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WILLIAM PENN

The Official Publication of William Penn Association

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Holiday Baskets Update

Our thanks go out to the members of Branch 28 Youngstown, Ohio, who distributed three Holiday Baskets to those in need in their community as part of the WPA's Holiday Baskets program. Their efforts raise the totals for our 2019 effort to 86 baskets worth \$4,770.15.

Again, thank you to all our members and branches who contributed to the 2019 program. Let's keep the fraternal spirit going by participating in the Association's 2020 charitable programs described on page 3.

Michigan and New England fraternals accepting applications for scholarships

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

Both the Michigan Fraternal Alliance (MFA) and the New England Fraternal (NEFA) Alliance are accepting applications for their respective 2020 scholarship programs.

The Michigan Fraternal Alliance will be awarding up to two scholarships worth \$500 each. To qualify, you must be a Michigan resident and an insured member and active participant of a fraternal society belonging to the MFA, like WPA, who will be graduating from high school in 2020 and enrolling as a full-time student in an accredited two-or four-year college, university or trade school.

All application materials must be mailed and postmarked by April 3, 2020. For complete eligibility rules and an application, visit the MFA website at www.michiganfraternalalliance.org/scholar-

ship.html.

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

To qualify, you must be a resident of New England and a current member (or child of a member) of a fraternal society belonging to the NEFA, like WPA, and enrolled as a full-time student in an accredited two- or four-year college, university or trade school. Criteria used for awarding of grants will include the overall merits of the applicant, cumulative grade average, college activities and honors, community activities, financial need and the required essay.

All application materials, along with a letter of recommendation from a school official or employer, must be mailed and postmarked by Sept. 1, 2020. For complete eligibility rules, contact Daniel Michalak, Chair-Scholarship Committee, 53 Barberry Lane, Meriden, CT 06451-2601.

by Judit Ganchuk, Activities Coordinator

'illiam Penn Association is celebrating its 134th Anniversary by giving back to the communities we are a part of and donating at least 134 bags of groceries to people in need. This year-long program will focus on offering a bag of groceries, as in a handful of meals, to a needy individual, family or food program. Each bag of groceries is a symbol of hope. The bag isn't full of all cereal boxes, or all peanut butter, but rather a varied mix of possible meals (oatmeal, mac-'n-cheese, pasta & sauce, canned meat, soup, beans, rice, pancake mix and syrup, tuna, saltines, canned fruit, etc.). The items are endless, and the choice of what to include is yours.

Even in America, food insecurity is still an issue and often overlooked. According to a 2018 survey by the United States Department of Agriculture report, over 11% of American households were either food insecure or had difficulty at least once in the past

year providing enough food for the people in that residence (https://www. feedingamerica.org/about-us/press-room/ new-data).

We know our members take fraternalism seriously in their ventures of community service. An important part of this campaign is tracking these generous donations so we can know when, not if, we went beyond our goal of 134 grocery bags nationwide.

Branches 34 and 352 have already joined together and donated 30 bags. Each of their bags contained 20 or more items worth a total of about \$25.

Branch presidents and coordinators around the country will be receiving a notice via email about this program. If you would like to fill your own bag with donations, do not hesitate to contact me toll-free at 1-800-848-7366 (Ext 149) or iganchuk@wpalife.org.

Can you or your branch help? Request your easy-to-use tracker and let us know the number of cloth WPA



grocery bags you will fill. Be the difference you want to see and support a family in your area. By donating one full grocery bag, you can feed a family of four for up to four meals.

You can also donate your filled bags to local shelters, veterans' centers, military support programs, senior activity centers or even college food programs. The bags and their contents should be given as one donation, not as individual food items.

Take the first step and contact us today to start tracking and give back to YOUR community.

Join Hands Against Hunger campaign

PITTSBURGH -- WPA is once again conducting its Join Hands Against Hunger campaign. What distinguishes this program from our other fraternal efforts is that this campaign supplies food to organizations with established distribution systems. All food or donations received from your branch members is to be collected and delivered by representatives of your branch to your local food bank or other charitable organization which provides food assistance to those who need it.

Reimbursement for your branch's efforts in our Join Hands Against Hunger campaign will be available through the Association's matching funds program. The deadline for returning the necessary forms and receipts to the Home Office is April 1, 2020. Each branch's effort will be recognized in William Penn Life.

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

Share baskets of food during Eastertime

PITTSBURGH -- William Penn Association is pleased to announce that our Easter Basket Program for 2020 is underway.

Now in its seventh year, our Easter Basket program encourages branch members to gather and create baskets to help spread the Fraternal Spirit and give assistance to neighbors in need at Easter time.

Some branches encourage participation by hosting "basket parties," allowing members and friends to gather in fun and fellowship while supporting a worthy cause. You can create a basket for one family in need, or you can create several smaller gift baskets for the residents of a local senior care home.

Remember to take photos of your event to be published in William Penn Life.

Your branch will be reimbursed up to \$50 for your participation. Deadline for submitting participation forms, photos and receipts is May 8.



Planning for your digital assets

IN THE PAST, we have discussed the importance of having life insurance and a will or trust to take care of your loved ones after you pass on. But, have you ever considered what will become of your "digital assets" after you pass?

Many of our members fail to recognize the extent of digital assets that are in their possession and the great value they may have. No, we're not thinking about things that have financial value, but rather things that have a value that can't be measured in dollars and cents.

So, what are "digital assets"? They are the photographs, videos or written accounts of events and memories that you may have stored online, on your phone or in digital notebooks, or that you may have shared through emails, Facebook, Twitter, Instagram or other social media. Some people can simply print out the information--like your contact list--and call it a day. For others, you are dealing with an account (like your Facebook account) that contains so much data, or undergoes such frequent updates, that a simple paper copy won't cut it.

Here is what you need to do now to ensure that trusted family members can access your information after your death.

Designate trusted contacts

Some digital services have a built-in feature that let you pass on data to surviving members of your family. You identify your trusted loved ones, and these

digital services will give them access to your account, but only under specific circumstances. For example, Google's interactive account manager allows you to decide what happens

to your account after it's been inactive for a certain period of time. The default setting is three months, but you can adjust that as you

can adjust that as you see fit. You can also select up to 10 people to receive permission to download whatever data you have allowed to be shared once that period of inactivity has passed.

person obtains the archived information.

Similarly, Facebook allows you to designate a "legacy contact." After you die, your profile will become a memorial and the legacy contact has permission to write a post for it, respond to new friend requests and update your profile picture. They can also download a copy of your Facebook data, but they cannot, however, log into your account or read your messages.

While preparing this article, I added my wife as the legacy contact for my Facebook account and found it to be very easy to do. First, log onto Facebook and access your general account settings. Then, scroll down and click on "Memorialization Settings." Enter your contact's name and it automatically sends them a message with a personalized link.

Some services may contain content that you don't specifically own but have a license to access. This would include the movies and music that you bought on iTunes, your video games from Steam or the books on your Kindle. Those licenses typically expire on your passing but not always. Apple, for example, has been very generous, giving a surviving spouse or other family member access to the iTunes account with the Apple ID of the deceased person. (See sharing of your passwords and preparing a digital will for your passwords in the coming paragraphs).

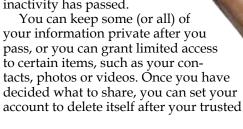
That said, your living relative can't merge your old license with their own account, which might make things a little more difficult. If the service in question offers a

"family sharing" service feature--like iTunes, Steam, Kindle and others do--it might be easier to enable that service while you are still alive. With family sharing, your family member's ac-

count will have access to your content, whether you are alive or deceased.

Prepare to share your passwords

Unfortunately, not all services have features that allow you to pass on your data. For the ones that don't, or that don't offer specific control, your best bet is to speak to an estate attorney about giving access to your next of kin. Merely scribbling down all of your passwords on a sheet of paper (I'm guilty of this!) isn't always enough. In many cases, your relatives are still legally prohibited from accessing your account without your express



Moneywise (cont.)

written permission. Most states have adopted laws that allow you to declare who has access to your data, as long as your will, revocable trust or power of attorney specifically grants access to a relative or heir named in the document. Discuss these options with your attorney or advisor when you are having your will, trust or power of attorney drafted or updated.

Preparing a digital will for your passwords

Now that your will, trust or power of attorney gives your loved ones the permission to access your accounts, you will need to provide them with your passwords. This can be more difficult than it sounds. Think of how many times you change your passwords for your various accounts, or how many times the bank and other services require you to update your passwords. If you are like me, you'll wind up with a pad of scratched out numbers that nobody will be able to decipher.

