

Insuring your loved ones since 1886

William Penn Fraternal Association Scholarship Foundation

Tree of Knowledge

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

Our Newest Leaves

We thank the following for being the latest to donate to our Tree of Knowledge:

In Memory of
Deceased Members
Br. 88 Rural Valley, PA
(Silver Level)

In Memory of My Husband Daniel W. Wagner Erzsebet K. Wagner (Silver Level)

In Memory of Cynthia L. Smith Branch Treasurer Br. 400 Charlotte, NC (Silver Level)

In Memory of Corba & Simon Deceased Family Members Laslo & Terezija Corba (Bronze Level)

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

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

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

WILLIAM PENN

The Official Publication of William Penn Association

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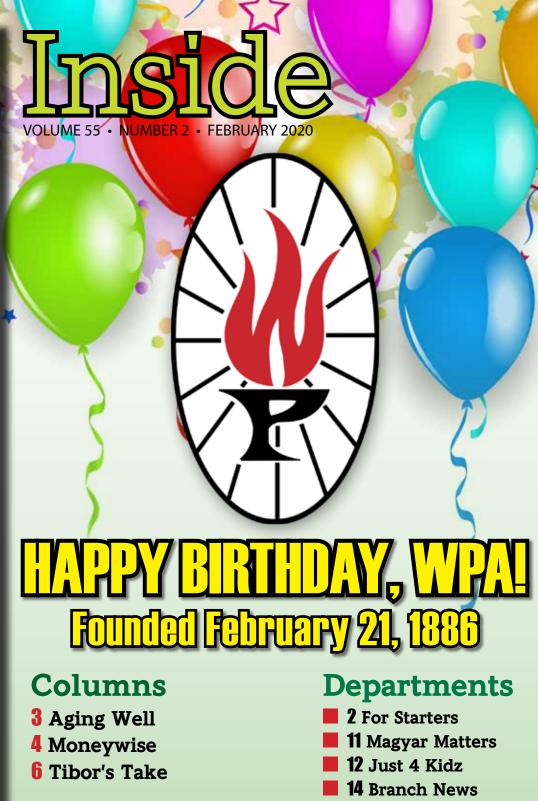
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- 24 In Memoriam
- BACK Puzzle Contest

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Thank you for your support of our Holiday Baskets program

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

Between Thanksgiving and the end of the year, WPA branches donated 83 baskets of non-perishable food and other items worth a total of \$4,650 to those in need in their local communities.

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

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

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

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

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

Branch 1 Bridgeport, CT
Branch 8 Johnstown, PA
Branch 13 Trenton, NJ
Branch 14 Cleveland, OH
Branch 15 Chicago, IL
Branch 16 Perth Amboy, NJ
Branch 18 Lincoln Park, MI
Branch 19 New Brunswick, NJ
Branch 26 Sharon, PA
Branch 34 Pittsburgh, PA

Branch 44 Akron, ÖH Branch 51 Passaic, NJ Branch 88 Rural Valley, PA
Branch 129 Columbus, OH
Branch 132 South Bend, IN
Branch 159 Phoenixville, PA
Branch 189 Alliance, OH
Branch 216 Northampton, PA
Branch 226 McKeesport, PA
Branch 249 Dayton, OH
Branch 296 Springdale, PA
Branch 349 Weirton, WV
Branch 800 Altoona, PA
Branch 8036 Scottdale, PA



A most welcome donation from WPA



Ronald McDonald House thanks WPA for donation

On behalf of the families of Ronald McDonald House Pittsburgh (RMH Pittsburgh), I would like to thank William Penn Association for the generous donation of food for the pantry. Our families have easy access to the items that are used to prepare their own meals. Your support is so deeply appreciated and makes a huge difference in the comfort and hospitality we are able to offer. We are grateful for the kindness of friends like you.

Few medical crises are more devastating or frightening than a child with a life-threatening disease, unexpected injury or illness. When a family has to travel to another city or state to receive medical care for their child, the added stress and financial burden can be overwhelming. It is only with support from the community that we are able to continue to provide a warm and caring environment for all families regardless of their ability to pay.

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

Sincerely,

Morgan C. Knox

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

ATTENTION ALL MEMBERS

Our new systems are now up and running!

The Association's conversion to new, state-of-the-art accounting and policy administration systems is now complete. Once again, our employees can assist you with all of your needs, including processing claims, issuing payments and accessing information concerning your life insurance or annuity certificates. All claims received during the conversion period have been processed. We look forward to continue serving you and your family and doing so in the most efficient, most accurate and friendliest manner possible. And, again, we thank you for your patience and understanding during this process.

Thank You! - Köszönöm Szépen!



Aging Well with Cathy Graham

Move it or lose it!

OUR BODIES ARE DESIGNED for regular movement. During the winter months in Southwestern Pennsylvania, the unpredictable weather sidelines a lot of folks and the amount of time spent sitting increases dramatically. Research suggests that while sitting for a brief period of time here and there is natural, long periods of sitting day-in and day-out can seriously impact your health and shorten

It's a daily routine for most Americans to sit an average of 10 hours a day. That number increases during times of inclement weather. How do gray days of rain, snow or an icy mix make you feel? Like hibernating? Exactly!

The problem is that prolonged sitting increases your risk of heart disease, diabetes, obesity and more. When you sit, blood flows more slowly and muscles burn less fat, which make it easier for fatty acids to clog your heart. Excess sitting may also increase your risk of colon, breast and endometrial cancers. Your brain function slows when your body sits too long. Sitting down after a meal causes your belly to compress your food which can lead to heartburn, indigestion, bloating and cramping.

Need more proof that sitting is cramping your style? Do you have neck, shoulder, back or hip pain? Are your bones becoming weaker?

Set yourself a goal of 7,000 steps a day, then gradually increase it to 10,000. Invest in a dependable fitness tracker. Keep in mind that many free or next-to-nothing pedometers give inaccurate readings. If you can hold the pedometer in your hand and register steps by shaking it, it is not a reliable method. You don't have to get the most expen-



sive one either. Middle of the road is usually just fine.

At the very minimum, get up and walk 10 minutes each hour. Better yet, dance for a half an hour two to three times a day. Find a good straight back wooden chair with no arms and perform the sit-to-stand test. How many can you do in 30 seconds? Keep working until you can do this for one minute. Take the stairs 10 times, do jumping jacks, throw the ball in the house--anything--just get up and move.

If you sit and watch television, use a computer or work a jigsaw puzzle, get up every half hour and shake it. Big arm movements will get the heart pumping as will a decent pillow fight.

If you sit at work, organize a 20-minute dance party or bunny hop. It will increase blood flow, brighten your mood and create alertness.

Sitting more isn't a part of aging. However, sitting more will age you faster. Everybody up!

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



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Insuring all that you love

IN 1994, the National Association of Insurance and Financial Advisors (NAIFA), along with six other leading insurance producer organizations, created a nonprofit organization--the Life Foundation--dedicated to helping Americans take personal financial responsibility through the ownership of life insurance and related financial products.

Now known as Life Happens, this organization seeks to remind people of the important role insurance professionals perform in helping families, businesses and individuals find the insurance products that best fit their needs. Life Happens does not endorse any one product or company, and its only interest is seeing that consumers get the coverage they need to protect themselves and their loved ones.

In addition to hosting the annual Life Insurance Awareness campaign held each September, Life Happens also created and coordinates a campaign each February called "Insure Your Love." Why? Because the basic motivation behind the purchase of life insurance is love. People want to protect their loved ones, and one of the best ways to do that financially is with life insurance.

The theme for this year's Insure Your Love campaign

is "A Promise Kept." The message is fairly straightforward: life's milestone moments usually require a promise to love, cherish, guard and protect, and an important part of keeping those promises is making sure your loved ones would be okay financially if something were to happen to you. That's why there is life insurance: keep your promise; insure your love.

In previous columns, I have focused a lot of attention on meeting with your agent, reviewing your needs and purchasing the right amount of insurance for you to "insure your love" and "keep your promise." We have also discussed the various types of insurance you should consider, not only for you and your spouse but also for your children and grandchildren as well. I hope you have taken the time to review your plans and taken action, but if not, February is the perfect month to put your plan into action.

This month, I'd like to turn the tables slightly and discuss what keeping the promise means to us here at William Penn Association.

I'd be remiss if I didn't begin with a brief discussion of what makes a fraternal benefit society different from other types of life insurance companies. This is a question that I'm confronted with quite often in my travels, so let's take a few minutes to review the differences.

There are three different types of life insurance companies: stock, mutual and fraternal. Of the three, fraternals are the oldest in form. Each type of company exists to sell insurance and other financial products to their members or to the general public.

Stock Companies: Stock companies issue capital stock and are owned by the stockholders. Operations are carried on for the benefit of stockholders who share in the profits and losses of the company via the increase or decrease in the value of the capital stock shares.

Mutual Companies: Mutual companies are owned by the policyholders who elect directors and officers to operate the company. Profits from operations are shared

among certificate holders through annual dividends.

