

Tips for Kidz in the new school year

WILLIAM PENN



LIFE

September 2019

**Do you
really need
life insurance?**

Turn to Page 4 and find out

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

Editor-in-Chief
George S. Charles, Jr.

Associate Editors
Jerry A. Hauser
Diane M. Torma

Managing Editor
Graphic Designer
John E. Lovasz

NATIONAL OFFICERS

National President
George S. Charles, Jr.

National V.P.-Secretary
Jerry A. Hauser

National V.P.-Treasurer
Diane M. Torma

BOARD OF DIRECTORS

Chair
Andrew W. McNelis

Vice Chairs
Katherine E. Novak
Anne Marie Schmidt

National Directors
Michael J. Chobody
David M. Kozak
Debra A. Lewis
Joyce E. Nicholson
James W. Robertson
Richard E. Sarosi

*Your comments are always
welcome. Contact us at:*

William Penn Life
William Penn Association
709 Brighton Road
Pittsburgh, PA 15233

Phone: 1-800-848-7366

E-mail: jlovasz@wplife.org

Inside

VOLUME 54 • NUMBER 9 • SEPTEMBER 2019



Columns

3 Aging Well

4 Moneywise

6 Tibor's Take

Departments

2 For Starters

8 In the Community

9 Magyar Matters

10 Just 4 Kidz

11 Branch News

20 In Memoriam

**INSIDE
BACK
COVER** Puzzle Contest

Cover: Photo © Can Stock Photo Inc./andreykuzim • This Page: Illustration © Can Stock Photo Inc./lenm

Official publication of the William Penn Association. Published monthly.
Office of publication: 709 Brighton Road, Pittsburgh, PA 15233 Phone: (412) 231-2979.
Third Class U.S. Postage Paid. Indiana, PA Permit No. 12

Unsolicited articles, letters, pictures and other material submitted to the William Penn Life are forwarded at the owner's risk, and the William Penn Life expressly denies any responsibility for their safekeeping or return. The William Penn Life reserves the right to edit, revise or reject any article submitted for publication.

Postmaster: If undelivered, please send form 3579 to: William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

ATTENTION WPA BRANCHES

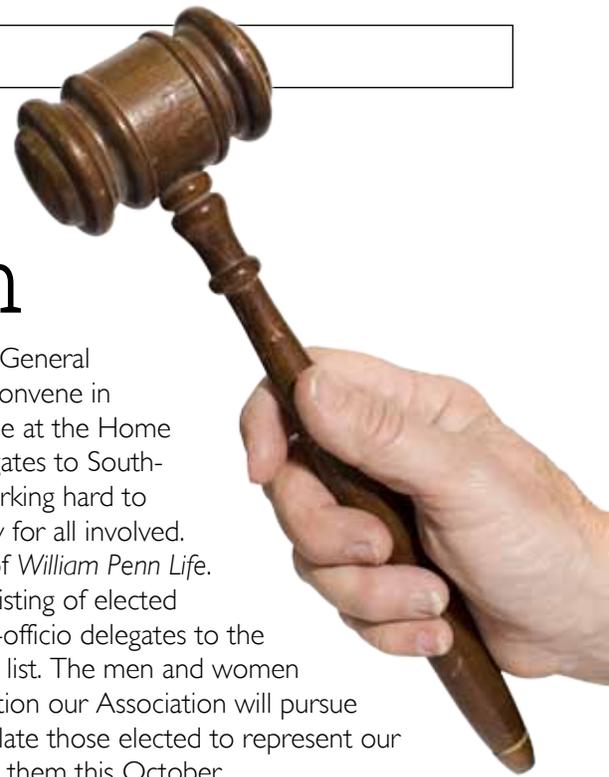
Time is running out to report your Join Hands Day projects

We remind all our branches that reporting forms for your Join Hands Day projects are due at the Home Office by Friday, Sept. 27. It is important to meet this deadline should you wish to receive reimbursement for your project. When submitting your forms, please include any receipts related to your project expenses, as well as photographs and additional information which we can publish in an upcoming issue of *William Penn Life*. We thank all those who participated in Join Hands Day, spreading the fraternal spirit and serving your community. For more information, contact Judit Ganchuk, Activities Coordinator, at 1-800-848-7366, ext. 149, or at jganchuk@wpalife.org.

Thank
You!

General Convention News

The WPA's 39th General Convention will convene in Pittsburgh in about a month. Everyone at the Home Office is eager to welcome our delegates to Southwestern Pennsylvania. Our staff is working hard to ensure a pleasant and productive stay for all involved. Please watch for the October issue of *William Penn Life*. In that issue, you will find the official listing of elected delegates, alternate delegates and ex-officio delegates to the General Convention. Please read this list. The men and women listed there will be deciding the direction our Association will pursue for the next four years. We congratulate those elected to represent our members and look forward to seeing them this October.



WPA mourns death of John Kenawell



JOHN F. KENAWELL
Executive Vice President
1983-1987

PITTSBURGH -- Members throughout the Association were saddened by the death of John F. Kenawell, former Executive Vice President of WPA. Mr. Kenawell, 76, died Aug. 8, 2019, in a drowning accident near Pittsburgh.

A lifelong fraternalist, Mr. Kenawell was serving as National President of the former Catholic Knights of St. George in 1983 when WPA acquired the Knights in a merger. Afterwards, Mr. Kenawell served as Executive Vice President of WPA until 1987. He continued his fraternal career as National President of the Catholic Knights of America and as a member of the National Board of Catholic Fraternal Life.

He was born July 4, 1943 in Hollidaysburg, Pa. He was a dedicated member of St. Joseph Catholic Church in Manchester, Mo., where he volunteered as a Eucharistic minister, and with the St. Vincent de Paul Society.

He is survived by his wife of 54 years, Linda; five children, Carolyn (Robert) Novak, John, Christina (Dale) Knott, Jennifer (Andrew) Marjamaa, and Lynette Vogel; 11 grandchildren; two siblings, Janet (Bruce) Duraso and James (Sue) Kenawell; and 11 half-brothers and sisters.

He was to be laid to rest at Jefferson Barracks National Cemetery in Missouri.

The family suggests memorial donations be sent to St. Vincent de Paul of St. Joseph Church, 567 St. Joseph Lane, Manchester, Mo. 63021, (stjoemanchester.org) or Birthright of St. Louis at birthrightstl.org.

May he rest in peace.



Are you worried sick?

WHY DO WE WORRY SO MUCH? Even though we are aware of the different avenues available to us to handle stressors big and small, we are still worry warts.

The three biggest things American adults worry about are health, safety and finances. We are willing to lose sleep, over eat or partake in substance abuse in an attempt to feel nothing.

Okay, so we all have the garden variety of concerns that come and go and are easily forgotten. That little stuff isn't going to send up the red flag.

However, the deep-seated pain that we do not confront can cause serious physical problems, like racing heart, muscle tension and panic attacks, as well as vertigo and irritable bowel syndrome.

Emotional problems will also occur. Constant worry, avoidance, anger, nightmares and mood swings are just a few of the signs of anxiety. Apathy, loss of hope or suicidal thoughts all point to serious signs of depression.

Research shows that more men are not coping. The stigma of being weak or unmanly keeps men from seeking help. The tough guy attitude can work against the person in many ways, including damaging his relationships, career and other areas of his life.



Photo © Can Stock Photo/creatisa

If any of this resonates with you or someone you love, get help. There are so many opportunities and reasons to have hope and find relief. It just takes one phone call, one friend or a helping heart to get the ball rolling.

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

Show Your WPA Pride!



\$15

\$27

NOW Only →

That's right. Our popular Lands' End® brand, 100% cotton, short-sleeved polo shirts featuring an embroidered William Penn Association logo are now ON SALE for ONLY \$15. Available in charcoal heather grey only, while supplies last...and at this price, they won't last long. So, order yours TODAY!

Name: _____

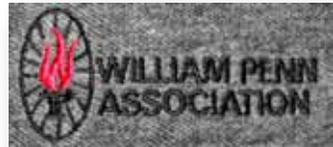
Address: _____

City: _____ State: _____ Zip: _____

Email: _____

Size (Circle One): Mens S M L XL XXL
Womens S M L XL XXL

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



Includes Shipping & Handling



Do you really need life insurance?

IF YOU ARE READING THIS, there is a good chance you already own life insurance, but if you don't—or have loved ones who don't—then you may be asking yourself: “Do I really need life insurance?”

September is Life Insurance Awareness Month. The spokesperson for this year's Life Insurance Awareness Month is none other than actor, model and mother Brooke Shields, who's telling people: “Protecting my family financially means everything to me. That's why I have life insurance.”

I'd like to dedicate this month's column to some of the main reasons I hear as to why people don't purchase life insurance, then wrap up with a few “real life” stories regarding the impact that life insurance has had on some of our members' lives.

