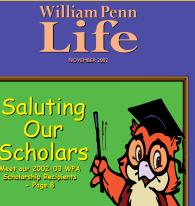
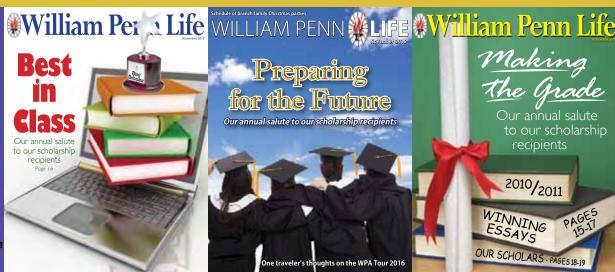
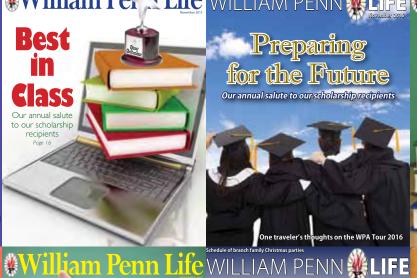
Let's Join Hands Against Hunger!

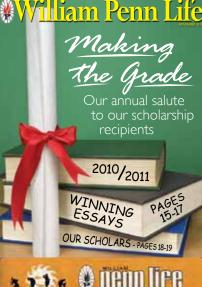
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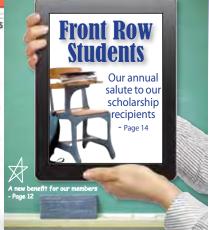








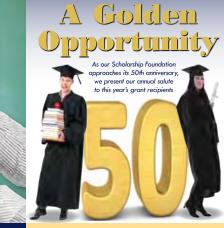


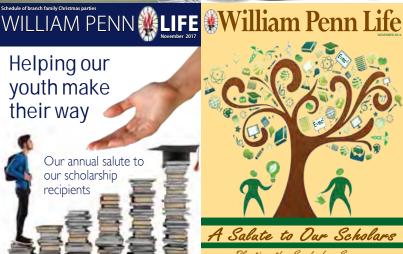


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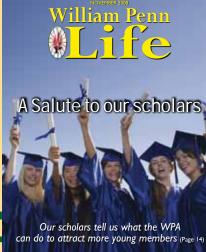
their way

Our annual salute to our scholarship









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Email: jganchuk@wpalife.org

Hungarian Heritage Experience Reservation Form

Name:	WPA Certificate Number:					
Address:						
City:	State: Zip:					
Phone:	Fmail:					

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.

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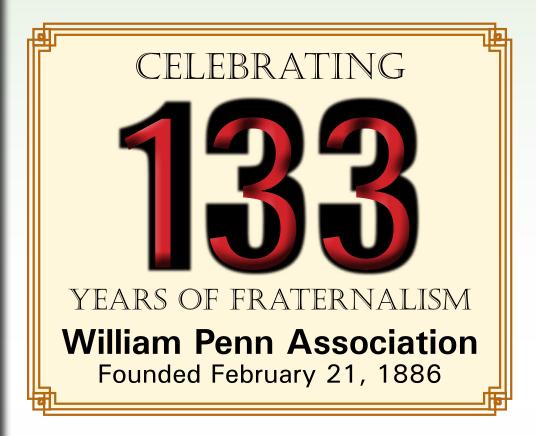
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DURING THIS SPECIAL YEAR, William Penn Association will celebrate our 133rd Anniversary, our 39th General Convention and the 50th Anniversary of the William Penn Fraternal Association Scholarship Foundation, Inc. We approach the year with positivity and cheer.

Unfortunately, many of our neighbors cannot do the same. For many, especially after the holidays, their local food banks' inventories decrease rapidly as donations dry up after the holidays.

To counteract this, WPA is asking our branches all over the country to embrace fraternal service and participate in our annual Join Hands Against Hunger campaign. During this campaign, branches conduct food drives within their branch and donate the items they collect to a local food bank, church food pantry, shelter, or other charitable organization.

The Home Office will assist branches in this effort by reimbursing each participating branch up to \$50.

For more information about Join Hands Against Hunger 2019, contact Fraternal Director Barbara A. House toll free at 1-800-848-7366 ext. 107.

To be eligible for reimbursement, WPA branches must submit all receipts to the Home Office by April 1, the day the campaign officially ends.

We thank our members and branches for the efforts they continue to make to combat hunger in their communities and encourage all to join us in this year's campaign.

Holiday Baskets program spreads fraternal spirit

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

Between Thanksgiving and the end of the year, WPA branches donated 91 baskets of non-perishable food and other items worth a total of \$5,129 to those in need in their local communities.

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

Half of the participating branches either exceeded the number of baskets eligible for reimbursement or contributed beyond \$50 per basket.

Besides donating to individuals and families in need, many of our branches reached out to church ministries, soup kitchens, community food pantries and other charitable and social services organizations in their communities.

While most branches chose to donate grocery store gift cards, there were a number of branches which chose to shop for grocery items and fill the baskets themselves.

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

- Branch 1 Bridgeport, CT
- Branch 8 Johnstown, PA
- Branch 13 Trenton, NI
- Branch 14 Cleveland, OH
- Branch 15 Chicago, IL
- Branch 18 Lincoln Park, MI

- Branch 19 New Brunswick, NJ
- Branch 26 Sharon, PA
- Branch 27 Toledo, OH
- Branch 28 Youngstown, OH
- Branch 34 Pittsburgh, PA
- Branch 48 New York, NY
- Branch 51 Passaic, NI
- Branch 88 Rural Valley, PA
- Branch 129 Columbus, OH
- Branch 132 South Bend, IN
- Branch 159 Phoenixville, PA
- Branch 189 Alliance, OH
- Branch 216 Northampton, PA
- Branch 226 McKeesport, PA
- Branch 249 Dayton, OH
- Branch 296 Springdale, PA
- Branch 336 Harrisburg, PA
- Branch 349 Weirton, WV
- Branch 352 Coraopolis, PA
- Branch 800 Altoona, PA
- Branch 8036 Scottdale, PA
- Branch 8114 Clarion, PA

Letters

Ronald McDonald House thanks WPA for donation of needed funds

Thank you very much for your \$500 donation to the Ronald McDonald House Charities of Pittsburgh and Morgantown, Inc. (RMHC). Gifts like yours enable us to continue our mission of keeping families with sick children close to each other and the care and resources they need. Your generous support ultimately impacts each guest.

We provide each family with private sleeping quarters, as well as warm communal spaces, including a large well-equipped kitchen, a living room, a play area and a dining/activity room frequently used for parties, games, and arts and crafts in addition to meals

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

Your support of our charity makes you a part of all our endeavors. Thank you again for thinking of RMHC and our families. Your donation is truly appreciated by us, and by the children, parents and guardians who benefit from our services.

Sincerely,

Eleanor B. Reigel

Executive Director Ronald McDonald House Charities of Pittsburgh and Morgantown, Inc.

Families of young hospital patients appreciate meal provided by WPA

On behalf of the families of Ronald McDonald House Pittsburgh and Morgantown, Inc. (RMHC), I would like to thank you and the members of William Penn Association for providing a wonderful meal for our RMHC families. The sandwich platters and drinks were very much appreciated! We continue to be so grateful for the generosity of our friends who help us to support a kind and comforting

atmosphere for our guests.

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

Again from everyone at RMHC Pittsburgh, I would like to thank you for your continued support of our families and mission.

Sincerely,

Morgan C. Knox

Volunteer Coordinator Ronald McDonald House Charities of Pittsburgh and Morgantown, Inc.

WPA Holiday Basket helps organization assist families in need

Thank you so much for the donation of all the miscellaneous items for our residents. There were no goods, services, or benefits provided to you by Family Connections for this contribution which will be used to further our mission.

Every single item that all of you have donated was very much appreciated. These are the everyday things that helps us tremendously. The kindness that you have all shown to our residents is incredible.

Our goal at Family Connections is to continue to help and support our residents as best as we can. With the generosity of people like you it helps to make it possible. Thank you again for being a contributor and investing in our organization and your community.

Gratefully,

Michael Smith, MSW, LGSW

Executive Director Family Connections, Inc. Colliers, WV



Are your beneficiaries up to date?

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

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

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

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



Moneywise with Bob Bisceglia, National Sales Director

Insure your love

Happy Valentine's Day!

As you know from reading this column, LifeHappens. org (formerly the Life Foundation) and the National Association of Insurance and Financial Advisors (NAIFA) have officially dubbed September as Life Insurance Awareness month. But, when you think about it, life insurance is actually *love* insurance. And, since February is the month of love, NAIFA and Life Happens started the "Insure Your Love" campaign seven years ago. That makes this month a perfect time to reach out to our members about their life insurance needs.