Fraternal Benefit Societies: By contrast, a fraternal benefit society is any corporation, society, order or voluntary association without capital stock, organized and carried on solely for the mutual benefit of its members and their beneficiaries. As not-for-profit organizations, fraternals typically operate under the "lodge" or "branch" system with a ritualistic form of work and a representative form

of government. Profits from the operations of a fraternal benefit society are apportioned to certificate holders as dividends and to the fraternal's surplus.

Another major difference between the three types of companies is that fraternal benefit societies provide members fellowship and social events in addition to their other financial benefits. Fraternal benefit societies also perform a great deal of charitable, educational, patriotic and religious works in their communities, and some, like WPA, promote and support the ethnic and cultural heritage of the people who founded their society.

Here are some of the fraternal benefits that William Penn Association provides to our members:

Orphan Care

Some fraternal benefit societies give financial help to orphanages. Many, including WPA, also provide an "orphan's benefit" to protect the children of our members. In the event both parents die while the youngsters are minors, WPA will provide a sizeable monthly income and then later help with college expenses. WPA provides up to \$150 per month and \$2,000 per academic year (up to \$8,000) for college expenses, per child.



Moneywise (cont.)

Academic Scholarships

Each year, many scholarships are awarded by the William Penn Fraternal Association Scholarship Foundation to eligible WPA members. A couple of months ago, we highlighted our scholarship recipients in *William Penn Life*. Our Scholarship Foundation has awarded nearly \$3 million in scholarship awards to thousands of eligible recipients throughout its 50 year existence.

Newborn Child Benefit

This special fraternal benefit is available to newborn children of all WPA members. The benefit is \$2,000 per child if one parent is a member and \$5,000 if both parents are adult members. It begins immediately upon receipt of written notice within 30 days of the live birth of a child. No benefit applies for the first seven days, and the benefit terminates six months from the date of birth. This benefit may be continued after six months, subject to the submission of a satisfactory application and payment of the required premiums.

Graduating High School Senior Benefit

This fraternal benefit offers \$5,000 of life insurance coverage if one parent is a member and \$10,000 if both parents are members. This fraternal benefit begins immediately upon receipt of written notice that the child of a WPA member parent has graduated, provided the notice is received within 30 days of graduation. A diploma must have been granted but need not be submitted to WPA. This benefit also terminates six months from the date of graduation and may be continued, subject to the submission of a satisfactory application and payment of required premiums.

These are only a few of the benefits that you receive as a member of WPA, but there are many others that often go unnoticed. We do much in our local communities and provide support for disasters, help support local sports, social and recreational activities and join with other fraternals each May for Join Hands Day.

Throughout my career, I have been fortunate to work for all three types of insurance companies. My first company was a big mutual, and I can attest that mutual companies are most like fraternal companies...but not quite. Unfortunately, a lot of the bigger mutual companies have since "converted" to stock companies and seem to have lost the vision of their founders, that is, to be run for the benefit of their certificate holders.

I also had the pleasure of working for a rather large stock company. When asked to contrast my experiences at that company to my current position here at WPA, I'll relate the difference via the tale of two scholarships. Similar to WPA, that large stock company also awarded scholarships. The region I managed consisted of three states, thus we offered three scholarships of \$500 each. (I believe the company may have awarded 20 total.) When the scholarships were awarded, we were required to personally present the scholarships to each recipient at their school's respective awards night, complete with photo ops and press releases. In contrast to the WPA scholarship awards, I now realize that the scholarship awards given by the big stock company was more about THEM, than the recipients.

This year's theme for "Insure Your Love" was intended for you--our member--to take action and get the insurance coverage you need. But I also want you to know that when you "keep your promise and insure your love," William Penn Association will be here to help you keep your promise...and then some.

Think it's time to insure your love? Then call your William Penn Association agent today! Don't currently have an agent? Call the Home Office and we'll be happy to help or assign one to you.

Until next time, Happy Valentine's Day! □

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 I-800-848-7366, ext.134. Thank you.



Tibor's Take with Tibor Check, Jr.

The fabulous Gabors

...and a tribute to the least-known of the sister trio

WHEN I'M NOT WATCHING sports or Disney movies, I appreciate the simple majesty of older films. Perhaps it's an appreciation for the fine patina that accumulates on a classic movie or a realization that my tastes are more similar to my father's than I'd perhaps care to admit.

Those interested in decades-old films most likely become familiar with the Hungarian-American Gabor sisters and their mother. I like to think of them as proto-Kardashians: a family dynasty of larger-than-life stars; dramatic and scintillating personal lives; an exotic background. Like the Kardashians, the Gabors' rise to fame in America is quite extraordinary. What's different are the lives of the Gabors before coming to the States. I could write a year's worth of *Tibor's Takes* on what I've learned about Magda, Zsa Zsa, Eva and their mother Jolie.

Jolie (Tilleman) Gabor came from a well-to-do family of socialites in Budapest. Jolie's grandmother, Francesca Reinherz, came from a family that manufactured high-quality diamond rings, broaches and necklaces and were well-known throughout Europe. Jolie's mother eloped from Vienna with a college student and settled in Budapest with just a few coins. Through hard work, they were able to amass a small fortune via the restaurant and jewelry business.

In 1914, Jolie married a Hungarian colonel named Vilmos Gabor, intending to use his influence in Budapest to vault her career as an aspiring actress. The couple reached an agreement that, if after six months Jolie wanted to divorce, Vilmos would grant her that request to continue her acting aspirations. The six-month period came and went, and the prolific Gabors produced three daughters in the first four years of marriage: Magda (1915), Zsa Zsa (1917), and Eva (1919).

The Gabor family fortune--borne from Jolie's wildly successful jewelry business--enabled the sisters to attend the finest schools, take music lessons, frequent operas and concerts, study ballet, travel throughout Europe, learn to ride horses, study foreign languages (French, Spanish, German and English) and compete in the sport of fencing (Zsa Zsa was a fencing champion in Budapest). This early immersion in the fine arts proved to be a primer of sorts as mother Jolie prepared her daughters for the many facets of high society life. This early training was a very



The Gabor sisters in the 1920s: (I-r) Magda, Zsa Zsa and Eva.

important factor in how the Gabor sisters were able to manipulate and dazzle the rich and famous in America and in other areas of the world.

The whole Gabor story is one that every American-Hungarian should research not only from a Magyar pride standpoint but also for the story of how four women survived and prospered through a riches-to-rags-to-riches saga spanning nearly a half century on two continents.

But, for this month's *Take*, I will focus on the eldest and least-known of the Gabor sisters. It is said that Magda was the most patriotic of the Gabor sisters, inheriting that trait from her father Vilmos, a respected officer in the Austro-Hungarian Army. Of the three daughters, Magda was the closest to their father. Her heroics during WWII saved hundreds of lives.

The Gabors were quite the romantics: between mother Jolie and the three sisters, there were 23 marriages and several more extra-marital relationships. Magda was just 22 years of age when she married for the first time to a distinguished cavalryman and Polish air ace named Count Jan de Bichovsky (of royal lineage) in 1937. For almost four years, she lived in the family's castle outside of Warsaw and frequently traveled to Budapest and London. She witnessed first-hand the ruthless destruction of Poland by the Nazi Blitzkrieg and saw how captured and seriously wounded Polish soldiers were transported to

Point to Ponder....

Magda Gabor met dozens and dozens of famous--and infamous--historical figures during the war years. Between her heroics in Budapest with Garrido and her hobnobbing with the powerful and influential, it's not hard to imagine her as a spy extraordinaire. I think that Hollywood's missing out on quite the riveting tale, don't you agree? Are you surprised a studio hasn't picked up on the story of Magda Gabor? - Tibor



The original Kardashians: Magda, Zsa Zsa and Eva with mother Jolie.

POW camps in Hungary, sowing the seeds of a humanitarian activist.

Countess Magda soon realized her safety was in jeopardy if she remained in Poland and eventually returned to Hungary and the relative safety of Budapest, counting on the support of her parents Vilmos and Jolie. Although her marriage to Count Bichovsky was effectively over, the marriage did not formally end until the count was killed in action over the English Channel in 1944.

Magda never returned to Poland and was content living in Budapest. She was upset when her mother formally filed for divorce just a few months after her return to Budapest. Although Vilmos had removed himself from the residence nearly two years prior, Magda hoped her parents would eventually reunite.

Magda traveled back and forth to London during the lull in fighting between September 1939 and May 1940. Before the Battle of Britain, Magda met for the first time the Portuguese Ambassador to Hungary, Dr. Carlos Garrido. He was nearly 40 years her elder, but in true Gabor family form, she saw an opportunity to get to know the distinguished gentleman. The romance blossomed and Garrido hired Gabor as his personal secretary in Budapest.

In 1941, Hungary sided with Hitler in the war. This capitulation opened the door for the first deportation of Jews and their executions on Hungarian soil over the next several years.

Magda eventually learned that Garrido's castle residence (located about 30 miles outside of Budapest) was the secret headquarters for the Magyar Hungarian Underground and Resistance Forces. The castle served as a nerve center for communications, intercepting German orders via telegraph and radio, and a safe haven for fleeing Jews and escaped Polish soldiers.

