

Branches Join Hands Against Hunger

# WILLIAM PENN



# LIFE

May 2019

## 39<sup>TH</sup> GENERAL CONVENTION DELEGATE DISTRICT ELECTION SCHEDULE

PAGE 12

*Find your district,  
attend your meeting  
and **VOTE!***

Last chance to apply for 2019-2020 scholarship grants

Isten, áldd meg a Magyart!



# Hungarian Heritage Experience

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

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

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

**For more information, contact Judit Ganchuk, Activities Coordinator**  
**Toll-free: 1-800-848-7366, Ext. 149**  
**Email: [jganchuk@wpalife.org](mailto:jganchuk@wpalife.org)**

## Hungarian Heritage Experience Reservation Form

Name: \_\_\_\_\_ WPA Certificate Number: \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

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

### Deadline for Reservations is June 24, 2019

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

Send this form along with your full payment made payable to "William Penn Association" to:

**Hungarian Heritage Experience, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233**

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

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## General Convention *Update*

The General Convention, WPA's governing body, will convene Oct. 12 to 14, 2019, in Pittsburgh. In preparation for this event, WPA members across the country will be gathering in June to elect delegates who will represent them at the Convention. This month's *William Penn Life* contains information concerning these elections that we believe all members should read. First, turn to Pages 10 and 11 and read the "Notice of Qualification for Delegates, Establishment of Delegate Districts, Number of Delegates and Delegate District Elections." This notice contains excerpts from WPA's By-Laws outlining who is eligible to serve as a delegate and how such delegates are selected. If you wish to serve as a delegate to the Convention, or if you wish to have your say by voting in your district's delegate election, turn to Pages 12 and 13 of this issue to learn when and where your district's election meeting will be held. Results of the Delegate District elections will be published in the September issue of *William Penn Life*.



### Home Office spring food drive nets 300 pounds of donations

PITTSBURGH - While WPA's members and branches were answering the call for our Join Hands Against Hunger campaign (see pages 14 and 15), the employees at the Home Office conducted their annual spring food drive. This year, our employees donated a total of 300 pounds of food (pictured above) and an additional \$30 in cash, all of which was delivered to Northside Common Ministries in Pittsburgh.

We thank our staff for their generosity and for once again demonstrating their fraternal spirit.

### A benefit for graduating high school seniors

WPA LIFE BENEFIT members graduating from high school may be eligible for our **Graduating High School Seniors Benefit**. This benefit provides free limited-term life insurance.

To be eligible, at least one of the graduate's parents also must be a WPA life benefit member. This benefit provides \$5,000 of life insurance coverage if one parent is a WPA member and \$10,000 if both parents are members.

The coverage begins immediately upon our receipt of written notice

that you have graduated from high school and ends six months from the date of graduation. This coverage may be continued after six months, subject to submission of a satisfactory application and payment of any required premiums.

Written notice, including verification of your graduation date, must be submitted to our Home Office within 30 days of graduation.

For more details, contact Mary Ann Kelly-Lovasz at our Home Office at 1-800-848-7366, ext. 128.



### LAST CALL FOR 2019-2020 WPFA SCHOLARSHIP APPLICATIONS

WPA members interested in applying for grants from the William Penn Fraternal Association Scholarship Foundation for the school year 2019-2020 must submit their applications and essays to the Home Office by the end of this month. All first-time and renewal applications and essays must be mailed and postmarked no later than May 31, 2019. Submissions postmarked after that date will not be considered. For more information, a complete list of eligibility rules and an application form, turn to pages 24 to 26 of this issue, or visit our website at [www.wpalife.org](http://www.wpalife.org).



# Take in nature's subtlety

FEW THINGS are as rewarding as catching a vibrant sunrise, listening to the rain hit the porch roof or unwinding with the sunset as the day prepares for bed. Creating a peaceful outdoor space gives us an opportunity to connect and reflect the simplest most gratifying moments in life. Whether it is a modest porch swing for two, a field with no end in sight, or boat dock gently lapping the waves, the sounds and sights connect us to memories from the past and bring a hush to an overzealous mind.

Follow a squirrel with your eyes and grin at his antics; it just takes a minute, a humble uncomplicated, unscripted moment in time.

On a starry night, grab blankets and flashlights and watch for the first star to appear...and then another...and another. Count them until you can't count any more. Looking at the massive sky can remind us of how small problems can be when they are taken into perspective.

Notice the changes every day in the garden and the flower pots. Growth and change are always happening even when we forget to look.

Life is like that, too. It's always shifting and swaying, but we become unaware of it because we fail to slow down.

The outdoors is a blank canvass with a non-adventurous side that is healing and subtle. The little things, like a buttercup held under the chin, are the big things. The movement of a bee, the feel of the warm earth under foot and the scent of freshly cut grass are all outside your door just waiting.

No need to hurry. You might overlook the artistry of the harried spider in her sprawling web.

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



## HUNGARIAN HERITAGE NIGHT

### at CLASSIC PARK

**Saturday, June 8, at 7:00 PM**



- Package Deal - Hungarian Themed T-shirt, Hungarian Meal and a Box Seat Ticket for JUST \$20!
- Individual Tickets for \$9
- **POST GAME FIREWORKS!**
- Purchase online at CaptainsBaseball.com with Promo Code: **HHN**.
- **Sponsors:** William Penn Association, Cleveland Hungarian Heritage Museum, and the Hungarian Cultural Center of Northeastern Ohio



Cannot be combined with any other offers • Please return form prior to one week before event date

Mail order to: Lake County Captains • Attn: Tim O'Brien • 35300 Vine Street • Eastlake, OH 44095  
Phone: (440) 975-8085 ext. 136 Fax: (440) 975-8958 Email: TOBrien@CaptainsBaseball.com

Name:		SHIRT SIZE:		( \$5 up charge for sizes XXL and larger )	
Address					
City		State		Zip	
Phone					
E-Mail				CHECK # (Payable to Lake County Captains)	
Credit Card Type	VISA	MC	AMEX	DISCOVER	
Card Number		Exp	Sec. Code	# of Packages (with ticket) @ \$20 each	=
<b>\$20 Package orders are due May 24.</b> <b>Regular Ticket orders are due June 1.</b>				# of Regular Tickets @ \$9 each	=
				# of Kid Zone wristbands @ 6 each	=
				Total =	



# Should you have a Roth IRA?

A COUPLE OF ISSUES AGO, I wrote about the benefits and contribution limits of the traditional IRA. This month, I'd like to focus on the Roth IRA and give you some reasons why you may want to consider adding a Roth to your retirement plan.

Do you want to lower your taxes and increase your income during your retirement? Then a Roth IRA, with its tax-free growth and potentially tax-free withdrawals--for both you *and* your heirs--may be the way to go.

One important note before we begin: not everyone can contribute to a Roth IRA because of IRS-imposed income limits. If your income is over the limit, you may still be able to contribute by converting existing assets from a traditional IRA and other qualified retirement savings plans to your Roth IRA. But, I'll discuss income limitations in a bit.

## **Benefit #1: Your money grows tax-free and withdrawals may be tax-free, too.**

Your contributions to a Roth IRA are made with "after-tax" money, that is money that has already been taxed. While there is no tax deduction for contributing to a Roth IRA, any growth or earnings from your account and any distributions you take will be free from federal income tax, with a few exceptions. A distribution for a Roth IRA is tax-free (and penalty-free) provided that the five-year aging requirement has been met and at least one of the following conditions is also met:

- you attain age 59 ½
- you become disabled
- you make a qualified first-time home purchase (\$10,000 lifetime limit); or
- you die.

## **Benefit #2: No minimum distributions required.**

Unlike traditional IRAs and other qualified plans, Roth IRAs do not have a minimum distribution requirement for the original owner. You can let your money grow as long as you'd like and never be forced to begin taking distributions. If you don't need your distributions for living expenses, this benefit may enable you to pass more of your retirement savings on to your heirs. Which leads us to....

## **Benefit #3: Leave tax-free money to your heirs.**

In many cases, Roth IRAs have legacy and estate planning benefits, but you'll need to consider the pros and cons, which can be quite complex. Be sure to check with an elder law or estate planning attorney before attempting to use your Roth IRA for estate planning purposes. While required minimum distributions are required for inherited Roth IRAs, those required distributions generally remain tax free to the beneficiaries and heirs.

## **Benefit #4: Roth Conversions.**

You can convert part or all of your traditional IRA (or any other qualified plan) to a Roth IRA. While converting a traditional IRA and other qualified accounts to a Roth IRA might make sense if you want to take advantage of



Photo © Can Stock Photo Inc./karenr

the benefits of the Roth IRA (mainly the benefits covered in numbers 1, 2 and 3), it's equally important to realize that you will pay full taxation on the converted amount in the year the conversion occurs.

## **Benefit #5: Income and tax flexibility in retirement.**

Since you have already paid the taxes on the money you deposited into your Roth IRA, as long as you follow the rules, you will be able to take your money (and earnings) out tax-free. This allows you to mix your withdrawals between your traditional IRAs, 401(k) plans and other retirement plans to better manage your overall tax liability. You could, for example, take withdrawals from your traditional IRA until your taxable income reaches the top of a bracket and then take the additional money needed out of your Roth IRA.

## **Benefit #6: Hedge against future tax hikes.**

Will tax rates go up in the future? There's no way to know for sure, but the top federal income tax rate is currently below its historical high level. If you think they may go up again, then a Roth IRA might make sense for you.

## **Benefit #7: Access to your deposited funds at any time.**

A Roth IRA enables you to take 100% of your contribution back out at any time--and for any reason--with no



taxes or penalties. Only earnings and converted traditional IRA balances are subject to the five-year and age 59 ½ withdrawal restrictions. Generally, withdrawals for Roth IRAs are considered to come from contributions first under what's known as the "first-in-first-out" method. Distributions from earnings and converted traditional IRA balances—which can be taxable and penalized if conditions are not met—begin only when all other contributions have been withdrawn. It is also important to understand that although there may not be taxes and penalties, distributions that exceed certain limits *may* be subject to withdrawal penalties assessed by your custodian or product carrier.

#### **Benefit #8: No age limit on contributions.**

Unlike traditional IRAs (which limit contributions to a maximum age 70 ½), you can contribute to your Roth IRA as long as you have earned income—no matter how old you are. While there are no age requirements, your income must be within certain limits in order to contribute to your Roth IRA.

Now, about the deposit and income limits....

In order to contribute to a Roth IRA, you must have "earned" income, that is, compensation from employment or self-employment. You can contribute 100% of that income up to the maximum allowed. For those who qualify, the maximum you can contribute to a Roth IRA in 2019 is \$6,000 if under age 50, or \$7,000 if over age 50.

If your income is over a certain limit, your allowable contribution may be reduced or eliminated altogether. Here are the income limits for 2019:

#### Single Filer

- Full contribution if your adjusted gross income is under \$122,000.
- Limit will be phased out if income is between \$122,000 and \$137,000.
- No contribution will be allowed if your income exceeds \$137,000.

#### Married Filer

- Full contribution limit if your adjusted gross income is under \$193,000.
- Limited contribution if income is between \$193,000 and \$203,000.
- No contribution if your income exceeds \$203,000.