"Do I really need life insurance? And, if so, how much life insurance do I need? Would someone I love suffer financially if I were to die suddenly?" These are common questions that WPA agents hear every day.

Think of your life as a series of stages: youth, young adulthood, parenthood, maturity. Each stage has its own loves, its own rewards and its own reasons to purchase life insurance.

Youth: While it may not be obvious to most people, childhood is an excellent time to purchase life insurance. Health is normally better and costs are lower. A parent or grandparent can purchase life insurance for a child that offers three important advantages: It's inexpensive; it provides protection for the unexpected; and it can help protect the child's future insurability. WPA has a variety of youth plans, both term and permanent. Your WPA agent or broker can help you pick the right plan for you.

Young Adulthood: Young adults often struggle to manage a budget. They're trying to maintain their first household and repay student debt, all while trying to start a career. Whether single or married, young adults need life insurance to protect their future. As with youth, young adults are probably in better health than they will be later in life, a major factor that insurance companies use to determine your rates. And, even if they don't have children, young adults may have others who depend on their income: aging parents (who often cosigned for student loans), younger or disabled siblings, business partners or close friends. Purchasing term insurance as a young adult is an inexpensive way to plan for the future. Talk to your WPA agent about our term plans. They can design a plan that's right for you, and help you plan for what's ahead.

Parenthood: This is the stage when most people decide to purchase life insurance. When a spouse and children depend on you, a permanent life insurance plan can ease your mind. If you had already purchased term life insurance, this may be a great time to consider converting to a permanent plan. Many parents also find it useful to supplement a permanent life insurance plan with term insurance during their children's younger ages, or even through their college years. You could consider a low-cost option of adding a spouse and/or children's rider onto your policy to protect your entire family under one certificate. Whether you are a two-income family, single-wage with a stay-at-home parent, or a single parent, now is the



time to call your WPA agent to have your needs reviewed and take care of the ones you love with life insurance.

Maturity: The children are grown and on their own (we hope!). Maybe you're winding down your business, looking to pass it on to a relative or business partner, or just looking to retire. You've earned your retirement. Life insurance can help you achieve your goals of financial security as you mature. Life insurance is also the best way to provide for final expenses and to pass assets on to your loved ones in a simple, private, tax-advantaged manner.

So, where do you start?

First, call your WPA agent or broker. Then, look at the protection you have now. Review your finances and current life insurance coverage. We have a calculator on our website under the "life insurance" tab to help you determine your needs. Whether you are a new parent, first-time home buyer, business owner or retired, talk to one of our agents and they'll help you understand which of our products might be best for you at this stage of your life.

Our agents are professionally trained to help you identify your needs and goals and find solutions that fit your lifestyle and budget. If you're not already working with an agent, simply call the Home Office Sales Department at 1-800-848-7366 and we'd be happy to help or assign a local agent for you.

Lastly, share the love! Imagine earning money by referring new members who purchase life insurance. The WPA Recommender program is an excellent way to help your friends and loved ones show their love by purchasing the life insurance they need. We'll reward you with up to \$20 for each referral you recommend who purchases a permanent or term life insurance plan. See the Recommender program ad on the back page of this issue for details.

No matter what stage of life you're in, life insurance --and WPA--can help provide security and peace of mind. Give us a call and insure your love this Valentine's Day! □

Aging Well with Cathy Graham



What's for brinner?

IN MY HOUSE, we call it "brinner," a word coined by my daughter when she was very young. Simply stated, brinner is "breakfast for dinner." On a cold winter evening, breakfast for dinner can be a hearty, healthy way to feed the family. With a few minor adjustments, a typical Sunday morning breakfast can quickly satisfy comfort food cravings while adding tons of nutrition.

Wild blueberry pancakes, for example, are full of antioxidants and fiber. Serve them with low-fat cottage cheese or plain Greek yogurt for an additional 20 grams of protein. Use whole wheat flour or a mix of white and whole wheat flour for additional nutritional benefits. I am very fond of Kodiak brand pancake mix because it is already packed with protein and meaningful carbohydrates. Fresh fruit is a tasty topping that can replace the heavy sugar of maple syrup and imitation syrups. At 200 calories per four tablespoons, syrups are true nutritional spoilers. Nuts or nut butters are super delicious on hot cakes or waffles adding a crunch and fuller texture.

Eggs are versatile and can become a full meal when scrambled with mushrooms, tomatoes, spinach, kale and potatoes. The flavors come alive when cooked together. Add peppers--green or spicy--and top with salsa for a Mexican flare.

Grilled banana sandwiches slathered with peanut butter are guick, yummy and stick to the ribs. They make for a perfect meal before or after snow play in the backyard.

My favorite brinner features pumpkin waffles with a little molasses, cinnamon and nutmeg added to a dollop



of plain Greek yogurt.

Brinner is a winning idea for meatless meals, too. It seems to me that cleanup is easier and prep time is almost nothing. Spread the joy tonight by creating your own brinner!

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



Show your WPA pride!

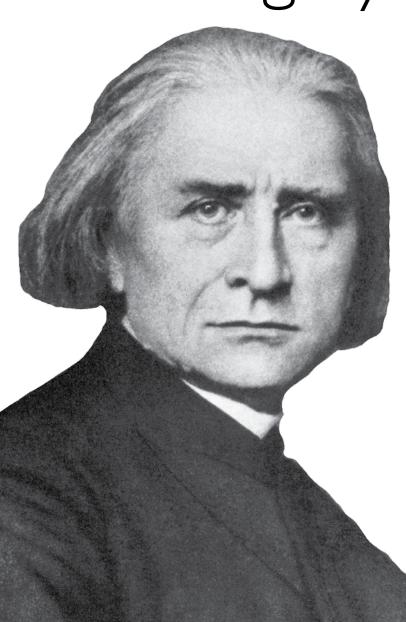
We have a shipment of our popular Lands' End® brand, 100% cotton, short-sleeved polo shirts featuring an embroidered William Penn Association logo. These are the same comfortable shirts worn by volunteers at various WPA events. The men's shirt features a two-button placket, and the women's shirt features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

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Franz Liszt & his legacy



AS A YOUNGSTER, I played the alto saxophone in the school band. My attempt at mastering the instrument was less than a successful one. During that same time, I also tried my hands at playing the cimbalom and oftentimes envisioned myself making beautiful music like Alex Udvary or Oskar Okros. As time progressed, I learned that it took a large amount of diligence to make proper music. I also realized that to become a true master of any given instrument, a god-given talent is necessary, and, apparently, God decided to give me other talents.

Thankfully, the muses spoke to my brother, András, who continues to play the cimbalom to this day. Needless to say, I drifted away from performing music to other areas (such as writing) having absorbed nothing more than an appreciation for the musical arts and the composers and performers that make it all possible.

As I have grown older, my appreciation of various types of Hungarian music has diversified. As a kid, I preferred the seminal, easy-listening stylings of regional Hungarian performers who had been a fixture at many social gatherings for decades, performers like Mikisits, Borisz or Rabb. With age, my interests expanded further: from current Hungarian folk music trends (such as the Tánc Ház movement) to the classical compositions of Liszt and Brahms, as well as other Hungarian and Hungarian-inspired composers, such as Enescu, Dinicu, Kodály, Bartók, Nováček, Dvořák and Wagner. I also like, on occasion, to listen to some light opera and musicals.

Each new musical discovery has added more vibrant color to my ever-expanding palate of listening experiences. The internet offers an almost limitless smorgasbord of recordings for listening either free of charge or for a nominal service fee. I can listen from my car, cellphone, tablet or computer when and where I want.

As with most things I research, I take interest in the history behind the subject matter, as I find it essential to understanding the ideas completely.

This broad understanding of the history and circumstances of the time that music was composed or recorded imbues the art with additional meaning. For example, Béla Bartók, the noteworthy composer and researcher of Hungarian peasant songs, was shunned by the Communists following his death in 1945. I was not really sure, but I assumed the Stalinists of Hungary were so relentless in their refusal to recognize Bartók and his works due to his immigration to America. It was not until my brother András introduced me to a book entitled, Music Divided: Bartók's Legacy in Cold War Culture by Danielle Fosler-Lussier, did I learn the details to the intentional discrediting of Bartók by the Hungarian Communists. Anyway, Bartók's legacy is an illustration of the importance of how historical context influences the meaning and appreciation for music.

Another illustration of this is the great legacy of Franz Liszt's musical career, which has itself an outsized historical impact on the musicians and societies that came after him.