So, it's very difficult to keep an up-to-date list of all of one's accounts and passwords. However, there are companies that can provide password storage and administration of digital assets after you pass away.

A company called LastPass, for example, is a password management service that allows you to send specific passwords to another user in the event of your death. LastPass recommends that you document not only every online account but also things such as:

- bank pins;
- loyalty cards;
- membership numbers;
- gift cards;
- medical ID and insurance numbers; and
- WiFi passwords.

You'll also want to note any recurring payments and subscriptions, along with what card they may be charged to.

Another company known as Legacy Concierge provides an "estate resolution service" that will keep track of all

your important documents, such as your life insurance policies, will, trusts, investments and IRA accounts, along with photos, videos and anything else that you choose to upload to their system. Legacy Concierge can help to block your digital footprint from thieves by securing your electronic records and, upon your death, will automatically notify the custodian(s) you've previously designated about the items you have stored and will grant them access.

Communicate with your heirs

Before you start these preparations, take some time to think about the people who you can entrust with your digital life. Be thoughtful about who will be in charge of these digital assets. You have appointed (we hope) someone you trust to administer your financial assets, but does that person have the technical know-how to best handle your digital assets? Maybe a different person should be designated to be the fiduciary of the "digital assets."

When you make your will, trust or estate plan, you need to designate people to handle the various aspects of your estate based on their strengths, knowledge and abilities. A good estate attorney can ensure that your language is crystal clear, so your friends and family won't have to do any extra legwork during their time of grief.

Once you have made your choices, be sure to communicate your choices to the person(s) that you have designated in your will, trust or power of attorney.

Of course, any estate plan, be it real or digital, is not complete without the proper amount of life insurance. Be sure to contact your William Penn Association agent or broker before making any decisions regarding adding life insurance to your plan. Don't have an agent? Call the Home Office and we'll be happy to help.

Until next month, think spring!

My thanks to Activities Coordinator Judit Ganchuk for her contributions to this month's column. □

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.





Contemplating in the Florida sun

BACK IN 2014, my parents, siblings and I embarked on a trip to Hungary. In that moment, we all thought that it would likely be the last trip we would take together as one family, or as my mother would say, "the core five." In a sense, we were right: soon after, we all began to tend our own growing branches of the family tree, treating each new growth as if we were coaxing a new shoot from the ground.

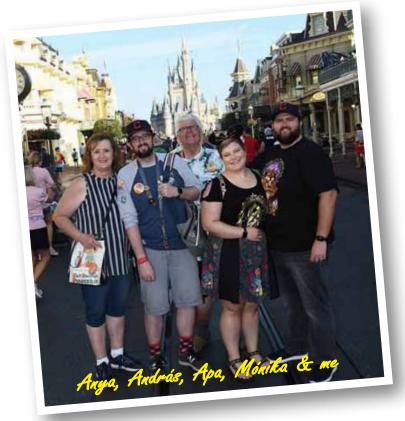
But, this January, my brother Andras II, my wife Mónika, my sister Erzsi and her husband Miklós and I took my parents to Disney World. It was an idea we thought of last summer and began planning together in early September. This trip was to repay our parents for the many trips they took us on, including that 2014 trip to Hungary.

However, our trip to Florida would be much different from previous family excursions as my siblings and I now have successful careers, are married and are on our own. I made it a point to inform my *anya* and *apa* (mom and dad) that we would pay their expenses, except for souvenirs and park tickets, more or less the deal they gave us kids when we visited Hungary. Being that my Mom turned 60, my dad was approaching 65, and that they would soon celebrate their 40th wedding anniversary—not to mention it being near the holidays—it seemed the perfect time for the Check children to pool their resources and instead of financing several smaller celebrations, foot the bill for one big splash of a trip.

The week we stayed at Disney was picture perfect. Even for Florida, the weather was unusually mild: it was downright hot with temperatures hovering around 80, and we barely saw a drop of rain, a rarity for a winter in Florida.

We stayed at the Disney All-Star Movies resort hotel and visited all of the main theme parks. A one-day side trip outside of the confines of Disney World checked something off my Dad's bucket list: a visit to a citrus grove to pick a fresh orange off the tree and eat it on the spot. It was a neat experience for all of us as well as we had never done something like it before. Our labors yielded a half bushel of Honey Belles, spring oranges, grapefruit, Meyer lemons and key limes from this particular 2,500-acre farm.

For this trip, my mom and dad had stowed in their checked baggage bottles of *szilva pálinka* (Hungarian plum brandy) and *dió likőr* (a Hungarian walnut liqueur) which they brought back from their October 2019 trip to Hungary. These souvenirs from Hungary were the perfect refreshments to sip over the long conversations we had each night after a rewarding day in the theme parks. Being that our refreshments were Magyar in origin, our discussions were often about our ancestral home country and its history, customs and culture. Here are the few



things we contemplated; it's a potpourri of ideas that I wanted to share with you all.

• One exhibit in the Mexico pavilion in EPCOT reminded me of the Hungarian practices on All Souls Day. Hungarians show deep respect to those loved ones who have passed on to the hereafter. Cemeteries are revered places where each gravesite is meticulously maintained. Fresh flowers are put out on a regular basis. Above ground grave markers made of granite or marble are washed and scrubbed clean by women that use these visits to the churchyard as a gathering point for conversation. It is commonplace to see youngsters and teenagers accompany their grandmothers to help out with the chores of gravesite maintenance, as this is the way such a tradition is passed on from generation to generation.

On any given night, a handful of candles might flicker at the village cemetery commemorating a wedding anniversary, name day, birthday and remembrance of the day a certain person passed on. On All Souls Day, every grave has several candles and the entire cemetery is aglow with thousands of candles shimmering in the wind. In America, by contrast, the days following Halloween are nothing much more than opportunities to buy discounted candy and to brace for the onslaught of Christmas decorations in our retail establishments.



• Sampling a range of schnitzel, dumplings and sausages in the Germany pavilion at EPCOT, my brother and I reached a consensus that, in general, Hungarian food tends to be much better here in America than in the homeland. In our opinion, other than for fine pastries (not including Farkas Pastry) and goose liver products, the basic staples of Hungarian food are much more palatable here in the states. The quality, freshness and variety of raw ingredients available in Hungary generally falls short of what is available in the U.S. Aside for the luxuriant dishes in the finest restaurants or best family kitchens in Csót, most versions of the typical Hungarian staples seem anemic in comparison to their American counterparts.

This led us into a chicken-and-egg-type argument: are the American renditions of Hungarian culinary staples improvements on the original? Is eating American-made Hungarian food akin to watching an old classic film in high resolution, re-mastered glory? Or, are the American versions merely deviations from the original models, tweaked and twisted to meet the requirements of the unique American palate? I suppose it is a bit of both. That said, the best *gulyás* I've ever had has always been the one prepared in my home kitchen. But, doesn't every would-be chef say the same?

• As you probably guessed, EPCOT is my favorite park at Disney World. On the last night of our trip, my family chatted about the parks we had experienced and how this trip compared with others. Besides annual trips to Hungary, my parents do not really get outside of Ohio all too often. We talked about the scale of the U.S., and how its size alters one's perspective. Compared to the U.S., the news coverage in Hungary seems quite comprehensive, with evening broadcasts exploring various stories of local interest in great detail. But, I suppose part of that is due to the size of Hungary, which is smaller than Ohio. For example, how often does local news

cover what is going on in the state next door to our own? Unless you live in a tri-state area like I do, it's probably quite rare.

Places like Disney World open one's eyes. To a seasoned world traveler, the pagoda in EPCOT's Japan pavilion or the East African marketplace in Animal Kingdom might seem like simple reproductions, but how often does a family from Missouri or Ohio or Nevada get to experience such places?

• Similarly, the typical Hungarian views America much differently than how we see ourselves. My dad has invited some of our relatives to visit us in the USA. He even offered to pay their travel expenses, but they are terrified of what they think goes on here. They assume that there is a robbery on every street corner, we all pack a sidearm, are taxed excessively and are watched closely by the government, as if America is simultaneously the Wild West, Las Vegas and 1984 all at once.

These perceptions of America are the latent result of how the American media portrays this country. We must not forget most American TV aired overseas is fiction, but the foreign viewer might not realize that the movies don't really capture ordinary American life.

