

Last call for 2017-2018 scholarship applications

WILLIAM PENN



LIFE

May 2017

Lest we forget

**Memorial
Day**

May 29

WILLIAM PENN ASSOCIATION

invites you to join us for our annual



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Bowersox Enrichment Center • Boswell, PA

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Hungarian Heritage Experience Reservation Form

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City: _____ State: _____ Zip: _____

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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

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LAST CALL FOR SCHOLARSHIP APPLICATIONS



WPA members interested in applying for grants from the William Penn Fraternal Association Scholarship Foundation, Inc., for the school year 2017-2018 must submit their applications or renewal materials to the Home Office soon. All first-time and renewal application forms and essays must be mailed and postmarked by May 31, 2017. Applications and essays postmarked after that date will not be considered. For more information, a complete list of eligibility rules and an application form, turn to pages 14 to 16 in this issue. Or, visit our website: www.wpalife.org. Go to the "Members" section and click on "Scholarship Foundation."

ATTENTION GRADUATING HIGH SCHOOL SENIORS!

We remind WPA life benefit members who will be graduating from high school that they may be eligible for our **Graduating High School Seniors Benefit**. This fraternal benefit provides young members free limited term life insurance. To be eligible, at least one of the graduate's parents also must be a WPA life benefit member. This benefit provides \$5,000 of life insurance coverage if one parent is a WPA member and \$10,000 if both parents are members. The coverage begins immediately upon our receipt of written notice that you have graduated from high school and ends six months from the date of graduation. This insurance coverage may be continued after six months, subject to submission of a satisfactory application and payment of any required premiums. Written notice, including verification of your graduation date, must be submitted to our Home Office within 30 days of graduation. For more details, contact Mary Ann Kelly-Lovasz at our Home Office at 1-800-848-7366, ext. 128.

WPA members living in New England may qualify for grants

WPA MEMBERS who are residents of New England and who are returning to college this fall may be eligible to apply for scholarship grants being offered by the New England Fraternal Alliance.

The New England Fraternal Alliance (NEFA) will be awarding two \$1,000 scholarships to students either entering their sophomore, junior or senior year in college or attending graduate school. To be eligible for one of the NEFA's awards, you must:

- be enrolled as a full-time undergraduate or graduate student in an accredited college or university;
- be a resident of New England and a member (or a son/daughter of a member) of a fraternal society that holds a membership in the NEFA;
- have a cumulative grade average of at least 2.0 (on a 4.0 system) and submit a transcript of grades from the spring 2017 semester with application; and
- complete the award application, including an essay explaining why the scholarship award from the NEFA should be presented to you.

An application form can be obtained by contacting Albert Costa, Chair-Scholarship Committee, 1735 Beacon St., Waban, MA 02468.

All application materials—including a completed application form, essay and transcript of grades—must be submitted by Sept. 15, 2017, to Mr. Costa at the above address.

Prizes sought for Chinese auctions

WPA INVITES our members, branches and friends to donate prizes for the Chinese auctions to be held during both our annual golf tournament this July and the WPA Picnic in August.

If you would like to donate a prize for either or both auctions, please contact Ronda at the Home Office at 1-800-848-7366, ext. 112, or at rkonesky@wpalife.org. Let Ronda know what type of prize you'll be donating and if you will be delivering your prize to the Home Office prior to the auction or bringing it with you the day of the event.

Please place a sign on the basket with the name of the basket, the donor's name and the approximate value of the basket.

All proceeds from the Chinese auctions benefit the William Penn Fraternal Association Scholarship Foundation, Inc.



Filing death claims: **who's responsible**



IN RECENT MEDIA REPORTS, state regulators have criticized insurance carriers for not paying claims in cases when the insurer knows a policyholder is deceased. Audits of several large insurance companies revealed they were not paying beneficiaries of insured persons known to be dead. Some insurers even had a systematic approach for ignoring deaths of policyholders with no effort to contact beneficiaries. These companies routinely and deliberately disregarded evidence in their files that policyholders had died and failed to follow up with listed beneficiaries.

It's hard to imagine this practice being applied when billions of dollars are at stake, the funds sitting in the investment accounts of insurance companies rather than in the hands of the rightful owners. But then again, it's easy to envision because, well, billions of dollars are at stake!

Regulators concluded that insurers weren't doing enough to pay claims on life insurance policies in these situations. This is disturbing news to the insurance industry. With it comes the "Evil Insurance Company" label, which pops up whenever incidents arise that cast doubt on the integrity of insurers.

Several companies have settled litigations, agreeing to pay millions in back-death benefits, while others remain under investigation. These companies admit no wrongdoing in such settlements, pointing to the fact that most insurance contracts contain language stating the beneficiary must initiate a claim.

How can this happen?

When you pay premiums on a life insurance policy, you expect the family member, charitable organization, funeral home or other individual or entity you select as your beneficiary, will receive the death benefit from that policy upon your passing. Traditionally, insurance companies do not pay beneficiaries until a claim is filed. However, state regulators argue that many beneficiaries are unaware that policies exist and, therefore, do not come forward with a claim. Depending on contract provisions related to non-payment of premiums, some policies will eventually lapse or expire, and the death benefit is never paid.

Now, most insurance policies contain built-in features

that protect the insured and maintain the policy even should premium payments stop.

For instance, the "Automatic Premium Loan" provision allows the insured to borrow from the policy's cash value to pay premiums when due. However, if premiums and loan repayments go unpaid, eventually the loan value will exceed the cash value, and the policy will become null and void.

Another option to maintain an active policy when premiums cease is the "Extended Term Insurance" provision. This option uses the cash value to purchase term insurance and thus provide coverage for an extended period of time. However, death benefit proceeds will be paid only if the insured dies within this period. After this period ends, the policy terminates and no future benefits are payable.

These two options benefit policyholders in providing protection from loss of coverage when premiums are no longer being paid over a short period of time.

But, regulators believe insurers are using these provisions to steal from the policyholder by draining the cash value of the policy after the insured has died.

While it may be true that some companies had knowledge that policyholders had died and neglected to initiate an investigation in processing a claim, let's not lump all companies in this same category because a few bad apples did not live up to ethical values. Most insurers receive a favorable opinion in processing claims when the beneficiary comes forward and provides required documentation. The American Council of Life Insurers says the industry has paid out over \$600 billion in death benefits over the last 10 years and is doing a fine job.

Insurers argue that the responsibility for filing claims falls on beneficiaries. People enter into contracts every day so it's the policyholder's obligation to know what's in it. Thus, if the contract states in black and white that the beneficiary has to make the claim, then that is what should be followed.

Nevertheless, some states have laws that go beyond the terms of these contracts and address the company's responsibility to investigate a claim if a policyholder's death is known. Towards this end, some states are enacting legislation requiring insurers to search the Death Master File as a cross-reference to active policyholders.



Created by the Social Security Administration, the Death Master File contains over 94 million records of people who have died in the United States and is constantly updated. If an insurer finds the name of one of its policyholders on this file, then they must contact the policyholder's beneficiaries to process a claim.

Insurers contend that these types of accounts represent less than 1% of all payouts, but regulators point out this amount is still in the billions of dollars.

So, whose responsibility is it?

I think regulators like to embellish the situation just a tad. Think about it, when a family member dies, what's one of the most (and first) common-sense questions asked? You guessed it: did the deceased have life insurance? And from that moment on, a diligent search usually occurs to determine if a policy exists. But it seems many from the regulatory side don't have much faith in the intelligence of most people. Do they really think family members are eager to pay a funeral bill? Most people know the high cost of funerals and that insurance policies, in more cases than not, are utilized for that purpose. Plus, if the surviving family members don't think of it on their own, I'm sure the funeral director will bring it to their attention.

In my opinion (although I may show a little bias, working for an insurer), it should not be the responsibility of the insurance company to initiate claims. Many companies lack the personnel and financial resources

to accomplish such a great task. If a policyholder places their life insurance policy in a shoe box, hides it in a closet and never tells anyone about it, the insurance company should not be obligated to find it.

I believe there needs to be a happy medium. If it is the responsibility of the insured to keep the policy in force by paying premiums, then it should also be their responsibility to notify the policyholder's family, attorney or executor of such policy. It's even a better idea to inform the person who is the beneficiary since they benefit most.

As for policyholders, they can take several key steps to ensure proper payment of future claims. For one, they should keep their life insurance contracts with other important documents, such as deeds, titles and other assets. Also, notify your insurance company immediately when you move. This is something that is often overlooked but is vital to keeping open lines of communication and prevent interruptions with premium billings.

Some state laws allow "Third Party Designations" as a preventative way to keep the policy from terminating. This designated individual--a family member or person with an insurable interest--is not liable for premiums but receives copies of all lapse/termination letters regarding the insured's policy. This is another avenue for increasing awareness when a policy is about to expire, so it's a good thing to take advantage of, if available.

The goal is to get beneficiaries their entitled benefits. State regulatory commissions support a national standard for life insurers to use the aforementioned Social Security Death Master File to identify policyholders who have died and claims not made. This has resulted in more and more companies utilizing newer technologies and developing protocols to locate beneficiaries of deceased policyholders for initiation of claims.

Several states have also developed their own online search engines to assist consumers. This free service allows individuals to request a search for lost or missing life policies.

I'll discuss this further in next month's issue, along with describing how WPA handles claims and the efforts we undertake to locate beneficiaries of deceased members. I'll also list steps you can take as a surviving family member to discover any unclaimed policies and unpaid benefits.

Please note the above article pertains to permanent plans of insurance that include cash values which extend the life of the policy. Typically, term plans have no cash value and expire immediately after a grace period for non-payment of premiums. Also, the media reports that generated this discussion referred only to commercial insurance carriers; there was no mention of any fraternal benefit organizations. Generally, fraternal have an improved standing when it comes to services to members. However, I thought this subject would be of interest since fraternal issue life insurance certificates and annuity contracts.

'Til next time! □



Let's talk about life insurance

WHAT'S THE FIRST THING that comes to mind when someone mentions the phrase "life insurance"? Most people will either yell "YUCK!", start snoring or change the subject. That's because life insurance can be one of the most confusing subjects in today's financial world.

So, what do you know about life insurance? If you're one of the people who believes life insurance is nothing more than a scam, a waste of money or only good for when someone dies, it could be because you have been misinformed, simply don't understand all of the benefits of life insurance, or both. Let's explore some of the basics.

Here are a few things that many people don't know about life insurance:

- **Life insurance has many living benefits.** Depending on the type of coverage you own, many certificates today provide much more than just a basic death benefit. Your certificate may grow a cash value or accrue dividends that can be accessed at some point in the future through a variety of withdrawal methods. Did you know that life insurance companies pay out more money in living benefits than in death benefits?

