



Serving our members, their families and the greater community since 1886

Founder's Day - February 21



PFA Scholarship Foundation

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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. Those making donations through this program will be recognized with individual "leaves" on the tree, which can be used to honor 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 help 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 Loving Memory of Andrew McNelis Marguerite & Family (Gold Level)

In Memory of **Deceased Branch Members** (Branch 88 Rural Valley, PA) (Gold Level)

HARVEST PARTNERS FIN.

Our Deceased Members Branch 129 (Silver Level) Columbus, Ohio

(Silver Level)

In Memory of

Bruce and Bruce Co. (Silver Level)

In Memory of Douglas W. Truesdell (Bronze Level)

Beloved Grandson Barbara and Tom House (Bronze Level)

In Honor of **Wonderful Members** (Branch 18 Lincoln Park, MI) (Bronze Level)

In Memory of All **Deceased Members** of Branch 51 (Bronze Level)

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

O \$1,000 - Gold Level

○ \$500 - Silver Level

O \$250 - Bronze Level

Name: Address:_____ Telephone: _____ Email: ____ Leaf Inscription - Maximum of 4 lines with 20 characters per line (including blank spaces): Line 4: ___ __ __ __ __ ___

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



The Official Publication of William Penn Association

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Official publication of William Penn Association. Published monthly. Office of publication: 709 Brighton Road, Pittsburgh, PA 15233 Phone: (412) 231-2979.

Third Class U.S. Postage Paid. Indiana, PA Permit No. 12

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

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This page photo of chef's hat © Can Stock Photo Inc./hin255



Kozak named Vice Chair

The Association's Board of Directors recently elected David M. Kozak as Vice Chair of the Board. Mr. Kozak will fill the unexpired term of the late Andrew W. McNelis.

Mr. Kozak, 72, was first elected to the Board during the 34th General Convention in 2015 and was reelected in 2019. He also serves as president of Branch 8 Johnstown, PA.

Many members may recognize him as one of the hard-working volunteers at numerous WPA events, particularly the WPA Picnic and the Hungarian Heritage Experience.

We congratulate Mr. Kozak and wish him and the Board much success in guiding our Association in the years ahead.

WPA responds to needs in the greater community

Feed Your Community

WPA started a new initiative last year in honor of its 134th anniversary, Feed Your Community, an effort to remind people that food insecurity is prevalent even in America. This campaign, unlike food drives, focuses on members and Branches gathering items for whole meals to put into reusable WPA grocery bags. The bags are then given to local programs to be distributed as meals. Each bag provides up to four meals. Among the recipients were unemployed veterans and widows with children, as well as a nursing program that focuses on home visits for shut-ins and patients who are home-bound. In 2020, WPA branches and members spent \$1,970.41, distributing more than 150 bags, well over our initial goal of 134 bags.

Frontline Worker Outreach

The Frontline Worker Outreach campaign, initiated in response to the COVID-19 pandemic, engages our branches in their communities by reimbursing any financial contributions made to organizations on the frontlines of the pandemic, such as nursing homes, hospitals and fire stations. Our branches have truly supported these workers with 18 branches donating \$6,989.71. WPA reimbursed each branch up to \$500 for a grand total of \$6,271.40. The campaign aided senior care home employees, paid for essential workers' groceries and provided lunch programs to families and food banks from Ohio to West Virginia.

These programs assist those in need. The WPA Board of Directors has approved continuing these programs for the coming year.



Bags filled with complete meals for four, like these donated by Branch 15 Chicago, were among the more than 150 bags distributed during WPA's Feed Your Community program.

COVID protocols continue

As the COVID-19 pandemic stretches into 2021, William Penn Association will continue serving our members in a manner based on the advice of health experts and government officials.

That means our Home Office will be open as normal on weekdays from 7:30 a.m. to 3:00 p.m. Eastern time, however, the number of employees working in the office on any given day will be reduced. When not in the office, many employees will be working from home. Therefore, you can rest assured we will continue to serve your needs in as timely a manner as possible.

