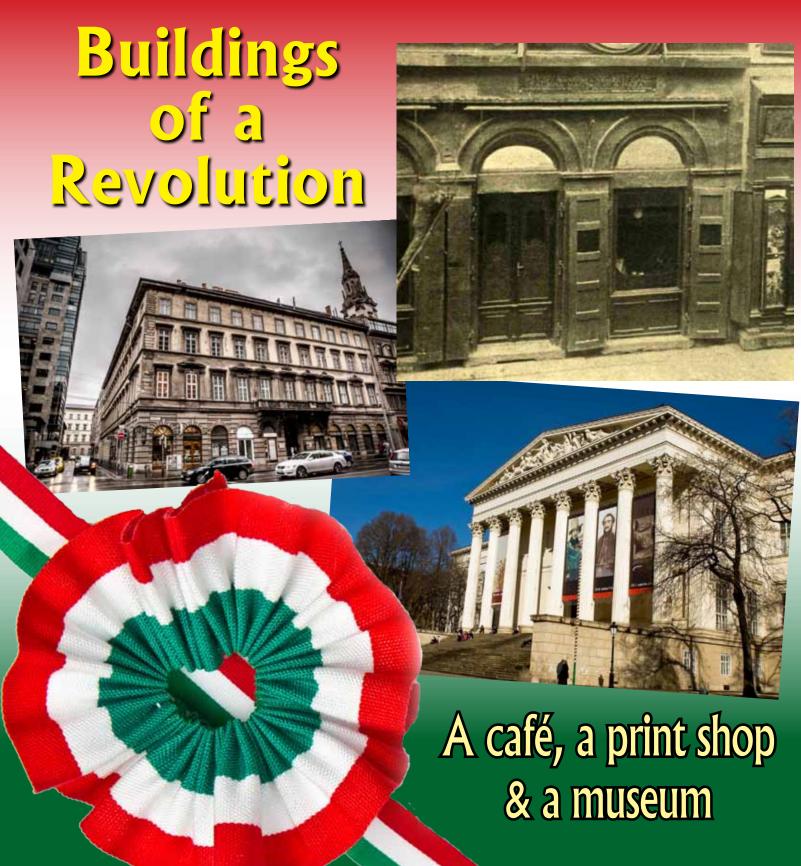
Tax law changes and your IRA

# Tax law changes and your MA VILLIAM PENNINGE March 2019





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

# **WILLIAM PENN**

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## Join Hands Against Hunger

PITTSBURGH -- WPA members and branches are responding to our call to join the Association in our **Join Hands Against Hunger 2019** campaign.

They realize that the need for assistance in their communities is constant and is especially vital at this time of year when donations to local food banks and other charitable organizations decline after the holidays.

This program, combined with our annual Easter Basket program, can make such a positive impact on your community and those in need. It is a perfect opportunity to show the true meaning of fraternalism.

Reimbursement will be available to all participating WPA branches through the Association's matching funds program. The deadline for returning the forms and receipts to the Home Office is April I, 2019. Each branch's participation in this effort will be recognized in William Penn Life.

Please contact your local branch officers or our Home Office toll-free at 1-800-848-7366, ext. 149, for more information.

# Letters

# Puzzle contest winner appreciates prize money

Thank you for the money. I will be 96, God willing, on April 29. I was a teenager when my parents signed me up [for WPA insurance], quite a few years ago.

#### Irene Yuhasz

Branch 14 Cleveland, OH

(Ms. Yuhasz won \$50 as one of four winners of Puzzle Contest #160 in the October 2018 issue of William Penn Life.)

# Easter Basket program helps neighbors in need

ONCE AGAIN, William Penn Association branches will be spreading the fraternal spirit this Easter to those in their communities who may need a little help by participating in our Easter Basket program.

Now in its sixth year, our Easter Basket program encourages branch members to gather food and household items and to distribute those items to their neighbors in need. It is an excellent way to make a positive impact on your community.

In past years, some branches have hosted "basket parties" during which they offered light refreshments and allowed members and potential members to gather in fun and fellowship while supporting a worthy cause.

Some members focus their energy on creating a cheerful Easter Basket for one family in need, while others opt to create several smaller gift baskets for several families or for the residents of a local senior care home.

Whatever your branch decides to do, remember to take photos of your event to be published in *William Penn Life*. This activity is an event for your branch and also expresses your fraternalism during the Lenten season.

Your branch will be reimbursed up to \$50 for your participation. Deadline for submitting participation forms, photos and receipts is May 6.

# Fraternals in Michigan, New England seek applicants for scholarship grants

WPA MEMBERS attending college this fall and who reside in either Michigan or New England may be eligible for scholarship grants to be awarded by the fraternal alliances in those areas.

Both the Michigan Fraternal Alliance and the New England Fraternal Alliance recently announced they are accepting applications for their respective 2019 scholarship programs.

The Michigan Fraternal Alliance (MFA) will be awarding up to three scholarships worth \$500 each. To qualify, you must be a Michigan resident and a member of a fraternal society belonging to the MFA who will be graduating from high school in 2019 and enrolling as full-time students in an accredited two- or four-year college, university or trade school.

Applicants must have a minimum grade point average of 2.5 out of 4.0. They must also complete an application form, write a 100-word essay about their activities with their fraternal society and submit their high school transcript.

All application materials must be mailed and postmarked by April 5,

**2019.** For complete eligibility rules and requirements, visit the MFA website at *www.michiganfraternalalliance.org/scholarship.html*.

The New England Fraternal Alliance (NEFA) will be awarding two scholarships worth \$1,000 each to students in their sophomore, junior or senior year in college or in graduate school.

To qualify, you must be a resident of New England and a current member (or child of a member) of a fraternal society belonging to the NEFA and enrolled as full-time students in an accredited two- or four-year college, university or trade school.

Criteria used for awarding of grants will include the overall merits of the applicant, cumulative grade average, college activities and honors, community activities, financial need and the required essay.

All application materials, along with a letter of recommendation from a school official or employer, must be mailed and postmarked by Sept. 1, 2019. For complete eligibility rules, contact Daniel Michalak, Chair-Scholarship Committee, 53 Barberry Lane, Meriden, CT 06521.



# Aging Well with Cathy Graham A loyal companion

A DEAR FRIEND OF MINE lost her husband after a lengthy battle with cancer. She spent the last six years of their marriage taking care of him and keeping up with a busy schedule of doctor appointments and treatments.

The role of caretaker was never a burden to her. It only became a serious problem after the loss of her husband of 47 years. The empty schedule was maddening. She was so used to being on top of everything, that being on top of nothing was somewhat painful. I invited her to lunch and stopped in for a visit whenever I could.

Once, on a whim, I decided to take my dog with me to see her. I knocked on the door and there was no answer. That seemed peculiar because her car was in the drive-

way. I knocked again and nothing.

I was headed back to my car when the door opened. I turned and there she was. I walked into her house. The lights were dim, and the quiet was upsetting. I gave her a hug and told her I thought she was out with a friend. Her voice was hesitant as she revealed she had just been sitting in her chair wondering what to do.

We sat on the sofa, and

my dog jumped into her lap, demanding she pet him. The more attention she paid to him, the more talkative she became. I suggested to her that she could have a dog of her own. She dismissed the idea swiftly. She felt owning a pet would be bothersome. I let the idea go.

A few weeks went by, and I found myself in a pickle. I needed someone to watch my dog for an afternoon, and I came up with goose eggs. On a hunch, I called my friend, and, happily, she agreed to dog sit.

As it turns out, the time she spent with my dog was very enjoyable for her, so much so that I was able to convince her to go to a shelter with me, just to explore. She

fell for a little Yorkie named Susie.

They are inseparable. Susie gave my friend a reason to get up in the morning and start the day with a smile. They walk everywhere. Neighbors often stop and chat, mostly

about Susie.

The love of a pet has no boundaries. They are great healers and loval companions, especially when life seems at its worst.

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

Photo © Can Stock Photo/Miraswonderland





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



# Tax law changes and your IRA

THIS YEAR, we're seeing some of the most sweeping tax law changes in recent history. So, I thought I'd dedicate this month's column to discussing some of those changes, specifically those that relate to IRA contribution and income limits. Some of you might remember that I discussed this very topic about two years ago, but I believe it is important to share the new limits with you so you can plan and save accordingly. In a future column, I'll discuss the pros and cons of both traditional and Roth IRAs.

Before we look at the new limits, let's review some of the basics. An IRA, or Individual Retirement Account, allows you to save money for retirement in a tax-advantaged way. An IRA is an account that is set up with a financial institution (such as William Penn Association) that allows an individual taxpayer to save for retirement with tax-free growth or on a tax-deferred basis. Here are some of the main types of IRAs:

- Traditional IRA. With a traditional IRA, you make contributions with pre-tax money, money you may be able to deduct on your tax return. Earnings can potentially grow tax-deferred until you withdraw them, which is most favorable for retirement purposes. Many retirees find themselves in a lower tax bracket than they were in pre-retirement, so the tax deferral means the money may be taxed at a lower rate.
- Roth IRA. With a Roth IRA, you make contributions with after-tax money, that is, money you have already paid taxes on. Your money may grow potentially tax-free, with tax-free withdrawals in retirement, provided that certain conditions are met (which I'll discuss in a future column).
- **Rollover IRA**. With this type of IRA, you contribute money that is "rolled-over" from a qualified retirement plan into a traditional IRA. Rollovers involve moving eligible assets from an employer-sponsored plan--such as a 401(k), 403(b), or other qualified pension plan--into an IRA.



Photos © Can Stock Photo/designer4

Your next question may be: "Why should I invest in an IRA?" Many financial experts today estimate that you'll need 85% of your pre-retirement income in retirement to maintain your current standard of living. An employer sponsored plan, such as a 401(k), might not be enough to accumulate the savings you need. Whether you choose a traditional or Roth IRA, the tax benefits allow your savings to grow more quickly than in a taxable account.

