

# WILLIAM PENN LIFE



July 2019

**IN CONGRESS, JULY 4, 1776.**  
**A DECLARATION**  
 BY THE REPRESENTATIVES OF THE  
**UNITED STATES OF AMERICA,**  
 IN GENERAL CONGRESS ASSEMBLED.

**W**HEN in the Course of Human Events, it becomes necessary for one People to dissolve the Political Bands which have connected them with another, and to assume among the Powers of the Earth, the separate and equal Station to which the Laws of Nature and of Nature's God entitle them, a decent Respect to the Opinions of Mankind requires that they should declare the causes which impel them to the Separation.

We hold these Truths to be self-evident, that all Men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty, and the Pursuit of Happiness.—That to secure these Rights, Governments are instituted among Men, deriving their just Powers from the Consent of the Governed, that whenever any Form of Government becomes destructive of these Ends, it is the Right of the People, to alter or to abolish it, and to institute new Government, laying its Foundation on such Principles, and organizing its Powers in such Form, as to them shall seem most likely to effect their Safety and Happiness. Prudence, indeed, will dictate that Governments long existing, should not be changed for light and transient Causes; and accordingly all Experience hath shewn, that Mankind are more disposed to suffer, while they wait for Mere Reform, than to right themselves by abolishing the Forms to which they are accustomed. But when a long Train of Abuses and Uproarions, pursue their natural Course, render Government itself incapable of securing their Safety and Happiness, and to provide new Guards for their future Security. Such has been the patient Sufferance of these Colonies; and such is now the Need of Reformation, which constraineth them to alter their former Systems of Government. The History of the present King of Great-Britain is a History of Abuses and Uproarions, having in direct Object the Establishment of an absolute Tyranny over these States. To prove this, let Facts be submitted to a candid World.

He has refused his Assent to Laws, the most wholesome and necessary for the public Good.

He has forbidden his Governors to pass Laws of immediate and pressing Importance, unless suspended in their Operation till his Assent should be obtained; and when so suspended, he has utterly neglected to attend to them.

He has refused to pass other Laws for the Accommodation of large Districts of People, whoſe People would relinquish the Right of Representation in the Legislature, a Right indispensable to them, and formidable to Tyrants only.

He has called together Legislative Bodies at Places unaccustomed, uncomfortable, and distant from the Depository of their public Records, for the sole Purpose of fatiguing them into Compliance with his Measures.

He has dissolved Representative Houses repeatedly, for opposing with manly Firmness his Invasions on the Rights of the People.

He has refused for a long Time, after such Dissolutions, to cause others to be elected; whereby the Legislative Powers, incapable of Annihilation, have returned to the People at large for their exercise; the State remaining in the mean time exposed to all the Dangers of Invasion from without, and Convulsions within.

He has endeavoured to prevent the Population of these States; for that Purpose obstructing the Laws for Naturalization of Foreigners; refusing to pass others to encourage their Migrations higher, and raising the Conditions of new Appropriations of Lands.

He has obstructed the Administration of Justice, by refusing his Assent to Laws for establishing Judiciary Powers.

He has made Judges dependent on his Will alone, for the Tenure of their Offices, and the Amount and Payment of their Salaries.

He has erected a multitude of new Offices, and sent hither Swarms of Officers to harass our People, and eat out their Substance.

He has kept among us, in Times of Peace, Standing Armies, without the consent of our Legislatures, and out of their Subsistence.

He has affected to render the Military independent of and superior to the Civil Power.

He has combined with others to subject us to a Jurisdiction foreign to our Constitution, and unacknowledged by our Laws; giving his Assent to their Acts of pretended Legislation:

For quartering large Bodies of Armed Troops among us;

For protecting them, by a mock Trial, from Punishment for any Murders which they should commit on the Inhabitants of these States;

For cutting off our Trade with all Parts of the World;

For imposing Taxes on us without our Consent;

For depriving us, in many Cases, of the Benefits of Trial by Jury;

For abolishing the free System of English Laws in a neighbouring Province, establishing therein an arbitrary Government, and enlarging its Boundaries, so

as to render it an Example and Instrument for introducing the same absolute Rule into these Colonies;

For taking away our Charters, abolishing our most valuable Laws, and altering fundamentally the Forms of our Governments;

For suspending Government here, by declaring us out of his Protection and waging War against us.

He is, at this Time, transporting large Armies of foreign Mercenaries to compleat the Works of Death, Desolation, and Tyranny, already begun with Circumstances of Cruelty and Perfidy, scarcely paralleled in the most horrid Ages, and totally unworthy the Head of a civilized Nation.

He has constrained our fellow Citizens taken Captive on the high Seas to bear Arms against their Country, to become the Executioners of their Friends and Brethren, or to fall themselves by their Hands.

He has excited domestic Insurrections amongst us, and has endeavoured to bring on the Inhabitants of our Frontier, the merciless Indian Savages, whose known Rule of Warfare, is an undistinguished Destruction, of all Ages, Sexes and Conditions.

In every Stage of these Oppressions we have Petitioned for Redress in the most humble Terms: Our repeated Petitions have been answered only by repeated Injury. A Prince, whose Character is thus marked by every act, which may define a Tyrant, is unfit to be the Ruler of a free People.

Now we have been weeping in Attitudes to our British Brethren. We have warned them from Time to Time of Attempts by their Legislature to extend an unwarrantable Jurisdiction over us. We have reminded them by the Ties of our common Kindred to disown their Usurpations here. We have appealed to their native

Justice and Magnanimity, and we have conjured them by the Voice of Justice and Conscience, which, would inevitably interrupt our

Connections and Correspondence. They too have been deaf in the Ear of Mankind, Enemies in War, in Peace, Friends.

We, therefore, the Representatives of the UNITED STATES OF AMERICA, in GENERAL CONGRESS, Assembled, appealing to the Supreme Judge of the World for the Rectitude of our Intentions, do, in the Name, and by Authority of the good People of these Colonies, solemnly Publish and Declare, That these United Colonies are, and of Right ought to be, FREE AND INDEPENDENT STATES; that they are, in fact, so entirely separated from all Allegiance to the British Crown, and that all political Connection between them and the State of Great-Britain, is and ought to be totally disolved; and that as FREE AND INDEPENDENT STATES, they have full Power to levy War, conclude Peace, contract Alliances, establish Commerce, and to do all other Acts and Things which INDEPENDENT STATES may of right do. And for the support of this Declaration, with a firm Reliance on the Protection of divine Providence, we mutually pledge each other our Lives, our Fortune, and our sacred Honor.

Signed by ORDER and in BEHALF of the CONGRESS,  
 JOHN HANCOCK, PRESIDENT.

ATTEST,  
 CHARLES THOMSON, SECRETARY.  
 PHILADELPHIA PRINTED BY JOHN DUSLEY.

# Happy Independence Day



# Help us help our youth

The rewards that come with a higher education are priceless. But, that education comes at an ever-higher price. That's why since 1972, William Penn Association has helped our young members attending college achieve their goals by awarding them over \$2.8 million in scholarship grants. This 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:

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Special instructions, if any: \_\_\_\_\_  
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**709 Brighton Road, Pittsburgh, PA 15233-1821**

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*Associate Editors*  
Jerry A. Hauser  
Diane M. Torma

*Managing Editor*  
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Your comments are always  
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William Penn Life  
William Penn Association  
709 Brighton Road  
Pittsburgh, PA 15233

**Phone:** 1-800-848-7366

**E-mail:** [jlovasz@wpalife.org](mailto:jlovasz@wpalife.org)

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## Want to go **green** with your magazine?

If you would prefer reading an electronic version of our magazine and wish to stop receiving a printed copy, contact John E. Lovasz at our Home Office. Call 1-800-848-7366, ext. 135, or send an email to [jlovasz@wpalife.org](mailto:jlovasz@wpalife.org).

## Letter

### Member appreciates puzzle prize, service

I just had to write you and say I was thrilled when I received the \$50 check for being one of the winners in the January puzzle contest! I thank WPA so much!

I also want to add that I have always received superior customer service from both you and my agent, Alan Szabo.

I am so glad to be a WPA member!

Many thanks,  
**Kelli Felde**  
Branch 209 St. Louis, MO

## Michigan members eligible for fraternal volunteer award

WPA MEMBERS living in Michigan are eligible to apply for the "Fraternal Volunteer of the Year Award" sponsored by the Michigan Fraternal Alliance (MFA). The award recognizes the winner's dedication to fraternalism and their outstanding service and contributions.

To be eligible for this award, the nominee must be a resident of the State of Michigan and a member of a fraternal benefit society. The services for which the applicant is being nominated must have been rendered on a volunteer basis without remuneration. The nominee can be of any age.

The award will be presented at the MFA Annual Conference to be held Oct. 3 and 4 at the Ramada Lansing Hotel and Conference Center in Lansing, Mich.

The MFA will present a donation of \$100 in the name of the honoree to the charitable, non-profit organization of his or her choice. The charity must have a 501c designation and have a local office operating in Michigan.

For more information and an application form, contact Jacquelynn Villareal at (989) 496-2184 or email [jvillareal@charter.net](mailto:jvillareal@charter.net).

All completed application forms

## Easter Basket program update

AFTER THE JUNE ISSUE of *William Penn Life* went to press, we received word from one of our branches about their participation in this year's Easter Basket program.

Thanks to the members of Branch 44 Akron, Ohio, and the two baskets they created, the total number of

branches participating in this program this year now stands at 19, with our members and branches creating a total of 79 baskets for those in need.

Once again, we thank all those who opened their hearts and shared their fraternal spirit with others in their communities.