Many Hungarians over the age of 50 who live 100 miles or more from Budapest have not visited the Danube. One cousin (who is a bit older than my *apa*) visited Budapest for the first time ever when she accompanied the younger family members to pick up my parents at the Viking River Cruise dock next to the Széchenyi Bridge. So, getting older Hungarians to visit the States is often difficult due to the long distance they must travel to get here.

My *anya* added how it is much harder for her to travel to Budapest now compared to 10 years ago. She could only imagine how someone who has never left Hungary or flew on a plane could fathom what a 4,000-mile flight would be like. It's a lot easier for a person who has traveled such distances before to endure a long international excursion because they know what to expect. The uncertainty of being in unfamiliar territory for those with little or no such history is a big factor in travel.

I suppose that's what many people come to enjoy about Disney: they can experience a touch of the new and exciting in the comfortable (if humid) environs of not-too-distant central Florida.

It has been a month since my family visited Florida, and it was a phenomenal experience. I pray we can do this family group activity again, perhaps a Christmastime journey to Hungary (or Disney).

Until next time,

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.

Zsuzsanna Kossuth

A hero of Hungary's War for Independence

by Judit Ganchuk

EACH YEAR, WPA remembers the people and events of the Hungarian Revolution of 1848-1849 because the old adage is true: "Those who cannot remember the past are condemned to repeat it." We teach our children about the past so they learn from others' mistakes.

When discussing the Hungarian Revolution, many people recall Lajos Kossuth and his colleagues. But as March is Women's History Month, now would be an appropriate time to remember the role of one of the women involved in the Revolution against the Austrian monarchy: Zsuzsanna Kossuth.

Zsuzsanna Kossuth, Lajos Kossuth's sister, could be considered the Clara Barton of her time. Born in Sátoraljaújhely, Hungary, in 1817, Zsuzsanna was the

youngest of Lajos' four sisters. She adored her older brother. As a young adult, she assisted in proofreading the newspaper that Lajos established. In 1841 at age 24, she married Rudolf Meszlényi (whose sister Teresa married Lajos). Zsuzsanna and Rudolf had three children, but sadly, Rudolf died of pneumonia before he could meet his third child and namesake, Rudolf.

The Revolution officially began on March 15, 1848, with the Hungarians' demands for independence from the Austrian Empire. Battle after battle followed.

In April 1849, Lajos appointed Zsuzsanna as the chief nurse of all military hospitals in Hungary--no small task. At that time, many people believed women shouldn't be nurses because nurses routinely saw men without shirts on.

Nevertheless, Zsuzsanna was given the responsibility to organize the military hospitals, and though there was pushback, she

proved herself wor-

thy. She traveled the

countryside eager to

help--not criticize--the current hospital administrations' efforts during the Revolution. She saw first-hand that many hospitals didn't have enough beds or cots, that bandages were rudimentary at best and that there just wasn't enough medicine available. That summer, there was even a cholera outbreak. She asked civilian women to volunteer as nurses and to create bandages for the injured from linens and pillowcases. It seemed too little too late.

By August 1849, the Hungarians lost the Revolution to the Austrians, who were aided by the Russians. Zsuzsanna tried leaving Hungary with her family and two daughters, but was arrested by the Austrians for treason. She was found innocent and released, but the authorities continued harassing her. When she was

arrested a second time in 1851, the United States intervened on her behalf, and managed to have her released on the condition that she never return to Hungary. Painfully aware of what little choice she had, she decided to flee to the U.S. where she later

died of a lung disease, most likely tuberculosis, in 1854.

Though she is not celebrated like her brother at programs commemorating the 1848 Revolution, Zsuzsanna Kossuth is regarded as one of the first leaders of medical workers and healthcare profession-

als. There is a handful of Hungarian nursing schools named after her and several statues around Hungary dedicated to her patriotism, high morals, hard work and compassion for her fellow human being.

(At left, a ceramic sculpture of Zsuzsunna Kossuth tending a wounded soldier by Judit Jósza)



Florida Magyars to host annual Hungarian Festival

DAYTONA BEACH, FL -- Hungarians in the Daytona Beach area are busy making final preparations for the 6th Annual Hungarian Festival, to be held at the end of the month.

The festival will be held on Saturday, March 28, from 10:00 a.m. to 6:00 p.m. at the Port Orange Presbyterian Church, 4662 Clyde Morris Blvd., Port Orange. Admission and parking are free.

The festival will be a celebration of all things Hungarian. There will be live music, folk dance performances, a variety of Hungarian food, special screenings of Hungarian-made movies and many activities for both children and adults.

Performing traditional and more contemporary Hungarian music will be Eletfa, Szandra Mayer and Yano.

The Mákviragok Hungarian School will present a program of Hungarian dance. Guests will also have the opportunity to learn some basic Hungarian dance steps.

A special program new to the festival will be movie screenings. One film to be presented is "Valami Amerika" ("A Kind of America"), a Hungarian comedy released in 2002. The movie's director and co-writer, Gábor Herendi, along with one of its stars, Szonja Oroszlán, will be on hand to discuss the film.

The other featured film will be "Örök tél" ("Eternal Winter"). This 2018 drama tells the story of an unlikely romance in a Soviet labor camp. On hand to discuss the film will be one of its stars, Marian Gera.

The day's menu will include goulash soup, chicken paprikás, stuffed cabbage, sausage and palacsinta. There will also be beer and wine tastings on site.

Other activities will include a door prize drawing and decorating Easter eggs.

For more information about the festival, log onto www.HungarianFestivalDaytonaBeach.com.

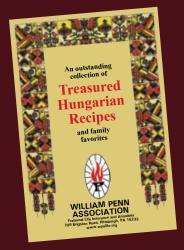
McKeesport club to commemorate events of 1848

McKEESPORT, PA -- The McKeesport Hungarian Social Club will host its annual commemoration of the Hungarian War for Independence on Sunday, March 15, at 3:00 p.m. at their Club located at 3004 Walnut St., McKeesport. Food and refreshments will be available following the program. Please feel free to make a donation at that time.

The Club is also making kolbász and hurka as a fundraiser. Price for either is \$5 per pound. Orders will be available for pick up on Wednesday, April 1, from 4:00 to 7:00 p.m. To place your order, please call Kathy at 412-664-4042 by March 17.

If you have information about events happening in your local Hungarian community, contact: jlovasz@wpalife.org.

Enjoy even more tastes of Hungary



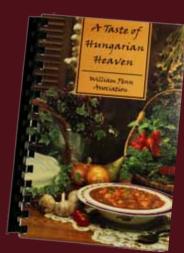
The Official WPA Cookbooks

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.



Aging Well with Cathy Graham

These kids today are okay

I HEAR IT OFTEN, and yes, I have even said it myself: what is wrong with kids today? They are on their phones or gaming most of their waking hours. They sleep late on the weekends and seem to have zero motivation. The younger generation has an air of entitlement that is disrespectful, and their work ethic is lacking.

In all fairness, I can remember my grandparents saying similar things about the teenage me. We are all guilty of throwing stones at things that we don't relate to or understand.

Over the past few years, I have been helping 7th graders understand the importance of wellness. I can tell you that I have found the majority of them to be awesome people. By taking the time to sit at a table with a group of young teens, I have learned more about what makes them tick. In my opinion, they have a lot to say if you just sit and listen.

My attitude has changed, from thinking I was the teacher to knowing I am the student. The biggest thing that I have learned is that the world is a lot scarier than the one in which I grew up.

Despite this, I find our youth to be compassionate, loving and open-hearted people. They are navigating the growing up years just like we all did. Even though they seem starkly different than those of us 45 years or older, they are actually exactly like us.

Deep down, they are worried about grades, fitting in and forming true friendships. Bullying is a huge concern, and it dominates their ability to feel safe and secure in



school and out. I wish that everyone could see what I see in these uncomplicated souls.

With most households having both parents working, these kids may not get a large dose of family. It is not the parents' fault; it is just the way it is.

I love the idea of communities becoming extended family. I think if we focus on finding the good and making connections, the whole world would benefit.

Kids today are the adults of tomorrow. Let's treat them with respect and start the conversation. We are wiser, and they are our future.

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



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Food is best when shared, especially when it's shared with your family. It's even better if you're eating something that you and your family made together! To us, few things are more fun to make together than **bread**...and even fewer things smell better than freshly baked bread. The smell of bread baking in the oven just makes your home smell...well...more like "home." So, here's a recipe you and your family can try together. This takes about two hours to make and yields two loaves of tasty bread. We like to make our bread a bit "healthier," so we use half regular flour and half whole wheat flour.