Clearly, Liszt was an astounding piano virtuoso. But, it is his promotion and friendships that were



Liszt's Legacy: The Franz Liszt Academy of Music in Budapest and two of his greatest followers, Béla Bartók (left) and Zoltán Kodály.

forged with other musical greats of his time that molded a framework for producing a long list of musical pedagogues that were instrumental in teaching the majority of performers, conductors and composers of classical music to this very day. Interestingly, many of these great teachers were mostly Hungarian and were graduates of the Liszt Ferenc Academy of Music in Budapest. Besides the music school in Budapest, Liszt opened a smaller version in 1872 in Weimar and is primarily responsible for helping to establish the New German School of Musical Theory. Furthermore, Liszt's relationships with Richard Wagner, Frederic Chopin, Edvard Grieg, Robert Schumann, Hector Berlioz, along with scores of other European greats of music, established Liszt as a regal figure in the world of musical culture. The ripple effects of these friendships can be discovered by the discerning eye and ear in reviewing the historical and literal records.

As I have listened to and read about the people who composed, performed and taught within the realm of classical music, I have learned that many have had a connection to either Liszt or his schools or were tutored/taught by persons who had been students themselves at one of his academies.

At one point, even receiving consideration to be a student of Franz Liszt would have been a compliment and to actually study with him, a dream. In Europe, once studies with Liszt were completed, a student would become an instant minor celebrity in their own right and would be appointed to a prestigious position with an orchestra of high acclaim.

For example, Carl Lachmund spent three years in study with Liszt. He is the only American to have been given a personal letter of accolade and was considered Liszt's favorite student. Lachmund is also the only student of

Liszt's who wrote an entire day-by-day diary of his lessons with the virtuoso. Liszt thought so highly of Lachmund that he gave him several personal items, including several locks of hair, cigars, manuscripts of music and other tokens of esteem. Lachmund returned to his home in New York City and founded both the Lachmund Conservatory of Music and the Women's String Orchestra and led several other orchestras throughout the United States.

The list of Hungarian musical pedagogues inspired by or tutored by Liszt is numerous and includes such greats as József Joachim, Jenő Hubay, Zoltán Kodály, Béla Bartók, Fritz Reiner and (one of my personal favorites) Ede Reményi. For those who do not remember, I wrote about Reményi in a previous *Take*. To recap, Reményi is a remarkable man largely forgotten to history: he knew fluently over 10 languages, performed on all but one continent, participated in the Hungarian Revolution of 1848, was a personal friend to Lajos Kossuth and was exiled to Turkey with him. Reményi even accompanied Kossuth to America in 1851-52 and was one of the first Hungarians to have taught advanced music theory in America.

Like an expanding spider web, the list of Magyars who were connected to Franz Liszt is almost limitless and the list of musical greats who are not of Hungarian extraction is similarly impressive in number and name.

It seems almost every time I delve into the stories behind the classical recordings that I listen to, a name of a Hungarian appears as a soloist, conductor, composer or guest star. Just as in mathematics, physics, cinematography and sports, Hungarians of distinction seem to appear in large numbers, often in the most unexpected of places.

Over the next several months, I will try to delve into several more Hungarians who have made noteworthy contributions to the world of music. With a little bit of research, you can gain an insight to just how extensive the pedagogical legacy of Liszt really is. If you want to learn more, I suggest you start with the names mentioned in this month's *Take*.

Better yet, start listening! Pick up a record or a CD and read the liner notes, or use a musical streaming service like Apple Music, Pandora, or Spotify, as each will curate and provide additional information on the songs as you listen. For example, you could begin with Franz Liszt, then Joachim, followed by Bartók, Kodály and Hubay. After that, pick and choose.

Musical research is a great way to stay warm this winter, so bundle up and put on some great Hungarian tunes!

Special thanks go to fellow Branch 28 member A. J. for rekindling my idea of writing about Liszt and his legacy. An almost endless list of composers, conductors and performers of Hungarian background have benefited from his teaching and inspiration.

Éljen a Magyar,

Tibor II

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



years of helping young members achieve their dreams

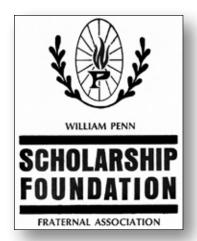
By Judit Ganchuk

Fraternalism makes the difference when families consider their options for life insurance and annuities. William Penn Association members can take advantage of fraternal benefits like the Orphan's Benefit, Newborn Children Benefit, Graduating High School Seniors Benefit and our scholarship program, offered through the William Penn Fraternal Association Scholarship Foundation, Inc. (WPFASF).

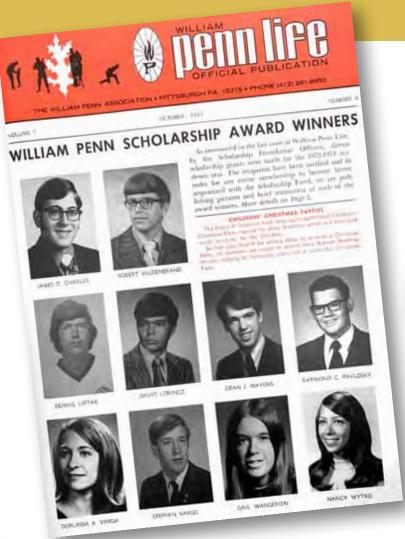
Our scholarship program provides much needed financial assistance to families interested in sending their children to college or nursing school. In 2019, the WPFASF is celebrating its 50th Anniversary--the Golden Anniversary. Back when it was first incorporated in 1969, the WPFASF sought donations from the Association's membership, saying it was committed to "reaching out to talented students and changing their financial despair into the bright promise of a brilliant future." Today, the WPFASF still holds to that ideal.

The first mention of a scholarship program was recorded in the minutes of the 26th General Convention on September 13, 1967, when the delegates directed the Association's Board of Directors to offer scholarship grants. By June 1969, the WPFASF had been incorporated as an entity separate from the Association, with its own By-Laws and a charter approved by the Commonwealth of Pennsylvania. Later that year, the WPFASF was qualified as a tax-exempt organization by the IRS, enabling it to grant scholarships by 1970. Some of the Scholarship Foundation's first donors included Former National President Elmer Charles, former National Director Rev. Andrew P. Jacobs, and the Standard Press and Parker Photo Offset Printing Company of New Brunswick, N.J.

In those early days, there were three categories of scholarship grants: grants based on scholastic achievement, grants based on financial need and grants awarded to students studying insurance marketing. In 1972, the first grants of \$100 or more were awarded to 11 students:



James D. Charles of Branch 296 Springdale, PA
Robert Hildenbrand of Branch 89 Homestead, PA
Dennis Liptak of Branch I Bridgeport, CT
David Lorincz of Branch 383 Buffalo, NY
Dean Mayors of Branch 28 Youngstown, OH
Arlene Osag of Branch 16 Perth Amboy, NJ
Raymond C. Pavlosky of Branch 52 Windber, PA
Dorlinda A. Varga of Branch 22 Roebling, NJ
Stephen Vargo of Branch 127 Joliet, IL
Gail Wangerien of Branch 19 New Brunswick, NJ
Nancy Wytko of Branch 26 Sharon, PA





Left: The first recipients of grants from the WPFA Scholarship Foundation in 1972 received the star treatment, being featured on the front page of the October issue of William Penn Life (shown at left).

Above: We continue that tradition of honoring our recipients each year in our publication, publishing the names and photos of that year's first-time recipients in the November issue, including 52 first-time recipients in 2018.

Previous page, bottom: The Scholarship Foundation logo, c. 1969.



To date, our Scholarship Foundation has awarded 6,308 grants totaling \$2,794,700. For the 2018-2019 school year, the Foundation awarded grants to 156 students, including 52 first-time recipients, totaling \$78,000.

All of this was made possible by the kindness and generosity of our members and friends. Since that very first National Scholarship Dinner Dance held in 1973 during the 30th William Penn Association National Bowling Tournament in Cleveland, Ohio, we have--and will--continue to raise funds for this worthwhile endeavor, which is nothing less than America's future.

Truth be told, our Association's youth are engaged citizens and contributing members to society. Your donations help these young people achieve their academic goals.

Cheers to another 50 years of this great program! May the next 50 years be even more incredible. Please consider donating today.

Please make your donation payable to: "WPFA Scholarship Foundation, Inc." and mail to: WPFA Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233.

NEW APPLICANTS

William Penn Fraternal Association Scholarship Foundation, Inc.

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:

- I. WPFA Scholarship Foundation, Inc., Application for Scholarship Grant, which can be found in this issue of William Penn Life. An application also may be obtained by writing to: President, William Penn Fraternal Association Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233, or may be downloaded from the Association's website at www.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 exeeds 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:

- I. WPFA Scholarship Foundation, Inc., Application for Scholarship Grant, which can be found in this issue of William Penn Life. An application also may be obtained by writing to: President, William Penn Fraternal Association Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233, or may be downloaded from the Association's website at www.wpalife.org.
- 2. An Essay of 100 words or fewer answering the question: "How has your family history influenced you?" If the essay exeeds 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.