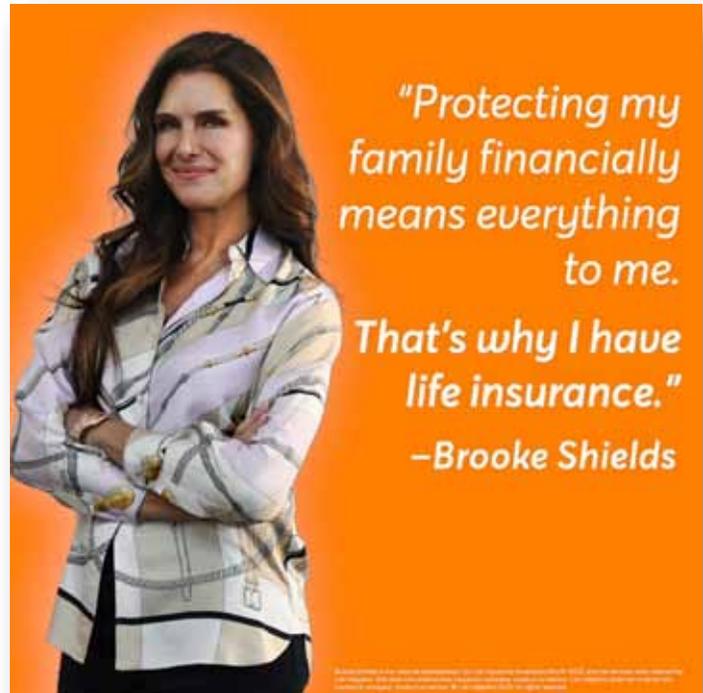
Let's face it, most people put off buying life insurance for any number of reasons, even if they understand its value. Take a look at this list; do any of them sound like you?

1. It's too expensive. In the ever-burgeoning budget of a young family, things like day care and car payments and possibly student loans eat up a good chunk of the money each month, and a lot of people think that life insurance is just outside those “necessities” when money is tight. But, consider this: life insurance is often not nearly as expensive as you might think, especially when you can get a good policy for less than the cost of a daily cup of mocha chai latte at the local Starbucks. And, if money's tight now, what if something should happen to you and your income is no longer available to your loved ones?

2. That's that stuff for babies and old people, right? People of a certain age might remember Ed McMahon telling their grandparents that they couldn't be turned down for any reason and figure that must be the target demographic for life insurance. Or, you might have been offered a small permanent insurance policy for your newborn, attractively presented with a cherubic infant on the envelope. The truth of the matter is that these are very specific insurance products, just as there are many different insurance products for adults in their working years.

3. I'm young, strong and healthy! You eat right, stay active, and everyone admires how fit you are. You passed your last physical with flying colors. That's great! But you're neither immortal nor indestructible. It's not that something could happen to you (though it could), but consider that when you're at your strongest and healthiest, there's no better time to get a policy to protect your loved ones. If your health changes or you suffer a significant injury, it could make it harder to purchase standard insurance, if you even qualify at all.

All too often we encounter insurance applicants who simply waited too long to make their purchase, only to find out that they no longer qualify for standard rate life insurance or are completely uninsurable. It's almost as if some people wait until they are in their 70s or even 80s



and think, “hey, I'd better get some life insurance” and it's often too late to qualify for the insurance they need. This is why you should consider purchasing your life insurance at the earliest age possible.

I once heard a quote that has stuck with me throughout my career: “You purchase life insurance when you can get it, so it's in force when you need it.”

Unfortunately, too many people wait until they need it.

4. I have life insurance through my job. Many people are offered life insurance as part of their employee benefit package. Often times it's the first time they encounter life insurance, so they have no idea that a \$50,000 policy, or one or two times their salary, isn't as much as they think it is. It sounds like a lot of money (and it is!), until you figure that it has to cover some or all the expenses for your loved ones in your absence. Plus, if you leave the job, it's typically the type of insurance that doesn't “move on” with you. And when you retire, this coverage usually retires (or drastically reduces) as well. This is probably why so many people wait until they have retired to say, “hey, I'd better get me some life insurance.” (see previous paragraph)

5. I don't have kids. Sure, kids are a big reason why some people get life insurance. But that's not the only litmus test for needing protection. If there is anyone in your life who would suffer financially from your loss—your spouse or live-in partner, a sibling, even your parents—a life insurance policy goes a long way towards making sure everyone is still okay even if something happens to you.

6. Life insurance? - It's on my list ... eventually. There's no deadline on life insurance, no mandate from the government on purchasing it, as with auto, homeowners or health insurance. Your parents may have never talked to you about its importance, and it's certainly not the most invigorating topic for conversation. But, don't let your "eventually" turn into your loved ones' "if only." (see reason #3.)

Not sure how to go about purchasing life insurance or how much you might need? You can start by doing a quick calculation on your own by visiting our website at www.wpalife.org and clicking on the "Life Insurance" tab. There you will find a "life insurance needs calculator" that will help you determine the correct amount for you based on the information that you provide. The number may shock you, but you can get a feel for the value of your future earnings potential (known in the industry as your "Human Life Value") by using this calculator. Of course, you can always meet with a qualified insurance agent to help you determine your needs and help you choose a plan that is right for you.

Now, for some of the "real life" stories that I promised.

First, there's the story of Summer. Summer, much like her name, was young, bright and full of energy. She was a hard-working single mother, managing her own household by working full-time as a waitress, all while attending college with dreams of providing a better life for herself and her son. Although money was tight, Summer knew that purchasing life insurance was the responsible thing to do.

That was a fateful decision. Just nine short months after purchasing the coverage, Summer was tragically struck by a car and killed. Summer's foresight in purchasing that policy allowed her mother to not only adopt and care for Summer's child but also set aside funds for his college education.

Summer's mom said, "I'm so proud of Summer for making that wise decision for her son."

Next, we have the real-life story of Roberto. Roberto was a hard-working young family man with a stay-at-home wife and two young children. Roberto had a friend who entered the insurance business, and that friend convinced Roberto of the need to sit down and discuss his life insurance needs. As the sole provider for his family, Roberto quickly understood the value of owning life insurance, especially when he found out that he could get the coverage he needed for less than \$20 per month.



Laszlo Megyeri (back row, third from left) was serving as a station master in Pincer, Hungary, in 1944. His then 3-year-old son Leslie salutes the way his father taught him. Twelve years later, both would start a new life in America, and young Leslie would learn the value and importance of owning life insurance.

Less than a year later, Roberto found out that the headaches he had been experiencing were the result of a brain tumor. While he fought bravely, neither surgery nor medical treatments could save his life. Roberto died at the age of 47 leaving behind his wife and two children.

The life insurance he purchased allowed his wife to give Roberto the funeral he deserved, helped to pay his medical bills and provided for her and her children's day-to-day living expenses. Roberto's wife said "his life insurance was such a blessing. It's something that every family should have."

And finally, there's the story of Laszlo Megyeri. Laszlo came to America following the 1956 Hungarian Revolution, settled in the Washington, D.C., area and opened a small furniture store. While establishing his business, Laszlo accumulated the usual start-up expenses and debts common to most new small business owners. As a new business owner and family man, Laszlo also had the foresight to

purchase a \$10,000 whole-life insurance plan to cover his accumulated debts.

Less than four years later, the unthinkable occurred: Laszlo was killed during a robbery attempt at his beloved store. According to his son Leslie, the insurance policy his father owned "not only paid for his funeral expenses, it saved our family from financial ruin."

"No one knows and appreciates, first-hand, the value of life insurance more than I do," Leslie said, "and as horrific a story as this is, please share it with your readers so that others may come to understand the value and importance of owning life insurance."

I'd like to end with a poem that I heard many years ago at one of my first life underwriters meetings. I can't recall the author's name, but his words still ring true today:

*Now I lay me down to snore,
insured for several thousand more.
If I should die before I wake,
my wife will get her first real break!
But should I live for 20 years,
my wife and I will shed no tears.
We can retire and fish and rest,
back comes our money, with interest!
In old age we can keep our house,
and not have to live with our daughter and spouse!
So, thank you God for the great endurance,
Of all the fine men and women...who sell insurance.*

'Til next time, Happy Life Insurance Awareness Month! □



Tell me it isn't so, Part 2

ALMOST 10 YEARS AGO, I wrote in the March 2010 issue of *William Penn Life* about how St. Margaret of Hungary Roman Catholic Church of the Diocese of Cleveland was shuttered and sold off for the good of the church's parishioners. At that time, my siblings and I were involved with many Hungarian cultural events sponsored by that parish. Whether it was at a fish fry that featured my brother András II providing dinner music on his Schunda cimbalom, or at the many other truly Hungarian events that took place there, we had fun as we helped out where the need for strong adolescent labor was requested.

More than 10 years on, I remember that old church: Father Rosko at the pulpit, Christmas trees, Easter flowers, Mother's Day opening of the outdoor grotto. I recall the smoky incense on feast days, filling the church and seeping out into the entrance, where the smells from the kitchen mingled with those of the church.

Up until the last Mass there, held early on Nov. 1, 2009, there was a forlorn hope amongst parishioners that an eleventh hour reprieve by Bishop Richard Lennon would save the church from closure. My family attended the last official service at St. Margaret, albeit for only a brief time. We left once the bishop began his homily. The ride home on that fall day was quiet.

Ten years hence, another autumn brings with it the news that another of our community's beloved churches is condemned for closure. This time, it is St. Stephen of Hungary in Youngstown, Ohio, ordered to close by the decree of Bishop George Murry and the leadership of the

Diocese of Youngstown. Desensitized to this sort of thing, my dad just laughed and said "same circus, different clowns" upon hearing the news.