As a patriotic Magyar and devoted unofficial wife to Dr. Garrido, and with an affinity for the Polish people gained through her marriage, Magda soon became an unsung hero that helped to save thousands of Polish POWs and Hungarian Jews by funneling them to safety using

Tibor's Take

the powers of the Portuguese diplomatic position. Only her mother Jolie knew of Magda's bravery and the danger her daughter faced for nearly three years.

Magda became a volunteer for the International Red Cross and utilized her family's notoriety and Garrido's political clout to obtain high-priority status as a courier and delivery driver of humanitarian supplies to the Polish POW camps. With the help of her mother and friends in Budapest, she collected food supplies, medical items and clothing to be given to the captive soldiers and Jews hiding at the Garrido estate. On occasion, SS officers would stop her small convoy for a brief inspection.

Being able to deliver and disperse almost anything, she devised a plan to give civilian clothes to the POWS and smuggle out the Polish uniforms to be destroyed. The Germans never suspected the clothing switch: they searched the countryside for escapees wearing uniforms, not men dressed in civilian garb. A similar scheme was used to help smuggle out Jews.

Magda became known as the "Florence Nightingale of Hungary." She survived several close calls, but her quick wit, charm and influence helped her to squirm out of situations that would have meant instant execution if her real intentions were ever discovered.

To maintain his position in the fascist country, Dr. Garrido publicly displayed anti-Semitic sentiments and would periodically travel to Berlin, London and Rome, bringing along Magda as his aide. Just like her sister Zsa Zsa, Magda rubbed elbows with the likes of Adolph Hitler, Heinrich Himler and several officials in the United Kingdom.

In early 1944, Dr. Garrido implored Magda and her mother to flee Hungary for America as soon as possible. He had learned that Himmler wanted him to be removed from his duties at the Portuguese embassy, and his days were numbered in Hungary. Garrido arranged to send the last two Gabor women remaining in Hungary to Hollywood, U.S.A.

After arriving in the U.S., Magda never revealed her years of heroic actions during World War II, and her mother Jolie spoke very little about what her oldest daughter did at that time. Only recently has Magda's story begun to emerge, and we will likely learn more over the following years. For his part, Garrido is listed in the "Righteous Among Nations" at Yad Vashem, an honor for those Gentiles who took extraordinary efforts to save the Jewish people during the Holocaust.

Magda would marry five more times, with only one of those marriages lasting more than three years and none producing children. She died in 1997, just five days shy of her 82nd birthday and two months after the death of her mother.

> 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.

RENEWAL APPLICANTS

William Penn Fraternal Association Scholarship Foundation, Inc.

Eligibility Rules for Year 2020 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, 2020.
- b) For both new and renewal applicants, the student applicant must be the child or grandchild of a life benefit member of William Penn Association in good standing. For the 2020 school year, the parent/grandparent must be a life benefit member for at least four (4) years as of January 1, 2020.
- 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 annually for a maximum of four years.
- e) All new and renewal applicants must complete and submit the 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.
 - f) **NEW Applicants** must submit the following:
- I. An Essay of 100 words or fewer answering the question: "If you were an inventor, what would you invent?" If the essay exceeds 100 words or is on the incorrect topic, the application will not be accepted.

The Scholarship Application and Essay must be mailed and postmarked by Friday, May 29, 2020. We recommend the student applicant submit these materials via Certified Mail to ascertain proof of mailing date.

- 2. A transcript of the student applicant's latest scholastic record.
- 3. Proof of enrollment for the Fall 2020 school term.
- Items 2 and 3 must be mailed and postmarked by Monday, August 31, 2020.
- g) **RENEWAL Applicants** must submit the following:
- I. An Essay of 100 words or fewer answering the question: "How do you define 'success'?" If the essay exceeds 100 words or is on the incorrect topic, the application will not be accepted.

The Scholarship Application and Essay must be mailed and postmarked by Friday, May 29, 2020. We recommend the student applicant submit these materials via Certified Mail to ascertain proof of mailing date.

- 2. A copy of the student applicant'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.
 - 3. Proof of enrollment for the Fall 2020 school term.

Items 2 and 3 must be mailed and postmarked by Monday, August 31, 2020.

- h) All applications and essays must be submitted and signed by the student applicant 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 applicant will not be considered. **E-mailed and faxed submissions will NOT be accepted.** Any applications and essays postmarked after **Friday, May 29, 2020** will not be considered.
- i) 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 student applicant provided the student applicant 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.
- j) 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.
- k) In compliance with current privacy laws, all information regarding scholarship status will be divulged only to the student applicant and to the parents and/or legal guardians of the applicant.

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

William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821

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



Application for Scholarship Grant Academic Year 2020-2021



I. Check One: \Box	New Applicant □Re	newal Applicant	
STUDENT APPLICANT INFORM	IATION		
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S. E-MAIL ADDRESS:			
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			Dates Attended (Month/Year)
			Dates Attended (Month/Year)
Name of College/High School		Location	Dates Attended (Month/Year) Ex: 08/2016 - 06/202
Name of College/High School		Location Year Will Be	Dates Attended (Month/Year)
Name of College/High School	UNIVERSITY WHERE ACCEPTED:	Location Year Will Be	Dates Attended (Month/Year) Ex: 08/2016 - 06/202

Completed application & essay must be mailed and postmarked by May 29, 2020

10. WILLIAM PENN ASSOCIATION LIFE INSURANCE CERTIFICATE INFORMATION VERIFICATION: INFORMATION ON BOTH THE STUDENT APPLICANT AND EITHER A PARENT OR GRANDPARENT IS REQUIRED.				
STUDENT APPLICANT Name:				
Life Insurance Certificate Number:				
Branch Number:				
□PARENT OR □GRANDPARENT Name:				
Life Insurance Certificate Number:				
Branch Number:				
PLEASE NOTE				
ALL ADDITIONAL LOCAL LANGUAGE CONTRACTOR CON				

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 29, 2020.

NEW APPLICANTS must also submit: (1) a transcript of the student's latest scholastic record; and (2) proof of enrollment for the Fall 2020 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 2020 school term.

Failure to submit these items by the date specified in the Eligibility Rules will result in the forfeiture of your grant.

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. I also hereby authorize and approve the Scholarship Foundation or its representatives to share or discuss this application with my parents and/or legal guardians.

Signature of Student Applicant

Date

Completed application & essay must be mailed and postmarked by May 29, 2020

Couple honored by Hungary for efforts to restore settlement

WASHINGTON -- A Louisiana couple who helped lead the effort to restore the largest rural Hungarian settlement in the United States were recognized for their work by the government of Hungary.

Alex and Royanne Kropog, president and secretary (respectively) of the Árpádhon Hungarian Settlement Historical Society in Albany, La., were presented the Gold Cross of Merit, the second-highest civilian award given by the Hungarian government, during ceremonies held last October at the John F. Kennedy Center for the Performing Arts in Washington.

László Szabó, Ambassador of Hungary to the United States, presented the awards to the Kropogs in "appreciation of their dedicated work to present and preserve the history and cultural traditions of the Hungarian Community of South Louisiana."

In accepting his award, Mr. Kropog thanked all those in Albany who worked with him and his wife to restore the settlement. "We work together as one family," he said.

The history of the settlement begins in 1896, when Hungarian immigrants moved to the area to work at a local lumber mill. Eventually, as more Hungarians moved to the area, they created their own community, establishing homes, churches and a school. After the mill closed in 1916,



Alex and Royanne Kropog receive the Gold Cross of Merit from Hungarian Ambassador László Szabó.

the settlers became known for raising strawberries. At its peak in 1935, the settlement was home to more than 200 families consisting of 1,500 persons.

The couple began their work to preserve what remained of the settlement and its history in 2000 when the Historical Society set out to restore the old Hungarian school.

Their efforts culminated with the opening of the Hungarian Settlement Museum in 2017. The building houses artifacts, documents, photographs and oral histories of the Hungarian settlers and provides a site for research, cultural events, Hungarian language classes, special exhibits and educational programs for adults and children.

WPA Magyar Folk Dancers to perform at youth concert Feb. 15

HOMESTEAD, PA -- The William Penn Association Magyar Folk Dancers will be presenting a rare wintertime performance on Feb. 15 in Homestead, Pa.

The performance will be part of a multicultural youth dance concert called, "Viara, Nadejda, Liubov" which is Bulgarian for "Faith, Hope, Love."

The "celebration of culture, dance and unity" is being hosted by the Pittsburgh Bulgarian School "Otets Paissii." It will be held at the Bulgarian Macedonian National Educational & Cultural Center, located at 451 W. 8th Ave, in Homestead, beginning at 5:30 p.m.

In addition to the WPA dancers, the concert will feature performances by four other youth dance groups.

Tickets are available at the door for \$10. Food will be available for purchase at an after-concert party. For more information, call Katya at 412-518-1667.