What you need:

- 2 cups warm water (110°F)
- ½ cup white sugar
- 1½ tablespoons active dry yeast
- 11/2 teaspoons salt
- ¼ cup vegetable or canola oil
- 5-6 cups flour (depending on how wet your kitchen environment is or if it's monsoon season outdoors)
- Tablespoon of melted butter

What you do:

- In a large bowl, dissolve the sugar in warm water and then stir in yeast. Allow to proof until yeast resembles a creamy foam, about 5 minutes.
- If you have an electric mixer, mix salt and oil into the yeast. Mix in flour one cup at a time.
- Knead dough for 7 minutes (use the dough hook on your mixer). Place in a well-oiled bowl, and turn dough to coat. Cover with a damp cloth or kitchen towel. Allow to rise until doubled in bulk, about 1 hour.
- Punch dough down. Knead for 1 minute and divide in half. Shape into loaves and place into two greased 9×5 inch loaf pans. Allow to rise for 30 minutes, or until dough has risen 1 inch above pans.
- Bake at 350 degrees for 30-40 minutes. You can check this by using a thermometer bread is done when it reaches between 190-200 degrees F.
- Cool for 15 minutes, brush with butter and enjoy!

Recipe courtesy of: https://butterwithasideofbread.com/homemade-bread/

Let's build up our community on Facebook by sharing your photos with us @WPALife #wpalife!

Branch 14 Cleveland, OH

by Richard E. Sarosi

Happy St. Patrick's Day! We wish the gift of blarney and many Irish blessings to our members and friends. Have a memorable day.

May your memories bring joy, And your evenings bring peace. May your worries grow less, As your blessings increase.

– An Irish Blessing

Branch 14 members and friends handled the January cold of Cleveland just fine when they attended the Jan. 22 performance of the Broadway hit *Jersey Boys* at Playhouse Square. The play tells the story of Frankie Valli and the Four Seasons. We traveled down memory lane and through their career with their many hit records, such as "Begging," "Can't Take My Eyes Off You," "Dawn," "Walk Like a Man," "Big Girls Don't Cry" and so many more. Everyone enjoyed singing along to their many songs. The Four Seasons were inducted into Cleveland's Rock and Roll Hall of Fame in 1990.

Branch 14 meetings resume Wednesday, March 4, at 7:00 p.m. in the Bethlen Hall of The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills. Branch 14 adult members and adult guests are welcome to attend. Please mark you calendars for future meetings to be held on April 1 and May 6 at the same time and location.

Also, mark your calendars for these activities:

- Hungarian Heritage Night with the Lake County Captains at Classic Park in Eastlake, Ohio on Saturday, June 6.
- The Cleveland Hungarian Cultural Garden Liszt Concert and Statue Unveiling to be held on Sunday, June 28.

Additional Hungarian activities in the Cleveland area are being planned for 2020. As groups, clubs and churches announce their dates and release more information, we will share it with you. Always be sure to check with the group sponsoring the activity for any changes in date and time. It looks to be an



Next Deadline

All articles & photographs for the April issue of *William Penn Life* are due in our office by March 9. If you have any questions, please contact John E. Lovasz toll-free at 1-800-848-7366, ext. 135.

exciting year in Cleveland, Ohio.

And always check the latest issue of *William Penn Life* and the WPA website --www.wpalife.org--for information on events and activities in the Hungarian community.

Please support the Hungarian 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 their 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 be able to bring them back.

The William Penn Fraternal Association Scholarship Foundation also needs your continued support. If you or your child was a recipient of a WPA scholarship, please consider making a donation and "paying it forward." A donation is also a great way to celebrate family and friends having special events, or as a memorial tribute. This is how we keep the Scholarship Foundation growing year after year. Your donations are a gift that makes a difference to our students and keeps on giving.

We want to 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 members and friends who might be feeling under the weather, dealing with health issues or recovering from a surgery. Please keep them all in your prayers and thoughts.

Happy birthday and happy an-

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

For each petal on the shamrock, This brings a wish your way; Good health, good luck, and happiness For today and every day.

— An Irish Blessing

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 plan a visit. Remember those who are in hospitals, rehabilitation facilities and extended care facilities; they love to have visitors and the opportunity to talk to friends.

Branch 18 Lincoln Park, MI

by Barbara A. House

Happy St. Patrick's Day! We are all a little Irish on March 17. Have fun and be safe.

I arrived home from Florida to attend the much-anticipated White Rose Ball on Feb. 1. The Hungarian Arts Club always does a magnificent job in making the night so special.

Special congratulations go to Branch 18 member and debutante Rebecca Dear. Rebecca is the granddaughter of Eleanor Kender, who passed away a short time ago. I know Eleanor was there in spirit.

We will resume our branch meetings on April 15. Ursula Markovits has graciously promised to prepare a welcome dinner. Thank you,

Ursula. Whatever she prepares will be greatly appreciated. I hope it's stuffed cabbage. We will meet at 6:00 p.m. at the Hungarian American Cultural Center. Please remember to bring items for animals in need.

Happy March birthday to Joyce Nicholson, Joan Rectenwald, Cassie Holmes, Andy McNelis, David Kozak, Ursula Markovits and Tom House, my husband and Abbie's daddy. We love you lots!

Get well wishes go out to all who have been ailing, especially Jim Robertson. Wow, you really did great. Sure hope you continue to improve every day. Special get well wishes also go out to Doris and George Schvarckopf, Tamás Markovits, Ursula Markovits, Carol Truesdell and Tom House. We hope you are all better soon.

I returned to Florida following the White Rose Ball. I just didn't want to take a chance on the ice in Michigan and fall. Thank you to all who have been concerned. I love you all.

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

A while back, a Hungarian-speaking woman contacted me about surgery. I cannot find your number. Please call me again.

My thought for the month: You

must always remember you are braver than you believe, stronger than you seem and smarter than you think. Thank you, Father Barnabas.

My cell phone is always with me. Call me anytime at 313-418-5572. Think spring!

Branch 28 Youngstown, OH

by Kathy Novak

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

The Youngstown American Hungarian Federation will host its annual commemoration of the Hungarian 1848 War of Independence on Sunday, March 15, beginning at 2:30 p.m. at the Aut Mori Grotto Hall, 563 N. Belle Vista Ave. The program will allow us to remember the people and events of that time through traditional poems, music and a featured speaker. A social with light refreshments will follow the program.

What a wonderful tradition the Hungarian Arts Club of the Detroit area maintains by holding the annual White Rose Ball. Great detail goes into preparing the debutantes and their escorts for the evening. The guest of honor this year was Elizabeth Szabó-Vos, who we congratulate for all she has done within

the Hungarian community throughout the United States. An honor well-deserved.

The meal was excellent, and Harmonia provided wonderful music to fill the hall. The dance floor was full for every selection they played.

Visiting Holy Cross Church always rounds out the weekend. It's always a pleasure visiting with the WPA friends we have in Michigan.

We look forward to all the upcoming WPA fraternal events. Make sure to mark your calendars and get your reservations in and make plans to attend.

Thanks to the Home

Office for offering supporting programs which allow our branches to help those in need in our communities. Branch 28 extended help to three local charities during the holiday season.

Best wishes go out to John Toth and Dora McKinsey on their retirement from WPA. They have both been with the Association for many years, serving it with love and dedication. You will truly be missed by all the friends you've made throughout the years.

On Jan. 25, the Collegiate Men's Bowhunters held their national competition in Lancaster, Pa. Participants traveled from all over the country to compete. Placing third was Austin Schauer, son of Randy and Carol Schauer and grandson of Frank and Maria Schauer. What a great achievement! Congratulations!

And congratulations to all those celebrating a birthday or anniversary this month.

Get well wishes go out to all those feeling under the weather. The flu bug this year has really made a pest of itself. Special healing thoughts go out to Jim Robertson, Barbara House, Ernie Sarosi, Theresa Ference, Marie McBride, Irene Devlin, Margaret Maty and Melissa Pepin.

We extend our deepest sympathy to all those who have recently lost a love one.

For information about Branch 28 activities or WPA life insurance and annuities, please call either Kathy at 330-746-7704 or Alan at 330-482-9994.

Branch 34 Pittsburgh, PA

by Marguerite McNelis

Happy St. Patrick's Day!

Daylight Saving Time begins on Sunday, March 8. Don't forget to move your clock ahead one hour. Punxsutawney Phil said that spring is right around the corner!