These are some of the benefits to having a Roth IRA in your retirement portfolio. Sometimes they make sense, sometimes they don't. Usually, it comes down to taxes, the need for tax-free income in retirement, and having the ability to leave more for your heirs. No matter your age, a Roth IRA may improve your overall tax picture.

Consult with your tax advisor to see if having a Roth IRA makes sense for you, then call your William Penn Association agent or broker to have them help you choose which one of our annuity products will best fit your situation and time horizon. Don't have an agent? Give us a call at 1-800-848-7366 and ask for the Sales Department (Barbi at ext. 120 or Bob at ext. 134) and we'll be happy to assign you an agent in your area.

Until next time, Happy Mother's Day!

# Come grow with us

William Penn Association is looking to grow and expand its reach in current and possibly new markets. To do this, we are seeking to add highly motivated agents to our list of over 800 existing agents. WPA currently writes insurance and annuity products in 21 states. The states include: CA, CT, DC, DE, FL, IL, IN, KY, MD, MA, MI, MO, NC, NE, NJ, NY, OH, PA, VA, WV and WI. To grow, we need both full-time and part-time agents. Good agents are the lifeblood of any association, and WPA is a strong and growing association that has much to offer our members and the agents who write for us. If you are interested in an opportunity to grow with us, then contact Bob Bisceglia at 1-800-848-7366, ext. 134. Thank you.





# Remembering our American-Hungarian *Mothers*

THIS EDITION OF *TIBOR'S TAKE*, is the first installment of a two-part series on how my parents have influenced my upbringing as an American of Hungarian ancestry.

I have wanted to write this series for a long time. In conjunction with Mother's Day and Father's Day 2019, this series will recall of how my parents provided me a unique, enriching childhood with a distinct Hungarian flavor. I hope these fond experiences will help you recollect just how your parents, grandparents and even extended family members (such as aunts and uncles) utilized their love and influence to help mold your own personality.

During my most recent visit home to Ohio, a late springtime snow storm caused my wife, siblings, brother-in-law, niece and I to have an unplanned sleepover together at my parents' home in Geauga County. It has been growing harder to get all of us under one roof at the same time, but Mother Nature managed to do it. In many ways, this time together felt like an unplanned snowday from school.

With most everyone calling it an early night, my brother and sister and I descended into our bunker-like cellar to spend a few night-time hours playing pool and foosball and exploring the cavernous basement for long-forgotten treasures from our family's past. In this case, we began to scour through boxes of stuff neatly arranged in various categories. Just a few years back my mom and dad organized the cellar, and now it kind of looks like a Tupperware factory, or, as I like to think, the vast government warehouse from the end of *Raiders of the Lost Ark*.

As we explored, our conversation turned towards nostalgic retellings of old family events. At one point, my sister had in her hands a worn *csiga* board that she intended to take home with her. The grooved little board was a family heirloom owned and passed down from my great grandmother to my grandma and finally to my mom. Liz had apparently used the board several times during the summer before she went to middle school. She and our mother spent hours making *csiga*. As the piles of noodles would grow, they would



*With Mom in Hungary*

discuss the impending start of 6th grade and all of its attendant stresses: a new school, new classmates, new teachers, a locker and new schedule that would change every semester with new electives. Liz believed this activity served as a sort of therapy in regards to her impending scholastic future.

I could provide a million reasons why Mother's Day is such a revered and honored holiday for me. Even though I live hundreds of miles away, my mom still manages to make time each and every day to let me know she's thinking of me, even if it's only through a few text messages. Through the miracle of technology, we can talk and see each other just as if I was only a few miles away.

One day recently, my mom dialed me up using Facetime to show me the front parlor of the Farkas Pastry Shop in Ohio City. She used her phone to survey the rows of Gerbauds, *kremes* slices, *pogacs*, *dobos torte*, and other Magyar treats. Apparently, she wanted to know what I wanted in the care package she was preparing to send to me down in Virginia. Even though I am grown and with my own money, my mom still insists on buying me treats or making me my favorite foods as a way to let me know she still loves me.

My mom also still does special things for me dur-



ing the holidays. For example, each Dec. 6 my siblings and I would wake up and scurry down the steps to the front door where we had left our shoes the night before. There, we would discover that Saint Nick had stopped overnight, filling each shoe with treats, toys and money! Even this Dec. 6, old Saint Nick still managed to send me a box containing shoes filled with Christmas *szaloncukor*, candy and paprika.

Recently, I came across an old photo of my mom and I from my high school football playing days. It was taken after a game on a cold and rainy day, and I was pretty much covered in wet, dark brown mud. It made me remember that after every game my mom had either chicken soup or chicken paprikas simmering on the stove for me when I came home. What a wonderful way to warm up after a tough game in the trenches.

Another photo brought me back to "Nationality Day" in elementary school when my mom made for my entire class huge plates filled with Hungarian and Slovak baking goods.

In my old bedroom, there is a framed full-sized photo of me standing by my Grabber Orange Mustang with the entrance to St. Margaret of Hungary church in the background. I recall not wanting to stand for a photo—I was 17 then and far too cool for it. My mom took a photo anyway. The church may be gone, but the car is still here. In fact, my mom likes to drive it around; she likes it when folks in town think that she's "stolen" it from me without my knowledge. The loud engine and ostentatious paint job remind us both of simpler times. I like to think that my mom will still be going for a joyride in my old Mustang for many years to come.

Speaking of simpler times, my mom would "uniform" for us kids when we would go to Hungarian picnics. We were all less than eight at the time, but I vividly recall that my mom would ensure that we were impeccably outfitted in Hungarian folk garb, spending many hours ironing and creasing arctic white dress shirts, frilly Matyo embroidered blouses with layered skirts, and black pants that had a pleats so sharp that they looked like a knife edge. She would shine our shoes so brightly that even a boot camp drill sergeant

would be envious of such luster. After a hearty breakfast and a bath time scrub down, we were lined up like cars on an assembly line as she went from one to the other putting us in our wardrobes. Her rules at the picnic were simple: no food, drink or playing on the playground equipment at the Hungarian picnic grove in Hiram, Ohio until she gave us permission to do so. For little children, such edicts were torturous. We eagerly awaited her "nod of permission" that released us to go explore through our version of the Hundred Acre Wood adjoining the Cuyahoga River. But Heaven forefend if we got mud on our shirts or shoes!

My mom also goes out of her way to support my brother in his cimbalom playing. Back when he was first starting out, my mom would make dozens of Moon Cakes and lemon squares for many of those playing venues that were willing to give my brother a shot. Now and then, she also steps in as an additional "roadie," providing extra muscle to help lift and transport the large concert-grade cimbaloms from home to location and back.

Around this time of year, my mom eagerly awaits our return for Easter so she can assist the Easter Bunny with dying eggs and hiding chocolate eggs while we make *sárga túró* (Easter cheese) and other Hungarian goodies. With a granddaughter now old enough to hunt her own Easter eggs, my mom continues our family traditions.

My mom has an amazing capacity for memory. She is sure to remind us of the anniversaries, birthdays and other significant milestones for our close family and friends, both those living and those in Hungarian Heaven.

I wish my memory was as good. I'm sure that I've missed something obvious, but it's just too hard to list the many Hungarian-style things my dear, sweet mother has done for me.

To all you who are mothers or are mothers-in-spirit, I wish you all a Happy Mother's Day.

\*\*\*\*\*

A special note: Mark your Hungarian events schedule for Saturday, June 8, for the Lake County Captains Annual Hungarian Night. Special Magyar activities and promotions will take place as well as live cimbalom music and red, white and green post game fireworks.

Éljen,

**Tibor II**

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

## Points to Ponder....

- The impact of motherly love comes from many other women in our lives. Don't forget those special ladies. Be sure to send to them a special heartfelt thank you this Mother's Day.
- If you have a special Hungarian mother moment, event or tradition that you would like to share, please send me an email or write to the WPA Home Office explaining what your *édesanya* did for you!

Tibor

# Paprika! An evening of Hungarian delights

by Richard E. Sarosi

CLEVELAND -- The Cleveland Hungarian Development Panel (CHDP) celebrated the 30th Anniversary of its founding during its annual fundraiser, Paprika! 2019, held March 30 at the Ritz-Carlton Hotel in Cleveland.

William Penn Association is a strong supporter of the Cleveland Hungarian Development Panel and its mission of strengthening the educational and cultural ties between Americans and Hungarians and of promoting the exchange of ideas for Hungarian projects in the areas of commerce, education, health and human services.

Representing WPA at Paprika! were Vice Chair of the Board Katherine E. Novak, National Director David M. Kozak and his wife Alexis, National Director Joyce E. Nicholson and her husband Harry, National Director Richard E. Sarosi, Branch 14 President Caroline Lanzara, Branch 14 Coordinator Violet Sarosi and several members of Branch 14.

They and other guests were invited to "Swing Into The 30s" with The Swing Time Big Band, who provided music for the cocktail hour, dinner and dancing afterwards. The band also accompanied a special violin performance of a Hungarian *csárdás*, and guests enjoyed the mixing of two distinct sounds. It was nice to hear a live performance of many classic swing pieces, including "Sing Sing Sing" by Benny Goodman. This was the first time that I ever heard it performed live, and it was exciting.

The evening's Hungarian-themed menu began with hors d'oeuvres, including cherry tomatoes stuffed with Liptauer cheese, *sonkával töltött gomba* (mushrooms filled with smoked ham and cheese) and mini fried *lángos* with dill cream.

Richard Soren Arnoldi, executive chef of The Ritz-Carlton, was quite a host as he introduced the dinner courses.

First was *Csontleves* (meat soup, root vegetables and marrow bones), a delicious beginning that stirred memories of Sunday soup dinners in which marrow bones were part of the mix, along with a mixture of vegetables and potatoes. (In our house, we mashed the potato and added the marrow which made a delicious mashed potato).



Among those representing WPA at Paprika! 2019 were Vice Chair of the Board Katherine E. Novak, National Director David M. Kozak and his wife Alexis, National Director Joyce E. Nicholson and her husband Harry, National Director Richard E. Sarosi, Branch 14 President Caroline Lanzara and Branch 14 Coordinator Violet Sarosi.

Next was the *saláta* (salad) which displayed the colors of the Hungarian flag with roasted tomatoes, bell pepper, black bread crouton, arugula, fired parsnip chips, shaved cauliflower and a delicious lemon dill vinaigrette, all wrapped in a cucumber.

A raspberry Tokaji sorbet with a crystalized frozen raspberry was served in a mini-martini glass.

Chef Arnoldi went on to explain the main course--*főétel*, a creation featuring filet of beef wrapped with paprika bacon, bundled with asparagus, mushroom sauce and tri-color potato mousseline (with red paprika, white butter and green spinach).

Last, but not least, was the wonderful assortment of *desszertek*, including *dobos torte*, *krémes* and *palacsintas*.

The meal was a showcase for Chef Arnoldi's Hungarian culinary expertise. We also enjoyed when he removed the cork from a bottle of champagne with a knife.

For more information about the Cleveland Hungarian Development Panel, please visit the website at [www.clevelandhdp.org](http://www.clevelandhdp.org).