## 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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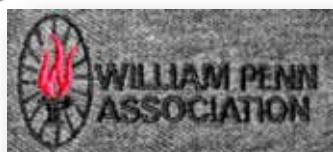
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# **WPA PICNIC**

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# Common errors to avoid when selecting & updating your beneficiaries

A COMPREHENSIVE ESTATE PLAN truly is the ultimate gift for your loved ones. Your plan should always include a review of the titles and beneficiary designations of all of your assets. You want to ensure they are consistent with your estate planning goals. Otherwise, unintended consequences may ensue. Knowledge of the most common errors made with beneficiary designations can help you avoid the same mistakes.

If you have named a direct beneficiary on your life insurance, annuity or retirement account, then that asset will pass directly to the named beneficiary at the time of your death. However, we find that people routinely forget to name a beneficiary, fail to designate a contingent beneficiary and fail to update their designations after a life-event, such as marriage, divorce, birth or death.

Although avoiding probate sounds great and is often a good idea, it should not always be the primary objective when creating ownership arrangements and designating beneficiaries. Here are some of the common errors that we face and some suggestions on how you can avoid these errors when naming a beneficiary to your life insurance, annuity or retirement accounts.

### • Not naming a beneficiary.

By not naming a beneficiary on your life insurance certificate, annuity or retirement account, you have most likely guaranteed that the asset will go through probate upon your death. Furthermore, for a retirement account, this could create some avoidable tax consequences. The company holding your assets may have contract provisions designating default beneficiaries that may be completely inconsistent with your wishes. Even if your estate is your beneficiary, you should always complete a beneficiary designation form.

• **Not naming a contingent beneficiary.** Oftentimes, an insured will name a primary beneficiary when the account is originally opened but will fail to designate any contingent (or secondary) beneficiaries. If your primary beneficiary (your spouse, for example) predeceases you, or if you die together or before you had an opportunity to designate a new beneficiary, then the same consequences will result as if you had not named a beneficiary at all.

### • Failing to keep beneficiary designations up-to-date.

If you get divorced, it is essential that you immediately

review and update all of your beneficiary designations. If your ex-spouse is still named as your beneficiary upon your death, then the company will most likely distribute your assets directly to your ex-spouse, even if you are remarried to someone else at the time of your passing. I've witnessed this exact scenario first-hand, and it was not a pretty sight. Further, if your primary beneficiary predeceases you, then it is essential to review and update your beneficiary designations at that time to ensure your beneficiaries remain consistent with your wishes.

• **Naming minors as direct beneficiaries.** Many parents will establish a trust within their wills designating an age at which their children may have control over their assets and name a trustee to manage those assets. The trustee may or may not be the same person named as the child's guardian. Most often, the assets are available in the meantime at the trustee's discretion for the child's health, education, maintenance and support.

However, regardless of the provisions of your will, if you name a minor child as the direct beneficiary of your life insurance policy, the proceeds will most likely be paid out to your child as soon as he or she reaches the age of 18. Considering that the average inheritance is spent in about 18 months, providing an 18-year-old with immediate access to a large sum of money is

probably not in his or her best interest.

• **Naming special needs individuals as direct beneficiaries.** If you name a special needs individual (i.e. a person who is receiving a governmental benefit such as SSI or medical assistance) as a direct beneficiary, you could unintentionally disqualify that individual from receiving his or her valuable government benefits. The individual must then "spend down" the inheritance and, after virtually all of the money has been spent, go through the application process again. This "spend-down" effectively defeats the purpose of naming a beneficiary.

If you wish to leave an inheritance for a loved one who is receiving this type of assistance, it is much better to create a "special needs trust" also known as a "supplemental needs trust" within your will or living trust to hold the inheritance for the benefit of that individual for his or her lifetime without jeopardizing their benefits.



**• Naming financially irresponsible beneficiaries.** Many of us have loved ones who have repeatedly demonstrated that they will never be financially responsible. Clearly, naming this type of individual as a direct beneficiary may serve only to contribute to a gambling or drug addiction, or result in assets being claimed by creditors in a bankruptcy or income tax proceeding.

Often, it is better to create a "spendthrift trust" to hold the inheritance for the benefit of that individual for his or her lifetime, while protecting the assets from creditors.

**• Naming one child as the sole beneficiary.** A parent with multiple adult children will sometimes designate one child as their sole beneficiary. This is often done with the intent that this child will use the proceeds to pay for his or her funeral and other final expenses and then distribute the remaining balance equally among his or her siblings. However, the child you have named as your beneficiary is under no legal obligation to use the money for its intended purpose and could simply walk away with the account balances. Furthermore, your child may be unable to distribute the account balance to his or her siblings without incurring his or her own gift or income taxes.

Although there could be extenuating circumstances, such as those mentioned previously, we usually recommend that you specifically name all of your children as beneficiaries on all of your insurance certificates, annuities and retirement accounts. If one or more of your children have been charged with paying your final expenses, you can list them at a higher percentage than the others or split the proceeds in any manner you desire.

**A quick note about the "per capita" and "per stirpes" provisions.** Typically, when a person names multiple children as beneficiaries, their intent is to distribute their assets or proceeds to that particular family or "unit." However, most companies use what is known as a "per capita" distribution method. For example: let's assume that you name your three adult children as equal beneficiaries--each have children of their own--and one of your children happens to predecease you. In that situation your death proceeds would then be split between the other two surviving children, effectively "cutting out" your deceased child's family. Simply adding the "per stirpes" provision insures that your proceeds will stay within that family unit. This is another reason that we recommend reviewing your beneficiary designations following any of the life events mentioned in my opening paragraph.

Regardless of your particular estate planning objectives, it is important that all of the pieces of your estate planning puzzle fit together. Your beneficiary designations are an extremely important piece to this puzzle, and they are the most effective means to ensure your assets are passed to your heirs in the manner in which you choose.

Ready to review your beneficiary designations? Now is the perfect time to call on your William Penn Association agent and have a thorough review of your beneficiary designations and make any changes that may be necessary before it's too late. Don't have an agent? Give us a call and we'd be happy to help or assign a local agent to your account.

Until next time, Happy Independence Day! □

# Come grow with us

William Penn Association is looking to grow and expand its reach in current and possibly new markets. To do this, we are seeking to add highly motivated agents to our list of over 800 existing agents. WPA currently writes insurance and annuity products in 20 states and the District of Columbia. The states include: CA, CT, DE, FL, IL, IN, KY, MD, MA, MI, MO, NC, NE, NJ, NY, OH, PA, VA, WV and WI. To grow, we need both full-time and part-time agents. Good agents are the lifeblood of any association, and WPA is a strong and growing association that has much to offer our members and the agents who write for us. If you are interested in an opportunity to grow with us, then contact Bob Bisceglia at 1-800-848-7366, ext. 134. Thank you.


Illustration © CanStock Photo Inc./selensergen



# Are Hungarians from Mars?

EVERY CHRISTMAS, my parents give our family and friends an assortment of themed "tear-a-day" daily calendars. My brother usually gets a baseball version, while my sister receives one featuring photos of dogs. My wife Monika got an interesting one entitled: "365 Places You Got To Visit Before You Die." My calendar? It offered reasons why I want to retire to Scotland, each day presenting facts and profiles on a vast assortment of Scotch whisky.

Another one of my themed calendars featured quotes and aphorisms on a wide range of subjects. One of the quotes inspired this month's *Take*: "One day, a wise man in China asked his groundskeeper to plant a rare bush in his garden. The groundskeeper objected, informing his employer that the bush in question only flowered once in a hundred years. 'In that case,' said the wise man, 'plant it immediately!'"

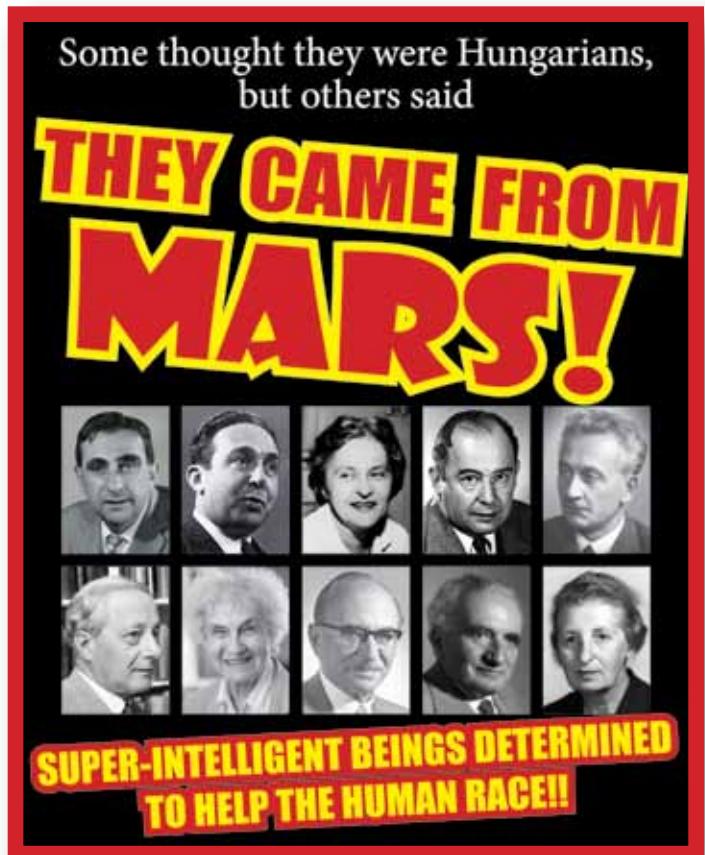
As it turns out, the author of the quote is a well-known Hungarian chemist who enjoys great acclaim in the scientific community. Nobel-prize winning chemist John C. Polanyi sounds like a Hungarian...but he might be from another planet.