William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821

Phone: 412-231-2979 • Toll-free: I-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 BIRT	ГН: /	1
Last	First	Middle Initial			
4. ADDRESS:					
No. Street					
City	State		Zip Code		
5. STUDENT APPLICANT'S PHONE: (1	6. SOCIAL S	ECURITY NO.:		
<u> </u>		0. 0001/12 0	200		
7. E-MAIL ADDRESS:					
8. SCHOOLS ATTENDED (LIST IN REVERSE	CHBUNUI UGICVI UBDE	P STARTING W	ITH MOST BECENT	SCHUUI).	
0. SCHOOLS ATTENDED (LIST IN REVENSE	CHNUNULUGICAL UNDE	n, STANTINU W	III WIOSI NEGENII	Dates Atte	ended
Name of College/High School		Location		(Month/Ye	
				EX: U8/201	4 - 06/2018
0. 400DEDITED 0011 FOR OD UNIVERSITY	WILLIAM AGGERTER				
9. ACCREDITED COLLEGE OR UNIVERSITY	WHERE ACCEPTED:		Year Will Be	☐ Freshman	☐ Junior
School Name:			Attending in School:		☐ Senior
Street Address or P. O. Box:					
City:	State:		Zip Code:		
10. MAJOR COURSE OF STUDY (e.g., ENGIN	NEERING, PRE-MEDICAL,	BUSINESS, ET(C.):		

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. 12. WILLIAM PENN ASSOCIATION LIFE INSURANCE CERTIFICATE INFORMATION VERIFICATION: CHECK ONE: □Parent or □Grandparent IS REQUIRED.			
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

JUST 4 COZZ

It's February, and you know what that means, don't you? Yes, we're halfway through winter, and, yes, it's going to be cold outside for a while longer. But, it also means we're more than halfway through the school year! In fact, many of us will be celebrating the **100th day of the school year** sometime this month. To mark this special day, here are some activities you can try, some of which just might ask you to use what you've learned so far this year in school.

- Get a plain, white T-shirt and create your own special shirt with 100 of something on it. For example, you can cover it with 100 stickers or 100 stamps, or you can get 100 people to write their name on it.
- Take a paper plate and make it look like a gumball machine with 100 gumballs in it. You can use an ink dauber, marker or crayon to draw the gumballs.







noto courtesy of DailyMesses.com

- Write a short story using exactly 100 words.
- Build a fort using an old box and 100 popsicle sticks.
- Make a list of 100 words that begin with your first (or last) initial.
- See if you can balance on one foot for 100 seconds. You can extend your arms out to help you keep your balance.
- Read a book with the word "100" in the title, such as *One Hundred Best Loved Verses* by Mary Engelbreit or *I'll Teach My Dog 100 Words* by Michael Frith.
- Build a "cup tower" by stacking 100 small paper cups on top of each other. You can make a game of this with your friends by seeing who can build a tower using all 100 cups in the shortest time.

Make sure to snap
a photo or two and tag us
#WPALIFE on social media.



Branch 9 Hazleton, PA

by Sara McKinsey-Barra

Happy New Year to all Branch 9 members! May the new year hold much hope and promise of good things.

Happy Valentine's Day, also. Spend it with the ones you love.

The branch held a Christmas party at St. Peter's United Church of Christ in Pine Grove, Pa., on Dec. 16. Branch members Lilly and Julia Barra had a great time putting together the Christmas stockings that were passed out to those in attendance. Many thanks to William Penn Association for supplying the funds and gifts that made it all possible.

If you do any volunteer work or help out in the community in any way, please let me know so that I can include it in a future article. A picture would be great, too!

If you need to contact me, email me at *s_mckinsey@hotmail.com*. You can also call at 717-460-6755. I can help you apply for new life insurance, change a beneficiary or answer any question you may have about your current insurance.

Branch 14 Cleveland, OH

by Richard E. Sarosi

I hope everyone had an enjoyable and blessed Christmas and a New Year's celebration filled with memories and dreams for the future.

Happy Valentine's Day! May you, your family and friends have a wonderful celebration.

I decided to take it easy on our readers this month and limit my thoughts and words for the Branch 14 article. Yes, it is a slow time for news from Cleveland, but I expect it to pick up as events are being scheduled for 2019. So, best wishes for a great 2019. Stay healthy and enjoy the good fortune that may come your way.

Branch 14 meetings will resume in March and will be held in the Bethlen Hall of The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills. Branch 14 adult members and guests are welcome to



Branch 9 members Julia (left) and Lilly Barra fill Christmas stockings that were given to guests at the branch's family Christmas party in December.

attend the branch meetings. Meetings are held on the first Wednesday of the month, beginning at 7:00 p.m. Upcoming meeting dates are: March 6, April 3 and May 1.

Mark your calendars for "Paprika! 2019" to be held on Saturday, March 30, at The Ritz-Carlton Cleveland.

More Hungarian activities in the Cleveland are being planned, and I will share dates and information about these events with you as soon as it becomes available. Remember to check *William Penn Life* each month for information on these and other events of interest in both the Association and the American Hungarian community.

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

We welcome Thomas K. Szélpál to our William Penn Association family.

At this time, 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. We send out get well wishes and prayers of healing to Branch 14 members Robert "RJ" Chamberlain Jr., Margaret Molnar, Mary Jane Molnar, Ernie Sarosi

and Branch 14 President Caroline Lanzara for their continued healing, recovery and return to good health. Get well wishes to Elmer E. "Al" Vargo, former National President. 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 WPA members who are celebrating a birthday and/or anniversary this month. Happy February birthday to Robert "RJ" Chamberlain Jr., who will be celebrating his first birthday. How quickly he is growing up. May all our members be blessed with many more birthdays and anniversaries.

Your continued donations and support of the William Penn Fraternal Association Scholarship Foundation is very important and much needed, as it provides the funds distributed to our student members for their college studies. If you were a recipient of a WPA scholarship, please support education and our students by donating to the scholarship fund.

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, remember those who are in the hospital, rehabilitation facilities and extended care facilities. They like to have visitors.

Remember, Branch 14 members



Members of Branch 16 Perth Amboy, N.J., gathered Dec. 15 at the Ponte Vecchio Italian Seafood Grille in Old Bridge for the branch's annual Christmas party.

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

Branch 18 Lincoln Park, MI

by Barbara A. House

Happy Valentine's Day!

Contrary to what you read in the December issue of William Penn Life, Helen Sryniawski is very much alive and well. She calls all of you every month to remind you of our meetings and events. She is irreplaceable. I meant for her name to be added to the "get well" list. She took all the teasing in her usual good-humored way. Thank you, Helen. What would we do without you?

Our last branch meeting of 2018 was held Dec. 12. We held election of officers, a grab bag exchange and a wonderful dinner with super desserts provided by our members, all while enjoying a ton of fraternalism. Thank you, all, for a wonderful year. I know 2019 will be just as good. How can we miss with members like you?

As I write this, I am planning to leave for Florida, but I can always be reached on my cell at 313-418-5572 or at the WPA Home Office at 1-800848-7366, ext. 107.

Richard Sarosi wrote a beautiful article about the WPA Tour 2018 (WPL December 2018). Plans are already being made for the next WPA Tour in 2020.

Special hello to Irene Fischer. Great to hear from you.

Thank you, Cindy Uglow; your pictures were a hit.

Thank you, Annie Kopicko; loved

The Home Office has started taking reservations for the annual Hungarian Heritage Experience, to be held Aug. 4 to 10. If any Branch 18 members wish to join us for this special week, you should get your reservations in now.

Happy birthday to our February celebrants, including our wonderful Branch Vice President Linda Enyedy and our hard-working National Vice President-Treasurer Diane Torma. May you all have many more.

Continued get well wishes to Carol Truesdell, Ursula Markovits and all of you who are not feeling up to your usual healthy selves. Hope you are all better soon.

Please remember in your prayers our deceased members and their families, especially Jeri Bundy, Steve Chont, Ronald Crabtree, Frederick Geitner, Stephen Godra and Edwin Renton. May they rest in peace.

We here in Michigan are busily preparing for the annual White Rose Ball. Thank you to the members of the Hungarian Arts Club for all their hard work. The result is always wonderful. I will tell you all about it next month. I hope you are planning to attend this beautiful event. Richard, bring your camera.

By the time you read this, I should be back from Florida. Please call me any time with questions or suggestions or if you just want to

engage in conversation.

