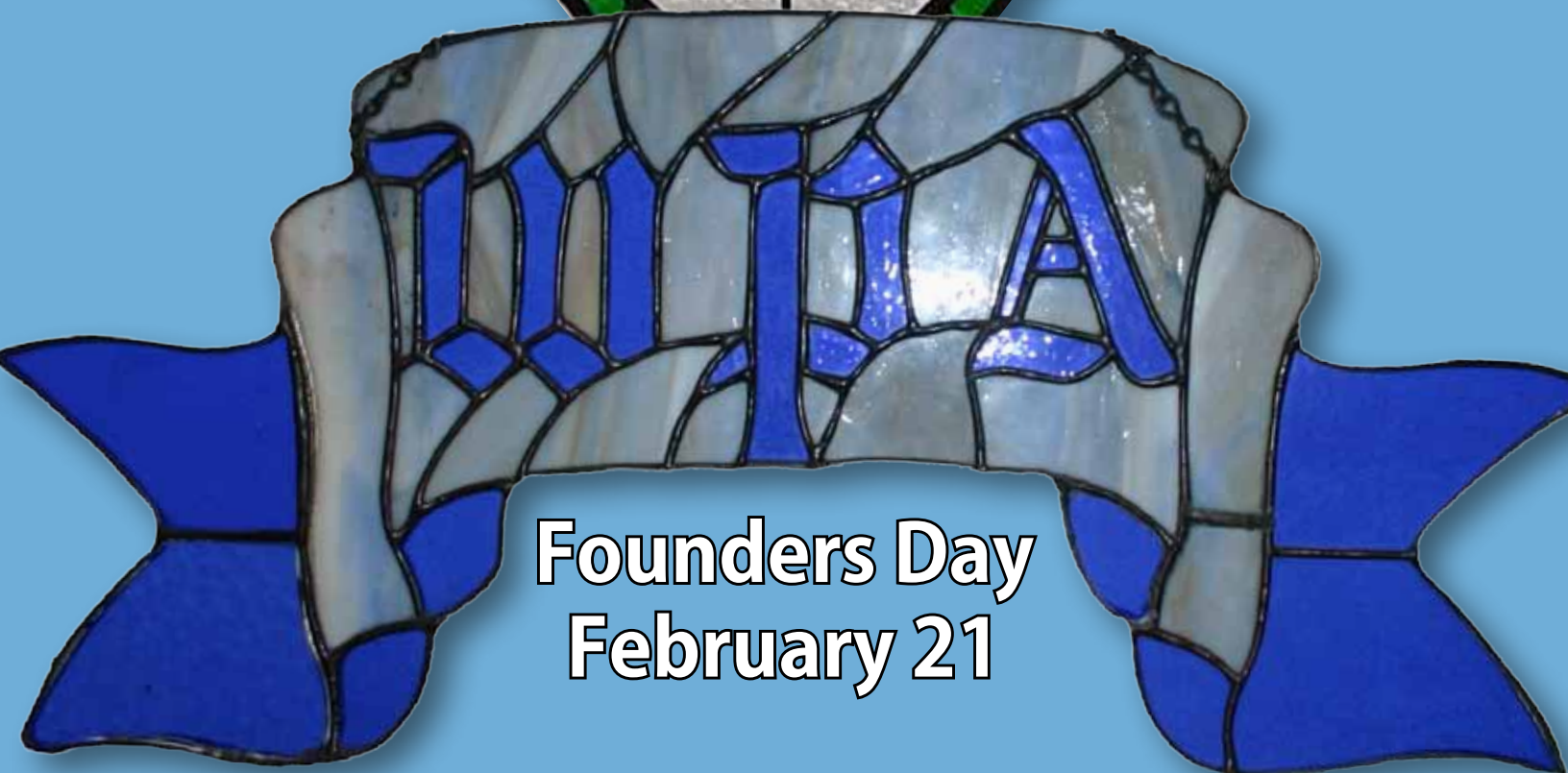
LIFE

February 2017



1886

2017



Founders Day
February 21

WILLIAM PENN ASSOCIATION

invites you to join us for our annual



Hungarian Heritage Experience

August 6-12, 2017 (Sunday-Saturday)
Sequanota Lutheran Conference Center & Camp
Bowersox Enrichment Center • Boswell, PA

\$450 for WPA members • \$550 for non-members
Includes lodging, all meals, instruction and activities

*Learn the Hungarian language and about Hungarian history, culture & traditions
Make friends from around the country • Relax in the beauty of the Laurel Highlands*

For more information, contact Barbara A. House, Fraternal Director
Toll-free: 1-800-848-7366, Ext. 107
Email: jganchuk@wpalife.org

Hungarian Heritage Experience Reservation Form

Name: _____ WPA Certificate Number: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Send this form along with your full payment made payable to "William Penn Association" to:

Hungarian Heritage Experience, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

WILLIAM PENN LIFE

The Official Publication
of William Penn Association

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Inside

VOLUME 52 • NUMBER 2 • FEBRUARY 2017



SIGN UP TODAY!

WPA Annual Bowling Tournament (Page 14)

WPA Tour 2017 (Inside Back Cover)

Hungarian Heritage Experience (Inside Front Cover)

WPFA Scholarship Foundation 2017-2018 (Page 10)

3 | 31 years of fraternal service

8 WPA offers anniversary year special

Columns

4 Moneywise

6 Tibor's Take

13 Aging Well

Departments

2 For Starters

9 Magyar Matters

16 Just 4 Kidz

18 Branch News

27 Puzzle Contest

28 In Memoriam

Cover: Photos by John E. Lovasz • This Page: Bowling and Hungarian
Heritage Experience photos by John E. Lovasz; WPA Tour photo by Joe
Amosky; Photo of graduates © Stephen Coburn/Dreamstime.com

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Branches spread fraternal spirit through Holiday Baskets program

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 Baskets program.

Between Thanksgiving and the end of the year, WPA branches donated 93 baskets of non-perishable food and other items worth a total of nearly \$4,000 to those in need in their local communities.

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

Our thanks to the following branches and their members for sharing the fraternal spirit this past holiday season:

- Branch 1 Bridgeport, CT
- Branch 8 Johnstown, PA
- Branch 13 Trenton, NJ
- Branch 16 Perth Amboy, NJ
- Branch 18 Lincoln Park, MI
- Branch 26 Sharon, PA
- Branch 27 Toledo, OH
- Branch 28 Youngstown, OH
- Branch 34 Pittsburgh, PA
- Branch 40 Martins Ferry, OH
- Branch 48 New York, NY
- Branch 51 Passaic, NJ
- Branch 88 Rural Valley, PA
- Branch 132 South Bend, IN
- Branch 159 Phoenixville, PA
- Branch 189 Alliance, OH
- Branch 216 Northampton, PA
- Branch 226 McKeesport, PA
- Branch 249 Dayton, OH
- Branch 296 Springdale, PA
- Branch 336 Harrisburg, PA
- Branch 349 Weirton, WV
- Branch 352 Coraopolis, PA
- Branch 705 Mayville, WI
- Branch 800 Altoona, PA
- Branch 8036 Scottdale, PA
- Branch 8114 Clarion, PA



Continue the fight against hunger in your community

PITTSBURGH -- Your generosity during our recent Holiday Baskets program truly warmed our hearts. But, the reality is that hunger knows no season. The need in our communities doesn't begin in November and end with the start of the new year; it exists every day.

That's why WPA is once again asking our members, branches and friends to join us as we Join Hands Against Hunger. From now until April 1, we encourage our branches nationwide to collect canned goods and other non-perishable items and donate them to a food bank in their local community.

All branches will be receiving more information about this program, including details on how your branch can receive up to \$50 in matching funds.

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 Fraternal Director Barbara A. House at 1-800-848-7366, ext. 107, or Judit Ganchuk toll-free at 1-800-848-7366, ext. 149.

Share information about your Hungarian events with us

Help WPA preserve our Hungarian cultural heritage by sharing information about upcoming Hungarian events and programs in your area. We will publish this information in *William Penn Life* to help spread the word and attract greater participation. By working together, we can be more successful in preserving our heritage. Send your information to: John E. Lovasz, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233. Or, email: jlovasz@wpalife.org.



The ins & outs of

IRAs

SINCE FEBRUARY MARKS the unofficial start to the income tax filing and IRA contribution season, I thought I'd dedicate this month's column to discussing IRAs, including the advantages and disadvantages of each type of IRA.

Let's start with the basics: What is an IRA? In the United States, the term "IRA" refers to an "Individual Retirement Account." There are numerous kinds of IRAs with their own particular pros and cons. Here are some of the most common types for you to consider.

- **Traditional IRAs.** The "traditional" IRA is the oldest and most common type of individual retirement account available. With a traditional IRA, you contribute funds to your account and receive a current-year tax deduction for your contribution.

The rules for deductibility of your contribution have changed significantly since the IRA was first introduced in 1974. The deductibility now depends on your income and whether or not you are covered by a pension plan (e.g., a 401K plan) where you work. The charts below and on the next page offer more guidance on this, but it is always wise to seek the advice of your tax advisor to determine your own eligibility.

Money that is deposited into your IRA account is protected from taxation until withdrawn, potentially many years in the future. This feature allows you to retain your interest without having to add the earnings onto your current year's income. You pay the taxes on the IRA when distributions begin. However, any withdrawals you make from your IRA before you reach age 59 ½ may be subject to a 10 percent early withdrawal penalty tax.

Another important feature to note is that you **MUST** start to take withdrawals from your IRA once you reach age 70 ½. These withdrawals are known as "required minimum distributions." The penalty for not taking your required distribution can be pretty steep, so we recommend that you be aware of your limits and make sure that

you take the required minimum each year.

- **Roth IRAs.** The Roth IRA was introduced as the result of the Taxpayer Relief Act of 1997. The Roth IRA is often considered to be better than a traditional IRA because, although there are still income guidelines to follow, you can contribute to this account even if you don't qualify for a "traditional" IRA deduction. And, unlike with traditional IRAs, with a Roth IRA you do not need to begin distributions at age 70 ½. Plus, if your distributions are "qualified" distributions (typically after attaining age 59 ½), your entire distribution of principal and interest are tax free.