Southwest PA Hungarians to celebrate *Farsang*

LIGONIER, PA -- Every year between the end of the Christmas season and the beginning of Lent, Hungarians participate in a tradition they call "Farsang," which means "Carnival." It is a time of special food, music and entertainment before the faithful begin the Lenten time of sacrifice. Hungarians in southwest Pennsylvania are invited to attend a Farsang celebration to be held Sunday, Feb. 9, beginning at 3:00 p.m. at the Darlington Inn in Ligonier. The event will feature authentic Hungarian cuisine, a comedic ceremony, fun activities, music and prizes. Tickets are \$20 for adults and \$10 for children ages 5 to 11. Children ages 4 and under are free. Reservations are required. Call Elizabeth at 724-238-7831 to reserve your spot.

Hungarian trio continues residence in Pittsburgh

PITTSBURGH -- Direct from Budapest, The Royal Trio is in the midst of an extended residence in the U.S., performing world class traditional gypsy music every Tuesday through Sunday until May 2020 at the Huszár Restaurant, located at 627 E. North Ave. in Pittsburgh's North Side. For more information and reservations, call 412-322-8795.

If you have information about events happening in your local Hungarian community, please share it with us.

Send all the details to:

jlovasz@wpalife.org.



We know plenty of people enjoy sweet tea in the summer. But, in the middle of winter, sometimes you just need a good cup of hot tea! Whether it's a fruity orange tea or a moody Earl Grey tea, there's something soothing when you sit down and share tea (and snacks!) with someone. For Valentine's Day, make a **Tea Cup Valentine Card** for your parents or grandparents who enjoy a cup of tea.

What you need:

- A piece of construction paper
- A pencil
- Scissors
- Glue
- Markers
- Tape
- 1 tea bag
- A piece of ribbon (about a foot long, with either a fun, colorful pattern or that is a different color from your piece of paper)

What you do:

- Fold your piece of paper in half.
- Using a pencil, draw a tea cup shape on the paper. Make sure the bottom of the cup is on the fold of the paper and that the top of the cup is about 3 inches wide.
- Using scissors--and with your paper still folded--cut out your tea cup drawing.
- Cut 2 pieces of ribbon about 3 inches long each and glue to the top of both sides of the "outside" of the tea cup.
- Cut 2 more pieces of ribbon long enough to glue to the bottom of the cup. Allow the glue to dry.
- Write "You're My Cup of Tea" on the outside of the cup and decorate that side with markers.
- Open up the card and tape the tea bag to the center of the card. Decorate the inside or write "Happy Valentine's Day".

Your card is complete! Call your valentine and ask to spend an afternoon drinking tea and enjoying each other's company.

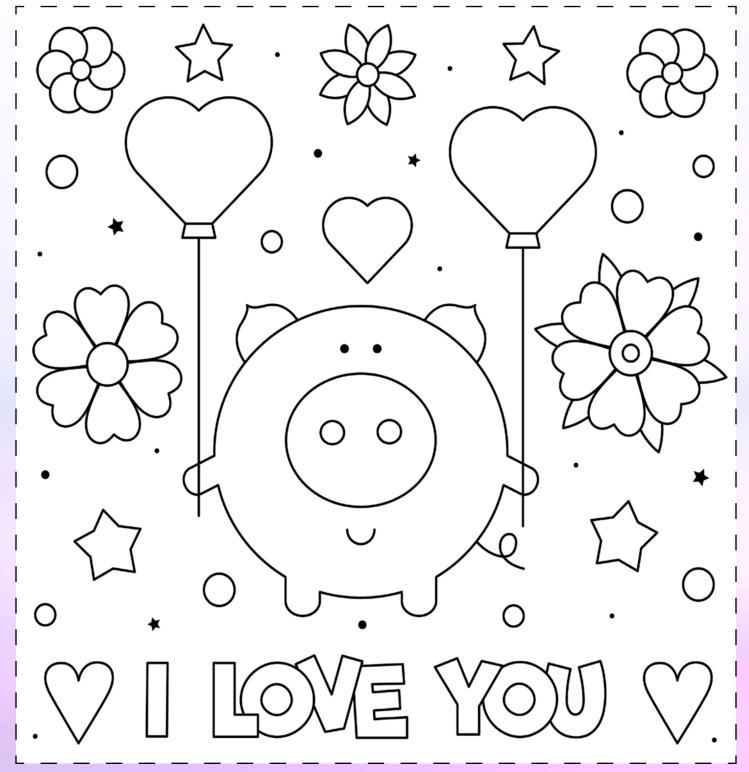
Craft idea courtesy of: https://www.allkidsnetwork.com/crafts/homemade-cards/tea-cup-greetingcard





A colorful Valentine

Here's a fun, easy Valentine's Day gift for someone special. All you have to do is color it, cut it out and give it to that special person.



 $Kidz \; Illustration @ \; Can \; Stock \; Photo \; Inc./lenm \; \bullet \; Tea \; cup \; photos \; courtesy \; of \; allkids network.com \; \bullet \; Coloring \; page \; illustration @ \; Can \; Stock \; Photo \; Inc./lenm \; \bullet \; Tea \; cup \; photos \; courtesy \; of \; allkids network.com \; \bullet \; Coloring \; page \; illustration @ \; Can \; Stock \; Photo \; Inc./lenm \; \bullet \; Tea \; cup \; photos \; courtesy \; of \; allkids network.com \; \bullet \; Coloring \; page \; illustration @ \; Can \; Stock \; Photo \; Inc./lenm \; \bullet \; Tea \; cup \; photos \; courtesy \; of \; allkids network.com \; \bullet \; Coloring \; page \; illustration @ \; Can \; Stock \; Photo \; Inc./lenm \; \bullet \; Tea \; cup \; photos \; courtesy \; of \; allkids network.com \; \bullet \; Coloring \; page \; illustration @ \; Can \; Stock \; Photo \; Inc./lenm \; of \; Can \; Stock \;$



Adult members of Branch | Bridgeport, Conn., (above) enjoy food and conversation during the branch's annual family Christmas party Dec. 8, while the branch's young members spend time with Santa (right).



Branch 8 Johnstown, PA

by Alexis Yuhas Kozak

Happy 2020! I hope everyone had a wonderful holiday season. I can't believe we are in 2020!

We certainly had a busy fourth quarter finishing up a decade.

In October, the Ĝeneral Convention was held. It was nice seeing old friends from all over the United States. Charlotte Sipos from Branch 8 attended as a delegate. My son Chip came in from Florida with his son Alex. Always a joy to be with them. There were also folks there from California.

Congratulations to the National Officers and Board members as they begin their four-year terms. May God guide you and bless you as you perform your important duties. WPA does so many kind things for their members and communities. We are truly a fraternal organization.

November brought the time for giving. We delivered food baskets to three local families. The baskets had everything needed for a complete Thanksgiving dinner, including a turkey and a nut roll. The recipients were very appreciative. Again, WPA spreads joy to the community.

December saw us gather for our annual Christmas party. We had a great turnout, food and Santa. Children did crafts with which they could decorate their home and decorated Christmas cookies. Phillippa Rastall was our "craft expert."

Thanks go to our members who helped put this together: Dorothy Kedves, Judy Grasa, Barbara Petruska, Allegra Slick and our newest members, Joe and Debbie Oliver. The Olivers have been with us all year helping at different functions. They even attended the WPA Picnic. We are so glad to have them as members of Branch 8.

Prayers and good wishes are being sent to National Director James W. Robertson for a full and speedy recovery after surgery. May God be with you, Jim.

Let's hope the groundhog doesn't see his shadow, and we have a short, mild winter.

May you all have a year filled with love, peace and good health.

For answers to your questions about life insurance or annuities, please give me a call at 814-242-0000. I will be glad to help you.

Branch 14 Cleveland, OH

by Richard E. Sarosi

Happy Valentine's Day 2020. We send our love to our members and friends, and we wish everyone has a memorable day of hearts, sweets and flowers.

Also, let us remember Presidents' Day.

The Branch 14 "Breakfast with Santa" took place on Dec. 7 in the Bethlen Hall of The First Hungarian Reformed Church. Our young members and their families enjoyed a breakfast of scrambled eggs, pancakes, tater tots, sausage or bacon, various juices and coffee. After leaving his sleigh and reindeer outside, Santa Claus made his special entrance and was greeted by the children and adults.

The crowd was entertained by Flower Clown with his many balloon shapes and a magic show, which had the children taking part. The kids had many choices for their balloons, such as snow people, lighted Santa hats, flying reindeer, bows and arrows, Santa beards, wreaths and so much more.

Dr. U. R. Awesome provided the bubbles to the amazement of those watching his special talent. He also got our guests to create and test their bubble-making skills. We are so fortunate to have this multiple Guinness World Record holder for bubble making at our party. Members of the audience were able to stand inside a bubble that Dr. Awesome formed around them and then the person inside the bubble was able to blow many more bubbles from inside the huge body-size bubble.

We thank the WPA Board, National Officers and Home Office staff for their help and assistance in providing the children's gifts. The



Members and friends of Branch 8 welcome Santa to the branch's family Christmas party.





Santa (above left) assists Flower Clown with his magic show during the Branch 14 Christmas party, while one young party guest wears his balloon Santa hat and beard (above right).

Branch 14 officers and members did an outstanding job of setting up the hall, assembling the gift bags, preparing the breakfast, serving and cleaning up afterward. We were grateful that our guests brought donations of food items for the local food bank. Thank you to the First Hungarian Reformed Church, located in Walton Hills, Ohio, for decorating Bethlen Hall and lobby with the beautiful Christmas trees and wreaths. We hope everyone enjoyed the party.