Thought for the month: Today is what I have--to love, to feel, to taste, to smell, to live. What more could I ask for?

Branch 19 New Brunswick, NJ

by Evelyn Bodnar

The branch leadership has been very busy helping the needy at the Bayard Street Presbyterian Church in New Brunswick. We reflect upon the stories of our parents, grandparents, family and friends who left Hungary under situations of turbulence, fear or economic depression as well as those who followed others in a journey to change the lives of their loved ones. Their immigration stories are similar to those today, and we honor that struggle by helping others in need.

Branch members were among those who served Thanksgiving dinner to 150 of our neighbors, with the help of members of Saint Mary's Church of New Brunswick, Rutgers University and Middlesex County College students. The students unpacked coats (donated by area Burlington stores) in the sanctuary and assisted with giving out over 200 coats to needy neighbors. The branch also gave Thanksgiving baskets to struggling families.

On Nov. 24, the church was open to give groceries and more donated coats to those in need.

The Saturday before Christmas, Dec. 22, the church and their partners gave out toys to 350 children in conjunction with Bodnar's Auction and WPA Branch 19. Santa was there to speak with each child, and Sparkee, the mascot of the Somerset Patriots baseball team, was there to

entertain the group.

The church and volunteers will continue to give food and warm coats away on the last Saturday of each month. The church has provided 800 new and gently used coats as of the new year.

On Dec. 16, we held our branch Christmas party at Confectionately Yours restaurant in Franklin Park, where the third Saturday of the month is Hungarian food night. We enjoyed each other's company. The children liked their gifts and the homemade ice cream for dessert.

We also elected officers for the next two years. They are: Rev. Joseph G. Bodnar, president; Joseph A. Bodnar, vice president; Evelyn B. Bodnar, secretary-treasurer; and Jennifer Orlick, Kathleen Shimmel and Maureen Bodnar, auditors.

We wish all of our fraternal family a healthy and happy New Year!

Branch 27 Toledo, OH

by Paula Bodnar

Hi, everyone! I certainly hope everyone has recuperated from the holidays.

Our next branch meeting will be held on Saturday, Feb. 9, at 1:00 p.m. at American Table. We hope you can join us.

During this meeting, we will begin preparing our branch's annual Easter Baskets for those in need. We will be accepting non-perishable food items as well as household items. We ask that any previously used household items you wish to donate be in good condition.

We will be donating our Easter Baskets to the Family House, a non-profit organization dedicated to providing homeless families in crisis with professional, comprehensive housing and social services in a safe, caring environment.

Any help you can provide would be appreciated. You can bring the items to our meetings or contact me at 419-460-7214, and I will be happy to pick them up.

Once again, if anybody is interested in going to a Walleye hockey game, please let me know and I will arrange a date for it.



About 350 children and their families packed the Bayard Street Presbyterian Church in New Brunswick, N.J., Dec. 22 as members of Branch 19 helped give away toys to the children.

Branch 28 Youngstown, OH

by Kathy Novak

Happy Valentine's Day to everyone. Here's hoping you spend the day with those you love.

We also hope everyone is enduring the unusual winter weather we have been experiencing so far this season, and that everyone has been able to avoid catching all those nasty flu and cold bugs.

Thank you, again, to WPA for allowing our branches to assist individuals, families and worthy charitable organizations in our communities through the Association's annual Holiday Baskets program during the Christmas season.

Branch 28 members wish a happy 133rd anniversary to WPA. The fraternalism present within our Association is a great benefit of the wonderful variety of insurance products and strong annuity plans we offer.

A reminder to our college-age members: WPA is accepting applications for grants through the William Penn Fraternal Association Scholarship Foundation for the academic year 2019-2020. Please see the eligibility rules and application form in

this issue and make sure you meet all the stated deadlines.

Once again, we had extra children's items leftover from our branch's Christmas party, and, once again, we donated those items to the Youngstown location of Akron Children's Hospital.

Watch future issues of this magazine for information on all of the activities being planned for 2019 by the Home Office and the local branches. Make sure you mark your calendars and join your fellow WPA members for fun times and great memories.

Happy birthday to all those celebrating their special day this month.

We also send greetings to all those loving couples celebrating an anniversary in February.

We send get well wishes to all those members and friends who are not feeling up to par these days, especially the Rev. Joseph Rudjak, Joe Nemeth, Robert Horvath and Lori Kalitich.

We extend our deepest sympathy to all those who have recently experienced the loss of a loved one.

Have questions about WPA life insurance, annuities or activities? Please call either Kathy at 330-746-7704 or Alan at 330-482-9994.



The members of Branch 19 celebrated the holidays during the branch's annual family Christmas party held Dec. 15 at Confectionately Yours in Franklin Park, N.I.

Branch 34 Pittsburgh, PA

by Marguerite McNelis

Happy Valentine's Day everyone! We really can't complain much about the weather so far this year

(except for the rain) because it certainly has been a mild winter up to this point. We hope the weather continues this way until spring! But, as this issue was going to press, the weatherman was saying some nasty weather might be heading our way, so we'll see.

The holidays are a thing of the past, but we hope our New Year's resolutions aren't! We at Branch 34 hope that one of your resolutions was to attend some of the great events sponsored by WPA and to get involved in your local branch activities. We encourage you to read William Penn Life each month for the latest information on all the programs and events being planned by our Association and your local branch.

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

We extend happy birthday wishes to all branch members celebrating a birthday this month, especially longtime branch member and friend, Mitzi Berei.

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

It was a beautiful day on Dec. 15 for the Branch 44 family Christmas party.

Once again, we held it at the Golden Corral Buffet. Everyone enjoyed their favorite breakfast and lunch items at the brunch buffet. They even had marshmallows you could cover in chocolate from a chocolate fountain!

After breakfast, our young members eagerly awaited the arrival of Santa. He arrived with a hearty "Ho! Ho! Ho!" and a friendly wave of his gloved hand. It was a fuzzy bunch of toys this year, as most of our young members received large floppy stuffed animals. Some received board games or gift cards to fast food restaurants.

All members, both young and not-so-young, received a goody bag of surprises upon entry. Adult members received a 6-inch poinsettia plant upon leaving.

A fantastic raffle table was put together by Jean Naswadi, and members enjoyed the raffle. Some of our young members delivered the raffle prizes to the lucky winners.

We held election of branch officers for the new two-year term. Our members voted to have our 2019 Christmas party at the same location.

Thanks to all who participated. Branch 44 members were very supportive of our food basket program, bringing non-perishable items to the party. In the true fraternal spirit of the season, we were able to provide three generous food baskets to those in need. One went to a set of grandparents raising five grandchildren; a second went to a young single woman, just starting out on her own; and the third went to someone living on their income from a part-time job at a fast food restaurant. All were speechless and extremely grateful. Thanks to all!

We had some groceries leftover after filling our three food baskets, and we donated those extra items to the Akron-Canton Food Bank.

May all members have a fantastic 2019.

Remember: to learn about WPA's life insurance and annuity products and how they can help you and your family, call Alan Szabo at 330-482-9994.

Branch 89 Homestead, PA

by Mark S. Maskarinec

Happy New Year, one and all! Hope all your resolutions come true.

We're not resting much after the holidays. We have several activities lined up for the upcoming months.

Again, we thank everyone for helping to make our Thanksgiving and Christmas baking a huge suc-

Our kolbász making, under the tutelage of Chef Endre Csoman and John Toth Jr., occurred in December and was a huge success. We still have some left.

Also, new to the holiday season was our stuffed cabbage sale. Nothing says "Christmas dinner" like stuffed cabbage, ham and kolbász. Now, that's a Hungarian gourmet meal if there ever was any.

We really appreciate everyone who continues to support our fundraisers as they truly go for a great cause--the restoration and repair of the steps, porch and ladies room of the First Hungarian Reformed Church of Homestead.

For those who have missed it, hurka will be back and available for sale this month. Price is a mere \$7 per pound. To order, call Lisa at 412-352-7077 or email tothmaskarinec@

gmail.com. Orders can be picked up at The First Hungarian Reformed Church of Homestead, 416-10th Ave., Munhall, on Saturday, Feb. 16 from noon to 3:00 p.m. Get your orders in now. We plan to make only 500 pounds.

We continue to try and work with contractors repairing The First Hungarian Reformed Church of Homestead (where we hold our quarterly meetings). As we've mentioned in previous reports, the church suffered major damage due to the heavy rainfall. Estimated repair costs look to be around \$35,000 and there's a good chance that none of this will be covered by insurance. If anyone would like to make a donation for this cause, 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. This is another example of fraternalism at its best with everyone working together for one joint cause. Save our Church. Our forefathers would be truly proud.