The downside to the Roth IRA is that it does come with income limitations, and not everyone will qualify. Because the limits change on an annual basis, you will need to check with your tax advisor or the IRS to find out if you qualify. For 2016 and 2017, your total contribution limits of ALL your traditional and Roth IRAs cannot be greater than your taxable compensation for the year or \$5,500 (\$6,500 if age 50 or older).

- **SEP-IRAs.** The SEP-IRA stands for "Simplified Employee Pension Individual Retirement Account." These are generally used by self-employed business owners and follow the same features as the traditional IRA, but the contribution limits for the SEP-IRA are usually much higher than with the traditional IRA.

So, what are the limits for 2016? Here are the limits if you **ARE NOT** covered by a pension plan where you work:

If Your Filing Status Is...	And Your Modified AGI Is...	Then You Can Take...
single, head of household, or qualifying widow(er)	any amount	a full deduction up to the amount of your contribution limit.
married filing jointly or separately with a spouse who is not covered by a plan at work	any amount	a full deduction up to the amount of your contribution limit.
married filing jointly with a spouse who is covered by a plan at work	\$184,000 or less	a full deduction up to the amount of your contribution limit.
	more than \$184,000 but less than \$194,000	a partial deduction.
	\$194,000 or more	no deduction.
married filing separately with a spouse who is covered by a plan at work	less than \$10,000	a partial deduction.
	\$10,000 or more	no deduction.
If you file separately and did not live with your spouse at any time during the year, your IRA deduction is determined under the "single" filing status.		

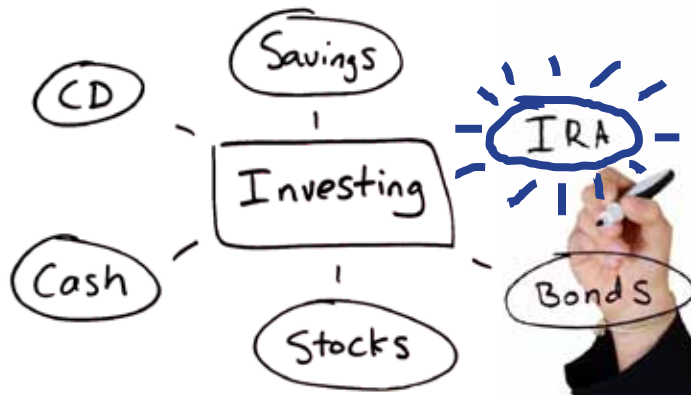


Photo © Can Stock Photo/marmion

Here are the guidelines if you ARE covered by a pension plan at work:

If Your Filing Status Is...	And Your Modified AGI Is...	Then You Can Take...
single or head of household	\$61,000 or less	a full deduction up to the amount of your contribution limit.
	more than \$61,000 but less than \$71,000	a partial deduction.
	\$71,000 or more	no deduction.
married filing jointly or qualifying widow(er)	\$98,000 or less	a full deduction up to the amount or your contribution limit.
	more than \$98,000 but less than \$118,000	a partial deduction.
	\$118,000 or more	no deduction.
married filing separately	less than \$10,000	a partial deduction.
	\$10,000 or more	no deduction.
If you file separately and did not live with your spouse at any time during the year, your IRA deduction is determined under the "single" filing status.		

Lastly, here are the limits for determining Roth IRA contributions for 2016:

If Your Filing Status Is...	And Your Modified AGI Is...	Then You Can Contribute...
married filing jointly or qualifying widow(er)	less than \$184,000	up to the limit.
	\$184,000 but less than \$194,000	a reduced amount.
	more than \$194,000	zero.
married filing separately and you lived with your spouse at any time during the year	less than \$10,000	a reduced amount.
	\$10,000 or more	zero.
single, head of household, or married filing separately and you did not live with your spouse at any time during the year	less than \$117,000	up to the limit.
	\$117,000 but less than \$132,000	a reduced amount.
	\$132,000 or more	zero.

When discussing IRAs and the different types of accounts, it's worth noting that you CAN have more than one. You can have a traditional IRA and a Roth, or a SEP-IRA alongside your traditional IRA. We advise that you speak to an expert to help you navigate the maze of IRA possibilities. Did you now that William Penn Association provides ALL types of IRAs? And that our 5-year annuity

is currently earning 3% interest, and our 9-year annuity 3.5%?

Ask your WPA agent or broker to discuss our available options and help determine which IRA and annuity plan is right for you! Don't have an agent? Call our Sales Department at 1-800-848-7366, ext. 120, and we'll assign one for you. □



History at 78 rpm

WHILE CONVERSING RECENTLY, my legal contemporaries and I discussed the various conveniences available to play back music for personal enjoyment. As we talked, I mentioned two older methods of recording music. Even though each of the six persons involved in our bantering were within a few years of my age, such concepts as 8-track tapes, cassettes and vinyl records (whether of the 33, 45 or 78 rpm variety) were quite foreign to them. I explained how some early cylinder-type records spun at a blistering 160 rpm, and that these early versions of records were similar in shape to empty paper towel rolls and were first produced of wax before converting to a slightly more durable, hardened tar-like substance which was an early form of celluloid plastic.

My peers wanted to know more about these once popular media sources, so I promised them I would bring in some samples of each type. Being that I had no real examples of these technological antiques at my D.C. residence, my colleagues would have to wait until I returned from my next visit to my parents' home in Ohio.

Once back at home, I retreated to the cellar in my quest for various types of recorded media and the tools to play them. As I discovered record after record, I was surprised by the vast amount of 78 rpm discs in my parents' collection and the many labels that were dedicated

to a Hungarian purchasing public.

I thought my discovery was worth sharing with a broader audience, namely the loyal readers of *William Penn Life*. I know that many of you might have a keen interest in a brief discussion of the companies that recorded and distributed the music of Magyar recording artists, as well as a few photos.

The great Thomas Edison is credited with inventing the phonograph in the 1880s, but it was not until about 1910, when records were made as flat discs, that the general public could finally afford to purchase and enjoy this new entertainment technology.

Another reason why the first phonographs were found only in the homes of the rich was because household electricity was available to only small affluent areas of cities. It took almost a generation for AC current to become readily available on a large scale.

Columbia and RCA Victor led the world in the recording and production of countless musicians, vocalists and orators and developed a worldwide network of recording studios and production facilities. Many Hungarian-Americans benefitted from an abundance of Magyar recorded entertainment as the Victor Company was based in Camden, N.J.--a stone's throw away from the many Hungarian communities in both the Garden and Empire States.

Without a doubt, RCA was the largest producer of Hungarian recordings until World War II. At that time RCA and many other large record companies abandoned the recording of ethnic music due to economics and because many of those ethnic nations ending up on the losing side of the war.

As mentioned in earlier *Tibor's Takes*, several independent record companies surfaced, filling the huge void left by the big record companies' abandonment of nationality recording.

The forerunner to the second generation of 78 rpm recording was Cleveland-based B&F Records, located on Buckeye Road. Frank Szappanos and his wife Barbara were instrumental in establishing a world-class recording studio, record production facility and worldwide distribution network that rivaled and oftentimes exceeded what the big label companies attained in sales





volume. For a small family-run outfit, B&F was a major player when it came to archiving Hungarian music. Their records featured not only *cigány* (gypsy) but also classical, opera, popular/modern and even comedy. B&F even went to Hungary and recorded many of the top bands there.

In the early 1950s, B&F Records ruffled the feathers of the Communists who perceived American recording of Communist Hungarian music as a violation of dozens of totalitarian laws. But B&F served as a business model for the newly-formed, Communist-controlled labels, such as Qualiton, Apon and Hungaroton. Eventually, Szappanos was barred from recording in Hungary.

The Cold War and the 1956 Magyar Revolution created an overabundance of talented Magyar artists who escaped their homeland and made new homes in America. These immigrants needed someone to record their music. B&F filled that need and lasted well into the late 1970s. My family has 78, 45 and 33 rpm records, as well as cassette tapes and 8-tracks, that were produced by this family of legendary entrepreneurs.

The emergence of post-WWII Hungarian record labels was not limited to just Cleveland. Several top-quality companies sprouted up in and around New York City. Odeon, Radiola, Paprika, Globe, Csárdás, Bar-Tone and Continental were just some of the newly-formed record producers catering to the large American-Hungarian populace along the Northeastern seaboard. The post-war boom that lifted the nation was felt in this community as well, and with it came unprecedented growth in industry and housing...along with a greater appetite for Hungarian records.

Here are a few of the record labels and some artists that recorded on 10-inch, 78 rpm discs:

- Bar-Tone - Radics Gábor, Falvey Radics, Nagykovácsi Ilona, Veres Károly and Zsigmond Mezei.
- Columbia- Király Ernő and Berkes Béla.
- Odeon- Király Miklós.

- Korona - Kulcsár Endre and Lovász Paul.
- Globe - Alajos András, Miklós Teghze-Gerber and Mate Jenő.
- Radiola - Kiss Lajos, Farkas Béla, Harmory Imre, Cselényi József, Szabó Miklós and Fellegi Teri.
- Csárdás - Károly Vajda, Bortis Pauli, Bartal Jenő, Bura Sándor and Zsolt Ferenc.
- RCA - Magyar Imre, Sved Alexander, Semsay László, Sebő Miklós and Sarai Elemér.

This list is, obviously, an incomplete one as the intention is to pique your interest to these significant time capsules of our beloved culture. If you have in your possession other labels or recording artists on 78 rpm records*, please send me an email along with a few photos (if possible) as I would love to hear/see your recollections about them. My email is SilverKing1937@gmail.com.

(*Note: I have written primarily about 78 rpm records because 33/45 rpm records are still readily available, by contrast.)

Boldog Új Évet 2017,

Tibor II

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

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.

Life insurance with no health questions asked

We guarantee it.

For a limited time, you, your family and friends may be eligible to purchase valuable life insurance through WPA with no health questions asked. It's just one way we are celebrating our 131st anniversary of serving families in 2017. Starting March 1, 2017, and only available for 131 days until July 9, 2017, we'll be offering our Guaranteed Issue 131st Anniversary Special to all qualified applicants. You can choose from any permanent life insurance plan currently offered by WPA. Please see age and face amount limits as restrictions apply. Annual premium must be paid at time of application. Any individual who applied for life insurance and has been declined or refused a table rating by WPA or any other insurance carrier since January 1, 2015, or who was previously insured by a Guaranteed Issue Certificate issued by William Penn Association which lapsed, is NOT eligible and signature on the Disclaimer below is required. To apply, please complete the form below and return it to Laurin Wolf, Sales Coordinator, at the Home Office, or call Ms. Wolf toll-free at 1-800-848-7366, ext. 120.