How you ask?

Polanyi belongs to a group of Hungarian scientists and geniuses affectionately known as "The Martians." The origin of the group name came from an observation made by Hungarian nuclear physicist Leo Szilárd, who once said that "intelligent extraterrestrial life is already here among us – they just call themselves Hungarians." The name explains, jokingly, that the large numbers of Hungarian scientific minds comes from Martian lineage: that Hungary, with its strange language and customs, was the perfect place for super-intelligent aliens to infiltrate the Earth and pretend to walk amongst us mere humans.

This joke, however, distracts from the truth. The Martians mostly immigrated to either the U.S. or Canada in the pre-war years and formed part of the wave of immigrants that made an enormous impact on the development of our country's industrial, academic and scientific expansion in the 20th century. Some of the Martians, such as Szilard and Edward Teller, pioneered work on the atomic weapons that shaped the end of World War II and the course of human history more broadly.

Just as I described a few months back how Hungarian-born musicians turned much of America's classical music



programs into world-class institutions, these Martians had an even bigger influence on the development of America's worldwide dominance in science and industry.

The Martians were a cadre of Hungarian scientists that came to America to escape the tyranny of Communism and fascism, and to advance economically. America's willingness to accept these bright minds likely changed the course of history. For example, Szilárd was a former student and associate of Albert Einstein and was the driving force behind the Manhattan Project.

György Marx, another famous physicist, possessed an even more vibrant sense of humor than Szilárd. As a pastime, Marx studied history and wrote a book that

### Point to Ponder....

The "Martians" mentioned in this month's *Take* are the most recognizable Hungarians who immigrated to America. There are thousands of other Magyars who did noble tasks or were leaders in their own right. My father recalls his experiences with Hungarian professors who he had as a college student at Youngstown State University. The history, engineering, physics, sociology, and art departments all had Hungarian teachers. Did you have a Hungarian teacher or professor when you were going to elementary school, high school or college? If you did, I would love to hear your story. - Tibor

compounded the romantic notion that Hungarians were extraterrestrial. The title, of course, was *The Martians*.

Béla Lugosi was known as the original "Dracula" and unknowingly added to the Martian connection with his broken English accent. His starring roles in Hollywood's early monster movies coincided in time with the immigration of those dozens of Magyar mathematicians and scientists. As the Martians began to accept teaching positions in America's universities, the young generation of students identified their teachers as being oddly foreign. The nickname stuck.

Yet another highly acclaimed physicist of Hungarian extraction, John Von Neumann wrote about how a Martian space force landed around 1900 and, in jest, provided information on where these many planted children were located and how their education and career paths evolved.

The most celebrated of the Martians was Edward Teller, known as "The Father of the Hydrogen Bomb." Being that the initials of his first and last name were "ET," he oftentimes related those letters to his association with the Martians. My dad recalls that he stayed up late one night to see Johnny Carson humbly interview Teller on *The Tonight Show* and how Teller detailed his idea of constructing the Strategic Defense Initiative (Star Wars System). At the close of Teller's explanation, the scientist looked at Johnny (who was awestruck with the complexity of the idea) and with a wry smile, twinkle in his eye and a deep baritone Magyar/English voice said: "We Martians know many things."

The list of Martians is quite impressive, and each could merit a *Take* documenting their own interesting lives. Here is a partial list of the members of the Martians:

Leo Szilard, Edward Teller, Gábor Dénes, Ervin Bauer, Róbert Bárány, Marcel Riesz, Michael Polanyi, George Klein, Eva Klein, Miklós Kürti, Mária Telkes, Loránd

Eötvös, Georg von Békésy, Kálmán Tihanyi, Albert Szent Györgyi, Zoltán Lajos Bay, Victor Szebehely, Elizabeth Rona, György Marx, John von Neumann, Franz Alexander, Paul Erdős, Peter Carl Goldmark, Paul Halmos, John Harsanyi, Theodore von Kármán, John G. Kemeny, Jenő Wigner, György Pólya, Peter Lax, Kornél Lánczos, Bálint Telegdi, János Polyáni, Egon Orován and György Oláh.

Although the Martian concept is an interesting and humorous explanation as to why so many Hungarians became accomplished scientists and inventors, the facts still beg the question: why are Hungarians so gifted in both the arts and the sciences? Could one find an explanation in the thermal waters found throughout the hills of Budapest and the surrounding towns? Or, does such intelligence come from the complex cerebral processes required in order to master such a difficult language? Is it luck? An abundance of paprika in the diet?

As we celebrate America's 243rd birthday, one must surely think of the Martian men and women and our own Founding Fathers. How could so many great leaders emerge in the same nation and in the same time frame to change the world as we know it? Where might the next Founders or Martians come from?

Something to think about this Independence Day.  
Happy Birthday, America!

*Éljen Amerika,*

## Cseh Tibor

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

# Enjoy even more tastes of Hungary

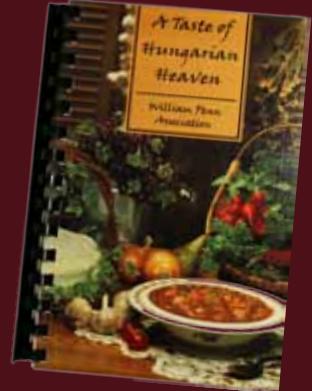
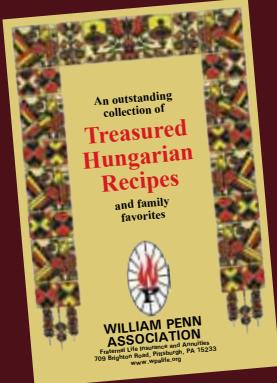
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A spiral-bound book with 500-plus delicious recipes

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

Prices include shipping and handling.



Make your check payable to "WPAF Scholarship Foundation" and mail to:

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



# 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.

*Ask your family  
& friends, too!*

## 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.

## 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:

Barbara Tew, Sales Coordinator, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233



# What makes a worthy life?

FROM THE OUTSIDE LOOKING IN, we all look like we are alive. We walk, we talk, we eat. We take care of our families and pet the dog. But, are we really living?

Quality of life is purely perceptual. Rarely do we really know what is going on in another person's mind, but sometimes the signs are flashing and the sirens are blaring.

Consider a person whose days are literally a high-speed chase running from one thing to another until exhaustion strikes and slumber takes over. On the go, day in and day out, with no rest in between--wow that's living!

I say it's hiding. A worthy life means there is enough fullness in the day to make it meaningful but also precious time set aside to "savor the nectar" and reflect. The thinking time, the breath in each day, when we spread our toes, smile and sigh: that is living with intent.

Richness is in the laugh we have, the gaze we hold looking out the kitchen window, or the gentle squeeze of the hand. It's that one instant when, all things considered, you can honestly be at peace knowing you lived another day and it was ripe and delicious.

We all find ourselves in situations that call for tears and questions, a day you may want to sweep under the rug.



Photo © Can Stock Photo/tomwang

But don't. Find the good, see the light and when all else fails, be the light. Life needs no cover. It is best when it is open for the taking and quiet enough to hold, with your finger resting on your favorite page.

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

## New Jersey Senior Citizens - Third Party Notice

A third party may be designated to receive a copy of any cancellation, non-renewal or conditional renewal and lapse notice from William Penn Association by a person who:

- is located in or is a resident of the State of New Jersey;
- is insured under a Life Insurance Certificate (policy) or Annuity Contract with William Penn Association; and
- is age 62 or older.

A third party may be designated by: completion of the information requested in the Third Party Designation below; and, return of the Third Party Designation Form to William Penn Association by certified mail, return receipt requested. The designation will be effective upon our receipt of the information.

Designation of a third party does not constitute the acceptance of any liability for the services provided to the insured by the third party or by William Penn Association.

The third party designation may be terminated by: the third party by written notice to both the insured and to William Penn Association; or, the insured by written notice to William Penn Association.

### Third Party Designation

Certificate/Contract/Policy Number: \_\_\_\_\_ Date: \_\_\_\_\_

Third Party Notice, Designee (Print Name): \_\_\_\_\_

Address: \_\_\_\_\_

I accept designation as a third party. Signature: \_\_\_\_\_

Signature, Insured/Owner: \_\_\_\_\_



# A Magyar celebration

## New Brunswick hosts 44th Annual Hungarian Festival

by Kathy Novak & Judit Ganchuk

NEW BRUNSWICK, NJ -- Perfect weather, a great crowd, good food and wonderful music and entertainment were all experienced by WPA members attending the 44th Annual Hungarian Festival June 1 in New Brunswick.

Sharing information about WPA at the Association's booth were Vice Chair of the Board Kathy Novak, National Sales Director Bob Bisceglia, WPA Sales Representative Ed Straka and his daughter Susan and Branch 28 member Sandor Tollas Jr.

Many of those visiting the WPA booth were happy to receive blue WPA tote bags and spend time chatting. Festival goers also viewed the wreaths placed by WPA at the city's 1956 memorial, at the memorial to Frank Molnar and in the garden area of the American Hungarian Foundation.

The festival is a truly wonderful tradition that helps preserve the culture of Hungary here in America.

The American Hungarian Foundation (AHF) did a great job hosting this year's festival. After the parade and opening ceremony, festival guests were able to visit the Hungarian American Athletic Club, Hungarian Scout Home, the Magyar Reformed Church, St. Ladislaus Church and School as well as the AHF Museum.

The AHF presented the artwork of Elena and Bertha Helabranth with support provided by the Middlesex County Board of Chosen Freeholders through a grant provided by the New Jersey State Council on the Arts. The AHF also hosted a Budapest coffeehouse and pastry shop in their courtyard as well as a twilight concert performance by the Életfa Band and Fényes Banda with guest musicians.