The recent changes to the tax law brought about changes to the contribution and income limits for both 2018 and 2019. Remember that you have until April 15 of this year to make your IRA contribution for tax year 2018. I'll discuss contribution limits for both years in a bit. For now, please note that your contribution may be limited or eliminated altogether if you or your spouse are active participants in a company-sponsored pension plan or 401(k).

Here are the limits for tax year 2018 if you ARE NOT covered by a qualified plan at work, or if one spouse is covered and one isn't:

If Your Filing Status Is	And Your Modified AGI Is	Then You Can Take
single, head of household, or qualifying widow(er)	any amount	a full deduction up to the amount of your contribution limit.
married filing jointly or separately with a spouse who is not covered by a plan at work	any amount	a full deduction up to the amount of your contribution limit.
married filing jointly with a spouse who is covered by a plan at work	\$189,000 or less	a full deduction up to the amount of your contribution limit.
	more than \$189,000 but less than \$199,000	a partial deduction.
	\$199,000 or more	no deduction.
married filing separately with a spouse who is cov-	less than \$10,000	a partial deduction.
ered by a plan at work	\$10,000 or more	no deduction.

If you file separately and did not live with your spouse at any time during the year, your IRA deduction is determined under the "single" filing status.

Here are the limits for tax year 2018 for those of you who ARE covered by a qualified plan at work:

If Your Filing Status Is	And Your Modified AGI Is	Then You Can Take		
single or head of household	\$63,000 or less	a full deduction up to the amount of your contribution limit.		
	more than \$63,000 but less than \$73,000	a partial deduction.		
	\$73,000 or more	no deduction.		
married filing jointly or qualifying widow(er)	\$101,000 or less	a full deduction up to the amount or your contribution limit.		
	more than \$101,000 but less than \$121,000	a partial deduction.		
	\$121,000 or more	no deduction.		
married filing separately	less than \$10,000	a partial deduction.		
	\$10,000 or more	no deduction.		
If you file separately and did not live with your spouse at any time during the year, your IRA deduction is determined under the "single" filing status.				

Lastly, here are the limits for determining Roth contributions for tax year 2018:

If Your Filing Status Is	And Your Modified AGI Is	Then You Can Contribute	
married filing jointly	less than \$189,000	up to the limit.	
or qualifying widow(er)	\$189,000 but less than \$199,000	a reduced amount.	
	more than \$199,000	zero.	
married filing separately and you lived with your spouse at any time	less than \$10,000	a reduced amount.	
during the year	\$10,000 or more	zero.	
single, head of household, or	less than \$120,000	up to the limit.	
married filing separately and you did not live with your spouse at any time during the year	\$120,000 but less than \$135,000	a reduced amount.	
	\$135,000 or more	zero.	

As noted earlier, these limits will change again next year to factor in inflation.

- For tax year 2019, the eligibility income amount for traditional IRAs will be increased to \$64,000 for single taxpayers with full phase-out beginning at \$74,000.
- For married taxpayers, income amounts for traditional IRAs will be raised to \$103,000 with full phase-out at \$123,000.
- For Roth IRAs, eligibility income limits for singles are increasing to \$122,000, with full phase-out at \$137,000.
- Married taxpayers' income limits for Roth IRAs will increase in tax year 2019 to \$193,000, with full phase-out at \$203,000.

Tax year 2019 will also see an increase in the maximum amount you are permitted to contribute to your IRA. As mentioned earlier, you have until April 15th of this year to make your contribution for tax year 2018.

- The maximum amount you can contribute to your IRA for 2018 is \$5,500. For those age 50 and older, you can contribute up to an additional \$1,000, for a total of \$6,500, as a "catch-up" contribution.
- For tax year 2019, the contribution limit will be increased to \$6,000 for those under age 50 and to \$7,000 for those age 50 and older.

If you're still a bit confused about the changes to the tax laws and their effects on your IRAs and retirement planning, remember that help is just a phone call away. Your WPA sales representative will be happy to answer any questions you may have about IRAs and retirement planning and the changes discussed here. If you don't have an agent, then please call us at the WPA Home Office, and we'll answer any questions you may have.

Until next time, THINK SPRING! □

#### Tibor's Take with Tibor Check, Jr.



# Hungary's runic alphabet

A FEW YEARS AGO, it seemed that commercial society was fixated on pirates. There were pirate video games, movies and events, all coalesced around a shared nostal-gic--and perhaps anachronistic--fascination with the villains of a bygone age. Popular history remembered pirates as antiheroes and not as murderous criminals terrorizing the high seas.

Today, pirates have been supplanted by Vikings, or so it seems to me. Television shows like *American Gods*, *Vikings* and *The Last Kingdom* undoubtedly popularize the Scandinavian raiders from Dark Ages Europe and Norse mythology. I must confess that I watch these shows,

and I find myself enjoying them in spite of myself. This current interest led me down a rabbit hole that spawned this month's *Take*. For example, *The Last Kingdom* is actually filmed in Hungary, and Hungarians make up a great number of supporting cast and crew.

Beyond the latest television shows, however, there is some evidence to suggest that Hungarians had some sort of relationship with Vikings. According to one article I've read, there is at least partial evidence that hints

at commercial and military cooperation between the early kingdom of Hungary and Vikings who had traveled from Scandinavia into Russia and Ukraine.

The epic Saga of the Greenlanders--which describes Vikings led by Leif Ericson "discovering" the Americas roughly 500 years before Columbus--mentions a man named Tyrkir. This man Tyrkir accompanied Leif on his journeys to the New World. Some believe that Tyrkir means "Turk," which at that time was used to describe somebody from Hungary. According to some accounts, Tyrkir even carved runes into a large stone in the New World, a stone which was discovered centuries later in modern day Nova Scotia and is known as the Yarmouth Stone.

While there are many theories identifying the characters carved into the stone, one theory states that the characters were indeed Hungarian runes carved by Tyrkir, who was using his native Hungarian to commemorate Leif's historic voyage. The Yarmouth County Historical Society, which continues to house the stone, politely refrains from taking sides in the historical debate.

Noah Webster, the creator of the famous Webster's Dictionary, once said: "Language is the expression of ideas, and if the people of one country cannot preserve the identity of ideas, they cannot retain the identity of language."

Webster's observation rings especially true when considering the history and future of the Hungarian language, especially as it regards the Hungarian runic alphabet: the *rovásírás*. The alphabet seems to be quite commonplace at Hungarian events nowadays. Also known as "Old Hungarian", these characters are even used on road signs and other geographical markers, especially in places where Hungarians remain a minority in some other

the *rovásírás* is paradoxically a dead alphabet and a modern symbol of Hungarian cultural identity.

neighboring country. It would appear that

runic alphabet is a symbol, what does it symbol-ize? After hours of research, I must confess that I am not sure. I am not a linguist, nor am I a professional historian. While I have a lawyerly way

But, if this old

of teasing out gaps in narratives and inconsistencies in evidence, anything I type

here must be understood as only a rough summary of only a small amount of information I have been able to examine. I have also tried to use only scholarly sources and for good reason.

The origins of this "Old Hungarian" language are unclear and uncertain. It dates back to at least the 8th or 9th century and likely came with the Magyars when they occupied the Carpathian Basin. Nevertheless, the *rovásírás* could have originated with the Avars, a steppe people that had settled in the region a few generations before the Magyars. Others postulate that Old Hungarian represents the writing of the ancient Székely people, a culturally distinct ethnic group that still resides in modern day Transylvania. I also have encountered other theories regarding the origins of the Hungarian runes--that this language is a precursor to or a derivative of Phoenician or Sumerian or Scythian or Turkish or Etruscan.

PICTURED ABOVE: The Yarmouth Stone. The runes etched just undemeath the top edge of the stone may be the work of a Hungarian named Tyrkir who sailed with Leif Ericson.

In summary, some theories are better than others, but I have been unable to find a dominant or widely accepted school of thought. It is clear, however, that the Latin alphabet became widely adopted after St. Stephen I of Hungary converted his nation to Christianity in the 11th century.

As with anything regarding the ancient origin of a strong and proud people, the origin of Hungarian runes tends to be controversial and radioactive. The limited archaeological examples of the *rovásírás* and its uncertain origins have allowed both reasonable amateur and professional scholars, as well as cranks and conspiracists, to supply their own interpretations of this ancient system of writing. Interest in the Hungarian runes sometimes correlates with certain noxious political worldviews, to the detriment of many who may be benignly interested in this area of Hungarian prehistory.

Prior to researching this month's *Take*, I had only a small amount of knowledge regarding the linguistics of the early Hungarian language. I recall learning about a linguistic theory called the Sapir-Whorf hypothesis, which essentially argues that the structure of a language directly affects or influences how the users of that language perceive the world. According to the hypothesis, Hungarian speakers fundamentally perceive the world differently than English speakers, and those perceptions are in turn distinct from the perceptions of Chinese speakers.

I like to wonder about how, if the hypothesis is indeed true, the use of the Old Hungarian runic alphabet may have impacted the social and intellectual development of Hungary. As I have written about in earlier *Takes*, Hungarians are known for their strong gifts in mathematics, art and music. Some think that the unique nature of the Hungarian language may explain why. Perhaps the Hungarian runes are a part of such a hypothesis.

Either way, I can state with certainty that the Hungarian runic alphabet has a significant and important role in Hungarian language and culture.

If you would like to read more on this topic, here are works I consulted while preparing this *Take*:

- Csete Katona, "Vikings in Hungary? The Theory of the Varangian-Rus' Bodyguard of the First Hungarian Rulers", Viking and Medieval Scandinavia (2017).
- I. Vasary, "Runiform Signs on Objects of the Avar Period (6th-8th CC. A.D.)", *Acta Orientalia Academiae Scientiarum Hungaricae* (1972).
- Alexander Maxwell, "Contemporary Hungarian Rune-Writing: Ideological Linguistic Nationalism within a Homogenous Nation", *Anthropos* (2004).

Éljen a Magyar,

# Tibor II

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

#### Point to ponder....

Maybe Hungarians are, indeed, musical geniuses because of the strange nature of the language--which, as some might theorize, was forcibly separated from its original alphabet.