For this special promotion, these maximum face amounts of insurance will apply:

<u>Age</u>	<u>Maximum Face Amount</u>
0 - 40	\$6,000.00
41 - 50	\$5,000.00
51 - 60	\$4,000.00
61 - 70	\$3,000.00
71 - 80	\$2,000.00
81 - 90*	\$2,000.00*

*Those ages 81-90 may apply for Single Premium Whole Life Insurance only.

There is a limit of one new insurance policy per person under this special plan. Any individual who applied for life insurance and has been declined or refused a table rating by the WPA or any other insurance carrier since January 1, 2015, or who was previously insured by a Guaranteed Issue Certificate issued by William Penn Association which lapsed, is not eligible for this Guaranteed Issue Program.

GUARANTEED ISSUE 131ST ANNIVERSARY YEAR SPECIAL

YES, I am interested in applying for this special insurance program

Name:

Date of Birth:

Address:

Telephone:

Social Security Number:

Email Address:

Plan of Insurance:

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

DISCLAIMER: I have not been declined or refused a table rating by William Penn Association or any other insurance carrier since January 1, 2015, nor was I previously insured by a Guaranteed Issue Certificate issued by William Penn Association which lapsed.

Signature Required:

Return to:

Laurin Wolf, Sales Coordinator, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233



A Magyar Christmas in Connecticut

FAIRFIELD, CT -- Hungarians in the Fairfield area gathered Dec. 11 at the Calvin United Church of Christ for the annual Karácsonyi Ünnepsége (Christmas Celebration) hosted by the Pannonia American Hungarian Club and the church. Representing WPA at the event was National Director Richard E. Sarosi who spoke about WPA and its involvement in the Hungarian Community in the United States, Hungary and other areas of the world. Other speakers included Dr. Ferenc Kumin, Consul General of Hungary in New York; Rt. Rev. Bishop Emeritus Koloman Ludwig; and representatives of Hungarian Television of Budapest, who were filming the presentations and the events of the day. The program included a traditional Christmas pageant featuring about 75 children who sang, played musical instruments and recited the Christmas story and Biblical passages in Hungarian. At the conclusion of the program, the guest of honor, Szt. Miklós, arrived to the delight of the children and the adults. I have to say that I was excited as much as the children since this was my first time to see him in person in all of my years. We thank Rev. Tibor Kirdy and the members of his church for the hospitality and warm reception that was extended to me and my parents, Violet and Emie Sarosi. We had a great time and enjoyed seeing their beautiful church, Calvin Hall and the parsonage. - Richard E. Sarosi

The First Hungarian Reformed Church of Homestead
and William Penn Association Branch 89 invite you to enjoy their

Authentic Homemade

GULYÁS

\$6 per quart

**Orders due
February 5th**

Pick up Saturday, Feb. 11th
11AM - 2PM, at the church
416 E. 10th Ave., Homestead, PA

To place your order,
call Mark Maskarinac at 412-872-5022
or email maskarinac1836@comcast.net



All proceeds benefit
The First Hungarian Reformed Church
of Homestead, PA

Reformed Church celebrating two milestones in 2017

DEBRECEN, HUNGARY -- The Reformed Church of Hungary will be marking two important milestones during the coming year: the 500-year anniversary of the Reformation and the 450-year anniversary of the Hungarian Reformed Church.

Among the many events and programs planned is a project known as the "Reformation Truck," an interactive exhibit featuring information about the Reformation and the 68 cities where it will be stopping along its journey. The truck's stops in Hungary include Debrecen (Jan. 31), Sárvár (Feb. 3) and Sopron (Feb. 4).

The peak of the year will be on October 31, 2017, when a Reformation Memorial Day will be held by congregations throughout Hungary.

To learn more about this and other events and programs planned for the coming year, log onto the website of the Reformed Church of Hungary at www.reformatus.hu/english.

Cleveland Hungarian Development Panel to host annual ball

CLEVELAND -- The Cleveland Hungarian Development Panel (CHDP) will host its Annual Paprika Ball on Saturday, March 4, in the Grand Ballroom of the Ritz Carlton Hotel, located in downtown Cleveland.

The theme for the annual black tie event will honor "Tulips to Tony, Recognizing the Cleveland Playhouse."

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.

William Penn Fraternal Association Scholarship Foundation, Inc.

Eligibility Rules for Year 2017 Scholarship Grants

The Board of Directors has established the following rules governing eligibility for scholarship recipients:

a) The student applying for a scholarship grant must be an individual life benefit member of William Penn Association in good standing for four (4) years as of January 1, 2017.

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 2017 school year, the parent/grandparent must be a life benefit member for at least four (4) years as of January 1, 2017.

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:

1. 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.wpallife.org.

2. An Essay of 100 words or fewer answering the question: **"With all of the societal problems we face today, where do you see goodness in the world?"** If the essay exceeds 100 words, the student's application will not be accepted.

The Scholarship Application and Essay must be mailed and postmarked by Wednesday, May 31, 2017. 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. Proof of enrollment for the Fall 2017 school term.

Items 3 and 4 must be mailed and postmarked by **Friday, September 15, 2017.**

f) **Renewal applicants** must submit the following:

1. 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.wpallife.org.

2. An Essay of 100 words or fewer answering the question: **"If you were applying for an internship at William Penn Association, how would you convince us that you are the right person?"** If the essay exceeds 100 words, the student's application will not be accepted.

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 2017 school term.

Items 3 and 4 must be mailed and postmarked by **Friday, September 15, 2017.**

g) All applications 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 and essays must be mailed and postmarked by **Wednesday, May 31, 2017.** Any applications 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@wpallife.org.

William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821

Phone: 412-231-2979 • Toll-free: 1-800-848-7366 • Fax: 412-231-8535 • Email: scholarship@wpalife.org



Application for Scholarship Grant Academic Year 2017-2018



1. Check One: ☐ New Applicant ☐ Renewal Applicant

STUDENT APPLICANT INFORMATION

2. NAME: _____ **3. DATE OF BIRTH:** ____/____/____
Last First Middle Initial

4. ADDRESS: _____
No. Street

City State Zip Code

5. STUDENT APPLICANT'S PHONE: () **6. SOCIAL SECURITY NO.:** _____

7. E-MAIL ADDRESS: _____

8. SCHOOLS ATTENDED (LIST IN REVERSE CHRONOLOGICAL ORDER, STARTING WITH MOST RECENT SCHOOL):

Name of School	Location	Years Attended
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

9. ACCREDITED COLLEGE OR UNIVERSITY WHERE ACCEPTED:

School Name: _____ **Year Will Be Attending in School:** ☐ Freshman ☐ Junior ☐ Sophomore ☐ Senior

Street Address or P. O. Box: _____

City: _____ **State:** _____ **Zip Code:** _____

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

Completed application and essay must be mailed and postmarked by May 31, 2017

11. LIST THREE PERSONAL REFERENCES, EXCLUDING RELATIVES, WHO HAVE KNOWN YOU FOR AT LEAST TWO YEARS (e.g., TEACHERS, CLERGYMEN, COACHES, ETC.):

Name

Address

Occupation

12. LIST YOUR INVOLVEMENT IN WILLIAM PENN ASSOCIATION FRATERNAL ACTIVITIES OR COMMUNITY SERVICE PROJECTS:

13. EXTRACURRICULAR SCHOOL ACTIVITIES (i.e., ATHLETICS, THE ARTS, SCHOOL CLUBS):

14. SUGGEST AN EVENT OR PROJECT THAT WPA COULD PROMOTE WHICH WOULD INTEREST YOUNG ADULTS:

15. WILLIAM PENN ASSOCIATION LIFE INSURANCE CERTIFICATE INFORMATION VERIFICATION:

**INFORMATION ON BOTH STUDENT
AND PARENT (OR GRANDPARENT)
IS REQUIRED.**

Student Applicant

CHECK ONE: ☐ Parent or ☐ Grandparent of Applicant

Name: _____

Life Insurance Certificate Number: _____

Branch Number: _____

PLEASE NOTE: ALL APPLICANTS must submit an essay not exceeding 100 words, along with this completed application form, to be considered for a grant. The application and essay must be mailed and postmarked by May 31, 2017. **NEW APPLICANTS** must also submit: (1) a transcript of the student's high school scholastic record; and (2) proof of enrollment for the Fall 2017 school term. **RENEWAL APPLICANTS** must also submit: (1) a copy of the student's latest scholastic record showing that the student has maintained a cumulative Grade Point Average of at least 2.5 on a 4.0 scale; and (2) proof of enrollment for the Fall 2017 school term. Failure to submit these items by the date specified in the Eligibility Rules will result in the forfeiture of your grant.

I hereby certify that I have read the eligibility rules prior to completing this application. I further certify that this application contains no misstatements or omissions of material fact and that the statements herein are to the best of my knowledge complete and correct.

Signature of Applicant

Date

Completed application and essay must be mailed and postmarked by May 31, 2017



Clearing home & soul

ONE OF THE SIGNATURE SIGNS of a fresh start begins with the Christmas stripping: the tree comes down, as do the lights, stockings and pine; the ornaments and Santas are tucked away for another year.

I opt for a clean and lean look in my home after the holidays as a visual prompt to a clean launch into the new year. I think long and hard about how I want to approach the blank canvas of things to come. I am a goal-oriented person, so this creative process is a necessary navigational tool.

I take good care of my surroundings realizing that I will most likely be indoors more than out. Preparing for the planting of seedlings for the year 2017, I declutter drawers, closets, baskets and cabinets.

For me, this is an emotional ritual. As I physically pitch outdated objects and clothes I no longer wear, I purge my soul, too.

I learned firsthand about the healing of doting on personal space some 20 years ago. Just a few years after getting married, the light went dim and I chose to raise my daughter on my own. With a heavy heart and crumbled self-esteem, I began to look for a place she and I could call home. My father was a real estate agent at the time, so I had the inside track for the hunt. After weeks of looking, I finally found a house that spoke to me. My dad looked at me with a question mark imbedded in his forehead. "It looks exactly how I feel," I said.