Congratulations to the CHDP as it "swings" into its next 30 years of work and activities.

## Hungarian cooking instructor available for private lessons

ALLEN PARK, MI -- Elizabeth Krajcz has been teaching lovers of Hungarian cuisine how to prepare classic Magyar dishes for some time. Her popular classes have been held at the American Hungarian Reformed Church in Allen Park and the Hungarian American Cultural Center in Taylor. Recently, Ms. Krajcz announced plans to offer private Hungarian cooking classes to families and groups. The class would be a way to add Magyar flavor to a graduation party, family reunion, girls afternoon out, garden club meeting, parent-child outing and many other get-togethers. Ms. Krajcz would help plan the menu in advance, then come to your event location to help you and your fellow "students" prepare the meal, which, of course, you would enjoy once prepared. The private sessions would be available on select Saturdays. Those interested can call Judy Mosteller at 248-763-1617 or email [Hungariancookingclasses@gmail.com](mailto:Hungariancookingclasses@gmail.com).



# JUST 4 KIDZ

If you want to get a smile and perhaps even a chuckle from your grandparents, then ask them to tell you about “pet rocks.” Yes, there was a time many years ago--way back in 1975, those ancient times before smart phones and iPads--when people actually spent money to buy rocks that they then treated as pets. After all, a rock is the perfect pet. A rock would not need to be fed, walked, bathed, or groomed, and it would not die, become sick or be disobedient.

The pet rock was a joke, of course, but 1.5 million rocks were sold and the man who sold them became a millionaire.

These days, people may not treat rocks as pets, but many do use them in fun and creative ways. Walk around your neighborhood and you will probably see a number of homes with colorful, painted rocks in a flower bed or garden. Some of your friends may have rocks painted to look like fish, animals, homes, stores, cars, and all kinds of objects.

With that in mind, this month’s fun project is for you to make your own **Pet Cactus Rocks**. We bet these would put a smile on your mom’s or grandma’s face if you made her one for Mother’s Day!

## What You Need

- Mini terra cotta pots
- Googly eyes
- Flat rocks just big enough to fit into your terra cotta pots
- Acrylic paint - green and white
- Glue or glue dots



## What You Do

- Clean the rocks and wipe dry
- Paint the rocks green. You may need to do several coats. If so, let the paint dry after each coat before painting the next coat.
- Use white paint to make the cactus needles; dashes and “Xs” work well. (See the photo.)
- After paint dries, glue on the googly eyes.
- Place inside the terra cotta pots.

For more fun ideas on how to paint rocks, do a Google search for “painted rocks.” Use your imagination to create you own special “pet rock.”

Our thanks to The Best Ideas for Kids for the Pet Cactus Rock idea! Visit them at: [www.thebestideasforkids.com](http://www.thebestideasforkids.com).





# 39<sup>th</sup> General Convention

## Notice of Qualification for Delegates, Establishment of Delegate Districts, Number of Delegates and Delegate District Elections

The Board of Directors has established the Delegate Districts for the 39th General Convention and the names of the District Chairs. The dates, times and locations for the Delegate District Election meetings have been set. This information can be found on Pages 22 and 23 of this issue. In accordance with the By-Laws of the Association, candidates for Delegate and Alternate Delegate must meet certain qualifications and the election of Delegates shall proceed as cited below:

### ARTICLE 2 - THE GENERAL CONVENTION

#### Section 205 - Delegates, Alternate Delegates and Election

##### Section 205.1. QUALIFICATIONS

Any candidate for Delegate or Alternate Delegate to the General Convention must be an Adult Benefit Member of the duly established Delegate District to which his or her Branch is assigned and qualified as follows:

a. Attained age eighteen (18) or older, has been an Adult Benefit Member of the Association for at least one full calendar year prior to his or her election as a Delegate or Alternate Delegate, and is a legal resident of the United States of America.

b. Only the Certificate holder who is the basic insured Adult Benefit Member shall have the right to vote at Delegate District meetings or Branch meetings or to hold office.

c. Must not have any business or personal interests which would either be competitive in the sale of life insurance, annuities and similar life insurance products or constitute a conflict of interest in relation to the business operations of the Association.

d. Must not be an employee of the Association or any of its subsidiaries, or an officer appointed by the Board; provided, however, that nothing in this Subparagraph (d) shall prevent the National President, the National Vice President-Secretary, the National Vice President-Treasurer, or the other Vice Presidents from serving as ex-officio Delegates if they are otherwise qualified; and provided further, that nothing in this Subparagraph (d) shall prevent Branch Coordinators and Part-time and Special Agents from serving as Delegates if they are otherwise qualified.

e. Must not be a Full-time General Agent, an Agency Manager, or Member engaged in regular business dealings with the Association or any of its Branches or subdivisions wherein he or she derives significant monetary gain or a

spouse of any of the foregoing; provided, however, that Branch Coordinators and Part-time and Special Agents are eligible to serve as Delegates if they are not also Full-time Agents, General Agents, Agency Managers, or engaged in business dealings with the Association or any of its Branch subsidiaries wherein they derive monetary gain and if they are otherwise qualified.

f. Must not have any financial obligations to the Association as an employee or as the result of previous employment.

g. Must not have terminated employment with the Association less than one (1) year prior to a Delegate District Meeting; provided, however, that nothing in this Subparagraph (g) shall prevent former Directors, National Officers and Audit Committee Members from serving as ex-officio Delegates if they are otherwise qualified.

h. May not be a person who is directly involved in litigation or a written claim against the Association except for claims under a certificate of insurance.

i. Must not have been a director, alternate director, officer or employee of any organization similar to or in competition with the Association or a delegate or an alternate delegate to any other fraternal benefit society convention within four (4) years prior to the date scheduled for District Delegate elections; provided, however, that nothing in this subparagraph (i) shall prevent any person from serving as an elected, ex-officio, or Alternate Delegate to the General Convention pursuant to a merger or similar agreement between the Association and any alliance, fellowship, or society in the United States having similar aims to those of the Association.

j. Must have been a member of the same Branch for at least an uninterrupted one (1) year period prior to the Delegate District election; provided, however, that this requirement shall not apply to a Benefit Member who has transferred from one Branch to another in accordance with Section 107.5.

#### Section 205.6 - NOTICE OF ELECTIONS

a. Election of General Convention Delegates shall be held on the first day to the fifteenth day of the calendar month which is the fourth month prior to the month of the next Regular Session of the General Convention. Notice of the date, time and place of the meeting shall be given to the National Vice President-Secretary by Certified Mail, Return Receipt requested, by hand delivery, or by overnight courier, facsimile or electronic mail, with evidence of receipt, on or before one hundred fifty (150) days prior to the date of the next Regular Session of the General Convention and to the Branch members in accordance with the provisions of Article 14 of these By-Laws.

b. If the appointed District Chair cannot perform the duties on the designated date, time and place, the Chair of the Board of the Association or, in his or her absence, the National Vice President-Secretary or, in his or her absence, the National President, shall appoint another District Chair.

#### Section 205.7. DELEGATE DISTRICT ELECTIONS

Delegate District elections shall be conducted according to the following rules and procedures:

a. With respect to each Delegate District, the Board shall appoint a District Chair.

b. The District Chair of each Delegate District will establish the date, time and place for that Delegate District's election, as provided in the By-Laws. The place for each Delegate District election shall be at a neutral public venue.

c. The District Chair shall conduct the Delegate District Meeting, and shall appoint a recording secretary to record the minutes of the Meeting.

d. Nominations for Delegates and Alternate Delegates may be made from a nominating committee appointed by the Delegate District Chair. Such nominations may also be made from the floor of the Delegate District Meeting by those members in attendance.

e. The attendance of a nominee at the Delegate District Meeting is not mandatory.

f. A register shall be maintained at the Delegate District Meeting and signed by all Adult Benefit Members voting at such meeting.

g. The vote of each Delegate District member who is an Adult Benefit Member and has attained at least age 16 must be cast in person at the Delegate District Meeting for the Delegate District to which the member is assigned. Proxy voting shall not be permitted for any purpose.

h. The candidates in each Delegate District who receive the highest number of votes shall be the duly elected Delegates to the General Convention for each of the respective Delegate Districts. A candidate for Delegate who is not elected shall be eligible to run as an Alternate Delegate for the same General Convention. In a separate and subsequent election at the same Delegate District meeting, the candidates for Alternate Delegate receiving the highest number of votes shall be the Alternate Delegates to the General Convention for each of the respective Delegate Districts. Such Alternate Delegates shall be ranked by the number of votes received. In the event of any or all tie votes for Delegate(s) or Alternate Delegate(s), as the case may be, such election shall be decided by lot drawn by the candidates involved, in the presence of the District Chair.

i. Each District Chair shall, by Certified Mail, Return Receipt requested, or courier or hand delivery with evidence of receipt, submit the election results to the National Vice President-Secretary within ten (10) days after said election. Failure to make complete and timely submission shall result in disqualification of the subject Delegation unless the failure to comply is excused by the Board for good cause, at the next regular meeting or special meeting of the Board. The decision of the Board shall be final.

#### ARTICLE 14 - OFFICIAL PUBLICATION; NOTICES

Section 1402 - Any notice to the Members or officers of the Association required to be given, including convention calls, elections, changes to the Charter or By-Laws, shall be made in such official publication, and such notice shall have the same effect as though given personally in writing. Placing a copy of such official publication in the mail to the last known address of any Member shall be sufficient service of such notice to him or her. An affidavit by the National Vice President-Secretary certifying that such official publication was mailed to each Member on the mailing list shall be filed with the minutes of the Board at its next meeting after publication of such notice.