As I mentioned in last month's *Take*, Magyars make up a large proportion of acclaimed composers, conductors and performers, an especially impressive bit of information when one considers the relatively small size of the population of Hungary in comparison to that of other nations.

To assist you in your independent study of Hungary's contribution to the music world, here is the first installment of what will be an occasional sub-feature of *Tibor's Take*: a short list of Hungarian musical greats. You can learn more about these artists as your time and resources allow.

This month, I offer two sets of names which I hope will pique your interest in Hungarian music. The first lists dearly departed Hungarian composers and musical talents; the second group consists of currently active Hungarian orchestral conductors who are installed in various musical institutions around the world. These names are only a sampling, but you may recognize a few of these names:

#### **Posthumous**

Sir Georg Solti George Szell Antal Doráti Fritz Reiner Ernő Dohnányi Arpad Joó Károly Thern Tibor Varga Peter Erős Arthur Nikisch Sándor Végh

#### **Currently Conducting**

Ádám & Iván Fischer Péter Eötvös Tamás Gál Andrei Feher Gábor Takács-Nagy Péter Csaba Zsolt Hamar Moshe Atzmon András Keller András Ligeti Gregory Vajda Balázs Kocsár Csaba Szilvay László Tihanyi

A simple Google search for each will yield you a near limitless supply of information.

If you discover anything of note, drop me a line or two at SilverKing I 937@gmail.com.



# Buildings ©fa Revolution

A café, a print shop & a museum

by Judit Ganchuk

March 15, 1848 marked the beginning of the Hungarian Revolution against the Austrian Empire, its monarchy and harsh censorship over 170 years ago. Hungarians today remember this Revolution by wearing a cockade pin in the Hungarian flag's colors while attending programs and events around the world.

History tells us Lajos Kossuth, Sándor Petőfi, Mór Jókai and Lajos Batthyány are some of the many famous Hungarians associated with the Revolution, but what locations are associated with the Revolution? As Americans, we have lofty ideas of how leaders in the past operated, but the truth is that this Revolution was sparked in everyday buildings like coffeehouses and print shops. The three principal locations in Budapest associated with the Revolution were the Pilvax Café, the Landerer and Heckenast Print Shop and the National Museum.

The rebels and revolutionaries had been meeting at the Pilvax Café long before the events of March 1848. Artists and intellectuals alike met at this café, one of dozens on that side of the city. At the Pilvax, the revolutionaries worked together to write the "12 Points," a list of demands. Included in this list were the abolition of serfdom, liberation of political prisoners and freedom of the press. The Hungarian poet Sándor Petőfi wrote his famous poem here, "Nemzeti Dal (National Song)."

Long after the Revolution was squashed by the Empire, the original building was torn down in 1911. This address now has a memorial tablet that informs passers-by about the history of the location. This new building, near the corner of Petőfi Sándor Street and Pilvax Köz, houses some restaurants and bars. Farther down the street, you will even see the City Hotel Pilvax and the Pilvax grocery store. This area is a five minute walk from the worldfamous shopping district known as Váci Street.

The spark for the revolution was lit inside the Pilvax Café (top) where poet Sándor Petőfi wrote "Nemzeti Dal." The flames were fanned outside the Landerer and Heckenast Print Shop (center), before turning into a raging fire on the steps of the National Museum (bottom).





From the Pilvax Café, the crowd moved, while increasing in numbers, to the Landerer and Heckenast Print Shop to print both Petőfi's poem and the "12 Points." There, the crowd demanded the owner, Lajos Landerer, print these documents plus a small leaflet advertising a rally at the National Museum the next day. Soon, the leaders were distributing the first printed copies from the building's low windows to the crowds on the street. This is one example of why the beginning of the Revolution is sometimes referred to as bloodless: people gathered around the print shop building, distributing the poem and flyers, preparing for a revolution of ideas. What was it like to stand in this crowd of thousands of people, feeling the winds of change?

The building that housed this famous print shop still stands at 3 Kossuth Lajos Street, but it now houses private apartments.

The third building is the Hungarian National Museum, the site of the March 16th rally. Thousands were in the crowd at the recently completed museum. Petőfi allegedly climbed to the top of the main stairs outside to read his "National Song."

Architect Mihály Pollack built this museum in Neoclassical style. It has grand columns and simple geometric forms that reflect Greek and Roman styles. The actual building has not changed much in 170 years and is one of the most recognizable locations of the Revolution. To this day, commemorative Revolution ceremonies take place here at 14-16 Múzeum Körút in Budapest.

The museum, café and print shop were not the only locations linked to the Revolution. Other locations important to the events of March 1848 include Pest City Hall, the Habsburg Governing Council House (now home to the Hungarian Academy of Sciences), the Castle District prison and the National Theater. There were also a number of sites where decisive battles were fought outside Budapest.



ABOVE: What once was home to a café where a revolution began now is home to several restaurants and shops. BELOW: By contrast, the National Museum (below) still looks much the same as it did when revolutionaries crowded its steps on March 16, 1848.



Photo ID 57879176 © Tetrarubin/Dreamstime.com

#### Magyar Matters



Debutantes and their escorts wait to perfor the traditional palotás (palace dance) during the 61st Annual White Rose Ball held Feb. 2 in Dearborn, Mich.

#### Arts Club hosts 61st annual ball

DEARBORN, MI -- The 61st Annual White Rose Ball (Fehér Rózsa Bál) was held on Feb. 2 at the historic Dearborn Inn. Six debutantes and their escorts were honored at this annual event.

This formal affair began with a wonderful social hour, followed by dinner, the presentation of the debutantes and the dancing of the traditional *palotás* (palace dance) by the debutantes and their escorts.

Then, the young ladies, following their introduction into society, danced the first waltz with their fathers. That is when the ball officially begins for everyone to dance to the

music of Harmonia.

Nearly the entire WPA Board of Directors attended this event to show their continued support for the preservation of Hungarian traditions.

The guests of honor at this year's ball were Jozsef and Andrea Salamon. Scholarships were awarded to Tamás Salamon and Bryan Szabo.

Prior to the ball, a benefactor reception was hosted by WPA Branch 18 member Ursula Markovits and her committee. They also hosted an afterglow reception.

The master of ceremony for the ball was Tamás Markovits of WPA Branch 18.

# Paprika! 2019 set for March 30

CLEVELAND -- The Cleveland Hungarian Development Panel (CHDP) will host its annual fundraiser banquet--Paprika!--on Saturday, March 30, in the Grand Ballroom of the Ritz-Carlton Hotel Cleveland.

The CHDP is a non-profit organization of volunteers who promote and support educational and cultural ties between Americans and Hungarians in the areas of commerce, education, health and human services.

The event will celebrate the 30th anniversary of the formation of the CHDP and pay tribute to its continued contributions to the Hungarian community of Cleveland and the Greater Cleveland area.

The fundraising event will consist of a silent auction, gourmet dinner,

European sweet table and possible surprise. Dinner music and dance music will be provided by Swing Time Big Band, which will fit the theme and dress code for the evening, "Swing into the 30s."

Over the past 29 years, the Paprika! dinner dance and auction has distributed \$1 million to fund grants and scholarships to various cultural, educational and service organizations in Cleveland and Hungary.

For additional information about Paprika!, please contact Elizabeth Papp Taylor, President, CHDP, at 216-571-4686 or by email at *Elizabeth*. papp.taylor@gmail.com.

For more information about the CHDP, log onto their website at www.clevelandhdp.org.

#### McKeesport club to commemorate 1848 uprising

McKEESPORT, PA -- The McKeesport Hungarian Social Club, located at 3004 Walnut Street, will commemorate the events of March 15, 1848 with a program on Sunday, March 17 at 3:00 p.m. Food and refreshments will be available following the program. Please feel free to make a donation at that time. For more information, please contact Kathy Majors at 412-664-4042.

# Hungarian cooking classes scheduled

ALLEN PARK, MI -- Hungarian cooking classes are being conducted this month at the American Hungarian Reformed Church (AHRC) in Allen Park and the Hungarian American Cultural Center (HACC) in Taylor.

Elizabeth Krajcz will be conducting the classes on Saturdays in March from 9:00 a.m. to 2:00 p.m. The featured menu of the day will be served for lunch:

- March 9 at AHRC beef goulash and dobos torte.
- March 16 at HACC bean soup, boneless pork loin stuffed with kolbász, sweet & sour cabbage, paprikás potatoes and zserbó. Note: this class will be held at the Hungarian American Cultural Center in Taylor, Mich.
- March 23 at AHRC chicken paprikás with dumplings, cucumbers and kifli.

The cost is \$35 per class by prepayment only. No walk-ins will be accepted. All reservations MUST be received by noon on the Wednesday of the week of the class.

For more information, including where to send your check, please email Judy at Hungariancooking-classes@gmail.com or call her at 248-763-1617.



Have you ever heard someone say: "March comes in like a lion and goes out like a lamb"? Well, it has to do with the weather. The weather at the beginning of March is often very wintry, as cold and snow "roar like a lion." But, towards the end of March, spring arrives and the weather often becomes warmer and gentler, like a lamb. HOWEVER, as this winter has taught us, the weather can change a LOT in just a few days. It can be below zero one day and 60 degrees two days later. My advice: hope that the weather is nice enough to play outside...but be prepared to have to stay inside. With that in mind, here's something fun you can do indoors this St. Patrick's Day from the folks at www.education. com--make a leprechaun puppet.

#### **What You Need**

- Paper bag
- Markers
- Construction paper in green, orange, and other colors
- Orange yarn (optional)
- Glue
- Scissors

#### What You Do

- Turn the paper bag so that the flap side is facing you and the bag opening is on the bottom. The flap will be the leprechaun's face.
- Draw eyes and a nose on the flap. The flap will be the leprechaun's mouth, so draw his upper lip on the top of the flap and his lower lip below the flap.
- Now it's time to add the leprechaun's beard and hair. Cut strips of orange construction paper and, glue them into place on the paper bag. You can also use yarn for the leprechaun's hair.
- How does your leprechaun dress? Cut out shapes like rectangles and squares from the green construction paper for the leprechaun's clothes.
- Glue the green shapes onto the paper bag, arranging the pieces however you like. Don't forget his arms, hands and a hat!
- Set the puppet aside to dry.
- Once your leprechaun puppet is dry, it's time for some puppet play! Make up a tale for your puppet or retell a favorite story.