I needed this house, and it needed me. The structure had fallen prey to a foreclosure. "Smelly" said my two year old when I showed it to her, "bad smelly." Unlivable at purchase, I bought it for a song with some additional funds to remodel. I did a lot of the work myself along with a few best friends who donated their time, talent and love to repurpose the house and repurpose me. With each coat of paint I felt more stable. I used color to heal and



Photo © Can Stock Photo/72soul

drywall to reestablish. I had a contractor do the things I couldn't. I leaned into him as needed, but I also learned volumes.

The entire experience served me then, and it serves me now. Creating a living space with purpose and meaning is a life lesson that will never leave me.

So, in the barren of winter, I toil in my nest and in my soul, ridding the messy habits of both. I don't need seven coats; I need one and the opportunity to create warmth for six other people. In a quest for whole living, this ritual comforts and keeps me. I favor this time to be humble, to rest and breathe.

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

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

\$20 (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 Annual Bowling Tournament

April 28-29 • 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 28 and 29, 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. To reserve your room, call the hotel at 724-222-6200 or go online at www.pittsburghmeadowlands.doubletree.com. Use the group code "WPA" to receive our special rate. 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 29, 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 and sign up using the registration form on the next page! If you have any questions, please call Fraternal Director Barbara A. House at 1-800-848-7366, ext. 107, or Judit Ganchuk toll-free at 1-800-848-7366, ext. 149.

Bowl a strike for our young members! Be a frame sponsor!

You can help our young members achieve the dream of attaining a higher education by sponsoring a frame at this year's WPA Annual Bowling Tournament. For a tax-deductible donation of only \$25, your name--or the name of the branch, organization or company you represent--will appear on digital screens at the bowling lanes during the tournament. More importantly, your donation will fund scholarship grants which will help qualifying WPA members meet the costs of pursuing a college degree.

Please use the form below to join our growing list of frame sponsors. Make your check payable to "WPFA Scholarship Foundation" and send it to the WPA Home Office by **March 31, 2017**.

Thank you in advance for your support!

WPA Annual Bowling Tournament • Frame Sponsorship

Name to be displayed:

Your Name:

Street:

City:

State:

Zip:

Phone:

Email:

Mail this form, along with your donation of \$25 made payable to "WPFA Scholarship Foundation," to:
William Penn Association, Frame Sponsor, 709 Brighton Road, Pittsburgh, PA 15233



2017 WPA Annual Bowling Tournament

April 28-29, 2017, Washington, PA



BOWLING REGISTRATION & BANQUET RESERVATIONS

CONTACT INFORMATION

CONTACT PERSON: _____

PHONE: () EMAIL: _____

BOWLING & BANQUET

NAME	AGE 0-12 \$15.00	MEMBER AGE 13 & UP \$50.00	NON-MBR AGE 13 & UP \$60.00	TOTAL
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$
TOTAL - BOWLING & BANQUET = \$				

HOTEL INFORMATION

Hotel accommodations will be at the **DoubleTree by Hilton Hotel Pittsburgh-Meadow Lands**. All bowlers and guests are responsible for making their own hotel 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 "WPA" to receive our special rate of \$139 per night.

DEADLINE FOR HOTEL RESERVATIONS IS MARCH 31, 2017.

BANQUET ONLY

NAME	AGE 0-12 \$10.00	MEMBER AGE 13 & UP \$30.00	NON-MBR AGE 13 & UP \$40.00	TOTAL
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$
TOTAL - BANQUET ONLY = \$				

SPECIAL NOTE ON WPA ANNUITY OWNERS

WPA annuitants will pay the WPA life benefit member rates for the banquet if they have a minimum of \$500 in their annuity by April 1, 2017.

PAYMENT INFORMATION • TOTAL OF ALL FEES = \$

PAYING BY CHECK: Make check for bowling & banquet payable to: "William Penn Association." Mail this form & check to Barbara A. House, Fraternal Director, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233.

PAYING BY CREDIT CARD: Mail this form to the address listed above and call 1-800-848-7366, ext. 112, to complete payment process.

All bowling & banquet reservations must be received at the Home Office by March 31, 2017



IF YOU ARE BORED and stuck inside the house this winter, now is a good time to create special popcorn, spending lots of time on getting the recipe JUST RIGHT! Make sure you pick a great movie that deserves a giant, tasty snack, like *The Wizard of Oz* or *Mary Poppins*!

Here are three recipes below that take some time and may need an adult – but it's okay because you are stuck indoors! Make sure to use one to two bags of microwave popcorn, up to 16 cups.

Ranch - Melt 4 tablespoons of butter with a 1-ounce packet of ranch seasoning mix. Toss with 16 cups hot popcorn and 2 tablespoons chopped chives. Season with salt.

Sweet Vanilla - Stir together 2 tablespoons of melted butter, 1 teaspoon of vanilla extract, and 1 tablespoon of powdered sugar. Toss this mixture with at least 8 cups (or 1 bag) of microwaved, hot buttered popcorn.

Extra Cheesy - Toss 16 cups hot popcorn with 2 cups shredded cheddar cheese and 1 cup grated parmesan cheese; spread on baking sheets. Bake at 350°F until the cheddar melts for up to 3 minutes. Season with salt.

What other flavors can you create?

We're building a new **JUST4 KIDZ** section, and we need your help.

We'd like to know what kinds of things YOU would like to read about in these pages each month. What kind of activities would you like to learn about? What kind of crafts do you like to make? What type of food you'd like to learn how to make for yourself? Share your ideas with us and you could win one of three gift cards. The kid with the best idea will receive a \$25 gift card. We'll also be awarding a \$15 gift card and a \$5 gift card to the next two best ideas. All you need to do is write down your best idea for fun activities, crafts or recipes and send it to:

Just 4 Kidz
c/o William Penn Association
709 Brighton Road
Pittsburgh, PA 15233-1821

OR, tweet your idea by tagging #WPALife with the help of a grown-up.
OR, send your idea in an email to jlovasz@wpalife.org



A colorful magic show!

Like a lot of you, we attended the family Christmas party hosted by our WPA branch this past holiday season. There was a magician at our party. Was there one at yours? Here's a picture of our magician. Can you make it a more colorful show?



Branch 1 Bridgeport, CT

by Jim Ballas

Our branch Christmas party was held Dec. 11 at the Bessemer Center Hall in Bridgeport. We were joined by members of the United Church of Christ. Many of the church's members are also WPA members, so this joint effort worked well. Everyone attending had a great time.

Every member of our branch and the church was invited. We had a good group of young and old. The hall was decorated for the holidays as Christmas music played, creating a festive atmosphere. We enjoyed drinks of all kinds, an assortment of cheese and crackers, and some delicious Hungarian salami and kolbász (which was a big hit).

After a nice period of member fellowship, everyone enjoyed a catered lunch of chicken, pasta and salad plus an assortment of Christmas cookies for dessert. The food was great and plentiful. We then joined in singing Christmas carols together using the songbooks provided by the Home Office.

The big hit of the party was the arrival of Santa Claus. He brought his bag of goodies and greeted everyone as he made his way to his special chair next to our Christmas tree. The children came up one by one to greet him and receive a gift. Of course, they also told him what else they wanted when he made his deliveries on Christmas Eve from the North Pole. His visit was just a tune-up for the big event to come on Dec. 25. The grown ups also enjoyed Santa's visit. All were treated with a goody bag of items from the WPA and our branch.

In conjunction with this event, our branch held a food drive. We received a huge amount of non-perishable items from our members.

We also participated in the WPA Holiday Basket program. We used some of the donated items to make up three baskets of food and used the additional monies from the Home Office (\$40 for each basket) to add grocery store gift cards. This would enable the three local families that were given baskets to purchase some fresh fruits, vegetables and



Members of Branch 1 enjoy the family Christmas party hosted by the branch on Dec. 11.

meats.

The remainder of the donated food was delivered to the Bridgeport Rescue Mission, a local shelter and food bank. We were happy to fulfill part of our fraternal mission and spread the holiday spirit within our community.

Thanks to the branch members who helped me with the planning and setup of the party, especially Branch President Bill Bero, Secretary Sandy Stasko and Ann Ballas. They did a great job!

In all, it was a superb day. Everyone enjoyed the food, the company, and sharing the holiday spirit. It was wonderful for our branch members to gather and celebrate together. Everyone is looking forward to the next event.

Branch 14 Cleveland, OH

by Richard E. Sarosi

The new year of 2017 has begun and we send out best wishes and greetings that this will be a year filled with good health, love, faith, happiness and prosperity. We send you warm greetings for Valentine's Day. May you receive much love and sweet goodies.

I, along with my parents Violet and Ernie Sarosi, had the opportunity to visit the Calvin United Church of Christ, in Fairfield, Conn., at the invitation of Rev. Tibor Király on Dec. 11. We had a great time and enjoyed seeing their beautiful church, Calvin Hall and the parsonage. You can read more about our visit in the

"Magyar Matters" section on page 9.

Among the meetings and activities set for 2017 are:

- The first Branch 14 meeting for 2017 will take place on Wednesday, March 1, at 7:00 p.m. at the Bethlen Hall of The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills. Branch 14 adult members and guests are welcome to attend.

- Saturday, July 1 - Hungarian Heritage Night with the Lake County Captains including fireworks after the game. More details to follow.

Please check *William Penn Life* each month for the latest information on all WPA events coming in 2017.

Also, please continue supporting the WPFA Scholarship Foundation in 2017. Your donations help provide financial assistance for eligible WPA student members. If you received a WPA Scholarship, please help to pay it forward so that other WPA students, might enjoy this benefit.

As your children grow into young adults, their juvenile insurance certificates can be converted into adult life certificates when he or she reaches the age of 25. Converting their juvenile plan will ensure them of continued WPA insurance coverage into their adult years. They will continue to enjoy receiving all fraternal benefits, including this magazine and full eligibility in our fraternal functions. We want to see more moms, dads, brothers, sisters, grandparents, etc., as members of the WPA family.



Santa presents an early Christmas present to a young member of Branch 1.