WPA Holiday Baskets were distributed in December, and we were happy that we could send some Christmas magic to those in need of some extra holiday kindness.

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 adult guests are welcome to attend. Upcoming meetings will be held on Wednesday, March 4, and Wednesday, April 1. Both meetings start at 7:00 pm.

The Cleveland Hungarian ac-

tivities calendar for 2020 is being prepared. As groups, clubs and churches announce their dates and release more information, you'll be able to read about it here. It looks to be an exciting year in Cleveland.

Please support and make donations to the churches, clubs and organizations in your local communities that still continue our Hungarian customs, activities, traditions, music and food. It is equally important to attend these functions with open wallets. If these events no longer take place, it is because you failed to support them. Once we lose the activities and events, which our ancestors brought to America to teach us about our rich Hungarian heritage, we will not get them back.

The WPFA Scholarship Foundation needs your support. If you or your child was a recipient of a WPA scholarship, please pay it forward and make a donation. This is how the Scholarship Foundation will continue to grow this year and for years to come. It is a gift that makes a difference and keeps giving.

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 members 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 all of our WPA members in your prayers and thoughts.

Happy birthday and happy anniversary wishes are being sent out to all of our Branch members, Home Office staff and our WPA members who are celebrating a February/ March birthday and/or anniversary. Happy birthday to my great-nephew Robert "RJ" Jr., who celebrates his second birthday in February. Happy belated birthday wishes cousin Gillian Benns and my kereszt mama (godmother) Elizabeth Hartman. May our members be blessed with many more celebrations.

Please remember to keep in touch with someone you haven't seen or talked with in a long time. Don't miss this opportunity. Pick up the phone and/or plan a visit. Remember, those who are in hospitals, rehabilitation facilities and extended care facilities love to have visitors and the opportunity to talk to friends. Don't forget them.

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

Branch 19 New Brunswick, NJ

by Evelyn B. Bodnar

We had a very busy end to 2019.

On Thanksgiving, we hosted a free dinner for our neighbors and homeless at the Bayard Street Presbyterian Church. Several groups worked and donated items. Paul Bodo at the Magyar Reformed Church made 40 pies, while Phil Torte and friends cooked the dinner from St. Mary's Church. We gave out winter coats, too.

Rev. Joseph Bodnar and Margaret Papai picked up groceries every Tuesday at 7:00 a.m. for the food giveaway the last Saturday of each month. They also picked up coats af-

ter they took the food to the church.

On Dec. 23, we gave new toys to the children of New Brunswick. This project was started by Branch 19 members Joe and Maureen Bodnar of Bodnar's Auctions last year. Donations came from many places. In 2018, 325 children came to the church; this time, we had 450 children. Santa and Sparkee, the mascot of the local baseball team, were there to greet the children. Rev. Bodnar puts a sign outside the church for each program. There is no other advertisement.

During the toy giveaway, some of the volunteers were near a woman and her five-year-old son. The mother told them that the boy's father had died recently. The boy said he wanted a tool box from Santa, but since all the gifts were wrapped already, there was no way of knowing what was inside each gift. The mother picked up a random gift and gave it to her son. He unwrapped it, and to everyone's surprise, it was a tool box! Rev. Bodnar said this was a sign from God that we should continue the program.

Our branch gave \$500 to the toy giveaway. We also spent \$150 from the Home Office on groceries, which instead of food baskets for only three families, was used to provide needed everyday food to many more families.

We had our branch Christmas party at Confectionately Yours. Some of our usual attendees could not join us this time, but we still had a wonderful night.

To learn more about the good work being done by our members at the Bayard Street Presbyterian Church, visit the church's Facebook page. We post information and pictures of our activities there regularly.

Branch 26 Sharon, PA

by Gerry Davenport

Our branch held its annual Christmas party on Nov. 17, a really nice, sunny day. We welcomed quite a few members who were like one big happy family celebrating this most blessed holiday.

It was great to see lifetime member Harley Tew and new baby boy,



Members of Branch 15 Chicago gathered for the branch's holiday luncheon on Dec. 7. Everyone enjoyed the gathering and reminisced about the good old days.

Matthew!

Our branch collected men's, women's and children's coats and donated them to the Light of Life Rescue Mission of Pittsburgh as part of our Christmas "Share the Warmth" project. We will continue collecting these items for donations to the less fortunate. I believe neither man, woman nor child should be cold during the winter months.

May we all find comfort and joy in the coming days in the new year.

Branch 28 Youngstown, OH

by Kathy Novak

Wishing all our readers a Happy Valentine's Day. Winter has been mild so far in the Youngstown area, but spring still sounds good.

As always, the Home Office and Board of Directors supported the individual branches by providing financial assistance for the branches' family Christmas parties. It was truly appreciated by all.

Dec. 7 proved to be a wonderful day. The weather was cold, but road conditions were great for those traveling to Branch 28's annual Christmas event. There was a nice attendance at the Aut Mori Grotto hall where all were entertained by the Aut Mori Grotto clowns. The all-volunteer group performs and provides for the medical needs of handicapped children.

Santa and Mrs. Claus arrived to



Pictured above is some of the food donated by members of Branch 15 as part of WPA's Holiday Basket program.

a chorus of "Jingle Bells" with the help of Maria Schauer, Darlene Demjen and Mary Rose Purton leading the children. After mingling with the children, Mr. and Mrs. Claus posed for a group photo taken by Branch President Frank Schauer. They then spent time with each child and heard what they would like to find under their trees Christmas morning. Each child received a special WPA gift bag along with a McDonald's gift card and a cash envelope.

During the party, guests enjoyed a variety of refreshments. Thanks go out to the branch members who served on the party committee. They did a great job preparing for the event and making the day go smoothly.

Each child received a raffle ticket and 20 children won prizes. The split-the-pot winners were Mary



Branch 19 member loe Bodnar (holding microphone) and young volunteers distributed presents to some 450 children at the Bayard Street Presbyterian Church in New Brunswick, N.I.



A grand time was enjoyed by all during the Branch 26 annual family Christmas party.

Rose Purton and Joseph Cene. Several others won small prize items.

The holiday scholarship raffle was also held in conjunction with the party. The lucky winners were:

> 1st prize: David Kozak 2nd prize: Jackson Dutchson 3rd prize: Cara Spencer 4th prize: Cassie Holmes

Several other items were also awarded.

A big thank you to all those who purchased tickets and donated items to help support this fundraiser. Items that were left over were donated to the local Akron Children's Hospital to be shared with patients.

Watch for WPA events that are being planned for 2020. Each event helps to support the scholarship foundation which provides scholarships to eligible WPA members.

Happy birthday to all those celebrating their special day, and happy anniversary wishes to all those celebrating another year of wedded bliss.

Special congratulations to Jeff Toth, a detective sergeant with the Austintown Police Department, who retired after 32 years of service. Detective Toth also worked as a D.A.R.E. instructor encouraging students in the community to resist

Get well thoughts and prayers to all those experiencing health issues, especially National Director James W. Robertson, Alice Nagy, Jeff Toth, Shelley Toth, John Toth, Ernie Sarosi, Barbara A. House, Theresa Ference, Irene Devlin, Margaret Maty and Marie McBride.

Deepest sympathy to all those who recently lost a loved one.

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

Branch 34 Pittsburgh, PA

by Marguerite McNelis

Happy 2020! It's hard to believe that 2019 is over. We hope everyone had a safe and happy New Year's Eve and wish everyone a happy, healthy new year! We also hope that one of your New Year's resolutions was to attend some of the great events held by William Penn Association.

It would sure be nice if the groundhog doesn't see his shadow on Feb. 2.

Please take a moment and pray for our service men and women and first responders.

Our holiday donations were given to St. Stephen Church, the St. Vincent de Paul Society and the Ladies of Charity. All three organizations wanted to make sure WPA knows how grateful they are. Köszönöm szépen.

We extend happy birthday wishes to all branch members celebrating their birthdays, especially long-time branch member and good friend Mitzi Berei.

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

Branch 44 Akron, OH

by Marilyn Darago

It's been a roller-coaster winter in Ohio--warm, then freezing and snowy. But, no fears: we just put on warm coats and drink hot chocolate!

We'd like to tell you about those who received our Holiday Baskets, which you, our members, and the Home Office made possible.

Basket one went to a couple who are self-employed and care for their grandchildren. The couple does painting and drywall and other types of manual work. Last year was a difficult one for this couple, and we provided their Holiday Basket in time for Thanksgiving.

Basket two went to a newly-widowed grandmother and her family.

Her late husband was a paraplegic. She's retired with three daughters and her grandchildren, some of whom have special needs, residing in her home. Due to medical and other expenses, she's on the verge of bankruptcy after working her whole life. The Holiday Basket was provided in December after the Branch 44 holiday party.

Basket three went to a divorced father of two boys. He works two jobs to keep his family together and stay afloat. The basket was provided the week before Christmas.

Basket four will be delivered soon to a single mother with a new baby. She works part-time and takes the bus to and from work.