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

Branch 34 joined with Branch 352 for WPA's new FEED 134 campaign. We gave bags filled with grocery items to St. Stephen's Fishes and Loaves Cooperative Ministries, a non-profit organization that gives



WPA Chair of the Board Kathy Novak (left) and former Chair Barbara House congratulate debutante and WPA member Rebecca Dear during the White Rose Ball in Dearborn, Mich.

food to people in need. Thank you so much Dianne Charles for the great bags. A lot of work went into each and every bag, and it showed! The recipients were very appreciative and couldn't thank us enough. We are always happy to be included in such endeavors with Branch 352.

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

Our thoughts and prayers are with everyone experiencing health

issues

Please remember our deceased members in your prayers.

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

Branch 44 Akron, OH

by Elizabeth Darago

March heralds the start of Spring (March 19) and basketball madness. It's an active month, coming in like a lion and going out like a lamb.

Your branch officers remind all members that we accept donations for food baskets and any other branch activities (like Bags of Hope) all during the year. You can drop them off at any officer's residence. Call me at 330-604-1264 for the location nearest you.

Our first meeting of the year will be on Saturday, March 7, at 4:00 p.m. at McDonald's on East Market Street and I-76. If you have any suggestions for branch activities in 2020, please call me at 330-604-1264. If I'm not able to answer, please leave me a message, including your name and phone number. If you'd like to attend the meeting, please call and let me know so we can get a table big enough to accommodate everyone.

Happy times to all members celebrating happy times!

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

We extend condolences to those who have lost someone dear.

We wish a safe return home for all those in the military serving overseas.

Need assistance with life insurance or annuities? Call Alan Szabo at 330-482-9994.

Don't forget to change the batteries in your smoke detectors March 8 when Daylight Saving Time begins. Stay safe!

Branch 89 Homestead, PA

by Lisa S. Toth-Maskarinec

Cheer up, everyone; it won't be snowing too much longer. It can't. Punxsutawney Phil said so.

Branch 89 is sad to report the recent deaths of two of our long-time members, Mary Ann Mach and Vera S. Recktosh. Mary Ann's husband, Ken, participated in our golfing outing last August while battling Stage 4 cancer, and he did it with a smile. That's the caliber of our members: nothing slows them down.

Vera was a welcome face at not only our golf outings but any of our branch events. She was always first on the scene to ask what she could do to help. She was a great event coordinator. Her spirit will be greatly missed.

We ask God to be with Mary Ann's and Vera's families in the months ahead.

Get well wishes continue to go out to Branch Vice President Mark S. Maskarinec who will be facing additional eye surgery in the next month. First, he will have cataract surgery, then strabismus surgery...or vice versa. We look forward to the time when your vision will be back to 100 percent.

Get well wishes continue to go to members and friends Jim Findley, Fred Gabocy, Irene Gyongyosy, Colleen Wrobleski, Rudy and Janet Phillips, Dianne and Bob Schneider and John Toth. Come on, folks; get better! We need to see all of you up and around and soon. This list is starting to get way too long.

We still have authentic *kolbász* and hot sausage for sale, and we will ship. Call Mark or me at 412-872-5022 and leave us a message. Or, you can leave a message on the church voice mail 412-461-1184. We



Deacon Tom Berna (left) from St. Stephen's Fishes and Loaves Cooperative Ministries accepts grocery bags donated by Branches 34 and 352 from WPA Vice Chair of the Board Andy McNelis.

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.

Our branch will be present at the Steel Valley Rotary Annual Dinner Dance on March 28. It will be held at St. John's Cathedral on West Run Road in Munhall and promises to be a good time. Call me if you'd like to attend.

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 tastings at Butler's, we know you won't be disappointed. Chef Al would like to have this one before Mark's upcoming eye surgery. Call me for further details.

Let's not forget, we still gather for Hungarian Night at Dorothy 6 Blast Furnace Café in Homestead on the last Friday of the month. The last



The members of Branch 89 were saddened by the recent deaths of two of their fellow longtime branch members, Mary Ann Mach (left) and Vera Recktosh.

one on Jan. 31 was lots of fun and great food. 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. 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

Greetings to all from Columbus, Ohio.

Hope this month finds everyone in good health and spirits. Winter has finally arrived here with the cold and snow. I can't wait for the spring weather to get here.

Special days in March include the beginning of Daylight Saving Time (March 8--don't forget to turn your clocks forward one hour), the anniversary of the 1848 Hungarian War of Independence (March 15), St. Patrick's Day (March 17) and the first day of spring (March 19).

I attended the annual White Rose Ball on Feb. 1 at the beautiful Dearborn Inn in Dearborn, Mich. I would like thank the members of the Hungarian Arts Club of Detroit for all of their hard work in hosting and

preserving this wonderful Hungarian event. Congratulations to all the lovely debutantes. We had a great time seeing old friends and making new ones.

Our next branch meeting will be held on Tuesday, March 3, at Plank's Café, 743 Parsons Ave., Columbus, beginning at 4:30 p.m. Please plan on attending to discuss activities for the coming year. If you can't make it, please call me with 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 extend our sincere sympathy to all those who recently lost a loved one.

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

Branch 132 South Bend, IN

by John E. Burus

Spring is right around the corner, and, thankfully, the winter has been mild here in the Midwest. As we spring forward again with Daylight Saving Time, we get closer to planting the garden and enjoying fresh picked vegetables. *Lecsó* always tastes better when you pick the tomatoes (paradicsom) and peppers (paprika) fresh from the garden. Cucumber salad (uborka saláta) with garlic (fokhagyma) in vinegar (ecet) is a summer staple for my family. I am getting hungry for Hungarian food. Let's eat!

The next Branch 132 meeting will be held on Tuesday, March 3, at the Martin's Supermarket Deli in Erskine Plaza (first floor) on Ireland Road, South Bend at 5:00 p.m. We will begin planning the 2020 summer picnic. The tentative date is either July 19 or July 26 and will be based on availability. Stay tuned as more information will follow.

Branch 189 Alliance, OH

by Rhonda Mobley

Welcome, March, and greetings from Branch 189 in Alliance, Ohio! We sure have been blessed with a mild winter this year here in northeastern Ohio, but it's wonderful to hear the word "March." We know it won't be much longer!

On Dec. 8, our branch held its annual children's Christmas party, always one of my personal favorites. We started with a DJ playing Christmas music to set the mood, along with a kid-friendly lunch of chicken nuggets, hot dogs, french fries, pretzels, chips, cookies and cupcakes.

After lunch, we were entertained by a magician, face painting and a balloon animal artist. Next came the long-awaited visit from Santa himself. Santa spent time with each child, listening patiently to their wish lists, taking photos and giving each child a special present. We had over 50 in attendance. An amazing time was had by young and old alike.

Special thanks to all the "elves" who help make this such a special event each year. The smiles on the children's faces was worth all the effort.

On Dec. 14, it was the adults turn to party. We, of course, had another incredible food spread: I mean, what's a party without it? We had sloppy joes, seven-layer taco dip, macaroni salad, potato salad, a veggie tray and cheese and crackers





Volunteers prepare to help Santa distribute presents to the children attending Branch 189's annual Christmas party in December. Among those helpers were (front, I-r) Grace Cobbs and Debbie Coe; (back, I-r) Rhonda Mobley, Gloria Vargovic, Barb Simons and Rhonda Jackson.

platter. A DJ and an ugly Christmas sweater contest rounded out the evening's entertainment. Although we didn't have a big turnout, everyone there had a great time.

On Feb. 2, we hosted a super fun Super Bowl party. Although we didn't have any of our local teams in the game or a single 49'ers or Chiefs fan in attendance, everyone still had fun playing football squares and socializing.

Then the following Saturday afternoon, we hosted our annual 33 club party for members who choose to play. We managed to fill four boards this year, so we had a lot of players. We enjoyed a DJ while feasting on hamburgers and Italian sausages cooked on the grill. All participants were encouraged to bring a covered dish to share. Talk about a spectacular spread! It's worth playing the 33 boards just for the party. We had a blast. Thanks to all who helped and participated this year. Anyone wanting to get involved next year can get information from our branch. I would hurry as spots go early and fast.

Our branch will ring in St. Patrick's day on Saturday, March 14, being that the holiday falls on a Tuesday. Please join us for fun, shenanigans and a green beer or two. Also, don't forget our steak & fish fry on Friday, March 20. You won't be disappointed.