My wife Monika and I attended what was most likely the final parish picnic this past July. I spoke with several parishioners in attendance about the closing, and their observations were echoes of what I had heard when St. Margaret's closed: "It is God's will"... "It won't happen"... "The bishop knows best"... "Life goes on"... "If it does happen, I will not go to church again"... "We will fight it tooth and nail to the bitter end."

Since the closing of St. Margaret and the continued problems within the Church, I have taken my ecclesiastical "business" elsewhere. If I go to church, it's to Monika's United Methodist Church. The one we attend in Washington has been going strong in some form since 1869. I can only assume that several parishioners of St. Stephen of Hungary will do the same. I imagine it will be difficult as most American-Hungarians place a great emphasis on their ethnicity and religion.

I have much affection for St. Stephen of Hungary parish. My brother and I made hurka the final two times it was produced by the Holy Name Society there. We attended the funeral Mass for my grandparents there. My family must have attended hundreds of Masses, Easter basket blessings on Holy Saturday, Easter/Christmas services and other celebrations at St. Stephen's.

I know the closure has been particularly hard on my father. He worked as a custodian for the church during



The members of St. Stephen of Hungary Parish hope and pray they can keep their church's doors open.

his college years, and he would point out various pieces of history concerning the church proper. He has many anecdotes of the Wednesday/Friday bingo socials that were held in the church hall, followed by the 3:00-in-the-morning cleaning sessions with his blood-brother Sonny Tollas.

The long-time pastor of St. Stephen's Church, Msgr. Dezso Torok, baptized me. I did not know him well, but I have heard tales of his quirky Magyar sense of humor and staunch pride of being a Hungarian.

One of my favorite stories about the church is the one about the Michaelangelo Club. The club enlisted neighborhood children to paint just about every square inch of the church, auditorium, school, garage and parish house. My father tells me it was hard work but fun. As for the kids enlisted in the painting project, my father said that before they were hired to help, they were throwing rocks at the stained glass windows and busting bottles in the parking lot. After the project, they hung out at the church, protecting it because they have a vested interest in the place. They even genuflected when passing the main altar.

In my own hazy memories from childhood, St. Stephen's was the most beautiful church at Christmastime. My dad says that Mr. and Mrs. Bacho, with the help of several volunteers, made the church sparkle with a special Yuletide charm that was a perfect balance of color and luster and could rival what the White House designers create each year.

Father Joseph Rudjak is an amiable spiritual shepherd and hopes the church can remain open. He understands the diocese wanting to limit the number of Masses said by each priest, but he contends he is willing to go above and beyond in those regards and will happily continue to serve two parishes.

Back in 2006, the Cleveland diocese began to systematically close what the diocese called understaffed or underperforming churches. In less than four years, more than 50 churches were closed with the majority being nationality-based. Only the Polish congregations suffered more closure than the Hungarians. In the Cleveland diocese, six of the seven Hungarian churches were closed.

Point to Ponder....

This Tibor's Take is dedicated to the hundreds of William Penn Association members, living and deceased, who are or were members of St. Stephen of Hungary parish in Youngstown, Ohio. I know there are many members of the WPA who at one time lived in and around the Youngstown, Ohio/Sharon, Pennsylvania area and worshipped at one of the many Hungarian churches that were in the vicinity. Due to various circumstances, a large number moved to other areas far away but their heart and memories of those times remain. If you have an interesting story about growing up Hungarian and attending one of those many Magyar churches, I would love to hear your story! Likewise, if you live outside the NE Ohio/NW Pennsylvania area and your parishes have been forced to close, I would like to hear those stories as well.



St. Stephen of Hungary Church at Christmas.

Photo by Tibor Check

At that time, only St. Elizabeth of Hungary was to remain open. Many believe that that church too would have been eliminated, but because it is on the National Register of Historic Places, closure would have been difficult. And as a historic monument, there aren't many opportunities to turn it into valuable real estate.

Later, a dozen parishes that had been closed filed appeals to reopen, and through Vatican decree, those churches were ordered to once again open their doors to worship, which enabled St. Emeric's Hungarian Catholic Church in downtown Cleveland to reopen. Unfortunately, the parishioners of St. Margaret chose not to join the others in the Vatican appeal.

Hopefully, the church faithful of St. Stephen will consult their Hungarian cousins to the north for insight and information. Having taken a course in canon law while in law school, I know what a difficult and complicated process awaits those seeking to undo diocesan decisions from some higher authority. Perhaps intervention will come from the Pope, or from some higher source?

I can only imagine what a source of trauma this is for the affected parishioners. Houses of worship bind communities together: they knit together a web of history and folk traditions. Once lost, such institutions are not easily or readily replaced.

As for those parishioners embarking on the Herculean task of trying to keep their church open, I think the opening words of the *Himnusz* apply: *Isten, Áldd meg a Magyarat.*

*Éljen Amerikai-Magyar,
Long live the American-Hungarians,*

Cseh Tibor, Jr.

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



In the Community *with our National Directors*

Reports from our National Directors on the people and activities they encounter during WPA's fraternal and charitable outreach.

Reformed Church camp helps youth strengthen faith while building friendships

by Richard E. Sarosi

Mount Pleasant, PA -- I had the opportunity to visit and present a gift from William Penn Association to the Hungarian Reformed Church Youth Camp on July 15 at the Laurelville Mennonite Church Center in Mount Pleasant, Pa.

The camp is located in the Laurel Highlands area of Pennsylvania. The camp is committed "to providing the youth of our congregations with sound biblical teaching of God's moral absolutes, to modeling our Christian faith through a wide array of programs and fellowship activities, and to encouraging them to build friendships among themselves in order to strengthen the body of Christ, the church."

The young campers and their counselors were so very grateful for the gift given by WPA. This gift will help to defray the cost of attending the camp for the young people, some of whom are WPA members.

I had the opportunity to sit in on a group discussion



Photo courtesy of the Hungarian Reformed Church Youth Camp

Campers and counselors prepare for a game during the Hungarian Reformed Church Youth Camp held this July in Mount Pleasant, Pa.

and later join the campers for lunch, which was followed by the group singing several songs in English and Hungarian.

Rev. Karl Ludwig and Mary Ann Parsons were among those who coordinated the camp activities. There are so many more individuals to thank for their devotion to our young people that I have to refrain from naming them in case I miss someone.

To all of them, please continue the good work you do. It is so rewarding to see the joy and excitement in the children's faces as they learn more about their faith.

Help us help our youth

Since 1972, William Penn Association has helped young members attending college achieve their goals by awarding them over \$2.8 million in scholarship grants. By donating to the WPFA Scholarship Foundation, you are saying that you believe in the potential of our children and in the power of education. With your help, our children can transform the world and our communities.

Please accept my tax-deductible contribution of:

- \$1,000
- \$500
- \$250
- \$100
- \$50
- \$25
- _____

Name: _____

Email: _____

Address: _____

City: _____ State: _____ Zip: _____

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

WPFA Scholarship Foundation, Inc.
709 Brighton Road, Pittsburgh, PA 15233-1821



A day for Magyars in Ligonier



Photo by Bob Bisceglia

LIGONIER, PA -- WPA Sales Agents Dick and Joyce McIntire of Ligonier, Pa., welcome visitors to the WPA information booth at the Bethlen Communities' Hungarian Picnic held July 28. The event featured performances by the William Penn Association Magyar Folk Dancers of McKeesport, Pa., the Kodály Ensemble of Toronto and George Batyi and his Ensemble. Guests enjoyed *palacsinta* and *gulyás*, along with *kürtőkalács* from Steel City Chimney Cakes.

Winnipeg festival turns 50

by Joyce Nicholson

WINNIPEG, Manitoba -- This year marked the 50th anniversary of Folklorama, held Aug. 4 to 17 in Winnipeg.

What was originally planned as a one-time event in 1970 to celebrate Manitoba's centennial, has grown into an annual event featuring 40 pavilions, each representing a particular nationality.

According to the festival brochure, "the Folklorama Festival is about ethno-cultural communities coming together with pride to share their love of culture with open hands and hearts."

"This is exactly what we experienced at the Budapest-Hungarian Pavilion," said Ken Toth, a Hungarian American who was visiting the festival with his wife, Deb. "We thoroughly enjoyed the food and show at the pavilion. It was beyond our expectations."

Ken said everyone was friendly and welcoming, including youth ambassadors Julia Mager and Martin Boda, adult ambassadors Teresa Byrne and John Sobkovich, volunteer Imre Naphegyi, and pavilion coordinators Mirna Byrne and Laura Gies.

The Hungarian Pavilion was spon-



Photo by Ken Toth

Young members of the Karpát Hungarian Folk Dancers perform during the 50th Anniversary of Folklorama, an annual festival held in Winnipeg, Manitoba.

sored by the Hungarian Canadian Cultural Society of Manitoba.

Among the Hungarian performers at this year's Folklorama were: Tarsoly Zenekar, a four-piece orchestra from Budapest; the Karpát Hungarian Folk Dancers of Winnipeg; and the Hungarian Kapisztrán Folk Ensemble of Winnipeg.