Thank you, Branch 44 members! Thank you, Home Office!

Need Insurance? Contact Alan Szabo.

Branch 88 Rural Valley, PA

by Joe Chobody

Members and guests of Branch 88 gathered Dec. 8 for our family Christmas party held at our club social hall. Christmas carols played as the children lined up to tell Santa their Christmas wishes. Treat bags were distributed and refreshments were served. Thanks to all who attended the party.

Special thanks to the Home Office for the generous financial help and the items for the treat bags. Also, thanks to Kathy, Dennis and Joe Chobody and Sandy and Sam Mikita for making the party a success.

Plans are being made for the annual Founders' Day party to be held in March 2020. Members will be notified when details are finalized.

We hope all had a very Merry Christmas and a Happy New Year.

Branch 89 Homestead, PA

by Mark S. Maskarinec

Branch 89 wishes everyone a Happy Valentine's Day and suggests doing something special for that special someone, whether young or old.

It saddens us to announce the sudden and unexpected death of



Santa welcomes young members of Branch 88 to the branch's annual family Christmas party.

branch member and ardent supporter Vera S. Recktosh on Jan. 12, 2020. Vera was a willing worker and volunteer at all of our functions and events. Her last event was our Christmas Party in December. Vera's smiling face and effervescence was a true benefit to our branch. She will be missed by everyone who knew her. We extend our heartfelt sympathy to her husband John and their daughters, Michelle, Jill and Jennifer. May God be with John and his

daughters at this difficult time.

I thank everyone for all the get
well wishes as I prepare for additional eye surgery in the next month.
I look forward to the time when my

vision will be back to 100%.

Special get well wishes go to members and friends Jim Findley, Fred Gabocy, Irene Gyongyosy, Colleen Wrobleski, Rudy and Janet Phillips and Dianne and Bob Schneider. Come on, guys. Get better! We need to see all of you up and around.

We still have authentic *kolbász* and hot sausage for sale, and yes, we will



The Jolly Old Elf also shared the holiday spirit with young members of Branch 89 during the branch's family Christmas party.

ship. Call Lisa or me at 412-872-5022 (leave a message if we're not there) or leave a message on the church voice mail 412-461-1184. We do get your messages. If you don't want to leave a phone message, email me at tothmaskarinec@gmail.com. We have set up a FedEx account to handle shipping.

We thank everyone, Santa included, for making our annual branch Christmas party on Dec. 14 such a success. Cosmic Bowling was the special feature for all the children in attendance. To further enhance



Santa also visited the young members attending Branch 129's annual Christmas party.



Mark Maskarinec measures up the Christmas tree at AMF Playmor Lanes before the Branch 89 Christmas party.

our party, we arranged for Mike the Balloon Guy to pay us a visit. This addition to our party proved to be a huge success not only with the young ones in attendance but also with the senior members. The wait in line for a balloon creature was almost as long as, if not longer than, the wait to bowl or play the arcade games.

Plans are under way for another chef's tasting. This one will transport us to Mardi Gras in New Orleans. Price will be \$30 per person and will include wine and a complete meal. We are debating whether to have the chef's tasting on a Friday or Saturday evening or after church on Sunday. Any opinions? If any of you have been to any of the previous chef's tastings at Butler's, we know you won't be disappointed. Chef Al would like to have this one before Mark's eye surgery. Call me for further details.

Special thanks to Branch 89 for its recent support of the annual Christmas luncheon at The First Hungarian Reformed Church of Homestead. What a nice day it was, and a good time was had by all. Due to the surplus of food, we were able to make dinners for 15 less fortunate families and distributed them to Rev. Patrick Devlin and his Greater Life Ministries Program. Talk about a feel-good feel-

Let's not forget, we still have Hungarian Night at Dorothy 6 Blast Furnace Café in Homestead the last Friday of the month. The one on Dec. 27 was lots of fun, and the food great. Come enjoy a wonderful meal and bask in the wonderful relaxing atmosphere, with music provided by George Batyi and his orchestra.

Last, but certainly not least, we will be making hurka at The First Hungarian Reformed Church of Homestead sometime before the middle of February. Call me at 412-872-5022 for further information. We are trying to nail down the date as

this article is going to press.

While we are talking about dates, belated birthday wishes go to Branch Coordinator Lisa Toth-Maskarinec (also known as my other half) for her special birthday on Jan. 27. Those of you who know Lisa know what a difficult year it has been for her, and we all want to wish her a better year to come. We hope you had a wonderful birthday!

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

Branch 129 Columbus, OH

by Debbie Lewis

Hello, all, from Columbus, Ohio.

We welcome our newest branch members: Kinsley Ash, Oliver Hammond, Teresa Johnson, Donald Knisley Jr., Lyla Pence and Chloe Randolph.

Winter weather has finally arrived. If you have family or friends that are homebound during these cold days, please don't forget to check in on them to see if they need anything.

We had another great Christmas party which was well attended by over 150 members and guests. We started off being entertained by a wonderful magician. That was followed by a delicious Hungarian meal consisting of cabbage rolls, fried chicken, sausage and kraut, scalloped potatoes, veggies, kiflis and a separate children's meal.

Thanks to the Hungarian Cultural Association for catering the adult meal; as always, they did a great job.

After the meal, Santa arrived and visited with the children. All the children received a present, McDonald's gift card and bag of goodies. Our juvenile members also received a monetary gift.

We had door prizes that were given out to the lucky adults.

Thanks to everyone who helped set up for the party and all who stayed to help clean up. Also, a big "thank you" to the Home Office for all your support for the party.

Special days in February include: Valentine's Day on the 14th, Presi-

dent's Day on the 17th, Mardi Gras on the 25th, Ash Wednesday on the 26th and Leap Day on the 29th.

Our next branch meeting will be held on Tuesday, March 3, at Plank's Café, 743 Parsons Ave., at 4:00 p.m. Please plan on attending to discuss activities for the coming year. We would like to have new input from our members. If you can't make it, call and give us your input.

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

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

We also extend our sincere sympathy to all who have recently lost a loved one, especially to the family of member Rose Varga. Please keep them in your prayers.

For all your life insurance and annuity needs, or if you have any news you would like to share, please contact Debbie Lewis at 614-875-9968 or email *DAL9968@aol.com*.

Branch 132 South Bend, IN

by John E. Burus

As we look forward to a new year in 2020, it is my sincere hope that all had a memorable 2019 with family and friends. I also hope that all our members are having a Happy New Year as we begin a new decade.

The next Branch 132 meeting will be held on March 3 at the Martin's Supermarket Deli, Erskine Plaza (first floor) on Ireland Road, South Bend at 5:00 p.m. They have redecorated quite a bit, so we may have to adjust a little bit, but we will make it work. We will begin making plans for our summer picnic. Tentative dates are July 19, July 26 or Aug. 2, based on availability. Stay tuned for more information.



Branch 226 McKeesport, PA

by Judit Ganchuk

We wish a happy birthday and happy anniversary to all who celebrate this month!

Get well wishes to Branch Vice President Janet Sparico, Branch Auditor June Coyne and my mother, Judit Borsay, who was in the hospital in December. To all those under the weather, take care!

We offer condolences to the families and friends of Elizabeth Bogacik who passed away. Please keep them and all of our members who have lost a loved one in your prayers.

Congratulations go to the Hungarian embroidery class who won second place in the adult handmade category at the Festival of Christmas Trees! There were a total of 91 trees this year. The class (some are WPA members) meets at the Free Hungarian Reformed Church in McKeesport.

The William Penn Association Magyar Folk Dancers normally perform in the summer, but this year the group was invited to participate in a multicultural youth dance concert, "Viara, Nadejda, Liubov," which means "Faith, Hope, Love" in Bulgarian. The concert is hosted by the Pittsburgh Bulgarian School "Ótets Paissii" and will be a celebration of the Pittsburgh children who preserve cultures and promote diversity, love and solidarity in today's world. The concert will be held on Saturday, Feb. 15, at 5:30 p.m. at the Bulgarian Macedonian National Educational & Cultural Center, 451 W. 8th Ave., Homestead. A reception will follow. Tickets are \$10 for the concert and \$10 for the reception. Our dancers are excited to share our Hungarian traditions and participate in this amazing event. Hope to see vou there!

Are all members of your family WPA members? Share the love this Valentine's Day by sharing WPA with family and friends. Pass this issue to them to see what we're about, after you send in your crossword puzzle entry, of course.

Let me leave you with a thought from American author Hal Borland: "No winter lasts forever. No spring skips its turn."



Members of Branch 226 were among the students of the Hungarian embroidery class at the Free Hungarian Reformed Church of McKeesport who decorated this tree.

Branch 249 Dayton, OH

by Mark Schmidt

Here we are in February, the month of St. Valentine's Day and love. Why is the month of hot passion, desire and love in February, the coldest and shortest month of the year? It should be in August, the long, hot, steamy month. Really doesn't make a lot of sense. But, whatever the reason, it's here and woe to you if you forget your (in PC lingo) significant other.