# 39th General Convention

## DELEGATE DISTRICTS & ELECTION MEETING SCHEDULE

District	Branch	Branch Location	Delegates	District Chair	Election Meeting Date, Time & Location
1	0525	Los Angeles, CA	1	Schorlis J. Gotz	June 2, 2 p.m., Bloomington Hungarian Club 992 W. San Bernardino Ave., Rialto, CA
2	0015 0024	Chicago, IL Chicago, IL	2	Laslo Corba	June 1, 2 p.m., St. Luke's Christian Community Church, 9233 Shermer Road, Morton Grove, IL
3	0018	Lincoln Park, MI	4	Barbara A. House	June 5, 6 p.m., Hungarian American Cultural Center, 26257 Goddard Road, Taylor, MI
4	0132	South Bend, IN	2	John E. Burus	June 4, 5 p.m., Martin's Supermarket Deli, (first floor), 926 Erskine Plaza, South Bend, IN
5	0014	Cleveland, OH	5	Richard E. Sarosi	June 12, 7 p.m., The First Hungarian Reformed Church, Bethlen Hall, 14530 Alexander Road, Walton Hills, OH
6	0027 0028	Toledo, OH Youngstown, OH	4	Katherine E. Novak	June 12, 6:30 p.m., Aut Mori Grotto Hall, 563 N. Belle Vista Ave., Youngstown, OH
7	0044 0129 0278	Akron, OH Columbus, OH Omaha, NE	4	Debra A. Lewis	June 1, 12 p.m., Plank's Cafe, 743 Parsons Ave., Columbus, OH
8	0023 0209 0249 0310	Pocahontas, VA St. Louis, MO Dayton, OH Lynch, KY	2	Anne Marie Schmidt	June 8, 1 p.m., McAuley Hall, Queen of Martyrs Parish, 4134 Cedar Ridge Road, Dayton, OH
9	0189 0349	Alliance, OH Weirton, WV	2	Joyce E. Nicholson	June 1, 4 p.m., Hu Nan (Chinese) Restaurant, 106 N. 4th St., Steubenville, OH
10	0352	Coraopolis, PA	3	George S. Charles, Jr.	June 1, 9 a.m., WPA Carriage House, 709 Brighton Road, Pittsburgh, PA
11	0009 0159	Hazleton, PA Phoenixville, PA	2	Sara C. McKinsey-Barra	June 2, 11:30 a.m., St. Peter's United Church of Christ, 227 S. Tulpehocken St., Pine Grove, PA
12	0226	McKeesport, PA	2	Malvene C. Heyz	June 2, 1 p.m., Hungarian Reformed Church of McKeesport, 101 University Dr., McKeesport, PA
13	0089	Homestead, PA	2	Lisa S. Toth-Maskarinec	June 1, 1 p.m., The First Hungarian Reformed Church of Homestead, 416 E. 10th Ave., Munhall, PA
14	0296	Springdale, PA	2	Diane M. Torma	June 6, 6 p.m., King's Family Restaurant, 2400 Leechburg Road, New Kensington, PA
15	0034 0705 8020 8036	Pittsburgh, PA Mayville, WI McKees Rocks, PA Scottdale, PA	5	Andrew W. McNelis	June 9, 4 p.m., Bravo! at the Waterfront, 250 W. Bridge St., West Homestead, PA



# 39th General Convention

## DELEGATE DISTRICTS & ELECTION MEETING SCHEDULE

District	Branch	Branch Location	Delegates	District Chair	Election Meeting Date, Time & Location
16	0026 0088 0383 8114	Sharon, PA Rural Valley, PA Buffalo, NY Clarion, PA	5	Dennis A. Chobody	June 15, 9 p.m., WPA Branch 88 Social Hall, 132-134 W. Main St., Rural Valley, PA
17	0008 0800	Johnstown, PA Altoona, PA	3	David M. Kozak	June 9, 1 p.m., Hoss's Steak & Sea House, 441 Theatre Dr., Johnstown, PA
18	0216	Northampton, PA	1	Betsy J. Griffith	June 9, 12 p.m., Burger King, 1263 N. Charlotte St., Pottstown, PA
19	0336	Harrisburg, PA	1	James W. Robertson	June 10, 7 p.m., Verhovay Home Association, 1012 S. 29th St., Harrisburg, PA
20	0001	Bridgeport, CT	2	James D. Ballas	June 8, 10 a.m., Puritan Hall, United Church of Christ, 2180 North Ave., Bridgeport, CT
21	0005 0076 0720 8340	Phoenix, AZ Philadelphia, PA Dedham, MA Baltimore, MD	6	Matthew J. Charles	June 1, 1 p.m., Amy's Place, 80 Cottage St., Easthampton, MA
22	0048 0051	New York, NY Passaic, NJ	4	Ernest J. Mozer, Jr.	June 1, 9 a.m., 23 Pheasant Run, Kinnelon, NJ
23	0013	Trenton, NJ	1	Anthony C. Beke	June 2, 2 p.m., Hungarian Reformed Church of Trenton, 105 Grand St. (corner of Grand and Beatty Streets), Trenton, NJ
24	0016 0019	Perth Amboy, NJ New Brunswick, NJ	2	Evelyn B. Bodnar	June 15, 1 p.m., Bayard Street Presbyterian Church, corner of Bayard Street and Joyce Kilmer Avenue, New Brunswick, NJ
25	0400 0590	Charlotte, NC Cape Coral, FL	2	Heather M. Kay	June 8, 12 p.m., Panera Bread, 8034 Concord Mills Blvd., Concord, NC



# Join Hands Against Hunger 2019

EARLIER THIS YEAR, we announced WPA's fifth annual Join Hands Against Hunger campaign, and, to no one's surprise, our members responded in the true spirit of fraternalism. We extend our sincere thanks to all the members, branches, employees and friends of WPA who donated so generously to our spring food drive. Because of you, food banks in about two dozen communities will be better able to serve the needs of the hungry and less fortunate. We specifically thank the branches who have participated in Join Hands Against Hunger 2019, listed below (along with the organization who benefitted from their generosity):

Branch 8 Johnstown, PA (Salvation Army)  
 Branch 14 Cleveland, OH (Maple Heights Food Pantry)  
 Branch 15 Chicago, IL (Maine Township Food Pantry)  
 Branch 18 Lincoln Park, MI (St. Michael's Church Food Pantry)  
 Branch 19 New Brunswick, NJ (Bayard Street Presbyterian Church Food Bank)  
 Branch 26 Sharon, PA (Grove City Community Food Bank)  
 Branch 51 Passaic, NJ (Wayne Interfaith Food Pantry)  
 Branch 88 Rural Valley, PA (Mother Mary's Table, St. Mary Mother of God Parish)  
 Branch 129 Columbus, OH (Grove City Food Pantry)  
 Branch 132 South Bend, IN (Food Bank of Northern Indiana)  
 Branch 159 Phoenixville, PA (Trinity E.C. Church food program)  
 Branch 189 Alliance, OH (Alliance Food Pantry)  
 Branch 216 Northampton, PA (Trinity E.C. Church food program)  
 Branch 226 McKeesport, PA (Greater Pittsburgh Community Food Bank)  
 Branch 249 Dayton, OH (Dayton Food Bank)  
 Branch 296 Springdale, PA (Mount Saint Peter Church Food Bank)  
 Branch 336 Harrisburg, PA (Robert M. Jackson Veterans Center)  
 Branch 349 Weirton, WV (Salvation Army Soup Kitchen)  
 Branch 352 Coraopolis, PA (Northside Common Ministries)  
 Branch 800 Altoona, PA (St. Vincent de Paul Soup Kitchen)  
 Branch 8036 Scottsdale, PA (Westmoreland County Food Bank)

# Thank You!







OPPOSITE PAGE: (1) Branch 14 officers Richard Jacob, Brian Bowens and Caroline Lanzara, and branch member Kathy Lanzara deliver food to the Maple Heights Food Pantry; (2) Branch 51 members (l-r) John Mozer, Marian Rubin, Mary Mozer and Ernest Mozer Jr. with food donations for the Wayne Interfaith Food Pantry; (3) Food donated by members of Branch 336. THIS PAGE: (4) Branch 129 members Jimmy Lewis, Rick Lewis, Kason Ash and Kolton Ash deliver food to the Grove City (Ohio) Food Pantry; (5) Tom Spallone and Michelle Johnston of Catholic Charities in Altoona, Pa., accept a donation from Dan Greiner and Bob Jones of Branch 800; (6) Dan Greiner and Bob Jones present a donation from Branch 800 to Sister Paula del Grosso of the St. Vincent de Paul Soup Kitchen; (7) Gerry Davenport of Branch 26 prepares to deliver items donated by her branch to the Grove City (Pa.) Community Food Bank; (8) Branch 26 members Harley and Alexandra Tew box up food donations; (9) Food items donated by the members of Branch 132; (10) Carol Truesdell delivers donated items from Branch 18 to Patty Bushway at St. Michael's Church Food Pantry.



### Branch 1 Bridgeport, CT

by Jim Ballas

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

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

Please participate by donating non-perishable food items. Examples of the most-needed foods include: meals in a can (stew, chili, soup), tuna and canned meat, peanut butter, canned foods with pop-top lids, low-sugar cereals, canned vegetables (low salt), canned fruit packed in juice, 100% fruit juice in single serving boxes and much more.

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

Thank you all for your continued support.

The WPA General Convention will be held Oct. 12 to 14 at the DoubleTree by Hilton Hotel Pittsburgh-Green Tree, 500 Mansfield Ave., Pittsburgh. Our branch will participate in a delegate district meeting on Saturday, June 8, 2019 in Puritan Hall (United Church of Christ), 2180 North Ave., Bridgeport, at 10:00 a.m. Our district will elect two Convention delegates and two alternates. Any member interested in serving as a delegate at the Convention may submit their name for nomination. All branch members age 16 and older who are eligible to vote are urged to attend.

Now that winter is winding down, we wish all our members a happy spring!



### Branch 14 Cleveland, OH

by Richard E. Sarosi

Happy spring, everyone!

*Paprika! 2019* was held March 30 at the Ritz-Carlton Hotel in Cleveland, celebrating the 30th anniversary of the Cleveland Hungarian Development Panel. Joining me at this grand affair were Branch President Caroline Lanzara, Branch Coordinator Violet Sarosi and several other Branch 14 members, including one who tried to straighten the chef's tall hat, which was a major mistake. It is not nice to upset the Chef. You can read more about this event in the "Magyar Matters" section on page 9.

Those who didn't spend the night in town were treated to a snow storm on the drive home. It took me 1½ hours to get home, and there was not a snow plow or salt truck in sight.

William Penn Association is a strong supporter of the CHDP and its mission of supporting the educational and cultural ties between Americans and Hungarians and promoting the exchange of ideas for Hungarian projects in the area of commerce, education, health and human services. For more information about the Cleveland Hungarian Development Panel, please visit their website at [www.clevelandhdp.org](http://www.clevelandhdp.org).

The officers and members of Branch 14 participated in WPA's Join Hands Against Hunger campaign, purchasing and delivering food and personal items to the Maple Heights Food Pantry. We surprised the volunteers there as they were not expecting donations

## Next Deadline

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

in March. Nevertheless, they greatly appreciated what we delivered.

Unfortunately, hunger and need do not follow a calendar or a holiday. Please support your local food pantry.

Branch 14 meetings are held in the Bethlen Hall of The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills, Ohio. All Branch 14 adult members and guests are welcome to attend. Upcoming meetings will be held on Wednesday, May 1, and Wednesday, Sept. 4. Both start at 7:00 p.m.

Mark your calendars for the following events:

- Saturday, June 8 - Hungarian Heritage Night at Classic Park, Eastlake, Ohio, featuring the Lake County Captains vs. the Lansing Lugnuts. Fireworks after the game, weather permitting. For more information, see the ad on page 3.

- Sunday, June 23 - The Cleveland Hungarian Cultural Garden will host a free Liszt Concert at 4:00 p.m. For more information about the Hungarian Cultural Garden, please visit their website at [www.hungarian-culturalgarden.org](http://www.hungarian-culturalgarden.org).

- Sunday, June 23 - The Buckeye Road Nationalities Reunion will take place from noon to 6:00 p.m. at the Hungarian Cultural Center of Northeast Ohio in Hiram, Ohio. For more information, visit [www.hungarianclub.org](http://www.hungarianclub.org).

Make sure to check upcoming issues of *William Penn Life* for the latest information on events and activities in the American Hungarian community. Please support the clubs and organizations in your local communities that still continue our Hungarian customs and traditions.

Our WPA family extends a warm welcome to new member Deborah Leyva of Elyria, Ohio.

