

WILLIAM PENN



LIFE

April 2019

Wishing you a Happy Easter



Boldog Húsvéti Ünnepeket Kivánunk



WE WANT YOU

TO JOIN OUR FAMILY

In celebration of our 39th General Convention in October 2019, WILLIAM PENN ASSOCIATION is looking to welcome new members into our fraternal family. For a limited time, anyone not currently insured with WPA may be eligible to purchase life insurance **WITH NO HEALTH QUESTIONS ASKED**. By taking advantage of this special offer, these new members will not only be protected by valuable life insurance coverage but also become eligible to fully participate in all of our Association's fraternal activities. This **Guaranteed Issue Convention Year New Member Special** will be available from April 1 to October 31, 2019. You can choose from any permanent life insurance plan currently offered by WPA. Please see age and face amount limits, as restrictions apply. **Annual premium must be paid at time of application.** Any individual who applied for life insurance and has been declined or refused a table rating by WPA or any other insurance carrier since January 1, 2017, or who was previously insured under any life insurance certificate issued by WPA which lapsed, is NOT eligible, and signature verification on the Disclaimer below is required. To apply, please complete the form below and return it to Barbara Tew, Sales Coordinator, at the Home Office, or call Mrs. Tew toll-free at 1-800-848-7366, Ext. 120.

Guaranteed life insurance with no health questions asked

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

Age	Maximum Face Amount
0 - 40	\$5,000.00
41 - 55	\$4,000.00
56 - 65	\$3,000.00
66 - 75	\$2,000.00
76 - 90*	\$2,000.00*

*Those ages 76 - 90 may apply for Single Premium Whole Life Insurance only.

There is a limit of one new insurance policy per person under this special plan. Recommender fees are not offered under this program.

*Ask your family
& friends, too!*

GUARANTEED ISSUE CONVENTION YEAR NEW MEMBER SPECIAL

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

Name: _____ Date of Birth: _____

Address: _____

Telephone: _____ Social Security Number: _____

Email Address: _____ Plan of Insurance: _____

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

DISCLAIMER: I have not been declined or refused a table rating by William Penn Association or any other insurance carrier since January 1, 2017, nor was I previously insured under any life insurance certificate issued by William Penn Association which lapsed.

Signature Required: _____

Return to:

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Join Hands Day

Partnering with local youth, you and your branch can make a difference in your community

JOIN HANDS DAY brings young people and adults together to plan and implement projects that benefit their communities. It's the only national day of service that unites generations through volunteering.

Although officially observed on the first Saturday in May, many groups aren't able to participate on that date for a variety of reasons. So, our branches and other groups have leeway as to when to host their Join Hands Day event. The important thing is that you partner with youth in your community and organize a project.

Organizing a Join Hands Day project may seem overwhelming, but WPA can show you how easy it can be if you stick to it and stay organized.

So, how do you plan a project? Here are the steps you need to take:

- Establish a Join Hands Day committee and designate a project leader for your branch to keep track of your hours and number of members/volunteers involved.
- Identify a youth group to work with. Once you have established that, the rest will come naturally.
- Get the adults and youth together and choose a proj-

ect. Listen to the youth; give them a voice. Keep in mind the age, abilities and physical limitations of all your volunteers when deciding what type of project is best for you.

- Put together a list of resources or supplies that will be needed for the project. Identify individual members to be responsible for securing the items needed. Decide the time of day and amount of time needed to do the project or any project preparations. Announce the project at your branch meeting and recruit members to help with the project.

- Get the group together one last time to nail down the details and make sure everything is in place to make the project successful. Define specific tasks to be completed. Identify a member to take pictures during the event and of the group.

• Complete your JHD project!

- Submit details and photos of your project to the Home Office to be published in *William Penn Life*.

Remember, it starts with us. If you need any assistance at all, call our fraternal department. You can contact Fraternal Director Barbara A. House toll-free at 1-800-848-7366, ext. 107. We will be happy to help any way we can.



Deadline for WPFA scholarship applications is May 31, 2019

WPA members interested in applying for grants from the William Penn Fraternal Association Scholarship Foundation for the school year 2019-2020 must submit their applications or renewal materials to the Home Office soon. All first-time and renewal application forms and essays must be mailed and postmarked by May 31, 2019. Applications and essays postmarked after that date will not be considered.

For more information, a complete list of eligibility rules and an application form, turn to pages 12 to 14 in this issue. Or, visit our website:

www.wpalife.org. Go to the "Members" section and click on "Scholarship Foundation."



William Penn Fraternal Association Scholarship Foundation, Inc.

Financial Statement as of Dec. 31, 2018

Balance as of December 31, 2017 \$729,608

INCOME

Donations	\$37,675	
Investment Income	21,611	
Total Income		\$ 59,286

DISBURSEMENTS

Scholarship Grants		
105 Renewals @ \$500.00	\$52,500	
52 New @ \$500.00	26,000	
Essay Awards	2,000	
Total Scholarship Grants		\$80,500
Fundraising & Administrative Expense	5,962	
Accounting Expense	1,500	
Total Disbursements		- 87,962

Balance as of December 31, 2018 \$700,932

ASSETS

Annuities	\$698,365
Cash & Pledges Receivable	2,567
Total Assets as of December 31, 2018	\$700,932



Focus on Fraternalism *with Barbara A. House*

Noteworthy and duly noted

A few random observations:

- Let me tell you about the wonderful White Rose Ball. Linda Enyedy makes real dancers out of the debts and their escorts. Ursula and Tom Markovits host a wonderful pre-ball event for all the sponsors. The planning is always the best and it shows from beginning to end. The food, music and friendship are second to none. Remember, this is always held on the first Saturday of February. Mark your calendars for 2020. Thank you also to the Szatmari family and the Rhapsody Restaurant for welcoming us all with such a wonderful dinner. You always aim to please.

- The February issue of *William Penn Life* was one of my favorites. Tibor Check wrote a wonderful article on Franz Liszt. He is my favorite composer. Good job, Tibor.

- I was so pleased to see all your branch Christmas parties and wonderful donations. You are all showing fraternalism at its finest. Please keep up the good work. Many of you have truly become more active. Thank you.

- Planning for our Hungarian Heritage Experience is off and running. We have many reservations for this year already. Please plan on joining us. We don't

work all the time; we have a lot of fun, too! Besides learning the Hungarian language, we dance, cook, do crafts and even party a bit.

- New Brunswick's annual Hungarian Festival is the first Saturday of June. I know it is quite some distance for some of you, but it is truly one of the best festivals ever. Come and join us.

- The Birmingham Ethnic Festival in Toledo, Ohio, is also a "must do." I have attended this festival most of my life and would never want to miss one. The folks at St. Stephen's Church help make this a worthwhile trip, for sure.

- A special thank you to National Director Joyce Nicholson. Your kind words meant a lot and were needed. Your timing, as always, is spot on.

- Thank you also to Vice Chair of the Board Kathy Novak. We had a nice afternoon.

- Thank you, Kathy Megyeri, for all the wonderful surprises. You truly have a heart as big as the world. Yes, they were needed.

My best wishes to all our members and friends for a joyous and Happy Easter! ☐



Aging Well *with Cathy Graham*

Being your best at the worst of times

Words can be hard to find when a close friend or family member experiences a critical health crisis. Not only is the news devastating for your loved one, but we can't also help thinking about our own mortality in the process.

We fumble and fall with the outcomes of a stroke, life ending disease diagnosis or a bone-breaking fall. With emotions of love, sadness, hopelessness and faith all in one breath, how do we find the composure and compassion to evoke something meaningful?

Experts agree that honesty is the softest blanket. Being real about the situation allows us to be unapologetically sincere. Recognize that you have no way of understanding what the person with the illness thinks or feels, then be specific when proceeding.

Ask if you can bring a meal or go to the pharmacy or walk the dog. Anticipating a need can be more

powerful than, "let me know if you need anything."

Communicate with the person on the same level you always have. I have a wild sense of humor. After my double mastectomy surgery for breast cancer, a dear friend made me a double boob cake. I laughed so hard and appreciated her wit and love immensely. In the scope of the entire cancer ordeal, that cake was the silver lining.

It's never easy and seems crazily unfair when life is abruptly shifted or ended. By choosing to respect the situation and waiting for an opening before rushing in, we can allow the news to sink in and let love take over.

Treasure every second, every word and every gesture. Be humble and serving, and let the best of human kind be strong during the worst of times.

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



Whole life vs. term insurance

MY YOUNGER BROTHER, Jim, recently mentioned to me that, as a newly appointed fraternal agent, he has been getting quite a few questions about the differences between term and whole life insurance. Some of the questions even developed into “heated” discussions regarding which one was best to have—term or whole life.

My first thought was: “Don’t you read my articles?” Or, as my father would say: “Haven’t I taught you anything?”

But, seriously, Jim’s comments made me realize it’s been quite a while since I’ve written about the basics of life insurance, and that a review of the differences between term and whole life insurance might be helpful to many of you. This is a topic that those of us in the business take for granted, forgetting that many people just don’t fully understand it. So, this month, I’ll do my best to explain some of the basic differences and review the benefits of each.

Term Life Insurance provides life insurance coverage for a certain period of time, or “term.” Term is often called “pure life insurance” because it is designed only to pay out if you should die prematurely during the “term” or coverage period. If you have a term policy and die within the term, your beneficiaries receive the face amount. The policy has no other value.

With term insurance, you typically choose the length of term for which coverage is desired. Typical term periods offer coverage for one, 10, 20 or 30 years. With most policies, the payout—called the “death benefit”—stays the same throughout the term. The premiums you pay also stay the same throughout the term, with one exception. “Annual Renewable Term” certificates, as the name implies, are renewed each year, and the premiums you pay increase each year you renew the certificate. For all other term certificates, your premium remains the same for the entire term of coverage.

There are typically age limits for purchasing term insurance. For example, at William Penn Association, the maximum age at which you can purchase the 10-Year Term is 70. For our 20-Year Term, the maximum age is 60; and for WPA’s 30-Year Term, the maximum age is 50 (or 45 for tobacco users).

Conversion to whole life insurance and end-of-term options are typically available as well. The WPA 10, 20 and 30-Year Term plans are convertible prior to age 75 to any permanent plan of life insurance currently offered by the Association.

You should also consider the following when shopping for term insurance:

- Choose a term that coincides with the number of years during which you’ll have major financial responsibilities (e.g., care of minor children, a home mortgage, college-related debt and expenses, basic costs of living for your family, etc.). In general, the younger you are, the longer your term of coverage should be.
- Purchase an amount your family would need if you were no longer there to provide for them. This goes for both parents. Should you die prematurely, the payout



Illustration © Can Stock Photo Inc./robwilson39

could be used to replace your income for a period of time and help your family pay for the services you provide to the family, such as child care.

- Term insurance is the most common life insurance benefit provided by an employer and typically expires when you retire or your employment otherwise ends.