We, like all of you, are hoping that as more people are vaccinated, we may see a return to normal activities later this year, and we are making tentative plans for our annual fraternal activities. However, all such plans will remain tentative and may have to be changed or cancelled, depending on the progress made toward herd immunity.

We will keep you abreast of any news related to our activities.

May you and all those you love remain safe and healthy.

Fraternal alliances seek applicants for awards, scholarships & more

New England Fraternal Alliance

Our fellow fraternalists in the New England states are accepting nominations for both their "Fraternalist of the Year" and "Family of the Year" awards, as well as applicants for their annual scholarship program. To qualify for these awards, you must be a member (or, in the case of the scholarship award, a son or daughter of a member) of a fraternal benefit society that holds a membership in the New England Fraternal Alliance (NEFA), such as WPA. Scholarship grant applicants must also be full-time students enrolled in an accredited college or university as well as meet certain academic standards. Entries for all three awards must be submitted by Sept. 1, 2021.

Ohio Fraternal Alliance

Meanwhile, fraternalists in Ohio are seeking applicants for the Ohio Fraternal Alliance's (OFA) annual scholarship program. Applicants must be a resident of Ohio and be a member (or the child of a member) of a fraternal benefit society that is a member of the OFA, such as WPA. Applicants must also be a 2021 high school graduate and enrolled in college/university for the fall term. Complete applications must be dated and submitted by April 2, 2021.

Wisconsin Fraternal Alliance

The Wisconsin Fraternal Alliance (WFA) is looking for fraternalists interested in serving on the organization's board of directors. Nominees can be either a member of a fraternal benefit society that is a member of the WFA, a financial representative or a home office employee of a fraternal benefit society who resides in the state of Wisconsin. If you or someone you know might be interested in taking a role in the WFA, please email Anne Rogers at *ARogers@nmblife.org*.

FOR MORE INFORMATION about any of the awards discussed above, please contact John Lovasz at the WPA Home Office. John can be reached by phone at 412-231-2979 or by email at <code>jlovasz@wpalife.org</code>.

Letters & Email



Branch 18 member Judy Schonek (center) delivers donated items from her branch to Friends of Michigan Animals Rescue board members Marcia and Pete LaFramboise.

Michigan animal shelter appreciates branch's donations

Dear Branch 18 Team:

It is a special group that gives from the heart. We would like to give a heartfelt thank you to the William Penn [and] Barbara House for all the great donations to Friends of Michigan Animals Rescue. This donation will help save money for other things, like medical bills. Your support of our shelter dogs and cats is very appreciated.

The Board of Directors Friends of Michigan Animals Rescue, Belleville, MI

Are your beneficiaries up to date?

Checking the beneficiaries listed on your life insurance certificates is the only way to ensure that the people you want to receive the benefits of your life insurance are the ones who will receive it. If you think you need to update your beneficiaries, contact your WPA representative. Or, call our Home Office at 412-231-2979.

Want to go **green** with your copy of our magazine?

If you would prefer reading an electronic version of our magazine and wish to stop receiving a printed copy, please contact John E. Lovasz at our Home Office. To go green with your magazine, give John a call at 412-231-2979, ext. 135, or send him an email at <code>jlovasz@wpalife.org</code>.

Insure your love with the WPA Senior Special



appy New Year, and welcome 2021! It's hard to believe that another year is in the record books...and what a year 2020 was! Never has there been so much anticipation to "turn the calendar" as we had for the year 2020, and we can only hope and pray for a better year in 2021!

Since this is the time for making resolutions to get more physically, mentally and financially fit, coupled with the fact that February is now known as the month to "Insure your love," I thought we'd start the new year out with a discussion of the latter--getting more financially fit by planning for final expenses and funeral costs with life insurance.

The year 2020 was rough on many of us. We mourned the loss of many of our members and loved ones across our branches and here at the home office. I lost four friends last year, three suddenly and another after a long, courageous battle with cancer. While discussing final affairs with one of their spouses, she shared with me that, although they had sufficient insurance to cover all of the expenses, she was shocked to see how much more costly the funeral and final expenses were than they had originally planned. She also encouraged me to keep spreading the good news about the value of life insurance among our members, their families and loved ones.