Send us photos of your puppet. Or, if you post a photo of your puppet on Facebook or Instagram, make sure you add the hashtags #WPAJust4Kidz and #education

Project idea and photo courtesy of www.education.com.



## Branch 8 Johnstown, PA

by Alexis Kozak

Greetings for a wonderful, blessed and happy 2019!

Last year seemed to float right on by. A busy year, indeed. It started with the annual White Rose Ball in Michigan. Those folks have it so together. Every year is more beautiful than the last.

The WPA Golf Tournament in Ohio featured a very nice course and accommodations. The best part of the outing was being with our friends from all over WPA.

The Hungarian Heritage Experience was, as always, an adventure. Every year is more fun, meeting old and new friends. If you have never attended this event, you owe it to yourself to do so. Fraternal Director Barbara House does an outstanding job on all the events she pulls together. Barbara even convinced me that I could teach people how to make *csiga* and *palacsinta*. With the help of Charlotte Sipos, we actually accomplished that mission.

The WPA Picnic in Hiram was a great time, getting together and working with other members from all around. We even had National President George S. Charles Jr., his wife Dianne and General Counsel Ralph Manning, Esq., working the soda counter. Now, that is class. Vice Chair of the Board Kathy Novak had the solution for keeping the bugs out of the pastry booth--cucumber peels. You learn something every time you are with Hungarians.

Next was the ethnic festival in Johnstown. This was our second year participating in the fest. The fest grows each year, sharing more traditions of our forefathers that made this great country. They are really trying to preserve and keep traditions alive. Our heartfelt thanks go to our members and friends Barbara Petruska, Dorothy Kedves, Judy Grasa, Charlene Hritz and Allegra Slick. Special thanks also go to Chair of the Board Andy McNelis and his wife Marguerite and Kathy Novak who made the trip to help make this event such a success.

Our branch Christmas party was a great ending to a great year. We



Members of Branch 8 welcomed Santa to their annual family Christmas party in December.

had a great turnout and a lot of fun. It was wonderful to see how the children have grown through the years. Thank you, WPA, for all you do for our children, branch and community throughout the year. God bless.

Well, it was a very busy year and a very blessed one. I'm sorry that I have not been keeping up with branch reports throughout the year, but I had a little scare while visiting my son in Florida last May: heart blockage hit me. Fortunately, I was in a good place with good people-Cape Canaveral Hospital with the astronauts.

I am feeling better now, so I promise to keep you all informed. If you would like to share anything in our branch reports, please let me know.

For any life insurance or annuity information, please call me at 814-242-0000.

#### Branch 14 Cleveland, OH

by Richard E. Sarosi

Happy St. Patrick's Day to our members. Remember that everyone is Irish on St. Patrick's Day. An Irish saying: "The best things in life are the people we love, the places we have been and the memories we have made along the way."

I hope everyone made it through the first round of extremely bad weather that hit a majority of the U.S. in January.

We traveled to Michigan to attend

the 61st Fehér Rózsa Bál (White Rose Ball) on Feb. 2 in Dearborn at the historic Marriott Dearborn Inn. The debutantes looked beautiful in their white ball gowns, accompanied by their escorts in their tuxedo tails, performing the *palotás*, the traditional opening dance of all formal balls in Hungary. A delicious meal and beautiful Hungarian music played by Harmonia made for such an exciting evening that everyone forgot about the weather. Congratulations to the Hungarian Arts Club of Detroit for all their hard work in making this dance a success. The support of the WPA Board of Directors and Branch 14 members helped to create an enjoyable evening.

Branch 14 meetings will be held on the first Wednesday of each month at 7:00 p.m. in the Bethlen Hall of The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills. Upcoming meeting dates include March 6, April 3 and May 1. Branch 14 adult members and guests are welcome to attend the branch meetings.

Mark your calendars for the following events:

- Paprika! 2019 will be held on Saturday, March 30, at the Ritz-Carlton Hotel in Cleveland. This will be the 29th anniversary of the fundraiser.
- Hungarian Heritage Night with the Lake County Captains will be held on Saturday, June 8, in Eastlake, Ohio. More information to follow.

More events in Cleveland's Hungarian community are being

planned, and as dates become available, they will be shared with you. Check William Penn Life each month for information about all activities that you plan to attend and participate in.

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

We remember those WPA members who have passed away or may have recently lost a loved one. May they rest in peace. We would like to extend our condolences to Mark Schmidt, whose brother Brian passed away on Feb. 1. Mark is the husband of Vice Chair of the Board Anne Marie Schmidt. Our deepest sympathy is extended to the Schmidt family. May Brian rest in

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 surgery.

We send out get well wishes and prayers of healing to Branch 14 members Robert "RJ" Chamberlain Jr., Margaret Molnar, Mary Jane Molnar, Ernie Sarosi and Branch 14 President Caroline Lanzara. Get well wishes also go out to E. E. "Al" Vargo, former WPA National President and Vice Chair of the Board.

Please keep them and all of our WPA members in your prayers and thoughts.

Happy birthday and anniversary wishes are being sent out to all members and Home Office employees celebrating a March/April birthday and/or anniversary. May all our members be blessed with many more birthdays and anniversaries.

The William Penn Fraternal Association Scholarship Foundation is celebrating its 50th Anniversary in 2019. Your donations and support are very important as they provide funds for our student members pursuing a higher education. If you or your child was a recipient of a WPA scholarship, please make a donation to the WPA scholarship fund. We want to see the Foundation grow in its 50th anniversary year.

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. Remember those in hospitals, 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 or at 440-248-9012.

#### Branch 18 Lincoln Park, MI

by Barbara A. House

Happy St. Patrick's Day to all our wonderful members. On St. Patrick's Day, even all of us Hungarians can be a little Irish.

I arrived in Michigan on Jan. 29 to attend to some Michigan business and to attend our wonderful Fehér Rósza Bál on Feb. 2. Everyone knows I do all I can to support everything Hungarian, but the 20-degrees-below-zero weather was not the best welcome I have ever received. (Yes, even I was ready to go back to Florida.)

We began the weekend of the ball with a wonderful dinner at The Hungarian Rhapsody. The WPA Board of Directors joined us for this wonderful weekend. Thank you to Steve Szatmari and family for such a wonderful reception for our visitors.

I intend to be back in Michigan by March 31, ready to get our branch activities started.

Our first branch meeting will be April 17 at the Hungarian American Cultural Center on Goddard, in Taylor. We will keep the start time at 6:00 p.m. Please plan on attending. We need to finalize our Join Hands Day activities, and we would appreciate your input. Perhaps it's time to do something different? What do you think? Ideas?

By the way, the Cultural Center serves Hungarian meals on Fridays, from 5:00 to 8:00 p.m.

Very special congratulations to Fathers Barnabas and Angelus of Holy Cross Hungarian Catholic Church. Would you believe that they have been with us for 25 years? I can't. It has been wonderful to have them for so long. I can only hope that they will stay with us for a few

more years. They have done a wonderful job keeping our Hungarian heritage and faith strong. Thank you from the bottom of our hearts.

Happy March birthdays to WPA Chair of the Board Andy McNelis, National Directors Joyce Nicholson and David Kozak, Home Office employees Joan Rectenwald and Cassie Holmes, Rhapsody manager Jennifer Sullivan and Robert Sabo. Happy birthday also to Ursula Markovits. Thank you for all of your help while I am in Florida. You are a great friend. Last, but not least, happy birthday wishes to Abigail's daddy, and my husband, Tom.

We wish all you special people many more.

Get well wishes to Carol Truesdell (who is still having a rough time, but getting better every day), George and Doris Schvarckopf and Beata Csaszar. We hope you all get well soon.

Heartfelt sympathy to WPA Vice Chair Anne Marie Schmidt and her husband Mark on the recent passing of Mark's brother, Brian.

Please remember our deceased members and their families in your prayers, especially Russell Crocker, Darlene Clark, Wendy Quist, Josephine Moody and Alvin Grady. May they rest in peace.

Happy spring! Sure hope it comes as early as possible. We sure need it.

#### Branch 28 Youngstown, OH

by Kathy Novak

Wishing all our readers the luck of the Irish as we celebrate St. Patrick's

We hope all those who experienced the blast of winter in late January and early February have thawed out, are back to their normal routines and are beginning to look forward to the arrival of spring.

The Youngstown American Hungarian Federation will host its annual March 15 commemorative event on Sunday, March 10, beginning at 2:30 p.m. at the Aut Mori Grotto Hall, 563 N. Belle Vista Ave.

What a wonderful weekend the Hungarian Arts Club of Detroit provided for all those who attended the 61st White Rose Ball. Much

preparation was done prior to the ball, working with the debutantes and their escorts so they can shine during their evening of honor. The meal was delicious and the music was wonderful. We send a big thank you to the ball committee for all their hard work and dedication in preserving this Hungarian tradition.

The Friday night before the ball, a dinner was held at The Hungarian Rhapsody, where a delicious meal was enjoyed. A meal at this restaurant is a must-do item to add to your travel agenda when visiting the Detroit area.

On the Sunday morning after the ball, several WPA members attended Mass at Holy Cross Catholic Church before heading home. It's always nice to see the Rev. Barnabas Kiss and all the friends we've made over the years.

It was truly a weekend of fraternalism at its finest. Thank you, again, to everyone who made this event possible.

We are looking forward to all the upcoming WPA fraternal events. Watch upcoming issues of *William Penn Life* for details.

Job well done to the WPFA Scholarship Foundation on its 50th anniversary. So many members have benefited from Scholarship Foundation grants. To those applying for grants this year, please be sure to get your applications and essays mailed and postmarked by May 31.

Congratulations to those celebrating anniversaries and birthdays this month. May you enjoy many more years of celebrating.