In a perfect world, your family’s need for life insurance would end around the time the term expires: your kids will be on their own, your mortgage will be paid off and you’ll have plenty of money saved for retirement. But, as we all know, we don’t live in a perfect world. That’s why it’s important to review your needs on a regular basis to be sure your insurance is doing what you want.

Whole Life Insurance, also called “permanent” life insurance, provides coverage for your entire life.

Whole life plans include a savings component known as the policy’s “cash value.” A portion of your premium payments are returned to the policy each year, and that amount typically increases annually as the policy ages. This cash value grows tax-deferred, meaning that you won’t have to pay taxes on any gains while the cash value is accumulating.

You can borrow money against this cash value or surrender the policy for cash at any time. Keep in mind, however, that if you don’t repay the policy loan and interest, the amount you owe will be deducted from the death benefit amount (or the cash value should you surrender the policy). Also, if you surrender the certificate for its full cash value, all life insurance coverage will cease.

Although more complicated than term life insurance, whole life is the most straightforward form of permanent life insurance. Here’s why:

- Your premiums remain the same for as long as you live.
- The death benefit is guaranteed.
- The cash value grows at a guaranteed rate.
- There is the possibility of more growth if the certificate qualifies for annual dividends. Dividends are a

portion of the company's financial surplus which are returned as often as annually to certificate holders. While never guaranteed, most of WPA's permanent whole life plans earn an annual dividend beginning at the end of the second policy year. Currently our Ordinary Life Senior Special plans are the only non-dividend producing plans that we offer. Dividends can be taken in cash, used to reduce your premium payments, accumulate at interest or used to increase the policy death benefits by purchasing "paid-up additional" insurance that builds your policy's death benefit.

Known by other names, but still whole life. Many companies (including WPA) offer a variety of whole life plans that might be known by different names, such as "ordinary life" or "permanent life." There are also variations based on the number of years that premium payments are required. For example: WPA's Ordinary Life

plans are payable every year until death (or age 121, whichever comes first). *But*, you can also purchase a whole life plan for which you pay premiums only for a set number of years, such as 20-year payment life, Life Paid-Up at Age 65 (LPU65), or even a "single premium" whole life plan for which you pay a one-time premium for a lifetime of coverage. As you can guess, the premium payments would be higher for a 20-year payment life plan than an ordinary life plan, since the total of all of your premium payments are squeezed into a shorter payment time period. All of those plans however, still provide coverage for your entire life, even after you have finished paying the premiums.

We've been talking a lot about the differences in features and benefits of both term and whole life insurance. In the chart below you can see an illustration of how the costs vary for each type of insurance plan:

MALE • AGE 35 • NON-TOBACCO USER • INSURANCE AMOUNT = \$250,000

Plan of Insurance	Monthly Premiums	Total Payments to Age 65	Cash Value at Age 65*	Total Net Cost
30-Year Term	\$68.40	\$24,624	0	\$24,624
Ordinary (whole) Life	\$236.25	\$85,050	\$98,750	-\$13,700 (Profit)
Life Paid Up at age 65	\$298.13	\$107,327	\$125,750	-\$18,423 (Profit)

FEMALE • AGE 45 • NON-TOBACCO USER • INSURANCE AMOUNT = \$250,000

Plan of Insurance	Monthly Premiums	Total Payments to Age 65	Cash Value at Age 65*	Total Net Cost
20-Year Term	\$56.25	\$13,500	0	\$13,500
Ordinary (whole) Life	\$290.93	\$69,823	\$69,000	\$823
Life Paid Up at age 65	\$430.88	\$103,411	\$110,750	-\$7,339 (Profit)

*Cash values at age 65 represent the guaranteed certificate values; dividends (if any) are not included.

Now, let's assume the 35-year-old male was working within a somewhat limited budget and couldn't afford the entire \$250,000 of whole life coverage. Here is a look at

a "combo" plan that combines the best of both worlds: a whole life "base" policy combined with a term insurance rider:

Plan of Insurance	Monthly Premiums	Total Payments to Age 65	Cash Value at Age 65*	Total Net Cost
Combo	\$116.60	\$41,976	\$25,150	\$16,646
\$50,000 LPU65				
\$200,000 30-Year Term				

*Cash values at age 65 represent the guaranteed certificate values; dividends (if any) are not included.

As you can see, although the monthly payments are higher for the Ordinary and Life Paid-Up at Age 65 options, the net cost at age 65 is much better with any of the whole life options—even the option using the combined term and whole life plans.

You can think of it this way: Term insurance is like renting an apartment while whole life insurance is more like buying a home. When you rent, you have nothing to show for your rent payments. Compare that to purchasing a home. When you buy a home, you might be paying more each month on a mortgage than you were for rent, but you are building something of value: equity.

When I was a field agent and someone would ask me whether they should purchase term or whole life, my typical response would be: "Well, that depends: tell me when you are going to die, and I'll tell you which type you should purchase." While that would usually elicit a chuckle, it made the person think about their decision.

There's nothing wrong with term; I've owned (or rent-

ed) a bunch of it during my lifetime but don't currently own any. Whole life is the best choice for permanent needs and cash accumulation. Early in my insurance career, I attended a conference where the keynote speaker suggested that you purchase as much whole life insurance as you can afford and supplement that with term insurance if your needs are higher. I heard that nearly 40 years ago, and his comments still ring true today.

I hope this explanation of the basic differences between term and whole life have given you (and my brother) the ability to make a more informed decision, and maybe even provided enough information to be able to answer the question, "which type should I buy?"

Whether you're still confused or ready to make a purchase, give your WPA agent or broker a call. They'll help you pick out a plan that is perfect for you and fits your budget. Don't have an agent? Call the Home Office Sales Department. and we'll be happy to help.

Until next time, Happy Easter! ☐



Take me out to the ballgame

ABOUT A YEAR AGO, I wrote about three American-Hungarian stars of the early years of Major League Baseball: Joe Medwick, Julius Solters and Eddie Yuhas. Well, another year has come and gone, and it's time for baseball once again. This month, I'm going to put the spotlight on a relief pitcher who brought a whole new set of special quirks and peculiarities to the game. In many ways, he may have ushered in the modern era of larger-than-life baseball personalities. Al Hrabosky became famous in the 1970s and 1980s for his on-field antics, unique facial hair and a nickname to match--The Mad Hungarian.

He was born in Oakland, Calif., on July 21, 1949. Before Al was born, his father decided to change the spelling of the family name from "Hrabvoskzy" to make pronouncing it simpler.

At an early age, Al moved with his family to Anaheim where he went on to become a star pitcher at Savanna High School. He also loved horses and the outdoors. In high school, Hrabosky worked summers at nearby Disneyland along with his high school sweetheart, June. Hrabosky attended Fullerton Junior College for two years where he established many school pitching records that remain unbroken.

In 1967, the Minnesota Twins drafted the California native, but he declined the offer. Two years later he was re-drafted and signed with the St. Louis Cardinals. He spent the next couple of years in the Cards' minor league system, exhibiting big league potential with a blazing fastball...and marrying June. He was called up by the Cardinals for several short stints, only to be sent back down to the minors to refine his game.

In the early off-season of 1973, Hrabosky decided he needed to make his presence on the mound more menacing. While talking with friends and team members, he decided to grow a "Fu Manchu" mustache, similar in style to one worn in drawings by Attila the Hun. Initially, Hrabosky wanted to nickname himself "Mad Dog," but a close friend recommended another nickname would be a better choice because his original choice might offend dog lovers. The idea of being called

"The Mad Hungarian" stemmed from a question posed by a reporter who had asked if the budding star was born in Hungary. Al's answer at the time: "No, Southern California."

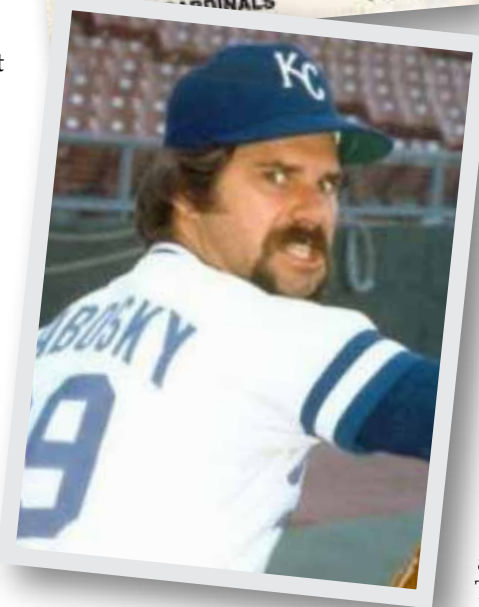
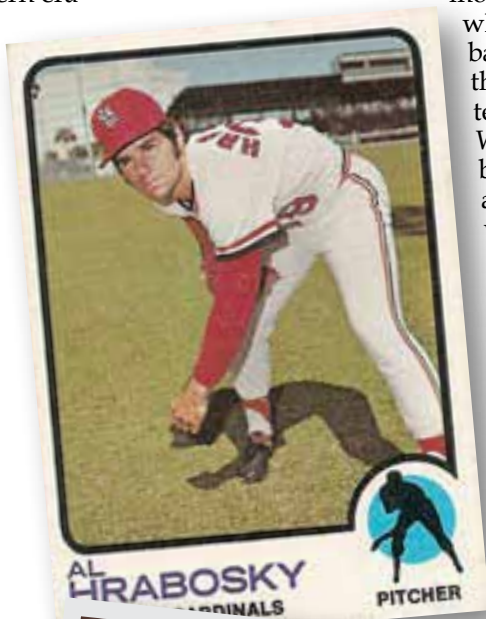
Despite his new nickname and look, The Mad Hungarian felt he needed one more trick to give him an advantage when pitching. Al realized that his role was to take the mound at the end of a close game, usually when opposing players were already on base poised ready to score. The middle of the baseball diamond would become center stage, and he was the main attraction. While warming up, he would pound the baseball into the webbing of his glove and after his final practice pitch would walk off in the direction of center field stomping and talking to himself as he continued to pound the ball repeatedly into his leather mitt. Suddenly, he would turn and plod back to the pitching rubber, staring at the batter with a glare that would melt an iceberg. The image of "The Mad Hungarian" was born.

From 1973 through 1977, Hrabosky was the most dominant reliever in the National League. By 1974, Hrabosky's numbers earned him a "love him or hate him" reputation with adoration coming from the home fans and anguish from the opposing fans when the Cardinals were on the road. Hrabosky once said: "When I am on the road, my greatest ambition is to get a standing BOO!" That same year, St. Louis fans were so upset that he was not named to represent the team in the All-Star game that a protest was organized by hundreds of fans carrying banners that said: "We Hlove Hrabosky Hban-ner Hday."

The Mad Hungarian enjoyed his best season in 1975, as he was named to the National League All-Star Team and was awarded the coveted Sporting News "Fireman of the Year Award," awarded to baseball's best relief pitcher. That year, he led the National League in saves (22). With his pitching success, he became a media sensation throughout the

country. That success continued into the 1976 season as Hrabosky remained a dominant closer for the Cardinals.

