

How WPA members celebrated the holidays

WILLIAM PENN



LIFE

January 2018

HAPPY
NEW
YEAR

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Name: _____ WPA Certificate Number: _____
Address: _____
City: _____ State: _____ Zip: _____
Phone: _____ Email: _____

Deadline for Reservations is June 25, 2018

Reservations received after this date will be assessed a late fee of \$50. No reservations will be accepted after July 16, 2018.

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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Support Hurricane Relief

As fraternalists, we are compelled to aid those in need. This past summer's hurricanes caused billions of dollars in damages across the Gulf Coast and the Atlantic Ocean. We thank those who have already contributed to our call for hurricane relief, but there is still a great need for more resources as people try to rebuild their lives.

Please consider helping the hurricane relief efforts by donating to "William Penn Association Foundation," a 501(c)(3) organization. William Penn Association will match all donations received, up to a cumulative amount of \$5,000.

Make your check payable to "William Penn Association Foundation" and write "Hurricane Relief" in the memo section.

Funds raised will be donated to **Brother's Brother Foundation**, a Pittsburgh-based international charity. Since 1958, Brother's Brother has provided over \$4 billion of medical supplies, pharmaceuticals, textbooks, food, seeds, and other humanitarian supplies to people in 149 countries around the world. In 2016, with the help of gifts from the general public and corporations, Brother's Brother sent product contributions to those in need in 59 countries and furnished supplies for 350 medical and humanitarian hand-carry mission trips. Brother's Brother is routinely ranked as one of the largest and most efficient charities in the United States.

Currently, Brother's Brother is supporting the delivery of over 30 trailer loads of donated water, food and medical items for those in need in Florida and Texas. This includes at least 11 trailer loads from larger food banks in Pennsylvania, Ohio and Virginia. Brother's Brother is also assisting with relief efforts in Puerto Rico and the U.S. Virgin Islands.

Send your donation to: **WPA Foundation, Hurricane Relief, 709 Brighton Road, Pittsburgh, PA 15233**

Letters

Ronald McDonald House grateful for donations

THANK YOU very much for your \$200 donation to the Ronald McDonald House Charities of Pittsburgh (RMHC). Gifts like yours enable us to continue our mission of keeping families with sick children close to each other and the care and resources they need. Your generous support ultimately impacts each guest.

We provide each family with a small private apartment, and our top floor offers warm communal spaces, including a large well-equipped kitchen, a living room, library, computer area, play area and a dining/activity room frequently used for parties, games and arts and crafts in addition to meals.

We hope our hospitality allows each family to forget their everyday worries and concentrate on the health and healing of their child. We always strive to do more for the families we serve, and to offer them some moments of fun and joy during their stay.

Your support of our charity makes you a part of all our endeavors. Thank you again for thinking of RMHC and our families. Your dona-

tion is truly appreciated by us, and by the children, parents and guardians who benefit from our services.

Eleanor B. Reigel
Executive Director, RMHC

ON BEHALF of the families of the Ronald McDonald House Charities of Pittsburgh (RMHC), I would like to thank William Penn Association for your most generous donation of eight complete turkey dinners. Our families always appreciate such thoughtfulness. We continue to be grateful for the generosity of our friends who help us to provide a warm and caring environment for our guests.

Few medical crises are more devastating or frightening than a child with a life-threatening disease, unexpected injury or illness. When a family has to travel to another city or state to receive medical care for their child, the added stress and financial burden can be overwhelming. RMHC opened in 1979 in Pittsburgh to help ease many of these burdens, keeping families close when they need it most. It is only with support from the community that we are able to continue to provide a warm and caring environment for all families regardless of their ability to pay.

Again, from everyone at RMHC,

I would like to thank you for your continued support of our families and mission.

Morgan Barnes
Volunteer Coordinator, RMHC

WPA support fosters ties between Hungary and citizens of Cleveland

ON BEHALF of the Cleveland Hungarian Development Panel (CHDP), the committee for "PAPRIKA! Honoring the Cleveland Playhouse" held on March 4, 2017, thanks you for your participation.

Our records show a total contribution of \$3,500 for this event.

Your generosity not only contributes to the success of our event, but also helps the CHDP accomplish its mission. For the past 27 years, the Panel has provided assistance to Hungarian institutions and individuals as well as numerous projects in Northeast Ohio.

With your help, we will continue fostering closer ties between a democratic Hungary and the citizens of Cleveland, Ohio.

Thomas G. Smith,
Treasurer, CHDP

WPA TOUR 2018

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17 days • 16 nights



Walking tours daily
(so bring comfortable shoes!)



Breakfast
& one meal daily



Deluxe Bus with A/C



English-speaking guide

SEPTEMBER 25-OCTOBER 11 VISIT the seaside resorts of Slovenia and Croatia. **EXPLORE** the beauty of Venice during a special day trip. **EXPERIENCE** up close the wonders of some of Hungary's and Europe's most historic and inviting destinations. **FEAST** on delicious and plentiful Hungarian and other ethnic cuisine. **TREASURE** the friendships and memories you'll make as you travel with WPA.

PRICE: \$4,136 per WPA member. Non-member Price \$4,636 per person. Prices based on double occupancy and include roundtrip airfare from Detroit, Michigan, with arrival in Zagreb, Croatia (via Paris); all hotel accommodations; breakfast and one main meal daily; ground transportation in Europe and all sightseeing tours listed on the itinerary. For single supplement, add \$700. Reservations will be accepted on a first-come, first-served basis. All reservations and deposits must be received at the WPA Home Office by May 11, 2018.

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

WPA Tour 2018 • Reservation Deadline: May 11, 2018

Name (as it appears on your passport): _____

Date of Birth: _____ WPA Member: ☐ Yes (Price \$4,136) ☐ No (Price \$4,636)

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Accommodations: ☐ Single (Add \$700 to tour price) ☐ Double / Roommate's Name: _____

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

WPA Tour 2018, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

****Please include a photocopy of your passport's photo page with this reservation form and deposit.***



How to save for college

529 plans vs. whole life insurance

HAPPY NEW YEAR ALL and welcome to 2018!

In the November issue of *William Penn Life*, we saluted our annual scholarship recipients and announced the application process for the 2018 scholarship grants. With that thought in mind, I thought I'd start the year off with a discussion on some of the best ways to save and pay for your child's (or grandchild's) future college costs.

If asked, I'm certain that the parents of this year's scholarship recipients would tell you about the rude awakening they had as their child began the college application process. They'd tell you that while they were busy establishing their own careers and raising their children, college costs increased. A lot.

Since the 1999-2000 academic year, when most of today's college freshman might have been born, the average tuition cost at a public four-year college has more than doubled. And, if we go back to 1978 when many of today's "baby boomers" (such as yours truly!) were undergraduates, we'd see that the average cost of a higher education has seen a 1,300% increase over that time.

As college costs continue to climb, it's becoming harder each year to afford a quality education without taking on a huge amount of debt. And rising tuition costs are just one reason for this mounting debt.

The other culprit is the increasing cost of student loans. Interest rates on Stafford loans increased to 6.8% in 2013, doubling the rate of loans taken out before 2013.

The impact of that increase is already starting to take its toll on today's graduates. The Institute for College Access and Success's Class of 2015 Report found that 68% of new graduates had some level of student debt. The average debt of those graduates was just over \$30,000. Nearly 20% of that group's debt was in the form of private loans, which are typically costlier and provide higher interest and repayment options than their federally-funded alternatives. Sadly, that \$30,000 number will only increase for future

graduates who begin college with the Stafford loan rate at 6.8%.

For many of today's graduates, the total cost of their college loan could easily double or triple the overall costs of their tuition, room and board and miscellaneous expenses. They are, in effect, paying for two or three college degrees but receiving only one.

Given the increase in interest rates, people are less inclined to borrow money for college today. According to the College Board, the amounts that undergraduates have borrowed has decreased for the fifth year in a row. College borrowing has decreased nearly 20% over that time span.

So, if people are borrowing less, how are they paying for the increasing cost of college? The most common answers are private funding or 529 college savings plans, which are the most popular savings vehicle that parents use to save for their children's education.

Lately though, a relative newcomer has entered into the college savings mix: whole life insurance.

Since whole life insurance has been around since the 1800s, it's hard to call it a "newcomer," but it's a newcomer in the sense that it wasn't often thought of as a college-savings vehicle. Whole life insurance has become a very popular way to save for college, giving today's parents two strong options to consider for funding future college expenses.

Let's look at the pros and cons of each.

First, 529 plans. College savings plans (commonly referred to as 529 plans) have gained acceptance in the last few years, especially since college expenses have out-paced the average American's salary increases. Here are some of the pros of the 529 plan:

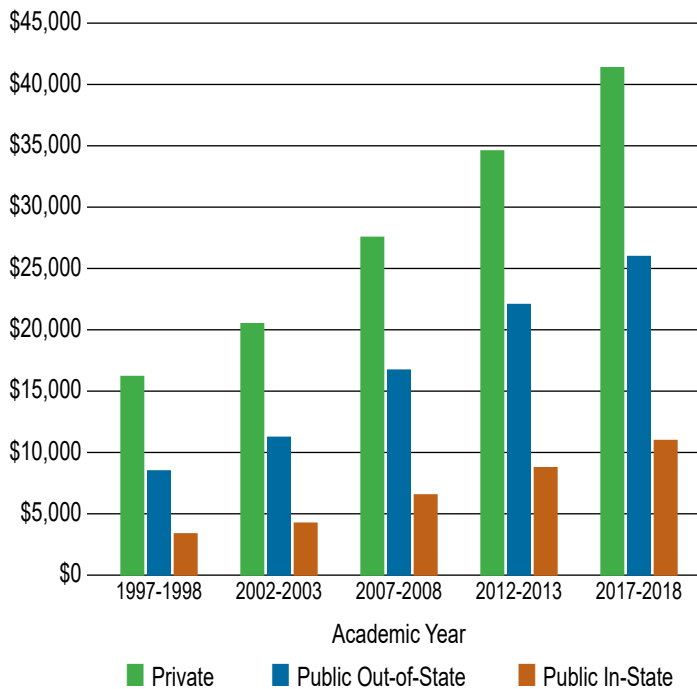
- Earnings are tax-deferred and exempt from federal and state income taxes when used for "qualified" higher education expenses.
- Friends and family can contribute to a 529 plan.
- The beneficiary can be changed if the primary benefi-



Photo © Can Stock Photo/mcgill

Tuition Growth at National Universities

Average tuition and fees at ranked schools between 1997 and 2017
(Not including costs for room & board)



Source: U.S. News & World Report

ciary decides not to attend college or does not use all the funds.