With that thought in mind, let's take a look at some of the facts and numbers surrounding funeral expenses today.

So, how much does a funeral cost these days?

The average funeral costs between \$7,000 and \$12,000 today. This includes viewing, burial, basic service fees, transportation, casket, embalming and other preparations. Many people think cremation is a much less expensive alternative, but even funerals involving cremation typically average between \$6,000 and \$8,000. And these costs do not include a cemetery plot, monument or marker or other things like flowers.

Funeral costs have been steadily rising since the 1980s, and it's not uncommon for a funeral to cost over \$10,000. Planning for events that you know will occur can help to take some of the pain out of those expenses for you and your family, including funeral expenses.

If you have ever helped to arrange a funeral, then you know that even the most basic funeral expenses can be difficult to afford. Even if you enter into the planning process with a budget in mind, the add-ons alone can send the total cost of a funeral spiraling out of control. Once you have become more familiar with the cost of various items, you can decide which items are must-haves and which you can do without.

According to a 2018 report by the National Funeral Directors Association (NFDA), here is what you can expect to pay for various services for an average funeral:

Funeral director's fees	\$2,100
Transportation to funeral home	325
Embalming	725
Preparation	
Use of facilities and staff	
Hearse and car services	475
Printed materials	200
Basic casket	2,400
Vault	1,400
Total basic costs	\$8.800

As you can see, the costs for even a basic funeral can really start to add up.

What about cremation? The average cost of a funeral involving cremation range from \$6,000 to \$8,000 depending on your state and the services chosen. A cremation can cost almost as much as a funeral because of the various fees paid to the funeral home.

Does life insurance cover funeral costs?

Yes! Any life insurance policy or certificate can be used to help cover funeral expenses. In fact, life insurance is one of the most efficient ways to cover the cost of a funeral and other final expenses. In particular, final expense insurance is specifically designed to help cover expenses such as final medical bills and funeral/burial expenses.

Does WPA offer an alternative?

Yes! If you are not familiar with our "Senior Special" insurance plans, take a look at the charts to the right. This plan is specially designed for seniors between the ages of 56 and 85 and even those with medical conditions such as diabetes, high blood pressure and other controlled chronic diseases can qualify for standard coverage.*

For example, a 65 year old female can purchase \$4,500 of coverage for \$200 per year (or \$18 per month) or \$9,000 of coverage for \$400 per year (or \$36 per month). She can even combine both units to receive a total of \$13,500 of ordinary (permanent) life insurance for the low rate of \$600 per year (or \$54 per month)!

In addition, tobacco users pay the same rate as non-tobacco users. ** There is no surcharge for tobacco usage. This feature is highly unusual in today's insurance marketplace.

Once the certificate is issued, the full face amount of the insur-

Issue		Face Amount for \$200 Annual Premium*				
Age	Male Female					
56-60	\$5,000	\$5,500				
61-65	\$3,900	\$4,500				
66-70	\$3,200	\$3,600				
71-75	\$2,200	\$2,700				
76-80	\$1,500	\$1,900				
81-85	\$1,100	\$1,200				
Issue	Face Am \$400 Annua					
Issue Age						
	\$400 Annua	l Premium*				
Age	\$400 Annua	l Premium* Female				
Age 56-60	\$400 Annua Male \$10,000	Female \$11,000				
Age 56-60 61-65	\$400 Annua Male \$10,000 \$7,800	Female \$11,000 \$9,000				
Age 56-60 61-65 66-70	\$400 Annua Male \$10,000 \$7,800 \$6,400	Female \$11,000 \$9,000 \$7,200				

*To determine what your premium would be if paying other than annually, use the calculations below:

Semi-annual: .52 x Annual Premium Quarterly: .265 x Annual Premium Monthly: .09 x Annual Premium



ance is in effect immediately. Your benefits are not reduced for the first two or three years. And, the face amount remains level for the life of the insured.

Can I purchase the Senior Special to cover my funeral expenses, even if I have other insurance?