The next season would prove to be The Mad Hungarian's last year with St. Louis. Ownership replaced the



easygoing and beloved longtime manager "Red" Schoendienst with the no nonsense totalitarian Vern Rapp. From day one of spring training, Rapp and Hrabosky did not see eye-to-eye on many things involving the Cardinals, especially on how a baseball team should be controlled. Rapp felt the team was sloppy and did not represent the clean-cut mold he held for the sport and its players. His first edict was to have all players be clean shaven and have short manicured haircuts. This meant the biggest component of The Mad Hungarian's mystique would be lost.

Hrabosky told reporters: "How can I intimidate batters if I look like a golf pro?" and equated Rapp's mustache ban with sending a soldier "to war without a rifle." Hrabosky's plea to keep his Fu Manchu fell upon deaf ears as the team owners liked the way Rapp ran the clubhouse with the tight discipline commonly used by minor league ball clubs. Hrabosky demanded to be traded, and by season's end, his wish was granted. He was dealt away to cross-state rival, the Kansas City Royals. Interestingly, Rapp was replaced early the next season as the owners realized his managerial style was not what the Cardinals needed.

The Mad Hungarian was able to regrow his menacing facial hair with Kansas City, but unfortunately, his rocket speed fastball was losing its zip. Al continued on with his fan-favorite pitching ritual, but the dominant performances of the early 1970s never returned. From there, he was traded to Atlanta, and in 1982, the Braves released him. In 1983, he signed on with the Chicago White Sox but retired before spring training ended.

As mentioned earlier, The Mad Hungarian loved the outdoors and horses. With money earned through his baseball career, he purchased a horse farm in Georgia. There, he ran a stable specializing in raising and training Arabian show horses. With his wife as co-owner, they operated a very productive facility for several years. At that time, Hrabosky hired a Hungarian/Romanian exile named Jenó Cótán (1941-1998) to operate the equestrian side of the business. Cótán, was a respected horseman and trainer, and his talents helped to raise the dressage quality standards of the United States during the 1980s and 1990s.

Like many American-Hungarians, Hrabosky has the ability to converse with anyone and possesses a very likeable personality. Those qualities, along with his popularity among St. Louis Cardinals fans, led the Cardinals to hire him as the team's broadcast color commentator in 1985.

Soon after, he and his wife realized that commuting to



their Georgia horse farm and being an announcer was too much, so the farm was sold and the family set up permanent residence in St. Louis. (Cótán continued to work for several other famous horse/breeding farms and continued to upgrade their individual dressage programs until his untimely passing in 1998.)

This spring, Hrabosky began his 34th season as a Cardinal announcer. In contrast to his tough and rough pitching style, he is a humble and personable family man who has four adult children and two grandsons. He continues to work with horses as a hobby, is involved with several charities, and speaks at schools and clubs, sharing inspiring thoughts and antidotes from his playing days. During rain delays, he will entertain the broadcast audience by reverting to old verbiage from his relief pitching heydays of the 1970s.

For a while, he also owned and operated Al Hrabosky's Ballpark Saloon. Yelp reports that the saloon is closed now, but for years it was one of the more famous watering holes outside Busch Stadium.

Hrabosky's legacy is worth a couple of hours of research alone. I suggest you do a simple websearch and bring up old media clips of him pitching or being interviewed as each are quite entertaining, especially when he charges off the mound towards a batter.

Down the road, I would like to share information about two more American-Hungarians who played in the 1980s through the 2000s: Chris Sabo and Charlie Nagy. If you know of a MLB player who comes from Magyar lineage, let me know of him through email, letter or the WPA Home Office.

Boldog Húsvéti!
Happy Easter!

Tibor II

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

A follow-up to last month's Take

In addition to the famous artists mentioned in last month's discussion of Hungarian musicians and composers, try researching some lesser-known individuals such as Miklós Kocsár, István Párkai, Sándor Szokolay, Attila Bozay, Zsolt Durkó, László Sáy, Zoltán Jeney, Ferenc Farkas, Frigyes Hidas, Leo Weiner, László Vidovszky, György Rank and László Lajtha. Good Luck with your research! - Tibor

Actuary's Report for 2018

A fine record

The year 2018 continued the Association's long history of returning to its members a high level of benefits consistent with safety

by Grant Hemphill, FSA, MAAA

William Penn Association continues its long history of outstanding service to members while maintaining its strong margin of safety for members, with an emphasis on member guaranteed benefit contracts.

Certain highlights from the financial reports to the regulatory authorities and the actuarial report to the Officers and Directors should be summarized for the benefit of the members. All numbers herein are taken from the official reports as filed. References are rounded for convenience.

Controlled growth and development were again emphasized in 2018. This approach has proven to be eminently successful. Assets increased by over 4%. Profits before dividends increased to \$3,984,000 from \$3,773,391 in 2017. These profits are attributable to careful management of investments, favorable persistency, prudent control of expenses, and favorable mortality experience.

The year 2018 continued the Association's long history of returning to the members a high level of benefits consistent with safety. The major lines of business were again profitable. This is a fine record and is sufficient to sustain fraternal activities. The members should feel very proud of WPA and its financial strength to guarantee their benefits. WPA continues its emphasis on safety to members.

The strong financial position of WPA should be emphasized. In its history, no WPA member suffered any loss in benefit value or reduction in dividends nor experienced a rate increase because of market fluctuations. The Association enjoys a B++ rating from AM Best, an unusual achievement for a medium size fraternal society. WPA continues to be a very safe, secure place to hold money for future delivery.

Assets at over \$467,000,000 continue to be valued

very conservatively, are of high quality and fully comply with the strict standards of the National Association of Insurance Commissioners (NAIC). William Penn Association is doing an outstanding job of managing members' funds. All members can continue to have confidence that the assets standing behind their policies are sound and will provide the required funds when needed.

The margin of safety at December 31, 2018 continued at a high level of 108.61%. This means that the Association held \$108.61 of admissible assets behind each \$100 of liabilities as a safeguard to all members that the benefits promised in the certificates will be paid when due. The Association maintains a safety margin comparable to other fraternal benefit societies.

The Association enjoyed a very favorable year from investments. The net rate of return on mean assets was 5.26%, which remained remarkably consistent with the return in 2017 and which supports the generous rates paid to members. During 2018, the Association earned net investment income of \$23,442,000 after deducting all investment expenses. Investment income exceeded requirements by \$9,137,000 in 2018. Excess interest continued to be the most important profit source to the Association.

In addition to the excellent investment returns, it is worth noting that the Association maintained its Security Valuation Reserves, to guard against adverse fluctuation in investments, at \$3,814,000.

The Association has set aside \$426,235,000 of life, annuity and A&H reserves, deposits and claims for future payments to members. These insurance liabilities are computed according to the prudent and conservative standards of the Commonwealth of Pennsylvania to meet all known liabilities.

WILLIAM PENN ASSOCIATION 2018 ANNUAL STATEMENT FINANCIAL REPORT

An important index of service to members is the total amount paid to members. During 2018 the Association paid the noteworthy amount of \$30,735,000. A summary of these payments to members for the past four years is as follows:

ITEM	2017	2018
Death Claims	2,236,000	2,260,000
Matured Endowments	128,000	100,000
Emergency Cash Surrender Benefits	659,000	748,000
A & H Supplementary Payments	3,000	3,000
Annuity and Old Age Benefits	15,940,000	18,047,000
Excess Interest on Funds to Members' Acct.	9,209,000	9,140,000
Dividends	410,000	437,000
Benefits to Members	\$28,585,000	\$30,735,000

WPA continues to render a truly valuable financial service to members.

In our opinion, the amounts carried in the balance sheets on account of the various actuarial items:

- (1) are computed in accordance with commonly accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles;
- (2) are based on actuarial assumptions which produce reserves at least as great as those called for in any contract provision as to reserve basis and method, and are in accordance with all other contract provisions;
- (3) meet the requirements of the insurance laws and regulations of the Commonwealth of Pennsylvania and are at least as great as the minimum aggregate amounts required by the state in which this statement is filed;
- (4) are computed on the basis of assumptions consistent with those used in computing the corresponding items in the annual statement of the preceding year end with any exceptions as noted below; and
- (5) include provision for all actuarial reserves and related statement items which ought to be established.

It is apparent that the officers and directors continue the skillful management of the members' money while maintaining very strong safeguards.

Grant Hemphill is a senior actuary at Bruce & Bruce Company.

ASSETS

Bonds	\$446,311,671
Stocks	10,694,694
Mortgage Loans	439,077
Real Estate	856,954
Cash and Short-Term Investments	1,480,389
Certificate Loans	1,518,646
Accrued Investment Income	6,301,262
Premiums Due and Uncollected	32,147
Accounts Receivable - Miscellaneous	13,000
Total Admitted Assets	\$467,647,840

LIABILITIES, SPECIAL RESERVES & SURPLUS CERTIFICATE RESERVES

Life, Annuity and Accident & Health Policy Reserves	\$416,000,630
Liability for Deposit-Type Contracts	10,234,407
Life and Accident & Health Claim Reserves	128,274
Provision for Refunds Payable in Following Calendar Year	415,000
Premiums Paid in Advance	465,440
Officials' Retirement Program	1,790,388
Interest Maintenance Reserve	322,434
General Expenses and Taxes Due or Accrued	68,173
Asset Valuation Reserve	3,491,664
Trust Account	641,578
Other Liabilities	842,546
Total Liabilities	\$434,400,534
Unassigned Surplus	33,247,306
Total	\$467,647,840

INCOME

Premiums & Annuity Considerations	\$36,232,189
Net Investment Income	23,236,519
Amortization of Interest Maintenance Reserve	205,767
Miscellaneous Income	71,643
Total Income	\$59,746,118

OUTGO

Life Benefits Paid, Including Dividends	\$ 3,548,833
Annuity and Pension Benefits Paid	18,047,114
Interest on Funds to Members' Accounts	10,311,516
Increase in Aggregate Reserve for Life, Annuity and Accident & Health Certificates	18,597,430
Commissions on Premiums & Annuity Considerations	1,398,084
General Operating and Fraternal Expenses	4,048,049
Insurance Taxes, Licenses & Fees	247,780
Total Outgo & Reserve Increase	\$56,198,806
Net Gain from Operations after Refunds to Members	\$3,547,312

RECONCILIATION

Net Gain from Operations	\$ 3,547,312
Realized Gains/(Losses) (excluding transfers to the IMR)	(683,590)
Net Income/(Loss)	\$ 2,863,722
Unassigned Funds as of 12/31/17	30,431,350
Change in Unrealized Gains	(1,115,035)
Change in Nonadmitted Assets	(50,537)
Change in Asset Valuation Reserve	1,117,806
Change in Reserves	----
Unassigned Funds as of 12/31/18	\$33,247,306

Isten, áldd meg a Magyart!



Hungarian Heritage Experience

August 4-10, 2019 (Sunday-Saturday)
Sequanota Lutheran Conference Center & Camp
Bowersox Enrichment Center • Boswell, PA

\$475 for WPA members • \$575 for non-members
Includes lodging, all meals, instruction and activities

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

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

Hungarian Heritage Experience Reservation Form

Name: _____ WPA Certificate Number: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Deadline for Reservations is June 24, 2019

Reservations received after this date will be assessed a late fee of \$50. No reservations will be accepted after July 15, 2019.