We send get well wishes to branch members and friends Jim Findlay, Mark Maskarinec and Janet and Rudy Phillips. Rudy is doing

marvelously.

We are saddened to report the sudden deaths of two of our members, Jim Stack and James Farley, Esq.

Jim Farley will be remembered for his presence at several past WPA General Conventions as an attorney with the Association's former general counsel, Rothman Gordon. We extend our heartfelt sympathies to Jim's wife, Marlene and his two daughters, Meghan and Caitlin.

Jim Stack could be found at our annual Cosmic Christmas parties along with his grandchildren.

We wish God's blessings to both of these branch members' families.

We thank those who attended our first-ever chef's tasting at Butler's Golf Course on Jan. 27. The fact that this was how our branch coordinator decided to celebrate her big 6-0 made it a truly special day. Add the tunes of Frank Sinatra...Wow!

We at Branch 89 continue to be grateful for all our members who





James Farley

Jim Stack

come out and support our events. Fraternalism can always be found at our branch.

We would like to continue our monthly dinners and are looking for input from our members. What nights are good for you to attend one of our dinners? What type of places would you like to dine at?

Try and do something nice for someone. It takes less effort to smile than it does to frown. Life is short, and we need to cherish and enjoy every minute we are given.

Take care everyone; stay warm.

Branch 129 Columbus, OH

by Debbie Lewis

Winter has finally arrived. We have been experiencing warmer-thanaverage weather here in the central Ohio area until recently. We had snow today as I write this with colder temperatures in the 20s. Can't wait for spring to get here.

If you have family or friends that are homebound during this time of year, please don't forget to call or drop in to check on them. They might need groceries or just someone to talk to.

We welcome our newest branch members: Sierra and Clinton Mets, Vernon (Stan) Ash and Ryan Hammond.

Special days in February include Valentine's Day on the 14th and President's Day on the 19th.

The Hungarian Cultural Association will have another Soup & Learn Program on Sunday, Feb. 10. It will take place at St. Ladislas, 277 Reeb Ave., Columbus. Soup will be served at 11:30 a.m. followed by the pro-

Our next branch meeting will be

held on Tuesday, March 5, at 4:00 p.m. at Plank's Café in Columbus. Please plan on attending to discuss activities this year. We would like to have input from more of our members. Hope to see you!

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

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

We also extend our sincere sympathy to all who have recently lost a loved one, especially to the family of branch member Arline (Boso) Ries. Please keep them in your thoughts and prayers.

If you have any news about yourself or family that you would like to share, or if you need information on life insurance or annuities, please contact Debbie Lewis at 614-875-9968 or e-mail DAL9968@aol.com.

Branch 132 South Bend, IN

by John E. Burus

The new year has begun, and we are now experiencing a very mild winter. If this keeps up, the trees may start budding soon, and that will not be a good thing. It would be nice to have four seasons again instead of the two we seem to have these days.

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

The tentative date for the branch's summer picnic will be July 28, so please save the date.

More to follow after the spring meeting in March.

Branch 189 Alliance, OH

by Rhonda Mobley

Greetings from Branch 189. Our branch election of officers was held on Nov. 18. Election results were as follows: John M. Vargovic, president; Gracie Cobbs, vice president; Jamie Fletcher, treasurer; Rhonda Mobley, secretary; and Nancy Brimlow and Margaret Schafer, auditors. We acknowledge and thank outgo-



Next Deadline

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

ing officers Terry Court, Brenda Court, Teresa Boyd and Wayne Whaley.

Our children's Christmas party was held on Dec. 9 with an over-thetop turnout. We welcomed David Fletcher, who did an amazing job face painting, magician Mike Salvino and everyone's favorite, Santa. Gifts were distributed to all the children. A feast of chicken nuggets, hot dogs, fries, chips and pretzels was enjoyed by all. Our yummy cookies were donated by Amy Rose from Hillcrest Market. A special shout out to Dina Covert for her annual cash donation. We appreciate everyone who attended or donated their time to make our party so amazing.

We also hosted an adult Christmas party on Dec. 22, featuring an ugly sweater contest. Winners were Josh and Mandy Skinner.

On New Year's Eve, our branch hosted the final holiday party of 2018. Traditional food was served, including pork, sauerkraut, mashed potatoes and sweet and sour meatballs. Gary Weizenecker of Hillcrest Market supplied us with the pork and kraut. It was without a doubt a wonderful and blessed holiday.

As we head into the new year, we take time to reflect on those we lost last year and pray for them and their families, including Mike Sager, Bill Boyd, Chester (Chet) Zumada, Jay Ball, Jim Hall, Scott Smith, Pat Hines and Pat Bycraft.

Birthday wishes go out to everyone celebrating in February and belated wishes are extended to those who marked their special day in either December or January.

We have many events coming up, including a Super Bowl party, Val-

entine's Day and St. Patrick's Day. Stop by the club for time and dates. Don't forget the Steak and Fish Fry held the third Friday of the month from 6:00 to 9:00 p.m.

For any information on WPA life insurance and annuity plans, call Alan Szabo at 330-482-9994.

Remember to always support our troops.

Branch 226 McKeesport, PA

by Judit Ganchuk

Happy anniversary to William Penn Association. Best wishes for another 133 years of dedication and commitment to our members.

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

Big congratulations to Tim and Tara Holtzman on welcoming their handsome, healthy boy, Timothy Holtzman Jr. Little Raya is going to be a great sister!

Congrats to member Julia Shipton who earned her master's degree in education leadership at Edinboro University of Pennsylvania. Way to go!

We pray for the families and friends of two of our members who recently passed away, Mary Dolfi and Mary M. Catone. May they rest

Our branch meetings will resume, if the weather cooperates, on March 21, 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!

Until then, stay warm and cozy!

Branch 249 Dayton, OH

by Mark Schmidt

As I sit and write this, watching the snow come down, I realize that winter has finally and fully come upon us. The temperature is 21°F and we are staring a winter storm in the face.

But, all that doesn't matter: this is February, the month of Valentine's Day and love. The day first became associated with romantic love in the 14th century, when the tradition of courtly love flourished. In 18thcentury England, it evolved into an occasion in which lovers expressed their love for each other by presenting flowers, offering candy and sending Valentine cards. Today's symbols of Valentine's Day include hearts, doves and Cupid. Since the 19th century, handwritten valentines have given way to mass-produced greeting cards. In Europe, Saint Valentine's keys are given to lovers as a romantic symbol and an invitation to unlock the giver's heart.

Now, to unlock Hungarian happenings both near and far.

I hope this magazine reaches you in time for the White Rose Ball in Dearborn, Mich. This is a fun, formal event that is supposedly just for the debutantes who are making their "debut" into society. But, I think the adults enjoy this event as much as the debs. If you have a chance to go even just one time, I think you'll have a fun weekend. And there are a lot of places to visit in the area: the Ford Museum, the F-150 manufacturing plant and, of course, the Motown Museum.

Locally, there's not much going on at the moment. Our Branch 249 officers met at the end of January (too late for this issue) to go over audit reports and upcoming events. As we finalize dates and times, I will report these in future articles.

Our next meeting will be held in April at McAuley Hall, Queen of Martyrs Church, time and date TBD.

Happy birthday to those celebrating this month.

Also, happy anniversary to the many who married in this month of love.

Get well wishes to those sick or

in the hospital. May you recover quickly.

Our condolences to those who have lost a loved one, especially to the family of member Irene Desaro who lived a long life of 96 years.

Also, our condolences to Bob Batin and family on the passing of Thecla in January. She was the treasurer of the Magyar Club of Dayton. She supported WPA by baking kiflis and attending the WPA Picnic, and supported anything Hungarian in the area. We will miss her greatly.

As always, call me at 937-667-1211 or email to *amschmidt@msn.com* with ideas or information you would like to share. This February, remember the words of Mother Teresa: "Spread love everywhere you go."

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

Well, has Phil seen his shadow? Wow, what a big deal we make over a groundhog! I'm hopeful that February will not give us a snowy, freezing blast, but after all, it is winter and that's what's to be expected. Be safe, whether you're driving or walking.

Happy Valentine's Day, too, to one and all.

This month also brings us the 133rd anniversary of the founding of William Penn Association on Feb. 21. Congratulations to WPA on a century and a third of financial success and fraternal service to our members.

Warm February birthday greetings to our Branch President, Diane Torma, and to each of our 296ers who were born this month. Wedding anniversary wishes too, if you are celebrating that, and many more happy years together.

We offer get well wishes, including encouraging thoughts, to our members who are recovering from illness

Our most sincere thoughts go to those who have recently lost a loved one. God grant them eternal rest.

A special "hello" to Angela Misera, one of our branch members who called me recently. We had a terrific conversation. She mentioned that her niece was recently able to pay a short visit to Budapest and was greeted by a rainbow as she entered the city. Just delightful!