Hungarian cooking classes scheduled

ALLEN PARK, MI -- Anyone interested in learning about Hungarian cooking is invited to attend "Cooking with LOVE" classes conducted by Elizabeth Krajcz on the first Saturday of the next three months. Each class runs from 9:00 a.m. to 2:00 p.m. at the American Hungarian Reformed Church, 9901 Allen Road, Allen Park. The featured menu of the day will be served for lunch.

- Sept. 7 - Canning class making vegetarian *lecsó*, with bacon, *kolbász*, onions, rice and *kalács*.

- Oct. 5 - Chicken *paprikás* with dumplings, Hungarian-style cucumbers and *kifli*.

- Nov. 2 - Pork goulash with dumplings and *palacsinta* with cheese filling.

The cost is \$40 per class by prepayment only. No walk-ins will be accepted. All reservations MUST be received by noon on the Wednesday of the week of the class.

For more information, please email Judy at Hungariancookingclasses@gmail.com or call her at 248-763-1617.

Film fest hosts Hungarian night

CHAGRIN FALLS, OH -- *Alla Zingara*, a film about the 100-member Budapest Gypsy Symphony Orchestra, will be shown on a special Hungarian Night at the 10th Annual Chagrin Documentary Film Fest. The film will be screened on Friday, Oct. 4, at 7:30 p.m. at the Chagrin Valley Little Theater, 40 River St., Chagrin Falls. The festival will screen 89 films over five days (Oct. 2 to 6) at seven venues. *Alla Zingara*, written and directed by Gloriá Halász, details the everyday life of the musicians, while giving insight into the orchestra's months-long effort to prepare for a concert in Moscow. For more details about the screening, contact George Pogan at gpogan@gmail.com or call the Chagrin Film Fest office at 440-247-1591.



JUST 4 KIDZ

Now that the new school year has started, we hope you have your best year ever! The funny thing is, no matter how much you might like school, it can be a bit hard getting back into “learning mode.” So, to help you make the most of this school year, here are some tips to make things a little easier for you and help you work smarter.

- Keep all your school supplies in one bin or tote bag so you don’t lose them in the toy box.
- A kitchen timer or the timer on your parent’s phone can help you stay motivated when you think you have hours of homework. Cut homework into 20-minute blocks so you feel less overwhelmed.
- Do you get a lot of worksheets and skill-drill papers? Collect them in one binder or bin so you can review them before tests instead of searching through the whole house for that one vocabulary sheet.
- Some kids study better right off the bus so they can get to play time quicker. Maybe you’re a kid who likes to play after school and then focus on homework. Decide what works better for you!
- Are you mixing up your stuff with your sibling’s stuff? Try color-coding: when everyone has a specific color of water bottle, folders, etc., it’s easier to find your stuff.



- Help your parents prepare your breakfast the night before so you’re not so rushed in the morning. Try breakfast tacos, peanut butter and jelly sandwiches, or even overnight oatmeal.
- When your teacher gives you a date for a field trip, picture day or other school event, make sure to tell your parents right away to keep everyone on the same page.
- Don’t join the track team, basketball team and art club all at the same time. Leave some room for your family and friends.
- Repeat meals. You can make your own lunch the night before, but keep it simple by repeating meals. That is, every Monday is hummus with celery and carrots, every Tuesday is ham and cheese wrapped in a tortilla, and so on.

Our thanks to *Parents* magazine and Dayton Moms Blog for these great tips. For more, visit www.parents.com or <https://dayton.citymomsblog.com>.

Branch 14 Cleveland, OH

by Richard E. Sarosi

Where did our summer go? It is hard to believe fall has begun as we hold onto the nice, warm temperatures of summer for just a little while longer. I hope our WPA gardeners were successful with their crops. Now, let the canning begin.

The Cleveland Hungarian Cultural Garden held its golf outing July 17 at the Mayfield Sand Ridge Club. The course, designed in 1908 by W. H. "Bertie" Way, is the only golf course in Ohio to receive recognition as an Emerald Distinguished Club. So, naturally, the golfers were very anxious to play such a notable and distinguished golf course.

Despite questionable weather early on, it turned out to be a wonderful afternoon for golf. The day ended on a high note with an eastern European style dinner, the announcements of golf prizes and the drawing of raffle prize winners. Next year, the golfers will have the opportunity to play the Sand Ridge course, which is a very challenging course. All proceeds raised at the golf outing benefited the Cleveland Hungarian Cultural Garden Endowment Fund. For more information about the Hungarian Cultural Garden, please visit the website at www.hungarianculturalgarden.org.

The Hungarian Cultural Center of Northeastern Ohio held its Classic Car Show and Picnic July 21. The cars took their place to be admired and were voted by the crowd as to who was the best in show and most popular. The afternoon was filled with music by The Hungarians, and delicious Hungarian dishes and crowd favorites were available for purchase. The pastries, lángos and Transylvania Bakery selections were a hit. More information on the club's activities can be found on the club website at www.hungarianclub.org.

On July 27, the Pannon Children's Chorus of Pecs, Hungary, stopped



The Pannon Children's Chorus of Pecs, Hungary, performed at the Westside Hungarian Reformed Church in Cleveland as part of their 2019 tours of the U.S. and Canada.

in Cleveland as part of their USA-Canada Tour 2019 and performed at the Westside Hungarian Reformed Church on Puritas Avenue. The choir numbered 37 young people who were dressed in red, white and green shirts, and entered the church sanctuary with song. The choir director and seven chaperones accompanied the children, who range in age from 8 to 16 years. Singing in Hungarian a variety of songs, the choir amazed the audience as their voices came together as one. While in Cleveland, the choir visited some Cleveland sites. We thank the choir for sharing their songs and voices with us, and we wish them safe travel back to Hungary.

Branch 14 meetings are held in the Bethlen Hall of The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills. Branch 14 adult members and guests are welcome to attend. Upcoming meetings will be held on Wednesday, Sept. 4, and Wednesday, Nov. 6. Both start at 7:00 p.m.

The calendar of Cleveland's Hungarian activities is constantly changing as new events are added. As dates become available, they will be shared with you. Check *William Penn Life* for information on activities being hosted by our branch, the Association and organizations in the Hungarian community.

Your support of Hungarian clubs and organizations in your local communities is vital. We don't want to lose that which our ancestors taught us about our rich Hungarian heritage.

In honor of the 39th WPA General Convention, which takes place Oct. 12 to 14, 2019, WPA is offering

a special guaranteed issue insurance policy. Please see the ad in this issue for terms and conditions of this special insurance plan and take advantage of this special convention opportunity.

The WPFA Scholarship Foundation will be celebrating its 50th anniversary at the Convention. Your donations to the Scholarship Foundation are very important and really needed, as they provide the funds distributed to our student members for their college education. If you or your child was a recipient of a WPA scholarship, please make donations to the Scholarship Foundation. We want to see this fund grow in this 50th anniversary year and for the future.

We remember those WPA members who have passed away or may have recently lost a loved one. May they all 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 or recovering from surgery. We send get well wishes to WPA Home Office employee John S. Toth for his continued recovery. Please keep all of our WPA members in your prayers and thoughts.

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

As always, please remember to keep in touch with someone you haven't seen or talked with in a long time. Also, remember those who are in the hospital, rehabilitation facili-

NEXT DEADLINE
Sept. 9



Branch 18 member Helen Sryniawski (right) blows out the candles on her cake as she and her fellow branch members, including Ursula Markovits (left), celebrate her 92nd birthday at the Rhapsody Restaurant.

ties and extended care facilities; they like to have visitors.

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

Branch 18 Lincoln Park, MI

by Barbara A. House

Happy September! Thank you, God, for the cooler weather. We have had a steamy summer. Bring on the fall!

This will be an abbreviated Branch 18 news report. Tommy underwent hip replacement surgery, and it was rough. I will be spending my time in rehab with him.

Remember to attend the Hungarian American Cultural Center pig roast on Sept. 14. As always, they will welcome all volunteers.

Happy September birthday wishes go to all our wonderful members. A special hello to Wanda Gall.

Get well wishes are sent to all who are ailing. I send you lots of love and prayers.

Congratulations to Tyler and Andrea Gall on the birth of their daughter Elizabeth. My brother is a great-grandfather?!

Our annual branch trip to Soaring Eagle was a huge success. We will plan another very soon.

Please remember in your prayers

our deceased members and their families, especially James Emerick, Elizabeth Saier and John Nagy. May they rest in peace.

Remember, we will be restarting our monthly meetings on Wednesday, Sept. 18, at 6:00 p.m. at the Hungarian American Cultural Center on Goddard, with a welcome dinner. Thank you, Ursula.

Happy anniversary to my husband, Tom. Wow! We are really having fun. I love you.

Branch 27 Toledo, OH

by Paula Bodnar

Sure hope everyone has had an awesome summer. Just a reminder that we will resume our meetings on Saturday, Sept. 7, at 1:00 p.m. at American Table. Hope to see everyone there. It's time to start planning the annual branch family Christmas party. Also, we will again be collecting items for our Christmas baskets for the less privileged.

If anyone needs to get in contact with me, you can call me at 419-460-7214.

Branch 28 Youngstown, OH

by Kathy Novak

How fast the summer went. Schools are back in session, and holiday items are appearing on store shelves.