Many performance groups, including several new to the festival, came out to celebrate the Hungarian American community in New Brunswick. These include Mákvirág, the Hungarian American Athletic Club's children's folk dance group, the Kossuth Ensemble from Canada, Regős New Brunswick Hungarian Scouts group, the Betyárok Band, the Csúrdöngölő Folk Ensemble of the NJ-NY region, the Tisza Ensemble of Washington D.C., and the Szilvafa Dance Group of New Jersey. The Széchenyi Hungarian School of New Jersey put on a puppet show for all festival guests to enjoy.

TOP: WPA Vice Chair of the Board Kathy Novak places a wreath from the Association at the memorial commemorating the 1956 Hungarian Revolution; MIDDLE: Welcoming visitors to the WPA information booth were (l-r) Sandor Tollas Jr., Kathy Novak, WPA Sales Representative Ed Straka and his daughter, Susan; BOTTOM: Dancers perform at the festival.





# Service honors Hungarians in U.S. military

by Richard E. Sarosi

NORTH OLMSTEAD, OH -- The United Hungarian Societies of Cleveland hosted a Memorial Day Commemoration May 27 honoring the Hungarians who served in the United States Armed Forces from 1950 to the present at Sunset Memorial Park in North Olmsted. A Hungarian language service was conducted in the Westwood Abbey Mausoleum and an English reading of the names of those who served, followed by a salute, was held in the park's Hungarian section.

Various readings were presented and prayers were given in tribute to those U.S. veterans. Among those taking part in the service were Capt. Istvan Hargitai, USN Naval Postgraduate Dental School at the Walter Reed National Military Medical Center in Bethesda, Md., and Col. János Hess, Defense and Air Attaché from the Embassy of Hungary in Washington, D.C.

Despite a light rain, the men and women who served their nation proudly were remembered for their service and for making the ultimate sacrifice.



Among those participating in the memorial service were (l-r): Endre Szentkiralyi, President of the United Hungarian Societies; Capt. Istvan Hargitai, USN Naval Postgraduate Dental School, Walter Reed National Military Medical Center; Col. János Hess, Defense and Air Attaché, Embassy of Hungary; and Robert Fazekas.



Join Bethlen Communities for our annual

# Hungarian Picnic

**Sunday, July 28th, 2019 from 12:00-5:00 pm**

(Picnic will follow the 11am Church Service at the Moriah Chapel)

**Ticket Prices: \$20 for Adults, \$5 for children (3-12), 3 years & under are free!**

**Hosted at Bethlen Home**

66 Carey School Road, Ligonier, PA 15658

Mindenkit Szeretettel Várunk! - Everybody is welcome!

12:30-3:30pm - Hungarian Band	12:30-5:00pm - Food Buffet & Beverages	2:00-3:30pm - Hungarian Dancers
12:30-5:00pm - Bacon Fry & Food Vendors		2:00-4:00pm - Children's Activities

For advanced tickets or more information contact Molly at 724-238-2235 ext. 205



Hungarian children's choir to conduct tour of N. America in July

The Pannon Children's Choir from Pécs, Hungary, will be conducting a tour of nine North American cities this month.

Formed in 2015, the choir is comprised of students from Pécs' primary and secondary schools. It has become a popular contributor to music festivals in both Hungary and abroad.

Each concert will feature the works of Zoltán Kodály, Béla Bartók, Lajos Bárdos, József Karai, Árpád Balázs, György Selmezi and Tamás Schóber.

Tour dates and cities are:

- Toronto - July 10
- Calgary - July 12
- Vancouver - July 14
- Missoula - July 16-20  
(International Choir Festival)
- Seattle - July 21
- San Francisco - July 21
- Los Angeles - July 24
- Cleveland - July 27
- New York - July 28

The Cleveland performance will be held at the West Side Hungarian Reformed Church, 15300 Puritas Ave., beginning at 7:00 p.m. Tickets for the Cleveland performance can be purchased online at <http://hungariancleveland.org/pannon-childrens-choir/>.



# JUST 4 KIDZ

Summer is FINALLY here! And that means it's time for VACATION! One of our favorite things to do while on vacation is visit amusement parks. There are so many amusement parks in this great country of ours that it's really hard to pick which ones to visit. So, just for fun, we thought we would narrow the list to parks located in states where William Penn Association is licensed to do business. Now, WPA is licensed in 20 states (and the District of Columbia), so that still leaves a LOT of parks to choose from. To help us narrow the list even more, we consulted the good folks at **The Active Times** ([www.theactivetimes.com](http://www.theactivetimes.com)) and their list of the top amusement park in each of those 20 states.

How many of these parks have you been to? Do you agree with the choices? Do you have a favorite park that isn't on this list? Contact us on Facebook or Twitter--after getting your parents' permission, of course--and let us know your thoughts.

According to **The Active Times**, these are the top parks where WPA is licensed to do business:

- California - Disney California Adventure in Anaheim
- Connecticut - Lake Compounce in Bristol, CT
- Delaware - Funland in Rehoboth Beach
- Florida - Universal Studios in Orlando
- Illinois - Six Flags Great America in Gurnee
- Indiana - Holiday World & Splashin' Safari  
    in Santa Claus (1 price for access to 2 parks)
- Kentucky - Kentucky Kingdom in Louisville
- Maryland - Jolly Roger Amusement Park in Ocean City
- Massachusetts - Six Flags New England in Agawam
- Michigan - Michigan's Adventure in Muskegon
- Missouri - Silver Dollar City in Branson
- Nebraska - Fun-Plex Rides in Omaha
- New Jersey - Six Flags Great Adventure in Jackson
- New York - Luna Park Coney Island in Brooklyn
- North Carolina - Carowinds in Charlotte
- Ohio - Cedar Point in Sandusky
- Pennsylvania - Sesame Place in Langhorne (Although  
    many of our readers will argue for Kennywood near  
    Pittsburgh and Hershey Park in Hershey, PA)
- Virginia - Busch Gardens in Williamsburg
- West Virginia - Camden Park in Huntington
- Wisconsin - Dells Water Parks



# Lady Liberty

Can you help the Statue of Liberty have a colorful 4th of July?



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Joining hands against hunger at Branch 1 were (l-r) Jim and Ann Ballas, Sandy Stasko, Kathy and Ray Bryk, and Sharyn Green.



For their Join Hands Day project, members of Branch 14 brought joy to the residents at Anna Maria of Aurora, a continuing care community.

## Branch 1 Bridgeport, CT

by Jim Ballas

WPA Branch 1 celebrated fraternalism for the benefit of our community by participating in WPA's Join Hands Against Hunger campaign.

Our branch, along with the members and friends of the United Church of Christ of Bridgeport, collected non-perishable food items during the month of May.

Our branch and the church joined together to fulfill our common mission of charity and our mission to help with the needs of others in our community. There are many individuals and families in our community who are in great need of food donations. For some of them, their survival depends on it.

The church publicized the campaign by making weekly announcements and by including our appeal in all of their outreach communications. Our branch did its part by mailing out appeal letters to local branch members. Members were asked to bring non-perishable food items to the United Church of Christ, 2180 North Avenue in Bridgeport. There were designated basket locations where the donations were collected.

The response was overwhelming. Our members donated many bags of food. Some of the items donated

included canned soups, canned tuna, peanut butter, canned fruits and vegetables, cereals, fruit juices, pastas and sauces, and much more.

The donated food items were delivered by volunteers to several local food banks.

Thank you to all those who donated and made this year's campaign such a success. We did indeed join hands in May to make a difference against hunger in our community.

Special thanks go to Sandy Stasko, Ann Ballas, Bill Bero and Jim Ballas for organizing and implementing this event. Their efforts helped us fill a great need in our community.

We hope that all of our members and friends have a great summer and enjoy the warmer weather.

## Branch 14 Cleveland, OH

by Richard E. Sarosi

Happy July 4th, America! As we celebrate America's birthday, remember the sacrifices of those who went before us who made it possible for us to enjoy the rights and privileges we are so fortunate to have. We thank those who gave their lives for these freedoms we enjoy.

The officers and members of Branch 14 extend congratulations and best wishes to all of the 2019 graduates. You have made your parents and families very proud. We share in the joy of this special

moment. Now that this phase of life has been completed, many of you will be moving on to college or military service or the work world. Whichever path you choose, always do the best that you can.

Branch 14 conducted its Join Hands Day project May 18 when our officers and members went to Anna Maria of Aurora, a continuing care community, to bring some joy to the residents. We welcomed the sunshine and the 80-plus degree temperatures. We learned that the residents enjoy watching birds, chipmunks and squirrels from their windows and going out into the gardens to enjoy the sunshine and the wild life.

Our carpenter--Branch Auditor Frank Wargo--made two squirrel feeders and five bird feeders for the courtyards around the facility. The branch purchased 250 pounds of bird feed and 100 pounds of peanuts for the new feeders. Additional feeders were purchased and placed where they were most needed.

A big thank you goes to Frank and Joyce Wargo, Richard and Susan Jacob, Brian and Vicki Bowens, Anne Pustai, Cindy Smith, Caroline and Kathy Lanzara, and Violet and Richard Sarosi. Ernie Sarosi was able to supervise the workers as they filled and placed the bird feeders.

We would like to thank the members of Anna Maria's Activities Department--Amber, Bridget,



Members of Branch 18 participated in the branch's Join Hands Day project, pruning and planting at several locations in their community.

Michelle and Chantrell--who helped coordinate our visit. The remaining bird food and squirrel food we purchased should last the summer. As of this writing there are a lot of hungry birds, squirrels and chipmunks enjoying the feed that was brought in for them.