- **Life insurance is tax free!** A huge benefit to estates and beneficiaries is that life insurance death benefits are totally income tax free. At the very least, cash accumulating within a whole life certificate grows tax deferred, similar to an annuity. As long as the cash buildup stays within the policy, it will not be taxed. Additionally, there are a number of ways to access the cash value of a life insurance policy without ever having to pay any tax.

- **Life insurance is a great retirement supplement.** Perhaps you have a 401K, IRA and a pension plan. There is nothing wrong with having tax-qualified plans, but there are restrictions and tax issues on these types of plans that don't apply to life insurance. For example, there are contribution limits on your IRA, 401K and pension deposits, as well as strict penalties for early withdrawals. There's even a penalty if you have accrued too much in your retirement assets or don't take enough out when you are required to. None of these restrictions apply to life insurance.

- **Your life insurance contract can be converted to provide a lifetime income.** Many people today drain their 401K and IRA accounts within seven to 10 years of retiring. Then what? Many rely solely on Social Security. What if there was a way to structure your retirement income so you never ran out of money? A properly structured life insurance policy, coupled with an annuity, can provide that assurance. This means that regardless of retirement age, it is entirely possible to have a lifetime income that cannot be outlived.

- **No IRS limits on contributions.** As stated above, many of the restrictions on qualified plans do not apply to life insurance, including the maximum contribution limits. Assuming you are insurable and can purchase life insurance at your age, you are only limited by the amount of premiums that you can afford to fund your policy. If you are uninsurable or need more flexibility in premiums, then an annuity or a combination of life insurance and an annuity might be better for you.

- **There are no penalties for accessing your cash values.**

As your certificate ages, it grows a cash value. Similar to the equity in your home, your life insurance certificate creates an asset that can be borrowed against at any time. Certificate loans are similar to home equity loans in that there is an annual interest charge. Another option today is to pledge the certificate as collateral to obtain a lower interest bank loan. Either way, there is true value in having cash available within your certificate. What happens if the loan is not repaid? Any outstanding balance is deducted from the death benefit when the insured dies. This means the loan might never have to be repaid – and also that there would be no taxation on the loan proceeds while living or after death.

- **No age limit on accessing the cash values.** Again, assuming insurability, anyone of any age can own a life insurance certificate (special rules apply to minor children of course) and have access to the policy values up to the full surrender amount. It's possible to purchase a certificate for a newborn grandchild and have that certificate's value available for their college education, wedding, new





Balancing past & present

BY ALL ACCOUNTS, I have been spending too much time looking in the rear view mirror. My thoughts eagerly jump backwards, plucking memories of a rich childhood and simpler time when the definitions of deadlines, schedules and responsibilities meant nothing.

At 55, I am in no rush to be a full-fledged adult. I am best at home, in my 10-year-old self, running, jumping and biking in bare feet, my face in the sun, paying little mind to sunscreen and future wrinkles. I find myself chatting more about yesterdays than tomorrows, pretending not to notice the glazed-over faces waiting for the end of my sentences. I have become *that* person.

I have two reflections in the mirror, and they compete for my attention. Sometimes, I see the same ol' me sporting a big smile with blue eyes that never stop dancing. Then, there is the other face I vaguely know, the one that startles me. It announces lines and wrinkles, eyes that used to twinkle and eyebrows that seem to have slid off of my face.

I don't mind aging because it is better than dying. Living, however, has become somewhat of a mystery. I want to hold on to my memories, so tightly in fact, that they take up more space than the present.

Kicking the dirt and brushing my chin, I stop myself because I know better. I teach people how to be mindful and live in the now. I coach lifestyle enrichment, acceptance and engagement. I am all about being your own hero, creating your destiny and walking the walk.

I am keenly aware of my checked-out status. I look at it



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like it is someone else's problem. My perceptions of life's events have benched me.

Alas, it is not what I want. I want to find comfort and reassurance. I want to connect to my fire again, so I will. That is all it takes, a simple agreement to change, to begin again and create new possibilities.

At night, I hold the pillow feeling excited and hopeful knowing tomorrow and all the tomorrows that come after are mine for the taking.

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

Moneywise

car or down payment on their first home. It's also possible that the newborn might keep that certificate and use it to help fund their retirement 60, 70 or 80 years in the future. As long as they keep the certificate, they have complete control of when and how they access the values.

• **You can sell your certificate back for its full cash surrender value.** Sometimes, for whatever reason, someone decides that they no longer need the coverage and decides to sell the certificate back to the insurance company for its full cash surrender value. There are no questions asked or waiting period. When someone cancels their policy, they only need to fill out a form and wait for the check to arrive in the mail.

"So," you may be asking, "do I need permanent or term insurance?" What we have discussed up to this point has been whole life, or permanent, insurance. It's called permanent insurance because the intention is to hold the policy until death.

There is also a temporary type of coverage known as term insurance. It should be viewed as temporary because it is intended to serve a purpose for a limited number of

years, usually one to 30 years.

Although less expensive in the beginning, term insurance is not intended to be held permanently. In fact, more than 97% of all term policies *never* pay a death benefit. On the other hand, over 90% of all whole life (or permanent) policies *do* pay a death benefit.

Furthermore, term insurance does not accrue cash value. Think of it as a lease: at the end of the lease, the benefits expire. Conversely, you can think of permanent insurance as buying a home: it generally costs more than a lease, but you're building equity with each payment.

As you can see, there is so much more to life insurance than just a death benefit. Maybe the next time someone brings up the topic of life insurance, your response can be a bit more positive and engaging.

Still confused about all the financial options available to you and your family? Term, whole life or annuity? Which way should you turn? Call your William Penn Association agent today and have all of your questions answered. Don't have an agent? Call the Home Office, and we'll be happy to help you or direct you to an agent in your area. □



The Millennial's guide to Hungary

SPRINGTIME GREETINGS to all of my readers. It seems like only yesterday we were all under a few inches (or feet) of snow, contending with winter's chilly and damp conditions. But now, spring is here again, and with it has come warmer weather and the peak European travel season.

My parents and brother recently returned from a self-guided trip to Hungary. Even though they certainly had enough planned activities to fill up their itinerary two or three times over, before they left I gave my brother some advice and a few travel tips. I shared with him things I've learned over the course of my vacations, tips I thought might liven up his sojourn to Magyarország and help him find experiences with a more youthful, more "hip" crowd.

I think planning travel activities for every age range of a household is a great way to ensure that everyone has a memorable experience. There is so much to see and do in Hungary, far more than just the exquisite museums, buildings and monuments. Hungary—and Budapest in particular—has a growing reputation as a cool, hip vacation destination, rivaling cosmopolitan cities like Paris, London and Berlin. As a result, I wanted to pass along to my brother -- and now to you -- my advice in the form of a travel guide for the young and "young at heart."

Things to See & Do

Ruin bars

These pubs first began to sprout up in dilapidated buildings over the course of the early- to mid-2000s. They range from the kitschy to the grungy, but they all promise two things in abundance: cheap beer and an unmistakably cool vibe. **Szimpla Kert** (<http://en.szimpla.hu>) in Budapest is the most well known, but there are many others to try as well. Be sure to visit a ruin bar for a distinctly Hungarian nightlife experience.

Diverse nightlife

There is an oft-quoted saying that a person lives in Budapest when they are young and moves to Vienna when they are old. Whoever penned that phrase definitely had Budapest's nightlife in mind. Budapest has a vibrant club scene that plays host to the very best Hungarian and international DJs playing the hottest electronic dance music far into the wee hours of the morning. To be sure, there is much more that Hungary offers than Budapest discotheques. For example, the capital city has a sizable number of jazz clubs and piano bars, and cities like Debrecen, Siófok, Balatonfüred and Szeged all have a vibrant (if seasonal) nightlife.

Spa parties

During the day, thermal spas, like the **Széchenyi Baths** (<http://szechenyispabaths.com>), are filled with bathers of all ages. But on Saturday nights, these spas turn into full-on raves with pulsing techno music, dazzling laser-light shows, and hundreds of youthful revelers. If this sounds like your type of thing, a night party at the spa cannot be missed.

Sziget Festival

This will not work for everyone's schedule, but if you are in Budapest in early August, be sure to stop by the world-famous Sziget Festival. It is a week-long festival that rivals events like Coachella in the U.S. and Glastonbury in the UK, but takes place on the Óbudai-sziget (Óbuda Island) smack in the middle of the Danube. Sziget Festival features a scorching hot lineup of famous Hungarian, European and international stars. For example, this year's lineup includes Wiz Khalifa, Rita Ora, Major Lazer, Charli XCX, Flume and Pink.

Extreme & adventure sports

If one grows tired of dancing and drinking the night away, there are plenty of opportunities to engage in adrenaline-packed activities, like paddleboarding, paintball, off-roading, hiking, ziplining, paragliding, mountain biking, canoeing, kayaking and much more. The best thing is that these activities will get you outside of the Bu-



Fans enjoy the closing of last year's Sziget Festival in Budapest. (Photo courtesy of Sziget Festival)

dapest city center and closer to the awe-inspiring natural beauty of Hungary. Just open a reputable guidebook or run a few searches on the internet for more details.

Practical Travel Tips

Before you get there

It seems that every business has an app nowadays. I use airline apps to quickly look up flight details and receive alerts and to avoid printing out a boarding pass. The same goes for hotel apps. But, in addition to convenience, there are plenty of app-based and social media resources to help navigate the security and customs lines. For example, the Transportation Security Administration (TSA) has a blog and an active Twitter presence that can be used to ask questions about the process, prohibited items and other questions.

Pocket change for the 'WC'

Nothing is worse than having to use the restroom and learning you need to pay an entrance fee. Most establishments do not advertise the restroom usage fee (which can range from 50 to 300 forints), so one is often left guessing until you get to the door, at which point a coin-fed lock or a stern older woman will demand the necessary amount. It's better to not have to hand over a bill, since it's not always clear if change can be given.

Know which clubs & establishments to avoid

While Budapest has a hopping nightlife, it is to be expected that certain establishments can be a bit unsavory. Some clubs and bars are little more than scams that charge exorbitant cover charges or prices for alcohol; others will steal your credit card information; a few are down-

right dangerous. I hesitate to include a list because these establishments' names, locations and details tend to vary considerably. Contact the U.S. Embassy for more information or conduct some internet research before you go.

Download a secure messenger & a good VPN

We Millennials are attached to our devices, and with good reason. But, if you want to avoid exorbitant data charges, try to use WiFi whenever possible. While that is convenient, always assume that some cybercriminal is going to try to steal your information when using unsecured WiFi. I recommend that you use a secure messenger (like Viber or WhatsApp) and a virtual private network. There are many good options that can be downloaded for free or a nominal fee. It's better to be safe than sorry!