In honor of the 39th General Convention, WPA is making a special guaranteed issue insurance policy available. See the ad on the inside front cover for more information.

At this time, we remember those WPA members who have passed away or may have recently lost a loved one. May they rest in peace.

Get well wishes are being sent to all of our Branch 14 and WPA members, as well as our friends, who might be feeling under the weather, dealing with health issues or recovering from a surgery. Please keep them in your prayers and thoughts.

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

The William Penn Fraternal Association Scholarship Foundation is celebrating its 50th Anniversary in 2019. Your donations provide our student members with funds to continue their education. If you or your child was a recipient of a WPA scholarship grant, please donate to the scholarship fund. We want to see the Scholarship grow in this 50th anniversary year and beyond!

Please remember to keep in touch with someone you haven't seen or talked with in a long time.

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

## Branch 18 Lincoln Park, MI

by Barbara A. House

This Memorial Day, remember to honor those who made the supreme sacrifice for our freedom. And, thank a veteran for their service.

I have always heard that you know when the time is right. Well, the time for me is right, and I am moving on. As of March 19, 2019, I am retired. I will now have the time to work on making Branch 18 the very special branch it has always been. Many thanks for all the kind



Among those participating in a program hosted March 10 by the Youngstown American Hungarian Federation to commemorate the 1848 Hungarian War of Independence were (l-r) Endre Csoman, Leslie Polgar, Frank Schauer, Rachel Schauer and Irene Szuravy.

words and calls.

I have already worked on some trips. I know you all want the Eagle or the U.P. one more time. I hope that we can find a time convenient for everyone.

This will be a shorter than usual article, but I just arrived home from Florida, and I need to get this in on time.

Happy birthday to some very special people: Judy Chakey, who always lends a helping hand; Judit Ganchuk, who always gives her all; Tamás Markovits, a true supporter and friend; and last, but not least, my favorite priest, the Rev. Barnabas Kiss. May you all have many more.

Get well wishes to Carol Truesdell and Ursula Markovits. Their battles are almost won. "Golden Years"? You must be kidding.

I just got a phone call from Nancy Almassy Willim. She and her husband Mike will be grandparents to a baby girl, Grace Elizabeth, in August. Congratulations to proud parents Michael and Pauline. Grace will be baptized at Holy Cross. Can't wait to meet our new member!

Please remember our deceased members and their families. May they rest in peace.

Our branch continues to meet at the Hungarian American Cultural Center on Goddard Road in Taylor. Meetings begin at 6:00 p.m. Our next meeting is on May 15. Hope to see you there.

On June 5, we will hold a delegate district election meeting to select delegates and alternates for WPA's 39th General Convention. See pages 10 through 13 for more information.

We will also be serving a stuffed cabbage dinner at this meeting, and it is free to all.

We will conduct our annual Join Hands Day project on June 8, beginning at the Cultural Center.

Now, the quote for the month: "We all know that we can't do everything, but when we do, we must do it with love. To be more loving takes practice, we need to practice, practice, practice every day." My thanks to Father Barnabas for those wonderful words.

Hello, Mom! Happy Mother's Day to you. Stay well. We love you.

## Branch 26 Sharon, PA

by Gerry Davenport

Spring is here...really. As I am writing this article, snow showers and rain are forecast for today. The weather has been very unpredictable.

We at Branch 26 have been collecting coats, scarves, and hats. Four bags of outerwear were given to the homeless shelter for distribution.

A food drive was also initiated as part of WPA's Join Hands Against Hunger campaign, since many food pantries are in dire need of food items.

We also decided to help out the Easter Bunny this year by making Easter baskets and delivering them to special needs children in our area.

My heartfelt thanks to all who helped in these projects.





Members of Branch 26 helped out the Easter Bunny this year by preparing and delivering these baskets to special needs children in their community.

## Branch 28 Youngstown, OH

by Kathy Novak

Happy spring! It's so nice to be able to enjoy the outdoors again.

The Youngstown American Hungarian Federation hosted a program commemorating the 1848 Hungarian War of Independence on March 10 at the Aut Mori Hall. The program included: guest speaker Endre Csoman, who spoke on historical facts of Hungary; Leslie Polgar Sr., reciting the National Poem; and Rachel Schauer, reading a presentation given previously by the late Joe Vince. Songs were sung by the audience under the leadership of Maria Schauer, Elizabeth Cibulas and Irene Szuravy. Those in attendance enjoyed the afternoon. Refreshments were served following the program.

What a wonderful job the Cleveland Hungarian Development Panel did presenting the Paprika ball on March 30. Swinging big band sounds set the mood for a very enjoyable evening. The presentation of the meal was wonderful. Plenty of fun was had by all in attendance.

Best of luck to Christina Toth who has the honor of being "pacer coordinator" for the Youngstown Marathon for the second year, as well as being this year's ambassador.

Congratulations go out to 8th graders Alec Dankovich and his three teammates from Struthers Middle School, who placed sixth overall at the mathematics competi-

tion recently held at Youngstown State University.

Also, we congratulate Josh Horvath who was chosen to play on the All-State High School Hockey Team on March 8 at Quicken Loans Arena.

Remember to mark your calendar for Saturday, June 8, for the Lake County Captains Hungarian Heritage Night.

Remember also during the month of May to honor all our loving mothers, both those with us and those in Heaven.

Also, remember and honor all those who sacrificed their lives to keep our country safe this Memorial Day.

Best wishes to all those partying this month for either a birthday or anniversary. Special happy 50th anniversary wishes to WPA Chair Andy McNelis and his wife Marguerite.

Get well wishes to everyone not feeling up to par these days, especially Alice Nagy, Irene Devlin, Mary Rose Purton, Irene Nemeth, Evelyn Horvath and Al Nagy.

Sincere condolences to all those who recently lost a loved one.

Have insurance questions? Please call Kathy at 330-746-7704 or Alan at 330-482-9994.

## Branch 34 Pittsburgh, PA

by Marguerite McNelis

Happy Mother's Day to all the moms.

Please take a moment and pray

for all our service men and women, especially those in harm's way.

This year, Branch 34 will again join with the local VFW and American Legion posts to place American flags on the graves of veterans. We start placing flags the Monday before Memorial Day and do not stop until Memorial Day. Last year, we placed 14,000 flags at Calvary Cemetery alone. More volunteers are greatly appreciated. It is a gratifying experience. If you have any free time that week, please come and join us. For more information, please call Marguerite McNelis at 412-421-6031. More hands help to make less work. Memorial Day is on May 27. Don't forget to honor our fallen heroes and to thank a veteran.

Branch 34 is also donating to the local food bank for Join Hands Day. As the saying goes, "pay it forward!"

It is with deep sorrow that we mourn the loss of a very special member and kind friend, Maria Bistey. Maria (pictured here) was our branch coordinator for many years and a former employee at the WPA Home Office. A memorial service was held at the First Hungarian Reformed Church in Hazelwood. This wonderful person made



such an impact on many lives. She will be sorely missed. May she rest in peace, and as the saying goes, "may she be in Heaven a half-hour before the devil knows she is dead." *Nyugodj békében.* (Rest in peace.)

Happy and healthy birthday wishes to everyone celebrating a birthday, especially my dear sister-in-law, Roseann Vamos. Also, happy anniversary wishes to my brother and sister-in-law and everyone celebrating a special event. Many, many more.

Our thoughts and prayers are with everyone experiencing health issues.

Please remember our deceased members in your prayers.

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



## Branch 44 Akron, OH

by Marilyn Darago

Finally, the crocuses (croci?) and the daffodils have bloomed. Last week it snowed; today it's almost 70 degrees. Yep, spring in Ohio!

It's been a busy month for our branch. We collected and purchased food items for WPA's Join Hands Against Hunger campaign, which we delivered to food banks in Cuyahoga Falls and to the People Care Pet Pantry in Ravenna, Ohio. Young members especially enjoyed the Pet Pantry activity.

For our Barberton members, the Salvation Army made a public request for socks and such. We provided 57 pairs of socks and one pair of stretchy gloves. Socks are among the most needed clothing items for the homeless and under-served.

Another recent activity was for the Summit County Sheriff's Department. Two members and juvenile members attended a basketball game between our sheriff's department and one from Pennsylvania. (Sorry, Home Office, I told them to cheer for the home team.)

We also collect and make bags filled with personal items for the Mission. Any new donations or volunteers are welcome.

One project we need member assistance with is our three-month Ronald McDonald House project. We need a few good (all of you are good!) members to help make sandwich platters. We'll be doing one each in June, July and August. Penn Station Sandwiches is involved in the Ronald McDonald House activities, to which we've made a commitment. Call me at 330-604-1264 so I can give you more details.

Did you know that recycling one glass jar saves enough energy to power a computer for four hours? Me neither. Keep on recycling.

A tip of the WPA fedora to Cheryl Stadler and the Keppiches for taking complete control of the Easter Basket activity. That's a lot of wonderful.

If you need insurance, call Alan Szabo at 330-482-9994. If you have any news, or want to volunteer, call me at 330-604-1264.



Enjoying Branch 89's gathering April 7 at Butler's Golf Course for the Chef's Tasting Dinner were (l-r) Bill Gagliardino, Margie Gagliardino, Betty Rubinsak, Ron Rubinsak, Mark Maskariniec and Lisa Toth-Maskariniec.

## Branch 51 Passaic, NJ

by Christine Baldyga

On March 10, members of Branch 51 attended Mass at St. Stephen's Magyar Church in Passaic, N.J. The mass, celebrated by the Rev. Laszlo Balogh, was in remembrance of the deceased members of Branch 51.

That same day, branch members participated in the WPA Join Hands Against Hunger campaign by holding a food collection. Through the generosity of the members, 12 bags of food were donated to the Wayne Interfaith Food Pantry, who in turn distributed the food to those in need.

We wish all mothers a Happy Mother's Day!

## Branch 89 Homestead, PA

by Lisa S. Toth-Maskariniec

It's here--sunshine, above freezing temperatures and no snow. Hooray! Now that the weather is cooperating, our activities will escalate.

Plans are underway for our Join Hands Day project. We hope to do some planting and general clean up at the First Hungarian Reformed Church of Homestead.

We still have some hurka left. Price is a mere \$7 a pound, and we will ship for an additional price. We

still have stuffed cabbage for sale for \$20 per dozen rolls. Then, we have kolbasz left (fresh, not smoked) for \$7 per pound. All of this can be prepared in a crock pot for those on the go.

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

We send get well wishes to branch members Jim Findlay and Mark Maskariniec. We know Mark is strong and will be back on the golf course very soon.

Also, get well wishes go to Janet and Rudy Phillips (Rudy is doing marvelously), Dianne Schneider and our beloved "Uncle Fred." 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.

Our second Chef's Tasting on April 7 at Butler's Golf Course in Elizabeth, PA was a huge success. We had six more people attend than last time. The theme for this one was Dean Martin, and it marked the oc-

### Next Deadline May 8

casion of Branch Secretary-Treasurer Ruth D. Toth's 89th birthday. What a great way to celebrate by using this occasion to also serve as a branch activity. You can see by the picture that people truly enjoyed themselves.