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

PLEASE NOTE: Event may be cancelled without notice due to lack of adequate participation.

You are cordially invited to
The Magyar Club of Dayton & Southwest Ohio
 Celebrating April as Eastern European Month in Ohio

2019 Spring Dance & Buffet
Saturday, April 27, 2019 • 6:00 PM
Temple Beth Or Levin Hall
5275 Marshall Road, Kettering, OH

Dinner & Dance: Adults \$20 • Members \$15 • Children 6-12 \$8
 Dance/Music Only (no buffet): \$10 (No admittance before 7:15)

Music by the Steve Hegedeos Band

Buffet includes all-you-can-eat (non-kosher) salad,
 paprikás potatoes, cabbage rolls, chicken paprikás,
 nokedli, kolbász, bread, butter and one beverage

Doors open at 5:30 (for buffet) • Buffet 6:00-7:30
Live Music 6:30-9:30 • Festival Dancers at 7:30

Pastries will be available for purchase
 Additional Craft Beer & Hungarian Wine available
 Door Prizes • Raffle Baskets • 50/50 Raffle

Reservations required - Open Seating
Call 937-776-5994 before April 22
 More information at www.daytonhungarians.org

Orban plan promotes larger families

BUDAPEST -- Faced with a plummeting population, rising labor shortages and widespread emigration, Hungarian Prime Minister Viktor Orban has taken an unconventional approach to increasing the size and productivity of Hungary's work force.

In February, he announced a seven-point "Family Protection Action Plan" designed to promote marriage and families. Measures announced included waivers on personal income tax for women raising at least four children and subsidies for large families to buy larger cars. The plan

also extended a loan program to help families with at least two children to buy homes.

Additionally, grandparents will be eligible to receive a childcare fee if they look after young children.

Hungary's population has been shrinking since the 1980s. The Orban government hopes to turn this around, and quickly, by rewarding those having more children, since such couples are providing for Hungary's future in the most fundamental way: by providing the next generation of Hungarians.

Hungarian Room Committee reelects slate of officers

PITTSBURGH -- Congratulations to Vice Chair of the WPA Board of Directors Kathy Novak who was reelected as vice chair of the Hungarian Room Committee at the University of Pittsburgh. Ms. Novak was among the most recent slate of committee officers, all of whom were reelected to another term during elections held Jan. 13. The Hungarian Classroom is one of 30 Nationality Rooms located in the University's Cathedral of Learning. The rooms are designed to represent the culture of various ethnic groups from around the area. For more information about the Nationality Rooms, log onto www.nationalityrooms.pitt.edu.

Daytona Beach area Hungarians to host fifth annual fest

PORT ORANGE, FL -- The Port Orange Presbyterian Church will be hosting the Fifth Annual Hungarian Festival Saturday, April 6, from 10:00 a.m. to 6:00 p.m. The event will feature singing by Bon-Bon, folk music by Fényes Banda and Yano and a performance by Mákvirágok Hungarian School. Guests can also participate in folk dance lessons, decorate Easter eggs and enjoy beer and Tokai wine tastings. The day's menu will include gulyás soup, chicken paprikás, stuffed cabbage, homemade sausage, palacsinta and lángos. Limited tickets are also available for a VIP party with Bon-Bon and DJ Sizare from New Jersey to be held at 7:30 p.m. at Tomoka. There will also be special activities for children. Admission and parking are free. For more information, log onto www.HungarianFestivalDaytonaBeach.com or call 386-589-9327.

Eligibility Rules for Year 2019 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, 2019.
- b) For both new and renewal applicants, the student must be the child or grandchild of a life benefit member of William Penn Association in good standing. For the 2019 school year, the parent/grandparent must be a life benefit member for at least four (4) years as of January 1, 2019.
- 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 are you doing to improve your world (community, church, school, family)?"** If the essay exceeds 100 words or is on the incorrect topic, the student's application will not be accepted.

The Scholarship Application and Essay must be mailed and postmarked by Friday, May 31, 2019. 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 2019 school term.

Items 3 and 4 must be mailed and postmarked by **Friday, August 30, 2019.**

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: **"How has your family history influenced you?"** If the essay exceeds 100 words or is on the incorrect topic, the student's application will not be accepted.

The Scholarship Application and Essay must be mailed and postmarked by Friday, May 31, 2019. We recommend the student submit these materials via Certified Mail to ascertain proof of mailing date.

3. A copy of the student's latest scholastic record. All renewal applicants **must maintain a cumulative Grade Point Average of at least 2.5 on a 4.0 scale to qualify.**

4. Proof of enrollment for the Fall 2019 school term.

Items 3 and 4 must be mailed and postmarked by **Friday, August 30, 2019.**

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.** Any applications and essays postmarked after **Friday, May 31, 2019** will not be considered.

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.

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 2019-2020



1. Check One: ☐ New Applicant ☐ Renewal Applicant

STUDENT APPLICANT INFORMATION

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

4. ADDRESS: _____
No. Street

City State Zip Code

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

7. E-MAIL ADDRESS: _____

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

Name of College/High School	Location	Dates Attended (Month/Year) <i>Ex: 08/2014 - 06/2018</i>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

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 & essay must be mailed and postmarked by May 31, 2019

11. LIST YOUR INVOLVEMENT IN WILLIAM PENN ASSOCIATION FRATERNAL ACTIVITIES, COMMUNITY SERVICE PROJECTS AND EXTRACURRICULAR SCHOOL ACTIVITIES (i.e., ATHLETICS, THE ARTS, SCHOOL CLUB, ETC.):

12. 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

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, 2019.

NEW APPLICANTS must also submit: (1) a transcript of the student's high school scholastic record; and (2) proof of enrollment for the Fall 2019 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 2019 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 & essay must be mailed and postmarked by May 31, 2019



William Penn Fraternal Association Scholarship Foundation

Tree of Knowledge

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

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

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

Name: _____

Address: _____

Telephone: _____ Email: _____

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

Line 1: _____

Line 2: _____

Line 3: _____

Line 4: _____

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

William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821



JUST 4 KIDZ

It seems that nearly every country has its own Easter traditions, including special foods that are made and eaten on this holiest of holy days. In Hungary, especially in the northeastern part of the country, one of the special foods eaten on this day is **Easter Cheese**, or in Hungarian, **Sárga Túró** (which translates to “Yellow Curd” in English, but we think “Easter Cheese” sounds nicer, don’t you agree?).

This sweet dish is a bit like a solid, mild custard, with a texture more like cooked egg whites rather than cheese. It breaks in slabs rather than crumbles. It may sound unusual but it is surprisingly tasty and goes great with a savory Easter ham. And, it’s not too hard to make (especially with a little help from your favorite grown up).

This recipe comes from WPA’s hard-cover cookbook, *A Taste of Hungarian Heaven*.

What You Need

- 1 dozen extra large eggs
- 1½ quarts 2% milk
- ⅛ cup golden raisins
- 5 tablespoons of sugar
- 2 teaspoons vanilla
- ¼ teaspoon salt
- Cheesecloth (or clean towel) & a colander

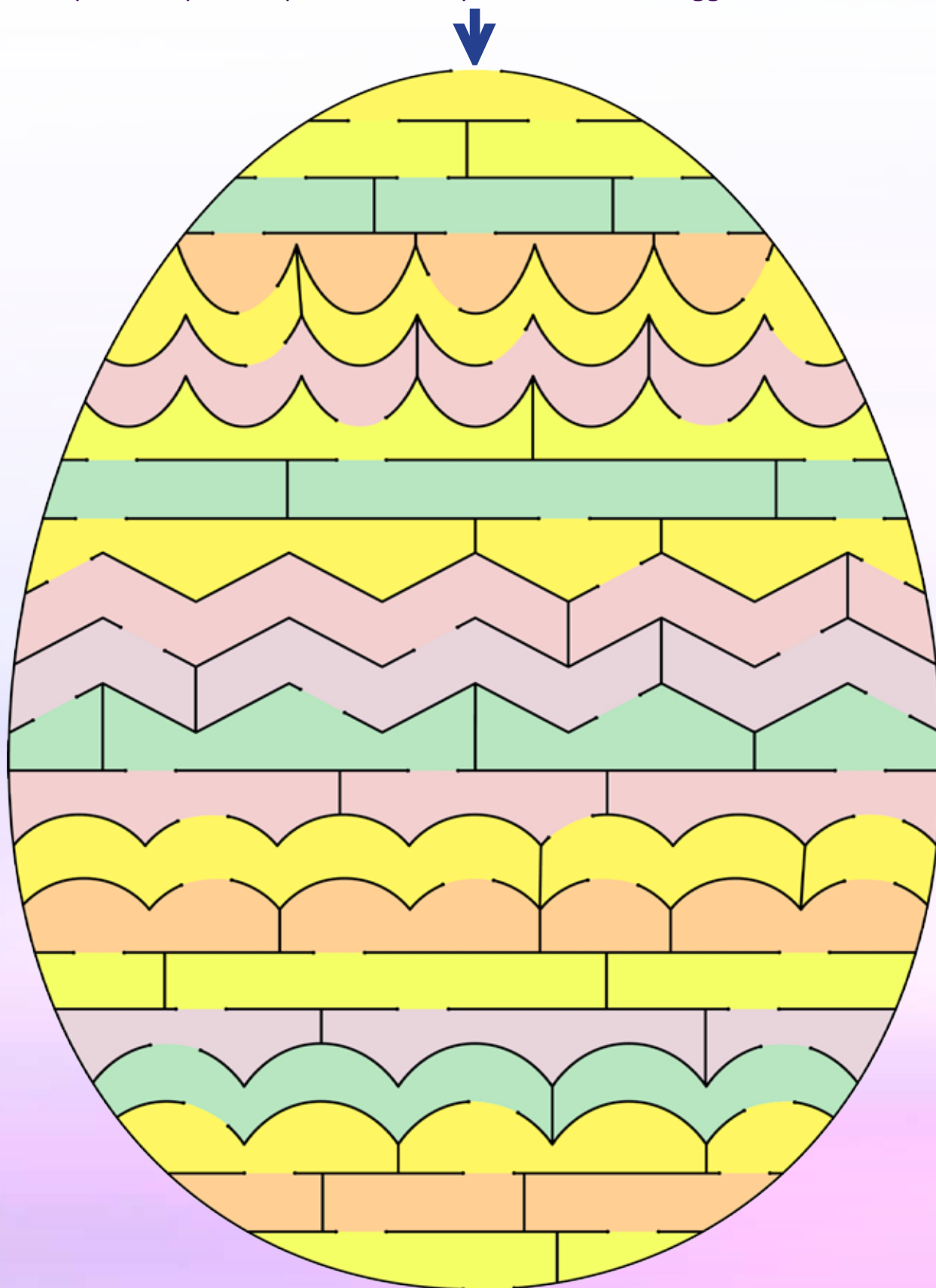
What You Do

- In a large bowl, beat ½ quart of the milk, eggs, sugar and salt.
- In a large pot, warm the remaining quart of milk, then add the egg mixture.
- Stir continuously over medium heat, or lower, until mixture begins to curdle.
- Add the vanilla and raisins.
- Continue cooking until lumps form.
- Place the colander in a large pot or your sink, and lay the cheesecloth (or towel) inside the colander.
- Pour the cheese mixture onto the cheesecloth (or towel). Let cool for a bit, then wrap the cheesecloth (or towel) tightly around the cheese and squeeze out as much of the liquid as you can.
- Tie the cloth closed and hang it over a large pot or sink and let it drain for at least 2 hours.
- After cheese has drained, remove the cloth and place cheese into your refrigerator.
- On Easter, slice cheese and serve with your Easter ham.