Be smart about location tracking

Many apps require or otherwise use location data to provide users with the best service. While this might be okay in your neighborhood shopping mall, that use of location data can pose dangers if it falls into the wrong hands. An unfortunate example: Kim Kardashian thinks that the robbers who broke into her Paris apartment were monitoring her social media accounts to figure out her location and whether she was alone. Be safe and smart at all times.

Always ask about student discounts

Some places might not offer them, but Europe is very friendly overall to the traveling student on a budget. If you can, purchase the well-known International Student ID Card. While some establishments only give discounts to Hungarian students, many more will be more than happy to give a discount to international students.

By no means does this brief synopsis capture everything there is to know about traveling as a young person to Hungary. For more information, I encourage you to use social media and other outlets to learn more about Hungary and what to do there when you go. And, by all means, be sure to take time and visit the cultural sites, catch a classical folk music concert and eat some delicious pastries and food.

Until next time....

Éljen a Amerikai-Magyar,
Tibor

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.





In the Community *with our National Directors*

As you know, William Penn Association supports and promotes many events and programs in the general community and in the American Hungarian community. Oftentimes, members of WPA's Board of Directors attend or participate in these events and programs as representatives of our Association. "In the Community"--the newest, regular feature of our magazine--will be a place where our National Directors can report on the people and activities they encounter during our fraternal and charitable outreach.

Festival offers Weirton area residents taste of many cultures

by Joyce Nicholson

WEIRTON, WV -- It was a true melting pot of cultures at the Millsop Community Center on March 18 when the city of Weirton celebrated the ninth annual Festival of Nations. Organized by the Weirton Area Museum & Cultural Center and the Festival of Nations Committee, the event is a time for all nations to celebrate their traditions, customs, food, culture and dance. There were 16 representations of culture and dance, including Hungary, Greece, India, Italy, Germany, Philippines, African American, Frontier America, USA, Ukraine, Austria, China, Bavaria, Japan, Ireland and Scotland.

Harry Nicholson and I staffed a booth representing William Penn Association's Hungarian fraternal background (*pictured top, right*). Our table featured Hungarian embroidery pieces, porcelain articles, dolls dressed in Hungarian folk attire, the origin of Rubik's Cube and recipes. Throughout the day, visitors to our table could watch on our computer a DVD of the Hungarian National Dance Ensemble presentations of *Táncrapszódia* and *Hungarian Rhapsody*, which are repertoires based on folk historical dance.

One of the most popular features at our table was a life-size standing photo of a woman in traditional Hungarian dress with the face cut out (*pictured right*). Many children and adults enjoyed posing for photographs with their faces peering through the cut-out.

This was a great opportunity to promote WPA. Since the event was free to the public, there was no definitive count of the number in attendance, but the crowd was estimated to be around 1,600, making it the best attended festival ever.

It was an entertaining afternoon to stop at the display tables, learn about the various cultures and enjoy the spirit of celebration. The 10th annual Festival of Nations is slated for March 17, 2018. We look forward to being there again next year to promote William Penn Association and our Hungarian fraternal culture. Hope to see you!



Hungarian Room Committee elects officers

by Joyce Nicholson

PITTSBURGH -- On March 26, I attended for the first time the election of officers for the Hungarian Room Committee. The Nationality Rooms are located in the University of Pittsburgh's Cathedral of Learning. The rooms were designed to represent the culture of various ethnic groups from the area and are places where you can experience your heritage. The rooms are also used as classrooms. Tours are available.

Among many WPA members attending the meeting was WPA Vice Chair of the Board Katherine E. Novak, demonstrating WPA's interest in the preservation of the room. Ms. Novak was elected vice chair of the Committee. (*Mark your calendar: The Nationality Rooms annual holiday open house will be Sunday, Dec. 3.*)



Youngstown commemorates the 1848 War of Independence

YOUNGSTOWN, OH – Members of the Hungarian community in the Youngstown area gathered March 19 for the annual commemoration of the 1848 War of Independence. Among those participating in the program, sponsored by the Youngstown American Hungarian Federation, were (from left): Frank Schauer, WPA Vice Chair of the Board Katherine E. Novak, Joseph Losacy, Maria Schauer, Leslie Polgar and the Rev. Joseph Rudjak. (Not pictured: Alyssa Schauer). For more information about this event, see Ms. Novak's report on Branch 28 in this month's "Branch News" section on page 23.

Blessed Karl of Austria remembered during traditional Latin Mass

by Kathy Novak

ALIQUIPPA, PA -- The Knights of Columbus Woodlawn Council No. 2161 hosted a traditional Latin Mass, luncheon and program on April 1 at St. Titus Church in Aliquippa, Pa., commemorating the 95th anniversary of the death of Blessed Karl of Austria.

The Rev. Canon Matthew Talarico, Rector and Provincial Superior of the Institute of Christ the King Sovereign Priest in Chicago, served as Celebrant at the Mass. Following the Mass and presentation of the relic, a luncheon and conference were held in the church hall.

Father Talarico spoke briefly on his ministry.

Dr. Paul D. van Wie, Associate Professor of history and political science at Molloy College in Rockville Centre, N.Y., spoke about his hopes to establish the Blessed Karl Foundation and Museum.

Featured speakers Gabor and Terez Laszlo spoke on "The Legacy of Blessed Karl in Modern Hungary: The Social Reign of Christ the King."

WPA supported this commemorative Mass with a monetary donation. I was pleased and honored to represent WPA at the Mass and conference. Information about WPA was available at a display table.

Blessed Karl, also known as Charles I of Austria, was the last ruler of the Austro-Hungarian Empire. He was the last Emperor of Austria, the last King of Hungary (as Charles IV), and the last monarch belonging to the House of Habsburg-Lorraine. After his uncle Franz Ferdinand was assassinated in 1914, Charles became the designated successor of the Emperor Franz Josef. Charles I reigned



Among those participating April 1 in a program honoring Blessed Karl of Austria held at St. Titus Church in Aliquippa, Pa., were: (front, from left) Terez Laszlo, the Rev. Canon Matthew Talarico; (back, from left) Todd Wilson, Dr. Paul D. van Wie and Gabor Laszlo.

from 1916 until 1918 when he renounced participation in state affairs, but did not abdicate. He spent the remaining years of his life attempting to restore the monarchy until his death in 1922. Following his beatification by the Catholic Church in 2004, he has become commonly known as Blessed Charles of Austria.

During the beatification ceremony, Pope John Paul stated: "The decisive task of Christians consists in seeking, recognizing and following God's will in all things. The Christian statesman, Charles of Austria, confronted this challenge every day. To his eyes, war appeared as 'something appalling.' Amid the tumult of the First World War, he strove to promote the peace initiative of my Predecessor, Benedict XV."

In 2008, Blessed Karl was credited with a second miracle, advancing the process to sainthood.



34th Annual WPA Golf Tournament & Scholarship Days

Chestnut Ridge Golf Resort & Conference Center
Blairsville, Pennsylvania • July 7-8, 2017

COME AND JOIN US for a fun, fraternal weekend when WPA hosts our 34th Annual Golf Tournament & Scholarship Days, July 7 and 8. Our tournament returns to the Chestnut Ridge Golf Resort & Conference Center in Blairsville, Pa. The tournament will be played on the resort's Chestnut Ridge Golf Course.

We'll kick off the weekend late Friday afternoon with the annual meeting of the William Penn Fraternal Association Scholarship Foundation at the Hampton Inn & Suites, located on the grounds of the golf resort.

Following the meeting, the tournament festivities begin with the annual Friday night golfers' reception and Monte Carlo Night in the hotel. The reception/Monte Carlo Night is free to golfers and one guest. Non-golfing guests can attend Friday evening events for \$10. Those planning to attend MUST pre-register for the reception (see form opposite page). The evening will feature delicious food and refreshments, exciting games of chance, incredible prizes, the ever-popular Chinese auction, a putting contest for adults and a marshmallow putting contest for children.

Our 18-hole tournament will begin Saturday morning with a shotgun start. Play will be a straight scramble. Golfers will have the chance to win prizes as part of our traditional skill shot contests, including longest drive, longest putt, closest to the pin and closest to the line. All golfers will also enjoy the use of GPS-equipped carts and a sandwich and beverage at the turn.

Our weekend's activities will conclude with the annual golf barbeque to be held at the resort grounds immediately following the tournament.

Accommodations for the weekend will be at the Hampton Inn & Suites. Room rates are \$129 (plus tax) per night based on double occupancy. All rooms will be reserved on a first-come/first-served basis and are subject to availability.

Please note that all golfers and guests must make their own room reservations directly with the hotel by calling 724-459-5920. You must make your hotel reservations by May 29 to get the WPA rate. Use the group code "WPA."

You can also make your hotel reservations by going online at <http://bit.ly/1kH57CX> or by scanning the code on the registration form with your smart phone.

The tournament entry fee is \$110 for WPA members and \$120 for non-members. This fee includes green fees, bag service, locker room service, GPS-equipped golf carts, a sandwich and beverage at the turn AND admission to the golf barbeque. Tickets for the barbeque are \$40 for WPA adult members age 16 and older, \$50 for adult non-members, \$12 for teens ages 12 to 15, and free for children ages 11 and under.

An "Early Bird" discount will be offered to all golfers and non-golfing barbeque guests. Golfers and non-golfing barbeque guests can save \$10 off either their golf entry fee or their barbeque admission if they mail and postmark their entries and reservations by June 2, 2017.

Once again, the tournament will feature the exciting Hole-In-One Contests. All eligible members who score a hole-in-one at the designated par-3 hole during tournament play will win a \$15,000 cash prize. Any non-member who scores an ace on the designated hole will win \$7,500. Plus, cash prizes will be awarded to golfers who score a hole-in-one on any of the course's other par-3 holes during tournament play. On those holes, eligible WPA members will win \$5,000, while non-members can take home \$2,500.

If a hole-in-one is not scored on the \$15,000 hole, a special \$500 cash prize will be awarded to the eligible member who gets his or her tee shot closest to the pin on that hole. By "eligible member" we mean a golfer who is an adult life benefit member of William Penn Association by June 23, 2017, with at least one year's premiums paid.

To enter the tournament and reserve your seats for the barbeque, complete the form found on the opposite page and send it to the Home Office by June 23. Be sure you include your check covering tournament fees, barbeque tickets and admission to the Friday night golfers' reception (if applicable).

Don't miss this great weekend of golf, good food and fraternalism which benefits our Scholarship Foundation. □

NOTE: The "Early Bird" prices on the golf reservation form published in our April issue were incorrect. The correct prices appear in this month's issue.