Get well wishes to those who are not feeling up to par these days, especially Joe Nemeth, Mary Rose Purton, Alice Nagy and John Tollas Sr.

We extend our deepest sympathy to all those who have recently experienced the loss of a loved one. Special thoughts and prayers go out to Vice Chair of the Board Anne Marie Schmidt and her husband Mark on the sudden loss of Mark's brother.

May the memories of all our lost loved ones remain with us always.

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



Chef AI (center) welcomes members of Branch 89 to a Chef's Tasting Dinner held Jan. 27 at the Rock Run Inn located at Butler's Golf Course.

#### Branch 34 Pittsburgh, PA

by Marguerite McNelis

Hurrah! The groundhog didn't see his shadow. Spring is right around the corner.

Happy St. Patrick's Day!

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

Congratulations, WPA, on your 133rd anniversary. We are very proud to be part of such a great fraternal organization.

Also, this year we are celebrating the 50th anniversary of the WPFA Scholarship Foundation. The Foundation has helped many scholarship recipients during their college years. If any recipients are able to "pay it forward," it would be very helpful to our future scholars. Any amount would be greatly appreciated.

We were able to attend the White Rose Ball this year. The debutantes were very pretty, and their escorts very handsome. It's a very nice tradition to be passed from generation to generation.

The hard work that goes into an event of this nature is greatly appreciated by all who attend. A special "thank you" to everyone who makes this event possible. The hors d'oeuvres, pastries, pogácsa and spreads were delicious, as usual.

Thank you, Chef Ursula Markovits and Tamás Markovits; always enjoy seeing you both. Also, we always enjoy the delicious dinner

at The Hungarian Rhapsody. Thank you, Steve Szatmari.

A special "happy birthday" to our nephew Bob Healy III, our greatniece Rhiannon, special friend Becky Williams and all branch members celebrating their birthdays. Extra special birthday wishes go to my husband Andy. Love you very much. We hope that you all are happy and healthy. May you have many more.

We extend our deepest sympathy to Mark, Anne Marie and the Schmidt family on the passing of Mark's brother, Brian. You are all in our thoughts and prayers. May he rest in peace.

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

At our Christmas luncheon, we held the election of branch officers. The present officers were unanimously reelected. We would like to thank you for having faith in us and our service to Branch 34. Köszönöm szépen!

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

#### Branch 44 Akron, OH

by Elizabeth K. Darago

Happy "almost spring." Wishing you flowers and sunshine and clear blue skies with puffy white clouds.

What a winter we've had in this part of Ohio: inches and inches of



Endre Csoman (left), John Toth and Jimmy Nemeth prepare hurka for Branch 89's latest hurka sale. The hurka, as well as other homemade Hungarian foods, are still available for purchase.

snow; freezing and below-freezing temperatures, interspersed with warm, spring-like temperatures. The toughest part was going from 25-below-zero with a wind chill on a Thursday to 57 degrees above zero on the following Monday. Oh well, that's why we're in Ohio--for the seasons.

In February, the Kitchen family was again in the entertainment news. Ilona, Elek and Sierra Kitchen, were three of 22 high school and university students who performed with Broadway star Lisa Howard in a special concert to support local student arts scholarships. WPA stars shine brightly!

We wish to recognize the service of Bob Chula, Branch 44 vice president through 2018. His service to Branch 44 was fantastic, and we thank Bob and his late wife, past vice president Nancy Chula, for their support and assistance over the years. In addition, we wish Bob, who now splits his time between the Florida sun and snowy Ohio, great success with his hypnosis endeavors.

We extend our best wishes to all branch members, their family members and friends of our branch who are celebrating a birthday, the birth of a new baby, a wedding anniversary or other happy occasion.

We also share the sorrow with any members or their families who have lost loved ones.

We send get well wishes to all who are feeling under the weather.

To all members or their families who have a loved one serving in our armed forces, may they stay protected and come home soon.

Remember, for all your life insurance and annuity needs, contact your WPA agent.

If you have any branch news to share, contact me at 330-604-1264. Leave me a message with your phone number, if I am unavailable.

Think spring!

#### Branch 89 Homestead, PA

by Lisa S. Toth-Maskarinec

Well, it's official: spring is right around the corner. Now, someone just needs to let the polar vortex know.

We are starting to get revved up for the activities lined up for the upcoming months.

Our hurka making--under the tutelage of Chefs Endre Csoman and John Toth Jr.--had to be moved up due to a scheduling conflict and was a huge success. We still have some left. Price is a mere \$7 per pound, and we will ship for an additional price.

We still have stuffed cabbage rolls for sale for \$20 per dozen. We also have kolbasz left, fresh not smoked, for \$7 per pound.

In addition, we received a donation of 40 spiral sliced hams, each weighing 20 pounds, which we are

selling for \$10 each. What a deal!

All of these items can be prepared in a crock pot for those on the go. Now that's a Hungarian gourmet meal if there ever was any.

We really appreciate everyone who continues to support our fundraisers as they support 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 *tothmaskarinec@gmail.com* should you have a desire to purchase any of these delectable edibles.

We send get well wishes to members and friends Jim Findlay, Mark Maskarinec, Janet and Rudy Phillips and Dianne Schneider. Come on, people, hurry up and get better soon. The get-well list is starting to grow. We need you back and thriving and look forward to seeing your smiling faces at our upcoming events.

We thank everyone who braved the elements to attend our first ever Chef's Tasting at Butler's Golf Course on Jan. 27. The fact that this was how our branch coordinator decided to celebrate her big 6-0 made it a truly special day.

In attendance for this dinner were Branch Vice President Mark S. Maskarinec; Branch Auditor Justin T. Toth; branch members Janet Phillips, John and Vera Recktosh, Ronnie and Betty Rubinsak, Timothy and Kimberly Toth; and branch guests Jeffrey Jenkins, Rob Powell, Daniel Terrick and Kathleen Brennan (who incidentally drove in from New York the night before just to attend this event). The guest of honor was Branch Coordinator and Auditor Lisa S. Toth-Maskarinec.

Everyone left praising the food, the wine and the music of Frank Sinatra. This was so successful that we will be having another Chef's Tasting in April, and the theme for that night will be Dean Martin. Please contact either Mark or Lisa for more information or to make reservations.

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

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

We continue to try and work with contractors working to repair the church (where we hold our quarterly meetings). As mentioned in previous issues, it suffered major damage from heavy rains last year. Repairs to the front steps, porch and ladies room will cost an estimated \$35,000, and there's a good chance that none of this will be covered by insurance. If anyone would like to make a donation for this cause, checks may be sent to our Branch Vice President Mark Maskarinec, 1836 Timothy Drive, West Mifflin, PA 15122. All donations are tax deductible and will be greatly appreciated and acknowledged.

This is another example of fraternalism at its best, with everyone working together for one joint cause. Save our church. Our forefathers would be truly proud.

Plans are underway to hold a special golf outing at Champion Lakes the last Saturday in June to benefit this project. Please check back for further information on time and price. For anyone who has golfed in any of the outings at Champion Lakes, you know what a terrific time to expect and what wonderful hosts Dick Groat and his daughter can be. It's a real joy holding an event at their establishment and also being able to stay at their bed and breakfast ahead of time.

And, don't forget to join us at the monthly Hungarian Night at Dorothy 6 Blast Furnace Café, located on 8th Avenue in Homestead, on Friday, March 29. The food is great and the George Batyi Orchestra will be even better. Come enjoy a relaxing night out.

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

Take care everyone, and start those stretching exercises. Golf is right around the corner.



#### **Next Deadline**

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

#### Branch 132 South Bend, IN

by John E. Burus

Well, what seemed to be a mild winter has become bitterly cold and snowy. The polar vortex has arrived and has made a big impression on the area. Here's to hoping the groundhog is right and that we only have six more weeks of winter left. But, he has been wrong before, too. Stay warm and safe.

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

The tentative date for our branch's summer picnic will be Sunday, July 28. Please save the date. More to follow after the spring meeting in March.

#### Branch 226 McKeesport, PA

by Judit Ganchuk

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

March is full of celebrations and commemorations, including the March 15, 1848 Hungarian revolution against the Austrian Habsburg monarchy. Let us never forget that freedom isn't free, and that our men and women in the U.S. military are constantly waging that fight.

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

We pray for the family and friends of Carlene Anderson, who recently passed away. May she rest in peace.

The Free Hungarian Reformed Church of McKeesport is again hosting a Spring Luncheon Bingo on Saturday, April 13. Tickets are \$25 and doors open at 11:30 a.m. For more information, please call the church at 412-672-7298.

Quick reminders to our members:

- Have you updated your beneficiaries on your life insurance or annuity?
- Does your spouse have coverage with us?
- Have your children begun the paperwork for this year's scholar-ship program?

You have time to discuss these ideas with your family, but don't dilly dally!

Our branch meetings will resume this month, weather depending. We plan to meet the third Thursday of the month, March 21, at 10:00 a.m. at Branch President Malvene Heyz's home. Please call 412-751-1898 for directions or if the weather is questionable. We welcome all members!

Until then, stay warm and cozy!

#### Branch 249 Dayton, OH

by Mark Schmidt

As this was being written, the long range weather forecast for this area called for March to come in like a lamb. Does that mean it will go out like a lion? Could Punxsutawney Phil be wrong this year, no early spring? Phil, say it isn't so!

But whatever weather the good

Lord throws our way, we will be busy, going to many local events. So, mark your calendars now.

First up is a meet and greet between Dayton Hungarians and Cincinnati Hungarians at Laszlo's Iron Skillet, 1020 Ohio Pike, Cincinnati from 2:00 to 6:00 p.m., Saturday, March 30. The restaurant is a 45-year-old family business run by Laszlo and Monica Molnar. They have an Eastern European menu featuring many of your favorite Hungarian specialties.

Next is pastry baking and cabbage roll making on April 4 beginning at 9:30 a.m. at McAuley Hall at Queen of Martyrs Church. This is for the Dayton Magyar Club's Spring Dance. Please come if you want to learn how to make cabbage rolls and Hungarian pastries. The ladies will have you making these expertly in no time.