The Officers of Branch 14 extend our sympathy to those branch and WPA members who have recently lost a loved one. We extend our condolences to WPA Agent and Branch 14 member Jeffrey J. Ward, his daughter and fellow member Erin and his brother P. Michael Ward on the passing of their mother and grandmother Martha A. Ward. May God bless our members and their families at this difficult time and may Mrs. Ward rest in peace.

Get well wishes are being sent to all of our Branch 14 and WPA members as well as our friends, who might be feeling under the weather. We send out get well wishes to Ernest Sarosi who had hand surgery in December and has recovered nicely at the time of this writing. Please continue to send super charged get well wishes, prayers and God's healing power to National Director Albert Frate who continues rehabilitation at home. Please keep them and all of our members in your prayers.

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

Remember, 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 18 Lincoln Park, MI

by Barbara A. House

Happy Valentine's Day. I wish you a wonderful day shared with all your loved ones. Don't forget your very special Valentine.

Thank you all for the wonderful Christmas cards; we received so many special ones this year. We really enjoyed the newsletters. Special thanks to Bishop Ludwig; yours was really informative.

Yes, we are still home. This was the first Christmas we spent in Michigan in many years. I loved it. We had some very ill family members, so I stayed home this year. Tom will go to Florida later. Abbie and I will enjoy a wonderful Michigan winter. Yay!

Special congratulations to newlyweds Ronda and Brian Konesky. Ronda works at the WPA Home Office as administrative assistant to the National Vice President-Treasurer. We are so happy for you. I wish you many happy years together.

Many WPA members attended the Christmas party at Holy Cross Hungarian Catholic Church. It was so nice to see all the support for the church. We all had a wonderful time. Can't wait till next year.

We wish Lorraine Randall happiness in her new home. So nice to hear from you.

Congratulations to Paul Gazdik on his new home, also. Thank you, Catherine, for all the information.

Happy retirement to Steve Evans. You sure will be missed.

Please mark your calendars for Aug. 26. That is the date for our annual WPA Picnic. Plans have been finalized with all those wonderful Hiram, Ohio, members. Thank you to Mary Jane Molnar, president of the Hungarian Cultural Center of Northeastern Ohio, for putting my mind at ease. We cannot wait to work together again this year.

Our annual WPA Tour is also finalized. You will see the reservation

form in this issue. Yes, each room has its own bathroom. Hungary is really quite cosmopolitan. I cannot wait to show you all the sights.

Thank you, Kathy and Steve Novak, for the Branch 28 surprise Christmas party raffle winnings. What a thrill.

Welcome new members Irene "Rinka" and Julius Polo. We also welcome Carol Cox. Thank you, Denise Funti, for your recommendation. We really hit the jackpot. They are active Branch 18 members. Thank you. What nice people you are.

Thank you to my special friend, Kathy Megyeri. You sure know how to raise my spirits.

Thank you also to those who have continually sent in articles to *William Penn Life*. You just don't know how much good they do. People need to see how active we are in order to become interested in becoming active themselves.

Branch 18 resumes our meetings on March 29 at 6:00 p.m. Many people have asked me to keep the meetings at 6:00 instead of 7:00 p.m. We will vote on this in March. We continue to meet at the Hungarian American Cultural Center on Goddard in Taylor, Mich. Sure hope to see you there. We need your input on Join Hands Day, future trips and more hands-on volunteer ideas. Communications Officer Helen Sryniawski will be calling to remind you of our events. Thank you, Helen.

The Cultural Center serves Hungarian food on Fridays from 5:00 to 8:00 p.m. Give them a try.

Remember, we also have the Hungarian Rhapsody restaurant to satisfy your Hungarian cravings.

I hope you are all making plans for Join Hands Day. Remember, your branch will be reimbursed up to \$500. It must be a hands-on event. Presenting a check does not qualify for reimbursement.

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

Get will wishes to my mom, Irene Korpak, Doug Truesdell, George Schvarckopf, Lee Kosaski, Joe Cserklye, Eleanor Kender, Albert Frate, Arlene Csoman and Ursula Markovits. We send you lots of love and get

well prayers.

The White Rose Ball is Feb. 4. WPA has supported this wonderful event for many years. The WPA Board of Directors will all be there. I sure hope you will be also. Thank you to the Hungarian Arts Club for your hard work.

My thought for the month: "We can learn to be wiser, to order our lives better, so that when the many chances come our way to help others, we can welcome them all. There is a time to work hard, a time to relax, a time to do something, and a time to let things be. The wise person knows the difference." As always, I thank Fr. Barnabas for the thoughts.

I hope our trip to Europe this year piques your interest. We worked very hard to make it fun. Our Hungarian Heritage Experience is also coming up later this year. As always, it is the first full week in August. More info on that next month.

Have a wonderful winter. It sure has been tolerable thus far. Please contact me if I can help you in any way. My numbers are 313-418-5572 and 734-782-4667. You can also call the Home Office at 1-800-848-7366, ext. 107.

Be sure to spend Valentine's Day with someone you love.

Branch 26 Sharon, PA

by Susan Robison

We hope your holidays were happy and blessed.

Our branch's annual Christmas party was held at King's Restaurant and was enjoyed by all. The big hit, of course, was Mr. Claus, who gave out goody bags and promised to fulfill all of our wishes.

Missed at the party were members Edward McDonough and Alexandra Tew. Eddie is currently stationed at Fort Gordon Army Base in Georgia; Alex is stationed at Tyndall Air Force Base in Florida and will soon be deployed overseas. We wish both of them, as well as all members of our military, a safe 2017.

We congratulate those members celebrating a birthday or anniversary and extend our sympathies to those members who have lost loved ones.



Members of Branch 26 celebrated the holidays during the branch's family Christmas party.

Branch 27 Toledo, OH

by Paula Bodnar

We hope everyone had a joyful holiday season. I am sure everyone is back to their normal schedules of work and running kids to different activities. Be careful and stay warm with this crazy weather we have around here. I hope this finds everyone in good health.

I wish these members and friends a happy birthday: Noah Beres, Stephen Farkas, Richard Gainsley, Jacob Gombash, Tyler Gombash, Brigham Graf, Jaylin Guyton, Kaelin Guyton, Ronny Harvey, Karl Haynes, Joanne Hornyak, Joseph C. Horvath, Stephen Kinsey, Joan Kozlowski, Mary Kronoviter, Mary Ann Lezak, Irene Lukac, Jean Null, Gabriella Ovens, Neil Philip, Jack Scott, Monica Stierman, Martha Szavuly, Constance Szollosi, Kathryn Szozda, Thomas Tharp, Robert Tyukody and Janet Watruba.

Our next meeting will be on Saturday, Feb. 11 at 1:00 p.m. at The American Table on Wheeling Street. All members are welcome to attend.

Branch 28 Youngstown, OH

by Kathy Novak

Happy Valentine's Day to all our members at Branch 28 and throughout the Association. We hope everyone is enduring the unusual

weather we have been experiencing so far this year and that everyone has avoided catching those nasty flu bugs.

Thank you, again, to the WPA Home Office for allowing our branches to assist individuals, families and worthy organizations in our communities through the Holiday Baskets program during the Christmas season.

Branch 28 wishes a happy 131st anniversary to William Penn Association. Fraternalism is what makes WPA such a great and special organization as we continue to offer a variety of insurance products and strong annuity plans.

The official WPA schedule of events for the year 2017 has been completed, so be sure to mark your calendars at home and get your reservations in on time. You wouldn't want to miss any of the great fraternal events planned for us.

Healing thoughts are extended to all those not feeling up to par, especially Mary Takach, Ethel Kripchak, Maria Goda and the Rev. Louis Pinter.

Wishing all this month's birthday and anniversary celebrants a wonderful year ahead.

Deepest sympathy is extended to everyone who has recently lost a loved one.

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



Young members of Branch 27 enjoyed the branch's annual family Christmas party.

Branch 34 Pittsburgh, PA

by Marguerite McNelis

Happy Valentine's Day everyone! We at Branch 34 hope that your New Year's resolutions included attending some of the great events held by WPA and getting involved in your branch's activities. You can check *William Penn Life* for information on this year's events.

We welcome the members of Branch 71 Duquesne to our branch. The branches were officially combined in January. We are excited to have you as our members. *Isten hozott!* If you have any questions, please call me at the number listed at the end of the article.

Our dear friend and long-time branch member and coordinator, Maria Bistey is doing well in her new location. Maria was always involved in branch activities and always enjoyed chatting with everyone. She is a dear, sweet person and we miss seeing her. If you would like to send her a card or chat with her, the address and phone number is: Ligonier Gardens, 2018 Route 30 East, Ligonier, PA 15658; phone 724-238-6678. I am sure she would love to hear from you.

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

We extend happy birthday wishes to all branch members celebrating their birthdays, especially long-

time branch member and friend Mitzi Berei. We also extend belated birthday wishes to long-time branch member and friend Carm DeBlasio.

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

Branch 40 Martins Ferry, OH Branch 349 Weirton, WV

by Joyce Nicholson

Greetings from the WPA branches of Martins Ferry, Weirton and the Ohio Valley area! It was a very full year throughout 2016, and we're looking forward to an even more exciting 2017. We are so thankful for the opportunities given us to help others through the generosity of William Penn Association and its many members. We've had a lot of fun spreading the news of WPA in our surrounding Ohio Valley area and are looking to increase awareness this year.

One of our Holiday Baskets went to the Friendship Warming Center in Steubenville. The center meets the immediate needs of the downtown Steubenville area by feeding, clothing and giving shelter to those less fortunate and by listening to the concerns of those who are in need. They were grateful for the much needed provisions during the especially cold spell in January.

We are confident that good weather is right around the corner so we can begin this year's events. As of this writing, Punxsutawney Phil has yet to make his appearance. But, we hope his prediction will be for a short winter this year.

Save the date: The annual outing for our branch members to a Wheeling Nailers hockey game will be Sunday, April 2, at 5:00 p.m. It's Pucks 'N Pups and Family Funday, and there will be a post-game skate with the team, too. You can even bring your dog to the game! Branch members are invited to attend, but our tickets are limited. So, if you plan to attend, call me soon to reserve your seats at 740-264-6238. This home game pits the Wheeling Nailers against the Reading Royals. The Nailers play at Wesbanco Arena in Wheeling, W.Va.