GOLF REGISTRATION & BARBEQUE RESERVATIONS



PHONE: ()

All golf & barbeque reservations must be received at the Home Office by June 23, 2017

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

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



JUST 4 KIDZ

First things first -- We were planning to announce the winners of our JUST 4 KIDZ ideas contest this month, but we needed just a little more time to look over the entries. We should have more news for you next month. Sorry for the delay!

We hope you are enjoying nice spring weather where you live. It's great to get outside when the weather is so nice. The less time spent indoors, the better, right? But, before you run outside, you'll need to fuel up. One of the best and quickest ways to get the vitamins and nutrients your body needs is by drinking a healthy smoothie. After a quick smoothie, you'll be at your local park, biking trail or playground in no time.

To make your smoothie, you might have to chop some fruits and veggies, but you'll definitely use a blender. That means you will need an older sibling or grown up to help you. (You know our motto -- Safety first!)

You can make a smoothie with just about anything, but here is one of our favorite recipes. This recipe uses flaxseed which is super-popular and really good for you because it contains something called "Omega-3 essential fatty acids." Trust us: it's good and good for you! Flaxseed can be bought in your local grocery store, but make sure you store it in your fridge after opening.

What You Need:

- 1 cup – Greek yogurt, plain
- 1 cup – strawberries
- 2 bananas
- ¼ cup – flaxseed, ground
- 1 cup – fresh spinach

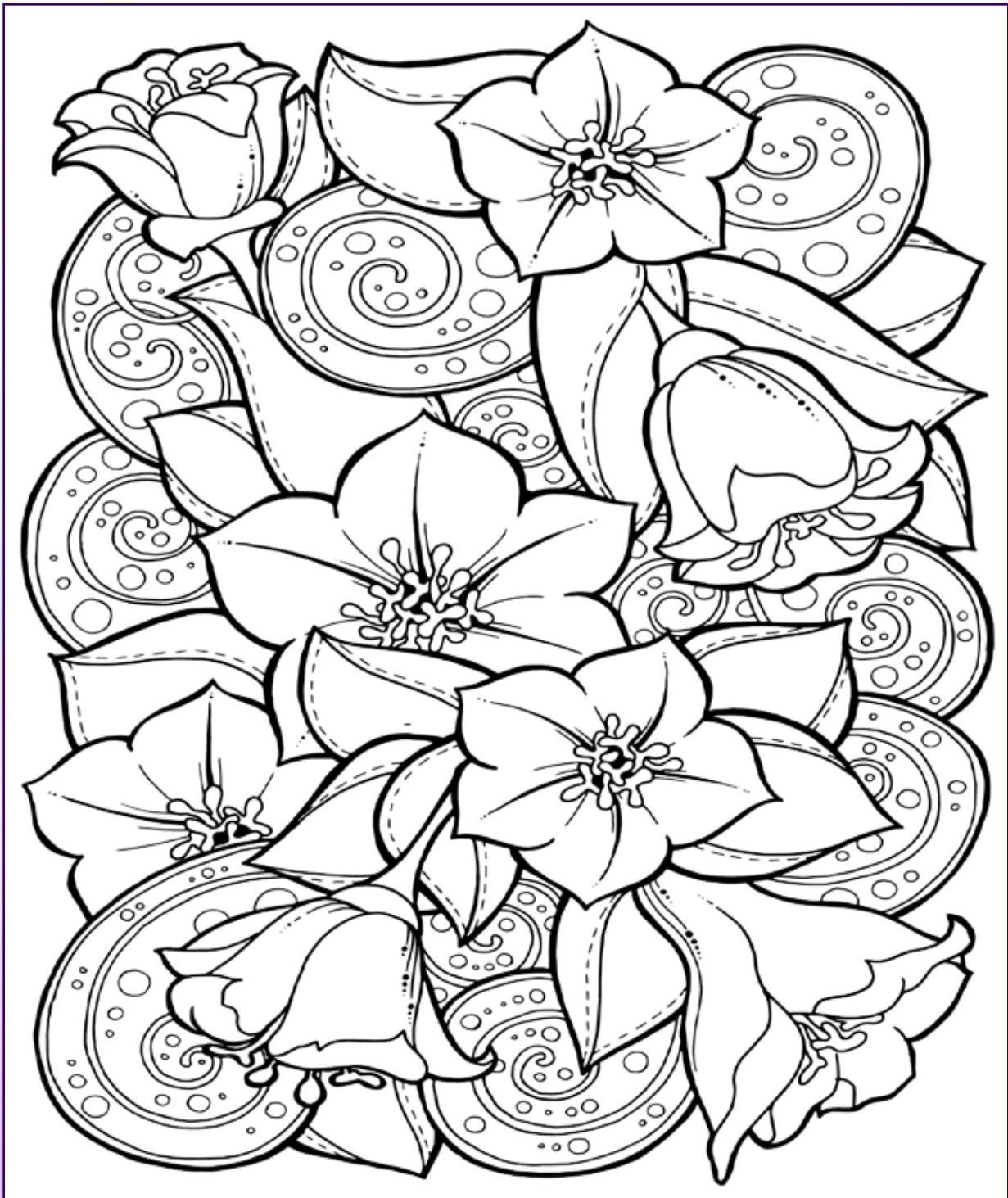
What You Do:

Put all ingredients into your blender. If your blender isn't powerful enough to mix this, add a little bit of cold milk, but try to keep the smoothie as thick as possible. Experiment with flavors. Use different fruits and vegetables. Or, instead of regular milk, use unsweetened vanilla-flavored almond milk.



Mother's Day Flowers

Use your best coloring skills to complete this pretty picture and give it to your mom on Mother's Day, May 14.



Kidz illustration © Can Stock Photo Inc./lenm • Smoothies © Can Stock Photo Inc./haveeseen • Flowers © Can Stock Photo Inc./JuliaSnegireva

Branch 14 Cleveland, OH

by Richard E. Sarosi

Spring has sprung! The four inches of snow that fell April 7 and covered the daffodils, hyacinths and other flowers that just started to grow, has melted away, and our May flowers are in beautiful blooms of color.

A group of Branch 14 members and friends went to see a production of Rodgers and Hammerstein's "The King and I" on Feb. 22 at The Palace Theatre, located in Cleveland's Playhouse Square. What an exceptional evening and performance of this classic play. So many familiar tunes were sung, such as "Shall We Dance," "Getting to Know You," "Whistle a Happy Tune" and "Hello Young Lovers." And, you cannot forget those famous words spoken by the King: "etcetera, etcetera, etcetera." It was great to sing those songs as we headed home after the show.

Branch 14 meetings will be held on the following Wednesdays at 7:00 p.m. at the Bethlen Hall of The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills: May 3, Sept. 6, Nov. 1 and Dec. 6. All Branch 14 adult members and guests are welcome to attend the branch meeting.

Our annual branch Christmas party and Breakfast with Santa will be held Saturday, Dec. 2., at the Bethlen Hall.

Please join us for the annual Hungarian Heritage Night with the Lake County Captains on Saturday, July 1. There will be fireworks after the game. WPA, the Hungarian Cultural Center of Northeastern Ohio and the Hungarian Heritage Museum are supporters of this event. More details to follow.

Check *William Penn Life* each month for the latest information on all WPA programs and activities.

It is important to support all the events and activities hosted by your local Hungarian churches, organizations, groups and clubs. Picnics, lectures, dinners, Hungarian language courses, museum trips and other events take place in many of our communities or just a short drive away. Without your participation and support, we risk losing mu-



Suzi Robison of Branch 26 Sharon, Pa., prepares to deliver to the local food bank items donated by members of her branch as part of WPA's Join Hands Against Hunger campaign.

sic, dance, customs and traditions brought to America by our ancestors. If you cannot travel to Hungary, remember that a portion of Hungary was brought to America and is available for our enjoyment.

We also need your continued support of the WPFA Scholarship Foundation, which provides financial assistance to eligible WPA student members. If you or your student were a recipient of a WPA scholarship grant, please pay it forward with donations to the fund, so that other WPA members can enjoy the benefits you or your child did.

Also, as your children mature into young adults, their juvenile life insurance certificates can be converted into adult life certificates when your child reaches the age of 25. Converting their certificates will provide them continued WPA insurance coverage into their adult years and allow them to continue enjoying WPA's fraternal benefits, including this magazine and full eligibility and participation in our fraternal functions.

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

Irene B. Charles, mother of National President George S. Charles Jr., and to the family of Stephen Novak, father of Vice Chair of the Board Katherine E. Novak. Mrs. Charles and Mr. Novak were long time members of William Penn Association. Mrs. Charles was active in the Greater Pittsburgh area, and Mr. Novak was active in Branch 28 and the Greater Youngstown, Ohio, area. May their families find comfort in knowing that they lived a beautiful life and enjoyed the fraternalism that is William Penn Association. May Mrs. Charles and Mr. Novak 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 Michelle Day, Dante Parete, Violet Szabo, Albert Frate, Betty and Al Vargo, and Arlene Csoman. Please keep them and all of our members in your prayers.

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

Remember, Branch 14 members having news to share about them-

selves 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. Don't let the opportunity pass you by. Pick up the phone and plan a visit.

Branch 18 Lincoln Park, MI

by Barbara A. House

Spring has sprung here in Michigan. In February, I cleaned my garden area and trimmed bushes. But, in March, Tom came home from Florida, and winter came back with him. I think God was telling him he could not avoid the season, even though he tried.

In March, I attended the Paprika Ball in Cleveland. I took Linda Enyedy, Branch 18 Vice President, with me. Also in attendance were Vice Chair of the Board Anne Marie Schmidt and her husband Mark; National Director Richard Sarosi; Mr. and Mrs. Ernest Sarosi; Caroline Lanzara and JoAnne Sedensky from Branch 14. It was a lovely event, and we are looking forward to next year.

The next morning, we attended services at the First Hungarian Reformed Church in Walton Hills, Ohio. The members and Bishop Krasznai sure made us feel welcome. What a lovely congregation they are. We even were able to buy my favorite, hurka. It was delicious.

The year 2018 marks the 60th White Rose Ball in Michigan. Yes, it's not until February, but it is not too early to plan to attend. It will be a wonderful celebration. If you have any questions, please call Ursula Markovits at 734-718-5105 or Linda Enyedy at 248-374-1010. They are making some special plans.

Attention all WPA scholarship applicants: your completed application form and essay must be mailed and postmarked by May 31, 2017. There will be no exceptions. Don't let this wonderful fraternal benefit pass you by.

WPA is in full activity mode for the year. April brought our national bowling tournament. Our golf tournament is scheduled for July.

We have our Hungarian Heritage Experience the first week in August, followed by our wonderful WPA Picnic on Aug. 26. Then, on Sept. 6, some of us will fly to Hungary for 15 days. In between, there are many activities to entice you: St. Stephen's Day events, picnics, baseball games, branch activities and festivals. Keep reading *William Penn Life* for all the information you need or please feel free to call me anytime.