Summer found our members greeting relatives who had traveled to Youngstown for visits. Among those visitors were members of Irene Nemeth's family, including her great-granddaughter, Justine, and her great-great-grandson. The Schauers' granddaughter, Rachel, was in from Florida. Also, Jackie Prologo had members of her family visiting from Texas.

Another summer of happy gatherings included the Holy Apostles festival held July 14. This successful event featured ethnic music from Hungarian and Croatian musicians, including Andrew Check on the cimbalom. Guests enjoyed plenty of food, pastries and international beverages.

On July 28, Bethlen Communi-

ties hosted their annual Hungarian picnic in Ligonier, Pa. Among those attending were WPA National Directors Richard Sarosi, Joyce Nicholson and Kathy Novak, along with members of their families. The performers endured the heat and presented great programs. Congratulations on a job well done to Judit Ganchuk and the William Penn Association Magyar Folk Dancers.

The Youngstown American Hungarian Federation hosted its annual Magyar Nap on Aug. 4. The day included a chicken paprikas dinner, along with other Hungarian food and pastries. Guests also enjoyed Hungarian music and a performance by local Hungarian dancers.

Several other events were held later in August, and we'll share details of those in our next report.

Congratulations to all of this year's WPA scholarship recipients. We wish them much success in the new school year.

Get well wishes go out to Margie Sams, Irene Nemeth, Alexis Kozak, Ernie Sarosi, John Toth, members of the Board of Directors who have been experiencing some health issues and all who have been feeling under the weather.

Our sincere sympathy goes to those who have recently lost a loved one. We also offer many thoughts and prayers to everyone touched by the tragedies that occurred last month, especially the victims of the shootings in El Paso and Dayton.

Wishing all those celebrating a birthday or anniversary a wonderful day.

For your life insurance or annuity needs, call Kathy at 330-746-7704 or Alan at 330-482-9994.

Branch 34 Pittsburgh, PA

by Marguerite McNelis

Happy Labor Day. It's hard to believe that summer is almost over and autumn will be here on Sept. 23. School started a while ago (smile parents) and Halloween, Thanksgiving and Christmas are around the corner...at least that is what you would think because stores already have those decorations on the shelves.

The next annual meeting of the WPFA Scholarship foundation will be held on Sunday, Sept. 8. Please see your August 2019 *William Penn Life* for more information. Don't forget: the William Penn Association's 39th General Convention will be held this October, also.

Congratulations to our scholarship recipients. Please remember the William Penn Association and its generosity toward your endeavors and when you can, make a donation to our future scholarship recipients.

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

We are looking forward to visiting with our friends at Branch 296 and enjoying their bacon roast on Sept. 22. This is always an enjoyable day of good conversation and good food.

Our branch made a donation to the Humane Animal Rescue.

Special birthday wishes go out to my daughter-in-law Valerie, my nieces Nicole Healy and Gabriella Medina and everyone celebrating their birthdays in September.

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

Branch 44 Akron, OH

by Elizabeth Darago

It's fall, and our branch wishes all William Penn branches a fantastic autumn!

Children and other members are starting school, and all branch drivers need to be extra vigilant for kids darting into traffic. Safety first!

Need insurance? Contact Alan Szabo at 330-482-9994.

Branch 89 Homestead, PA

by Mark Maskariniec

We held our 8th annual golf outing Aug. 11 at Butler's Golf course in Elizabeth, Pa. Things could not have gone better.

First, the weather wasn't just beautiful, it was perfect for golf. High clouds, low wind, low hu-



Members and friends of Branch 89 enjoyed a beautiful day at Butler's Golf Course in Elizabeth, Pa., during the branch's annual golf outing.

midity--just perfect. We did hit our mark of over 100 golfers for the first time. Including diners, we had about 140 overall. We had young and old, male and female, locals and out of towners--a true cross-section of the people who have supported us all these years. We also had some new faces to go with our traditional supporters.

About 40 golfers participated in the buffet brunch, which Butler's started an hour early for us. It not only included the usual breakfast fare--eggs, bacon, sausage, potatoes, fresh fruit and pancakes--but also roast chicken and Salisbury steak. The brunch might have had an even higher attendance had it not been for the appearance of 300 wings, donated by our friends from Buffalo Wild Wings. They smelled heavenly and were promptly devoured.

The golfing was very nice. The course was in great shape for that time of year. Play went at a good pace with very few exceptions. We actually played in a little over four hours, which is great for a golf outing of this size.

Golf was followed by a terrific buffet dinner, courtesy of Chef Al. The chicken marsala was impeccable, and the hot sausage was, as always, a crowd favorite.

We had great support at our auction table and the 50/50. We set a record for money made on the auction and raised over \$850 on the 50/50. Several members were among the prize winners this year,

including Mary Jane Hermansderfer, Lisa Toth-Maskariniec and Debra Zamberry. Congratulations to all our members and to all the winners. You playing in this outing keeps the church doors open.

We thank all our members who participated, our volunteers and our donors. We'd especially like to thank Branch 89 member Tom Kazar of Dorothy 6 Blast Furnace Café, whose very generous donations made it possible to restructure and increase the dollar amount of prize winnings.

Finally, special thanks go to our good friend, Branch President John Toth. While his health issues prevented him from playing this year, they did not prevent him from participating. Not only was John a tee sponsor, but he also put a four-some together. He donated to our auction and was a spotter on one of our prize holes. He did a great job. Thank you, Johnnie, and God bless you with good health in the days and years to come. It was so good to see you out and about and helping us to the extent you did this year.

Special thanks to Branch members Sandy, Bill and Sara Ardale for your donation of gift cards and lottery tickets to our outing.

Also, special thanks go to Carolyn Toth Hanchak and her husband Joe Hanchak, both Branch 89 members, who came in from Iowa this year to play in our golf outing. Carolyn also gave the grace before dinner. Carolyn, you did a good job and made



Members and friends of Branch 132 gathered Aug. 4 for the branch's annual summer picnic.

your uncle and your parents proud.

It was great to see our friend Jim Findlay on the course after his surgery earlier this year. And let's not forget how good it was to see Branch Vice President Mark Maskarinec back on the golf course. After seeing a hole sponsor sign donated by Branch 89 Mascot Fairway Toth-Maskarinec, Mark went on to sink seven out of the next eight birdie putts. He sure was on a roll. Plus, it was great to have our beloved Uncle Fred Gabocy back taking pictures of our outing.

We also want to acknowledge and extend our appreciation to the following members who have supported and attended all of our golf outings: Billy Ardale, Mary Jane Hermansderfer, Memory Joll, Connor Langan, Ron Rubinsak, Justin Toth, Matthew Toth, Richard Toth, Debra Zamberry and Michelle Zamberry. Our thanks also to friends Jeffrey Jenkins and Rob Powell. You all are to be commended for your continued support of this event and its benefit for not only our branch but also for The First Hungarian Reformed Church of Homestead.

Mark your calendars for Aug. 9, 2020, the date for next year's golf outing. Each year, we are blessed to grow our outing by 20% which in these difficult times is hard to do. People always compliment us on how well the outing went and what

a value it is for the amount charged.

On a sad note, we are sorry to announce the death of long-time branch member Rose Rapolti. Rose was a strong supporter of our branch and the various trips and activities our branch would hold. She always had a smile on her face and was a sheer joy to be around. Our world is a little less brighter now that she is gone. Rest in peace, Rosie. We are sure you are having a big family reunion with all your brothers and sisters that have gone on before you. We will miss you.

Again, we invite everyone to join us for Hungarian Night at Dorothy 6 Blast Furnace Café in Homestead the last Friday of each month. Come enjoy a wonderful meal and bask in the wonderful relaxing atmosphere, with music provided by George Batyi and his orchestra.

Take care and do something nice for someone out there. Remember, it takes less energy to smile and have a positive attitude than to be negative. And, you will feel better doing so.

Keep in touch and please send your suggestions for branch activities going forward.

I hear another kolbász fundraiser may be in the works. We'll see.

Enjoy these remaining summer days; the cold and snow will be here soon. But, for now, I won't mind when a little cooler weather arrives.

Branch 129 Columbus, OH

by Debbie Lewis

Greetings to all from Columbus. We have made it to September. It is so true when they say the older you get, the quicker the months fly by. It will be Christmas before we know it.

This month marks the end of summer picnics and the beginning of the school year, football games and harvest activities. Hope everyone has a great Labor Day weekend.

This month's important dates: Labor Day (Sept. 2), Grandparents Day (Sept. 8), Patriots Day (Sept. 11) and the first day of fall (Sept. 23).

We welcome our newest branch member, Kathryn Lewis.

Our next branch meeting will be held on Tuesday, Sept. 3, at Plank's Café, 743 Parsons Ave., beginning at 4:00 p.m. We'll be discussing plans for our branch Christmas party.

There will be a Soup & Learn program sponsored by the Hungarian Cultural Association of Columbus on Sept. 8 at St. Ladislav Church, 277 Reeb Ave. Soup will be served at 11:30 a.m. followed by the program.

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

Get well wishes go out to all who have been ill or hospitalized.

Sincere sympathy to all who have recently lost a loved one, especially to the family of branch member James Lawton. Please remember all in your prayers.

If you have any news about yourself or a loved one you would like to share, or if you would like to receive information about WPA life insurance or annuity plans, please contact Debbie Lewis at 614-875-9968 or e-mail DAL9968@aol.com.