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

We wish happy birthday to branch members with birthdays this month, and best wishes to members celebrating anniversaries.

Our prayers go out to those who may have lost loved ones recently.

If you have any news you wish to share with us, please contact me. For information about branch activities, call me at 740-264-6238.

Branch 44 Akron, OH

by Elizabeth K. Darago

Happy New Year from Branch 44! May it be merry and bright.

The December family holiday party was great. All the juvenile members got face time with Santa and a backpack filled with gifts, including a McDonald's gift card from the Home Office. Thank you so much. Each attendee also received a goody bag filled with items from the Home Office, including a WPA calendar, and goodies from the branch. All adults also received a poinsettia distributed by Santa's elves (our juvenile members).

Thanks to Jean Naswadi for helping to wrap the gifts; and to George and Jean for filling their minivan and transporting the gifts and for

doing the raffle table and gifts. Thanks also to Branch Vice President Bob Chula for selling the raffle tickets.

In conjunction with the party, we held a business meeting during which we reelected our officers to another term.

We were sorry to hear that branch supporter Caroline Stadler passed away in late November. Our condolences to her family, including auditor Cheryl Stadler.

As I write this, I'm surrounded by the bounty of food items Branch 44 members brought to the holiday party. It's amazing! Our first basket was delivered to a young family: the father works in a fast food restaurant and the mother was laid off in 2016. They have two girls; one is in kindergarten and the other is one year old.

In addition to the donated food items, each family we help will receive fresh food items purchased with member donations and funds from the Home Office. The children will also receive a gift from our branch's "magic closet" while their parents will receive a special item, too. Our support will provide multiple meals for these hard-working folks.

As you bundle up before heading out into the winter weather, we hope you hearts will be warm knowing your generous donations are helping people in need.

Branch 89 Homestead, PA

by Lisa S. Toth-Maskarinec

We're through Christmas and part of winter and, so far, the snow gods have been favorable to us. In a few months, we'll be greeted with sunshine and dry golf greens.

Speaking of which, we are pleased to report that Branch 89 presented the First Hungarian Reformed Church of Homestead with a check for \$3,400, the proceeds from our annual golf outing. Well done!

Our golf outing has taken on a life of its own, and is now a 12-month endeavor. Purely by word of mouth, our outing has grown by 15 percent each of the last three years. We believe that this year will be the

same, and we will again set a new attendance record. We have been in contact with the course (Butler's) and have set a date of Aug. 13. Gift bags for the winning foursome and the skill prize winners have been acquired, and we'll be adding more items as we go. We're not only looking for more golfers but more diners, more donors and, especially, more sponsors. As always, we're on the hunt for new and exciting auction items. We've added a couple already that we think will knock your golf socks off. We hope to see you all there. Our motto this year is: "Go Big and Go Golfing!"

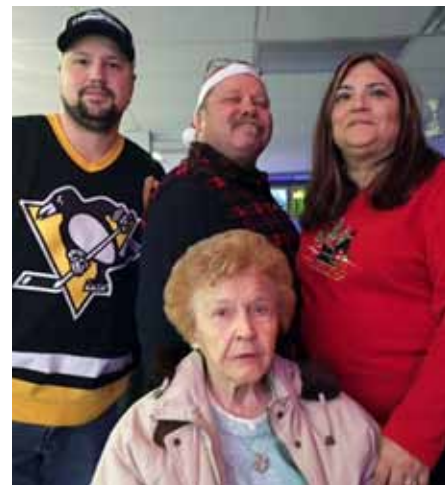
We will be supporting the "Coins for Charity" collection recently established by Rev. Kerestesi. This quarter's donations will go to the food pantry at the Park Methodist Church. It is important to remember those in need and try and do something to brighten someone's day.

It's here and our branch has it! Just what exactly does our branch have? Authentic, homemade Hungarian Gulyás!

Mark your calendars for Friday and Saturday, Feb. 10 and 11. This will be our first fundraising project of the year. The goulash will be made at the First Hungarian Reformed Church of Homestead and orders will be taken by calling either the Branch Vice President Mark S. Maskarinec or Branch Coordinator Lisa Toth-Maskarinec at 412-872-5022. Please leave a message if we don't answer. See our ad on page 9. We will also accept donations for the necessary ingredients for making goulash: meat, potatoes and vegetables. No donation is too small. There's nothing better on a cold day than a good bowl of goulash.

We congratulate our officers for the next two years: John S. Toth Jr., president; Mark Maskarinec, vice president; Ruth Toth, secretary-treasurer; and Justin Toth and Lisa Toth-Maskarinec, auditors.

Belated birthday greetings go out to Branch member Rev. Lisa Kerestesi for her birthday on Jan. 7, to our President Toth on his special birthday on Jan. 23, to auditor Justin Toth for his Jan. 3 birthday and to our other auditor and Branch Coordinator Lisa Toth-Maskarinec for her



Recently elected as officers of Branch 89 were (front) Ruth Toth, secretary-treasurer; (back, l-r) Justin Toth, auditor; Mark Maskarinec, vice president; and Lisa Toth-Maskarinec, auditor. Branch President John S. Toth Jr. took the photograph.



Scott Green (left) of the Steel Valley Rotary Club presents a check for \$3,400 to Branch 89 Vice President Mark S. Maskarinec. The funds, which represented the proceeds from the branch's annual golf outing in 2016, were immediately donated to the First Hungarian Reformed Church of Homestead.

special day on Jan. 27.

Special get well wishes are being sent to Branch member Vera S. Reck-tosh. Vera proves that not even a heart attack can get her down. It was great to see her in church recently. Please, Vera, do us all a favor and listen to your doctors and take it easy. We need you around for a long time.

We at Branch 89 wish everyone a Happy Valentine's Day and we also hope our favorite groundhog is extremely nice to us this year.

Go STEELERS!



Members of Branch 132 enjoyed the branch's annual family Christmas party.

Branch 129 Columbus, OH

by Debbie Lewis

Hello all from Columbus, Ohio.

Winter has arrived. We have been having colder weather down into the single digits, but like typical Ohio weather, it's supposed to be 60 in the next couple of days. We hope we will have another mild winter like last year.

Special days in February include Valentine's Day on the 14th, President's Day on the 20th, and Mardi Gras on the 28th.

The Hungarian Reformed Church, located at 365 Woodrow Ave. in Columbus, will have a program on Sunday, Feb. 12, following the 10:00 a.m. service. Soup will be served at 11:15 a.m. followed by a program.

If interested in ordering kolbász and/or hurka, please call Margaret Leonardo at 614-444-0035 or Olga Kovach at 614-864-8659 by Feb. 12. Pickup will be on Feb. 17.

On Sunday, March 12, the church will host a dinner and program. Reservations are required. Please call Erzsi by March 5.

Our next branch meeting will be held on Tuesday, March 7, at the Hungarian Reformed Church at 4:30 p.m. Please plan on attending to discuss activities for the coming year. We would like to have new input from our members. If you can't make it, call and give us your input.

Some of our members are plan-

ning to attend the WPA bowling tournament on April 28 and 29. We have one team and would like to get more members to go. This is a wonderful opportunity to see old friends and make new ones.

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

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

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

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 email DAL9968@aol.com.

Branch 132 South Bend, IN

by John E. Burus

Happy New Year!

The arctic blasts and snow seem to be coming at least once a week now, but we also see a warmup with rain during the same week. When the high one day is 4 degrees and three days later it is 42 degrees, something baffling is going on. I am ready for spring and summer!

Officer elections were held at the last meeting, and all the current officers were reelected to continue in their current roles for the next two years. Congratulations to all and a big thank you to all the officers as

without you we could not continue as a successful branch. Looking forward to working with all of you in 2017: John E. Burus, president; Don Czajkowski, vice president; Janos P. Burus, treasurer; Lindsey N. Burus, secretary; and Anne Horvath and Susan Marshall – auditors.

The next Branch 132 quarterly meeting will be held on March 7 at the Martin's Supermarket Deli (first floor) on Ireland Road at 6:00 p.m.

Branch 189 Alliance, OH

by Teresa Phillips

We are getting the new year off to a wonderful start. In December, we installed new officers, hosted the children's Christmas party and held the 2016 club Christmas party.

Our officers are: John Vargovic, president; Terry Court, vice president; Brenda Court, treasurer; Teresa Phillips, secretary; and Nancy Brimlow, Jeffry Ward Jr. and Debbie Saeger, auditors. The club's new manager is Gloria Vargovic.

We welcome our 16 new members for the month of December. Our fraternal family is growing more and more each day. If you're ever near Alliance, please stop in and say "hi." Everyone is welcome.

The Children's Christmas party was a wonderful time spent taking pictures with Santa, creating crafts and enjoying lots of great food.

We also held a club Christmas party with friends and family. We had an awesome turnout. Good music and a lot of laughs were shared by all.

Our steak and fish fry is held the third Friday of every month. Stop in and enjoy a great dinner and friendly staff, followed by music provided by DJ Mike.

Birthday wishes for the month of December and January go out to Deb Coe, Kelly Williams, Sharon Croteau, Sue Smith, Gracie Cobbs, Erica Rhome, Crystal Scott, Jeffry Ward, Bryan Kurena, Dan Baddeley, Laurie Stark, Mike Saeger, Doug Dickson, Jerry Syme, Vera Grimes, Bob Schafer, Mike Degerolamo and Austin Croteau.

We remember all those who have left us, including Johnny Shellen-

berger, Mitch Myers, Dick Brady and Joe Nervi.

Branch 226 McKeesport, PA

by Judit Ganchuk

Happy Valentine's Day to all you lovebirds celebrating your anniversary this month!

Happy birthday wishes to all our members sharing their special day this month with George Washington and Abraham Lincoln!

We extend our sympathies to members and families who have lost a loved one; it is never easy to lose someone you hold near and dear to your heart.

We are thinking of and sending warm thoughts to Branch 226 member Sally Petras, former branch auditor.

We thank the branch officers and Home Office who planned and helped make this year's children's Christmas party a hit! Members and guests enjoyed tasty food, delicious cake, arts & crafts, fun games, a visit with Santa and one of the best magician shows we've ever had. Jahinie Productions and his family put on such a family-friendly magic show with live animals and crazy balloon hats – even Branch President Malvene Heyz got a special two-story hat!