Yes! Even though many of our members think they have enough life insurance, they purchase one of our Senior Special plans for the sole purpose of paying their final expenses and leave their other insurance to their loved ones.

What if I'm under age 56, but have diabetes, high blood pressure or other minor ailments?
Do I need to wait until I'm 56 to qualify for the Senior Special?

NO! If you (or a loved one) happen to be under the age of 56, William Penn Association has a plan for you as well. With face amounts as low as \$10,000, our Almost Guaranteed Issue (or AGI) plan has the same underwriting flexibility as the Senior Special.* With substandard risks (up to table 4) issued at standard rates, coupled with our five-year age banding, the AGI is one of the hottest, most competitively priced whole-life alternatives on the market today.

If you'd like more information on our Senior Special (ages 56-85) or the AGI (ages 21-55) plans, contact your agent, broker or the Home Office to request a brochure or to discuss your particular situation. We'll be happy to help you decide if the Senior Special or AGI plan is right for you. You'll be glad you called and took the time to "insure YOUR love" this year.

Until next time, think spring!

^{*} Not all will qualify for coverage. Regular underwriting rules apply.

^{**} See brochure for details. Smoking question is asked to establish proper cash and non-forfeiture values.



Wooden memories and fabatka



ver the years, I have developed a warm admiration for those who create handcrafted items from wood; not the ordinary construction carpenter--whose hard work and dedication lends itself to a more utilitarian sort of accomplishment--but those with minds that can see a log or tree trunk, envision a wonder and, with skilled hands, free that vision from the bark and wood pulp. There's something in the Hungarian nature that inclines to this type of work. Perhaps it's the fusing of two strains of Hungarian talent: the technical nature of the engineer or physicist and the artistic gifts of the poet or musician. This month's *Take* contains a series of impressions on some Hungarians' facility for woodworking and its impacts on my upbringing.

.... My dad introduced me to woodworking, first teaching me to appreciate the beauty of wood and how the grain of a board is like a snowflake or fingerprint--no two are the same. My boyhood home has a majestic brick fireplace in the living room, and winter was a time for roaring fires in the hearth. Most of the wood came from trees that had naturally fallen on our property, once degenerated farmland, then an industrial site and then vacant, fallow land. A grove of maple and oak trees had grown around our house, most of it new growth within the past 25 years. Every so often, we would bring down a smaller tree, one with a straight trunk with heartwood well-suited for woodworking. One year, our lumberjacking led to a present for my brother András: a hand-carved and painted nutcracker cimbalom player that my dad made for him as a Christmas present and noteworthy addition to his growing collection of nutcrackers.

.... I go through hobbying phases, mostly based on the time of year. I've caught myself this past month phasing out fishing and phasing in genealogy (the Hungarian branch of my family tree needs some work). I think I've inherited this kind of fickleness from my dad, who'll go through similar phased interests. One year, he took up with great enthusiasm the process of making long walking sticks: not canes for shuffling seniors, but large, heavy staffs that would not be out of place in the hands of Moses or Gandalf. His main source of wood for these projects came from the deep northwoods of Wisconsin where diamond willow trees grow. Diamond willows produce a strong but lightweight staff that when cleaned, sanded and varnished features beautiful contrasting dark brown diamonds inset into a blonde wood body. The dark brown crevices are created when a branch or bud breaks off; the tree's scab becomes a dark spot while the body of the tree remains light in color. For the longest time, I assumed my dad just kind of evolved into making walking sticks from his experiences as

Above, some of the wooden pieces hanging in my parents' home. Below, my brother András' prized cimbalom-playing nutcracker made for him by my father.



an apprentice patternmaker. Instead, this interest sprouted from a Hungarian: Sandor Tollas Sr. in Youngstown, Ohio.

.... When the Youngstown Magyar Club hosted its Hungarian Heritage Days, Mr. Tollas would display dozens of his twisted wood canes and sticks in both finished and raw states. A twisted wood tree is a sapling that has been choked by a parasitic vine, such as bittersweet or ivy. Over the course of many years, the vine uses the tree to climb closer to the sunlight and eventually cuts a deep groove into the bark of the young tree. Mr. T began making these twisted wood canes as a young lad in his native Transylvania. These canes evoked the mysterious and ghostly mountains of that historic region and the tall dark trees that live on its slopes. Besides his skills as a butcher--I think one of the church's hurka recipes was his handiwork--I'll remember him for those canes he crafted.