Branch 132 South Bend, IN

by John E. Burus

As summer winds down and autumn arrives, it seems time goes by faster each year. I would like to wish all members a safe Labor Day weekend with family and friends.

The next Branch 132 quarterly meeting will be held on Tuesday,

Sept. 3, at the Martin's Supermarket Deli Erskine Plaza (first floor) on Ireland Road, South Bend, at 5:00 p.m. We will plan the date for the annual Christmas party at that time.

The summer picnic on Aug. 4 was a success with wonderful weather and a good turnout of members and family. Good food and conversation was had by all who attended. We look forward to continuing the tradition for many years to come.

Branch 226 McKeesport, PA

by Judit Ganchuk

By the time you read this, the WPA Picnic will be but a memory.

Best wishes to newlyweds Michael and Erin; may your troubles be divided and your joys multiplied. Congrats!

We wish happy birthday and happy anniversary to all who celebrate in September.

While we are bombarded with negative imagery daily on the evening news, we should all focus on a time when Americans were united. Many of us remember exactly where we were 18 years ago on Sept. 11, 2001. In the days afterwards, Americans were reminded of how vulnerable yet strong we all are in the face of terrorism. Please keep the memory of that day's victims alive by doing a kind deed or helping someone less fortunate. Let us never forget. Please keep them and also our members who have lost a loved one in your prayers; they need it more than they will say it.

September is also Life Insurance Awareness Month. If your friends or family members don't have life insurance coverage, show them our WPA Guaranteed Issue special featured elsewhere in this issue. For the people in your life who have no coverage, this may be a good time to review their needs, and WPA asks no medical questions for this plan. The deadline is Halloween so don't forget to talk to them soon.

We will start branch meetings again. Please call our Branch President Malvene Heyz at 412-751-1898 for information on our next meeting. Also, call her to share your news with us.



The William Penn Association Magyar Folk Dancers of McKeesport, Pa., prepare to take the stage at the annual Hungarian picnic hosted by Bethen Communities in Ligonier, Pa.

With the new school year in session and the fall harvest approaching, do you know who helps the little pumpkins cross the road to school?....The crossing gourd!

Until next month....

Branch 249 Dayton, OH

by Anne Marie Schmidt

Gone fishing! That is the news from our house. As I write this article, Mark, my husband and regular Branch 249 reporter, is in Canada at the family cabin on a well-deserved and needed fishing trip with friends. Over the last month, we have spent many hours moving to our new house, cleaning, unpacking, organizing and keeping up with two properties, so a little relaxation is rejuvenating.

I hope those who were able to attend the WPA Picnic had a wonderful time and enjoyed the new location. As usual, we were looking forward to the delicious food, the music and dancers, the delectable pastries and best of all, a fun afternoon gathering with dear friends.

Thank you, Branch 249 and Magyar Club of Dayton members, for your contribution of delicious homemade pastries. Thank you, Gail, for opening your home to us, for baking and for the yummy lunch. Always a fun time baking together!

A special thanks to Cindy Dobo of Dobo's Delights Bake Shoppe in Pi-

qua, Ohio, for your abundant supply of beautiful Hungarian pastries and beigli/nut rolls. Please visit www.dobodelights.com to see all the fabulous baked goods you can purchase and have shipped to your home.

All money raised from pastry sales at the picnic was donated to the William Penn Fraternal Association Scholarship Foundation, Inc.

The Magyar Club of Dayton will be hosting a bacon fry and picnic on Sunday, Sept. 15, from 1:00 to 4:00 p.m. at Art Van Atta Park, 3180 Benchwood Road, Dayton, in Shelter #3. The Club will supply the bacon, bread, basic toppings, plates, napkins and utensils. Families are asked to bring a large covered dish to share and their own beverages.

Mark your calendars for a Gulyás Dinner on Oct. 12, from 4:30 to 7:30 p.m., or until the kettle runs dry, at the American-Czechoslovakian Club, 922 Valley St., Dayton. Music will be provided by Steve Hegedeos.

We hope all of you have a relaxing Labor Day spending time with family and friends in thanksgiving of the blessings bestowed upon us.

Thank you for all the prayers and concerns expressed to us in the Dayton area after the tornadoes and mass shooting. If there was ever a time when we needed true fraternalism and brotherly love, it is now. I am proud to be a member of WPA, a great organization that was founded on the concept of fraternalism, mutual aid for one another and con-

tinues today to promote the same ideals of our founders.

Get well wishes to those who have been ill or hospitalized. Prayers for your complete recovery.

We extend our sincere sympathy and prayers to those who have lost a loved one. May God ease your pain and comfort you during this difficult time.

Happy birthday and anniversary to those celebrating a special day in September. A special birthday wish to Lucas from Grandma and Grandpa. Wow, two years old; just two years ago you brightened our lives on Labor Day.

Please contact Mark, our Branch President and Branch Coordinator, if you have any questions or suggestions for branch activities. You can reach him by email amschmidt@msn.com, or by phone at 937-938-0198.

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

Our branch *szalonna sütés* (bacon roast) returns on Sunday, Sept. 22, at Riverside Park in Oakmont. We invite you to join us for our annual event and encourage you to come hungry! Our grills will be ready for 1:00 p.m., and the event will continue until around 5:00 p.m. Find our group in the Rotary Pavilion directly behind Riverview High School. Parking is available in the high school lot. For GPS directions, enter 200 Hulton Road, Oakmont, plus follow the directional signs

approaching the park. Riverside Park is a non-smoking and alcohol-free facility, and we're sure that you'll enjoy our lively conversations, smiles, hugs and delicious food!

We'll provide the slabs of bacon, kolbász, hotdogs with fixings, pop and water. You can bring one of your tasty side dishes or a dessert for sharing, and we'll be all set. A crock of homemade baked beans will be my contribution. RSVP by Friday, Sept. 13, so we'll know how many to plan for by calling me at 724-274-5318 or Diane Torma at 724-882-3802.

Bring your basketball and tennis equipment, too, as Riverside Park has courts available for your enjoyment. There's also a rubberized track for you to walk off your meal or have a squirrel encounter. And, the park has a terrific playground so the kids can burn off some energy.

All are welcome, including friends from neighboring WPA branches, as are other like-minded folks. Come out and relax with us at Riverside Park.

Happy September birthday greetings to all of our 296-ers, most especially to Josh Borland. Looking forward to hearing about your summertime adventures in Montana.

Get well wishes to all who are experiencing health issues at this time. We want you well in all aspects of life. We also give a special nod to all of the caregivers out there who bring thoughtful assistance in numerous ways.

Heartfelt condolences to those who have lost a loved one recently.

May good memories, family members and friends provide you with the support that you need.

Hello to our new Branch 296 members. You are welcome to attend our casual meetings, and we look forward to seeing you at our branch events.

Please save the date to attend our branch family Christmas party at Springdale's VFW Hall on Sunday, Nov. 24. More details will follow.

By the time you read this, school will be back in session. This year marks the 50th anniversary of the William Penn Fraternal Association Scholarship Foundation, Inc. That's quite an accomplishment for goals met and promises kept in providing over 6,000 scholarships to our members! Were you one of our scholarship recipients? If so, why not give a donation to keep this going for another 50 years? If you have donated, our current and future student recipients are grateful for your generosity.

Our monthly branch meetings resume on Thursday, Sept. 12, at 6:00 p.m., at King's Family Restaurant in New Kensington. The remaining meetings for the year are: Oct. 10 and Nov. 14. Come join us. Our meetings are brief, and we welcome your input. We always cap it off with fellowship, coffee and dessert. We always leave the restaurant with smiles on our faces, too.

Our helpful WPA agent Noreen Fritz, FIC, LUTCF, usually joins us, and she's available to respond to your life insurance and annuity questions. You can also speak to



Photo of bacon © Can Stock Photo Inc./milinz

You're Invited

Branch 296 Springdale, PA

BACON ROAST

Sunday, Sept. 22, 1:00 PM • Riverside Park
200 Hulton Road (off 3rd St.), Oakmont, PA
For more information, call Diane Torma at 724-339-2445



Illustration © Can Stock Photo Inc./DrawShop

Noreen by phone at 412-821-1837 or contact her by email at noreen.fritz@comcast.net.

Happy fall, everyone!

Branch 336 Harrisburg, PA

by Nicole Stamer

Fall is knocking on our door. Are you ready for pumpkin spice, cool evenings and the changing of the leaves?

Our members are invited to join us throughout the week at the Verhovay Home Association. Every Monday, we enjoy the wing special from 5:00 to 9:00 p.m. On Wednesdays, we participate in a Texas Hold'em tournament starting at 7:30 p.m. There are no buy-ins with prizes for first and second place winners. Thursdays, we have a dart tournament that starts at 7:00 p.m. On Fridays, everyone is throwing bags during our cornhole tournament. We do a blind draw for partners and just have a great time together. Games start at 7:30 p.m. Then it's time to yell "bingo" every Sunday starting at 2:00 p.m. along with dinner specials. We hope to see you at the club soon!

On Aug. 1, members and friends gathered at the club for a dinner special of crab legs, corn on the cob and baked potatoes. There was a full house and lots of full bellies, friends, and fun!