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.

Work continues at The First Hungarian Reformed Church of Homestead (where we hold our quarterly meetings) to repair the damage caused by heavy rains. Much of the \$35,000 in damages will most likely not be covered by insurance. If anyone would like to make a donation for this cause, checks may be sent to Branch Vice President Mark Maskarinec, 1836 Timothy Dr., West Mifflin, PA 15122. All donations are tax deductible and will be greatly appreciated and acknowledged. Save our church. Our forefathers would be truly proud.

Mark the date: Saturday, June 29, for a special golf outing at Champion Lakes 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.

Take care everyone, and start those stretching exercises. Golf is right around the corner. Yes, we are preparing for our annual golf outing. We promise it will be even bigger and better than last year's event, if that is even possible. We have also added a mystery flight winner. Join us on Sunday, Aug. 11 at Butler's Golf Course in Elizabeth, Pa.

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

effort than it does to complain or have a frown on your face. Life is short and we need to cherish each and every person and enjoy every minute we are given.

### Branch 129 Columbus, OH

by Debbie Lewis

Happy spring and happy May. We have been having great weather lately with many days in the 60s and 70s. It has been wonderful weather for the start of baseball, picnics and kids playing outside. Hope the weather stays like this until summer arrives.

Special days for this month include: May Day (May 1), Cinco de Mayo (May 5), Mother's Day (May 12), Armed Forces Day (May 18) and Memorial Day (May 27).

Our branch again participated in Join Hands Against Hunger. We collected and purchased boxed and canned items and delivered them to the Grove City Food Pantry. The folks at the pantry were very appreciative. It always make you feel good to help others who are less fortunate.

We also participated in the Easter Basket program by donating groceries to two families for their Easter meal.

Don't forget: all new and renewal applications for WPA scholarship grants must be mailed and postmarked by May 31. This is a great program for our youth members. If you have been a recipient or have had children or grandchildren benefit from this program, please consider giving back with a monetary donation.

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

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

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

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

### Branch 132 South Bend, IN

by John E. Burus

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

At the last Branch 132 meeting on Dec. 4, elections were held and all officers maintained their current positions:

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

Janos Burus also serves as branch coordinator.

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

Our summer picnic will be held on Sunday, Aug. 4, from 1:00 to 3:00 p.m. at Potawatomi Park Pavilion #1 in South Bend. This event will be held rain or shine as we have a roof to keep us dry. The club will provide Martin's chicken and Eby's Polish sausage, sodas, water and utensils, as in the past. We ask that all attending members RSVP their headcount by July 26 so we know how much food to order. Contact Janos P. Burus at 574-287-0590 or email [john.e.burus@honeywell.com](mailto:john.e.burus@honeywell.com). Please bring a dish or dessert to share.

### Branch 189 Alliance, OH

by Rhonda Mobley

Greetings from Branch 189! As spring finally makes its way here, we welcome beautiful flowers, warmer days and all the wonders and majesty of the season.

With spring, we welcome new life. Friends of our branch Tom and P.J. Brown welcomed granddaughter Lyla Ruby Cooper on Feb. 22. Parents are John and Sara Cooper of Delaware, Ohio. Lyla joins older

brothers Liam and Luke, and was born on Liam's 9th birthday.

Our friends Jimmy and Paula Vance are also new grandparents, welcoming grandson Levi Bryce Mast on March 26. Levi is the son of Erion and Marlin Mast. He weighed 5 pounds 14 ounces and was 18 inches long. Congratulations and best wishes to both families.

We hope everyone had a blessed Easter. Our branch distributed 40 Easter baskets to our local nursing home, Belair. We filled them with puzzles, shampoo, lotion, word puzzles, adult coloring books, and crayons and colored pencils. The residents were so thrilled! It's amazing what a small act of kindness can do for both giver and receiver.

Our battle of the meats continued at the March steak and fish fry, with fish selling out this time. Great job to all the volunteers who continue to make this so successful for us. We encourage all members to join us for May's steak & fish fry, the last one before summer. It will be held Friday, May 17, from 6:00 to 9:00 p.m. We then take a break for the summer months of June, July and August, and resume in September. Come on down, enjoy some great food, pick your favorite, and help us decide a winner. Will it be steak or fish?

The renovations to the old club building continue. We had the roof replaced at the end of last year. The hall was refurbished this winter, and our latest project was fixing our stairs. We thank Jeff "Skillet" Keane for the amazing job he did on our stairs. He reinforced and resurfaced them, and they are wonderful.

Members and friends celebrating May birthdays are Eric Saegar, April Ammon, Mike Stoffer Jr., Kim Valuska, Ron Miller, Bill Nichols, Darryl Taschwer, Mike Bryan, Ringo Mount, Kenny Young, Rick Miller, Zach Orsburn, Brian McCullough, Linda Zernecke, Joe Bycraft, Ed Coutts, Pam Reeder and Billy Rice.

June birthdays are Frank Hall, Rich Seabolt, Kathy Schafer, Kelly Tarbet, Barb Simmons, Sue Myers, and Art Stuchell.

We wish a very happy Mother's Day to all moms everywhere! Enjoy your special day and peace to all!

## Branch 226 McKeesport, PA

by Judit Ganchuk

Happy birthday and happy anniversary wishes to all our members celebrating their special day this month. Happy birthday to Branch President Malvene Heyz.

We wish all mothers a happy Mother's Day. Speaking of mothers, in March, I became a mother of two when our son, P.J. Ganchuk, was born. Our family is so grateful and appreciate every moment with our sweet little boy.

On Memorial Day, we remember and honor those men and women in the armed forces who died while serving their country. May God bless their memory and bless their families and loved ones as they celebrate this somber day.

We pray for the family and friends of our members who recently passed away: Louise Cavanaugh, Joseph R. Gumphier Jr., Charles A. Kramer and John A. Cowan. May they rest in peace.

The date and time for our May branch meeting will be determined after this issue went to press. Please call Branch President Malvene Heyz at 412-751-1898 for info and directions. We welcome all members!

## Branch 249 Dayton, OH

by Mark Schmidt

May--beautiful, warm May--the month of flowers, Mother's Day and Memorial Day.

Mother's Day is a celebration honoring the mother of the family, as well as motherhood, maternal bonds and the influence of mothers in society. It is celebrated in many countries, mainly in March or May. I suppose that is because spring, new life after winter and flowers symbolize mothers better than a cold winter's day would. Whatever the reason May was picked, it seems the perfect month for Mother's Day.

Memorial Day is for remembering and honoring persons who have died while serving in the United States Armed Forces. Late May was picked as it was seen as an optimal

time for blooming flowers in northern states so they could be placed on graves. In the south, Decoration Day is an annual observance at many privately owned southern graveyards during which families gather to clean up the graveyard, reconnect with family and honor the memories of their ancestors, often with flowers.

So, May truly is the month of flowers.

We will be remembering April in Dayton for a long time. The Magyar Club of Dayton Spring Dinner Dance, held April 27 at Temple Beth Or Levin Hall, was a great success. Anyone who ate there went away stuffed to the max. A buffet of Hungarian kolbász, cabbage rolls, chicken paprikás, paprikás potatoes, wonderful cookies and pastries, wines and beer fueled the night of dancing and merry making. The Steve Hegedeos Band played for hours as we danced off the calories from the feast. And just when we needed a rest, the Dayton Festival Club Dancers gave an exciting show of Hungarian folk dance. It truly was an ideal night.

May brings the Branch 249 Dayton Dragons game on Friday, May 31, at 7:00 p.m. We have the Café Lounge reserved again this year to hold 50 (or more) people for a buffet of hotdogs, hamburgers, grilled chicken, mac & cheese, coleslaw, cookies, pop and water. All-you-can-eat popcorn is also supplied. We also have 50 (or more) seats on the first base side of the field for those who want to be closer to the action. Besides the seats and food, you get a Dragons ballcap. This \$40-package can be yours for only \$25. Call me soon at 937-667-1211 as tickets are going fast!

I hope you are getting better if you have been sick or hospitalized recently. May spring bring you good health.

Happy birthday to those gaining another year this month. Like a fine Tokaji wine, you are just getting better. Sometimes, a little mold on you is good!

Happy anniversary to those married during this month of flowers. May your love bloom forever.

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





*Congratulations and best wishes to Branch 296 member Nicole Reynolds and Garrison Fogtman on their recent engagement. Nicole currently lives in Knoxville, Tenn., and works as a speech therapist. Garrison is in the United States Air Force.*

With the recent loss of my brother, I know acutely that pain. And thank you, again, for all your thoughts, prayers, cards and donations in memory of Brian. These simple gestures mean so much.

As always, call me at 937-667-1211 or email [amschmidt@msn.com](mailto:amschmidt@msn.com) with info or ideas for Branch 249.

The thought for May: "Everybody needs beauty as well as bread, places to play in and pray in, where nature may heal and give strength to body and soul." (John Muir)

### Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

Attention high school seniors and renewing WPFASF, Inc. students: this is your final reminder to review the eligibility rules first before completing and submitting your applications and essays for our undergraduate scholarship grant. The updated 2019 rules and application can be found on pages 24 to 26 of this issue and at our website at [www.wpalife.org](http://www.wpalife.org). Deadline is May 31st to submit your application and essay.

We remind everyone that our upcoming branch meeting will begin at

an earlier time than usual, 5:30 p.m. on Thursday, May 9. This meeting will be devoted to our annual Join Hands Day project. We're reaching out to all youth and adult members to join us as we decorate and pack snack bags for families who are temporarily staying at the Ronald McDonald House in Pittsburgh. We have a terrific time creating and packing these snack bags and look forward to doing this each year.

For our youth members, if you need community service hours for school, this is an easy and fun way to achieve this.

After we finish packing the bags, we'll hold a brief business meeting followed by a meal or dessert. Come join us!

Please note: WPA's 39th General Convention will be held Oct. 12 to 14. Our Delegate District Meeting to elect delegates will be at 6:00 p.m. on Thursday, June 6, at King's Family Restaurant in New Kensington. (See the schedule of Delegate District meetings on pages 12 and 13.) We hope to see you at this special meeting.

Happy birthday wishes to our 296ers born in the extraordinary month of May. One of our most active members, Helen Slaninka, will celebrate her special day, and we wish her the very best.

God grant eternal rest to all of our members who have recently departed this life. Continued blessings to their loved ones and grant them fond memories to carry them through.

Happy Mother's Day to all mothers and those who have acted in place of our mothers. For all mothers who have met their eternal reward, we honor you with remembrance and prayer. When I was a child it was common to give your mother a corsage to wear to church—a colored corsage if her mother was living and a white one if her mother was deceased. This custom is not as popular as it once was, but if you are out shopping and notice packaged corsages near Mother's Day, you will know the meaning behind them.

Memorial Day is approaching, and it's noted as the unofficial beginning of summer. Let's pause to remember the true meaning of

this day. Visit a cemetery and you cannot help but notice the many American flags above the headstones of our military veterans. This is a moving sight, and we are grateful for their selflessness in serving our country.