As this issue was going to press, our branch was looking forward to our Jan. 18 meeting at which we planned to review last year's activities and finances. I can report that Branch 249 is on solid financial footing. Per the Home Office's instructions, we perform an annual audit of the branch's finances which is then further reviewed by the Home



Santa Claus greets young members at the annual Branch 249 family Christmas party.

Office and Board. Everything looks good.

Mark your calendar for two special dates.

First, there's the annual Magyar Club of Dayton's Spring Dinner Dance on April 25. Additional information to come as I get it.

Also, Branch 249 has reserved the Café Deck again with the local professional baseball team, the Dayton Dragons, for Sunday, May 17, at 4:00 p.m. Info on price and food menu will be in upcoming issues of *William Penn Life* as we get it. We will have 50 tickets again under the canopy, with a buffet lunch and seats on the first base side. It will be a great spot to watch the game as we root the Dragons to another win.

Happy birthday to those born in February. May you have many healthy, happy and wonderful ones.

Happy anniversary to you lovebirds who decided to get married in the month of love. May your love for each other always burn brightly.

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

Get well wishes go out to those sick or hospitalized. May God grant you a speedy recovery. I hope you got your flu shot this year. The flu is really bad around here.

Like this month, I'll be short. Contact me at 937-938-0198 or at *amschmidt*@*msn.com* with any news for this article.

I'll end with a quote of my own: St. Valentine's Day is a marketing gimmick; love happens every day.

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

Welcome to February, everyone. This is the month that begins with a weather prediction from a celebrity rodent and ends with one extra day added to the year. Sandwiched in between is National Pizza Day on the 9th (make mine with mushrooms and sausage), Valentine's Day on the 14th, National Drink Wine Day on the 18th (I will do my part for that), followed by National Margarita Day on the 22nd (I swear, I am not making this up).

But, a day that WPA fondly remembers is our Founders' Day, observed on Feb. 21. We are 134 years financially and fraternally strong, and we thank all of the men and women over the years who have worked so hard in so many ways to make WPA a thriving fraternal benefit society.

Wishing February birthday greetings to our Branch 296 members, including Branch President Diane

Happy wedding anniversary wishes, too, if you are celebrating

during this month, and many more happy years together.

Sending get well wishes, as well as encouraging thoughts, to those recovering from an illness.

Also, our most sincere condolences to anyone experiencing the loss of a loved one. Our hearts are with you. May God grant them eternal rest.

The winter hiatus for Branch 296 continues. Our first two meeting dates of the year are, March 12 and April 16 at King's Family Restaurant in New Kensington at 6:00 p.m.

For all of your life insurance and annuity needs, our knowledgeable and engaging WPA agent Noreen Fritz can be contacted via email at *noreen.fritz@comcast.net* or by phone at 412-821-1837.

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

Throughout the shortest month of the year, I wish you warmth and wellness. Maybe I can tempt you with a steaming bowl of one of my tasty homemade soups!

Someone you haven't visited or called for awhile would probably enjoy hearing from you. Stay positive and get some exercise. Look forward to tomorrow and the good things ahead.

Branch 336 Harrisburg, PA

by Nicole Starner

Love is in the air! We had so much fun celebrating the new year that January flew by in a blink of an eye. Here's a recap of January and what's coming up in February.

DJ Rick was at the club on Jan. 4 playing all our favorite tunes, and we rocked to the Johnson Brothers on Jan. 11. We were looking forward to karaoke with DJ Frank on Jan. 18, and chowing down at Crab Leg Night on Jan. 24. Who doesn't like a taste of summer in the winter months? Local band Timeless was set to close out January on the 25th.

On Feb. 1, we will host another Pourin' Paint Party. I'm sure you've seen the great work from the last

event we held. Contact the club to get your tickets now. After you've finished painting, you can stick around, grab dinner and listen to Jay and the Jingos play at 7:00 p.m.

On Feb. 15, Timeless will be helping us celebrate Valentine's Day at the club as they play great music while you enjoy a special menu and drinks.

Then, on Feb. 22, we will host our 2nd Annual Chili Cook-Off. Sign up at the club to enter your best chili, then all members will be encouraged to come out from 2:00 to 4:00 p.m. to taste test and vote for their favorites. We will round out the evening with DJ Kasi on stage starting at 7:00 p.m.

We will have a leap year celebration with the Go to Guys (formerly the Cornwallace Band) starting at 7:00 p.m.

Remember: every Monday we gather at the club for the wing special from 5:00 to 9:00 p.m. Wednesdays, we hold a Texas Hold'em tournament starting at 7:30 p.m. with no buy-in and prizes for first and second place winners. Thursdays, we have a dart tournament that starts at 7:00 p.m. 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.

Get well wishes to all who have been or are under the weather. We hope for a speedy recovery.

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

If you have anything you'd like to share or would like to receive our weekly email updates, please contact Nicole Starner at *verhovayhomeassn@gmail.com*.

Branch 349 Weirton, WV

by Joyce Nicholson

As I write this, it is Jan. 5, and I am still wondering where 2019 went. I've spent time reviewing all of my personal goals for 2019, some of which I accomplished. I've also been contemplating my goals for 2020.

However, in a review of all things WPA, last year our activities were many and full of excitement and



Members and friends of Branch 336 welcome the year 2020 during a New Year's Eve celebration held at the Verhovay Home Association in Harrisburg, Pa.

success. I hope your path is smooth and accompanied by much happiness and achievement this year.

For our branch Christmas party on Nov. 30, we requested donations of pet food and pet supplies for the Jefferson County Humane Society and Animal Shelter in exchange for a raffle ticket for our party prizes. The response was overwhelming. The volunteers at the shelter were so thankful for the many donations for the animals from our branch party attendees. A special thank you goes out to Julia Kopral who could not attend but sent a donation anyway!

On Saturday, March 21, we'll be attending the 12th Annual Festival of Nations in Weirton Millsop Community Center. This indoor festival is sponsored by the Weirton Area Museum & Cultural Center and the Festival of Nations Committee. This annual event is a time for all people to join together and celebrate the traditions, customs, food, culture and dance of each heritage. We will be hosting a table recognizing William Penn Association and the Hungarian roots of our organization. Hours are 11:00 a.m. to 4:00 p.m., and admission is free.

Our next branch meeting will be Sunday, March 29, at 5:00 p.m. at 63 Meadow Lane, Wintersville, Ohio. We will be planning our Join Hands Day project for 2020.

Here is this month's interesting fact, as published by CNN and Newsweek in December. Hungarian scientists may have found a fifth force of nature. Physicist Attila Krasznahorkay and fellow research-



National Director Joyce Nicholson and her husband Hamy deliver pet food and supplies donated by the members of Branch 349 to the Jefferson County Humane Society and Animal Shelter.

ers at the Institute for Nuclear Research at the Hungarian Academy of Sciences believe they have detected a new atomic particle, which they call X17. Essentially, physics centers on four forces that control our known, visible universe: gravity, electromagnetism, the weak force, and the strong force. Krasznahorkay and his team believe X17 could be a particle which connects our visible world with the dark matter. This leads humans closer to what is



Enjoying the Branch 800 Christmas party are (from left) John Conti, Mrs. Claus (Barb Brubaker), Santa Claus (Rob Gohn Jr.) and Olive Savino.

considered the Holy Grail in physics, which Albert Einstein had tried but never achieved, that is, a "unified field theory" explaining all cosmic forces from the formation of galaxies down to the quirks of quarks.

On a lighter note, maybe this will eventually lead to another *Star Wars* sequel revealing the physics involved in the Dark Side and finally bring balance to The Force.

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

Our prayers go out to those who may have lost loved ones recently, including the families of branch members Craig Glasure, Tom Lesnick and Amelio Saggio. May your loved ones rest in peace.

Get well wishes continue to go out to Barbara House, John Toth, Ernie Sarosi and Mark Maskarinec.

If you have any news you wish to share with us, please contact me.

You can call on Alan Szabo for all your insurance needs at 330-482-9994. For information about our branch activities, please call Joyce Nicholson at 740-264-6238.

Branch 352 Coraopolis, PA

by Dora S. McKinsey

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

February is a very important month for William Penn Association. On Feb. 21, William Penn Association will celebrate its 134th year of providing quality and affordable life insurance and annuity products. Congratulations to the Association and to all the past and present members who have made it possible for the Association to continue to provide its members with the best possible insurance plans and annuity rates and be able to offer all the different fraternal activities over the years. Our Board of Directors and National Officers do their best managing the Association, keeping our members in mind when making any decision, whether it be financial or fraternal.

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

If your son or daughter--or even you--will be attending an institution of higher learning in the fall of 2020, remember to check the scholarship eligibility rules to obtain a WPA scholarship grant. Every little bit of money available to help with your education is well worth the effort to apply for. The rules are published each month in *William Penn Life*.

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

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

Happy birthday to all of our branch members who are celebrating a birthday this month. May you have many more, and may all of them be healthy.

We welcome all new members of Branch 352. Remember, if you have news about what's going on in your community to promote fraternalism, or wish to share something you have personally done to give back to your community, please contact me at 412-932-3170 or by email at *dmckinsey@hotmail.com*. We would love to share your news!