We're getting to the bottom of this!

Can you find your way from the top of this Easter egg to the bottom?



Branch 1 Bridgeport, CT

by Jim Ballas

We are well into Lent, a period of fasting, repentance, moderation, self-denial and spiritual discipline for many. It also signals the arrival of spring, an early, flourishing stage of development with flowering new growth. It is a time of reflection and hope, reminding us of our commitment to help others.

We are celebrating fraternalism for the benefit of our community by participating in the Join Hands Against Hunger campaign. Our branch, along with the members and friends of the United Church of Christ of Bridgeport, will be collecting non-perishable food items during the month of May.

We are proud to join the church in fulfilling our common mission of charity and serving the needs of others in our community. There are many individuals and families in our community that are in great need of food. For some of them, their survival depends on it.

You may participate by donating non-perishable food items. Particularly needed are: meals in a can (stew, chili, soup), tuna and canned meat; peanut butter; canned foods with pop-top lids; low-sugar cereals; canned vegetables (low salt); canned fruit packed in juice; and 100% fruit juice in single serving boxes.

Please drop off your donated items at the United Church of Christ of Bridgeport, (corner of North and Laurel Avenues), 2180 North Ave., Bridgeport, Conn. The Church's phone number is 203-334-1491.

We are also participating in the Greater Bridgeport Crop Walk. It takes place on Sunday, May 5, from 1:30 to 4:00 p.m. at Seaside Park in Bridgeport. This is part of a nationwide effort to collect funds to end hunger in the U.S. and around the world. You can walk and/or sponsor a walker. Contact Ann Ballas at annballas@att.net or call the Church at 203-334-1491 for more detailed information.

Thank you all for your continued support.

Happy Easter!



Joining Hands Against Hunger in Johnstown

Andrew Porter (left) of the Johnstown (Pa.) Salvation Army accepts a shipment of food donated by the members of Branch 8 Johnstown from Branch President and National Director David Kozak. The donation was part of WPA's Join Hands Against Hunger campaign. "Branch 8 was very proud to be able to represent our fraternal organization with an offering to the Johnstown Salvation Army," said Branch 8 Coordinator Alexis Kozak. "They are in need everyday to be able to distribute both hot meals and food pantry items. Whether it's stuffing a child's backpack with healthy weekend treats or feeding hungry senior citizens a hot lunch, the Salvation Army's feeding programs are as unique as its neighborhoods," she said. The members of Branch 8 felt "privileged to be able to help out in this way. It awakened us all that help is needed in our own community."

Branch 14 Cleveland, OH

by Richard E. Sarosi

Happy Easter to all of our members and friends. We hope that the cold days of winter are behind us and that the spring flowers are starting to blossom.

Branch 14 meetings are held in 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. Upcoming branch meetings will be held on Wednesday, April 3, and Wednesday, May 1. Both meetings start at 7:00 p.m.

Mark your calendars for the following events to be held in the Cleveland Hungarian community:

- Hungarian Heritage Night with the Lake County Captains will be held on Saturday, June 8, in Eastlake, Ohio. More information to follow.

- The Cleveland Hungarian Cultural Garden will hold the free Liszt Concert on Sunday, June 23, at 4:00 p.m. in the Cleveland Hungarian Cultural Garden. For more information about the Hungarian Cultural Garden, please visit their website at www.hungarianculturalgarden.org.

Details of these and other events being planned for the Cleveland Hungarian community will be shared as they become available. Remember to check *William Penn Life* each month for the latest information—including times, dates, changes, additions, registration deadlines, etc.—for all the Association events and other activities in the Hungarian community.

Please support the clubs and organizations in your local communities that preserve and promote our Hungarian customs, activities, traditions, music and food.

We remember those WPA members who have passed away or may 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 and friends who might be feeling under the weather, dealing with health issues, or recovering from a surgery. Please keep them and all of our WPA members in your prayers and thoughts.

Happy birthday and happy anniversary wishes are being sent out to all of our branch members, Home Office staff and fellow WPA members who are celebrating an April/May birthday and/or anniversary. May all our members be blessed with many more birthdays and anniversaries.

The William Penn Fraternal Association Scholarship Foundation is celebrating the 50th Anniversary of its founding in 1919. Your continued donations and support throughout the year are very important and really needed, as the Foundation provides the funds to our student members for their college education. If you or your child was a recipient of a WPFA Scholarship Foundation grant, please "pay it forward" by making a donation to the Scholarship Foundation. We want to see the Foundation grow in this 50th anniversary year and beyond.

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

Also, please remember those members and friends who are in the hospital, rehabilitation facilities and extended care facilities; they like to have visitors.

Branch 14 members having news to share about themselves or family members are welcome to contact me at RichSaro@att.net or at 1-440-248-9012.



While on a break from his duties overseas as a member of the National Guard, Branch 28 member Joe Risi (left) met a captain serving in the Hungarian military.

Branch 18 Lincoln Park, MI

by Barbara A. House

By the time you read this, I should be back in Michigan. We had some legal and medical issues to take care of which were to keep us in Florida until the end of March. Wherever I am, I can always be reached by calling 1-800-848-7366, ext. 107, or 313-418-5572. Please feel free to call me anytime.

Congratulations to Father Barnabas and Father Angelus on their 25th anniversary at Holy Cross Hungarian Catholic Church. We are so lucky to have them. Ethnic churches are closing all around us. It is truly through all their hard work and dedication that we still have our beautiful Holy Cross. Thank you! We appreciate and love you.

Happy April birthday to all our wonderful members and friends, especially Steve Charles, Dora McKinsey, Adam Sedar, hard-working Branch 18 Secretary Rose Antal and Stephanie Gall Chatham, my beautiful red-headed niece.

Please remember in your prayers our deceased members and their families in their time of sorrow, especially David Sias. May they rest in peace.

Get well wishes to our members

who are under the weather, especially Carol Truesdell and Ursula Markovits.

Our first branch meeting of 2019 will be held Wednesday, April 17. Please join us; we have many plans to make and need your input. We'll be discussing Join Hands Day, branch trips, volunteering opportunities and much more. We meet at 6:00 p.m. at the Hungarian American Cultural Center on Goddard Avenue in Taylor. Remember: the HACC is open for meals on Fridays from 5:00 to 8:00 p.m.

Special hello to my mother, Irene Gall. She always lets me know that she reads *William Penn Life* cover to cover. We love you, mom.

I wish you all a wonderful, happy and blessed Easter season. How lucky we are here in Michigan. Wait until you see Holy Cross Church.

Branch 27 Toledo, OH

by Paula Bodnar

I sure hope everyone has a blessed Easter with family and friends. As I am writing this, the sun is shining bright. Hope this is the start of nicer weather.

Congratulations to member Ryleigh Bodnar for making the varsity bowling team as a freshman. We're very proud of her accomplishments this year. She is the granddaughter of member Paula Bodnar and deceased member David Bodnar.

Our next meeting will be held Saturday, April 13, at 1:00 p.m. at American Table. We will be putting together our Easter baskets, containing food, cleaning products and personal hygiene items. Anybody wanting to donate any of these items is welcome to bring them to the meeting, or call me at 419-460-7214 and I will pick them up.

If anybody has anything to announce—including births, birthdays, anniversaries or events—you are more than welcome to contact me and I will share your news in future branch reports. Please let me know by April 5 if you have news for the May issue.

Again, I hope everyone has a blessed Easter.

Branch 28 Youngstown, OH

by Kathy Novak

Blessed Easter wishes to everyone. Let's hope spring has finally arrived and the fragrances and lovely colors of fresh flowers will soon be filling the outdoors. Now, we can start to think about all the upcoming summer events.

I will have more details and photos of the March 15 celebration hosted by the Youngstown American Hungarian Federation in next month's report.

A reminder to our members planning to apply for a WPA scholarship grant: all completed application forms and essays must be mailed and postmarked by May 31, 2019. Complete eligibility rules and an application form can be found in this issue and at www.wpalife.org.

One of our past scholarship recipients, Joe Risi, is currently serving overseas with the National Guard. Recently, while on a break from his duties, he spent time with a captain serving in the Hungarian military. As everyone always comments, you never know where you'll meet another Hungarian.

Frank and Maria Schauer had the pleasure of having family members spend time in our area for two weekends in February. Their granddaughter Jordan participated in equestrian competitions held here. Because of her dedication to training and practicing, she placed third and fifth in two competitions.

Then, on the second weekend in March, the Schauer's received a visit from another granddaughter, Rachel.

Get well wishes go to all our members who are not feeling up to par. Special healing wishes and thoughts go out to Jackie Prologo, Mary Rose Purton, Evelyn Horvath, Alice Nagy, Irene Devlin and Helen Dinda.

Best wishes to all those celebrating a birthday or anniversary. Special happy 40th anniversary to Jeff and Michele Toth, and happy 50th anniversary to Frank and Jackie Prologo.

Our sincere sympathy goes out to all those who have recently lost a loved one.



Next Deadline

All articles & photographs for the May issue of *William Penn Life* are due in our office by April 8. If you have any questions, please contact John E. Lovasz toll-free at 1-800-848-7366, ext. 135.

For information about branch activities or answers to your questions about WPA life insurance and annuity plans, please call either Kathy at 330-746-7704 or Alan at 330-482-9994.

Branch 34 Pittsburgh, PA

by Marguerite McNelis

Hope everyone has a blessed Easter. Please take a moment and pray for all our service men and women, especially those in harm's way.

Our branch is participating again in the WPA Holiday Basket program.

Birthday wishes go out to all branch members celebrating their birthdays. May you all have many, many more.

Our thoughts and prayers are with everyone experiencing health issues. Please remember our deceased members in your prayers.

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

Branch 44 Akron, OH

by Marilyn Darago

Spring has sprung...at least in some parts of the country. Here in Ohio, we all are looking forward to tulips and daffodils and all new leaves on the trees. As I'm writing this in March, it's 18°F outside, and I'm envious that April is coming and sunshine and milder weather will be here when branch members read the news.

April is a month of high holidays this year: Good Friday, Easter and

for our Jewish friends, Passover.

It's also a time to celebrate Earth Day on April 22. Did you know that recycling a four-foot stack of newspapers can save the equivalent of one 40-foot fir tree? The most important thing to remember when recycling newspapers is to keep them dry. Happy recycling!