Until next month, peace to you all and THINK SPRING!

Branch 226 McKeesport, PA

by Judit Ganchuk

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

Get well wishes go out to Branch Vice President Janet Sparico, Branch Auditor June Coyne and my mother, Judit Borsay. To all those under the weather, take care.

Please keep all of our members who have lost a loved one in your prayers.

The Free Hungarian Reformed Church of McKeesport is again hosting a Spring Luncheon Bingo on Saturday, March 28. There is a Chinese auction, 50/50 raffle, envelope game and more. Tickets are \$25 and doors open at 11:30 a.m. For more information, please call the church at 412-672-7298.

The William Penn Association Magyar Folk Dancers normally perform in the summer, but this year the group was invited to participate in the Duquesne School District's Heritage Night on March 24 at 7:00 p.m. More info can be found on the group's Facebook page. The dancers are excited to share our Hungarian traditions and participate in this unique event. Hope to see you there! Photos to follow in the April issue from our February event, too.

Though these events happened 172 years ago, it is important to

reflect on the 1848 Hungarian Revolution against the Austrian Hapsburg monarchy. It's important to remind the little ones not to take their freedom for granted. Someone (and it may have to be you) has to remind them of the rights we enjoy as Americans, especially if you have an immigrant heritage like many hard-working Hungarian-Americans today.

Do you have good news you'd like us to share? Call Branch President Malvene Heyz at 412-751-1898 to get your news published.

Branch 249 Dayton, OH

by Mark Schmidt

I hope you remember to change your clock to the dreaded Daylight Saving Time. If you don't, you may end up more confused than I am. Let's see...spring forward, fall back asleep? No, that's not right. But what *is* right is that WPA and Branch 249 are springing forward with plans for 2020.

Our branch is planning on donating money to the Foodbank of Dayton this month for our WPA's annual Join Hands Against Hunger campaign. Because of the food bank's large buying capacity, we have decided that giving a donation to them would serve more people than we could by donating food. Each dollar provides food for four



Members and friends of Branch 336 enjoyed a Pourin' Paint Party held Feb. 1.

meals to the hungry in our community. This directly helps the 120,000 people in the Dayton area that are food insecure.

Not much else is going on in March, but we are working handin-hand with the Magyar Club of Dayton to help them with their annual Spring Dinner Dance on April 25 at the Temple Beth Or Levin Hall. This facility was used last year and it is first class. Additional info on time and prices and entertainment will be in next month's issue.

Also upcoming is Branch 249's sixth annual Hungarian Day at the Dayton Dragons. The game is Sunday, May 17, at 4:00 p.m. This should be ideal for families who want to attend. Pricing is TBD but we are hoping to make it the same as last year's \$25. For that, you get a hat, an all-you-can-eat buffet lunch at the Café Deck, all the pop and water you want, and a lunch of burgers, hot dogs, grilled chicken and several sides with cookies for dessert. It wouldn't be a ballgame without popcorn, and that's all-you-can-eat, too. If you want to stay under cover and in the shade, sit in the Café Deck, or you can sit in your seats down the first base side. We always get one or two foul balls hit our way, so, kids, bring your glove. Play ball! We hope to have more info for Join

Hands Day by April. We will let you know then.

Happy birthday to those born in March. May spring be in your

And welcome to the newest Branch 249 member, my granddaughter, Eliza Anne Heitman. She's so cute you want to squeeze the stuffin' out of her. But, then I'm a little biased.

Happy anniversary to those married in March. May the luck of the Irish be with you always.

We extend our sincere sympathy to all who have lost a loved one recently. We send you our thoughts and prayers.

Get well to those feeling under the weather. I hope you are up and enjoying the near-spring weather soon.

Like the Leprechaun, I am looking for the pot of gold at the end of the rainbow, but then again, with a new granddaughter, maybe I've found that treasure already.

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

Is spring on its way? The calendar tells us that the Vernal Equinox (first day of spring) occurs March 19 this year, and we all look forward to its arrival.

Daylight Saving Time, thankfully, returns to us on Sunday, March 8. I will be among the many planning on "springing forward," anticipating that precious, increasing amount of daylight. In the Pittsburgh area, the entire month of January was terribly overcast and February began with brilliant blue skies. I was deliriously happy about that!

Caregiver's Appreciation Day falls on March 3. Recognition of caregivers resonates with me. This is not a national day of recognition; however, whenever I became aware of this day, I felt the need to spread the word of its value. Caregivers come in many forms: the parent, spouse, sibling, relative or friend of an ill, elderly or disabled person who depends on receiving care. Those who take on the role as a caregiver understand that the responsibilities can be quite challenging. If you are unable to show your appreciation to a caregiver on March 3, then take some time to do this at some point throughout the month of March. Send that person a card. Encourage them. Thank them. Lend them your ear. In fact, offer to give them a few hours of respite. Trust me, the caregiver would certainly appreciate that.

Branch 296 returns to regular meetings on Thursday, March 12, at 6:00 p.m. at the New Kensington King's Family Restaurant. Next month's meeting date will be on April 16, a week later than usual, due to the observance of Holy Thursday and the beginning of Passover, the week prior. Our May 7 meeting will begin a bit earlier, at 5:30 p.m., as we will be working on our Join Hands Day project then.

It's scholarship application time for all high school seniors and returning WPA students who are planning to attend college in the fall. This is a reminder for you to review the rules and application for our WPFA Scholarship Foundation grant found in this issue and on our website. This is a great fraternal benefit for you to take full advantage of, and you are encouraged to do so. Importantly, the 2020 deadline for application and essay submission is May 29. Call our Home Office at 800-848-7366, ext. 128, if you have any questions about our scholarship and vour eligibility.

The WPA Home Office ushers in the Lenten season with its Easter Baskets program. Branch 296 will consider how to contribute to the community with this well-received program. Come to our next meeting with your ideas and suggestions.

We wish branch auditor John Torma a very happy birthday, as well as everyone celebrating their special day in March.

Warm get well wishes go out to those who are recuperating, and heartfelt condolences go out to those who have recently lost loved ones. Please know that we hold each of you in our thoughts and prayers.

Contact me at *makelly367@verizon*. net or call 724 274-5318 if you have any news that you would like to share. Noreen Fritz is our handy WPA agent who attends many of

our meetings. She's got a world of experience and can provide valuable feedback for your life insurance and annuities needs at *noreen.fritz@comcast.net* or by calling her at 412-821-1837.

One more note (or a forewarning), for this month as I noticed that March 20 is Extraterrestrial Abductions Day. I kid you not. Do extraterrestrials know that there is a day set aside for this on planet Earth? At least in the United States? So, please folks, when you're out and about on the 20th, keep an eye on the sky, okay?

With a "spring" in my step, I wish all of you a fabulous March!

Branch 336 Harrisburg, PA

by Nicole Starner

Lucky the Leprechaun is wishing you all the best! Cupid came and went with lots of events in between. Time to recap what happened in early February and check out what's coming up in March.

But, first, 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 pm. 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.

February was full of activities. On Feb. 1, we hosted another Pourin' Paint Party. As always, everyone who came made some fabulous artwork and had a blast doing so. Jay & the Jingos came on stage shortly after everyone was done pourin' paint. There was lots of dancing going on as they played lots of great tunes.

How did you feel about that Super Bowl win for the Chiefs? We had our annual Super Bowl party with lots of great food, raffles and laughs. I am sure many are already counting the weeks until football starts again.

Looking ahead, on Saturday,

March 7, at 7:00 p.m., The Johnson Brothers will be on stage at the club for you to come dance the night away.

We have a branch member meeting on Monday, March 16 at 6:30 p.m. at the club, followed by a social at 7:00 p.m.

St. Patrick's Day is always a good reason to spend time with us at the club. There will be free corned beef and cabbage for everyone and, of course and green beer.

Celebrate spring on March 19. I sure hope the flowers start popping up by then.

We head back to the club on March 21 to listen and dance to Timeless. You know we will have a great time with them in the house.

DJ Rick closes out a month of fun at the club. He will take your requests and turn the night into any decade you can imagine.

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

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

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

Branch 349 Weirton, WV

by Joyce Nicholson

I hope you enjoyed your extra day this year on Feb. 29, Leap Day. So much to do and so little time. The additional day was enjoyable, especially since it was a Saturday, a non-work day for most of us.