Branch 800 Altoona, PA

by Joan B. Ballash

What great photos in the 2020 WPA calendar! If you need a lift, gaze on the beautiful scenery on each page and read the accompanying words.

Speaking of calendars, did you notice 2020 is a leap year? Happy birthday to everyone celebrating this month, especially those Feb. 29 arrivals.

The branch Christmas party hosted by Dan and Dennis Greiner was truly enjoyable. There was more than enough to eat. Santa and Mrs. Claus (Rob Gohn Jr. and Barb Brubaker) gave each child an array of items supplied by the Home Office. Caroling was led by Victor Ballash, and all attendees left with a gift.

We were happy to have members Olive Savino, 98, and John Conti, 92, join the festivities. Mark your new calendar for Dec. 6, the date of our 2020 Christmas party.

This month is full of special days, starting with Punxsutawney Phil providing his annual prognostication. Then, it's Valentine's Day when we can demonstrate how much we cherish those who are dear to us. Next is a welcomed long weekend to celebrate Presidents' Day, and finally Ash Wednesday, the beginning of Lent.

Sincere sympathy is offered to those who have recently lost a loved one. You are in our prayers.

If you have questions or need assistance with life insurance issues or annuities, call Bob Jones at 814-942-2661.

Branch 8036 Scottdale, PA

by Debbie Hauser

Branch 8036 held its 6th Annual Christmas dinner at the Darlington Inn in Ligonier, Pa. Once again, Inn owners and branch officers Elizabeth and Leslie Kastal were gracious hosts as a smorgasbord of Hungarian delights featuring chicken paprikas, goulash and stuffed cabbage was enjoyed by all.

Members and guests were informed of branch activities during the year, which included participation in WPA's Food Drive and Holiday Basket programs along with branch donations to the William Penn Fraternal Association Scholarship Foundation.

The highlight of the event was the recognition of branch member and WPA scholarship recipient, Hannah Noel. Hannah was recently crowned Westmoreland County Miss Agriculture USA 2019 and proudly wears her tiara whenever possible.

Hannah explained that the Miss Agriculture USA organiza-

tion is similar to the 4-H Club in that both celebrate and promote agriculture.

However, the Miss Agriculture USA organization is a separate entity that also builds confidence, selfesteem and public speaking skills in shaping strong youth leaders and forming lasting friendships.

Hannah also spoke of her charitable works which coincide with our



Branch 8036 member Hannah Noel (center, wearing crown) joins fellow members and guests at the branch's annual Christmas dinner.

branch's fraternal mission.

In addition, Hannah was presented with a \$100 scholarship on behalf of the branch along with best wishes on her future academics.

This joyous event concluded with all receiving a special gift from Santa while a few got even luckier and were raffle winners of Walmart gift cards.

In Memoriam

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

DECEMBER 2019

- 0016 PERTH AMBOY, NJ Joseph Hollo Olga Toth
- 0018 LINCOLN PARK, MI Ronald J. Fryczynski Frances J. Nagy
- 0019 NEW BRUNSWICK, NJ David Belber
- 0026 SHARON, PA Linda L. Steh

- 0027 TOLEDO, OH Mary Ann Sinay
- 0044 AKRON, OH
 Daniel T. Neuwirth
- 0048 NEW YORK, NY Vittorio Amadei Concepcion Rivera
- 0051 PASSAIC, NJ Sheila V. Pearyer
- 0076 PHILADELPHIA, PA Robert H. Miller
- 0089 HOMESTEAD, PA Arthur P. Loera

- 0129 COLUMBUS, OH Edward J. Kennedy
- 0132 SOUTH BEND, IN Theresa Patus
- 0189 ALLIANCE, OH Helen M. Kinser
- 0226 McKEESPORT, PA Elizabeth Bogacik
- 0336 HARRISBURG, PA Bonita G. Harper
- 0352 CORAOPOLIS, PA Holly J. Bruno Gloria B. Likar Lydia L. Lipscomb

- 0383 BUFFALO, NY Audley Fagan
- 0525 LOS ANGELES, CA Anthony R. DeSalvo
- 0590 CAPE CORAL, FL Kit N. Pollard
- 0720 DEDHAM, MA
 Donald R. Anderson
 Betty E. Dugan
 Elaine J. Farrell
 Rose E. MacLeod
- 0800 ALTOONA, PA Richard D. Gondek

WPFA Scholarship Foundation Donations

Donations Through Premium Payments DECEMBER 2019

Branch - Donor - Amount

- 14 Anna Graf \$2.00
- 18 Marianne T. Orsargos \$20.00
- 26 Marie S. Logue \$1.00
- 28 Kristen M. Taylor \$20.00
- 76 Stephen M. Skrzat \$25.00
- 88 Jeanne M. Henry \$2.90
- 89 Melissa S. O'Brien \$2.10
- 129 Joseph M. Fuleki \$50.00
- 132 Matthew A. Burus \$2.70

- 159 David G. Mayberry \$1.85
- 226 Timothy R. Holtzman \$1.40
- 336 Zita F. Prowse \$5.00
- 336 Hannah E. Keely \$5.00
- 352 John W. Bush Jr. \$15.00
- 383 Lee O. May \$2.00 383 - Jackson J. Schubbe - \$5.00
- TOTAL for Month = \$160.95

Additional Donations DECEMBER 2019

Donor - Amount

M/M Charles D. Bucska - \$125.00 Betty Jane Pozega - \$2.00 | Br. 400 Charlotte, NC - \$225.02

WPA Cookbook Sales - \$230.00

TOTAL for Month = \$582.02

Donations Received From 39th General Convention Received as of December 30, 2019

Donor - Amount

(In Memory of, if applicable)

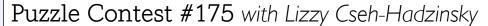
John E. Burus - \$100.00 Laslo & Terezija Corba - \$250.00 (Corba & Simon Deceased Family Members) Richard Jacob - \$100.00

(Margaret Jacob) Susan M. Marshall - \$100.00

(Alex J. Horvath) M/M Mark S. Maskarinec - \$50.00 (Our Parents Michael & Mary Ann

Maskarinec and Elmer & Ruth Toth) Karen L. Walker - \$100.00 Br. 336 Harrisburg, PA - \$100.00 (Our Deceased Members of

Br. 336) **TOTAL** for Month = \$800.00





The Royal Palace of Gödöllő

About a 30-minute drive northeast of Budapest, lies one of the largest palaces in Hungary. The Royal Palace of Gödöllő is 250 years old and was originally built for Hungarian royalty, including Count Antal Grassalkovich and Emperor Franz Joseph.

This gorgeous building has a double-U shape and is surrounded on all sides by an enormous park. The exterior of the building is also painted in a quirky pale pink paint. The palace was built with eight wings and contained a church, theater, riding hall and sauna. I found it interesting that there is also an orange tree grove on the palace property.

The palace went through extensive preservation and restoration in the late 1980s and is now open to the public, offering daily tours of the palace grounds.

A Google search of the Royal Palace of Gödöllő yields many pictures of the impressive building and expansive grounds.

This month's puzzle includes 15 clues about the famous palace. Good luck! And Happy Valentines Day!

Lizzy Cseh-Hadzinsky, Branch 28

P.S. Below you will see listings of winners from two puzzles, as we are catching up from the November 2019 issue which did not feature a puzzle.

Puzzle Contest #172 WINNERS

The winners of our Puzzle Contest #172 were drawn Dec. 5, 2019, at the Home Office. Congratulations to:

Kathleen A. Bryk, Br. I Bridgeport, CT Deanna M. Dzurko, Br. I3 Trenton, NJ Verna B. Jacobs, Br. I8 Lincoln Park, MI Gizella Maris, Br. I32 South Bend, IN

Each won \$50 for their correct entry.

Puzzle Contest #173 WINNERS

The winners of our Puzzle Contest #173 were drawn Jan. 6, 2020 at the Home Office. Congratulations to:

Irene Fischer, Br. 18 Lincoln Park, MI Bobbie D. Hrabosky, Br. 352 Coraopolis, PA Georgianne B. Lane, Br. 18 Lincoln Park, MI Nancy L. Monos, Br. 89 Homestead, PA

Each won \$50 for their correct entry.

WPA PUZZLE CONTEST #175 OFFICIAL ENTRY

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

"Royal Palace of Gödöllő" Word List

Baroque	Grassalkovich	Restored
Church	Miklós Horthy	Riding Hall
Franz Joseph	Orange	Royalty
Garden	Palace	Theater
Gödöllő	Pink	Tours
Name:		
Address:		
City:		
State:	Zip Code:	
Phone:		
Email:		
WPA Certificate No).:	

RULES

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

WPA PUZZLE #175 709 Brighton Road Pittsburgh, PA 15233

- 4. Entries must be received at the Home Office by Feb. 28, 2020.
- 5. Four winners will be drawn from all correct entries on or about March 5, 2020, at the Home Office. Each winner will receive \$50.

Inside this issue:

Results from 2019's Holiday Baskets program...PAGE 2.

Tibor's Take on the fabulous Gabor sisters...PAGE 6.

News from our branches...PAGE 14.

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

WPA RECOMMENDER
Branch No.:
WPA Representative/Agent:

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