- 529 funds can be used at most colleges and universities in the U.S.
- Some states allow a deduction on your state tax return for contributions to a 529 plan.

However, there are some drawbacks to 529 plans:

- Plans vary from state to state.
- Investment options, sales charges and account fees could apply.
- If money withdrawn from the 529 is not spent on “qualified” higher education expenses, the distribution could be subject to income taxes and a 10% penalty tax. Anyone that has put a child through college realizes that there are more expenses associated with college than tuition, room, board and books.
- Having funds in a 529 plan can reduce your student’s ability to receive income-based financial aid. Funds invested in 529 plans are considered parental assets on the FAFSA application. A significant portion of the plan’s assets count as “expected family contribution” for the FAFSA calculation. If you have put all of your college funds into the 529 plan, the net result could be that your child will not be eligible for other types of financial aid.
- 529 plans have contribution caps. Exceeding them can subject the contributor to the gift tax.

With other options becoming more readily available and viable, overall assets held in 529 plans have been steadily on the decline since 2011. People are beginning to realize that there are better options for college savings, especially whole life insurance.

So, let’s review the whole life insurance option. There are many pros to using whole life insurance for college savings:

- Whole life plans have very attractive interest rates, dividend options and no downside risk. They can’t lose money due to market downturns.

I recently read an article about a New York stockbroker who had all of his children’s college funds invested in the market in 2008. Remember what happened in 2008? Yep, a “market correction” --or “crash”--as some may call it. Following this crash, he stopped contributing to the 529 plans and purchased whole life insurance as his college savings vehicle. His reason--no surprise here--was safety.

- Cash value and dividend accumulations in a whole life certificate won’t jeopardize your student’s chances of getting financial aid. Life insurance values are not currently disclosed on the FAFSA form.

- Whole life insurance allows you to save for any person.

- Funds not withdrawn will not be subject to penalties. This allows for much greater flexibility.

- Whole life insurance offers unlimited ways to spend the money without restrictions on using only for “qualified” expenses. Will your son or daughter need a car for college? You can use the funds from the whole life insurance, but definitely not funds from the 529 plan.

- While 529 plans have contribution caps, whole life insurance has no contribution cap. Unlike the 529, you can contribute a large, one-time payment without being subject to the gift tax rules.

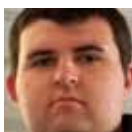
- The whole life option is “self-completing” should the insured die or become disabled before your child begins college. If the unfortunate should occur, the death benefits of the whole life certificate can be used to fund the college education. And, if the primary insured should become disabled, and the certificate includes a premium waiver, the certificate would continue to grow and provide the needed funds for college costs.

To sum up, for those that qualify, whole life insurance is hands-down the better option for college savings. More and more people are catching onto this concept, but it’s still a little known secret in the college funding arena. Perhaps it’s because people are just turned off when they hear the words “life insurance,” or maybe they just never heard of all the great things that whole life insurance can do for you. More and more people are beginning to realize that it can do so much more than just provide a death benefit, such as helping you pay for things in your everyday life like college funding and retirement. It’s time to start spreading the word of all of the benefits that whole life insurance can do for you.

Are you a young parent (or grandparent) looking for a better way to save for your loved ones’ future college expenses? Give your William Penn Association agent a call today! They’d be happy to sit down and help you put a plan in place to help you reach all of your financial goals.

Don’t have an agent? Call the Home Office, and we’d be happy to help or assign you a local agent.

From the sales team at the WPA Home Office, we wish all of our members, agents, brokers and managers a safe, happy and prosperous new year! □



Tying up some loose ends

BOLDOG ÚJ ÉVET 2018 to all members of William Penn Association. The new year will be an interesting one in Hungarian venues on both sides of the Atlantic. Hopefully, things will play out in a positive manner. Some will be born, and some will pass on to Hungarian Heaven. New traditions will emerge and old rituals will perish. It is our duty as the current stewards of Magyar history and culture to help maintain and perpetuate our glorious customs and traditions so future generations may continue to learn from our Hungarian legacies. No matter how small your heirloom of family history may appear to be, make sure to give your loved ones the complete story behind it so it may be passed on to future family members. As I have said many times before, you have to know where you came from to know where you will be going.

On occasion, I like to step back and analyze past Takes to see what topics I wanted to discuss but had not. Within the last year or so, there were several topics that did not merit or warrant an entire two-page spread. The following "mini-Takes" cover topics that deserve consideration and dialogue.

In November 2016, I wrote about *falvédő*, a type of cloth wall hanging that was quite the rage during the latter part of the 19th century and first half of the 20th century. Usually made from linen, examples of this Magyar folk art were usually hung in kitchens, parlors or hallways. Hand stitched, they were whimsical and nostalgic, with many containing quotations from Hungarian poets like Sándor Petőfi or Endre Ady. Some *falvédő* contained prayers or lyrics to popular love songs. Along with the words, the cloths usually depicted beautiful scenes of flora, fauna and/or people. This tradition began in Hungary but was brought over by immigrants and continued here in the States.

Each cloth was intended to be slightly funny or romantic in subject. It was rare to have a cloth that was politically charged. I had not seen a *falvédő* that addressed a controversial subject until recently.

There is a dear couple--Mr. and Mrs. B, as I shall refer to them--who live in the community in which I was raised and who are good friends and mentors to my brother Andras II. They are true red, white and green Magyars. This past summer, Mrs. B. gave my sister Lizzy several hand-crocheted hats for my niece Emerencia along with several *falvédő* which were meticulously preserved and stored in airtight plastic bags.

In early November, Mr. and Mrs. B. ran into my sister, Emerencia and my father at a local fast food joint during a breakfast time stop. (They usually run across each other at least once a week) At this meeting, my sister was presented a like-new *falvédő* that, basically, condemns the results



My sister Lizzy with the post-Trianon Treaty *falvédő*.

of the Trianon Treaty that followed World War I.

Over four feet in length, the nearly 100-year-old cloth consists of a map of Hungary before the war and another map following the break up of the Austrian-Hungarian Empire. One of the quotations stitched onto the cloth refers to Hungary being cut up like a ham. This lovingly preserved work of art with interesting historical significance will hang prominently in my sister's house, encased within protective glass for posterity's sake.

I applaud not only Mr. and Mrs. B but also those stewards of this important piece of folk art history who preceded them for taking such great care in preserving this item.

Obituaries and naturalization papers contain a treasure trove of information about generations past within a family. Thanks in part to such paperwork, I have a detailed knowledge of my father's grandparents on his dad's side. Being that both of my great-grandparents came from the same village in Hungary, (although they were married at St. Stephen of Hungary in Youngstown) that side of the family history can be traced back to the early 1800s.

On my dad's grandmother's side, the details of our family history are much murkier. I know that one branch on my great-grandmother's side is well documented as her brother was the legendary Father Vasko of St. Stephen's Church. But, the Silvers side had little documentation.

Just a few weeks ago, my cousin Shirley Silvers-Drummond presented my dad with some original documents from that side of the family. He, in turn, passed them along to me. The six items included a U.S. Certificate of Naturalization from 1944, two obituaries, a prayer card and two photos. Without going into great detail, I did

many Hungarian websites, a bit of navigation and trial and error are needed before you get the hang of how to use the site effectively.

The 100th anniversary of World War I was commemorated in Hungary with many special programs and events. Unfortunately, dozens of battle sites, prisoner of war camps and statues honoring those who fought and died in the first Great War had been neglected and forgotten. One prime example of poor upkeep was the Csót prisoner of war camp that operated from 1917 to 1923. It was not until the latter part of 2016 that local leaders decided to make an attempt to clean up, repair and offer informational tours of this large camp that housed Croatian, Ukrainian and Slovak prisoners.

My cousins Géza and András took my brother and parents to the remote camp, now surrounded by corn fields. That April 2017 tour was a sobering encounter for several reasons. My parents became sponsors of a section of the camp's graveyard for Slovak troops. The prison camp officials buried the men/women who died during confinement by nationality.

Although I was not in Hungary for the trip, I was there via Skype as my brother used his Kindle to record and later send via the Internet video of that impromptu tour.

Although Halloween is an American holiday, Nov. 1, All Saints Day, is the real day to honor the dead in Hungary. Every graveyard becomes a late autumn garden of color as countless flowers and candles are laid upon the grave sites of loved ones and friends. Entire families spend hours visiting their departed relatives as small votives are lit in tribute to each of the departed. If you'd drive by a *temető* (cemetery) during the early evening of Nov. 1, you'd see the soft glow of thousands of flickering candles.

If you have an opportunity to visit a churchyard in Hungary, please do so, anytime of the year, especially with family. This cherished tradition of gravesite touring is another excellent example of how our culture here in America differs from that of the homeland.