REMINDER: Saturday, March 21, will be the day of the 11th Annual Festival of Nations in the Weirton Millsop Community Center. This multi-cultural event is an indoor festival representing the traditions, customs, food, culture, arts, crafts and dance of 17 ethnicities. It is sponsored by the Weirton Area Museum & Cultural Center and the Festival of Nations Committee. Our branch will be hosting a table recognizing WPA and the Hungarian roots of our organization. Hours for the festival are 11:00 a.m. to 4:00 p.m.



Santa welcomes members of Branch 525 to the branch's family Christmas party.

Admission and parking are free.

Our thanks and appreciation to Tamás and Ursula Markovits, Linda Enyedy and all the members of the Hungarian Arts Club for their steadfast dedication in keeping the wonderful Hungarian tradition of the Fehér Rózsa Bál going strong! The Annual White Rose Ball is a formal introduction of debutantes to the Hungarian community. It was held Feb. 1 at the Dearborn Inn in Dearborn, Mich. The ball is a decades-old celebration where the young girls and their escorts perform the palotás, a traditional dance of the Hungarian royal court, as a highlight of the event. The debutantes then dance with their fathers. It's a beautiful sight. After a delicious dinner, everyone danced all night long to the enjoyable music of Harmonia. (Well, maybe not ALL night long. This Cinderella's coach leaves long before midnight nowadays.)

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

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

Congratulations to Anne Marie and Mark Schmidt on their new tiny bundle of grandbaby joy, Eliza Anne.

Get well wishes continue to go out to Jim Robertson, Barbara House,



Gathering for a recent meeting are the officers of Branch 800 Altoona, Pa.: (I-r) Victor Ballash, Joan Ballash, John Conti, Bob Jones, Dan Greiner, Dennis Greiner and Rob Gohn Jr.

Ernie Sarosi, Mark Maskarinec and John Toth.

Remember to set your clocks ahead one hour (spring forward) on March 8 for Daylight Saving Time.

Wear your green on March 17 for St. Patrick's Day.

Let's celebrate the arrival of Spring on March 19 and observe the gardens in a feast of blossoms.

If you're looking for more ways to celebrate this month, remember Mardi Gras, or Fat Tuesday, is March 25 this year. Then, Lent begins on Wednesday, March 26. Oh, how I love those Lenten fish fries!

And finally, congratulations to Dora McKinsey on her well-deserved retirement from William Penn Association...she has definitely earned it. Dora, we wish you a wonderful retirement. Enjoy this new chapter of your life, and we hope it's filled with good health, relaxation and fun. It's been such a pleasure working with you; you've set such an example to us all with your many years of dedication and hard work. We will miss you.

Fun fact for this month: Even though Punxsutawney Phil predicted a short winter this year, we seem to have a conflicting opinion coming from another prognosticator.

The traditional annual weather prediction from the Budapest Zoo on Sunday, Feb. 3 came from Balu, the zoo's 12-year-old bear. Balu came out of his cave and saw his shadow, which means that winter will be long this year. It took about

15 minutes for Balu to emerge from the entrance to his cave, and, although his shadow was not visible for the first few minutes, as the sun emerged from the "Great Rock" at the zoo, he saw his shadow.

I hope Phil is right, and we have a short winter this year.

Keep checking William Penn Life for dates, locations and information on the many fun events and activities going on in 2020. I hope to see you at many of them.

For additional information about branch activities, or if you have any news you wish to share, please call Joyce Nicholson at 740-264-6238. You can call Alan Szabo for all your insurance needs at 330-482-9994.

Our next meeting will be on Sunday, March 29, at 5:00 p.m. at 63 Meadow Lane, Wintersville. We'll be discussing our Join Hands Day project for this year. Hope to see you!

Branch 352 Coraopolis, PA

by Dora S. McKinsey

Can you believe it's March already? March is the month that signals the end of winter and ushers in the spring season. Officially, spring arrives on March 19 this year. Warmer weather is coming.

Be sure to check each issue of William Penn Life for information on our upcoming fraternal activities for this year. Please try to support as many WPA fraternal functions

as possible. Only with your participation can WPA continue to offer so many fraternal activities to our members.

If you or someone you know is applying for a WPA scholarship grant for the fall 2020/2021 term, don't forget to submit your application, essay and other required materials before the deadlines published in the eligibility rules. You can find the rules and an application in this issue of *William Penn Life*.

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

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

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

Don't forget that Daylight Saving Time begins on March 8. And who can forget that March 17 is St. Patrick's Day. May the luck of the Irish always be with you.

Welcome to all new members of Branch 352. If you need help with additional life insurance coverage, or if you want to take advantage of WPA's great annuity interest rates, please contact me at 412-932-3170 or email at *dmckinsey@hotmail.com*. You may also want to review your current beneficiary information to see if a change is necessary. I will be happy to assist you with any of your insurance needs.

Branch 525 Los Angeles, CA

by Sarika Gotz

On Dec. 1, Branch 525 hosted its annual family Christmas party in conjunction with the Southern California American Hungarian Club. What a beautiful, warm, sunny day it was.

The club was decorated with a beautiful Christmas tree and sparkling lights. The tables were decorated with poinsettias and red and white napkins.

We kept the children busy, playing games and singing Christmas songs. The children were so excited

Continued on Page 23

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 I, 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



1. Check One: □New Applicant □Renewal Applicant

TUDENT APPLICANT INFORMATION			
NAME:		3. DATE OF BIRT	H: / /
Last Firs	st Middle Ir	itial	
ADDRESS:			
No. Street			
City	State	Zip Code	
STUDENT APPLICANT'S PHONE: ()			
E-MAIL ADDRESS:			
SCHOOLS ATTENDED (LIST IN REVERSE CHROI	NOLOGICAL ORDER, START	ING WITH MOST RECENT S	SCHOOL):
			Dates Attended
Name of College/High School	Loca	ation	(Month/Year) Ex: 08/2016 - 06/2020
ACCREDITED COLLEGE OR UNIVERSITY WHERE	E ACCEPTED:		
		Year Will Be	☐ Freshman ☐ Junior
School Name:		Attending in School:	□ Sophomore □ Senior
Street Address or P. O. Box:			
City:	State:	Zip Code:	
MAJOR COURSE OF STUDY (e.g., ENGINEERING			

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 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

Continued from Page 19

to see Santa and Mrs. Claus. We all sang "Here Comes Santa Claus" and out came Santa with a big red sack on his back.

Each child received two presents: one from WPA and one from the Hungarian Club.

Everyone had such a good time. While the children enjoyed their presents, the parents and grandparents had a great time listening and dancing to music by Joszi Baky.

dancing to music by Joszi Baky.
A big "thank you" goes out to the Home Office for the donation to our Christmas party.

The year 2019 is now in the past and we are well into 2020. We hope it is a healthy, happy year for you.

Our branch will meet next for the Easter egg hunt with the Easter Bunny.

Please contact me if you have any news to share in this space. Call me at 909-350-1620.

Next Deadline March 9

Branch 800 Altoona, PA

by Joan B. Ballash

Welcome to March--the month that brings spring...at least on the calendar.

If you are a person who writes "to do" lists, I have three items to add to your list.

First, make sure your eligible child or granchild starts the application process for a 2020/2021 William Penn Fraternal Association Scholarship Foundation grant. The deadline for applications and essays is May 29.

Secondly, turn your clocks ahead one hour on Sunday, March 8, the beginning of Daylight Saving Time.

Thirdly, if you are a Pennsylvania resident who hasn't done so yet, please get your Real ID-compliant driver's license or identification card. Visit any PennDOT driver's license center to apply, and make sure you have all the required documentation.

Happiest of birthdays to all those celebrating this month. May you have many more.

Happy St. Patrick's Day to all with Irish ancestry. May the wind be

always at your back.

Let's hope the worst of flu season is past, but don't let down your guard. Eat right, exercise, wash your hands, take meds as directed, stay away from people who are ill and keep a positive attitude.

Lent began at the end of February. Have you done anything to enhance your spirituality? There is still time.

We will soon be one quarter of the way through 2020. Isn't it time to review your life insurance needs and investing in annuities? Contact Branch Coordinator Bob Jones at 814-942-2661.

God's blessings on those who are seeking comfort because of the recent loss of a loved one, especially the family and friends of William Karmos. We pray for your peace.

I hope everyone received the Special Convention Issue of William Penn Life, which contained the proceedings of the 39th General Convention. It was very interesting reading and allowed me to put names to faces. I also appreciated the In Memoriam section in which deceased Branch 800 officers Myron J. Yeager and David G. Greiner were mentioned. Thank you!