Two days later on April 6, we'll be making Hungarian sausage at 9:00 a.m. at McAuley Hall. The sausage will be for both the Spring Dance and a general sale. Please call Gail Robison at 937-776-5944 by March 24 with your order. Cost is \$5 per pound; hot, garlic and plain.

WPA Branch 249 will meet Saturday, April 20 at 10:00 a.m. at McAuley Hall. We will be finalizing upcoming events for 2019. Please come with your input and ideas.

The previously mentioned Magyar Club Spring Dance will be held Saturday, April 27. Details about the dance will appear in next month's article.

And, last but certainly not least, is the highly anticipated WPA Branch 249 night at the Dayton Dragons baseball game on Friday, May 31, at 7:00 p.m. at 5/3 Field in downtown Dayton. We'll enjoy food in our own private Café Lounge with a block of seats to watch the game under the lights. We have 50 tickets, so call me to make your reservation at 937-667-1211. More details next month.

I would be remiss if I didn't congratulate local film directors Steven Bognar and Julia Reichart. Their film, *American Factory*, won a documentary award at the prestigious Sundance Film Festival. The film is about the Fuyao Glass Factory. It is the largest auto glass factory in the

world covering more than a million square feet and employing nearly 3,000 people. In 2014, a Chinese billionaire opened a Fuyao factory in a shuttered General Motors plant in Dayton. For thousands of locals, the arrival of this multinational car-glass manufacturer meant regaining their jobs--and dignity--after the recession left them high and dry. American Factory takes us inside the facility to observe what happens when workers from profoundly different cultures collide. The clash is often humorous and painful as Americans and Chinese mesh management and labor styles into a continually evolving manufacturing culture.

We congratulate all those celebrating birthdays and anniversaries. May you be blessed with many more.

Get well wishes go to those sick or hospitalized. We hope you have a speedy recovery.

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

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

This month, remember: "March on. Don't look in the rearview, just the windshield." (Josh Bowman)

I just hope Punxsutawney Phil was right.

#### Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

Is spring really just around the corner? Punxutawney Phil predicted spring would come early, and as I write this, it feels that way. But, we've had some brutally cold weather as well due to another polar vortex. I enjoy wearing sweaters, but the cold and nasty weather can be a bit too much. Spring, we welcome you later this month.

Thankfully, Daylight Saving Time returns to us on Sunday, March 10. I am a huge fan of the increasing amount of daylight during this time of the year. Bring on the daylight! As I learned in grade school about "our friend, the Sun," seeing more of that golden orb in the sky gives

my mind, body and spirit an entirely new outlook on life. Remember, we "spring forward" by turning our clocks ahead one hour.

Branch 296 returns to regular meetings, but at a new time, 6:00 p.m., on Thursday, March 14, at the New Kensington King's Family Restaurant.

And, here is a reminder that food pantry shelves tend to run low after the holidays. WPA branches are reaching out to individuals in our communities who are in need with our 2019 Join Hands Against Hunger campaign. When you come to our next meeting, please bring some canned goods or other non-perishable items. Hunger never takes a holiday. All items that you bring will be given directly to one of our local food pantries.

WPA just celebrated its 133rd anniversary as a fraternal benefit society, meaning that we reach out and make the effort to take care of one another. Your thoughtfulness is always appreciated, as it will make an impact on someone's well-being.

Attention WPA students who are planning to attend college in the fall: this is a reminder for you to review the rules and application for WPFA Scholarship Foundation grants, which can be found in this issue and on our website. Take full advantage of this great fraternal benefit. In 2019 our Scholarship Foundation observes its 50th year of granting scholarship funds to literally thousands of our members. This is no exaggeration when I tell you that millions of dollars have been granted to our student members. Your parents may have received grants, and they have passed this WPA legacy on to you.

Deadline to submit your application and essay is May 31, but why wait until the end of May to apply? Just do it now! If you have any questions about our scholarship or your eligibility, call our Home Office at 800-848-7366, ext. 128.

Ash Wednesday, March 6, ushers in our Lenten season, with Easter falling somewhat late this year. Branch 296 will consider how to pay it forward with our WPA Easter Basket program. If you have any thoughts or ideas, please let us know at our next meeting.

Happy birthday greetings to Branch Auditor John Torma, as well as everyone celebrating their special day in March.

We send uplifting get-well wishes to those who are on the mend and, we extend heartfelt condolences to those who have recently lost loved ones. You are all thought of and in prayer.

Upcoming meeting dates (remember, 6:00 p.m.) are: April 11, May 9, Sept. 12, Oct. 10, and Nov. 14. We always welcome your ideas, energy and input for future branch events.

Contact me at *makelly367@verizon*. *net* or call 724-274-5318 if you have any news that you would like to share.

Our trusted and friendly WPA agent Noreen Fritz is on hand at most of our meetings. Noreen is experienced and has valuable information to share about your life insurance and annuity needs at *noreen*. *fritz@comcast.net* or by calling her at 412-821-1837.

May you have the luck of the Irish on March 17, St. Patrick's Day, and good luck as well on your bracket picks for the NCAA tournament. Bring on the March Madness! The Pitt Panthers aren't bracketworthy this year, so let's pull for the Duquesne Dukes, instead.

#### Branch 336 Harrisburg, PA

by Nicole Starner

Will a leprechaun leave you a pot of gold? Well, Branch 336 may not get a pot of gold but we have a fantastic March full of luck, laughter and great times planned.

Every Monday, the club has a wing special from 5:00 to 9:00 p.m. and, boy, do the members like them! Wednesdays we hold a Texas Hold'em tournament starting at 7:30 p.m. No buy-in and prizes for first and second place winners. Fridays, everyone is throwing bags during our cornhole tournament. We do a blind draw for partners and just have a great time together. Games start at 7:30 p.m.

On March 2, the club will host the band Timeless. They'll play some great tunes to get everyone dancing.

We are celebrating March birth-



Members and friends of Branch 336 gather at the Verhovay Home Association for a Super Bowl party hosted by the branch in February.

days on March 9 with an open jukebox and free desserts to share.

On Sunday, March 10, we will gather together to make our own ceramic mugs. We have an artist joining us to show us exactly what to do. Tickets are still available for purchase at \$45 each.

The band Block Party will put on a party from 7:00 to 10:00 p.m. on Saturday, March 16 at the club. The dancers will have a blast.

St. Patrick's Day is always fun but we will make it even better. There will be green beer, free corned beef and cabbage and bingo! We now have bingo every Sunday starting at 2:00 p.m.

Then, March 23 is our Great Bake Off. We'll have members preparing their favorite dessert to have it judged by other members. We always have a blast with these events, and who doesn't like food?

We are hosting a food drive on March 24. We'll have a special treat for anyone who brings in three nonperishable items to the club that day.

Our shop to support PA Wounded Warriors raised over \$500. We had a great turn out with lots of raffle prizes, vendors and fun.

We celebrated Super Bowl LIII together. Some members were happier than others, but, as always, we all came together over fabulous food that was prepared by the members. We had door prizes for everyone.

Spring is on its way and so is our golf outing. We will host two outings this year. The first one will be held

on Saturday, May 18. If you'd like to join us, please send an email and we will provide you with the information.

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 our weekly email updates, please contact Nicole Starner at *verhovayhomeassn@gmail.com*.

# Branch 349 Weirton, WV

by Joyce Nicholson

Greetings from WPA Branch 349 in the Ohio Valley Tri-State area.

As the old saying goes, if March comes in like a lion, it will go out like a lamb. We are confident that good weather is right around the corner, so we can begin this year's events. Both Buckeye Chuck and Punxutawney Phil agree that spring will be here soon. So, it must be true.

Save the date: Saturday, March 16, will be the 11th Annual Festival of Nations in Weirton Millsop Community Center. This is an indoor festival representing the traditions, customs, food, culture and non-stop dances of 17 cultures, and is sponsored by the Weirton Area Museum & Cultural Center and the Festival of Nations Committee. This festival has inspired people throughout our area

to discover more about our world and embrace the rich cultural diversity brought to us by immigrants from around the globe. We will be hosting a table recognizing William Penn Association and the Hungarian roots of our organization. Hours are 11:00 a.m. to 4:00 p.m. Admission and parking are free.

Much thanks and appreciation to Tamás and Ursula Markovits, Linda Enyedy, Jana Johnson and all the members of the Hungarian Arts Club for their resolute dedication in keeping the beautiful Hungarian tradition of the Fehér Rózsa Bál active for 61 years. The annual White Rose Ball is a formal introduction of debutantes to the adult community. It was held Feb. 2 at the Dearborn Inn in Dearborn, Mich. The ball is a decades-old tradition where the teens and their escorts perform the Pálotas, a traditional dance of the Hungarian royal court, as a highlight of the event.

The evening featured dinner, remarks, the presentation of two Hungarian Arts Club scholarships, and the special opening dance. Everyone danced well into the evening and into the next day to the enjoyable music of Harmonia. Thanks to Branch 18 and Barbara House for their hospitality and to WPA for the delicious dinner at The Hungarian Rhapsody in Dearborn.

We wish a happy birthday to branch members with March birthdays and best wishes to members with anniversaries.

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

Let's celebrate the arrival of Spring on March 20 and observe the beauty and hope it promises. If you're looking for more to celebrate this month, remember Mardi Gras or "Fat Tuesday" is March 5 this year. Barbie® has a birthday on March 9. She will be 60 years old and still looks like she is only 20. I wish I had those genes. Famed illusionist Harry Houdini, a magician noted for his sensational escape acts, was born on March 24, 1874 in Budapest, Hun-

There are so many fun events and activities going on with William Penn Association and branches in 2019. Keep checking your William

Penn Life for dates, locations and information to see them all. I hope to see you at many of them.

For additional information about branch activities, or if you have any news you wish to share, please call Joyce Nicholson at 740-264-6238.