Boldog Új Évet 2018,
Tibor II

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

Let's hear your take

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

Mrs. Stephen Silver (Szeibert)
Funeral services will be held at 10 a.m. Monday in St. Patrick Church for Mrs. Susie Silver (Szeibert), 89, of 1011 Lakewood Ave. who died of complications and pneumonia at 1:10 a.m. Friday in St. Elizabeth Hospital. She had been ill four weeks.
Mrs. Silver was born Aug. 11, 1880, in Borsod Megye, Miskolcz, Hungary, a daughter of Anton and Susie Pruckner, came to Bridgeport, Conn., in 1901 and to Youngstown in 1911. She was a member of the church and of William Penn Fraternal Association Branch 28. Her husband, Stephen, to whom she was married in 1902, died in 1936.
She leaves three sons, Joseph, Anthony and Andrew, and a daughter, Mrs. Matilda Smith, all of Youngstown; 10 grandchildren, and 12 great-grandchildren.
Friends may call at the Szabo Funeral Home's Fifth Avenue Chapel from 7 to 9 p.m. today and Sunday.

Great-great-grandma Silver in the 1960s.



learn that my great-great-grandmother Susie Silver came from Miskolc, Borsod County (now Borsod-Abaúj-Zemplén County), Hungary. She first settled in Bridgeport, Conn., in 1900, and 11 years later, moved with her husband Stephen to Youngstown, Ohio. In her obituary, she is referred to as Silver and Szeibert. Her husband was a member of the Rakoczi Aid Association, and Susie was a member of WPA Branch 28.

My suggestion to the younger readers of this column is to make a New Year's resolution that if you stumble across any family papers in the form of articles or old legal documents, each should be saved, scrutinized and documented before discarding.

My 2014 trip to Hungary was a wall-to-wall learning experience. Every day, I was immersed in small town culture of a western Hungarian farming region located only a few miles from the Bakony Forest. My cousins Olgi and Arpi get a daily newspaper named *Napló*. Although it does feature some world news, the bulk of the paper is dedicated to Hungarian national and local stories.

Napló's cover page is printed in color, but the paper is not printed on Sundays or national holidays. It is part of a chain of papers that publishes in various areas, including Győr, Balatonfüred, Székesfehérvár and Veszprém. It also publishes an online version free of charge. English translation to each story/newspaper are also available.

If you are from this area of Hungary or are interested in news and human interest stories of the region, I suggest you Google "Napló online" or "Veol Online." As with



Take charge of your health

HEALTHCARE FOR OLDER AMERICANS is nothing to celebrate in 2018, and 2019 may even be worse. While fingers are being pointed every which way, laying blame on weak politicians, greedy insurance companies and pathetic policy options, the one we never criticize is the person in the mirror.

I have worked in the fitness industry for 14 years, the last seven of which have been dedicated to working with Baby Boomers. The most difficult part of my life's work comes not in instructing but in educating. Too many people believe that aging is synonymous with inactivity, becoming weak and having less strength. It is time to step up and be accountable for your health and well-being.

Perhaps you have never exercised before or even thought about it because you perceive it to be too difficult. There is nothing more strenuous than losing the ability to get up out of a chair. Even if you live with arthritis, a bone-on-bone knee or the inability to keep your balance, there are exercises you can do that will make you stronger, allowing you to remain independent.

Granted, starting an exercise program while dealing with a serious health issue is something you should discuss with a physician. Otherwise, it's time to realize that you own your health. Take a minute to exam your own reasoning for not getting off the couch. Do you have real medical reasons, or a list of excuses?

One thing to seriously consider is the amount of time you spend sitting or "surface moving." By surface moving, I mean walking from room to room, out to the mail box or out to the garage at la-dee-da pace. This type of



Photo © Can Stock Photo/kurhan

essential movement is not exercise.

You can benefit from deliberate exercise and movement at any age. Join a facility where they have highly trained, educated and certified trainers. Meet with a physical therapist if you have true concerns. Stay clear of volunteer or undertrained employees; they may lack the knowledge to help you. Demand the best for yourself and then put in 100%. Success comes in more energy, endurance, flexibility and better balance. As a bonus, you will become more confident in yourself and your ability.

Being empowered for health is your task. Don't let the crumbling healthcare system get the best of you. Stand tall and plow on. You are the most convincing advocate you have.

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

Enjoy even more tastes of Hungary

The Official WPA Cookbooks

Buy one or both - Different recipes in each book

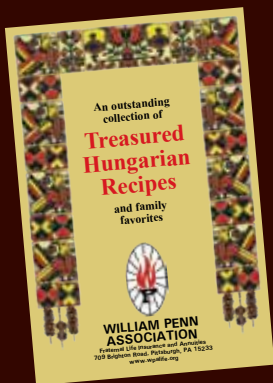
A Taste of Hungarian Heaven - \$20 per copy

Our hard-back book with 500-plus recipes & book stand

Treasured Hungarian Recipes - \$7 per copy

A soft-back collection of 160 classic Magyar recipes

Prices include shipping



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.



Photo by Tom House

Celebrating the harvest

About 200 guests, including many WPA members, gathered at the American Hungarian Reformed Church in Allen Park, Mich., Nov. 11 for a traditional Szüreti Bál (Grape Harvest Dance). Above, people of the village process into the hall, carrying the bounty of the harvest, including a barrel of wine made from the recently-picked grapes. The evening included a delicious dinner catered by the Hungarian Rhapsody restaurant.

Cleveland Hungarian Development Panel to host annual fundraiser

CLEVELAND -- The Cleveland Hungarian Development Panel (CHDP) will host its 28th annual fundraising dinner-dance *Paprika!* on Saturday, March 10, in the Grand Ballroom of the Ritz Carlton Cleveland.

This year's honoree will be the Western Reserve Historical Society, recognizing both its 150th anniversary and its contributions to the Hungarian community of the Greater Cleveland area.

The formal affair will include a silent auction, gourmet dinner, European sweet table and a possible surprise. Music for dining and dancing will be provided by Harmonia.

Founded in 1990, the CHDP is a non-profit organization of volunteers dedicated to supporting and promoting educational and cultural ties be-

tween Americans and Hungarians. Its mission is to provide assistance and promote the exchange of ideas for

Hungarian projects in the areas of commerce, education, health and human services.

Over the past 28 years, *Paprika!* has raised \$1 million to fund both scholarships for numerous students and grants for such organizations as the Cleveland Hungarian Cultural Garden,

Case Western Reserve University-Weatherhead School of Management, Cleveland Play House, International Children's Games and an elderly care home in Nyírbátor, Hungary.

For more information about *Paprika!*, contact CDHP President Elizabeth Papp Taylor at 216-571-4686; *Paprika!* Chair Albert Ladányi at 216-835-8058; or *Paprika!* Chair Judit Cinti at 216-789-3703.



Nationality Rooms open online giving site, coloring book sale

PITTSBURGH -- Those wishing to support the Hungarian Room at the University of Pittsburgh can now do so online with just a few keystrokes, or by purchasing a special coloring book featuring the university's 30 Nationality Rooms.

The Nationality Rooms Program recently announced that it has successfully worked with the university's Institutional Advancement office to create the online program. Those wishing to support the Hungarian Room can make a general donation to the room, make a donation to the room's scholarship fund, or pay their annual Hungarian Room Committee membership dues. To access the program, log onto www.nationalityrooms.pitt.edu/node/560.

The coloring books are \$16 each and can be purchased at the Nationality Rooms Gift and Information Center, located in the Cathedral of Learning, first floor, directly inside the Fifth Avenue entrance. They can also be purchased at the university's book store.

For more information, contact the Nationality Rooms at 412-624-6000.

Hungarian Scouts to host debutante ball

PRINCETON, NJ -- The Hungarian Scout Association in Exteris (Külföldi Magyar Cserkészszövetség) will hold its biennial Gala Debutante Ball on Saturday, Nov. 17, 2018, at the Westin Princeton at Forrestal Village in Princeton, N.J.

The Association, founded in 1945, has close to 3,000 members in over 75 troops in 14 countries.

All proceeds from the ball will help fund the many scouting programs available to its members.

The Scouts welcome all young ladies and young men of Hungarian heritage who will turn 16 years of age by the end of 2018 to be debutantes and escorts.

Further information may be requested by writing to HungarianScoutBall@gmail.com and by visiting www.HungarianScoutBall.com.



JUST 4 KIDZ

HAPPY NEW YEAR, BOYS AND GIRLS! Can you believe it has been a whole year since we started our new and (we think) improved Just 4 Kidz section? I hope you have had as much fun doing all the activities you've found in these pages over the past 12 months as we have had sharing them with you. We look forward to another year of fun and sharing with you!

We don't know what the weather is like in January where you live, but where we live it can get awfully cold and snowy this month. We love to go play in the snow, even when it's really cold outside. And, after we're done playing, we always like to come inside and warm up our bellies with a nice, big mug of hot chocolate. If we're in a hurry, we'll pour some milk in our mug, stir in a couple of teaspoons of sweetened chocolate powder, then heat it up in the microwave. But, where's the fun in that?!

What we REEEEEEEEEEEALLY like to do is make **homemade hot chocolate**. The best part is that it's not as hard as it may sound. Of course, you should probably ask a grown-up to help you or at least to watch as you prepare your hot chocolate to make sure you're doing it safely.

Here's a recipe for a rich, creamy hot chocolate, courtesy of Mari Eugenia at inspiredbyfamilymag.com.

What You Need

- 1 can sweetened condensed milk, 14 ounces
- 6 cups low-fat milk
- 2 cups chocolate chips

What You Do

- Pour the sweetened condensed milk and low-fat milk into a pot and whisk together. (If you're not sure what a "whisk" is and how to use it, ask a grown-up to help you.)
- Put the pot on the stove and turn on to LOW heat.
- Slowly pour in the chocolate chips while continuing to stir the milk.
- Keep stirring the milk over low heat until it just begins to boil. It should take about 15-20 minutes.
- Turn off the stove and move the pot to a cool part of the stove.
- Pour your hot chocolate into your favorite mug and top with marshmallows or whipped cream!