Again, please note the time change for our Joins Hands Day project and meeting at 5:30 p.m. on Thursday, May 9, at New Kensington's King's Family Restaurant. Branch 296 enjoys performing community outreach, and we really want YOU to participate, too! If you need to arrive late, that's fine, too.

Contact me at [makelly367@verizon.net](mailto:makelly367@verizon.net) or at 724-274-5318 if you have any branch news or birthday, anniversary and get well wishes that you would like to share.

Noreen Fritz, our friendly and helpful agent, will be decorating and packing snack bags on May 9, too. Plus, she can answer your life insurance and annuity questions. Feel free to reach Noreen at 412-821-1837 or at [noreen.fritz@comcast.net](mailto:noreen.fritz@comcast.net).

Enjoy this beautiful month. "May, more than any other month of the year, wants us to feel alive." (Fennel Hudson, British rural lifestyle and countryside author)

### Branch 336 Harrisburg, PA

by Nicole Stamer

May flowers have arrived and we are ready to bloom at Branch 336.

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

On Wednesdays, the club hosts a Texas Hold'em tournament starting at 7:30 p.m., with no buy-in and prizes for first and second place.

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

It's time to yell "Bingo!" every Sunday starting at 2:00 p.m.

And, there are always dinner specials.

On May 4, the band Timeless comes to the club stage to play your favorites from 7:00 to 10:00 p.m. It's always a great time dancing, social-

izing and laughing.

On May 18, we'll hold our first of two golf tournaments. It will be held at Deer Valley Golf Course with a shotgun start at 8:00 a.m. Cost is \$70 per person. After the outing, we invite all golfers to the club for lunch, drinks and prizes. If you'd like a registration form, we can email one your way. Not into golfing? You can sponsor a hole for \$75. This includes a hole sign, Facebook recognition and signage at the club.

On March 24, we held a food drive as part of WPA's Join Hands Against Hunger campaign. We had a fantastic turn out and donated a boat load of food to the Robert M. Jackson Veterans Center.

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](mailto:verhovayhomeassn@gmail.com).

### Branch 349 Weirton, WV

by Joyce Nicholson

I've heard birds chirping and can see cardinals and robins appearing again, so you know warm weather has finally arrived.

Sunday, May 19, is the date for our joint branch picnic with the Ohio Valley Hungarian Club at Warren Township Park in Yorkville, Ohio at 1:00 p.m. Bring a dessert or side dish. If you plan to roast bacon around the fire pit, bring your own chair and bacon fork. Everything else will be provided. The second picnic of the year will be on Sunday, Aug. 25, same place, same time. So, if you can't make it in May, you have a second chance in August. Or, you can enjoy both.

William Penn Association was represented at the 11th Annual Festival of Nations in Weirton, W.Va., on March 16. It was a day of "Unity in Diversity" for all nations attending the event. The Ohio Valley Folklanders, a dance group from the Oglebay Institute led by Cleveland-based



Branch 336 members and friends play bingo on Sundays at the Verhovay Home Association.

Ethan Fithen, delighted the large crowd as they performed Hungarian dances. They also entertained everyone with other international folk dances on stage throughout the afternoon. My husband and I worked the WPA booth and had a chance to talk with so many people stopping to say hello. A couple from WPA Branch 44 Akron ventured to Weirton to see the festivities and talk for a bit, as did many Weirton branch members.

The Cleveland Hungarian Development Panel's 30th Annual Paprika! fundraiser was held March 30 at the Ritz-Carlton in Cleveland. The CHDP is a non-profit organization of volunteers who recognize the need to promote and support educational and cultural ties between Americans and Hungarians. Their mission is to provide assistance and promote the exchange of ideas for Hungarian projects in the areas of business, education, health and human services. Four members of the WPA Board represented the Association at the gala: Richard E. Sarosi, Kathy E. Novak, David M. Kozak and me. We thoroughly enjoyed the Hungarian-themed dinner and big band entertainment. It was a great opportunity to interact with like-minded individuals in the CHDP interested in promoting Hungarian relations.

According to *Forbes* magazine, Budapest was selected the #1 "must see" destination in Europe for 2019. It was chosen from a list of 20 locations named finalists by European Best Destinations (EBD). For the 10th edition of this competition, more than half a million travelers voted

for their favorite European destinations. On its website, EBD says about Budapest: "The pearl of the Danube is not only the best European destination, it is also one of the most beautiful and safest cities in the world. Budapest offers the elegance of Paris, the architectural heritage of Vienna, the charm of Porto, Stockholm's gentle way of life." This year's finalists also included Athens, Florence, Bratislava, Metz and Paris. Maybe it's time to put Budapest on your bucket list of places to visit.

We wish happy birthday to branch members with May birthdays, and those in our WPA home office: Judy Chakey and Judit Ganchuk. Congratulations to Judit and Perry Ganchuk on their new little bundle of joy. It was another boy, Perry.

Best wishes to members with anniversaries.

Our prayers go out to those who have lost loved ones recently, especially Diane and John Torma on the loss of his father.

We wish all mothers a Happy Mother's Day this month. Actress Donna Reed once said: "The phrase 'working mother' is redundant." That surely is the truth.

Don't forget to fly your flag on Memorial Day in remembrance of those who lost their lives while serving in the military. Say a prayer for those who are currently active in the armed services and away from their families and loved ones.

Our next branch meeting is Sunday, June 30, at Bob Evans, 901 Broadway St., Martins Ferry at 3:00

Continued on Page 27

## Eligibility Rules for Year 2019 Scholarship Grants

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

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

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

1. WPFA Scholarship Foundation, Inc., Application for Scholarship Grant, which can be found in this issue of *William Penn Life*. An application also may be obtained by writing to: President, William Penn Fraternal Association Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233, or may be downloaded from the Association's website at [www.wpalife.org](http://www.wpalife.org).

2. An Essay of 100 words or fewer answering the question: **"What are you doing to improve your world (community, church, school, family)?"** If the essay exceeds 100 words or is on the incorrect topic, the student's application will not be accepted.

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

3. A transcript of the student's latest high school scholastic record.

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

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

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

1. WPFA Scholarship Foundation, Inc., Application for Scholarship Grant, which can be found in this issue of *William Penn Life*. An application also may be obtained by writing to: President, William Penn Fraternal Association Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233, or may be downloaded from the Association's website at [www.wpalife.org](http://www.wpalife.org).

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

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

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

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

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

g) All applications and essays must be submitted and signed by the student requesting the grant and mailed to the attention of the President. Eligibility rules for renewal grants will be in accordance with the eligibility rules in effect for the initial grant. Materials submitted by anyone other than the student will not be considered. **E-mailed and faxed submissions will NOT be accepted.** Any applications and essays postmarked after **Friday, May 31, 2019** will not be considered.

h) Scholarship grants will be awarded by the Executive Committee of the William Penn Fraternal Association Scholarship Foundation, Inc., once each year. Grants will be paid directly to the applicant provided the student is a life benefit member in good standing on the date the check is issued and all of the eligibility requirements stated herein have been met.

i) If for any reason the recipient does not attend college after receiving the grant, it must be returned to the William Penn Fraternal Association Scholarship Foundation, Inc.

j) In compliance with current privacy laws, all information in regards to the scholarship status will be divulged only to the applicant/student and to the parents and/or legal guardians of the applicant.

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



# William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821

Phone: 412-231-2979 • Toll-free: 1-800-848-7366 • Fax: 412-231-8535 • Email: scholarship@wpalife.org



## Application for Scholarship Grant Academic Year 2019-2020



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

### STUDENT APPLICANT INFORMATION

**2. NAME:** \_\_\_\_\_ **3. DATE OF BIRTH:** \_\_\_\_/\_\_\_\_/\_\_\_\_  
Last First Middle Initial

**4. ADDRESS:** \_\_\_\_\_  
No. Street  
\_\_\_\_\_  
City State Zip Code

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

**7. E-MAIL ADDRESS:** \_\_\_\_\_

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

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

### 9. ACCREDITED COLLEGE OR UNIVERSITY WHERE ACCEPTED:

**School Name:** \_\_\_\_\_ **Year Will Be Attending in School:** ☐ Freshman ☐ Junior ☐ Sophomore ☐ Senior

**Street Address or P. O. Box:** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip Code:** \_\_\_\_\_

### 10. MAJOR COURSE OF STUDY (e.g., ENGINEERING, PRE-MEDICAL, BUSINESS, ETC.):

\_\_\_\_\_

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

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

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**12. WILLIAM PENN ASSOCIATION LIFE INSURANCE CERTIFICATE INFORMATION VERIFICATION:**

**INFORMATION ON BOTH STUDENT  
AND PARENT (OR GRANDPARENT)  
IS REQUIRED.**

Student Applicant

CHECK ONE: ☐ Parent or ☐ Grandparent

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

Life Insurance Certificate Number: \_\_\_\_\_

Branch Number: \_\_\_\_\_

**PLEASE NOTE**

**ALL APPLICANTS** must submit an essay not exceeding 100 words, along with this completed application form, to be considered for a grant. The application and essay must be mailed and postmarked by May 31, 2019.

**NEW APPLICANTS** must also submit: (1) a transcript of the student's high school scholastic record; and (2) proof of enrollment for the Fall 2019 school term.

**RENEWAL APPLICANTS** must also submit: (1) a copy of the student's latest scholastic record showing that the student has maintained a cumulative Grade Point Average of at least 2.5 on a 4.0 scale; and (2) proof of enrollment for the Fall 2019 school term.

Failure to submit these items by the date specified in the Eligibility Rules will result in the forfeiture of your grant. The undersigned APPLICANT hereby authorizes and approves the Scholarship Foundation or its representatives to share or discuss this Application with my parents and/or legal guardians.

I hereby certify that I have read the eligibility rules prior to completing this application. I further certify that this application contains no misstatements or omissions of material fact and that the statements herein are to the best of my knowledge complete and correct.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

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

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p.m. Keep checking your *William Penn Life* for dates, locations and information of all of the activities going on this year. For additional information about Branch 349 activities, or if you have any news you wish to share, please call Joyce Nicholson at 740-264-6238. You can call on Alan Szabo for all your insurance needs at 330-482-9994.

## Branch 352 Coraopolis, PA

by Dora S. McKinsey

May has finally arrived and with it warmer weather. We can now look forward to nicer days and enjoy the outdoors. Soon, planting season will begin.

There are two special holidays that are celebrated in the month of May. The first is Mother's Day which falls on May 12 this year. Count your blessings if you are fortunate enough to still have your mother with you. Their love cannot be matched.

The other holiday is Memorial Day, celebrated on May 27 this year. We must remember the sacrifices made by those who have died while serving in our armed forces in the name of freedom. Remember to thank a veteran for their service. We must also remember those who serve as a policeman or fireman. They, too, are put in harm's way for our safety. May the families of those who have lost a loved one in the service of our country be comforted.

Join Hands Day is officially celebrated on May 4 this year. Look for further information on Branch 352's plans for Join Hands Day in the June issue of *William Penn Life*. Come join us! We would love to meet you and spend some time getting to know you. All ages are welcome.

The month of May is Foster Care month. The commitment that anyone has to have to be a foster care parent is to be commended. If you know of anyone who has a foster child, please try to help them whenever possible. It isn't easy, but it is so worthwhile and rewarding, for both the parent and the child.