It was such a great party with so many polite children. There is a lot of promise in tomorrow's future.

In accordance with the WPA By-Laws, our branch elected officers who will serve for the next two years. Elected were: Malvene Heyz, president; Janet Sparico, vice president; Les Petras, treasurer; Gerry Nelson, secretary; and Frank Halas, Wayne Nelson and June Coyne, auditors. Thank you to all our branch officers for volunteering and offering your time to help our branch stay organized and active.

We invite all members to attend our next meeting to meet them. Remember our meeting time has changed. We now meet on the third Wednesday of the month at 10:00 a.m. at Malvene's home. Please call 412-751-1898 if the weather is bad. Better safe than sorry!

It's hard to believe, but that time

of year will be here soon--time to submit applications for this year's WPFA Scholarship Foundation grants. All applications for both first time and renewal students are due by the end of May. Check pages 10 to 12 in this month's issue and make sure you are eligible for this great fraternal benefit to WPA members going to college this fall (or returning college students who need grant money).

Please call us with news you want to share. We want to spread the good news and cheer other members up this winter.

Until then, stay warm and cozy!

Branch 249 Dayton, OH

by Mark Schmidt

February, the month of love. Amour, or rather I should say *szerelem*, since this is a Hungarian group. In either case, you better remember Valentine's Day this month or your *édesem* could be angry!

Speaking of *szerelem*, boy do we love the White Rose Ball in Dearborn. We were looking forward to attending this year's ball to be held Feb. 4. All the debutantes and their escorts work so hard to present a wonderful program when the young ladies are presented to society. The Hungarian Arts Club throws a grand night of food and dancing at the historic Dearborn Inn. The Harmonia Band will perform music for all tastes, from the formal *Palotás* to rock and roll. The food is always delicious, and we always enjoy the before and after dance parties.

And speaking of dances, the Magyar Club of Dayton is having its annual Spring Dance April 29. George Batyi will play for us. Cost is \$15 for club members; \$20 for non-members. I'll have more information as it becomes available, but mark your calendars. Also, check out the club's website at www.DaytonHungarians.org.



Jahinie the Magician (left) admires the special balloon hat worn by Branch 226 President Malvene Heyz during the branch's annual family Christmas party.

Almost forgot to mention our raffle winners from our branch Christmas party. First prize of a basket of cheer (\$125) went to Richard Sarosi, second prize of \$75 went to Debbie Lewis, and third prize of \$50 went to JoAnn Trautman, one of our newest members.



Special wishes for a happy birthday go out to longtime branch member John Demeter (pictured left) who is celebrating his 93rd birthday this February. John supports all things Hungarian

in the Dayton area and is at all the branch meetings. We wish him the very best.

Best wishes to all those celebrating a birthday or anniversary. With February being the month of love, I suspect there are many anniversaries on the 14th.

Get well wishes go to all those not feeling well or hospitalized, especially Dennis White, husband of member Karen Vance. I also hear member Jesse Stefanics is feeling better, and we hope to see him at the upcoming local functions.

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



Santa welcomes young members of Branch 336 to the branch's family Christmas party.

prayers.

The beginning of the new year is a good time to review your insurance and determine if changes are needed. WPA annuities also make great IRA instruments to allow you to keep some of your money away from Uncle Sam. It's really important to lower your taxes this time of year. Call Anne Marie Schmidt at 937-308-4670 or Michele Daley-LaFlame at 937-771-0404 if you have questions.

That's all for now. Until next month, stay warm.

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

Welcome to our shortest month and, generally speaking, thankfully so as by this time we have grown weary of the cold, dreary days of winter.

This month is ushered in with Groundhog Day on Feb. 2 (do we really trust the six-week weather forecast of a pampered rodent?) and ends with Fat Tuesday (let's party heartily on Mardi Gras) on Feb. 28. In between there's Valentine's Day and President's Day.

Then, WPA celebrates its 131st Founder's Day on Feb. 21. That's 131 continuous years of financial secu-

rity, well-being and service to our thousands of members. Many happy regards and much appreciation to WPA!

Happy birthday to all of our 296-ers celebrating their special day in February, especially to Branch President Diane Torma.

And to those celebrating their wedding anniversaries, we wish you many more happy years together.

Get well wishes, including warm and positive thoughts, to our members who are recovering from illness or injury.

And, our most sincere thoughts to those who have lost loved ones recently. May our dearly departed rest in peace.

Branch 296 continues its winter break for a bit longer. Weather permitting, our next branch meeting will be held on Thursday, March 9, at 6:30 p.m. at King's Family Restaurant in New Kensington. Our meetings are held in the back dining room. We keep our meetings brief and informal, plus, they are always followed by dessert! I'm thinking that there is a King's pecan ball with your name on it, just waiting for you.

At our next meeting, we will discuss ideas for our 2017 Join Hands Day project and our annual Fall branch bacon roast. We're always eager to receive more input from

our members. Upcoming meeting dates are: April 6 (one week early so as to not conflict with Holy Week), May 11, Sept. 14, Oct. 12 and Nov. 9. Your new ideas will provide a fresh outlook, and Branch 296 would like to hear from you!

You may contact me at make-lly367@verizon.net or at 724-274-5318 if you have any celebrations or personal milestones that you would like to share.

Dependable WPA agent Noreen Fritz will happily assist you with all of your life insurance and annuity needs. She can be reached at 412-821-1837 or at noreenbunny.fritz@verizon.net. Noreen often attends our meetings, so you can see her there, too.

Stay warm and dry. Keep a positive outlook, too! Looking forward to hearing from you or seeing you.

Branch 336 Harrisburg, PA

by Zita F. Prowse

Happy New Year 2017!

Branch 336 held its annual children's Christmas party on Dec. 11 at the Penbrook Community Building. Thanks to all the volunteers: Pat Mitterlehner, Maggie and Evelyn Hippensteel, Austin and Jamie Robertson, David Post, Charles Johns and Zita Prowse. You helped make it a huge success.

After a lunch of chicken nuggets, ice cream, cupcakes and soft drinks, the children welcomed Santa, who brought a gift, goody bag and gift card for each child. Thanks to the Home Office for its financial support and gift items.

We also held our election of officers for the next two years. Reelected were: Jim Robertson, president; Zita Prowse, vice president; Charles Johns, secretary-treasurer; and Robert Koser and Marsha Neary, auditors.

Branch 336 donated Holiday Baskets to local churches and soup kitchens which serve adults and children in need.

The Verhovay Home Association and Branch 336 will host a "Shop to Support Our Veterans" program at the Verhovay Club on Saturday, Feb. 5. Admission is a \$2 donation at the

door, which will also enter you in a 50/50 drawing. To date, we have 13 vendors who will sell their wares at this event. This event is only for those 18 and older. All proceeds will support Wounded Warriors, Inc.

We encourage our adult members and friends to come and support this effort. Please stop by, even if just for an hour or so.

For your life insurance and annuity needs, please contact Charles Johns at 717-236-3516 or James W. Robertson at 717-571-1789.

Branch 352 Coraopolis, PA

by Dora S. McKinsey

Happy Valentine's Day to all. May you spend the day and every day with the ones you love.

February is an important month for William Penn Association. On Feb. 21, WPA will celebrate its 131st anniversary. Congratulations to the Association and to all the past and present members who have made it possible for WPA to provide its members with the best insurance plans and annuity rates while offering many different fraternal activities. 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.

William Penn Life provides information about WPA events. Please try to attend as many of them as you can. Only with your support can WPA continue to offer the best possible fraternal service.

Our next scheduled event is our bowling tournament on April 28 and 29 at the Meadows Racetrack & Casino in Washington, Pa. Everyone had a great time at past tournaments, and this year should be no exception. Check out all the information about the tournament on pages 14 and 15 of this issue.

Also, keep in mind that our annual golf tournament is being held earlier this year, July 7 and 8, at Chestnut Ridge in Blairsville, Pa., site of the 2010 and 2012 golf tournaments. The hotel is right next to the golf course, so you won't have to drive from one to the other. We



Next Deadline

All articles & 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.

hope to see more of our members at these events.

If you, your son or daughter will be attending an institution of higher learning this fall, then check the eligibility rules to obtain a WPA scholarship. Every bit of money available to help with your education is well worth the effort to apply for. See page 10 of this issue for eligibility rules and an application.

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.

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.

Branch 800 Altoona, PA

by Joan B. Ballash

Branch 800 members are enjoying the WPA 2017 calendar. The photo of Buda Castle pictured for January makes me wish I was among those who have visited this beautiful structure. For February, we are treated to pictures of new members. Are all WPA youngsters this adorable? The calendar was provided by the Home Office and given to guests at our branch Christmas party.

If any members are in the south or heading elsewhere to escape winter, check to see if a branch of the WPA

is near your destination. It would be interesting to attend meetings and make new friends. My husband Victor and I were welcomed and participated in numerous events held by Branch 590 Cape Coral, Fla. when we were in Fort Myers.

On Dec. 9, the Altoona Bishop Guilfoyle Marauders won their third consecutive state football championship by defeating Clairton at Hershey Park Stadium. We are very proud of these PIAA Class 1A champions. Congratulations!

Branch 800 elected the following officers in December: Dan Greiner, president; Dennis Greiner, vice president; Joan Ballash, secretary; Bob Jones, treasurer; and Victor Ballash, John Conti and Rob Gohn Jr., auditors. John Conti serves as our marshall. All are from Altoona.

We want all our members to be well and live life to the fullest. Talk to your health care professional about taking preventative measures to avoid contracting influenza, pneumonia or other illnesses. Stay rested and be good to yourself.

We wish everyone celebrating a birthday, anniversary or any other special occasion in February a very wonderful time with family and friends. Commemorate Presidents Day by counting the number of presidents who have been in the White House since you were born.

For Valentine's Day, surprise a loved one with an enduring gift: a donation in their honor to the WPFA Scholarship Foundation. This gift that will outlast a box of chocolates.

Branch Coordinator Bob Jones has answers to all of your questions concerning WPA life insurance and annuity products. He is just a phone call away at 814-942-2661.