Once you get good at making this basic recipe, you can try adding extra ingredients to make your hot chocolate even more special. You can try adding a little vanilla extract or some orange zest or even a dash of chili powder. Get creative, enjoy...and stay WARM!



If you can't make one, color one!

It's always more fun to make an actual snowman. But, in case it's not snowy enough where you are, why not do the next best thing...coloring the friendly snowman below:



Kidz illustration © Can Stock Photo Inc./lenm • Hot chocolate photo © Can Stock Photo Inc./haveseen • Snowman © Can Stock Photo Inc./clairev

Branch 13 Trenton, NJ

Branch 13 participated in 2017's Join Hands Day by once again knitting hats for premature babies born in local hospitals.

This year, our volunteers created 245 hats. Some of these were red for Heart Month in February.

As we did last year, we worked this year with members of the Bordentown, N.J. branch of the Order of the Eastern Star. They collect and deliver the hats to local hospitals, where they are sanitized then distributed.

Many thanks to all those who helped with this project.

Branch 14 Cleveland, OH

by Richard E. Sarosi

Goodbye 2017, and Happy New Year 2018. *Boldog új esztendőtt mindenkinek részére.*

The Branch 14 "Breakfast with Santa" Christmas party was a great way to begin the month of December. The children of Branch 14 and their parents enjoyed the breakfast of pancakes, scrambled eggs, sausage or bacon, fruit cup and icy beverages. The children had a chance to get their arms and faces painted by Rainbow Ray, who created face crowns, characters from the movie *Frozen*, animals and other great images with colors and glitter.

They also visited with Flower Clown who made balloon creations for them, such as bows and arrows, Christmas trees with lighted bulbs, monkeys in coconut trees, and other great shapes. I was able to get a Santa hat with a working bulb at the tip.

Also attending the party was Dr. U R Awesome, a Guinness World Record holder for three of the largest bubbles ever created. The children and even some adults took their place inside a bubble. The good Doctor also placed a square bubble inside a round one and even held fire in the palm of his hand.

All our entertainers were a great big hit with the kids and adults.

The special guest of the break-

fast was none other than Santa Claus who thrilled the children and adults. A beautiful Christmas tree provided a great backdrop for the annual Christmas photos.

We thank The First Hungarian Reformed Church for the party's festive decorations. We thank our members who cooked, served, set up and cleaned up, handed out WPA items, worked the registration table and so much more. We thank the WPA Home Office, Board of Directors and National Officers for their support, the McDonald's gift cards and the take home goody bags.

We had a lot of happy faces and guests who enjoyed themselves. See you again on Dec. 1, 2018.

The Magyar Társaság és az Árpád Akadémia sponsored the Magyar Bál on Thanksgiving weekend. The formal dinner began with the traditional *Palotás* dance performed by members of the Cleveland Hungarian Scout Folk Ensemble. Harmonia provided the evening's dance music. The Árpád Gold Medal and the Árpád Association Honorary Certificate were presented to this year's recipients. William Penn Association and I were acknowledged for our presence at this event.

Upcoming Branch 14 meetings and activities include:

- Branch 14 meeting, Wednesday, March 7, at 7:00 p.m. at the Bethlen Hall of The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills. WPA Branch 14 adult members and guests are welcome to attend the branch meeting.

- The 80th Anniversary of the Cleveland Hungarian Cultural Garden, Sunday, June 24.

- Hungarian Heritage Night with the Lake County Captains at Classic Park, Saturday, June 30.

- The Cleveland Hungarian Cultural Garden Golf Outing and Dinner (date and place to be an-



Celebrating the holidays with Santa at the Branch 14 Christmas party are (l-r) Branch President Caroline Lanzara, National Director Richard E. Sarosi, Branch Vice President JoAnne Sedensky and Branch Auditor Brian Bowsens.

nounced).

- 3rd Gala Organ Concert for the benefit of the Cleveland Hungarian Cultural Garden, Sunday, Oct. 7.

The officers of Branch 14 extend our sympathy to those Branch 14 and WPA members who have recently lost a loved one. May they 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 or dealing with health issues. We send out get well wishes to Branch 14 members Joyce Wargo and to WPA National Director Joyce E. Nicholson for her continued healing. Please keep them and all of our members in your prayers.

Happy birthday and happy anniversary wishes are being sent out to all of our branch members and Home Office staff who are celebrating a January/February birthday and/or anniversary. Happy birthday to my dad Ernest Sarosi who will be turning 94 on Jan. 18. We love you, and we wish you a very happy day. May you be blessed with many more birthdays and anniversaries.

Remember, Branch 14 members having news to share about themselves or family members can reach me at RichSaro@att.net or at 1-440-248-9012.

As always, please remember to keep in touch with someone you



Members of Branch 15 gathered last month for the branch's annual holiday luncheon.

haven't seen or talked with in a long time. Don't let the opportunity pass you by. Pick up the phone and/or plan a visit.

Branch 15 Chicago, IL

by Sunny Corba

The officers and members of Branch 15 Chicago wish you and your family a Happy New Year!

As we gathered for our annual WPA holiday luncheon, we were reminded of how thankful we are for our health and happiness. May 2018 bring you many joys and reasons to be thankful.

We extend a special thanks to WPA for supporting our luncheon, and helping our branch members to enjoy and celebrate the holiday season. The tasty sandwiches from Jimmy John's and desserts were quite delicious. The luncheon was held at St. Luke's Christian Community Church in Morton Grove.

The children cheerfully played together, colored in their coloring books, and even had a little time for hide-and-seek.

With full bellies and happy smiles, everyone left with some small favors.

Boldog új évet kívánunk minden tagunknak! (We wish a Happy New Year to all our members!)

Branch 18 Lincoln Park, MI

by Barbara A. House

Happy New Year 2018! Would you believe it? I remember all of the hype about the year 2000. Well, we all lived through that, and now it's 18 years later. I hope that you are all healthy and happy.

Our January deadline was Dec. 10, so we were still waiting for Christmas as this was being written. I hope yours was wonderful. I know that it was tough for some who have lost loved ones. I think of you all in my prayers. I am always available for a hug.

Branch 18 is planning our usual overnight trip to Soaring Eagle. The dates are March 21 and 22. Our cost is \$169 per person, which includes the bus, a luxury room, free play and a meal. I need to know as soon as possible if you're joining us, as we are sharing the bus with another group. Our communications officer Helen Sryniawski will also be calling you. Please let her know. And, as usual, if there is no interest, we will cancel.

Please mark your calendars for our Join Hands Day project on June 9. We always appreciate your help.

Our Christmas party was fun for all. Thank you to those who brought



Eleanor Kender of Branch 18 (left), Rebecca Dare and Fraternal Director Barbara A. House enjoy the Szüreti Bál Nov. 11 at the American Hungarian Reformed Church in Allen Park, Mich.

dessert and remembered our homeless furry friends. That was your admission to the party. Thank you to all who participated. I want to thank our officers, Home Office and all members who came early to help. We could not do it without you.

The Hungarian Arts Club is working very hard to make the upcoming 60th White Rose Ball a success. WPA has supported this event since 1974, and we will continue our support as long as the Arts Club needs us. The entire Board of Directors and many WPA members from Branch 18 and other branches will again be there with their dancing shoes on. I hope that you will be, too.

Judit Ganchuk, Fraternal Department secretary, and I are working daily, planning all events for 2018. Read *William Penn Life* every month so you will know what is planned for you. Look at the WPA Tour 2018 information in this issue. This will be our best trip ever! We will be doing things that we've never done before. As always, I can't wait.

Many WPA members were at the Szüreti Bál at the Hungarian American Reformed Church in Allen Park. As always, it was a great event. The meal was catered by the Hungarian Rhapsody and was wonderful.

Continued on Page 16

Snapshots of a Frat



ternal Christmas





The young and young-at-heart gather around the Clauses at the Branch 28 Christmas party.

Continued from Page 13

The music was great, especially the young, new musician. The entertainment was so much fun, including the grape stomping and dancers. We are looking forward to 2018.

Get well wishes to Pammy George (our wonderful niece): keep fighting; you can do it. Get well wishes also to Patty Soltes, George and Doris Schvarckopf, Eleanor Kender, Beata Csaszar, Joe Csereklye and all who are not feeling so great. You are always in our prayers.

Happy January birthday to all of our wonderful members, especially Jim Robertson, Megan Keller, Ronda Konesky, John Toth and Ralph Manning. We wish you many more wonderful years.

Please remember our deceased members and their families in your prayers, especially April Raymond, Martha Koves and Helen Ivan. Wishes of peace to you and yours in your time of sorrow.

Welcome home from Alaska to Joe Gall. I'm sure that was a wonderful trip. I know Wanda is having a wonderful time with her family. Try to stay out of trouble until Wanda gets home.

Remember, I will be home most of the winter. Call me anytime for your insurance needs or with questions about our many events at 313-418-5572, or 734-782-4667 or 1-800-848-7366, ext. 107.

My thought for January: "Let the new year come into our world and bring us warmth and peace. Bring us faith in place of doubt, and strength in place of fear. Bring us hope and bring us love to guide our hearts

forever. Let the new year come into our world and bring us all together." Thank you, Father Barnabas.

Branch 26 Sharon, PA

by Barbi Tew

Greetings to one and all, and welcome to the New Year 2018.

Our branch Christmas party was held at the North Park Lounge. All attendees enjoyed a delicious luncheon. Thank you to member James Tew for gracefully accepting the position of Santa's helper, distributing gifts and leading off the Christmas carols. A special thanks to the Board of Directors and National Officers for providing financial support for the party and gifts for the children.