The March issue of *William Penn Life* was wonderful. Thank you all for your submissions. I know it takes time to do an article, but it is the only way we can reach you and hopefully catch your interest with an event or two.

Invite your relatives, neighbors and friends to our events. That encourages growth and perhaps new ideas for new events. I will always welcome hearing from you. Tell me what you like and would love to do.

Yes, Tibor, I remember the Golden Books and still have a few.

Judit, your article on our Hungarian forefathers was wonderful.

Did you like "Just 4 Kidz"? Isn't it great?

Thank you everyone for all the time you spend making the magazine great. The 10th of the month sure comes around fast, doesn't it?

A special hello to member Lovel Jamison. Hello also to Cheryl Talamonti; it was nice to talk with you.

Welcome new members Darlene Venaleck and Bruce Edwards.

Thank you also to Aladar Nemes and Mary Sipos for calling WPA and me for your financial needs.

Remember, our Guaranteed Issue plan is available only for a limited time.

Congratulations to Anne Marie

and Mark Schmidt on their wonderful news. Their daughter Cassie and son-in-law Greg Heitman will be welcoming a new family member in September. Grandma Anne Marie is absolutely glowing. I can't wait to find out if it is a girl or boy. Our very best wishes to the happy family.

Happy birthday to all our members, especially Tamas Markovits, Judy Chakey, Elsie Kantor, my wonderful right hand Judit Ganchuk and, last but certainly not least, the Rev. Barnabas Kiss. We wish you happiness, health and many more birthdays.

Speaking of happy occasions during the month of May, I have to mention Mother's Day, too! Happy Mother's Day wishes to mothers and grandmothers on their most special day. You are loved. Bless each of you every day of your lives, and especially to my own mother.

Get well wishes to Tom Kerek (hope to see you in August), Doug Truesdell, George Schvarckopf, Eleanor Kender, Joe Csereklye, Beata Csaszar, Ursula Markovits and Albert Frate. We hope the nice weather gets you moving to better days and good health.

March brought us some very sad news. Branch 28 President Steve Novak passed away in the early part of the month. He was a very special friend. Our love and support go to his daughter Kathy Novak, Vice Chair of the Board. We all love you Kathy. He will be deeply missed.

Irene Charles, mother of National President George S. Charles Jr., passed away in the middle of March. All our love and support to Pete, his wife Dianne and son Steve.

Please also remember the families of all our members in your prayers, especially John Rathka, Irene Mankoci and Margaret Zielinski.



Next Deadline

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



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.

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

May they all rest in peace.

Branch 18's next membership meeting is May 24 at 6:00 p.m. at the Hungarian American Cultural Center in Taylor.

Thank you, Helen Sryniawski, for all your communicating efforts.

We'll conduct our Join Hands Day project June 10. We begin at 10:00 a.m. at the Cultural Center. We have two other places to clean up and plant. All hands are welcome. Please bring a trowel and kneeler to make your job easier. This will be followed by a wonderful lunch and thankful fraternalism. Please come and help.

My thought for the month: Be happy. Don't dwell on thoughts that depress you. If your mind fills with clouds, chase them away and fill your mind with sunshine. I know, that's easier said than done when we are surrounded by sadness. Think of happy times, reach out and help others. I promise you it will work.

I am always available for information at 313-418-5572, 734-782-4667 or 1-800-848-7366, ext. 107.

Think golf, Hungarian Heritage Experience and travel to our beautiful roots in Hungary.

Branch 27 Toledo, OH

by Paula Bodnar

Sure hope everyone enjoyed a blessed Easter with family.

I sincerely thank everyone who helped put together our Easter baskets. We were able to take 10 baskets to The Toledo Hospital's Children's Cancer Center. Thank you, Linda York, for donating the baskets; Dave and Paula Bodnar for donating \$150 toward the baskets; and everyone else who helped. Special thanks to Carl, Ryleigh and Braylynn for your help.

Mark your calendars for the Birmingham Ethnic Festival on Aug. 19 and 20.

High school seniors: don't forget applications and essays for this year's WPFA Scholarship Foundation grants need to be mailed and postmarked by May 31.

Happy birthday wishes are extended to Kyle Aranyosi, Nathan Aranyosi, James Louis Berta, Jaxson



LEFT: Branch 27 members Braylynn Bodnar (far left), Ryleigh Bodnar (second from left) and Lisa Brooker (far right) deliver Easter baskets to patients at The Toledo Hospital's Children's Cancer Center. ABOVE: Also helping was Branch 27 member Carl Brooker.

Davis, Janet Few, John Harkness, Kathryn Marie Hinkle, Jacob Huber, Judith Hufford, Gregory Kerekes, Karl Kovacs, Michael Jay Kovacs, Cynthia Liber, Jeannette Lubinski, Michael McPeck, Robert Mesteller, Mary Nusbaum, Jordyn Phillips, Mary Ann Sinay, James Smith, Patricia Vargo, Frances Warner, Steven Wong, Nellie Jean Ziegler and Joan Zsigrai. May all have many more.

Anyone with news, please call me at 419-460-7214 or email me at pooh9382@bex.net.

Come join us for our next meeting on May 13 at 1:00 p.m. at American Table and help plan our summer outing.

Branch 28 Youngstown, OH

by Kathy Novak

Happy springtime! Finally, we can see green grass and the brightly-colored spring flowers.

It is with great sadness that I report the passing of Steve Novak, Branch 28 President and my wonderful father. He went suddenly but lived an active, full life. He was so proud of his Hungarian heritage and involvement in WPA. He proudly served as a delegate to numerous General Conventions. He will be truly missed. May he rest in peace.

A very nice crowd gathered March 19 as the Youngstown American Hungarian Federation hosted a program commemorating the 1848 War of Independence. The program included remarks from The Rev. Joseph Rudjak and Leslie Polgar Sr., poetry readings by Maria Schauer and Alyssa Schauer, a recitation of Sándor Petőfi's "Nemzeti dal" by Mr. Polgar, and Hungarian musical selections played by Joseph Losansy. The program also included a very nice tribute to Steve Novak.

Branch 28 made a donation to the St. Vincent de Paul Society of Mahoning County, which will be used to purchase food for those in need. Last year, the SVdP of Mahoning County served over 90,000 meals. Unfortunately, they expect to serve more this year. Gerri Menosky, representative of the St. Vincent de Paul Society, thanked us for our donation.

Taking a little winter break, Steve Szabo traveled to Arizona to visit his daughter Kayla, who is doing her pharmaceutical internship there. While visiting, he attended a Cleveland Indians pre-season game.

Branch 28 member Steve Szekely, a captain with the Mahoning County Sheriff's Department, recently was appointed chief of the county's hazardous material response team.

Remember to mark your calen-



Branch 28 recently presented a donation to the St. Vincent de Paul Society of Mahoning County, Ohio, as part of WPA's Join Hands Against Hunger campaign. On hand for the presentation were WPA members and other volunteers (front, l-r) Evelyn Horvath, Cindy Comensky, Livia Keresztesi, Dorothy Skebo, Ilona Kubic; (standing l-r) Margie Sams, Geri Menosky of the SVdP Society, WPA Vice Chair of the Board Katherine E. Novak, Mary Rose Purton, Cheryl Gabrick and Nancy Gunyula.

dars for the Lake County Captains' Hungarian Heritage Night on July 1. Call me for more details.

This Memorial Day, please remember to honor all those who lost their lives while serving in our armed forces. Keep all our veterans and active military personnel in your thoughts and prayers.

Best wishes to those celebrating a birthday or anniversary in May. Special wishes for a happy birthday go to Frank Schauer.

Get well wishes go to everyone not feeling up to par, especially Margaret Sams, Dee Gran, Michele Toth and Maria Goda.

Our sincere sympathy goes to all those who have recently lost a loved one, especially to National President George S. Charles Jr. and his family on the passing of his mother, Irene.

Remember to make Mother's Day special for the moms in your life.

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

Branch 34 Pittsburgh, PA

by Marguerite McNelis

Hope everyone is enjoying spring and looking forward to summer. WPA has many good things planned, and we hope you will join us.

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

Every Friday during Lent, our local church, St. Stephen's in Hazelwood, has had a fish fry, and for the past three years, Branch 34 members have volunteered to lend a helping hand.

Branch 34 also donated to the local food bank for Join Hands Against Hunger. As the saying goes: "pay it forward!"

It is with deep sorrow that we mourn the loss of three very special people. First, we lost Steve Novak, father of Kathy Novak, Vice Chair of the Board. Steve was a great help at every WPA event he attended. He was also a pleasure to talk to.

Secondly, we lost Irene Charles, mother of National President George S. Charles Jr. She was a great lady and a loyal supporter of WPA.

The third to leave us was Carmella DeBlasio. She was a long-time Branch 34 member and friend. I knew Carm for over 50 years, and even though she was of Italian descent, she always looked forward to and enjoyed the branch events and the annual WPA Picnic.

These three wonderful people made such an impact on many lives. They will be sorely missed. May they rest in peace, and to paraphrase an old Irish blessing: may they have been in Heaven a half-hour before the devil knew they were dead. *Nyugodjék békében.*

Birthday wishes go out to all members celebrating their birthdays.

Special wishes go out to my sister-in-law Roseann on her birthday.

Also, special anniversary wishes to my brother Gary and Roseann. Much love and many, many more.

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 and Weirton in the Ohio Valley area!

Spring and warmer weather have finally arrived, and I'm ready to get started on some outdoor activities.

One of our Join Hands Day projects this year was to collect and take much needed items to The Brooke Place in Colliers, W.Va. Brooke Place serves troubled girls aged 12 to 18 and is dedicated to the care, welfare and respect of these individuals and their families. Through intervention, they engage all resources that exist within their family and community to successfully help these girls get back on track and function to the best of their abilities.

Our branches donated gift cards for the purchase of food. We also purchased, collected and donated items such as pajamas, slippers, towels, washclothes, underwear, sheets, pillows, pens, pencils, socks and many other personal care items. Some girls arrive at Brooke Place during an emergency and do not have these necessary possessions with them.

Community service can show itself in many ways, and our branch members enjoyed our time together implementing our plan for this project. Bonnie, from Brooke Place management, accepted the donations and was thrilled that WPA was able to help them in these many ways.

Our branches participated in an outing on April 2 to the Wheeling Nailers hockey game against the Reading Royals. Unfortunately, the party ended that afternoon for the Nailers as the Royals banged in



SAVE THE DATE!