Happy birthday to all those celebrating a birthday this month. May



Branch 400 member Heather Kay is the volunteer coordinator each year for Bank of America's Easter basket outreach program in the Charlotte, N.C., area. The baskets go to a Charlotte area foster care program so that all foster care children have an Easter basket. This year, Heather and her fellow employees created and donated 85 baskets.

you have many more, and may all of them be healthy.

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

If you have any news to share with our WPA family, please contact me so that the information can be published in a future issue.

If you have any questions about your insurance, contact me at 412-932-3170 or by email at [dmckinsey@hotmail.com](mailto:dmckinsey@hotmail.com). Now is a good time to review your current beneficiary information and make any changes that need made. Contact me if you need assistance with this.

## Branch 800 Altoona, PA

by Joan Ballash

Happy Mother's Day to all dear mothers, near and far, including those women functioning as mothers. We hope you will enjoy the day with family and friends and be treated with much love and respect.

College students, if you have not yet applied/re-applied for the WPA scholarship grant for the 2019-2020 year, you are running out of time. Completed applications and essays must be postmarked by May 31.

One of the most important aspects of the branch's March meeting was a vote to participate in WPA's Easter Basket program. Four local families will each receive a supermarket gift card. Thank you to the Home Office for encouraging our fraternal spirit.

This month, there are two days of importance to our military. Armed Forces Day is observed May 18 as a time to recognize and appreciate active duty service members. Memorial Day, May 27, is a federal holiday for remembering and honoring men and women who died while serving in the armed forces. Check local organizations for events and participate, if possible.

Happy graduation, anniversary, birthday and any other occasion you will be celebrating this month. Have a wonderful day.

We pray for people who are experiencing health issues. May you have better days and excellent treatment from your care providers.

We ask the Lord to welcome deceased mothers and all other loved ones who have recently passed, especially Alice M. Winkler. May her family and friends be comforted.

Bob Jones, branch coordinator, can answer all your questions about life insurance and annuities. He may be reached at 814-942-2661.



## In Memoriam

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

### MARCH 2019

0001 BRIDGEPORT, CT  
Minerva Guerri  
0008 JOHNSTOWN, PA  
June R. Lloyd  
Clarence H. Showalter  
0009 HAZLETON, PA  
Grace Grizzanti  
0014 CLEVELAND, OH  
Stephen Mikula  
John Vanyo  
0019 NEW BRUNSWICK, NJ  
Margaret E. Hilger  
0024 CHICAGO, IL  
Lillian Horvath

Marjorie Kuehl  
0026 SHARON, PA  
Judith P. Banas  
0028 YOUNGSTOWN, OH  
Robert L. Horvath  
0034 PITTSBURGH, PA  
Eve C. Fuchs  
Robert A. Hirsh  
0076 PHILADELPHIA, PA  
Rita Cofield  
0089 HOMESTEAD, PA  
Verona Csernay  
James R. Farley  
Margaret C. Lightner  
0132 SOUTH BEND, IN  
Judith Ann Papczynski  
Susie Tavarcky  
0159 PHOENIXVILLE, PA  
Mark J. Schertel

0216 NORTHAMPTON, PA  
Margaret E. Gartner  
0226 McKEESPORT, PA  
Louise Cavanaugh  
John A. Cowan  
Joseph R. Gumphier, Jr.  
Charles A. Kramer  
0278 OMAHA, NE  
Rojean L. Landenberger  
0296 SPRINGDALE, PA  
Barbara Pisarcik  
John Zavadak  
0336 HARRISBURG, PA  
Jack L. Harris  
Steve T. Molnar  
Robert F. Nagle  
0349 WEIRTON, WV  
Robert E. Applegarth  
John Kovach

Samuel A. Moscar  
0352 CORAOPOLIS, PA  
Margaret E. Miller  
Francis H. Stablow  
0590 CAPE CORAL, FL  
Marcelle Byl  
0705 MAYVILLE, WI  
Celestyn M. Maciejewski  
Diane R. Seymer  
0720 DEDHAM, MA  
James Lyons  
0800 ALTOONA, PA  
Virginia L. Murphy  
Martin J. Swovick  
8036 SCOTTDAL, PA  
Hilary A. Noel, Jr.  
8340 BALTIMORE, MD  
John P. Thomas

## Recent Donations

### WPFA Scholarship Foundation

#### Donations Through Premium Payments MARCH 2019

**Branch - Donor - Amount**  
8 - Imre E. Ujvagi Bertalan - \$10.00  
13 - Benjamin C. Lopresti - \$13.09  
14 - Anna Graf - \$2.00  
14 - Lois C. Sterrick - \$1.65  
14 - Kaylee L. Kovak - \$5.00  
14 - Matthew J. Brogdon - \$10.00  
14 - Robert D. Brogdon - \$10.00

14 - Sarah C. Brogdon - \$10.00  
14 - Almut S. Zvosec - \$25.00  
18 - Christopher D. Willim - \$10.00  
18 - Margaret Menner - \$8.00  
19 - Mary Jane Nagy - \$1.00  
28 - Christine M. Allison - \$5.00  
28 - Mary R. Purton - \$2.59  
28 - Frank Schauer - \$8.28  
34 - Katherine Ann Eitel - \$100.00  
48 - Denise David - \$1.68  
88 - Anthony Odooso - \$10.00  
89 - Melissa S. O'Brien - \$2.10  
89 - Caitlin R. Farley - \$20.00  
129 - Julie Westcamp - \$6.53  
129 - James R. Lewis Jr. - \$10.00  
129 - Thomas A. Shepard Jr. - \$5.88  
226 - Timothy R. Holtzman - \$1.40  
383 - Lenora Brouwer - \$5.00

383 - Salena Brouwer - \$5.00  
383 - Turner Berueffy - \$5.00  
720 - Anna C. Bean - \$10.00  
8036 - Zachary J. Kaider - \$4.00  
**TOTAL for Month = \$308.20**

#### Additional Donations MARCH 2019

**Donor - Amount**  
WPA Cookbook Sales - \$310.00  
**TOTAL for Month = \$310.00**

#### Donations In Memoriam MARCH 2019

**Donor - Amount  
(In Memory of)**  
Joseph F. Steh - \$50.00  
(Joseph & Mitzi Steh)

Richard E. Sarosi - \$25.00  
(Brian Schmidt)  
M/M Andrew W. McNelis - \$25.00  
(John Torma)  
Richard E. Sarosi - \$25.00  
(John Torma)  
M/M W. Harry Nicholson - \$25.00  
(Brian Schmidt)  
M/M W. Harry Nicholson - \$25.00  
(John Torma)  
Katherine E. Novak - \$25.00  
(John Torma)  
M/M Andrew W. McNelis - \$25.00  
(Maria M. Bistey)  
**TOTAL for Month = \$225.00**

## Enjoy even more tastes of Hungary

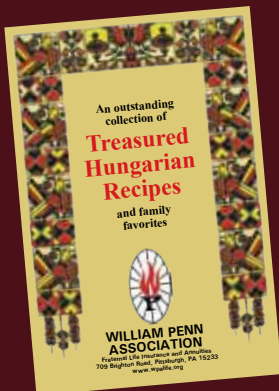
### The Official WPA Cookbooks

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.



## Puzzle Contest #167 with Lizzy Cseh-Hadzinsky

### Let's go shopping

(Dedicated to my anya and cousins Olgi, Judit, Dzszenifer, Rebekah and Zsófia)

May is filled with special days and celebrations of life. We honor our beloved mothers twice: the first being celebrated in Hungary on May 5; the second here in America on May 12. The Blessed Virgin Mary is honored with May Crowning. There are First Communion and Memorial Day. For me, a highlight is the emergence of budding trees and flowers, especially after spending nearly five months with very little green on the landscape.

May also marks the beginning of the prime tourist season in Hungary that lasts until October. A highlight of any Budapest visit is browsing through the many unique fashion shops in and about the capital city. There are dozens of high-end chain establishments that can be found in just about any major urban center. But, it is the small, off-the-beaten-path stores that offer, in my estimation, the most interesting fashions for purchase.

Those cubbyhole dress shops offer many types of unique tailoring and innovative embellishments. During my last visit, my anya and I scoured dozens of tiny businesses on the side avenues off Fashion Street, a few vendors at the Great Market, apparel stores a few blocks removed from Váci Út and several hidden gems in and around Castle Hill.

One of the most interesting dress shops was Csézy, located around the corner from the McDonald's on Régi Posta. (That McDonald's was the first to ever open in a Communist country in 1988.) Owned by popular Hungarian vocalist Erzsébet Csézy, Csézy is two stores in one. One side features custom-made wedding dresses featuring hand-embroidered Matyo designs, while the other section houses a variety of formal gowns and dresses all made by the women of Csézy's hometown of Mezőkövesd.

Another really neat dress shop was located in the town of Pápa, about an hour north of Lake Balaton. Sissy Szalon was introduced to me by my cousins from the village of Csót. Their secret intent was to buy me a wedding dress, which they gave to me on my family's last evening in Hungary. The bulk of the fashions offered at this family-owned shop are created by local seamstresses.

The puzzle contains 15 clues, each the name of a dress shop in Budapest. Good Luck! Happy Mother's Day!

Lizzy Cseh-Hadzinsky, Branch 28

## Puzzle Contest #164 WINNERS

The winners of our Puzzle Contest #164 were drawn April 5, 2019, at the Home Office. Congratulations to:

**Kathleen A. Brown, Br. 89 Homestead, PA**  
**Melanie M. Ondick, Br. 18 Lincoln Park, MI**  
**Samantha L. Tarcy, Br. 28 Youngstown, OH**  
**Mary Ann Toth, Br. 28 Youngstown, OH**

Each won \$50 for their correct entry.

## WPA PUZZLE CONTEST #167 OFFICIAL ENTRY

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

### "Let's Go Shopping" Word List

Berlin	Hababa	Nubu
Dorko	Je Suis Belle	Punch
Eszka	Lollipop Factory	Romani
Eva's Studio	Mono	Vass Shoes
Garden Studio	Nanushka	Velvet Chemistry

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

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

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

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

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

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

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

## RULES

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

WPA PUZZLE #167  
 709 Brighton Road  
 Pittsburgh, PA 15233

4. Entries must be received at the Home Office by **June 28, 2019**.
5. Four winners will be drawn from all correct entries on or about July 5, 2019, at the Home Office. Each winner will receive \$50.

### Inside this issue:

Should you have a Roth IRA?...**PAGE 4.**

Schedule of General Convention Delegate  
District election meetings...**PAGE 12.**

WPA branches answer call to Join Hands  
Against Hunger...**PAGE 14.**

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INDIANA, PA

## WE WANT YOU TO JOIN OUR FAMILY

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

### Guaranteed life insurance with no health questions asked

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

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

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

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

*Ask your family & friends, too!*

### GUARANTEED ISSUE CONVENTION YEAR NEW MEMBER SPECIAL

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

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

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

Telephone: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Email Address: \_\_\_\_\_ Plan of Insurance: \_\_\_\_\_

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

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

**Signature Required:** \_\_\_\_\_

Return to:

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