We honor all veterans, especially those who couldn't come home for the recent holidays. We hope they have a safe new year.

An extra special welcome home to lifetime WPA member Alexandra Tew, who has been serving in the Middle East for the past six months. Thank you for your service.

May love and light fill your home and heart throughout the new year.

Branch 27 Toledo, OH

by Paula Bodnar

Sure hope this finds everybody rested from all your holiday celebrations. Hope you all had fun with your families and did not eat too much.

Not much to report. As this was



Branch 26 member James Tew was dressed for his part as Santa's helper at the branch's annual family Christmas party.

being written, we had not held our family Christmas party. More on that next month.

Our next branch meeting will be held Saturday, Jan. 13 at 1:00 p.m. at American Table on Wheeling. All members are welcome to attend.

If anybody has questions about life insurance or annuities, call Alan Szabo at 888-428-8452.

Until next month, please stay warm and healthy.

Branch 28 Youngstown, OH

by Kathy Novak

Happy 2018! Hoping everyone had a wonderful Christmas season and all will have a happy New Year.

Details of Branch 28's family Christmas party will have to be shared next month, since it was held after the publication deadline.

The Nationality Rooms of the University of Pittsburgh held their



Branch 34 member Rhiannon Healy visits with Santa (Opa) during the branch's annual family Christmas party.

annual open house on Sunday, Dec. 3. The mild weather helped to increase the number of people attending the event this year. The Hungarian Room Committee served samples of delicious Hungarian pastries.

I was among various Nationality Room volunteers interviewed by the local NPR affiliate several weeks prior to the open house on the day the rooms were being decorated. I hope some local members were able to listen to that interview and possibly were encouraged to attend.

Those who did attend the open house were able to wander from country to country by viewing the rooms. They could also visit the Cathedral of Learning's main hall to sample cuisine from numerous countries. The entertainment was wonderful. Many talented people took part to share their cultural dances and music.

Watch upcoming issues of this publication for some information about the schedule of WPA fraternal activities for this year.

Get well wishes to all those who have been ill or hospitalized, especially Joyce Nicholson, Barbara House and Arlene Csoman.

Sincere sympathy is extended to all those who have recently lost a loved one.

Congratulations to all those



Branch 51 members Amanda, Bethann and Catherine Baldyga enjoy magic tricks performed by Tony Castell and Matthew McCann during the branch's annual family Christmas party.

celebrating either a birthday or anniversary.

Remember to support the WPA Scholarship Foundation. Donate when you can, and attend WPA fraternal events, which generate funds for the Scholarship Foundation. Remember, it's an investment in everyone's future.

Any inquiries about branch activities or WPA products can be directed to Kathy at 330-746-7704 or Alan at 330-482-9994.

Branch 34 Pittsburgh, PA

by Marguerite McNelis

We hope all WPA members had a blessed Christmas and a happy, healthy and safe New Year. Please take a moment and pray for all our service men and women, especially those in harm's way.

Our annual family Christmas party with Branch 352 was held on Nov. 19 at the Sports Haven Bowl in Bridgeville, Pa. The weather cooperated, and we had a great turn out. A special thank you to everyone who attended and helped with this special event. We couldn't do it without you. Everyone who came enjoyed the bowling, food, prizes and most of all, Santa's arrival! Thank you, Santa, for coming early in the season to celebrate with our young (and older) members.

Branch 34 and Branch 352 thank the Board of Directors and the Home Office staff for always helping to make the holiday season enjoyable

for our young members.

We would like to extend happy birthday wishes to all branch members celebrating their birthdays. We hope that you all are happy and healthy.

I would like to congratulate my grandson and branch member, Donovan McNelis, on being chosen for the First Team Offensive Line of the Great Midwest Athletic Conference. Opa and I are very proud of you.

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

Branch 51 Passaic, NJ

by Marian Rubin

Branch 51's Christmas party was held Sunday, Dec. 3, at the American-Hungarian Club in Garfield, N.J. Magic by Tony Castell entertained the crowd with a variety of special magic tricks. The children all got to enjoy learning how to make balloon animals. With the help of musician Alex McCann on the keyboard, the crowd celebrated with some Christmas carols.

The height of the afternoon was a visit from Santa Claus. Santa spent time with each child, who received a gift from the branch as well as a McDonald's gift card from the Home Office. The adults enjoyed receiving their 2018 calendars.

The event was followed by pizza and soft drinks.

Thanks to the WPA Board of Di-

rectors and the Home Office for their support. A special "thank you" to everyone who helped to make this a very enjoyable afternoon.

We wish everyone a happy and healthy new year.

Branch 88 Rural Valley, PA

by Joe Chobody

Members and guests of Branch 88 gathered on Sunday, Dec. 3, for our family Christmas party.

Christmas carols played as the children lined up to tell Santa their Christmas wishes. Treat bags were distributed, and refreshments were served. Thanks to all who attended.

Thanks to the Home Office for its generous financial help and the items for the treat bags. Also, thanks to Kathy, Dennis, Mike and Joe Chobody and Sandy and Sam Mikita for making the party a success.

Plans are being made for the annual Founders Day party to be held in March. Branch members will be notified when details are finalized.

Here's hoping all had a very Merry Christmas and a Happy New Year.

Branch 89 Homestead, PA

by Lisa S. Toth-Maskariniec
and Mark S. Maskariniec

Our annual Christmas party was a huge success despite the annual Steel Valley Christmas Parade being on the same day.

Of course, the highlight was the arrival of Santa. Santa not only greeted and sat for pictures with all of the children but also visited children bowling at the other lanes. Our photographer tried to capture everything.

We thank WPA for the McDonald's gift cards given to each child and Brunswick Playmor Bowling Lanes for the \$20 gift certificates given to all in attendance.

All we could hear after the children talked with Santa were exclamations of "Wow!" when they saw everything in their bags and the gift cards. A few parents also commented how nice it is we do this for

the children.

We thank branch officers John S. Toth Jr., Mark Maskariniec, Justin Toth, Ruth Toth and Lisa Toth-Maskariniec along with branch members, Janet Phillips, Vera Recktoosh and Tim Toth for their help on the day of the party. It takes a good team to make an event of this magnitude a success, and our branch is fortunate to have one of the best teams in existence.

Due to the positive feedback we received for our cosmic bowling Christmas party, we are planning on having something for St. Patrick's Day for adults and children, complete with prizes, a 50/50 raffle and Chinese auction. Stay tuned for more information.

This past holiday season, Branch Vice President Mark Maskariniec and Branch Coordinator Lisa S. Toth-Maskariniec participated in the Annual Community Thanksgiving Dinner at the Homestead Park United Methodist Church in Munnhall. The Holiday Season is all about giving back to others less fortunate or in need, and that's what they did. Mark was in charge of running the electric potato peeler and vegetable chopper, and Lisa was responsible for cooking the turkeys. Branch member John Recktoosh gave Mark a lesson on operating the machines the Sunday before the event. We are proud to say that over 140 people were served on Thanksgiving. It was a great feeling to be giving back. And next time, Lisa, use potholders when taking the turkeys out of the oven. This way you won't spill the gravy on your foot again. That had to have hurt.

Our branch, in conjunction with the First Hungarian Reformed Church of Homestead, had a baking project in November and December, a nice treat for the holidays and an easy fundraiser.

We still have some gulyás in our freezer. Please call Mark Maskariniec at 412-398-2078 or email Mark at



Santa Claus greets the young members attending the annual family Christmas party hosted by Branch 88.

maskarinac1836@comcast.net. Price is \$6 per quart. Our thanks to all those who helped make our gulyás making a success.

It's coming--homemade Hungarian kolbász. We will be joining forces with the Third Avenue Calvin Reformed Church and the First Hungarian Reformed Church of Homestead to make kolbász. We had hoped to make it in time for the holidays, but hunting season intervened. Date and price to be determined. To order kolbász, call the First Hungarian Reformed Church of Homestead at 412-872-5022.

As this was being written, we were looking forward to another Hungarian Night at Dorothy 6 on Dec. 29. Tom Kazar, owner of Dorothy 6, is a member of William Penn Association. It promised to be a great night, complete with good food and great music. Come and check out Dorothy 6 on 8th Avenue in Homestead. The food is always great, even if it's not on one of the Hungarian Nights. Tom will be having a Hungarian Night on Friday, Jan. 26. Please contact Tom for further information at 412-464-9023.

Our branch delivered Holiday Baskets for Christmas. Pictures will appear in the next issue. We also donated to The First Hungarian Reformed Church of Homestead's Annual Christmas party in December.

Get well wishes go to branch member Janet J. Phillips as she continues



Branch 89 Vice President Mark Maskariniec (second from right) and Branch Coordinator Lisa Toth-Maskariniec (far right) joined volunteers in preparing the 20th Annual Community Dinner for the less fortunate held Thanksgiving Day at the Homestead Park United Methodist Church.

to recuperate from spinal surgery, Jim Findlay as he battles cancer and Fred Gabocy who was battling pneumonia. All of you are in our thoughts and prayers.

Congratulations go to branch members Joseph and Carolyn (Toth) Hanchak on the birth of their sixth grandchild, Levi Louis Hanchak in November. Levi is the son of Carolyn's son Brad and his wife Lacey and is the younger brother to Grayson and Claire.

Also, Branch 89 would like to pause and remember two individuals who were greatly responsible for the success and resurgence that our branch continues to have. Former Vice Chair of the Board Elmer W. Toth and former Branch Vice President John S. Toth Sr. on what would have been their 90th birthday on Dec. 3. We know they are with us in spirit, especially with some of the recent events we have had. We continue all of this action on their behalf.