Branch member Micah Bentley, an 8th grader in Stow, Ohio, is really fast. His mom told me that Micah was undefeated in all his two-mile races this past fall. He also ran in three invitational events and did so well that he was invited to the divisional competition. Micah ran a national qualifier in Ann Arbor, Mich., finished third and was invited to the nationals held in Kentucky. There, Micah came in 8th in the country. Way to go, Micah!

Branch 44 participated in this year's Join Hands Against Hunger campaign in March. Cheryl Stadler is coordinating our participation in the Easter Basket program this month. As of this writing, we have one basket being made for a young mother with a new baby. Branch member donations of non-perishable food items are always welcome, as are monetary donations we can use to purchase goods for these activities.

We've had a lot of assistance in these activities from Taylor Kepich, who also assisted last year with delivering the personal tote bags for the mission.

As always, happy birthday, happy anniversary and/or happy baby to those celebrating!

May all those feeling under the weather feel better soon.

If you suffered a loss recently, our



Among those enjoying a recent Chef's Tasting Dinner at Butler's Golf Course in Elizabeth, Pa., were (top photo, l-r) Branch 89 members Vera Recktosh, Janet Phillips, John Recktosh and Fred Gabocy; along with (bottom photo, l-r) Branch 89 Auditor Justin Toth and Branch 89 members Tim Toth and Kim Toth.

prayers are with you.

Branch 44 also hopes for a safe return of all military members and their families stationed overseas.

If you haven't filed your taxes, April 15 is coming. Need help with your IRA, retirement planning or life insurance? Call Alan Szabo at 330-482-9994, or your local WPA agent.

Have any branch news you'd like to share? Contact me at 330-604-1264. Please leave your name and phone number if I don't answer. Or, email me at: mtd13ekd@att.net.

Remember : April showers bring May flowers. Happy spring!

Branch 89 Homestead, PA

by Lisa S. Toth-Maskarinec

Spring is here. We hope the snow is gone so the Easter Bunny will have a clear path to everyone's house.

We are getting revved up for our activities lined up for the months ahead.

We still have some hurka and fresh (not smoked) kolbász left. Price is a mere \$7 a pound, and we

will ship for an additional fee. We also have stuffed cabbage for \$20 per dozen rolls. And all of this can be prepared in a crockpot for those on the go. Now, that's a Hungarian gourmet Easter meal if there ever was any.

We really appreciate everyone who supports our fundraisers as they truly are for a great cause: the restoration and repair of the steps, porch and ladies room at the First Hungarian Reformed Church of Homestead. Please call Mark Maskarinec at 412-398-2078 or email at tothmaskarinec@gmail.com should you have a desire to purchase any of these delectable edibles.

We continue to seek donations to cover the cost of repairs to the First Hungarian Reformed Church of Homestead. Checks may be sent to Branch Vice-President Mark Maskarinec, 1836 Timothy Drive, West Mifflin, PA 15122. All donations are tax deductible and will be greatly appreciated and acknowledged.

We send get well wishes to branch members Jim Findlay, Mark Maskarinec and Janet and Rudy Phillips. Come on, people--hurry up

and get better soon. The get-well list is starting to grow. We need you back and thriving and look forward to seeing your smiling faces at our upcoming events.

Due to high demand, we will have another Chef's Tasting on Sunday, April 7, at 1:00 p.m. at Butler's Golf Course in Elizabeth, Pa. The theme for this one will be "Dean Martin" and it will also mark the occasion of Branch Secretary-Treasurer Ruth Toth's 89th birthday. Sounds like a relaxing way to spend a Sunday. Price is \$25 per person and includes a wine pairing with dinner.

We wish happy birthday to Ruth and other members celebrating their day in April: Robert Toth on April 3, Helena Lubiano on April 4, Tim Toth on April 5, Nancy Toth on April 7 and Keith Toth on April 12.

We at Branch 89 continue to be grateful for all our members who come out and support our events. Fraternalism can always be found at our branch.

Plans are under way for a Join Hands Day project to be held at the First Hungarian Reformed Church of Homestead in the next month or two.

Mark the date: Saturday, June 29, when we will hold a special golf outing at Champion Lakes to benefit the church repairs project. Please check our next report for further information on time and price. For anyone who has golfed in any of the outings at Champion Lakes, you know what a terrific time to expect and what wonderful hosts Dick Groat and his daughter can be. It's a real joy holding an event at their establishment and also being able to stay at their bed and breakfast ahead of time.

And let's not forget about the monthly Hungarian Night at Dorothy 6th on 8th Avenue in Homestead on April 26. Come check it out. The food is great and the Batyi Orchestra never better.

Take care everyone, and start those stretching exercises; golf is right around the corner. We are preparing for our Annual Golf Outing. We promise it will be even bigger and better than last year's event, if that is even possible.

May this Easter be a blessed holiday for all, and may we remember

Branch News

the true meaning and purpose of the Easter season and enjoy it.

Take care, stay healthy and try and do something nice for someone. It takes a lot less effort to smile than it does to complain or have a frown on your face. Life is short and we need to cherish each and every person and enjoy every minute we are given.

Branch 129 Columbus, OH

by Debbie Lewis

Hello from Columbus, Ohio.

The cold weather continues as I write this article. I hope we get the spring temperatures back soon and keep them. I can't wait for the tulips and daffodils to start blooming, and then before you know it, summer will be here.

Important days for this month are: April Fools Day (April 1), Tax Day (April 15), Good Friday (April 19), Easter (April 21), Earth Day (April 22) and Arbor Day (April 26).

Don't forget that applications and essays for this year's WPA scholarship grants must be mailed and postmarked by May 31, 2019. That applies to both new and renewal applicants. If you can, please make a donation to this great program.

On Sunday, April 14, there will be another Soup and Learn Program sponsored by the Hungarian Cultural Association of Columbus. It will be held at St. Ladislav Church, 277 Reeb Ave., Columbus. Soup will be served at approximately 11:30 a.m. with the program following.

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

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

We also extend our sincere sympathy to all who have recently lost a loved one, especially member Kathy Chapman on the loss of her brother, Steven Ries. Please keep all in your prayers.

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



Volunteers from the The Foodbank of Dayton (far left and right) accept a donation from Branch 249, presented by Branch President Mark Schmidt, Branch Auditor Karen Kuritar and Vice Chair of the WPA Board and Branch Secretary-Treasurer Anne Marie Schmidt.

Branch 132 South Bend, IN

by John E. Burus

Where is spring? We keep experiencing a slight warming trend that is followed by a severe freezing trend. Looking forward to normal temperatures and weather for a change. I am also starting to think about the garden and those fresh vegetables.

At the last Branch 132 meeting on Dec. 4, elections were held and all officers maintained their current positions. The list of branch 132 officers is as follows:

President – John Burus
Vice President – Don Czajkowski
Treasurer – Janos Burus
Secretary – Lindsey Burus
Auditor – Anna Horvath
Auditor – Susan Marshall
Coordinator – Janos Burus

The next Branch 132 meeting will be held on Tuesday, June 4, at 5:00 p.m. at the Martin's Supermarket Deli in Erskine Plaza (first floor) on Ireland Road, South Bend.

The date for the summer picnic has been set as Sunday, Aug. 4, from 1:00 to 3:00 p.m. It will once again be held at Pottawatomie Park Pavilion #1 in South Bend, and the permit has been secured. This event will be rain or shine as we have a roof to keep us dry. The club will provide Martin's chicken and Eby's Polish

sausage, sodas, water and utensils, as in the past. We ask that all attending members RSVP their headcount by July 26 so we know how much food to order. Contact Janos P. Burus at 574-287-0590 or john.e.burus@honeywell.com and please bring a dish or dessert to share.

Branch 189 Alliance, OH

by Rhonda Mobley

Greetings from Branch 189 in Alliance, Ohio! We hope everyone is embracing this winter with lots of warm thoughts of spring. Seems when we get to April its ALL we can think of!

We, as well, are thinking spring and Easter. We annually put together Easter baskets for an area nursing home. Instead of the usual candy, eggs and chocolate, we opt for more personal items that all the residents can use. It's so much fun to put a smile on their faces and bring back a fond memory. Last year, we delivered over 25 baskets and hope to increase that number this year.

At the beginning of February, we hosted an afternoon of football fun. Everyone brought a covered dish, and we had a wonderful time. We did a 50/50 drawing won by Rhonda Jackson, with 50% of the proceeds going to our local food pantry. We also gave away lots of prizes. We actually had enough participants for

three boards this year with hopes of more next year. Anyone interested can sign up at the club.

Our St. Patrick's party was held on March 16 with the traditional corned beef and cabbage, green beer and Wearing-of-the-Green contest. We also raffled a beautiful basket filled to the rim with Irish and green items.

Don't you just love a good steak? Well, some really amazing things have been happening at our steak and fish fry Fridays. In February we sold out in *one hour*! That's an all time record for our branch. With Logan Young cooking the steaks for us since December, word has been spreading and orders flying. Logan is the son of Branch Secretary Rhonda Mobley and the late Randy "Turtle" Young. His father also cooked steaks for Branch 189 over 25 years ago, and it has been wonderful watching the legacy continue. Great job, Logan. So, come on down and join us the third Friday of every month from 6:00 to 9:00 p.m. or until we run out.

Also, a big thank you goes to Kenny Young and Jim Mylius for renovations to the hall. With graduation and wedding season fast approaching, we remind everyone that the hall is available for rental for all your special events. Please call for rates and availability.

Happy belated March birthdays to Don Stanley, Debbie Saegar, Janet Syme, Glenda Schellenberger, John Criss, Kim Craig, Mike Dallas, Chuck Mason, Kevin Schafer, Joe DeGirolomo, Jared Reifsnnyder, Dorothy Whitney, Dan Hines, Patty Snyder and Randy Alpagio.

Happy April birthdays to Chuck Dague, Buzz Baum, Twila Wareham, Ross Court, twins Joyce Pettigrew & JoAnn Cochran, Jay Shafer, Jennifer Noling, Rick Domiani, Craig Baum, Ron Guinias, JoAnn Marshall, Jim

Mylius, Stephanie Hill, Tim Hayes, Tara Vargovic, Elaine Ringen, Beverly Morris and Logan Young.

Wishing all of you a happy Easter, joyous spring and peace.

Branch 226 McKeesport, PA

by Judit Ganchuk

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

This April, our members will celebrate Passover and Easter. Take time to enjoy these special holidays with friends and family.

We are happy to hear that Branch Secretary Gerry Nelson is doing better. We're also sending warm thoughts to Branch Vice President Janet Sparico and my mom, Judit Borsay.

We pray for the family and friends of our members who recently passed away: Harry J. Brunory, Virginia Yuschak, Rose Grushecky and Patrick H. Gill. May they rest in peace.

We were happy to donate three Easter baskets through the WPA program this year.