Our next Branch 14 meeting will be held Wednesday, Sept. 4, at 7:00 p.m. in the Bethlen Hall of The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills. Branch 14 adult members and guests are welcome to attend.

The Cleveland Hungarian Cultural Garden will hold its annual golf outing on Wednesday, July 17, at the Mayfield Country Club. For more information about this event and the Cultural Garden, please visit [www.hungarianculturalgarden.org](http://www.hungarianculturalgarden.org).

The Hungarian Cultural Center of Northeastern Ohio located in Hiram, Ohio will hold the Classic Car Show and Picnic on Sunday, July 21, from noon to 6:00 p.m. Information can be found on the club website at [www.hungarianclub.org](http://www.hungarianclub.org).

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

In honor of WPA's 39th General Convention, to be held Oct. 12 to 14, WPA is offering a special guaranteed issue insurance policy available for purchase. Please check the ad in this issue for terms and conditions of this special insurance plan.

The William Penn Fraternal Association Scholarship Foundation

is celebrating its 50th Anniversary in 2019. Your donations help the Foundation provide funds that are distributed to our student members for their college education. If you or your child was a recipient of a WPA scholarship, please make donations to the WPA scholarship fund. We want to see the Foundation grow in this 50th anniversary year and beyond!

We remember those WPA members who have passed away or may have recently lost a loved one. We send our condolences to former Chair of the Board Barbara A. House and her brother Joe Gall and their families on the passing of their mother, Irene Gall. I met Irene at many WPA events over the years. She was a very charming and funny lady who will be greatly missed by her family and friends. May she and all the departed rest in peace.

Get well wishes are being sent to all of our Branch 14 and WPA members, as well as our friends, who might be feeling under the weather, 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 anniversary wishes go out to all of our branch members, Home Office staff and WPA members celebrating a June/July birthday and/or anniversary. Belated happy birthday wishes to Kathy Lanzara on June 5 and Richard Sarosi on June 8.

A special happy anniversary wish is sent to my parents, Violet and Ernie Sarosi, who celebrated their

72nd wedding anniversary on June 14. Much love is sent to you from Caroline, John, Alexis, Kathy, Lynn and Bob and little Robert Junior, "RJ" and your entire family. May all our members be blessed with many more birthdays and anniversaries.

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.

Branch 14 members having news to share about themselves or family members can reach me at [RichSaro@att.net](mailto:RichSaro@att.net) or at 440-248-9012.

## Branch 18 Lincoln Park, MI

by Barbara A. House

Happy Independence Day! Remember to thank a service person and our veterans. I have seen countries that do not have their independence. I am grateful for ours.

Thank you to all who honored my mother, Irene Gall. She passed away on May 16. She was a couple of months shy of 97. Her funeral was May 21. I thank all who sent flowers or had Masses said at Holy Cross Hungarian Catholic Church or donated to the William Penn Fraternal Association Scholarship Foundation in her memory. Thank you, Elizabeth Krajcz, for all the kalacs. I thank Fathers Barnabas and Angelus for a wonderful Hungarian-American service. Krisztina Kortvesi and Zsuzsanna Balla, along with father, filled the church with magnificent music. I also want to thank Darlene and Steve Szatmari, along with Jennifer Sullivan, for the wonderful dinner. Everyone enjoyed the three musicians. I know my mother was smiling and dancing all day. Rest in peace, mom. We love you, and you will be missed.

Remember our Soaring Eagle trip on July 24 and 25. Your cost is \$95, and you will receive the usual casino perks. Sure hope you join us.

Our branch's Join Hands Day project, conducted on June 1, was another success. We had 21 partici-

## Branch News

pants. We pruned and planted at the Hungarian American Cultural Center, at Paragon (a school for the disabled) and at St. Michael's Church. We served lunch at the church in their first level room. Thank you to all who helped. As usual, many hands make the day much easier. We were all done by 1:00 p.m. I am really looking for another volunteer opportunity for next year, maybe something at the veteran's hospital. We did that before, and it was really a lot of fun. Please call me with your suggestions.

Happy July birthday to all our wonderful members, especially Pammy George, Helen Sryniawski and Ann Sorovetz, and to Brittany Kellar, Melissa Hickman and Barbi Tew at the Home Office.

Get well wishes go to all who are under the weather, especially Elsie Kantor, George and Doris Schvarckopf, Tamás Markovits and Joe Enyedy (husband of Branch Vice President Linda Enyedy). I hope you are all better very soon.

Branch 18 will take a summer break from meetings. We will begin again in September.

Please remember all our deceased members and their families in your prayers, especially Margaret McGowan and Nina Stewart. All the calls and thoughtfulness really help. May they rest in peace.

I can always be reached at 313-418-5572 or 734-782-4667. I am available to help you with all your life insurance needs.

"When you sow seeds of kindness, God makes blessings grow." Thank you, Father Barnabas.

### Branch 27 Toledo, OH

by Paula Bodnar

Sure hope this finds everyone doing well. I think somebody better start building an ark with all this rain we have been getting.

We are now on our summer break. We will hold our next meeting on Saturday, Sept. 7, at 1:00 p.m. at American Table in Oregon. All members are welcome to attend. The more the merrier.

Enjoy your summer and drive safely. Watch out for motorcycles.



Marguerite McNelis and Gary Vamos place wreaths for William Penn Association and Branch 34 for the Memorial Day Service at Calvary Cemetery in Pittsburgh.

### Branch 28 Youngstown, OH

by Kathy Novak

Happy birthday, America! We also send out our best wishes to all members celebrating birthdays or anniversaries this month.

Branch member Sandor Tollas Jr. and I enjoyed a wonderful day of fraternalism at the annual Hungarian Festival June 1 in New Brunswick, N.J. You can read my report on the festival in "Magyar Matters" on page 9.

Congratulations to James Horvath and Laszlo Hajdu-Nemeth, who were recently honored by the American Hungarian Foundation during this year's Carousel Ball in New Brunswick.

Mark your calendars for these upcoming Youngstown events:

- Sunday, July 14 - Holy Apostles Parish Festival at St. Anne's Hall, Kirk Road, with ethnic food, pastries and music.

- Sunday, Aug. 4 - Magyar Nap (Hungarian Day) sponsored by the Youngstown American Hungarian Federation, at the Aut Mori Grotto Hall on Belle Vista Avenue, from 1:00 to 5:00 p.m. Advance reservations for the chicken paprikas dinner can be made until July 31 by calling Frank at 330-549-2935 or Kathy at 330-746-7704. The day will also feature additional food, pastries, beverages and music.

We're looking forward to expe-



The Rifle Squad for the Memorial Day Service included WPA Chair of the Board Andy McNelis and fellow veteran John Kish.

riencing the WPA Picnic at its new location--the Pittsburgh Shrine Center--on Saturday, Aug. 24. It promises to be a day filled with food, fun and friends.

Get well wishes go out to all those not feeling up to par, especially Alice Nagy, Michele Dye, Irene Devlin, Gloria Stack, Mary Rose Purton, Tom House and Judy Chakey.

We extend our condolences to all those who have experienced the loss of someone special.

If you have any news to share, please call me at 330-746-7704. For answers to your questions about WPA and our insurance and annuity plans, call Alan at 330-482-9994 or Kathy at 330-746-7704.

Have a fun and safe summer.



For their Join Hands Day project, members of Branch 44 made sandwiches for those staying at the Ronald McDonald House.



A young member of Branch 44 helps deliver supplies donated by branch members to a local pet food pantry.

## Branch 34 Pittsburgh, PA

by Marguerite McNelis

Wishing everyone a happy Fourth of July. We hope you are able to celebrate what this day in history means.

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

Branch 34 was very proud to again be a sponsor of the Memorial Day Service held at Calvary Cemetery. We also joined with the local VFW, American Legion Post members and volunteers from the surrounding area. A huge thank you to everyone who was able to help. Placing over 14,000 flags is a lot of work, for sure. This year though,

because of the extra helping hands, it only took three days to finish instead of five.

This month, our branch will donate to the Community Food Bank.

I would like to thank everyone who gave of their time to attend the Delegate District election meeting. It was a very important meeting, and we had a good turnout.

Happy and healthy birthday wishes to everyone celebrating their birthdays in July, especially our son Andy, grandson Donovan and great niece Josie. 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 Elizabeth Darago

We had a fun time making 48 sandwiches for the Ronald McDonald House in Akron on May 29. The sandwiches and a really big double tray of yummy chocolate chip cookies were the dinner for those staying at the House while their children were in the hospital. With the partnership of Penn Station Sandwiches in Fairlawn Ohio, a hearty meal was served at 5:30 p.m. Our next Join Hands Day sandwich making project for the Ronald McDonald House will be held July 22. Call me at 330-604-1264 if you'd like to participate. Leave a message and your number. All members are welcome!

Several years ago, I worked overseas for two years. It was a great lesson in freedom. The day I returned to the U.S., a Customs and Immigration agent said to me, "welcome home." May everyone enjoy the freedom of this land this 4th of July.

Congratulations to all members enjoying a birthday, wedding, new

child or any happy event.

Best wishes to all members and their family members who are ill.

Our sincere condolences to all who have lost a loved one.

May all service personnel return home safely.

Need Insurance? Call Alan Szabo at 330-482-9994.

## Branch 89 Homestead, PA

by Lisa S. Toth-Maskarinec

We hope all fathers out there enjoyed a wonderful, peaceful, relaxing and safe Father's Day. Did you give your special father a call or spend the day with him? Time is too short not to make special memories together.

We still have stuffed cabbage and kolbász for sale. Cabbage rolls are \$20 per dozen, and both fresh and smoked kolbász is \$7 per pound. We can ship for an additional cost. All of this can be prepared in a crock pot for those on the go.