Take care and make every day count. Do something nice for someone and see how good you will feel. It takes more energy to complain about something than it does to correct the problem. Fraternalism is the key! Let's make it count.

And talk about making it count, Branch 89 had its quarterly meeting just prior to the start of the Christmas party. The following members will continue to serve as officers of our branch: John S. Toth Jr., president; Mark S. Maskariniec, vice president; Ruth D. Toth,

secretary-treasurer; Justin Toth and Lisa S. Toth-Maskariniec, auditors; and Timothy Toth, sergeant-at-arms. Congratulations one and all!

We want to take this opportunity to wish everyone the happiest, healthiest of New Years.

Branch 129 Columbus, OH

by Debbie Lewis

Hello all from Columbus, Ohio. Hope everyone had a wonderful Christmas and happy New Year. May you all be blessed with good health and happiness throughout 2018.

We had another successful Christmas party which was attended by about 150 members and guests. We started off with entertainment for the children. It was followed by a delicious Hungarian meal consisting of cabbage rolls, sausage and sauerkraut, fried chicken, scalloped potatoes, veggies and kiflis for dessert. Thanks to the Hungarian Cultural Association for catering the meal.

After the meal, Santa arrived and visited with the children. They all received a toy, a McDonald's gift card and a bag of goodies. All members also received a monetary gift. Several door prizes were then given out to the adults.

We thank everyone who helped set up for the party and all who stayed to help clean up. Also, a big "thank you" goes to the Home Office for all your help and support.

The Hungarian Cultural Association will have a Soup & Learn Program on Sunday, Jan. 14, starting at 11:30 a.m. The new location for this will be at St. Ladislav Church, located at 277 Reeb Ave., Columbus.

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

Get well wishes go to all who have been ill or hospitalized, especially our members Shellie Anderson and Tara Mets. Hope all have a speedy recovery.

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

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

Branch 132 South Bend, IN

by John E. Burus

Winter is now here and so is the snow. I used to really enjoy the snow, but as I grow older, it is just not what it used to be.

Hoping everyone had a safe holiday season with loved ones. I also hope you all had a very Merry Christmas and a very Happy New Year as we start 2018.

The next Branch 132 quarterly meeting will be held on Tuesday, March 6, at the Martin's Supermarket Deli (first floor) on Ireland Road at 5:00 p.m. We will continue planning for the upcoming year.

On Dec. 3, Branch 132 officers went grocery shopping for non-perishable food items so that items could be donated to local food banks. Rather than donate to one location, we decided to donate to three locations, as many are in need during the holidays.

The first basket went to Northern Indiana Food Bank in South Bend and was delivered by Branch Treasurer Janos Burus on Dec. 4.

The second basket went to the Indiana University at South Bend (IUSB) and its onsite food pantry for students in need. This basket was delivered by Branch Secretary Lindsey Burus on Dec. 5.

The third and final basket went to the Mishawaka Food Pantry in Mishawaka and was delivered by Branch Auditor Susan Marshall on Dec. 6.

All donations were met with surprise and appreciation. I encourage all WPA members to donate locally to their communities as there is always a need.

Happy New Year!

Branch 189 Alliance, OH

by Gloria E. Vargovic

At the end of October 2017, Branch 189 started a food drive. Within a month, we had collected 100 pounds of non-perishable food items. All of this, along with a check for \$70, was donated to the local food pantry on Nov. 27.

Thanksgiving dinner was prepared by the club manager on Nov. 22. All members were welcome to feast on turkey and ham with all the fixings and dessert. About 65 members enjoyed the meal. DJ Mike provided entertainment following the meal.

Our annual family Christmas party was held Dec. 2, upstairs in our meeting hall. About 100 people attended. During the event, the children enjoyed face painting, a magician, and, of course, the arrival of Santa. Each child received a gift and a bag of treats. A big thank you goes to Brenda Court for putting this event together. Special recognition also goes to Dina Conrad-Covert for a generous donation to the party.

Our steak and fish fry was held on Dec. 15. Both members and their guest were welcomed. We also had carry out available.

Wishing belated November birthdays to Rhonda Mobley, Jim Brady, Tom Brown, Karen Sidwell, Mandy Skinner, Kenny Grimes, Jr., Mark Moore, Jr., Carol McIlvain, Bill Boyd, Gene Hudson, Lisa Krepps, Kattino Alpago, Randy Engle and Neil Thomas.

Prayers and special thoughts go out to those who have recently lost a loved one.

For any information about WPA life insurance and annuities, please call Alan Szabo at 330-482-9994.



Volunteers at the Indiana University at South Bend food pantry accepted a Holiday Basket donated by Branch 132 and delivered by Branch Secretary Lindsey Burus (right).

Branch 226 McKeesport, PA

by Judit Ganchuk

We hope your Christmas and Holidays went well. Be thankful for the good memories and great people in your life! Cheers to a Happy New Year in 2018! *Boldog új évet kívánunk = BÜÉK!*

Happy birthday and happy anniversary wishes to all our members celebrating their special day this month!

We were sorry to hear that branch member Edmund Wageley passed away and pray for his family and friends. Keep those who have lost a loved one in your prayers; this is not an easy time for them.

Keep our military, here and abroad, in your thoughts and prayers.

We are grateful to the Home Office for the great support for our annual family Christmas party. The kids had a great time! Our Christmas party was a hit, and we hope that even more families and children come next year.

Our branch was able to participate in the annual Holiday Baskets program through the Home Of-



Officers and friends of Branch 226--(l-r) Malvene Heyz, Gerry Nelson, Wendy Dorman and Sandy Ghrist--celebrate their handiwork at the McKeesport, Pa., Festival of Trees in December.

fice. In addition to being a worthy charitable program that truly helps neighbors in need, it reminds us to be grateful for all the little and big things in our lives. Others may not have what you already have.

The Free Hungarian Reformed Church of McKeesport's Hungarian embroidery class participated in the annual Festival of Trees in McKeesport's Renzie Park. You can see the results of their talents above.

Also, the church's annual chicken paprikás dinner went well, thanks to all of the volunteers who cooked, cleaned, packed and sorted.

Please call Branch President Malvene Heyz at 412-751-1898 if you have news to share with your fellow branch members.

Until next month, stay warm and cozy!

Branch 249 Dayton, OH

by Mark Schmidt

Pretty soon (if not already), we've put away the last of the Christmas decorations and frozen our faces off taking in the outdoor decorations. 2018 is here and I am exhausted. I can guarantee my New Year's



Serving up delicious Hungarian food at the Branch 249 Christmas party were (l-r): Karen Kuritar, Helene Cleaveland, Anne Marie Schmidt, David Boston, and Maria Kruse.

resolution went bust days ago and spring is months away. But, even with all of this, I can't complain too much. We had a wonderful Christmas and New Year's and, looking back, 2017 was a good year here in Dayton. I am hoping and praying that 2018 will be better for you.

Locally, Branch 249 held its Christmas party at the American Czech Hall on Dec. 10. More than 70 people attended the party and enjoyed a lunch of fried chicken and Hungarian sausage with Santa and Mrs. Claus. Cookies and pastries were served, and all had a grand time visiting with Saint Nick.

There's not much better than watching young children oohing and aahing over Santa. Some of the kids may have been a little frightened by the white beard and red suit, but, for the most part, the children warmed up to the jolly old elf. They told him that they had been good and listed what they would like for Christmas. All the kids went home with a special gift from Santa, Branch 249 and the WPA home office.

**Next
Deadline
January 10**

Raffle tickets were drawn, and those of us who didn't get a prize got a gift, too--of joy and the memory of a really special time with friends, both old and new. This is truly a special time of year.

We send our sympathy and prayers to those who have recently lost a loved one, especially to the family of Karen Vance. Karen was involved in many Hungarian groups and activities. She was a long time member of Branch 249 and past president

of the Magyar Club of Dayton and Southwestern Ohio. If there was anything Hungarian held locally, Karen was there. She truly loved her culture and often celebrated it with beautiful artwork and crafts reflecting Hungarian themes. We will miss her immensely.

The next Branch 249 meeting will be held Jan. 20 at 1:00 p.m. at McAuley Hall at Queen of Martyrs Church just off North Dixie Drive. We will be discussing 2018 activities and going over 2017's books.

One activity we know we will be having is the Hungarian Day at Fifth Third Field watching a Dayton Dragon's baseball game. We will have a party suite with food and 50 seats to watch the game. Mark your calendar for Sunday, May 20, at 2:00 p.m. Let me know if you want to reserve a ticket at 937-667-1211.

Happy birthday to those born in January and happy anniversary to those married this month. May all of you have many more healthy and happy years.

This is a great time of year to look over your life insurance and see if you have adequate coverage and if your beneficiaries are up-to-date, especially if you got married or had a child. And, if you are in your older years, it could be a good way to leave an inheritance to your family. Please contact Anne Marie Schmidt at 937-667-1211 or the Home Office with any questions you have.

That's all for now. No snow! Come on spring!!

Branch 296 Springdale, PA

by Mary Ann Kelly-Lovasz

And a new year begins. Welcome, 2018. As another chapter of our lives unfolds, may our vision be clear and our aims be true and well thought out.

A good time was had by all at our branch's Christmas party. We had a fantastic turnout (around 90 children and adults) and everywhere you looked, you saw joy! The Springdale VFW Hall was filled with love and good cheer. We saw some new faces, and that was great: keep coming back. We even had a guest from Denmark. He wins "the one who traveled the furthest" award. Together, we enjoyed the entertainment, listened to holiday tunes and shared in lively conversation while we dined on our delicious catered lunch.

Mrs. Claus was her perky, spirited self as she drew the children in with her comical magic show. She had all of us laughing, and everyone enjoyed her stories and the magic that she wove in with her cute props.