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

Our next meeting will be on Sunday, March 24, at 3:00 p.m. at the Weirton Pizza Hut, 218 Park Drive (near the Walmart in Weirton). We'll be talking about upcoming events over some pizza. Hope to see you!

#### Branch 352 Coraopolis, PA

by Dora S. McKinsey

March is the month that ushers in spring, officially on March 20. Warmer weather is coming; hold onto that hope.

Be sure to check each issue of William Penn Life for information on our upcoming fraternal activities for this year. Please try to support as many WPA fraternal functions as possible. Only with your participation can WPA continue to offer so many fraternal activities to our members.

If you or someone you know is applying for a WPFA Scholarship Foundation grant for the 2019-2020 academic year, don't forget to watch the deadlines when all of your information is required to be submitted. You can find the rules and application in this issue of William Penn Life and online at www.wpalife.org.

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

Please remember those who are ill and say an extra prayer for their speedy recovery.

We offer our condolences to anyone who has lost a loved one. May your memories carry you through this difficult time.

Don't forget that Daylight Saving Time begins on March 10.

Welcome to all new members of Branch 352. If you need help with additional life insurance coverage, or if you want to take advantage of WPA's great annuity interest rates, please contact me at 412-932-3170

or email at dmckinsey@hotmail.com. You may also want to review your current beneficiary information to see if a change is necessary. I will be happy to assist you with any of your insurance needs.

#### Branch 800 Altoona, PA

by Joan B. Ballash

The month of March has many special days, beginning with Ash Wednesday. Let's take advantage of the season of Lent to renew our spiritual lives.

On Sunday, March 10, Daylight Saving Time starts, and we turn our clocks ahead one hour.

Plan now to wear something green on St. Patrick's Day and wish our Irish friends the best of luck. My maternal grandmother, Mary Gertrude, was born in Ireland.

It is 13 degrees as I am writing this, so the first day of spring, March 20, can't arrive fast enough.

If you are looking for a worthwhile place to donate for 2019, consider the WPFA Scholarship Foundation. You will be helping many students further their education. For those applying or reapplying, the deadline is May 31, 2019.

Another date to remember is Wednesday, Aug. 7, when the Branch 0800 picnic will be held. Mark your calendars.

Congratulations to all those celebrating birthdays, anniversaries and other happy events. We wish you good times with family and friends.

We hope our branch members have stayed well and avoided contracting the flu or other ailments. For those who are ill, we pray for much better days ahead.

The Lord's blessing on all members who have recently suffered the loss of a loved one, especially the families of John M. Fanale, Stephen J. Flanagan and Melvin G. Frank, brother of former Branch President Vince Frank. Our thoughts and prayers are with you.

As we end the first quarter of 2019, now would be a good time for a check-up of your insurance needs. Have you given consideration to annuities? Call Bob Jones at 814-942-2661 to learn more.

# William Penn Fraternal Association Scholarship Foundation, Inc.

#### Eligibility Rules for Year 2019 Scholarship Grants

The Board of Directors has established the following rules governing eligibility for scholarship recipients:

- a) The student applying for a scholarship grant must be an individual life benefit member of William Penn Association in good standing for four (4) years as of January 1, 2019.
- b) For both new and renewal applicants, the student must be the child or grandchild of a life benefit member of William Penn Association in good standing. For the 2019 school year, the parent/grandparent must be a life benefit member for at least four (4) years as of lanuary 1, 2019.
- c) Scholarship grants are awarded to full-time undergraduate students only if they have been accepted by or are currently attending an accredited college, university or school of nursing.
  - d) Grants are awarded for a two- or four-year period.

#### e) **NEW applicants** must submit the following:

- I. WPFA Scholarship Foundation, Inc., Application for Scholarship Grant, which can be found in this issue of William Penn Life. An application also may be obtained by writing to: President, William Penn Fraternal Association Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233, or may be downloaded from the Association's website at www.wpalife.org.
- 2. An Essay of 100 words or fewer answering the question: "What are you doing to improve your world (community, church, school, family)?" If the essay exeeds 100 words or is on the incorrect topic, the student's application will not be accepted.

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

- 3. A transcript of the student's latest high school scholastic record.
- 4. Proof of enrollment for the Fall 2019 school term.

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

#### f) **RENEWAL Applicants** must submit the following:

- I. WPFA Scholarship Foundation, Inc., Application for Scholarship Grant, which can be found in this issue of William Penn Life. An application also may be obtained by writing to: President, William Penn Fraternal Association Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233, or may be downloaded from the Association's website at www.wpalife.org.
- 2. An Essay of 100 words or fewer answering the question: "How has your family history influenced you?" If the essay exeeds 100 words or is on the incorrect topic, the student's application will not be accepted.

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

- 3. A copy of the student's latest scholastic record. All renewal applicants must maintain a cumulative Grade Point Average of at least 2.5 on a 4.0 scale to qualify.
  - 4. Proof of enrollment for the Fall 2019 school term.

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

- g) All applications and essays must be submitted and signed by the student requesting the grant and mailed to the attention of the President. Eligibility rules for renewal grants will be in accordance with the eligibility rules in effect for the initial grant. Materials submitted by anyone other than the student will not be considered. **E-mailed and faxed submissions will NOT be accepted.** Any applications and essays postmarked after **Friday, May 31, 2019** will not be considered.
- h) Scholarship grants will be awarded by the Executive Committee of the William Penn Fraternal Association Scholarship Foundation, Inc., once each year. Grants will be paid directly to the applicant provided the student is a life benefit member in good standing on the date the check is issued and all of the eligibility requirements stated herein have been met.
- i) If for any reason the recipient does not attend college after receiving the grant, it must be returned to the William Penn Fraternal Association Scholarship Foundation, Inc.
- j) In compliance with current privacy laws, all information in regards to the scholarship status will be divulged only to the applicant/student and to the parents and/or legal guardians of the applicant.

Students with questions about these eligibility rules may call Mary Ann Kelly-Lovasz at the Home Office at 1-800-848-7366, Ext. 128, or e-mail us at scholarship@wpalife.org.

#### William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821

Phone: 412-231-2979 • Toll-free: I-800-848-7366 • Fax: 412-231-8535 • Email: scholarship@wpalife.org



## Application for Scholarship Grant Academic Year 2019-2020



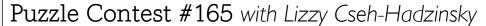
#### 1. Check One: □New Applicant □Renewal Applicant

STUDENT APPLICANT INFORMATION					
			3. DATE OF BIRT	·u. /	,
2. NAME:	First	Middle Initial	J. DATE UF BIKT	TH: /	ı
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4. ADDRESS:  No. Street					
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5. STUDENT APPLICANT'S PHONE: (	)		SECURITY NO.:		
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7. E-MAIL ADDRESS:					
8. SCHOOLS ATTENDED (LIST IN REVERS	E CHRONOLOGICAL OI	RDER, STARTING	WITH MOST RECENT	SCHOOL):	
				Dates Atte	
Name of College/High School		Location		(Month/Ye Ex: 08/2014	-
9. ACCREDITED COLLEGE OR UNIVERSITY	WHERE ACCEPTED.				
J. AGGILDITED GOLLEGE ON ONIVERSIT	WILLIE AUGEL TED.		Year Will Be	☐ Freshman	☐ Junior
School Name:			Attending in School:	☐ Sophomore	☐ Senior
Street Address or P. O. Box:					
City:	State:		Zip Code:		
10. MAJOR COURSE OF STUDY (e.g., ENG	INEERING, PRE-MEDIC	AL, BUSINESS, E	TC.):		

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

11. LIST YOUR INVOLVEMENT IN WILLIAM PENN ASSOCIATION FRATERNAL ACTIVITIES, COMMUNITY SERVICE PROJECTS AND EXTRACURRICULAR SCHOOL ACTIVITIES (i.e., ATHLETICS, THE ARTS, SCHOOL CLUB, ETC.):		
12. WILLIAM PENN ASSOCIATION LIFE INSURANCE CERTIFICATE INFORMATION VERIFICATION: INFORMATION ON BOTH STUDENT AND PARENT (OR GRANDPARENT) IS REQUIRED.  12. WILLIAM PENN ASSOCIATION LIFE INSURANCE CERTIFICATE INFORMATION VERIFICATION: CHECK ONE: □Parent or □Grandparent IS REQUIRED.		
Name:		
Life Insurance Certificate Number:		
Branch Number:		
PLEASE NOTE		
ALL APPLICANTS must submit an essay not exceeding 100 words, along with this completed application form, to be considered for a grant. The application and essay must be mailed and postmarked by May 31, 2019.		
NEW APPLICANTS must also submit: (1) a transcript of the student's high school scholastic record; and (2) proof of enrollment for the Fall 2019 school term.		
RENEWAL APPLICANTS must also submit: (1) a copy of the student's latest scholastic record showing that the student has maintained a cumulative Grade Point Average of at least 2.5 on a 4.0 scale; and (2) proof of enrollment for the Fall 2019 school term.		
Failure to submit these items by the date specified in the Eligibility Rules will result in the forfeiture of your grant. The undersigned APPLICANT hereby authorizes and approves the Scholarship Foundation or its representatives to share or discuss this Application with my parents and/or legal guardians.		
I hereby certify that I have read the eligibility rules prior to completing this application. I further certify that this application contains no misstatements or omissions of material fact and that the statements herein are to the best of my knowledge complete and correct.		
Signature of Applicant Date		
· · · · · · · · · · · · · · · · · · ·		

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





#### St. Elizabeth of Hungary **Catholic Church**

This past Christmas, my family attended services at St. Elizabeth of Hungary RC Church on Buckeye Road in Cleveland. Although I have been to this religious complex dozens of times for services and ethnic celebrations, on this most recent visit I was particularly struck by the grandeur of the church, gaining a new-found appreciation for what a spectacular place it is.

Following Mass, I spent about 30 minutes walking my daughter Emerencia around the church. We gazed at the beautiful stained glass windows depicting St. Erzsébet and other Magyar saints. The altar, baptismal font, Christmas manger, columns, arched ceiling and gigantic chandeliers made for an awe-inspiring experience. A few years ago I toured the St. Istvan Basilica in Budapest, and, in my humble opinion, St. Elizabeth's is more impressive.