Are your beneficiaries up to date?

That's a question you may not have asked yourself very often, if ever. But, it's one you should ask yourself at least once a year.

We can't stress enough the importance of regularly checking the beneficiaries listed on your life insurance certificates. It 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. In some states, divorce may make your beneficiaries null and void. Do the beneficiaries currently 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:

JANUARY 2020

- 0001 BRIDGEPORT, CT Charles Jones Ignacz B. Kodman Stanley E. Kozak, Jr.
- 0009 HAZLETON, PA Thomas M. Dincher
- 0018 LINCOLN PARK, MI Louis Begin, Ir.
- 0019 NEW BRUNSWICK, NJ Joseph Horvath Gregory R. Morris
- 0028 YOUNGSTOWN, OH Richard J. Balogh Andrew Konsol III
- 0034 PITTSBURGH, PA Valeria E. Deitzer

- Lillian Varga
- 0044 AKRON, OH Colette K. Balow
- 0051 PASSAIC, NI Thomas Kaceniak
- 0076 PHILADELPHIA, PA Michael R. DiMenno, Jr. Ralph G. Haas Jerrell P. Jamison
- 0088 RURAL VALLEY, PA Laura L. Nelson
- 0089 HOMESTEAD, PA Bettie D. Dallmeyer
- 0129 COLUMBUS, OH Rose Varga
- 0132 SOUTH BEND, IN Sharon M. Brown Joseph P. Illes Virginia D. LaFollette

- 0159 PHOENIXVILLE, PA laclyn M. Neilson
- 0216 NORTHAMPTON, PA Sharon A. Miller
- 0296 SPRINGDALE, PA Eileen M. Harper Frank A. Kruk Brandi Rogacki
- 0310 LYNCH, KY Andrew D. Lauder
- 0336 HARRISBURG, PA William A. Ciccarelli
- 0349 WEIRTON, WV Samuel S. Fortunato Richard George Sabol Margaret V. Sabol
- 0383 BUFFALO, NY Eleanor M. Gardephe John F. Newton Sheila I. Serafini

- 0525 LOS ANGELES, CA lanet E. Price
- 0590 CAPE CORAL, FL Margaret Witkosky
- 0705 MAYVILLE, WI Judith A. Banholzer Marian F. Bechler
- 0720 DEDHAM, MA Sandra I. Forest Sheila E. Garofalo
- 0800 ALTOONA, PA Charles M. Ellenberger
- 8114 CLARION, PA lames F. Kerle Christopher J. Walter
- 8340 BALTIMORE, MD Rose M. Curtis

WPFA Scholarship Foundation Donations

Donations Through Premium Payments IANUARY 2020

Donor - Amount

Mary P. Balash - \$1.38 Joan B. Ballash - \$10.00 John W. Bush - \$25.00 Carol S. Burlikowski - \$5.00 Joseph D. Chobody - \$50.00 Elsie R. Cristillo - \$2.00 Dennis J. Cudnik - \$10.00 Alexander J. Darago - \$50.00 Carissa R. Debreczeni - \$4.20 Amy E. Deeds - \$5.00 Mary Ann Dobransky - \$5.00 Stephen J. Gall - \$4.15

Edward M. Geary - \$10.00 Edward J. Ginley - \$13.90 Daniel J. Hurley - \$10.00 Zachary J. Kaider - \$5.00

Michael A. Kroner - \$8.92 Joseph J. Martin - \$2.00 Ernest B. Molnar - \$2.00

Michael J. Palotsee - \$5.28 Christina Preston - \$100.00 Kelly J. Scherfel - \$3.39

Stephanie L. Shepard - \$9.58 Thomas A. Shepard - \$10.88 Earl A. Spencer - \$2.50

Lois C. Sterrick - \$2.65 Edward Joseph Tokar - \$25.00

TOTAL for Month = \$382.83

Additional Donations JANUARY 2020

Donor - Amount

(In Memory of, if applicable)

Estate of Irene H. Lawrie - \$50,198.17 (Irene H. Lawrie) M/M Joseph McGrath - \$100.00 Richard E. Sarosi - \$25.00

(In celebration of the birth of Marra Leann Crivaro) Jane A. Rucci - \$20.00 Br. 88 Rural Valley, PA - \$31.91

WPA Cookbook Sales - \$35.00 **TOTAL** for Month = \$50,410.08

Donations Received From 39th General Convention

Received as of January 31, 2020

Donor - Amount (In Memory of, if applicable)

Tamás L. Markovits - \$100.00 (Irene Gall)

Ursula Markovits - \$100.00 (Steve Novak)

Erzsebet K. Wagner - \$500.00 (Husband Daniel W. Wagner)

TOTAL for Month = \$700.00

Our awards lead to far greater rewards.



The rewards that come with a higher education are priceless. That's why since 1972 William Penn Association has awarded more than \$2.8 million in scholarship grants to its young members attending accredited institutions of higher learning. Our scholarship program is just one of many benefits available to our members. To learn more on how membership in our Association can benefit your family, call your local WPA representative or our

Home Office, toll-free at 1-800-848-7366.

Or, visit us online at www.wpalife.org.





My daughter's first Hungarian words

My daughter Emerencia will be 3 years old in June. She is expanding her vocabulary, counting to 10, identifying colors and developing fine motor skills. In a casual and unstructured manner, my husband and I teach her the same words in English and Hungarian. Being that my knowledge of Hungarian is limited, we introduce and repeat single words, hoping she retains them. There is no trick or pattern to what words we attempt to teach Emerencia other than that they are related to things she experiences in the realm of the five senses. Our goal is to have her recite back to us the name of an item in both languages.

I have found success by repeating the sensory experience every few days with word recognition in both languages. The bottom line is: the more we repeat the sensory activity, the more words Emerencia remembers in both languages.

Like most parents, we keep a log of Emerencia's development, hoping that she finds this diary amusing and interesting when she reads it as an adult.

I recently wrote down a list of the first words Emerencia learned in Hungarian. Most of these words are associated with foods, but a few others may surprise you.

The first Hungarian word Emerencia learned to say was "pálinka," not because it is the name of the national drink of Hungary, but because it is the name of my parents' dog.

Emerencia quickly learned how to say "ham" and "sonka" last Easter as she enjoys eating the savory meat.

"Cimbalom" is a word she learned early on because her favorite uncle, András plays the instrument, and she enjoys sitting on his lap as they perform Magyar melodies together.

Other Hungarian words she has learned are associated with foods, colors and flowers.

The March 2020 Wordsearch consists of 16 clues in Hungarian (along with their English translations), each is among the first Hungarian words Emerencia has learned. **Only the Hungarian words will be found in the puzzle**.

Good Luck! Remember, Marcius Idusa, and see you in April!

Lizzy Cseh-Hadzinsky, Branch 28

Puzzle Contest #174 WINNERS

The winners of our Puzzle Contest #174 were drawn Feb. 6, 2020 at the Home Office. Congratulations to:

Steven W. Wadel, Br. 705 Mayville, WI Anna Mae Makkos, Br. 14 Cleveland, OH Jennifer A. Balog, Br. 18 Lincoln Park, MI Janessa L. Shainline, Br. 336 Harrisburg, PA

Each won \$50 for their correct entry.

WPA PUZZLE CONTEST #176 OFFICIAL ENTRY

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

"First Hungarian Words" Word List

	0	
Cimbalom	Leves ("soup")	Sárga ("yellow")
(an instrument)	Narancs ("orange")	Sonka ("ham")
Csárdás (a dance)	Pálinka (a brandy)	Túró
Csirke ("chicken")	Paprika ("red pepper")	("cottage cheese")
Kék ("blue")	Piros ("red")	Virág ("flower")
Krémes (a pastry)	Rózsa ("rose")	Zöld ("green")
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 #176 709 Brighton Road Pittsburgh, PA 15233

- 4. Entries must be received at the Home Office by March 31, 2020.
- 5. Four winners will be drawn from all correct entries on or about April 6, 2020, at the Home Office. Each winner will receive \$50.

Inside this issue:

Golf tournament returns...PAGE 2.

The importance of planning for your digital assets...**PAGE 4**.

Zsuzsanna Kossuth: A Hungarian Hero...**PAGE 8**.

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

Please Print	WPA RECOMMENDER
Your Name:	Branch No.:
Address:	
Phone:	WPA Representative/Agent:
Name of Prospective Applicant:	
Address:	
Phone:	
i none.	

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