Mrs. Claus' husband made his appearance to great applause, and each child patiently lined up to speak with the jolly old elf. It never ceases to amaze me to see the sheer enjoyment on the faces of the children. Seeing the delighted looks on their faces gives me assurance that Christmas really is a special time of the year. Several children brought their Christmas wish lists and read them to Santa, and that was quite adorable to watch. I firmly believe that each of these children are on Santa's "nice" list, and their wishes were heard. Thank you, Santa and Mrs. Claus; you two are truly magical, and we're happy that you visited our branch party.

Those who attended our party made the season even more meaningful. It was heart-warming to see all of your contributions to our food drive. Your ample donations were delivered to the Mount Saint Peter Church Food Bank in New Kensington. Thank you so much for your generosity.

And, thank you for participating

in our 50/50 raffle drawing. The proceeds went toward the Officer Brian Shaw Memorial Fund. Officer Shaw was a 25-year old local police officer, slain while on duty, just days before Thanksgiving. He had served in several communities in our area. Perhaps you may have encountered Officer Shaw when he directed traffic or patrolled your community. If you did, you won't soon forget his ever-present smile and pleasant demeanor. He was a positive role model for everyone and is sorely missed. Rest in peace, Brian.

Our party was made possible from the generosity of the WPA Home Office. We also had lots of help from Diane and John Torma, Marge Kosheba and Toni Kosheba, Noreen Fritz, John Lovasz, Leanne Lovasz, Evan Schirf, and devoted members Helen Slaninka and Mary Ann Slaninka.

I cannot fail to mention that last year at this time, I extended Kim Bonifield recovery wishes. Kim had been diagnosed with a rare form of cancer. I'm pleased to report she has made a remarkable recovery. She attended our party with gusto, and along with her twin boys, lent us a hand at the sign-in table and with our raffle. Great seeing you, Kim!

We extend our best wishes to Marge Kosheba; may you have a complete and speedy recovery from your recent incident. God bless you Marge, we love you!

Happy birthday wishes to all 296-ers who will celebrate this month.

Good thoughts and get well wishes go out to each of our members and loved ones who are recovering. As you recover, we wish you healthy minds, bodies and spirits.

Condolences to all who have lost loved ones, and may God grant them eternal rest. Cherish their memories, always.

Branch 296 welcomes our newest members. As a fraternal benefit society, WPA cares about each member. With that in mind, why not start 2018 by becoming an active participant? After all, fraternalism is a spirit of mutual support. We're always looking for fresh ideas and welcome members to attend our meetings and join us for events. Anyone who has attended our meet-

ings can attest that they are laid back and there's generally a lot of laughter. Plus, afterwards, there's dessert! After our winter break, meetings will resume on Thursday, March 8, at 6:30 p.m. at King's Family Restaurant in New Kensington. Come join us.

Meanwhile, you may contact me at 724-274-5318 or via email at makelly367@verizon.net if you have any news or personal milestones to share.

If you attended our party, no doubt you saw our energetic WPA agent, Noreen Fritz. She's eager to hit the ground running in 2018 to answer your life insurance and annuity questions. Contact her at: noreenbun-ny.fritz@verizon.net or 412-821-1837.

Keep staying positive and kind. It's a new year--there are loads of great possibilities and adventures awaiting you!

Branch 349 Weirton, WV

by Joyce Nicholson

Happy New Year from our branch to you! May every day of the new year be filled with happiness and good cheer for you and your loved ones. We've accomplished so much in 2017. As we plan and grow, we will continue to have more fun and accomplish more good WPA deeds with our fraternal projects and fun events throughout this new year.

Frankie Vostatek, a 7th grader at Harding Middle School in Steubenville, Ohio, is qualifying for the Cubing USA Nationals. Speedcubing is the activity of solving the Rubik's Cube puzzle as quickly as possible. Frankie has been speedcubing only since the middle of 2017 and is a member of the World Cube Association. He can solve the cube in 15-seconds. Frankie had two national qualifying times in his last competition and will be traveling to the Cubing USA Nationals at the end of



Children welcome Santa to the Branch 296 Christmas party.

July in Salt Lake City. Rubik's Cube is a 3-D combination puzzle invented in 1974 by Hungarian sculptor and professor of architecture Ernő Rubik. It is widely considered to be the world's best-selling toy. Good luck, Frankie!

The weather forecasters predict a colder winter this year. So, don't forget to bring your loyal pets in when it's cold outside. Spring weather will be here before you know it!

When flowers and the birds do begin to arrive, that means it will be time for our Join Hands Day project for 2018.

Happy birthday in January to Jim Robertson, Megan Keller, Ronda Konesky, John Toth and Ralph Manning!

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

Branch 352 Coraopolis, PA

by Dora S. McKinsey

Happy New Year to all! May the new year hold much hope, happiness and good health for us all. I hope all of you had a very Merry Christmas spent with family and friends.

Our branch Christmas party was held on Nov. 19 in conjunction with Branch 34. Once again, good food and fellowship was enjoyed by all who attended. We had several new families attend this year. Hope you



Santa shares a moment with the children attending a Christmas party hosted jointly by Branches 34 and 352.



Members of Branch 8036 gathered at the Darlington Inn in Ligonier, Pa., for the branch's Fourth Annual Christmas dinner.

make this a part of your annual holiday tradition. Santa made his annual appearance and was once again the hit of the party.

Thank you to the WPA Home Office for supplying the gift items for the children and for their generous financial support. It is through the support of WPA that we can offer this wonderful fraternal event for our members.

We requested that attendees bring nonperishable food items to be distributed to a food bank. **Many thanks** to all those who brought food donations to the party. Such a small gesture can mean so much to so many.

Members of Branches 9 and 352 had the opportunity to volunteer over the Thanksgiving weekend at a community Thanksgiving dinner held in Pine Grove, Pa. An invitation was extended to all those in the community who did not have someplace to go for dinner. Approximately 35 people enjoyed a dinner with all the fixings.

Please remember to report any community volunteer work you perform so that we can share it here in *William Penn Life*.

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

Remember those feeling under the weather. Maybe you can help make their day a little bit better by offering to take them to a doctor's appointment or make a trip to the grocery store for them.

If you have any news to share or

have any insurance questions, please contact me at 412-932-3170 or by e-mail at dmckinsey@hotmail.com. WPA offers some of the most competitive insurance plans and premiums in the industry. We have special plans for people of all ages.

Branch 800 Altoona, PA

by Joan Ballash

Holy, healthy and happy 2018 to all Branch 800 members. Happy retirement to those who chose to begin a new life in the new year.

Branch 800 joined the Home Office in fraternal spirit by donating to the WPA Foundation Hurricane Relief fund. It's always a good practice to assist those in need.

A blessed 90th birthday and many more to Branch Auditor John Conti. His wisdom at meetings is valued. Birthday greetings, happy anniversary and best wishes to the many who are celebrating memorable occasions this month.

Everyone enjoyed the Christmas party hosted by Dan and Dennis Greiner. The food was delicious, and there was plenty for all. Santa, (Robert Gohn Sr.) made certain that children of all ages left with a gift. Paul Lasher provided accordion music, and Victor Ballash lead the caroling. Senior members John Conti and Bob Cobler came with family. We missed Branch Coordinator Bob Jones, currently at home after surgery, but Jean, Bob's wife and caregiver, attended.

Thank you to the Home Office for the calendars, carol books, pens and pencils and for always helping to make our Christmas celebration such a nice event.

Prayers are offered for those who are experiencing health issues and our sympathy goes to families who have suffered the loss of a loved one. You are not alone.

Don't hesitate to call Bob Jones with questions on life insurance and annuities. He can always be reached at 814-942-2666.

Branch 8036 Scottdale, PA

by Jerry A. Hauser

Branch 8036 held its Fourth Annual Christmas Dinner at the Darlington Inn in Ligonier, Pa. Inn owners and branch officers Elizabeth and Laszlo Kastal were very hospitable in serving a delicious Hungarian buffet. Everyone had their fill from a large selection of delectable entrees and mouth-watering desserts.

Prior to dinner, a brief meeting recapped branch activities throughout the year. The branch provided financial support to WPA's Scholarship Foundation with sponsorships at WPA's bowling, golfing and picnic events. Also, the branch participated in the Easter and Holiday Basket programs and donated to the Union Mission of Latrobe that assists homeless men.

It was announced that youth members of the branch, Melissa

Continued on Page 28

Eligibility Rules for Year 2018 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, 2018.

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 2018 school year, the parent/grandparent must be a life benefit member for at least four (4) years as of January 1, 2018.

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.wpalife.org.

2. An Essay of 100 words or fewer answering the question: **"What one item would you place in a time capsule, and why?"** 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 Thursday, May 31, 2018. 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 2018 school term.

Items 3 and 4 must be mailed and postmarked by **Friday, August 31, 2018.**

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.wpalife.org.

2. An Essay of 100 words or fewer answering the question: **"What is the importance of having a life insurance policy?"** 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 2018 school term.

Items 3 and 4 must be mailed and postmarked by **Friday, August 31, 2018.**

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 and faxed 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 and to the parents and/or legal guardians of the applicant.

k) All applications and essays must be mailed and postmarked by **Thursday, May 31, 2018.** 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@wpalife.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 2018-2019



1. Check One: ☐ **New Applicant** ☐ **Renewal Applicant**

STUDENT APPLICANT INFORMATION

2. NAME:

Last

First

Middle Initial

3. DATE OF BIRTH:

/ /

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 must be mailed and postmarked by May 31, 2018

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, 2018. NEW APPLICANTS must also submit: (1) a transcript of the student's high school scholastic record; and (2) proof of enrollment for the Fall 2018 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 2018 school term. Failure to submit these items by the date specified in the Eligibility Rules will result in the forfeiture of your grant. The undersigned APPLICANT hereby authorizes and approves the Scholarship Foundation or its representatives to share or discuss this Application with my parents and/or legal guardians.