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

We send get well wishes to branch members Jim Findlay and Mark Maskarinec. Mark seems to finally be turning the corner, and it appears he will not need a third surgery. Thank God, and yes, it's true, he's back on the golf course.

Get well wishes go to Rudy Phillips, Dianne Schneider and our beloved "Uncle Fred." Hurry up and get better soon.

Also, get well wishes to Janet Phillips who is recovering from a serious car accident. Remember, Janet, take it easy. Tell your car it's not an airplane and can't fly over things and through intersections. We are fortunate you are still with us.

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

## Branch News

events.

We wish Branch Vice President, Mark Maskarinec a happy 63rd birthday. Thank God you are starting to see some progress with your health issues. Things must be better if you're back at golfing. We hope this next year is better for you and brings you lots of good health.

Branch 89 congratulates branch member Stephanie WittPenn on her graduation from Taylor Allderdice High School in Pittsburgh on June 6. Stephanie will be attending Ohio State University in the fall and will be majoring in data analytics. Stephanie is the daughter of Kimberly WittPenn and branch member Devon WittPenn and the granddaughter of branch members Michele WittPenn and the late Earle WittPenn. Congratulations, Stephanie. We at Branch 89 are truly proud of the wonderful person you have become and all of your accomplishments.

Congratulations also to Branch 89 member Samantha Fullard on her graduation from West Mifflin High School on June 6. Samantha is the granddaughter of branch members Vera and John Recktosh and the daughter of Jill Fullard and Timothy Fullard. We are very proud of all that you have become and all that you will do. Good luck in your future endeavors.

We continue to try and work with contractors repairing The First Hungarian Reformed Church of Homestead, where we hold our branch meetings. Estimated costs for all repairs is \$35,000. 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. Help us save our church. Our forefathers would be truly proud.

As this issue went to press, we were looking forward to a special golf outing on Saturday, June 29, at Champion Lakes to benefit the church's restoration project. The event was scheduled to feature a shotgun start as well as a banquet for all golfers and their guests. We'll have more to report on this outing



Congratulations to Branch 89 members Stephanie WittPenn (left), who graduated from Taylor Allderdice High School, and Samantha Fullard, who graduated from West Mifflin High School.

in next month's branch report. For anyone who has golfed in any of the outings at Champion Lakes, you know what a terrific time it is and what wonderful hosts Dick Groat and his daughter can be.

And let's not forget about the monthly Hungarian Night at Dorothy 6th on 8th Avenue in Homestead on July 26. The food is great and the Batyi Orchestra never better. And did we mention Dorothy 6 also has the bacon roast outside on their fire pits? Come enjoy a relaxing night out.

Take care everyone, and start those stretching exercises. Golf is right around the corner. Our branch is 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. We have also added a mystery flight winner. Come check it out on Sunday, Aug. 11 at Butler's Golf Course in Elizabeth, Pa.

Take care, stay healthy and try and do something nice for someone. It takes so little 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

Hope everyone is having a great summer and that your area has had great weather for all your outdoor activities and summer vacations.

Independence Day, which commemorates the adoption of the Declaration of Independence in 1776, will be celebrated this year on Thursday, July 4. Take time and think about all the people who have made this holiday possible. Many of us will be attending parades, picnics and fireworks over this holiday. This is a great way to be able to spend time with your family and friends.

Our branch participated in Join Hands Day on May 25 this year. All the flower beds were mulched at the Hungarian Reformed Church in Columbus. We had several of our members participate in this project. This activity is a great way to give back to the community.

A Taste of Hungary Festival will be held at St. Ladislas Church located at 277 Reeb Ave. in Columbus on July 20 from noon to 6:00 p.m. Come and enjoy Hungarian foods, music by Steve Hegedes and

Hungarian dancing provided by the Hungarian Festival Club Dancers of Dayton. There will also be Hungarian themed items for sale. This event is sponsored by the Hungarian Cultural Association of Columbus.

Save the date of August 24 from noon to 4:30 p.m. to attend the WPA Picnic. This year, we have a new location at the Pittsburgh Shrine Center, located at 1877 Shriners Way in Cheswick, Pa.

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

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

We extend our sympathy to all who have recently lost a loved one, especially to the family of member Deanna "Dee" Rezes. Please keep them in your thoughts and prayers.

For all your life insurance and annuity needs, or if you have any news you would like to share in the next article, please contact Debbie Lewis at 614-875-9968 or e-mail [DAL9968@aol.com](mailto:DAL9968@aol.com).

## Branch 132 South Bend, IN

by John E. Burus

Happy Fourth of July to all William Penn members! Have a safe holiday and enjoy your time with family as we celebrate the birth of our great nation.

At a special meeting on June 4, we elected delegates for the upcoming General Convention. Official results will appear in the October issue of this magazine. Thank you to all the members who participated.

The next South Bend Branch 132 business meeting will be held on Sept. 3 at the Martin's Supermarket Deli in Erskine Plaza (first floor) on Ireland Road, South Bend, beginning at 5:00 p.m.

Our branch's summer picnic will be held Sunday, Aug. 4, from 1:00 to 3:00 p.m. It will once again be held at Potawatomi Park Pavilion #1 in South Bend, as the permit has been secured. This get-together will be held rain or shine as we have a roof to keep us dry. The branch will provide Martin's chicken, Eby's Polish sausage, sodas, bottled 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 at [john.e.burus@honeywell.com](mailto:john.e.burus@honeywell.com). Please bring a dish or dessert to share.

## Branch 226 McKeesport, PA

by Judit Ganchuk

Happy Fourth of July!

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

Congrats to member Katherine Rose Anthony who graduated from Oakland Catholic and plans to attend the University of Alabama this fall. Congrats and best wishes to all of our graduates!

We are sending warm thoughts to Branch Vice President Janet Sparico who is under the weather but recuperating. Get well soon!

We extend our sympathies to those who have lost loved ones. This past spring, our branch lost Mary Negro and George Otruba. May

their memories bring comfort and peace to their families.

The William Penn Association Magyar Folk Dancers are preparing for their performance season this summer. If you're in the greater Pittsburgh area, we encourage singers and dancers to join us this year. Please contact Malvene Heyz or find us on Facebook. We need to build up our group. You can help by spreading the word or supporting us at one of our performances:

- The Bethlen Communities' annual Hungarian picnic in Ligonier, Pa., on Sunday, July 28, from 12:30 to 5:00 p.m.; or

- The International Village ethnic food and music festival in McKeesport, Pa., on Tuesday Aug. 13 at 6:00 p.m. You can find more info about the International Village online at [internationalvillage.info](http://internationalvillage.info). Visit the Hungarian food booth sponsored by The Free Hungarian Reformed Church of McKeesport or call the church at 412-672-7298.

We will take a break from branch meetings this summer and meet again in September. Please call Branch President Malvene Heyz at 412-751-1898 to share your information with us.

## Branch 249 Dayton, OH

by Mark Schmidt

What a memorable Memorial Day we had in Dayton. It will not soon be forgotten as 15 tornadoes hit in and around the Dayton metro area. One person died and hundreds were injured as hundreds of homes were destroyed and thousands more damaged. The entire county lost water service as two substations supplying power to the water treatment plants were destroyed. It took the better part of a week to get it restored. Electric power was out to 70,000 people with 5,000 still without power two weeks later.

We didn't hold our Join Hands Day event as Queen of Martyrs Church, where we were to plant flowers, was struck by one of the storms. The bell tower was leveled to the ground, leaving a small miracle standing in the rubble--a five-foot tall statue of Mary in front of the bell



## Next Deadline

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

tower survived the destruction.

A group of us got together, and I am proud to say members of WPA Branch 249 and the Magyar Club of Dayton helped clean up the downed trees and rubble. This is truly the spirit of Join Hands Day. It is really inspirational to see the entire metro area come together to help those in need of assistance. This effort will continue for quite a long time, probably months, until everyone gets "back to normal."

On a happier note, 50 members and Magyar friends of Branch 249 enjoyed the 6th Annual Night Out at the Dayton Dragons Game. We ate and cheered ourselves silly as the Dragons beat the South Bend Cubs (sorry Branch 132).

There's not much happening locally in July, except of course for the 4th of July celebrations. God bless this great United States of America.

Make sure you put the Birmingham Festival in Toledo on Aug. 18 and the WPA Picnic near Pittsburgh on Aug. 24 on your calendars. Both are great events for Hungarian ethnic fun.

Get well wishes to those sick or in the hospital. May the summer weather have you feeling better in no time at all.

We extend our sympathy, thoughts and prayers to everyone who has recently lost a loved one. May God give you peace.

Happy birthday to you July birthday celebrators, myself included.

Happy anniversary wishes go out to you couples who were married in July. May your love stay as hot as the weather.

If you need to contact me, it would be best to email me at [amschmidt@msn.com](mailto:amschmidt@msn.com) since Anne Marie and I are moving, and we are debating going modern and dropping our land line phone. Will let you know next month what we did.

Something to remember on Join Hands Day: "When we rebuild a house, we are rebuilding a home. When we recover from disaster, we are rebuilding lives and livelihoods." -- Sri Mulyani Indrawati, Indonesia's Minister of Finance.



A statue of Mary stands untouched outside Queen of Martyrs Church in Dayton after a Memorial Day tornado destroyed the church's bell tower and caused other damage to the church.

## Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

What can I say about our Join Hands Day project? In a word, it was incredible! Besides that, it was a lot of fun. With the help of additional members, we decorated and packed healthy snack bags for the residents of Pittsburgh's Ronald McDonald House. In fact, this Join Hands Day event drew a record number of members.