Mark your calendars for these upcoming branch meetings at King's Family Restaurant in New Kensington: March 14, April 11, May 9, Sept. 12, Oct. 10 and Nov. 14. All meetings will begin at 6:00 p.m.

Each month, I mention our WPA agent, Noreen Fritz. She has a new email address: noreen.fritz@comcast. net. Noreen can also

be reached by phone at 412-821-1837 for all of your insurance and annuity needs.

If you have any celebrations or personal milestones that you would like to share, please contact me at: *makelly367@verizon.net* or at 724-274-5318, and I will include them in our branch news.

February is our shortest month, and I wish you warmth and wellness. Visit or call someone you have not been in touch with in a while. Get a bit of exercise to stay positive and always look forward to good things ahead.

Branch 336 Harrisburg, PA

by Nicole Starner

Wow! 2019 is already a month old and we've had a lot of fun here at Branch 336!

We start off the second month of the year by celebrating all our February birthdays on Feb. 2 with an open juke box and desserts to share at the Verhovay Home Association.

After all the birthday fun, we will be hosting our annual Super Bowl party. This party is always a great time no matter what teams are playing. It features a pot luck dinner with raffles, 50/50 and fun!

The following weekend, we will celebrate Valentine's Day with a special meal Saturday, Feb. 9, at 7:00 p.m. Music will be provided by Vanishing Point.



Members of Branch 336 ring in the new year together during a party at the Verhovay Home Association in Harrisburg, Pa.

The next day, Sunday, Feb. 10, we will hold a shot glass making event. This event will give the history of glass blowing and teach you how to make your own shot glass. Everyone will walk away with their own shot glass.

On Feb. 16, we are holding our inaugural Chicken Corn Soup Cook Off. Members will bring in their homemade soup for everyone to try. Winners will be determined by a vote of members and guests, who each will cast their "ballot" by placing a quarter in a bucket by their favorite soup. The two soups that earn the most money will be our winners.

The Verhovay Home Association will round out February when it hosts the band Citations on Feb. 23 from 7:00 to 10:00 p.m.

Our New Year's Eve Party was a blast. We had a ton of great food prepared by the officers. DJ Rick played all our favorites right up till the new year hit, and we all toasted with some champagne. We hope your new year started off with a bang.

Get well wishes to all who have been or are under the weather. We hope you have 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 our weekly email updates, please contact Nicole Starner at *verhovayhomeassn@gmail.com*.



Bonnie Eltringham (left), administrative assistant at The Brooke Place, and Michael Smith, executive director of The Brooke Place, accept Holiday Basket donations from Emily Nicholson (center) and her fellow members of Branch 349.

Branch 349 Weirton, WV

by Joyce Nicholson

Where did 2018 go? It's hard to believe we're already well into 2019, with Valentine's Day just around the corner. I saw those heart-shaped boxes of candy, cards and decorations out even before Christmas was over.

I'm ready for spring already. It won't be long before we'll be enjoying the sunshine and fraternalism of Join Hands Day, picnics and golfing. I am confident that good weather is on its way.

Last year was full of fun events, and we're looking forward to an even more exciting 2019. We've had great excitement spreading news of the many wonderful benefits of William Penn Association in our Ohio Valley area.

Just remember, it takes people working together to be successful. No one person can do it alone. Having members with different experiences contribute to achievement that can only come from that diversity.

So, make this year the year you become actively involved with your WPA branch activities and events.

Our next meeting will be on Sunday, March 24, at 3:00 p.m. at the Weirton Pizza Hut, 218 Park Dr. (near the Walmart in Weirton). We'll be talking about upcoming events and sharing a slice or three of pizza. Hope to see you!

One of our WPA Holiday Baskets was joyfully received by The Brooke Place in Colliers, W.Va. The girls were so grateful to receive the assistance during the Christmas season. We are so thankful for the opportunities given our branch by the generosity of William Penn Association and its many members so that we may help others in need.

The 11th Annual Festival of Nations will take place Saturday, March 16, in the Weirton Millsop Community Center. This festival is sponsored by the Weirton Area Museum & Cultural Center and the Festival of Nations Committee. It is a chance for all nations to gather and celebrate the traditions, customs, food, culture and dance of each heritage. There are 17 cultures represented, and we will be hosting a table recognizing WPA and the Hungarian roots of our organization. Hours are 11:00 a.m. to 4:00 p.m. and admission is free.

Branch elections were held at our branch meeting on Dec. 30, and the current slate of officers was elected to continue for the next two years.

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

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

If you have any news you wish

to share with us, or for information about our branch activities, please call me at 740-264-6238.

You can call on Alan Szabo for all your insurance needs at 330-482-9994.

Branch 352 Coraopolis, PA

by Dora S. McKinsey

Happy Valentine's Day! Even though it may be cold outside this month, we can all warm our hearts on Feb. 14. May you spend the day and every day with the ones you love. Give them a hug and let them know how important they are to you.

February is a very important month for William Penn Association. On Feb. 21, WPA will celebrate the 133rd anniversary of its founding. Congratulations to the Association and to all the past and present members who have made it possible for the Association to continue to provide its members with the best possible insurance plans and annuity rates and be able to offer all the different fraternal activities over the years. Our Board of Directors and National Officers do their best managing the Association, keeping our members in mind when making any decision, whether it be financial or fraternal.

Now would be a good time to examine your current life insurance coverage. William Penn Association has a life insurance or annuity plan to fit your needs.

If you or someone you love will be attending an institution of higher learning in the fall, remember to check the scholarship eligibility rules to obtain a scholarship. Every little bit of money available to help with your education is well worth the effort to apply for. The rules and an application form can be found in this issue of *William Penn Life*.

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

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

Happy birthday to all of our branch members who are celebrating a birthday this month. May you





Members of all ages enjoyed spending time with Santa Claus during the family Christmas party hosted by Branch 525 this past December.

have many more and may all of them be healthy.

National Eat Ice Cream for Breakfast Day is Feb. 2. I don't have a problem with this and neither would my grandchildren. Their parents, however, may not agree.

We would like to welcome all new members of Branch 352.

Remember, if you have news about what's going on in your community to promote fraternalism or to share something you have personally done to give back to your community, please contact me at 412-932-3170 or by email at <code>dmckinsey@hotmail.com</code>. We would love to share your news!

Branch 525 Los Angeles, CA

by Sarika Gotz

Well, it's February already, but I'm still working on 2018 as I write this.

So, Happy Valentine's Day to all our William Penn families.

I was so glad to see 2018 go and was ready to welcome 2019. Last year was a heartbreaking year for so many California families. So many lost everything they owned to the fires. And, the shooting of so many young people at the bar in Thousand Oaks was so sad.

We held our Christmas party on

Dec. 2, and it was a huge success. We welcomed 22 happy children who were so excited to see that jolly, white-bearded Santa and his elves came to spend time with them.

We held our Christmas party in conjunction with the Bloomington Hungarian Club.

The tables were full; not an empty seat was to be found. The ladies did a great job of decorating. Our tree was beautiful, and the food was delicious, including stuffed cabbage, chicken and Hungarian cookies.

It was funny to see all the adults who wanted to sit on Santa's lap and have their picture taken with him and his elves. I hope all their Christ-

Welcome To Our Fraternal Family



RAYA HOLTZMAN Branch 226 McKeesport, PA



BROOKE SCHABEL Branch 28 Youngstown, OH



LILIANNA & KEEGAN WEHNER Branch 296 Springdale, PA



RUBY STARNER Branch 336 Harrisburg, PA



Branch 800 members John Conti and Olive Savino were among those who enjoyed the branch's annual Christmas party.



Santa and his helper welcome young members of Branch 800 to the branch's annual family Christmas party.

mas wishes came true.

I want to thank all our branch officers for agreeing to serve another term: Schorlis Gotz, president; Suzan Reinhardt, vice president; Melissa Tremblay, treasurer; and Ami Graf, secretary.

I also want to thank the Home Office for the financial contribution to our Christmas party.

We extend happy birthday and happy anniversary wishes to all our members celebrating their special occasion.

May 2019 be a very safe and good year for all of us.

If you have any news you would like to share, please contact me at 909-350-1620.

Branch 800 Altoona, PA

by Joan B. Ballash

Congratulations to William Penn Association as it celebrates the 133rd anniversary of the founding of the organization. Our members can be proud of our fraternal heritage. Take time to look at all the great photographs published in the 2019 WPA calendar. Those photos showcase many of the projects and events sponsored throughout the year by the Association.

Happy Valentine's Day! Surprise a loved one with a note or other means of communication expressing your appreciation for the love and kindness they have shown you. Let's also remember those serving in our nation's military who keep us out of harm's way, whether they are stationed here at home or abroad.