Two days later on Aug. 3, DJ Scott was playing all our favorites as we celebrated one of our members birthdays. It's always a great time when the music is playing!

DJ Kasi will be at the club on Saturday, Sept. 14, from 7:00 to 10:00 p.m. playing all your favorites. There will be a food special that evening as well.

We are gearing up for our golf outing and picnic on Saturday, Sept. 28. Golf will be held at Manada golf course with a shotgun start at 7:30 a.m. The picnic will start at noon at Cibort Park. Cornwallace will be on stage from 1:00 to 5:00 p.m. Food and beverages are included in your ticket price. We will have raffles, games and lots of fun! Tickets can be purchased at the club. Cost is \$15 for one member or \$25 for two mem-



Members and friends of Branch 336 gathered at the Verhovay Home Association for a special dinner featuring crab legs, corn on the cob and baked potatoes.

bers. Non-members are \$20 each.

October has a lot to offer, so make sure you mark your calendars for the upcoming fun.

On Tuesday, Oct. 10 and 24, starting at 6:30 p.m., we will play trivia at the club. Come test your knowledge! There will be prizes for the first and second place teams.

On Saturday, Oct. 5, from 7:00 to 10:00 p.m., Silver Junction will be on stage at the club. There will be a food special as well as the regular menu.

Timeless is going to be playing at the club on Saturday, Oct. 12, from 7:00 to 10:00 p.m. There's always a packed house when they join us for an evening of fun.

Do you like to paint? Would you like to try a different kind of paint party? On Saturday, Oct. 19, at 2:00 p.m. we gather for an Acrylic Paint Pourin' Party. You will learn how to create your one of a kind piece of art and be able to take it home after it dries for about a day. Tickets are \$35 and can be purchased from the club or on the eventbrite website.

Runaway Train will be playing at the club on Saturday, Oct. 26, from 7:00 to 10:00 p.m. Come dance the night away!

Are you attending the WPA General Convention? We are excited to head out to Pittsburgh for the weekend and look forward to seeing

some old friends and making some new ones.

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 Stamer at verhovayhomeassn@gmail.com.

Branch 349 Weirton, WV

by Joyce Nicholson

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

This year for Join Hands Day, our branch focused on something a little different, and it all started with a Civil War hero.

William Pittenger was born in 1840 in Knoxville, Jefferson County, Ohio, the son of Thomas and Mary Mills Pittenger. He would become a school teacher in Knoxville.

When the Civil War began, his patriotism led him to enlist as a private in the 2nd Ohio Volunteer Infantry, H-Company, Steubenville. He entered into the lore of the American Civil War when he volunteered to be a member of Andrews' Raiders and seize "The General" locomotive



Members of Branch 349 join members of the Pittenger family for an appreciation picnic for those who participated in the branch's Join Hands Day project at the family's cemetery plot.

in "The Great Locomotive Chase." On March 25, 1863, he became just the fifth person ever to be awarded the Medal of Honor.

Afterwards, he became an ordained minister in the Pittsburgh conference of the Methodist Episcopal Church.

I impart this background information because the Pittenger family plot at Island Creek Cemetery was vandalized. Our branch, with assistance from many members of the current Pittenger family, repaired, restored and replaced the destroyed stone and grave sites in the MOH recipient's family plot. We replaced dirt, sod and plants. It was a communal effort to improve the appearance of this historic site.

July 14 was a gorgeous day, so Harry and I took a short drive to Akron to visit the Hungarian-American Club on East Waterloo Road. They were having their annual picnic. We have never been to their club but have passed by it several times on I-77.

The members were so friendly. We got the entire history of this organization while eating the delicious food they were selling to raise money to maintain the facility. They've been organized close to 100 years. Quite an achievement, especially when you consider the club is run by only a few active members.

It was a good day and fun visit to make new friends. Thanks, Jim,

Sandy and Andy, for a terrific afternoon.

Keep an eye on the Hungarian swim team at the summer Olympics in Japan in 2020. A 19-year-old Hungarian swimmer named Kristof Milak recently shattered the world record in the 200 meter butterfly at the FINA International Swimming Federation world championships. The previous record was set by the USA's Michael Phelps in 2009.

Have a great end-of-summer weekend this Labor Day. Fly the flag, and stay safe.

Let us never forget to observe Patriot Day on Sept. 11. Say a prayer for those who died or were injured in the terrorist attacks on the USA in 2001 and since. God bless all first responders, police and military members everywhere.

We extend good wishes to those with birthdays or anniversaries this month. Those celebrating September birthdays include Emily Nicholson, Deborah Toth, Kathy Novak, Carrie Walls and Christina Starr.

Our sincere condolences to families who may have lost loved ones.

Agnes Heller, famous Hungarian philosopher, lecturer and Jewish Holocaust survivor, died July 19 at the age of 90 while swimming in Lake Balaton. She was a core member of the Budapest School philosophical forum in the 1960s and later taught political theory for 25 years at the New School for Social Research in

New York City. She recently lived, wrote and lectured in Budapest.

Also, keep in mind that it's time for annual flu shots before the season hits. Don't get caught without your flu shot.

Can you believe that soon we will be focusing on fall and winter holidays and events? Our next branch meeting will be at 3:00 p.m. on Sunday, Sept. 29, at Eat 'N Park, 100 Mall Dr., Steubenville. Please join us.

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.

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

Branch 352 Coraopolis, PA

by Dora S. McKinsey

September brings with it the beginning of the fall season. Officially, fall starts on Sept. 23 this year. We also celebrate Labor Day on Sept. 2. Not to shock anyone, but Christmas is right around the corner!

In next month's article, a list of all Branch 352 members who received a scholarship grant for the 2019/2020 school year will be published. Instructions for those applicants applying for a 2020/2021 WPA scholarship grant will soon be published in *William Penn Life*.

Remember to donate to the William Penn Fraternal Association Scholarship Foundation, Inc. so that WPA can continue to offer scholarship grants to our deserving future scholars. If you were a recipient of a WPA scholarship grant, you know how important every little bit of money helps with school expenses. Please try to help someone else by donating to the scholarship foundation as a way of saying "thank you" for the support you received.

The 18th anniversary of 9/11 is this year. In remembrance, we should all volunteer for whatever cause you most care about. That is one of the best ways to remember the sacrifices made by so many. If you do volunteer, please remember to let us know so that we can all share in your accomplishments.

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

you be blessed with many more and may all of them be healthy!

Hope anyone feeling under the weather will soon be feeling well.

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

If you need help with insurance questions, whether it is to change a beneficiary or to report a lost policy, please contact me at 412-932-3170 or by email at dmckinsey@hotmail.com. I will be happy to assist you.

**Branch 800
Altoona, PA**

by Joan B. Ballash

Happy September! This month we bid farewell to summer and welcome autumn. I am looking forward to the beautiful colors of fall.

While we await the change of seasons, let's enjoy the long weekend Labor Day brings. Take advantage of this holiday to have one more outing with family and friends.

Branch 800 will begin meeting again on the second Monday of each month, starting Sept. 9 at 7:00 p.m. at Our Lady of Lourdes Education Center in Altoona. All members are welcome to attend.

Students are back in school. Remember to drive carefully and obey all laws concerning school transportation vehicles.

Happy birthday to all those born this month. May God keep you in His care.

Best wishes to those celebrating special events. May friends and family share your joy.

We offer prayers for individuals who are ill or suffering in any way, and hope they will experience improved health very soon.



Branch 8036 President Jerry Hauser (above, right) and former Branch President Glenn Johnson enjoy the branch's annual Meet & Greet July 21 at the Stone Villa Winery in Acme, Pa. Congratulations to branch member Katie Hauser (pictured right) who won the day's limbo contest.



Sincere condolences to those who have lost a loved one. We know you will miss them and hope faith in the Resurrection will sustain you.

If you have questions about life insurance or annuities, call Bob Jones at 814-942-2661 for the answers.

**Branch 8036
Scottsdale, PA**

by Jerry Hauser

Branch 8036 held its 6th Annual Meet & Greet July 21 at the Stone Villa Winery located in Acme, Pa. The purpose of the gathering was to share in good fellowship during the winery's Sangria Weekend event. Although there were a few no shows due to the extreme heat, participants in attendance enjoyed refreshments while listening to some oldies but goodies music.

Former Branch President Glenn Johnson was among those who attended this get together. Glenn served as a branch officer for nearly

40 years and reminisced of branch activities from the past.

Congrats to branch member Katie Hauser who took down the competition in the limbo contest and received the first place prize of a bottle of wine. (Well, the place is a winery).

Current Branch President Jerry Hauser welcomed all in attendance and distributed flyers about the WPA Picnic scheduled for Aug. 24 at the Pittsburgh Shrine Center in Cheswick, Pa. He also distributed copies of an article he wrote relating to insurance policy options when premiums become unaffordable, which was published in the August 2019 issue of *William Penn Life*.

Thanks to Elizabeth Kastal for sharing her delicious spread of homemade bread, pepperoni and cheeses. Also, special thanks to Mary Ann Kelly-Lovasz for providing mouth-watering fruit, which was also used in making some simple Sangrias. Those with heartier appetites enjoyed some fried chicken, courtesy of Diane and Tom Mallick.



Are your beneficiaries up to date?