Creating pictures on the bags with stickers, drawings and inspirational sayings, our members had a great time in the process. Plus, 3-year old Garrett Keller pitched in with his parents Chris and Megan, along with grandmother Cassie Holmes. It was a sweet family affair, and we enjoyed their help.

Thank you everyone from Branch 296 who participated with their shopping skills, creativity and time. Doing this meaningful project for the Ronald McDonald House residents was time well spent. I am certain the recipients appreciated the snacks and the heartfelt thoughtfulness behind them. Thank you also to the WPA Home Office for its encouragement and financial support of Join Hands Day.

Happy birthday to all of our July 296-ers, including my daughter, Leanne, and Lily Borland, who is turning four this month. Wishing



McGregor Lazear caught a foul ball during the Dayton Dragons game attended by members of Branch 249.

each of you a happy and festive day and a terrific year, too.

We continue to send get well wishes to our members who are experiencing health issues.

We also extend condolences to those who have recently lost a person dear to them. Please know that we keep you in our prayers. Having recently lost my brother Bob, I want to send a special thank you to everyone who offered such kind and supportive messages to me. I greatly appreciated them all.

Have you saved the date for our upcoming branch *szalonna sütés*



Members of Branch 336 and the Verhovay Home Association in Harrisburg got into the spirit of the Verhovay's recent Hawaiian outfit contest. The contest was part of a special celebration marking the one-year anniversary of the club's reopening.

(bacon roast) on Sunday, Sept. 22, at Riverside Park in Oakmont? Start spreading the news, folks! The same pavilion, closest to the Hulton Bridge, has been reserved. More details will be provided as the date draws nearer.

We're on our summer break from meetings until Sept. 12. But, if you have questions or would like to purchase WPA life insurance or annuities, we encourage you to contact our agent Noreen Fritz at 412-821-1837 or at [noreen.fritz@comcast.net](mailto:noreen.fritz@comcast.net).

Happy Independence Day to one and all.

And, how will you be celebrating National Moon Day on July 20? That date marks the 50th anniversary of our nation's astronauts safely landing on the moon. Do you recall that tremendous historical event? It still captures my interest and fascinates me.

I hope you enjoy this month of July.

## Branch 336 Harrisburg, PA

by Nicole Starner

The sun is shining, and it's time to celebrate the 4th of July!

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

Every other Tuesday, our members head to the club for trivia, which starts at 7:00 p.m.

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

Then, on Thursdays, we enjoy playing free darts anytime after 5:00 p.m.

Fridays, everyone is throwing bags during the cornhole tournament. We do a blind draw for partners and just have a great time

together. Games start at 7:30 p.m.

Then, it's time to yell "bingo" every Sunday starting at 2:00 p.m. We really like the dinner specials the club has on Sunday.

On June 1, many of our members gathered at the club to celebrate the one-year anniversary of its reopening. We joined a luau-themed party which featured raffle prizes, a 50/50 raffle, music by a DJ and a Hawaiian outfit contest. It was a blast! Our members really enjoyed themselves as we celebrated the success of the club.

Our Mother's Day and Father's Day celebration was a big hit, with a buffet and bingo.

On May 18, we had our first of two golf outings for the year. We had a great turnout and wonderful weather for our golfers. Our next golf outing will be on Saturday, Sept. 28 followed by our picnic at Cibort Park with the Corn Wallace band on stage. Get your golf team registered today! If you don't golf, you can still join us for the picnic, which starts at noon! Contact the email listed below for more information.

On Thursday, July 4, the club will have a special menu for WPA members to enjoy.

On Saturday, July 20, we will hold a yard sale from 7:00 a.m. to noon in the parking lot of the Verhovay Club. Spots are available for \$10 each. Please let us know if you need a table. Don't want to get up that early but want to get rid of your items? You can donate them to us! We will also be selling hamburgers, hot dogs and drinks.

We want to say thank you to the officers of the Verhovay Club for all of their hard work over the past year--Nicole, George, Jim, Linda, Pat, Charlie and Sharron. A very big thank you to all of our membership for the support over this past year!

Get well wishes to all who have been or are 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 weekly email updates from the club, please contact Nicole Starner at [verhovayhomeassn@gmail.com](mailto:verhovayhomeassn@gmail.com).

## Branch 349 Weirton, WV

by Joyce Nicholson

Unfortunately, the May WPA-Ohio Valley Hungarian-American Cultural Society picnic did not take place due to unforeseen circumstances. We're so sorry if anyone made the trip anticipating the picnic. However, Sunday, Aug. 25, is the date for the next joint WPA Branch picnic with the OVHACS at Warren Township Park in Yorkville, Ohio. Bring a dessert or side dish to share. If you plan to roast bacon around the fire pit, bring your own chair and bacon fork. Everything else will be provided. The picnic begins at 1:00 p.m.

You can also get your Magyar appetite satisfied at the WPA Picnic's new location in Cheswick, Pa., at the Pittsburgh Shrine Center on Saturday, Aug. 24. It's a beautiful facility very close to Pittsburgh, with lots of room in a massive outdoor pavilion and lots of parking. Just program your GPS for 1877 Shriners Way, Cheswick, Pa. It's so easy to find!

The 4th of July is here, and it's time to celebrate! So by all means, march in a parade, host a barbecue, hoist a few beers, head to the beach, and light off some fireworks. But as you enjoy these fun traditions, remember all those who fought for our independence. Say a prayer for those in the armed forces who are serving now or who have served in the past. Fly your flag proudly!

Richelle E. Goodrich from NBC news asserts: "Freedom is essential to the pursuit of happiness. Freedom is essential to artistic evolution and expression. Freedom is essential to the expansion of the human mind. Freedom is essential to the development and application of basic humanitarianism. Freedom is essential to the creation of an individual's will, motivations, preferences and unique talents. In essence, freedom is essential to the success and progress of humanity."

Congratulations to all graduates this month. Those of you who received a WPA scholarship in the past, please think of these new graduates and pay it forward by making a donation to the WPFA Scholarship Foundation.



Members of Branch 352 planted flowers at the Western Pa. Humane Society during the branch's Join Hands Day project.

We extend best wishes to all members celebrating birthdays and anniversaries this month.

We also want to keep in our thoughts and prayers those who are sick or recuperating, including Judy Chakey. It was also a very rough allergy season this spring for many.

Sympathies to those who have family members or friends who recently died. Prayers to Barbara House as her mother Irene Gall passed and Mary Ann Kelly-Lovasz on the passing of her brother Bob Kelly.

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 Alan Szabo for all your insurance needs at 330-482-9994.

## Branch 352 Coraopolis, PA

by Dora S. McKinsey

Happy 4th of July! Hope you all witness amazing fireworks this year and enjoy delicious food at a cook-out with family and friends. Seriously, though, we need to reflect on the

real reason for our celebrations. Too often we take our independence for granted, not even thinking about the rights and privileges we enjoy here in America. Let us not forget the sacrifices made in the past and those still being made today to keep this great country the "Land of the Free."

On June 8, members of Branch 352 participated in a Join Hands Day project at the Western Pa. Humane Society on Western Avenue in Pittsburgh's North Side. We picked up debris, pulled weeds and planted flats of flowers. We had a lot of fun and enjoyed great fraternal fellowship. Special thanks to all those who came out to help.

Happy birthday to all those celebrating a birthday this month. May God bless you with many more, and may all of them be healthy. Happy birthday to my granddaughter, Julia, who turns seven this month.

Special get-well wishes are being sent to Branch 352 member Judy Chakey, who underwent a recent surgery. From what her husband, Dave, reports, Judy is doing well and is just as feisty as ever. Get well wishes to anyone who's feeling under the weather. May you soon be up and about.

Hope all of you enjoy your summer, and don't forget to wear sunscreen if you are going to be outside for any length of time.

Check out the WPA website for information on our life insurance and annuity plans ([www.wpalife.org](http://www.wpalife.org)). We have some of the most competitive rates in the industry. For seniors, our Ordinary Life Senior Special might just be the right fit if you need additional insurance coverage.

If you have any news to share or need any help with your insurance certificates, please contact me at 412-932-3170 or by e-mail at [dmckinsey@hotmail.com](mailto:dmckinsey@hotmail.com).

## Branch 800 Altoona, PA

by Joan B. Ballash

Happy 4th of July! This is a federal holiday when people gather for family reunions, covered dish picnics and long-awaited vacations. Be certain everyone knows that this day

**Continued on Page 24**



## Puzzle Contest #169 with Lizzy Cseh-Hadzinsky

# Lupa Beach

IF YOU HAVE TRAVELED to Hungary in the months of June, July or August, you know it gets downright hot and humid. Think of Atlanta without much air conditioning and that is the daily fare of what one should expect, weatherwise.

There are plenty of thermal baths in and around the nation's largest city, but warm water in summer is not really an enticement to go and cool off.

Three years ago, Sziget Festival founder Károly Gerendai created a Caribbean-themed water resort named Lupa Park. Located just north of Budapest in the town of Budakalász, the water park is a reclaimed quarry lake that was closed. It features artificial palm trees and all of the things a typical tropical resort has to offer, including over 2,700 feet of white sand beach which can accommodate more than 10,000 people. A variety of themed restaurants and bars offer just about any food or drink imaginable, from lángos to sushi to barbecue. There is also a chlorinated pool and kiddie area for youngsters. Kayaking, wakeboarding, diving and sand volleyball courts are available, as well as dozens of other activities.

For the budget conscious, entry fees are only 1,000 Forints (a little over \$3) for beach and swimming only. For 3,000 Forints (about \$10), one can utilize most of the resort area. For additional charges, a visitor can have access to private party kiosks that are situated on a causeway-type peninsula to the middle of the lake.

This summer, small electric powered boats will be available for rent, and adjacent to the beach area there will be soccer fields and American-styled beach football fields.