CORRECTION: The Free Hungarian Reformed Church of McKeesport is hosting a Spring Luncheon Bingo on Saturday, April 6 (not on the 13th as I previously wrote). Tickets are \$25 and doors open at 11:30 a.m. For more information, please call the church at 412-672-7298.

The date for our branch meetings has changed. Meetings will now be the third Wednesday of the month. We will meet next on Wednesday, April 17, at 10:00 a.m. at Branch President Malvene Heyz's home. Please call 412-751-1898 for directions or if the weather is questionable. We welcome all members!

A quick reminder to our members: the Newborn Child Benefit is available to our members expecting a bundle of joy in the near future. The fraternal benefit amount is \$2,000 if one parent is a member or \$5,000 if both parents are members. Call our Sales Department today to see how your family can use this benefit or any of our fraternal benefits.

Branch 249 Dayton, OH

by Mark Schmidt

Here we are in April already. Time is getting close to Easter and the season of rebirth. Rebirth and Resurrection are the sign of the good Lord's love and forgiveness for all our sins, and for that we are truly thankful.

Flowers are starting to bloom, birds are starting to nest and glorious spring weather is here. This annual rebirth of the land also shows us God's love.

Be thankful for all you have, especially your family. Where would we be without them?

The Easter season is one of helping and of food. Branch 249 went to The Foodbank of Dayton and made a generous donation to the central food depository, which distributes nearly 13 million pounds of food yearly to 108 food pantries in the Tri-county region. One dollar serves six meals, thanks to a huge network of government, gleaned and donated food brought in daily. I am proud that our branch was able to help.

Our Hungarian fraternal family is here for you, too. In the Dayton area, we have been busy baking pastries, sausage and cabbage rolls for the upcoming Magyar Club of Dayton's Spring Dinner Dance on April 27 at Temple Beth Or Levin Hall, 5275 Marshall Road, Kettering, Ohio. The dance was moved to this bigger facility to accommodate the growing crowds of the past few years. The doors open at 5:30 p.m. with music at 6:30 p.m. provided by the Steve Hegedeos Band. The Dayton Hungarian Festival Club Dancers will perform at 7:30. Food is a buffet of salad, paprikas potatoes, cabbage rolls, chicken paprikas, nokedli, kolbász, bread and a beverage. Pastries are available for purchase. Craft beer and Hungarian wine will also be available for purchase. There will be door prizes, raffle baskets and a 50/50 drawing. Reservations are required. Call 937-776-5994 before April 22 to save your seat: \$15 for club members, \$20 for non-members. Dance/music only with no buffet is \$10 after 7:15 p.m.

Branch 249 is having its next meeting on April 20 at 10:00 a.m. at

Next Deadline April 8

McAuley Hall. We are finalizing Join Hands Day and The Dragons Baseball Game.

For the Dayton Dragons game on Friday, May 31 at 7:00 p.m., Branch 249 has reserved the Café Lounge. There will be a buffet of food and soft drinks, such as hotdogs, hamburgers, broiled chicken, mac and cheese, cole slaw, cookies and popcorn. We also have 50 seats reserved along the first base line to view the game. Besides the food and ball game, you get a free Dayton Dragons hat. This is a \$40-dollar value for \$25. Call me soon to reserve your spot at 937-667-1211 or email me at amschmidt@msn.com. Tickets go fast, so call now!

Happy birthday to all celebrating this month. Happy anniversary to those lucky April couples and true spring brides. May you have many more happy birthdays and anniversaries.

Get well wishes to those sick or in the hospital. May this season of rebirth give you good health again.

We extend our sincere sympathy to those grieving a lost loved one.

On a personal note, I want to thank you all for your thoughts, prayers, cards and donations in memory of my brother, Brian, who recently passed away. It meant the world to our family. These simple things mean so much at a time like this, and I thank you all again.

As always, call me at 937-667-1211 or email me at amschmidt@msn.com with ideas or info you would like to share in this article.

This month, remember: "Spring shows what God can do with a drab and dirty world." (Virgil A. Kraft)

Branch 296 Springdale, PA

by Mary A. Kelly-Lovas

A warm welcome to our new Branch 296 members. Our next meeting will be held Thursday, April 11, at 6:00 p.m. at King's Family Restaurant in New Kensington in the party room in the back. To those who have not yet attended one of our meetings, the theme is casual. We meet to enjoy one another's company, toss around some ideas and top it off with a dessert. This is your open



Our condolences to the family and friends of Branch 296 member John Torma, who passed away March 14, 2019. We were planning to congratulate John on celebrating his 100th birthday on April 7. Instead, we remember John as a World War II veteran who fought in the Battle of the Bulge, was a prisoner of war and received two Purple Hearts, an oak leaf cluster and the European African Middle Eastern Service Medal with five Bronze Battle Stars. May he rest in peace.

invitation to join us.

A special note regarding our May 9 meeting: we will meet a bit earlier than usual, at 5:30 p.m., at King's to work on our Join Hands Day project. For the past few years, our project has been to decorate and pack snack bags for the residents at Pittsburgh's Ronald McDonald House. These bags include fruit cups, crackers, energy bars and the like, and are provided to the families of patients at Children's Hospital of Pittsburgh. The bags are cheerful, and our branch members decorate and lovingly fill them. This Join Hands Day project has become a favorite of ours, and we welcome adult and youth members to volunteer some of their time to help us. The more hands we have, the quicker our task will get done. And, we'll all dine together afterwards. We look forward to all of the hands that will join in!

Branch 296 had a mini-food drive for the benefit of New Kensington's Mount St. Peter's Food Ministry. As

part of WPA's annual Join Hands Against Hunger campaign, we also gave a monetary donation to the ministry, which provides an important service to residents of the New Kensington-Arnold area. Our branch is pleased to offer our support.

As this issue was going to press, we received the sad news that branch member John Torma passed away. He was the father of Branch Auditor John Torma Jr. and father-in-law of Branch President and National Vice President-Treasurer Diane Torma. John would have celebrated his 100th birthday on April 7. He was a remarkable gentleman and a fine example of how to live one's life. Our deepest sympathy to his family and friends. May God grant him eternal rest.

To those celebrating a special day in April, either birthday or anniversary, we extend our very best to you.

For those who are not feeling well, recovering from an accident or illness, we are thinking of you.

And for those who have recently experienced the loss of a loved one, we especially ask that God blesses each of you. May the souls of the departed rest in peace.

Calling all WPA high school seniors: check your eligibility status for grants awarded by the William Penn Fraternal Association Scholarship Foundation. Eligibility rules and an application can be found in this publication and on the WPA website at www.wpalive.org. Most importantly, review all of the rules first. The same goes for our returning students. If you have any questions, call 800-848-7366, ext. 128. Why wait until the last possible moment? All students must submit a completed application and an essay. Remember, all applications and essays must be postmarked by May 31. Faxed or emailed applications and essays are *not* acceptable; they must be placed in the mail! In fact, sending your application materials by certified mail is actually the best option, as it offers proof of when it was postmarked and when it was delivered to the Home Office.

Our local WPA agent, Noreen Fritz, is happy to assist you with any of your life insurance and annuity needs. Email Noreen at noreen.fritz@



Verhovay Home Association member Vicki Trott and two of her guests recently celebrated their birthdays at the Home Association in Harrisburg.

comcast.net or call her at 412-821-1837.

"Christ is Risen, Alleluia!" May the joy of Easter remain instilled in your hearts throughout the year. Also, Happy Passover wishes to you and to the ones you love.

Branch 336 Harrisburg, PA

by Nicole Starnier

Spring is here! April has a lot to offer.

Every Monday, the Verhovay Home Association offers a wing special from 5:00 to 9:00 p.m. and, boy, do the members like them!

On Wednesdays, we hold a Texas Hold'em tournament starting at 7:30 p.m. There's no buy-in and prizes are awarded for first and second place winners.

On Fridays, everyone is throwing bags during our cornhole tournament. We do a blind draw for partners and just have a great time together. Games start at 7:30 p.m.

It's time to yell "bingo" every Sunday starting at 2:00 p.m. The Home Association also offers dinner specials.

On April 13, the Home Association will host DJ Kasi with karaoke playing all your favorites starting at

7:00 p.m., and we will celebrate all the April birthdays.

March was a blast with all of the events we held. We celebrated birthdays, brought back bingo, enjoyed some green beer on St. Patrick's Day and collected a ton of food for our food drive.

Spring is on its way and so is our golf outing. We will host two outings this year. The first one will be held on Saturday May 18. If you'd like to join us, please send an email to verhovayhome-assn@gmail.com and we will provide you with the information.

Get well wishes to all who have been under

the weather. We hope for a speedy recovery.

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

If you have anything you'd like to share or would like to receive the Verhovay Home Association's weekly email updates, please contact Nicole Starnier at verhovayhomeassn@gmail.com.

Branch 349 Weirton, WV

by Joyce Nicholson

Greetings from WPA branch 349 in the Ohio Valley Tri-State area!

Did you have an opportunity to go to Super Bowl LIII in Atlanta? Me neither. Despite the snooze-factor of the entire game this year, there was an attention-grabbing statue that greeted the spectators at the entrance to Mercedes-Benz stadium. It was a giant falcon with wings unfurled clutching a football by its talons in the act of a touchdown celebration pose. This impressive 32-ton bird at the entrance to the Atlanta Falcons field was created by a Hungarian sculptor, Gábor Miklós Szőke, who was also responsible for constructing the sensational eagle monument standing in front of Budapest's Groupama Arena, home

of Hungarian first division football team, Ferencváros. The talented Hungarian artist was commissioned by the Atlanta Falcons to create the statue for their new stadium which opened in September 2017. It was built in his Budapest studio and transported in pieces to Atlanta. The falcon is said to be the city's most dazzling work of outdoor art.

Congratulations to Vice Chair of the WPA Board Kathy Novak on her reelection as vice chair of the Hungarian Room Committee at the University of Pittsburgh on Jan. 13. The Hungarian Classroom is one of 30 Nationality Rooms located in the University's Cathedral of Learning, each designed to represent the culture of the area's various ethnic groups. The rooms host an annual open house each December when all the rooms are decorated in traditional manner for the holidays.

The WPA Home Office is again giving branches the opportunity to remember those less fortunate by conducting both its annual Join Hands Against Hunger campaign and the Easter Basket program. Those in need from the local Salvation Army were very appreciative of the assistance shown by our William Penn Association Branch 349.

We wish happy birthday to branch members with April birthdays and best wishes to members with anniversaries. Birthdays this month include Dora McKinsey, Steve Charles, Adam Sedar and Harry Nicholson.

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

Enjoy your Easter holiday. May these holy days find your home filled with peace, love, joy, good family memories and lots of colorful Easter eggs and delicious chocolate.

William Penn Association and its branches have so many events and activities going on this year. Keep checking your *William Penn Life* for dates, locations and information to see them all. I hope to see you at many of them.

For additional information about Branch 349 activities, or if you have any news you wish to share, please call Joyce Nicholson at 740-264-6238. You can call on Alan Szabo for all your life insurance and annuity needs at 330-482-9994.