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 must be mailed and postmarked by May 31, 2018



Cheese from Hungary

Boldog Új Évet 2018 to all! The best of health, love and happiness to you in the new year.

For me, the past month was, as I'm sure it was for many of you, a whirlwind of festive fun. There were plenty of parties, gatherings and social events filled with great food and spirits.

Luckily, my holiday festivities included the opportunity to sample and enjoy two types of Hungarian cheese. On one occasion, a **Trappista** was served in cubes with fruit, crackers, rye bread and kolbász, while another piece was used to make a fondue. I also had a delicious spread called **Liptauer** comprised of cheese made of ewe's milk blended with onions, caraway seed, capers, paprika, ground black pepper and salt.

During my visit to Hungary a few years ago, many of our family visits included snacks such as Pick salami, cheese, bread, pogácsa, wine and pálinka. Every meal offered by my cousin Olgi included several types of cheese appetizers.

Most types of Hungarian cheese—"sajt" in Hungarian—are either semi-soft, fresh, Edami, Camembert or creamy in nature. Of course, the most popular cheese is made in just about every Magyar household at Easter: sárga túró. I make a batch myself each year. Dozens of varieties of this popular cheese are available for purchase at food stores in the homeland, with many brands available only in certain regions.

Hungarian cheese is difficult to come by here in America because of shipping costs, customs regulations and a short shelf life. It is best to buy the cheese when visiting and bring it back with you. I found that the Grand Market in Budapest has several vendors that sell a wide variety of Hungarian made cheese exclusively. My personal favorite is a smoked variety called **Karaván**.

The January 2018 Wordsearch is made up of 17 clues, all names of Hungarian cheese types or brands. Good luck, and once again, Happy 2018!

If there is a special Hungarian cheese that you love but is not mentioned here, please let me know as the list for the puzzle contest is not a complete listing of all Hungarian cheeses. Also, if you have a different recipe for Liptauer, I'd love to see it. Drop a line to this magazine so all our members can enjoy it.

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

WPA PUZZLE CONTEST #151 OFFICIAL ENTRY

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

"Cheese from Hungary" Word List

Anikó	Hajdú	Oázis
Bakony	Krémfehér	Pálpusztai
Balaton	Lajta	Teasajt
Camping	Márvány	Tihany
Göcseji	Medve	Trappista
Gomolya	Mosoni Csemege	

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 #151
709 Brighton Road
Pittsburgh, PA 15233
4. Entries must be received at the Home Office by **Feb. 28, 2018**.
5. Four winners will be drawn from all correct entries on or about March 5, 2018, at the Home Office. Each winner will receive \$50.

Puzzle Contest #148 WINNERS

The winners of our Puzzle Contest #148 were drawn Dec. 6, 2017, at the Home Office. Congratulations to:
Dennis Eberhardt, Br. 216 Northampton, PA
Barbara Hancharick, Br. 8 Johnstown, PA
Linda S. Kertesz, Br. 249 Dayton, OH
Summer A. Tissue, Br. 352 Coraopolis, PA
Each won \$50 for their correct entry.

Branch News

Mazzei and Grace Noel received WPA scholarships to further their education.

After dinner, some prizes were given away to a few lucky winners, followed by a "Jingle Bells" sing-along that wrapped things up for the evening.

In Memoriam

NOVEMBER 2017

0001 BRIDGEPORT, CT
Theresa Mojcik
Anna Verrilli

0008 JOHNSTOWN, PA
Frank E. Roman

0013 TRENTON, NJ
Elizabeth Senczy

0015 CHICAGO, IL
Anna M. Borosky
Leslie D. Holland

0018 LINCOLN PARK, MI
Helen Ivan
Martha M. Koves
April L. Raymond

0019 NEW BRUNSWICK, NJ
Eugene J. Varkonyi
Goldie M. Varkonyi

0023	POCAHONTAS, VA Tabitha A. Dietrich Essie R. Metzler
0028	YOUNGSTOWN, OH George Kalosky
0034	PITTSBURGH, PA Helen C. Henkel
0044	AKRON, OH Linda May Hickey Dolores T. Pavlick
0048	NEW YORK, NY James Keegan Paul Suto Rudolph Timar
0076	PHILADELPHIA, PA Dolores Bowden
0216	NORTHAMPTON, PA Frank J. Klucsarits
0226	McKEESPORT, PA Edmund L. Wageley
0310	LYNCH, KY Gloria J. Brown

0336 HARRISBURG, PA
Frances A. Vereb

0352 CORAOPOLIS, PA
Daniel E. Bazzoli

0383 BUFFALO, NY
Emma LaFountain
John E. Norman

0525 LOS ANGELES, CA
Mary Molnar

0590 CAPE CORAL, FL
Harry R. Cochrane
Ethel M. McNamara
Catherine H. Snyder

0705 MAYVILLE, WI
John F. Petranyi

0723 WORCESTER, MA
Betty B. Ashworth
Eida L. Jaillet
Henri Loiselle

0725 SPRINGFIELD, MA
Gerald F. Lee

8340 BALTIMORE, MD
Sydnor A. Hawthorne

Recent Donations

WPFA
Scholarship
Foundation

Donations Through Premium Payments

Branch - Donor - Amount

8 - Clarence M. Showalter - \$5.00
8 - Margaret I. Martin - \$2.00
8 - Jason A. Behory - \$10.00
8 - Leonard C. Naylor - \$10.00

13 - Cynthia A. Cudnik - \$10.00
13 - John P. Cook Jr. - \$5.00
14 - David A. Valentine - \$25.00
19 - Ethel Dudas - \$4.20
19 - Mary Jane Nagy - \$1.00
28 - Michael J. Janovick - \$10.00
28 - Christine M. Allison - \$3.10
34 - Mary M. Miksis - \$5.00
89 - Tracy B. Findlay - \$3.06
159 - William Scherfel IV - \$1.71
226 - Timothy R. Holtzman - \$1.40
226 - Carol S. Burlikowski - \$5.00
296 - Thomas E. Whitfield - \$1.05
296 - Jay A. Blizman - \$5.00
336 - Ernest B. Molnar - \$2.00

336 - Zita F. Prowse - \$2.24
349 - Lucille E. Brown - \$25.02
352 - Dora S. McKinsey - \$2.00
8036 - Zachary J. Kaider - \$4.00
TOTAL for Month = \$142.78

Additional Donations

NOVEMBER 2017

Donor - Amount
 Jerry A. Hauser - \$100.00
 M/M John M. Recktoosh Jr. - \$25.00
 (In honor of Nicholas Skillpa)
 Joseph McGrath - \$100.00
 Phillip Slanina - \$50.00
 WPA Cookbook Sales - \$185.00

TOTAL for Month = \$460.00

Donations In Memoriam

NOVEMBER 2017

Donor - Amount
(In Memory of)

Mrs. H. C. Garrard Jr. - \$40.00
(Anna Cassar)
Br. 18 Lincoln Park, MI - \$100.00
(Deceased Members Julius
Sabo Jr., Anna M. Cassar & Mary
F. Moore)

TOTAL for Month = \$140.00

**Get
one for each
member of your family**

Only
\$27

Includes
Shipping
& Handling



Show your WPA pride!

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

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Email: _____

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

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

Help us help our youth

The rewards that come with a higher education are priceless. But, that education comes at an ever-higher price. That's why since 1972, William Penn Association has helped our young members attending college achieve their goals by awarding them over \$2.7 million in scholarship grants. This year alone, the William Penn Fraternal Association Scholarship Foundation awarded grants to 151 students totaling \$75,500. It is only through the generosity of people like you--our members, branches and friends--that WPA can continue to offer this financial support to our children seeking to improve their lives through education.

By donating to the WPFA Scholarship Foundation, you are saying that you believe in the potential of our children and in the power of education. With your help, our children can transform the world and our communities. With your help, we can make an impact on the future.

So, why not help us help our youth? It's easy to do. Simply complete the form below and send it to us, along with your tax-deductible donation. On behalf of our youth, we thank you.

YES! I want to help. Here is my gift which will be appreciated by the many young people whose lives will be enriched by education. Please accept my tax-deductible contribution of:

☐ \$1,000 ☐ \$500 ☐ \$250 ☐ \$100 ☐ \$50 ☐ \$25 ☐ _____

Name: _____

Email: _____

Address: _____

City: _____ State: _____ Zip: _____

☐ (Please check this if the above address is new.)

Special instructions, if any: _____

☐ I have included the WPFA Scholarship Foundation in my estate plans.

☐ Please send me information on gifts of trusts, property, wills and deferred giving.
(For wills, our legal title is William Penn Fraternal Association Scholarship Foundation, Inc.)

Please make checks payable to "WPFA Scholarship Foundation, Inc." and mail to:

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



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529 plans vs. life insurance...**PAGE 4.**

Snapshots of a Fraternal
Christmas...**PAGE 12.**

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Referral Fees

\$10 to \$20

WPA Recommender Program

Earn cash rewards when you refer new members to WPA. We will pay adult members age 16 and older **\$20** for each first-time applicant they recommend who is issued any WPA permanent or term life insurance plan. You can also earn rewards for recommending new life insurance plans to current members. WPA will pay you **\$12** for each current member you recommend who is issued a new permanent life insurance plan. You can also earn **\$10** for each current member you recommend who is issued a WPA term life plan. To claim your Recommender reward, send us the names and addresses of everyone you know who would enjoy the many fraternal benefits that come with membership in WPA.

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

Please Print

WPA RECOMMENDER

Your Name: _____

Branch No.: _____

Address: _____

Phone: _____

WPA Representative/Agent: _____

Name of Prospective Applicant: _____

Address: _____

Phone: _____

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