Lupa Park is unique to all of Europe and is already a "must see" destination for many travelers coming to Hungary's capital.

The July 2019 Wordsearch is comprised of 14 clues, each being one of the amenities offered at the Lupa Beach Resort. For more information about Lupa Beach, a simple Google search will yield you many interesting news reports concerning this attraction. Recently, a website was created but it is in Magyar only and is quite incomplete in the information offered. Good luck, and see you in August.

Lizzy Cseh-Hadzinsky, Branch 28

## Puzzle Contest #166 WINNERS

The winners of our Puzzle Contest #166 were drawn June 5, 2019, at the Home Office. Congratulations to:

**Lena J. Dohanyos, Br. 14 Cleveland, OH**  
**Susan L. Schneider, Br. 14 Cleveland, OH**  
**Helen R. Slaninka, Br. 296 Springdale, PA**  
**Jeffrey L. Troup, Br. 88 Rural Valley, PA**

Each won \$50 for their correct entry.

## WPA PUZZLE CONTEST #169 OFFICIAL ENTRY

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

### "Lupa Beach" Word List

Bay Beach	Costes Downtown	Teqboard
Buffets	Fitness Center	Thai Massage
Canopy Beds	Handball	Volleyball
Children's Spa	Premium Beach	Wakeboard
Cocktail Bars	Sun Beds	

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

WPA Certificate No.: \_\_\_\_\_

### RULES

- ALL WPA members are eligible to enter.
- 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 #169  
709 Brighton Road  
Pittsburgh, PA 15233

- Entries must be received at the Home Office by Aug. 30, 2019.
- Four winners will be drawn from all correct entries on or about Sept. 4, 2019, at the Home Office. Each winner will receive \$50.

## Branch News

### Continued from Page 22

commemorates the 13 colonies claiming their independence from England in 1776, which eventually lead to the formation of the United States of America. Enjoy yourselves, use great caution with fireworks and fly the flag.

We recognize 50-year member James DeBartolome. Congratulations on reaching this milestone.

Happy birthday to Branch Auditor Rob Gohn Jr., the youngest of our branch officers. We wish you and all those celebrating a birthday, anniversary, engagement, graduation

or other life event, a wonderful day with loved ones.

Our heartfelt sympathy goes to the families and friends of Virginia L. Murphy, Martin J. Swovick and others who have recently passed away.

We hope all our members are in good health and are able to participate in the many activities planned for the summer. Apply sunscreen and stay cool.

We remind you once again that the branch picnic will be held Wednesday, August 7, at 6:00 p.m. at Highland Park, rain or shine.

Cost is \$5 for those age 12 and older. Children under 12 are free. Call Dan Greiner at 814-943-7471 to make your reservations. Deadline is July 31.

The year is half over. Now is a great time to review your insurance needs. Call Bob Jones at 814-942-2661.

## Next Deadline July 8

## In Memoriam

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

### MAY 2019

0001 BRIDGEPORT, CT  
Kathleen Macedo  
Ralph F. Scofield  
0008 JOHNSTOWN, PA  
Helen E. Eppley  
George W. Pepoy  
0013 TRENTON, NJ  
John Bentz  
0014 CLEVELAND, OH  
Eugene Davis  
Frank J. Koenig  
Elizabeth B. Raposa  
Mary Ann Szabo  
Mary Vrbancic  
Margaret Wood  
0015 CHICAGO, IL  
John H. Sobol  
0016 PERTH AMBOY, NJ  
Shirley G. Sebastian

0018 LINCOLN PARK, MI Margaret E. McGowan Nina L. Stewart	0076 PHILADELPHIA, PA Norma P. Hightower	0349 WEIRTON, WV Shirley R. Takacs
0027 TOLEDO, OH Michael J. Nagy Joan G. Zsigrai	0089 HOMESTEAD, PA Elvira P. Balog Ann R. Kohl	0352 CORAOPOLIS, PA Genevieve E. Jansen
0028 YOUNGSTOWN, OH Thomas Koncsol Alice M. Wilds	0129 COLUMBUS, OH Ronald Alex Reho	0590 CAPE CORAL, FL Philip J. Morris
0034 PITTSBURGH, PA Maria M. Bistey Agatha E. Brajdic	0132 SOUTH BEND, IN Richard C. Takach	0720 DEDHAM, MA James E. Wagner
0044 AKRON, OH Kathleen J. Berilla	0189 ALLIANCE, OH Nancy Zavara	0800 ALTOONA, PA Mary H. Arseneau
0048 NEW YORK, NY Catherine Brooks Herbert C. McNeill	0216 NORTHAMPTON, PA Joseph J. Kravatz	0800 ALTOONA, PA Linda D. Doucette
0051 PASSAIC, NJ Michael E. Visnyei Susan V. Winnans	0226 McKEESPORT, PA Charles Elyes	0800 ALTOONA, PA Katherine R. Glover
	0278 OMAHA, NE Mary Negro	0800 ALTOONA, PA Sarah P. Longo
	0296 SPRINGDALE, PA George Otroba	0800 ALTOONA, PA Arthur W. Pinckney, Jr.
	0336 HARRISBURG, PA Michael G. Nincehelser	0803 SCOTTDALE, PA Robert G. Cobler
	Edward G. Hoehn	0803 SCOTTDALE, PA Dwight A. Sarson

## Recent Donations

### WPFA Scholarship Foundation

**Donations Through Premium Payments**  
**MAY 2019**

**Branch - Donor - Amount**  
8 - Margaret Martin - \$2.00  
19 - Michael J. Nagy - \$1.00  
19 - Mary Jane Nagy - \$2.00  
26 - Marie S. Logue - \$1.00  
28 - Sandor Tollaras Jr. - \$4.63  
28 - Frank Schauer - \$3.00

34 - Esther I. Wagner - \$5.00  
34 - Linda R. Units - \$20.00  
129 - Lance M. Westcamp - \$4.50  
159 - William Scherfel IV - \$1.71  
226 - Timothy R. Holtzman - \$1.40  
226 - Rev. Daniel J. Borsay - \$25.00  
226 - Rachel A. Kish - \$25.00  
226 - Sylvia G. Jordan - \$10.00  
296 - Jay A. Blizman - \$5.00  
336 - Ernest B. Molnar - \$1.00  
352 - Stephen J. Hornyak - \$5.00  
352 - Julie R. Smilak - \$10.00  
352 - Lauren N. Smith - \$20.00  
590 - Mary Ann Mraz - \$5.00  
720 - Michael J. Foley - \$10.00  
800 - Victor E. Ballash - \$5.00  
**TOTAL for Month = \$167.24**

### Additional Donations

#### MAY 2019

**Donor - Amount**  
Steve R. Gall Trust - \$1,000.00  
WPA Cookbook Sales - \$55.00  
**TOTAL for Month = \$1,055.00**

**Donations In Memoriam**  
**MAY 2019**

**Donor - Amount**  
**(In Memory of)**  
Rev. Daniel & Judit Borsay - \$25.00  
(Irene Gall)  
M/M Perry Ganchuk - \$25.00  
(Irene Gall)  
M/M Perry Ganchuk - \$25.00

(Robert P. Kelly)  
Noreen Fritz - \$25.00  
(George S. Charles)  
Noreen Fritz - \$25.00  
(Irene Charles)  
Noreen Fritz - \$25.00  
(Robert P. Kelly)  
Noreen Fritz - \$25.00  
(John Torma)  
Richard E. Sarosi - \$25.00  
(Nicholas Finikiotis)  
Richard E. Sarosi - \$25.00  
(Ruth D. Toth)  
**TOTAL for Month = \$225.00**



## 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**

## Inside this issue:

WPA Picnic set for Aug. 24 at new location...**PAGE 3**

Mistakes to avoid when selecting your beneficiaries...**PAGE 4**.

Are Hungarians from Mars?...**PAGE 6**.

PRSR STD  
US Postage  
PAID  
PERMIT #12  
INDIANA, PA

## Privacy - Personal Financial and Medical Information

June 30, 2019

Dear Member:

Protecting the privacy of your personal, financial and medical information has always been and will continue to be a matter of top priority for us. When used in this notice, the following items have the meaning shown:

- Public Information means information that we believe is lawfully available to the general public from: Federal, State or local government records; widely distributed media; or, disclosures to the general public that are required to be made by Federal, State or local law.

- Non-Public Information means personally identifiable financial and medical information. It also means any list, description or other grouping of individuals, and publicly available information pertaining to them that is derived from any personally identifiable information that is not publicly available.

- Consumer Reporting Agency means an entity which regularly provides reports, including information regarding an individual's: general reputation, character, personal characteristics or mode of living and financial status. The information may be obtained through interviews with the individual or third parties such as the individual's business associates, family members, friends, neighbors, acquaintances or financial sources.

We obtain information about you from the following sources:

- Information that you provide to us in an application or other form;
- Information about your transactions with us (such as premium payments, loans, claims, etc.) or others; and
- Information that we may receive from a Consumer Reporting Agency.

We do not disclose any personal, Non-Public Information about you to anyone, except as permitted or required by law. We will not disclose personal medical information about you, except as permitted by law or as you may authorize.

We restrict access to your personal, insurance and medical information to those of our employees who need to know that information in order to provide insurance or service to you. We are, and will continue to be, vigilant in the safeguarding of your personal, financial and medical information. We maintain physical, electronic and procedural safeguards to comply with Federal and State regulations regarding the safeguarding of Non-Public Information.

It is our sincere desire to maintain complete, accurate and up-to-date records. You may contact us at the Home Office, to access, as provided by law, information included in your file. We will promptly correct any error in our information. To protect your privacy, you will need to identify yourself by providing us with your name, date of birth and Social Security Number.