WPA PICNIC

SATURDAY, AUG. 26 • 12-6PM

Hungarian Cultural Center of Northeastern Ohio
12027 Abbott Road, Hiram OH 44234



five goals against Wheeling's three for the win, eliminating the Nailers from postseason contention this year. We were a small group but had a fun time together. We watched the game, got a chance to see the dogs before their intermission parade and weiner dog race, then had a bite to eat after the game.

Planning ahead, Sunday, May 28, is the date for our picnic with the Ohio Valley Hungarian Club at Warren Township Park in Yorkville, Ohio at 1:00 p.m. Bring a dessert or side dish. And, if you plan to roast bacon around the firepit, bring your own chair and bacon fork. Everything else will be provided. Hope to see you there for good fellowship and food! A second joint picnic will be on Sunday, Aug. 27, same place, same time.

We extend good wishes to those members with birthdays and anniversaries this month. Special birthday wishes go to WPA Home Office employees Judy Chakey and Judit Ganchuk.

Get well wishes go to branch member Joe Skocik, who has been under the weather recently.

Our prayers go out to National President George S. Charles Jr. and his family on the loss of his mother.

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

Branch 89 Homestead, PA

by Mark S. Maskarinec

It's spring and life at Branch 89 has started to spring into action. Here's just a sample of what we have been doing.

• **Chef János' Hungarian Kitchen.** At the beginning of March, the branch's Hungarian Kitchen, under the watchful eye of Chef János, made and sold 180-plus quarts of Hungarian gulyás. There was much fellowship among all who participated. Not only that, the gulyás was so good that there was a request we make more gulyás. Chef J sprung into action and at the end of March made 225 quarts of gulyás. Less than 30 are left! Chef J, with a wink and nudge, has a secret plan to expand his kitchen in the near future. Stay

tuned. What could he be thinking? Chicken paprikás? Lecsó? Tune in. More information to follow.

• **Golf Outing.** Our golf outing committee (which looks much like the branch's list of officers) recently met for the first time this year. Work has already begun to make this outing our biggest and best yet. We have in our possession over \$1,000 worth of prizes and auction items. We are expecting over 100 golfers and another 30 diners this year. Also, don't be shy--be a hole sponsor. If you want to donate a basket or just some items, we could really use Hungarian wines. They will go well with Chef János' Hungarian food basket. Come on down. Join us at Butler's Golf Course on Aug. 13.

• **Helping Hand in the Community.** As you may know, Homestead has something of a youth violence problem, particularly gun violence. Earlier this year, the daughter of the caretaker of the First Hungarian Reformed Church in Homestead was a victim of this violence purely by being in the wrong place at the wrong time. Fortunately, everyone recovered. In spite of threats and intimidation by the shooter and others, this 14-year-old girl refused to be intimidated and has identified them for the police. Our caretaker's family was put in protective custody and could not return to their house. With the help of donations from several branch officers and even more branch members, the family is making a go of it in a new house in a new school district. Sometimes fellowship and fraternalism takes an odd turn.

• **Church Beautification.** On behalf of the branch, I have taken on the task of sprucing up the church. This started as a Lenten devotion but will continue on throughout the year. So far, the leather benches have been polished and buffed. The formica paneling on the walls in the church has been polished and buffed. All the pews and the chairs in the social hall have been cleaned with Murphy's Oil Soap. Next up: putting a shine on the floor. As my mother used to say: "There isn't much in this world that can't be made better with a bar of soap or a coat of paint."

• **Congratulations!** We congratu-



Bonnie, a representative of Brooke Place in Colliers, W.Va. (right), accepts a collection of personal items and gift cards donated by members of Branches 40 and 349. Presenting the donation on behalf of the branches was National Director Joyce Nicholson.

late Branch President John S. Toth Jr. on being elected assistant chief elder at the First Hungarian Reformed Church in Homestead. Your father and uncle would be very proud of you stepping up and of the "Toth Boys" being (figuratively speaking) #1 and #2 at the church. John's presence is already being felt.

Also, congratulations to branch member Janet J. Phillips on accepting an elder's position at the church.

Branch 89 feels very strongly about supporting the First Hungarian Reformed Church of Homestead and is proud to do so.

• **Dining for Dough.** Another new fundraiser our branch will be having will be a "Dining For Dough" luncheon at Uno's Chicago Restaurant at the Waterfront in Homestead on Sunday, May 21. The branch will receive a percentage of the amount of money spent on food. Blue Moon will also be giving free pilsner glasses to everyone in attendance, which can be decorated with paints supplied by Uno's, and taken home. This promises to be a fun event that everyone--male and female, young and old--can participate in. What a great way to spend a Sunday afternoon. Go to church then come to Uno's. Please call Branch Coor-



Preparing Branch 89's latest batch of gulyás were Vera Recktosch, Dianne Schneider, Branch President John S. Toth Jr., John Recktosch, Dee Himelright, Rudy Phillips, Janet Phillips and Branch Coordinator Lisa S. Toth-Maskarinec. Helping but not pictured were Billy Ardale, Branch Auditor Justin T. Toth and Branch Vice President Mark S. Maskarinec (who took the photo).

dinator Lisa S. Toth-Maskarinec for exact time and to register. Seating is limited. What a fun activity to have, and everyone wins.

Special get well wishes continue to be sent to branch members George Kostival, Vera S. Recktosch, Betty Rubinsak and Edith Zamberry. We hope to see you up and navigational real soon.

Stay warm and happy. Try to support not only our branch events but also the bowling and golf outings hosted by WPA. They're for a worthy cause and always fun.

Branch 129 Columbus, OH

by Debbie Lewis

Hello, all, from Columbus, Ohio. We are hoping May continues to bring great weather and the start of beautiful yards of flowers and vegetable gardens.

The holidays for the month of May are: May Day on the 1st, Cinco de Mayo on the 5th, Mother's Day on the 14th, Armed Forces Day on the 20th and Memorial Day on the 29th.

Our branch again participated in Join Hands Against Hunger. We purchased and collected non-perishable items and canned foods. We delivered the items to the Holy Family Soup Kitchen in Columbus. The

kitchen provides meals daily Monday through Friday for the needy.

We will be conducting a Join Hands Day project on May 13 at the Hungarian Reformed Church, located at 365 Woodrow Ave., beginning at 9:00 a.m. If you would like to participate and need more information, call Debbie at 614-875-9968.

Don't forget: all those applying for a WPFA Scholarship Foundation grant must have their applications and essays postmarked by May 31. This is a wonderful program for our eligible youth members. Please consider donating to the WPFA Scholarship Foundation.

Our next branch meeting will be held on Tuesday, June 6, at the Hungarian Reformed Church. We will begin at 4:30 p.m. Please plan on attending as we would like to have new input from our members. We did see a few new faces--Loretta Anderson and Alicia and Troy McVity--at our last meeting. Thanks for attending!

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

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

We also extend our sincere sympathy to all who have recently lost a loved one, especially to Vice Chair of the Board Kathy Novak, on the

loss of her father Steve Novak, and to the family of National President George S. Charles Jr., on the loss of his mother Irene Charles.

For all your life insurance and annuity needs, please contact Debbie Lewis at 614-875-9968.

If you have any news you would like to share, please contact Debbie at 614-875-9968 or e-mail DAL9968@aol.com.

Branch 132 South Bend, IN

by John E. Burus

It is April 6, and this morning I woke up to a wintry mix of rain and snow. The trees and flowers are budding, so the end of winter has to be near, right? This weekend is Palm Sunday, and it is supposed to be 70 degrees. Hopefully, spring is here for good. I would like to wish everyone a happy and healthy Easter.

Our branch's summer picnic will be held July 30 from 1:00 to 3:00 p.m. at Potawatomi Park Pavilion #1 in South Bend. The permit has already been secured. We will provide the main items, soda and utensils, as in the past. We ask that members make reservations and bring a dish to share. More information will appear in next month's branch news.

Branch 132 will be sponsoring a local softball team with the hopes they will have another strong season and continue their winning tradition. Opening day will be Wednesday, May 3. Once the season schedule is complete, I will post it so that members can come out and support the team's efforts.

The next branch meeting will be held on June 6 at 6:00 p.m. at Martin's Supermarket Deli (first floor) on Ireland Road.

Branch 189 Alliance, OH

by Teresa Boyd

Greetings to everyone from Branch 189 in Alliance, Ohio.

We will be focusing on many new projects as warm weather is upon us. Anyone wishing to ride their motorcycle in the Memorial Day Parade, please contact Terry Court. Make us

Branch News

proud by representing the branch. Everyone is welcome!

A special memorial board with pictures of anyone who has served our country, past or present, is in the works. We need you to submit photos and stories.

A donation of 150 pounds of food was recently distributed to our local food pantry.

Easter baskets containing personal items and candy were to be delivered to residents of Bel Air Assisted Living on April 15. Thanks to all who participated.

Birthday wishes for the month of April go out to Chuck Dague, Twila Wareham, Rose Court, Joyce Pethgrew, Joan Cochran, Jay Schaffer, Rick Domiani, Ron Gunias, Joann Marshall, Jim Mylius, Steph Hill, Scott Smith, Tim Hayes, Tara Vargovic, Pat Kelly, Elaine Ringen, Bev Morris, Dave Simons and Scott Bartels.

Only two steak fries left until our summer break. They are held on the third Friday of each month from 6:00 to 9:00 p.m.

That's all for now. Enjoy the warm weather, and God Bless.

Branch 226 McKeesport, PA

by Judit Ganchuk

Happy birthday wishes to all our members sharing their special day this month.

We extend our sympathies to members and families who have lost a loved one; it is never easy to lose someone dear. Please pray for the family and friends of Irene Charles, Steve Novak and Cynthia Smith on their recent loss.

This month, we commemorate Memorial Day around the country with parades and picnics, but we need to remind the younger generation about the meaning behind this three-day weekend. Now that I have a son, I think about how I will talk to him about Memorial Day and our military men and women's sacrifices. All gave some, some gave all.

We are sending warm wishes to a lot of injured folks this month, some of whom are already on the mend: June Coyne and Gerry Nelson.



Branch 296 recently donated a collection of party supplies, toys, personal items and other goods to Beverly's Birthdays. Presenting the donation on behalf of the branch is Branch President Diane Torma (right). Accepting on behalf of Beverly's Birthdays are volunteer Rachel Halapchuk and her mother Julie.

Wishes for a speedy recovery go out to a member of our branch's auditing committee, Frank Halas, who was recently in the hospital. We wish you well and can't wait to see you outside of the hospital.

Sending warm thoughts to Branch 226 member Sally Petras, former branch auditor.

Branch members can attend our next meeting on the third Wednesday of the month at 10:00 a.m. at Branch President Malvene Heyz's home. Please call 412-751-1898 for directions.