Branch 352 Coraopolis, PA

by Dora S. McKinsey

Easter blessings to all of our members and their families and a Happy Passover to our members who are of the Jewish faith.

This is the time of the year when we look forward to all the fraternal events coming up. Make sure you check out each issue of *William Penn Life* to keep updated on all the details for each event.

Just a reminder for branch members eligible to apply for a scholarship grant from the William Penn Fraternal Association Scholarship Foundation: All applications and essays, for both new and renewal students, must be mailed and postmarked by May 31. See this month's issue of *William Penn Life* for eligibility rules and an application form.

Special prayers and get well greetings go out to all our members who are ill. May God's grace carry you through to good health.

Happy birthday to all those celebrating a birthday in April. May you be blessed with many more.

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

It can't be stressed enough that everyone should have enough life insurance to cover, at the minimum, burial costs. If you would like to discuss additional life insurance coverage, contact me for information on all of the life and annuity plans that William Penn Association has to offer. We have a plan that will fit you and your budget.

April 2 has been named Children's Book Day. If you have a little one in your life, take time to read them a book each and every day, not just on April 2. It will be well worth your time and theirs.

If you have any news to share, or if you have any insurance questions, please contact me at 412-932-3170 or at dmckinsey@hotmail.com. If you are involved in any volunteer work, please contact me so your efforts can be posted in *William Penn Life*.

Branch 800 Altoona, PA

by Joan B. Ballash

Calling all college students! The deadline to apply for a WPA scholarship grant is fast approaching. Your application and essay must be mailed and postmarked by May 31. Eligibility rules and an application can be found in this issue.

We wish everyone a blessed

Easter with renewed hope from the Resurrection.

Once again, Branch 800 is participating in the Join Hands Against Hunger campaign by donating to Catholic Charities and the St. Vincent de Paul soup kitchen, both in Altoona, and to American Rescue Workers in Hollidaysburg. We are so fortunate to have such organizations in our area. Thank you to the WPA Home Office for setting an example and providing an incentive.

Happy birthday to Branch Auditor Victor Ballash and to all our April babies. We wish you a year of much happiness.

Branch Auditor John Conti is recovering from a fall. We pray for him and for all who are experiencing health issues.

Our sincere sympathy goes to the family of Virginia L. Murphy and all others who have recently lost a loved one. May the Resurrection of Christ give you comfort.

The next Branch 800 meeting will be held Monday, April 8, at 7:00 p.m. at Our Lady of Lourdes Education Center in Altoona. All branch members are welcome to attend.

For information about WPA activities and for answers to your questions about life insurance and annuities, please call Bob Jones at 814-942-2661.

Welcome To Our Fraternal Family



EMMA L. BURKY
Branch 44 Akron, OH



JACK W. HAUSER
Branch 8036 Scottdale, PA



JOSLYN E. KRAUS
Branch 590 Cape Coral, FL



OLIVIA TUNIS
Branch 352 Coraopolis, PA



MÉZ (Hungarian Honey)

Recently, my daughter Emerencia was prescribed a liquid antibiotic. It tasted terrible. Unlike many children's medicines, it contained no sweetener. My mom suggested mixing it with honey to, as Mary Poppins sang, "help the medicine go down." She handed me a jar of Hungarian Acacia honey that was given to my family by our relatives in Csót. I thought that honey was honey, but I learned that méz (honey) from Hungary is a prized commodity, with Acacia (also known as Black Locust) being among the most sought after for its sweet, mild taste.

Hungary boasts the largest bee density population in the world. Only a few other countries produce Acacia, a monofloral honey (single-blossom type) collected from thousands of acres of protected land that contain exclusively Black Locust forests. Over one-fifth of the world's Acacia trees are located in Hungary. There are more than 15,000 beekeepers in the homeland and more than 35 monofloral honeys produced in the Carpathian/Pannonian Basin.

Hungary also has more than 700 polyfloral varieties (honey that comes from various blossoms). Roughly 75% of Hungary's honey is exported, with the largest customer being Japan.

On Dec. 7, Hungarian apiarists mark the feast day of St. Ambrose, the patron saint of beekeepers. They spend this day cleaning and examining each hive to make sure the colony is healthy and will be able survive the winter.

Nearly all honey produced in Hungary is left in a raw state to preserve the many nutrients hidden within this most perfect of foods. Acacia is the sweetest variety thanks to the tree's sweet nectar. Phacelia honey, the second sweetest, has a strong, lemony scent and taste making it Winnie-the Pooh's favorite type of honey. An obscure but noteworthy Hungarian honey is Honeydew (a.k.a., Pine Honey or Forest Honey) which comes from trees that are non-blooming or blossoming. This thick, almost black nectar is harvested from pine, fir, oak or black walnut as bees gather sweet juices from the needles and leaves.

To learn more about Magyar méz and its medicinal qualities, log onto www.hungarybees.com or www.honeycave.eu.

There are 14 clues in the April word search. Each is the name of a Hungarian monofloral honey. Good luck!

Boldog Húsvéti!
Lizzy Cseh-Hadzinsky, Branch 28

WPA PUZZLE CONTEST #166 OFFICIAL ENTRY

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

"Hungarian Honey" Word List

Acacia	Dandelion	Milkweed
Black Locust	Hawthorn	Phacelia
Buckwheat	Honeydew	Rapeseed
Cherry	Lavender	Sunflower
Chestnut	Linden	

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 #166
709 Brighton Road
Pittsburgh, PA 15233

4. Entries must be received at the Home Office by **May 31, 2019**.
5. Four winners will be drawn from all correct entries on or about June 4, 2019, at the Home Office. Each winner will receive \$50.

Puzzle Contest #163 WINNERS

The winners of our Puzzle Contest #163 were drawn March 5, 2019, at the Home Office. Congratulations to:

Kathleen A. Brown, Br. 89 Homestead, PA
Kelli A. Felde, Br. 209 St. Louis, MO
Donald G. Phillips, Br. 34 Pittsburgh, PA
Deborah A. Suzhay, Br. 14 Cleveland, OH

Each won \$50 for their correct entry.

In Memoriam

We ask you to pray for all our recently departed members listed here:

FEBRUARY 2019

0001 BRIDGEPORT, CT
Alice S. Rinko
0008 JOHNSTOWN, PA
John S. Behory
Mary E. Ludwig
Dorothy J. Weaver
0013 TRENTON, NJ
Helen Schwartzkopf
John Schwartzkopf
Aldo Scopelliti
0014 CLEVELAND, OH
Rosemarie Borisz
Rita Lesko
James E. Lorenczi

Natalie M. Loya
0018 LINCOLN PARK, MI
David A. Sias
0028 YOUNGSTOWN, OH
Michael A. Clemente
0034 PITTSBURGH, PA
Agnes A. Johnston
0076 PHILADELPHIA, PA
Mary Harshaw
0088 RURAL VALLEY, PA
Elizabeth Brochetti
John Brochetti
0089 HOMESTEAD, PA
Grace Estok
James P. Stack, Jr.
0129 COLUMBUS, OH
Arlene J. Ries
0132 SOUTH BEND, IN
Robert J. Bella

Gregory L. Dyczko
Marilyn Kress
0216 NORTHAMPTON, PA
Anna V. Bummer
Rosalie Haverly
Grace Horvath
Mary Ann Milkowich
Marie Snell
0226 McKEESPORT, PA
Harry J. Brunory
Patrick H. Gill
Rose Grushecky
Virginia Yuschak
0296 SPRINGDALE, PA
Mary M. Armbruster
Elizabeth Fanelli
Viola L. Maletta
0336 HARRISBURG, PA
Eugene S. Shubert

0349 WEIRTON, WV
Gloria J. Sweeney
0590 CAPE CORAL, FL
Lottie Pavlovich
0705 MAYVILLE, WI
Richard J. Mahas
0720 DEDHAM, MA
Violeta Fernandes
Helen M. Kennedy
0800 ALTOONA, PA
John J. Burger
Alice M. Winkler
8114 CLARION, PA
Leo J. Curran
8340 BALTIMORE, MD
Kathleen M. Hornack

Recent Donations

WPFA Scholarship Foundation

Donations Through
Premium Payments
FEBRUARY 2019

Branch - Donor - Amount

8 - Margaret I. Martin - \$2.00
9 - Christopher Phillips - \$5.00
13 - Frank Papp - \$5.00

18 - Marcia Anne Horst - \$5.00
19 - Mary Jane Nagy - \$1.00
28 - Mary Ellen Schwartz - \$10.19
28 - Maria E. Schauer - \$3.90
28 - Patricia A. Palotsee - \$5.00
28 - Mary P. Balash - \$1.61
28 - Earl A. Spencer - \$2.50
89 - Audrey M. Swartele - \$25.00
129 - Jean A. Boso - \$6.00
226 - Timothy R. Holtzman - \$1.40
226 - Katie M. Dopkowski - \$19.20
226 - Letitia Hrehocik - \$25.00
226 - Judit Borsay - \$25.00
336 - Charles S. Johns - \$4.21

352 - Louis J. Wassermann - \$10.00
352 - Kayla N. Veith - \$10.00
352 - Kaitlyn R. Macie - \$25.00
720 - John A. Puleo Jr. - \$3.09
8036 - Zachary J. Kaider - \$4.00
TOTAL for Month = \$199.10

Additional Donations FEBRUARY 2019

Donor - Amount
Adele Weir Ford - \$10.00
Anna Eigner - \$1.95
WPA Cookbook Sales - \$245.00
TOTAL for Month = \$256.95

Donations In Memoriam FEBRUARY 2019

**Donor - Amount
(In Memory of)**
M/M Andrew W. McNelis - \$25.00
(Brian Schmidt)
James W. Robertson - \$100.00
(Douglas Truesdell)
James W. Robertson - \$100.00
(Brian Schmidt)
Katherine E. Novak - \$25.00
(Brian Schmidt)
TOTAL for Month = \$250.00

Enjoy even more tastes of Hungary

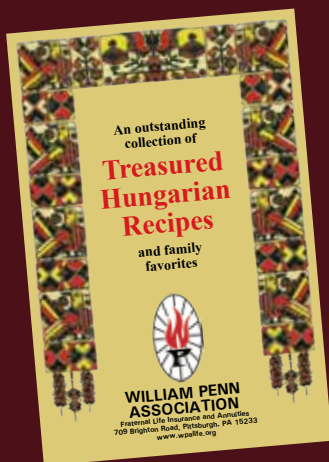
The Official WPA Cookbooks

Buy one or both - Different recipes in each book

A Taste of Hungarian Heaven - \$20 per copy
A spiral-bound book with 500-plus delicious recipes

Treasured Hungarian Recipes - \$7 per copy
A collection of 160 classic Magyar recipes

Prices include shipping and handling.



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.

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 nearly \$2.8 million in scholarship grants. Last year alone, the William Penn Fraternal Association Scholarship Foundation awarded grants to 156 students totaling \$78,000. 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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Join Hands Day project...**PAGE 2.**

Term vs. Whole Life: Which type of
insurance is right for you?...**PAGE 4.**

'The Mad Hungarian'...**PAGE 6.**

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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