Puzzle Contest #140 with Lizzy Cseh-Hadzinsky

Touring Hungary with WPA in 2017

For decades, WPA has sponsored tours to Hungary. My parents joined one of these wonderful excursions a few years back as did my great Aunt Gena in the early 1970s. Their memories of those trips are countless and have left a lasting impression. What helps make a WPA Hungary Tour so enchanting is that the participants are mostly Hungarian-Americans who share a love for the culture, history and lifestyle of Hungary.

This year, the excitement of the WPA Tour is reflected in its theme: "Rediscovering Our Roots." The tour begins on Sept. 6 and runs for 16 days. For \$2,030 per person (based on double occupancy), you get all hotel accommodations, breakfast and one additional meal daily, all ground transportation in Europe and admission to many attractions. Airfare from Detroit to Budapest is available at an additional cost of \$1,400 per person.

If you have relatives in Magyarország and would like to visit them before or after the tour, arrangements can be made for you. Once again, master guide Andrea Tordai will be leading tour members throughout the trip. Luxurious hotels, exquisite Hungarian food, and even genuine gypsy folk music will all be part of this dream vacation.

You'll travel to Budapest, Gödöllő, Eger, Mezőkövesd, the Magyar Plains and Debrecen. Experience the grandeur of the Basilica of Saint Stephen in Budapest, visit an equestrian park, explore Gödöllő and taste the richly flavored paprika kolbász in Debrecen. The experiences you can have by being part of this tour are countless.

Openings are still available. But hurry: the deadline for placing your reservations is April 24. If you have questions about the tour, call WPA at 1-800-848-7366 and connect to either Fraternal Director Barbara House (ext. 107) or Judit Ganchuk (ext. 149). Or, email Judit at jganchuk@wpalife.org.

The February 2017 wordsearch puzzle contains 15 clues. Each pertains to the "Rediscovering Our Roots" tour to Hungary. Clues include the places, people, food and things to do while being immersed in our Magyar heritage.

Good luck to each of you, and Boldog Valentin Napot! (Happy Valentine's Day!)

Éljen az Amerikai-Magyar,
Lizzy Cseh-Hadzinsky, Branch 28

Puzzle Contest #137 WINNERS

The winners of our Puzzle Contest #137 were drawn Jan. 5, 2017, at the Home Office. Congratulations to:

David P. Burnett, Br. 28 Youngstown, OH
Danny R. Clifton, Br. 23 Pocahontas, VA
Victor Johnson, Br. 383 Buffalo, NY
Shirley J. Muehlman, Br. 352 Coraopolis, PA
Each won \$50 for their correct entry.

WPA PUZZLE CONTEST #140 OFFICIAL ENTRY

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

"Touring Hungary with WPA" Word List

Basilica	Eger	House
Bastion	Ganchuk	Liszt Airport
Budapest	Gödöllő	Mezőkövesd
Castle Hill	Horsemanship	Piros Bor
Debrecen	Hortobágy	Tordai

Name: _____

Address: _____

City: _____

State: _____ Zip Code: _____

Phone: _____

Email: _____

WPA Certificate No.: _____

RULES

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

WPA PUZZLE #140
709 Brighton Road
Pittsburgh, PA 15233

4. Entries must be received at the Home Office by **March 31, 2017**.
5. Four winners will be drawn from all correct entries on or about April 6, 2017, 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 2016

0008 JOHNSTOWN, PA
Andrew Csordas, Jr.
Ellen L. Gardy
John R. Lengyel
0013 TRENTON, NJ
Stella A. Pigliacelli
Eileen C. Turgyan
0014 CLEVELAND, OH
Stella A. Esdinsky
Margaret Jacob
0015 CHICAGO, IL
Louise C. Johnson

0016 PERTH AMBOY, NJ
Stewart K. Good, Jr.
Rosa Lajtos
0018 LINCOLN PARK, MI
Frank Baksa
Arthur Horvath
0019 NEW BRUNSWICK, NJ
Stephen Brenner
0034 PITTSBURGH, PA
Victor Coccimiglio
Robert Demyan
0040 MARTINS FERRY, OH
Theodora A. Barath
0044 AKRON, OH
James Wigh
0048 NEW YORK, NY
Myrtis Duncan

0129 COLUMBUS, OH
Irma Curry
Daniel W. Wagner
0132 SOUTH BEND, IN
Mary Bodnar
Maureen A. Olson
0159 PHOENIXVILLE, PA
Frank A. Cirii
0189 ALLIANCE, OH
Anna Henry
Stephen Sekeres, Sr.
0216 NORTHAMPTON, PA
Elizabeth Korpics
0226 McKEESPORT, PA
Wilma Chacko
0296 SPRINGDALE, PA
Placito Joseph Franz

0352 CORAOPOLIS, PA
Raymond N. Dewald
0383 BUFFALO, NY
Stephen R. Ginter
0525 LOS ANGELES, CA
John Falletich
0720 DEDHAM, MA
Jeanne D. Flynn
Florence M. Gibbons
Rose M. Patsiaris
0723 WORCESTER, MA
Virginia V. Matteson
Phyllis Pasquale
Linda Tsotsones
8114 CLARION, PA
Leonard E. Eakin

Recent Donations

WPFA Scholarship Foundation

Donations Through
Premium Payments
DECEMBER 2016

Branch - Donor - Amount
1 - Gary J. Freddino - \$5.00
14 - Stanley L. Adams - \$5.00
14 - Almut S. Zvosec - \$25.00
18 - Elena C. Kraepel - \$3.60
18 - Marianne T. Orsargos - \$10.00
19 - Mary Jane Nagy - \$1.00

19 - Frederick L. Koch - \$50.00
26 - Marie S. Logue - \$1.00
28 - Patricia A. Palotsee - \$5.00
28 - Kristen M. Taylor - \$20.00
28 - Michael J. Palotsee - \$5.00
44 - Alexander J. Darago - \$55.70
76 - Stephen M. Skrzat - \$25.00
88 - Jeanne M. Henry - \$2.90
89 - Melissa S. O'Brien - \$2.10
129 - Joseph M. Fuleki - \$50.00
129 - Virginia Abahazie - \$5.00
129 - Julie Westcamp - \$5.46
159 - David G. Mayberry - \$1.85
189 - John Sera - \$2.99
189 - Donna M. Sera - \$2.95
226 - Timothy R. Holtzman - \$1.40
226 - Carol S. Burlikowski - \$5.00

336 - Zita F. Prowse - \$2.21
336 - Hannah E. Keely - \$5.00
352 - Dora S. McKinsey - \$2.00
383 - Lee O. May - \$1.00
383 - Jackson J. Schubbe - \$5.00
590 - John Gardi Jr. - \$5.50
723 - Jeanine T. Godbout - \$2.00
8014 - Nicole P. Blochinger - \$10.00
8020 - Karen M. Dansak - \$1.00
8036 - Zachary J. Kaider - \$4.00
8114 - Jerome J. Judy Jr. - \$10.00
TOTAL for Month = \$338.66

**Additional Donations
DECEMBER 2016**

Donor - Amount
Sharon K. Thir - \$7.00

WPA Cookbook Sales
at WPA Picnic - \$245.00
TOTAL for Month = \$252.00

**Donations In Memoriam
DECEMBER 2016**

**Donor - Amount
(In Memory of)**
Anne Marie Schmidt - \$100.00
(Frances A. Furedy & August Molnar)
Br. 18 Lincoln Park, MI - \$100.00
(Deceased Branch Members)
Br. 88 Rural Valley, PA - \$500.00
(Deceased Branch Members)
TOTAL for Month = \$700.00

Thank you for supporting
the WPFA Scholarship Foundation

WPA TOUR 2017

Rediscovering
Our Roots



SEPTEMBER 6-22 **REDISCOVER** the culture, history and traditions of Hungary. **TASTE** outstanding Magyar cuisine and wine while listening to authentic ethnic music. **RELAX** in highly-rated hotels and travel in deluxe motor-coaches with an English-speaking tour manager. **VISIT** Eger, Mezőkövesd, the Hortobágy plains, Debrecen, Gödöllő and Budapest. **EXPLORE** Hungary's most famous and historical sites.

AIRFARE (roundtrip): Detroit to Budapest (via Amsterdam) \$1,400.

LAND TOUR: WPA Members \$2,030; Non-members \$2,530. Prices based on double occupancy and include 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 \$510. Reservations will be accepted on a first-come, first-served basis. All reservations and deposits must be received at the WPA Home Office by April 24, 2017.

For more information, contact Fraternal Director Barbara A. House at 1-800-848-7366, ext. 107, or Judit Ganchuk at 1-800-848-7366, ext. 149, or email jganchuk@wpalife.org.

WPA Tour 2017 • Reservation Deadline: April 24, 2017

Name (as it appears on your passport): _____

Date of Birth: _____ WPA Member: ☐ Yes (Land tour price \$2,030) ☐ No (Land tour price \$2,530)

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Accommodations: ☐ Single (Add \$510 to land tour price) ☐ Double / Roommate's Name: _____

Send this form--along with your deposit of \$1,500.⁰⁰ per person made payable to "William Penn Association"--to:

WPA Tour 2017, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

Inside this issue:

Celebrating 131 years
of fraternal service...**PAGE 3.**

The ins & outs of IRAs...**PAGE 4.**

Details on our Guaranteed Issue 131st
Anniversary Year Special ...**PAGE 8.**

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INDIANA, PA

William Penn Fraternal Association Scholarship Foundation

Tree of Knowledge



Helping our young members meet the challenges of modern educational economics requires great effort by all our members and friends. Towards this end, the WPFA Scholarship Foundation has created the **Tree of Knowledge**. The Tree is mounted in the second floor foyer of the WPA Home Office. Those making donations through this program will be recognized with individual "leaves" on the tree, which can be used to honor and remember loved ones. Donations are being accepted at three levels: Gold (\$1,000), Silver (\$500) and Bronze (\$250). Those wishing to purchase a leaf may use the form below. Please help our tree "grow" and allow us to continue to assist young members reach their educational and professional dreams.

Our Newest Leaf

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

In Memory of
John & Anna Mae Kohut
Our Loving Mom & Dad
Elaine, Ed, Pat, Ken, Jim
(Gold Level)

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

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

Name: _____

Address: _____

Telephone: _____ Email: _____

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

Line 1: _____

Line 2: _____

Line 3: _____

Line 4: _____

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

William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821