We're looking forward to a day trip July 8 to Blairsville, Pa., for what will certainly be another great WPA Golf Tournament.

On Saturday, May 13, from 8:00 a.m. to 1:00 p.m., the Free Hungarian Reformed Church of McKeesport and their neighbor, Holy Family Polish Catholic Church, will host a spring flea market, rain or shine. There will be free parking and food sales. It's the start of flea market season! Call 412-672-7298 to buy a table for \$12 to sell your wares. (Sorry for listing the wrong price in the April issue.)

The Hungarian dance group is preparing for another summer season of performing around the 'Burgh. Please contact us if you know

someone who is interested in joining this group.

DON'T FORGET: scholarship application forms and essays are due in less than a few weeks. Check page 14 in this month's issue and to see if you are eligible for this great fraternal benefit to WPA members going to college this fall (or returning college students who need grant money). Don't let time run out on this fraternal benefit!

Here's a sweet thought I'd like to share with you: Friendship is like a garden--you must nurture it with love. May God keep your friendships always in bloom!

Branch 249 Dayton, OH

by Mark Schmidt

May days are here. Spring is in full bloom and winter is definitely over. Thank goodness. Be sure you don't forget Mother's Day on the 14th. And on Memorial Day (the 29th), remember the people who died while serving in the country's armed forces. Only God knows where we would be without them.

What a wonderfully busy spring we've had up to now. At our branch meeting, we decided to work with

the Queen of Martyrs Church youth group to supply and help plant flowers around the church. Date to be determined with the church. I'll let you know the specifics via email.

As this was being written, we were looking forward to a rock and rolling (pun intended) good time at the WPA bowling tournament, seeing many old friends and meeting some new ones.

After the bowling, we were to hustle back for the Magyar Club of Dayton's Spring Dinner Dance that same Saturday, enjoying a delicious chicken paprikás dinner and cabbage rolls before dancing the evening away to the melodies of George Batyi and the Gypsy Strings featuring Alex Udvary on cimbalom.

The next day, Sunday the 30th, WPA Branch 249 was to hold its annual Hungarian Day with the Dayton Dragons baseball team at 5/3 Field. We reserved climate controlled luxury boxes from which to enjoy the game and more delicious food (I sense a theme here). We again hope to see old friends and make some new that we hope will be active with WPA.

May features the World A'Fair at the Dayton Convention Center the 19th through the 21st. This is a fantastic event, especially for kids, to learn about the dress, food, customs, dance and music of 31 countries. The convention center has booths for all the countries and they have displays set up for this year's theme, folk medicine. Most also sell food, drinks and desserts from each of

the countries. Two stages are set for performances from each country's ethnic dancers. Hungary is represented by the Hungarian Festival Club, and they do a lot of hard work representing Hungary proudly. Please call Kathy Nozar at 937-266-9987 to volunteer at the booth.

Another group you should not miss is the Tamburitians from Duquesne University in Pittsburgh. The Tamburitians' mission is to advance international cultural heritage through the performance and folk art programs, highlighting many Eastern European cultures. If you have not seen their performances-GO! They are wonderful.

Check out the World A'Fair or the Tamburitians' websites if you don't believe me. It will wear you out just watching them.

Welcome to the WPA family new members Emma Arends and Alyxandra Vargo.

Get well wishes go to those hospitalized or ill, including Jesse Stefanics, Frank and Pearl Murin, Elizabeth Hewitt, Don Dugan and especially Branch President Michele Daley-LaFlame.

We extend our sympathy to those who have recently lost a loved one, especially to member Karen Vance.

Please contact Anne Marie Schmidt at 937-667-1211 for information about WPA's Guaranteed Issue 131st Anniversary Special life insurance plan. Time is running out.

That's all for now. Until next month enjoy spring, because it will get hot soon.

Branch 296 Springdale, PA

by Mary Ann Kelly-Lovasz

A "last call" reminder to our Branch 296 members who will be attending college in the fall. Please review the eligibility rules for undergraduate scholarship grants available through the WPFA Scholarship Foundation. Updated rules and an application form are found in this issue on pages 14 through 16 or at our website at: www.wpafife.org. All application forms and essays must be mailed and postmarked by May 31.

Our next branch meeting on Thursday, May 11, will start at 5:30 p.m., a bit earlier than usual. We'll be working on our Join Hands Day project. We're calling on both youth and adult members to join us as we decorate and pack snack bags for families staying at the Ronald McDonald House in Pittsburgh. This easy, fun project will warm your heart. Afterwards, we'll have a brief meeting followed by a meal or dessert. Come join us!

At our most recent meeting in April, we welcomed Rachel Halapchuk and her mother Julie, as they received items that our members donated for Beverly's Birthdays, a non-profit organization. Rachel, 15, is a caring and energetic young lady, who has taken on Beverly's Birthdays as her own personal project. She gave a brief overview of this Pittsburgh-area based organization.

In short, Beverly's Birthdays

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.



organizes birthday parties, complete with gifts, for children whose family's cannot afford such celebrations.

Beverly's Birthdays provides a small respite from the daily grind of an unfortunate situation for both the children and the adults in their lives. It builds self-esteem for the children and acknowledges that their young lives truly matter.

Over the past 18 months, Rachel has recruited volunteers, coordinated a fundraising pancake breakfast, conducted toothbrush/toothpaste drives and collected new children's books on behalf of Beverly's Birthdays.

Meanwhile, mom Julie has used her marketing expertise to provide advice and assistance and even baked lots of cupcakes with Rachel for the birthday parties.

Branch 296 was pleased to help by donating snacks, birthday party supplies, crayons, activity and story books, stuffed toys and more—a big shout out to our members! These donations will help Beverly's Birthdays organize parties for deserving children.

We offer special thanks to National Director Joyce Nicholson who donated a hefty bag full of activity and reading books for our collection.

I'm more than happy to report that in the month of March, our branch donated bags and bags of non-perishable food items, along with a monetary gift, to Mt. St. Peter's Food Bank in New Kensington for WPA's Join Hands Against Hunger project. Each member who attended our meeting brought a food donation, and every bit of it was tucked into Toni Kosheba's car for delivery to the pantry the next day. Remember, the simple act of giving is a kindness that is always appreciated. Thank you, Branch 296 members, for your thoughtfulness

and generosity!

Helen Slaninka, we're wishing you an exceptional birthday, along with all of our 296-ers who were born in May.

Very best wishes to our members who are recovering and infirmed, especially Tom Kerek (hope you're back on your bike). You are in our thoughts and prayers.

We especially remember and pay tribute to Irene Charles, who recently passed away. A loyal member and former branch officer, Irene gave much of her time, freely, to Branch 296. She was a loving and devoted wife, mother and grandmother. The kindnesses that she showed throughout her lifetime will long be remembered. Rest in peace, Irene, along with all of our recently departed members.

Happy Mother's Day wishes to all mothers and those who have acted in place of our mothers, both living and deceased; you are remembered. My own mother died several days before Mother's Day a number of years ago, and I still carry that with me. Mom was a creative person and I've saved a number of items that she sewed, drew, hand-painted, etc. Sometimes holding on to tangible objects can generate special, fond remembrances of someone, and if that helps, then hold on to them.

May also sees the opening of swimming pools and the beginning of the cook-out season, both of which go hand-in-hand with Memorial Day. But, let's not forget the true reason of this holiday. Until 1971, this holiday was informally known as Decoration Day, a day set aside to decorate veterans' graves with flowers, going back to the post-Civil War era. Let us all remember and be grateful to those who made the ultimate sacrifice in service of our country and the freedoms that many

nations still cannot enjoy.

As I sign off, once again note the time change for our Joins Hands Day project and meeting at 5:30 p.m. on Thursday, May 11, at New Kensington's King's Family Restaurant. We are really doing some fantastic things in our branch, and we really want YOU to participate, too!

Contact me at makelly367@verizon.net or at 724-274-5318 if you have any branch news, birthday, anniversary and get well wishes that you would like to share.

Our superb agent, Noreen Fritz, will be at our meeting (decorating and packing snack bags) on May 11. She can answer your life insurance and annuity questions. You can also reach Noreen at 412-821-1837 or at noreenbunny.fritz@verizon.net.

Branch 352 Coraopolis, PA

by Dora S. McKinsey

May has finally arrived and with it warmer weather. We can now look forward to nicer days and enjoy the outdoors.

There are two special holidays that are celebrated in the month of May. The first is Mother's Day which falls on May 14 this year. May all mothers be blessed on this special day, and may you be surrounded by loved ones.

The other holiday is Memorial Day, celebrated on May 29 this year. We must remember the sacrifices made by those who have served in the armed forces in the name of freedom. Remember to thank a veteran for their service. We must also remember those who serve as a policeman or fireman. They, too, are put in harm's way for our safety. May the families of those who have lost a loved one in the service of our

All articles and photographs for the June 2017 issue of William Penn Life are due in our office by May 10. If you have any questions, please contact John E. Lovasz at 1-800-848-7366, ext. 135, or at jlovasz@wpalife.org.

country be comforted.

Join Hands Day is officially celebrated on May 6 this year. Look for further information on Branch 352's plans for Join Hands Day in the June issue of *William Penn Life*. Come, join us! We would love to meet you and spend some time getting to know you. All ages are welcome.

Information on the upcoming WPA Golf Tournament is being published in *William Penn Life*. The dates this year are July 7 and 8. Maybe some Branch 352 members can put together a team, or perhaps two teams, and join us at this year's golf tournament. Please participate in as many fraternal events as possible. Only with your participation can WPA continue to offer these fraternal benefits to you, our members.

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

Our condolences to anyone who has recently lost a loved one. May your memories sustain you.

If you have any news to share with our WPA family, please contact me so that the information can be published in a future issue.

If you have any questions on your insurance, please do not hesitate to contact me at 412-932-3170 or by email at dmckinsey@hotmail.com.

Now is a good time to review your current beneficiary information and make any changes that need made. Contact me if you need assistance with this.

Branch 800 Altoona, PA

by Joan B. Ballash

On May 14, we honor our dear mothers. How will you demonstrate your thankfulness? Make the day special and give your mother love and respect, not only on this day but every day of the year. For those of us whose mother has entered Paradise, share your warm memories of her with relatives.

There will be numerous events on Memorial Day commemorating women and men who have sacrificed their lives while serving our country. Make an effort to attend at least one of these observances

to show appreciation and to be a model for younger generations.

This year, Branch 800 again participated in the WPA Easter Basket program. We thank the Home Office for their direction and incentive and for setting an example for charity.

Special mention of Rob Gohn Jr., Branch Auditor, who is getting married this month, and Victor Ballash, Branch Auditor, who recently celebrated his 75th birthday. Best wishes to all members celebrating anniversaries, birthdays and other noteworthy occasions.