This month, we are treated to a long weekend because of Presidents Day. Be certain to educate your children about who we honor with this holiday.

We offer our sympathy to the families of Irene H. Lawrie and Anna M. Shank and to those branch members who have recently lost a loved one.

Happy birthday and happy anniversary wishes go out to those celebrating a special day this month. And, while we're at it, we wish everyone a Happy Groundhog Day!

For those of us living where winter brings snow and ice, let's make a commitment to taking care of ourselves: wear clothing appropriate for the weather; watch out for slippery sidewalks and parking lots; avoid driving on icy roads; keep your vehicles in good condition; and, if possible, remain indoors when the temperatures are frigid.

Another commitment we should make is to be sure we have sufficient life insurance coverage for ourselves and all our loved ones. Call Bob Jones to review your current situation and needs at 814-942-2661.



As part of WPA's Holiday Basket Program, National Vice President-Secretary and Branch 8036 President Jerry Hauser presents a Target gift card to Hailev Plows, manager of the Welcome Home Shelter in Greensburg, Pa. This emergency shelter provides a clean, safe environment for homeless families. They offer life-skill classes, such as cooking, budgeting and home management, in addition to on-site behavioral health counseling services. The gift card received will be used in purchasing much-needed items, including toiletries and linens.

In Memoriam

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

DECEMBER 2018

0008 JOHNSTOWN, PA Elizabeth Hart

0013 TRENTON, NJ Irene Drozd Jennie Gabor Mary I. Papp

0014 CLEVELAND, OH Harvey P. Fishman Evan A. Gorjup Margaret C. Hertrick 0016 PERTH AMBOY, NJ William Kolibas Rose Ann Kosztyn

0018 LINCOLN PARK, MI Jeri L. Bundy Steve Chont Ronald L. Crabtree Frederick P. Geitner Stephen Godra Edwin J. Renton

0051 PASSAIC, NJ Arthur Carson Marjorie J. Goodman

0132 SOUTH BEND, IN Lloyd E. Hendricks

0189 ALLIANCE, OH Paul Buttermore, Jr.

0216 NORTHAMPTON, PA Margaret Zelko

0226 McKEESPORT, PA Mary M. Catone

0249 DAYTON, OH Irene G. Desaro

0296 SPRINGDALE, PA Rita M. Cina

0336 HARRISBURG, PA Rose Faber Nancy A. White

0352 CORAOPOLIS, PA Anita L. Regrut 0525 LOS ANGELES, CA Shirley Dabbs

0590 CAPE CORAL, FL Tecla M. Grzybek

0705 MAYVILLE, WI Nancy C. John Mae J. Poetter

0720 DEDHAM, MA
Ardis M. Coston
Kathryn A. Johnson
Thomas J. Lang
June M. Luippold

0800 ALTOONA, PA John M. Fanale Stephen J. Flanagan Melvin G. Frank

Recent Donations

WPFA Scholarship Foundation

Donations Through Premium Payments DECEMBER 2018

Branch - Donor - Amount

14 - Anna Graf - \$2.00

14 - Almut S. Zvosec - \$25.00

18 - Marianne T. Orsargos - \$10.0019 - Mary Jane Nagy - \$1.00

26 - Marie S. Logue - \$1.00

28 - Frank Schauer - \$3.00

28 - Kristen M. Taylor - \$25.00

76 - Stephen M. Skrzat - \$25.00

88 - Jeanne M. Henry - \$2.90

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

89 - Assunta Tyskiewicz - \$100.00

129 - Joseph M. Fuleki - \$50.00

129 - Julie Westcamp - \$6.53

129 - Erzsebet I. Huber - \$10.00129 - Thomas A. Shepard Jr. - \$10.88

129 - Stephanie L. Shepard - \$14.58

159 - David G. Mayberry - \$1.85

159 - Kelly J. Scherfel - \$3.39

189 - Jacob D. VanDerkar - \$10.00

189 - John Sera - \$10.32

226 - Timothy R. Holtzman - \$1.40

226 - Carol S. Burlikowski - \$5.00

336 - Zita F. Prowse - \$2.21

336 - Hannah E. Keely - \$5.00

352 - Daniel J. Hurley - \$10.00

383 - Jackson J. Schubbe - \$5.00 720 - Michael J. Foley - \$10.00

8036 - Zachary J. Kaider - \$4.00

TOTAL for Month = \$357.16

Additional Donations
DECEMBER 2018

Donor - Amount Joseph McGrath - \$100.00 Kenneth R. Palmieri Sr. - \$5.00 Barbara Francis - \$20.00

Barbara Francis - \$20.00 James R. Katona - \$4.00

Br. 18 Lincoln Park, MI - \$100.00

(In Honor of Our Members)

WPA Cookbook Sales - \$325.00
TOTAL for Month = \$554.00

Donations In Memoriam

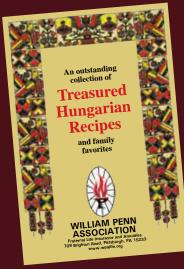
December 2018

Donor - Amount
(In Memory of)

Richard E. Sarosi - \$25.00

(Alice Brindle)
TOTAL for Month = \$25.00

Enjoy even more tastes of Hungary

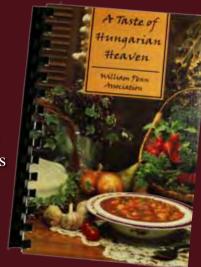


The Official WPA Cookbooks

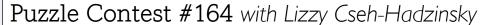
Buy one or both - Different recipes in each book A Taste of Hungarian Heaven - \$20 per copy A spiral-bound book with 500-plus delicious recipes

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.





A little more about Franz Liszt

In conjunction with this month's Tibor's Take, the February 2019 Puzzle Contest honors Hungary's greatest musician, Franz Liszt. Born in 1811, the famous piano virtuoso was a very complex individual. Some say creating and performing music was his escape from the realities he faced due to his stardom and questionable lifestyle.

But, many do not know of Liszt's humanitarian efforts. He provided financial aid to many causes, including the construction of the Beethoven Monument, the Hungarian National School of Music, the Cologne Cathederal, the Gymnasium of Dortmund and St. Leopold Church in Pest. He also provided aid to the victims of the Great Hungarian Flood of 1838, the Leipzig Musicians Fund and countless hospitals and schools.

He was a benefactor to many composers of his era. He offered piano lessons free of charge and, in many cases, paid for the room and board of his students.

By opening the Royal Academy of Music at Budapest, Liszt helped numerous Hungarian musicians to become composers, performers and music teachers, with many students evolving into world class musicians in their own right.

For a country so small in numbers, Hungary has had a large impact on the world of classical music, even to this very day. American pianist Andre Watts, for example, credits his Hungarian mother for encouraging him in his adolescence to practice like Liszt did and would tell him stories about Franz's life.

The February 2019 puzzle honors not only Franz Liszt and his music but also his legacy of creating so many Hungarian musicians. There are 16 clues, each the name of a famous musician who was influenced by either direct association with Franz Liszt or by Liszt's example.

Good luck. And congratulations to all my fellow WPA members as our fraternal association celebrates its 133rd anniversary this month.

Lizzy Cseh-Hadzinsky, Branch 28

Puzzle Contest #161 WINNERS

The winners of our Puzzle Contest #161 were drawn Jan. 8, 2019, at the Home Office. Congratulations to:

Samuel Barna, Br. 18 Lincoln Park, MI Max E. Gagermeier, Br. 23 Pocahontas, VA Marilee E. Sargent, Br. 132 South Bend, IN Margaret M. Strom, Br. 132 South Bend, IN

Each won \$50 for their correct entry.

WPA PUZZLE CONTEST #164 OFFICIAL ENTRY

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

"A bit more about Liszt" Word List

Aggházy	Chopin	Sándor
Bartók	Grieg	Schumann
Berlioz	Hubay	Solti
Bernstein	Kodály	Wagner
Borodin	Ormandy	Watts
	Saint-Saëns	
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.
- Mail your completed puzzle, along with your name, address, phone number, email address, and WPA Certificate Number, to:

WPA PUZZLE #164 709 Brighton Road Pittsburgh, PA 15233

- 4. Entries must be received at the Home Office by **April 1, 2019.**
- 5. Four winners will be drawn from all correct entries on or about April 5, 2019, at the Home Office. Each winner will receive \$50.

Inside this issue:

WPA kicks off annual Join Hands Against Hunger campaign...PAGE 2.

Insure your love...PAGE 4.

Examining the genius and legacy of Franz Liszt...**PAGE 6**.

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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.

WPA RECOMMENDER
Branch No.:
WPA Representative/Agent:

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