St. Elizabeth's was the first Magyar parish in America, established by Hungarian missionary the Rev. Charles Boehm in 1893. A wooden-framed church served as its initial house of worship. As the flow of immigrants to the area increased, it was apparent that the building was much too small to accommodate the thousands of parishioners in the Buckeye Road vicinity. After much discussion and fundraising, construction of a new limestone facade church, as well as a parish house and school, began in 1918 and was completed four years later in 1922.

This historically significant house of worship has been on the National List of Historic Places since 1976. It stands just a few minutes drive southeast from downtown Cleveland. Tours can be arranged by calling the church rectory and talking to either the current pastor, the Rev. András Mezei, or his secretary. Better yet, attend a Mass, as it is well worth your time and effort.

For more information about St. Elizabeth Church, log onto the church website at www.stelizabethcleveland.org. An interesting article with photos entitled "This Incredible Gothic Church In Cleveland Was The First Hungarian Church In The Country" can be found at www.onlyinyourstate.com. In the search box, type "St. Elizabeth," then select Cleveland in the filter.

The March 2019 wordsearch includes 14 clues about St. Elizabeth Church. Good luck! Happy spring! And remember Marcius Idus.

Lizzy Cseh-Hadzinsky, Branch 28

#### Puzzle Contest #162 WINNERS

The winners of our Puzzle Contest #162 were drawn Feb. 4, 2019, at the Home Office. Congratulations to:

Tatyanna L. Cooper, Br. 48 New York, NY Emery J. Kelemen, Br. I Bridgeport, CT Robert W. Maxeiner, Br. 296 Springdale, PA Carol A. Truesdell, Br. 18 Lincoln Park, MI

Each won \$50 for their correct entry.

#### WPA PUZZLE CONTEST #165 **OFFICIAL ENTRY**

L	D	0	F	В	Χ	Ε	Ν	0	Т	S	Ε	М	-	L
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S	Н		Ν	М	S	Υ	Χ	Р	Т	Χ	В	F	Q	Α
Т	Т	J	Н	С	W	Ε	Т	Ε	М	Z	J	G	U	D
S	L	0	U	D	Υ	G	0	М	Z	Υ	W	0	Ε	Ε

#### "St. Elizabeth Church" Word List

Baroque	Emile Uhlrich	Museum
Buckeye Road	Fr. Boehm	Revival
Chandeliers	Fr. Mezei	School
Cleveland	Gothic	Stained Glass
Cupolas	Limestone	
Name:		
Address:		
City:		
State:	Zip Code:	
Phone:		
Email:		
WPA Certificate No.	: <u> </u>	

#### **RULES**

- 1. ALL **WPA members** are eligible to enter.
- 2. Complete the word search puzzle correctly.
- 3. Mail your completed puzzle, along with your name, address, phone number, email address, and WPA Certificate Number, to:

**WPA PUZZLE #165** 709 Brighton Road Pittsburgh, PA 15233

- 4. Entries must be received at the Home Office by May 1, 2019.
- 5. Four winners will be drawn from all correct entries on or about May 6, 2019, at the Home Office. Each winner will receive \$50.

#### In Memoriam

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

#### **JANUARY 2019**

0001 BRIDGEPORT, CT Joseph J. Bernath Joseph Andrew Bodner Joseph W. Deutsch

0008 JOHNSTOWN, PA Mary A. McGarry

0009 HAZLETON, PA Elizabeth R. Hayes

0013 TRENTON, NJ Frank D. Pigliacelli

0014 CLEVELAND, OH Betty O. Craib Karl R. Toth Margaret |. Watson 0016 PERTH AMBOY, NI Margaret Endresz Stephen Palla

0018 LINCOLN PARK, MI Darlene E. Clark Russell P. Crocker Alvin Grady Josephine Moody Wendy J. Quist

0019 NEW BRUNSWICK, NI Theresa Farkas

0034 PITTSBURGH, PA Robert D. Carlins John L. Koletar, Jr. Leona H. Sinicrope

0044 AKRON, OH Thelma Nemeth

0048 NEW YORK, NY William Galya Gladys James

Jazzma D. Phanelson

0051 PASSAIC, NI Sung Yul Yoo

0076 PHILADELPHIA, PA Joe L. Gladney

0089 HOMESTEAD, PA George R. Kostival Helen Zoldos

0132 SOUTH BEND, IN lanet Kozenchick Arlene E. McEwen

0209 ST. LOUIS, MO Jenny Ikpeama

0216 NORTHAMPTON, PA Robert Sabo

0226 McKEESPORT, PA Carlene Anderson

0349 WEIRTON, WV James F. Dalesio Emery S. Mikula, Jr.

Duane S. Molnar 0352 CORAOPOLIS, PA

Alice Heyman 0383 BUFFALO, NY

Richard J. Angle 0590 CAPE CORAL, FL Vivian I. Hollis Andrew Markovits, MD

0720 DEDHAM, MA Joseph Fernandez Katherine M. Kilroy Dorothy A. Leary Robert A. Papa, Sr.

8020 McKEES ROCKS, PA Joseph F. Sarubbi

8340 BALTIMORE, MD Angela M. Hudson Kathryn E. Maurer

#### Recent Donations

#### **WPFA Scholarship Foundation**

Donations Through Premium Payments **IANUARY 2019** 

**Branch - Donor - Amount** 

8 - Stephen J. Gall Jr. - \$4.15

13 - Dennis J. Cudnik - \$10.00

14 - Christina Preston - \$100.00

14 - Mary Ann Dobransky - \$3.56

16 - Alfred W. Smith - \$123.00

19 - Mary Jane Nagy - \$1.00 26 - Joan M. Gualtieri - \$1.00 28 - Michael A. Kroner - \$10.92

28 - Thomas J. Pitlik - \$5.00

28 - Michael A. Janovick - \$3.00

28 - Edward J. Ćrump Jr. - \$5.00

28 - Elizabeth C. Spencer - \$3.99

44 - Alexander J. Darago - \$30.70

76 - Edward J. Ginley Jr. - \$13.90

88 - Joseph D. Chobody - \$50.00

89 - Edward Joseph Tokar - \$25.00

89 - Carissa R. Debreczeni - \$4.20

129 - Edward J. Kennedy - \$1.78 129 - Elizabeth J. Kennedy - \$1.78

129 - Amy E. Deeds - \$2.00

129 - Stephanie L. Shepard - \$9.58

132 - John P. Burus - \$10.00

132 - Lindsey N. Burus - \$5.00 132 - Danielle R. Burus - \$5.00

159 - William Scherfel IV - \$1.71

226 - Timothy R. Holtzman - \$1.40

226 - Carol S. Burlikowski - \$60.00

336 - Ernest B. Molnar - \$2.00

383 - Lee O. May - \$1.00

590 - John Gardi Jr. - \$2.48

590 - Danielle A. Toth - \$5.00

720 - Jayce W. Batista - \$5.00

720 - Michael J. Foley - \$5.00

720 - Mary K. Foley - \$5.00

800 - Joan B. Ballash - \$15.00

8036 - Zachary J. Kaider - \$4.00

8340 - Edward M. Geary Sr. - \$10.00

TOTAL for Month = \$547.15

Additional Donations **JANUARY 2019** 

**Donor - Amount** Br. 88 Rural Valley, PA - \$96.73 Br. 189 Alliance, OH - \$500.00 WPA Cookbook Sales - \$355.00

TOTAL for Month = \$951.73

**Donations In Memoriam** JANUARY 2019

Donor - Amount (In Memory of)

Richard E. Sarosi - \$25.00

(Anita L. Regrut)

Br. 88 Rural Valley, PA - \$500.00 (Deceased Branch Members)

TOTAL for Month = \$525.00

# Enjoy even more tastes of Hungary



### The Official WPA Cookbooks

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

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

Prices include shipping and handling.

Make your check payable to "WPFA Scholarship Foundation" and mail to: WPA Cookbook, William Penn Association,709 Brighton Road, Pittsburgh, PA 15233 All proceeds benefit the William Penn Fraternal Association Scholarship Foundation, Inc. Help us help our youth

The rewards that come with a higher education are priceless. But, that education comes at an ever-higher price. That's why since 1972, William Penn Association has helped our young members attending college achieve their goals by awarding them nearly \$2.8 million in scholarship grants. Last year alone, the William Penn Fraternal Association Scholarship Foundation awarded grants to 156 students totaling \$78,00. 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.

	_			* *	•	ny young people contribution of:
<b>3</b> \$1,000	<b>&gt;</b> \$500	<b>3</b> \$250	<b>&gt;</b> \$100	<b>&gt;</b> \$50	<b>O</b> \$25	O
Name:						
Email:						
Address:						
City:			State:		_ Zip:	
O (Please che	ck this if the	e above ado	dress is new	v.)		
Special instruc	tions, if any	:				
O I have inclu	ded the WP	FA Scholar	ship Found	ation in m	y estate pla	ans.
O Please send (For wills, our	me informa					

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

WPFA Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821

#### Inside this issue:

How changes to the tax law affect you & your IRA...PAGE 4.

Hungary's runic alphabet...PAGE 6.

Our branches prepare for upcoming events and activities...**PAGE 12**.

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Earn cash rewards when you refer new members to WPA. We will pay adult members age 16 and older \$20 for each first-time applicant they recommend who is issued any WPA permanent or term life insurance plan. You can also earn rewards for recommending new life insurance plans to current members. WPA will pay you \$12 for each current member you recommend who is issued a new permanent life insurance plan. You can also earn \$10 for each current member you recommend who is issued a WPA term life plan. To claim your Recommender reward, send us the names and addresses of everyone you know who would enjoy the many fraternal benefits that come with membership in WPA. \*Family of sales agents living at the same address as the agent do not qualify for a Recommender Reward.

Please Print	WPA RECOMMENDER
Your Name:	Branch No.:
Address:	
Phone:	WPA Representative/Agent:
Name of Prospective Applicant:	
Address:	
Phone:	

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