That's a question you should ask yourself at least once a year. Regularly checking the beneficiaries listed on your life insurance certificates is the only way to ensure that the people you want to receive the benefits of your life insurance are the ones who will receive it.

Think about the changes that have occurred in your life since you purchased your life insurance. Getting married, having children, losing a loved one, getting remarried--all these life changes affect your responsibilities. Do the beneficiaries listed on your life insurance certificates reflect such changes?

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

In Memoriam

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

JUNE 2019

0001 BRIDGEPORT, CT
Cornel E. Preg
Darlene Raytar
Helen J. Stacy
0008 JOHNSTOWN, PA
Mary Grace Demeter
George R. Kleban
0009 HAZLETON, PA
Emil E. Waldman
0013 TRENTON, NJ
Steven Jordan
Joseph A. Mrazik
Richard M. Payne
0018 LINCOLN PARK, MI
James S. Emerick

John Nagy
Elizabeth Saier
0019 NEW BRUNSWICK, NJ
Elizabeth Subjack
0034 PITTSBURGH, PA
Lorraine K. Kapfer
Allen H. Miksic
Harold E. Shoup
Stella H. Varga
0044 AKRON, OH
Mary Ann Snyder
0076 PHILADELPHIA, PA
Catherine Burt
Rosemarie Moyer
Agnes M. Muschek
James R. Scarborough
0129 COLUMBUS, OH
Donald L. Lucas
0132 SOUTH BEND, IN
Larry K. Hudson

Janice E. Phillips
Edward M. Renoll
0159 PHOENIXVILLE, PA
Vilma A. Brumbaugh
Charles Sera
0216 NORTHAMPTON, PA
Keith Bodisch
James J. Schweibinz
Mary Wolfer
0278 OMAHA, NE
Mary E. Krebs
0336 HARRISBURG, PA
Robert J. Feher
0352 CORAOPOLIS, PA
Judith K. Chakey
Joseph E. Ferlic, Jr.
Walter J. Richard III
0383 BUFFALO, NY
Bonnie B. Dean

0590 CAPE CORAL, FL
Patricia A. Mattay
Mercedes M. Morsek
Mary J. Reese
0705 MAYVILLE, WI
Georgia C. Cummings
Grace Hyland
0720 DEDHAM, MA
Carmen J. Bua
Mary E. Carignan
Marie E. Connolly
Corinne L. Dube
James W. O'Malley
William J. Pasotti
Domenic Salemme
Gertrude E. Szymcik
8036 SCOTTDAL, PA
Bernard A. Kapinus
8114 CLARION, PA
James D. Collett

Recent Donations

WPFA Scholarship Foundation

Donations Through Premium Payments JUNE 2019

Branch - Donor - Amount
8 - Stephen J. Gall Jr. - \$4.15
8 - Janos I. B. Wilson - \$10.00
14 - Lois C. Sterrick - \$1.65
19 - Mary Jane Nagy - \$1.00
19 - Imre J. Kun-Szabo - \$16.00
19 - Lon B. Kun-Szabo - \$11.80
19 - Kristoff I. Tomei - \$21.80
19 - Sandor G. Tomei - \$16.00

28 - Michael A. Kroner - \$8.92
28 - Michael J. Palotsee - \$2.64
28 - Albert E. Schmalzried Jr. - \$10.00
44 - Michael W. Sowick - \$5.34
76 - Katherine A. Schaefer - \$20.00
89 - Carissa R. Debreczeni - \$4.20
129 - Amy E. Deeds - \$2.00
129 - Stephanie L. Shepard - \$14.28
159 - William Scherfel IV - \$1.71
226 - John T. Benedek - \$50.00
226 - Timothy R. Holtzman - \$1.40
249 - Sue A. Dugan - \$10.00
296 - Elsie R. Cristillo - \$2.00
336 - Ernest B. Molnar - \$1.00
352 - Ryan P. Veith - \$5.00
8036 - Zachary J. Kaider - \$4.00
8340 - Aaron J. Holdsworth - \$10.00
8340 - Christian D. Sugg - \$10.00
TOTAL for Month = \$244.89

Additional Donations JUNE 2019

Donor - Amount
Michael W. Finikiotis MD - \$100.00
(In honor of WPA 39th
General Convention)
WPA Cookbook Sales - \$35.00
TOTAL for Month = \$135.00

Donations In Memory of Judy Chakey JUNE 2019

Robert G. Bisceglia - \$50.00
Geraldine Davenport - \$25.00
Walter L. Dillen - \$100.00
Barbara A. House - \$100.00
Debra A. Lewis - \$50.00
Katherine E. Novak - \$50.00

QLAdmin Solutions, Inc. - \$500.00
James W. Robertson - \$100.00
Richard E. Sarosi - \$50.00
Carol A. Truesdell - \$10.00
TOTAL for Month = \$1,035.00

Donations In Memoriam JUNE 2019

**Donor - Amount
(In Memory of)**
Debra A. Lewis - \$25.00
(Brian Schmidt)
Debra A. Lewis - \$50.00
(John Torma)
Debra A. Lewis - \$25.00
(Alice Brindle)
Debra A. Lewis \$50.00
(Irene Gall)
TOTAL for Month = \$150.00

Enjoy even more tastes of Hungary

The Official WPA Cookbooks

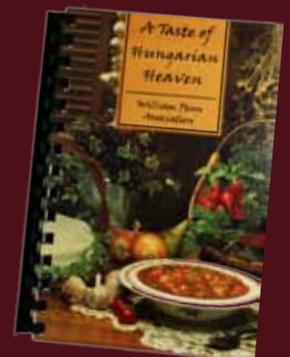
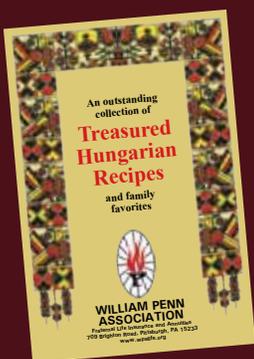
Buy one or both - Different recipes in each book

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.



Revisiting the cimbalom

My daughter Emerencia has been exposed to Hungarian music since she was a few weeks old, listening to her Uncle András play Brahms' Lullaby on his Bohák cimbalom as she slowly dozed off. Now, well past two years of age, she recognizes many traditional melodies, such as "Az a Szép" and "The Circus Polka."

One late night, I was exploring the internet in an attempt to find an appropriate gift for my brother, keeping in mind his love of the cimbalom. I learned that there have been and still are many Hungarians, as well as American Hungarians, who have made or still make cimbaloms.

The father of the modern Hungarian cimbalom is V. József Schunda, who turned an obscure folk instrument into the national instrument of Hungary. Schunda was a master furniture maker who streamlined the furniture manufacturing process by utilizing an assembly line similar to what Henry Ford used to make automobiles. Schunda began making cimbaloms in 1848 and is credited with adding on a damper pedal to the instrument. The popularity of his concert cimbalom soared after the masses heard it being played at the 1878 World's Fair in Paris. Schunda's Budapest factory made over 30,000 cimbaloms during his lifetime, as well as countless pieces of furniture.

Schunda hired dozens of master craftsmen and trained them in the manufacture of the cimbalom, many of whom would go on to open their own shops. One of them was Lajos Bohák who perfected the process of making the frame of the cimbalom out of cast iron instead of wood. Wood expands, contracts and shrinks over time, and Bohák found the use of cast iron made the instrument rock solid in holding correct pitch. Today, Boháks are considered the Stradivarius of cimbaloms and are highly sought after.

The September Wordsearch consists of 16 clues. Each is the last name of some of the most popular cimbalom makers. Good luck with the September puzzle contest. If the clue has an asterik (*), it means that cimbalom maker is or was from the United States. To learn more about the cimbalom and those who make them, visit www.cimbalom.hu.

Good luck! See you in October.

Lizzy Cseh-Hadzinsky, Branch 28

Puzzle Contest #168 WINNERS

The winners of our Puzzle Contest #168 were drawn Aug. 5, 2019, at the Home Office. Congratulations to:

Donna L. Brown, Br. 352 Coraopolis, PA
Ronald R. Ferguson, Br. 720 Dedham, MA
Anna Marie Tempero, Br. 34 Pittsburgh, PA
Summer A. Tissue, Br. 352, Coraopolis, PA

Each won \$50 for their correct entry.

WPA PUZZLE CONTEST #171 OFFICIAL ENTRY

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

"Revisiting the Cimbalom" Word List

Bohák	Koleszar*	Schunda
Eppler*	Kovács	Somsak*
Habits	Mészáros	Sternberg
Horváth	Mogyoróssy	Tapler*
Jancsó	Nagy	Varjú
	Reményi	

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 #171
709 Brighton Road
Pittsburgh, PA 15233

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

Inside this issue:

Are you worried sick?...**PAGE 3.**

Do you really need life insurance?...**PAGE 4.**

The latest news and notes from our branches ...**PAGE 11.**

PRSR STD
US Postage
PAID
PERMIT #12
INDIANA, PA

William Penn Fraternal Association Scholarship Foundation

Tree of Knowledge



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

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

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

Name: _____

Address: _____

Telephone: _____ Email: _____

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

Line 1: _____

Line 2: _____

Line 3: _____

Line 4: _____

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

William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821