Our sincere sympathy goes to individuals and families who have lost a loved one recently. Let us take time to manifest our support through contact and offers of assistance. The same may be said for those who are ill or suffering in any way.

For years, Branch 800 has donated money to St. Dismas Parish at the State Correctional Institution in Huntingdon, Pa., from our Father Beiter Fund. The parish uses these contributions to purchase religious items for prisoners at the corrections facility.

But over time, the amount of money in the fund has greatly decreased, due to insufficient rate of return, causing a spend down of principle. This year, branch officers had to reduce the gift to the parish by 50%.

In order to continue providing ongoing support to St. Dismas, the Father Beiter Fund needs to be rebuilt. Some members have come forward with donations. We now ask other branch members who would like to participate in this prison ministry to send donations for this charity. Checks may be written to "William Penn Association Branch 800" and mailed to:

William Penn Association
c/o Bob Jones
1222 - 13th Ave.
Altoona, PA 16601.

Your assistance is appreciated. We thank you in advance for your generosity, and we'll keep you updated on our progress.

Remember to call Bob Jones with questions about life insurance or annuity products. He may be reached at 814-942-2661.



Are your beneficiaries up to date?

That's a question you may not have asked yourself very often, if ever. But, it's one you should ask yourself at least once a year.

We can't stress enough the importance of regularly checking the beneficiaries listed on your life insurance certificates. It is the only way to ensure that the people you want to receive the benefits of your life insurance are the ones who will receive it.

Think about the changes that have occurred in your life since you purchased your life insurance. Getting married, having children, losing a loved one, getting remarried--all these life changes affect your responsibilities. In some states, divorce may make your beneficiaries null and void. Do the beneficiaries currently listed on your life insurance certificates reflect such changes?

If you think you need to update the beneficiaries listed on your certificates--either primary or secondary beneficiaries--contact your WPA representative. Or, call our Home Office toll-free at 1-800-848-7366.

In Memoriam

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

MARCH 2017

0001 BRIDGEPORT, CT
Jemma F. Delucia
Ether L. Reeves
0008 JOHNSTOWN, PA
Ethel J. Gero
Robert A. Yobbagy
0013 TRENTON, NJ
John Fink
0014 CLEVELAND, OH
Elizabeth Banks
Joseph A. Fodo
0016 PERTH AMBOY, NJ
Barbara M. Gedeon
0018 LINCOLN PARK, MI
Irene M. Mankoci
John F. Rathka

Margaret A. Zielinski
0019 NEW BRUNSWICK, NJ
Evelyn T. Miller
0024 CHICAGO, IL
Therese V. Sellers
0028 YOUNGSTOWN, OH
Violet I. Allen
John A. Gonda
Stephen A. Novak
0034 PITTSBURGH, PA
Elsie Stadler
0089 HOMESTEAD, PA
Marion G. Huber
0132 SOUTH BEND, IN
Joyce M. Sarvari
0159 PHOENIXVILLE, PA
Gloria J. Detwiler
0174 SCRANTON, PA
Robert J. Koester
Joseph Youshock

0216 NORTHAMPTON, PA
William Antal
Joseph Frisch
0296 SPRINGDALE, PA
Martin Amrhein
Irene B. Charles
Ronald J. Dorsch
Edith H. Kovacs
0352 CORAOPOLIS, PA
James Clark
Theresa D. Rodwick
Ann Soltes
0383 BUFFALO, NY
William C. Cronin
Robert Kosha
0590 CAPE CORAL, FL
Joanne Foryan Davis
Helen Wahler
0705 MAYVILLE, WI
Dorothy M. Eichhorst
Edward G. Matyas

Mary R. Schreiner
0720 DEDHAM, MA
Roland R. Citroni
Robert L. Nutile
Rev. Barnabas Roczey
0723 WORCESTER, MA
Burton H. Lynde
Adelaide Raposa
0725 SPRINGFIELD, MA
Michael E. Thompson
0800 ALTOONA, PA
Richard A. Carnicella
8020 McKEES ROCKS, PA
Alexander Hays IV
Barbara L. Pekular
8075 WILKES-BARRE, PA
Bernard L. Holleran
8114 CLARION, PA
Robert J. Kerr
8340 BALTIMORE, MD
Edna B. Sylvester

Recent Donations

WPFA Scholarship Foundation

Donations Through Premium Payments FEBRUARY 2017

Branch - Donor - Amount

8 - Judith A. Thurman - \$3.00
13 - Benjamin C. Lopresti - \$15.00
18 - Christopher D. Willim - \$10.00
18 - Margaret Menner - \$10.00
19 - Mary Jane Nagy - \$2.00
26 - Marie S. Logue - \$1.00
27 - Vince A. Hollstein - \$10.00
28 - Marlene D. Panigall - \$1.38
34 - Katherine Ann Eitel - \$100.00
44 - Rosemary V. Benson - \$20.00
88 - Anthony Odozzo - \$10.00
89 - Melissa S. O'Brien - \$2.10
89 - Carol Ann Yenchik - \$10.00

226 - William E. Sellerberg - \$10.73
226 - Timothy R. Holtzman - \$1.40
226 - Carol S. Burlikowski - \$5.00
226 - Judit Borsay - \$25.00
352 - John P. McKinsey Jr. - \$10.00
352 - Dora S. McKinsey - \$2.00
383 - Lee O. May - \$1.00
720 - Jayce W. Batista - \$10.00
725 - Ronald R. Ferguson - \$3.00
8036 - Zachary J. Kaider - \$8.00

TOTAL for Month = \$270.61

Additional Donations FEBRUARY 2017

Donor - Amount

WPA Cookbook Sales - \$255.00
TOTAL for Month = \$255.00

Donations In Memoriam FEBRUARY 2017

Donor - Amount

(In Memory of)
Noreen Fritz - \$100.00
(Irene B. Charles)

M/M Perry Ganchuk - \$25.00
(Irene B. Charles)
Barbara A. House - \$25.00
(Cynthia L. Smith)
M/M Thomas F. House - \$100.00
(Stephen A. Novak)
Mary A. Kelly-Lovasz & John E. Lovasz
\$25.00 - (Irene B. Charles)
Mary A. Kelly-Lovasz & John E. Lovasz
\$25.00 (Stephen A. Novak)
M/M Tamas Markovits - \$25.00
(Stephen A. Novak)
Rev/Mrs. John P. McKinsey Jr. -
\$50.00
(Cynthia L. Smith)
Dora S. McKinsey - \$25.00
(Stephen A. Novak)
Andrew W. McNelis - \$50.00
(Irene B. Charles)
M/M Andrew W. McNelis - \$50.00
(Stephen A. Novak)
Joyce Nicholson - \$25.00
(Cynthia L. Smith)

Joyce Nicholson - \$50.00
(Stephen A. Novak)
M/M Harry Nicholson - \$100.00
(Irene B. Charles)
Katherine E. Novak - \$25.00
(Cynthia L. Smith)
Katherine E. Novak - \$75.00
(Irene B. Charles)
James W. Robertson - \$200.00
(Stephen A. Novak)
Richard E. Sarosi - \$25.00
(Cynthia L. Smith)
Anne Marie Schmidt - \$100.00
(Stephen A. Novak & Irene B. Charles)
M/M John J. Torma Jr. - \$50.00
(Stephen A. Novak)
Br. 18 Lincoln Park, MI - \$100.00
(Deceased Members Ethel M. Rosta, Sandra A. Black & Merina L. Moran)

TOTAL for Month = \$1,250.00

Our awards lead to far greater rewards



The rewards that come with a higher education are priceless. That's why since 1972 William Penn Association has awarded more than \$2.6 million in scholarship grants to its young members attending accredited institutions of higher learning. Our scholarship program is just one of many benefits available to our members. To learn more on how membership in our Association can benefit your family, call your local WPA representative or our Home Office, toll-free at

1-800-848-7366.

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Puzzle Contest #143 with Lizzy Cseh-Hadzinsky

The flowers of Hungary

May is a beautiful month. It is neither too hot nor too cold, making it perfect for enjoying the outdoors. During May, my family usually visits various cemeteries where our departed relatives are buried. As we stop at each grave site, we'll pay tribute by turning up the volume of the CD player in the car and playing some beautiful Hungarian songs of the season.

If you have ever visited Hungary, then you probably have seen that many homes there always have a vase of fresh cut flowers on the main table and a meticulously maintained outdoor garden displaying a vivid rainbow of colors.

Did you know the national flower of Magyarország is the tulip?

The Hungarian crocus is also considered a non-official national flower and blooms earlier in the winter than other crocus types. It was registered as a unique genus by botanist Viktor Janka in 1867 at Szársomlyó Hill just south of Pécs in the picturesque Villány wine region.

In 1994, the area was designated as an environmentally protected zone and is associated with the Duna-Dráva National Park of Hungary. This region boasts hills comprised of limestone which makes for a rugged terrain ideal for the development of area-specific plant life. It has seven species of plants that can be found nowhere else in the world. There are also over 100 plant types that are protected by law from human intrusion in the Szársomlyó/Villány area.

The May 2017 wordsearch puzzle comprises 13 clues that name some of the most popular flowers found in a typical Hungarian garden, plants that grow only in the Villány Hills, and other clues concerning the theme of this puzzle.

For more information on this month's puzzle topic, log onto the internet at www.villanyiborvidek.hu.

Good luck! Happy Mother's Day! See you in June.

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

Puzzle Contest #140 WINNERS

The winners of our Puzzle Contest #140 were drawn April 6, 2017, at the Home Office. Congratulations to:

Caroline M. Hrabar, Br. 16 Perth Amboy, NJ

Imogene M. Reho, Br. 28 Youngstown, OH

Rose Marie Smilak, Br. 352 Coraopolis, PA

David A. Sotosky, Br. 8 Johnstown, PA

Each won \$50 for their correct entry.

WPA PUZZLE CONTEST #143 OFFICIAL ENTRY

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

"The Flowers of Hungary" Word List

Blue Poppy	Janka	Sedum Neglectum
Cornflower	Lilac	Szársomlyó
Houseleek	Lily of the Valley	Tulip
Hyacinth	Peony	Villány
	Rose	

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 #143
709 Brighton Road
Pittsburgh, PA 15233

4. Entries must be received at the Home Office by **June 30, 2017**.
5. Four winners will be drawn from all correct entries on or about July 5, 2017, at the Home Office. Each winner will receive \$50.

Inside this issue:

Branches, Home Office 'Join Hands
Against Hunger'...**PAGE 3.**

Who's responsible for filing death
claims?...**PAGE 4.**

Tibor's tips for young travelers...**PAGE 8.**

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**Family of sales agents living at the same address as the agent do not qualify for a Recommender Award.*

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