.... Joseph Domján remains one of the most well-recognized woodblock artists. Born in Hungary, he was trained as a carpenter and expanded his woodworking skills once he immigrated to America. Woodblock prints always fascinate me with their ability to create such detail and texture from only one color and only one possible medium. He was world famous for these intricate prints carved from a slab of wood and printed with inksome of his works fetch quite a price nowadays.

.... For its 90th anniversary, the *Catholic Hungarians Sunday* newspaper (*Katolikus Magyarok Vasárnapja*) commissioned Ference Bitto to create a series of elaborate and colorful wood block prints for a book, simply entitled *Christmas Carols*. A few members of the Szabo family and a few others lent their creative energy to its creation highlighting a collection of popular and obscure Magyar Christmas hymns and songs. The carved wood block prints, to my mind, represent the true centerpiece of the 112-page book. Unfortunately, the initial print run comprised only a few hundred copies with most going to public libraries in Northeast Ohio. My father was fortunate enough to have acquired a copy of the book and is now a cherished part of my family's Christmas collection of keepsakes. If you ever have the chance to obtain one, I highly recommend it.

.... Back in 2014, my family visited Hungary and spent over a week in Budapest. While there, my father introduced my brother and me to a gentleman who ran a little shop on Haris Köz just a few hundred yards from the Matyas Pince Restaurant. The store was called Fabatka. Translated to English, it means roughly "wooden coins." The store sold small objects (toys mostly) made of wood. The gentleman sourced these trinkets from all over Hungary, particularly the rural areas. Cheap to make from readily available materials, such trinkets appear for sale in souvenir shops no matter where you travel in Hungary. Despite their simple craftsmanship, some fabatka are actually quite clever--like a wooden-screw nutcracker or a woodpecker door knocker. They remind me of a simpler time, much like the general store in Cracker Barrel does, and perhaps that's their appeal. A new year that carries on the difficulties of the past one offers us an opportunity to pick up something new, to improve ourselves or to focus on the things that give us joy. For me, the latter part involves writing

Boldog Új Évet Kívánunk. Happy New Year!

portunities.



Above, a wood block print featured in the Catholic Hungarians Sunday's book of Christmas carols. Below, an example of fabatka--a woodpecker door knocker.



about simpler pleasures, such as the satisfaction of building something by hand, a cold glass of beer in front of a wood-fed fire or reflections on times and people long since past. I hope this year brings you those op-



Crêpes

áradjon be a Magyar Konyhába! Welcome to The Hungarian Kitchen! It has been a few years since I have written that phrase. It's great to be back writing for William Penn Life. Let me catch you up on what I have been doing since my last article, which I wrote when I was still living in New Hampshire. At that time, I was teaching at Southern New Hampshire University as an adjunct instructor. The opportunity became available for a full-time teaching position at the Community College of Philadelphia. I applied and yes, they hired me. I have been here for 7½ years. I also filmed many television shows for CCP-TV Channel 53 called "The Chef's Cook" where you watch me prepare food. The show won a Telly Award, an Educator's Award of Distinction and, most recently, a Cine Award. Hence, I have been busy but love all the work. That's my story and I'm sticking to it.

The Hungarian Kitchen will be different this time around. It will not have just Hungarian recipes but take on an international flair with recipes from different culinary styles that also influenced Hungarian culinary style. For example, biscotti is Italian and means "twice baked cookie." The Hungarian version is kifli. There are many recipes I will be sharing with you along with the details on how they came about.

So, let's go into the kitchen....

The subject of this article is "crêpes"; to the Hungarians, they are known as *palacsinta*. A crêpe is a thin, delicate unleavened griddlecake made with a very thin egg batter cooked in a very hot sauté pan. They can be eaten by themselves with a dusting of powdered sugar or filled and then consumed. The filling can be sweet or savory. The batter for crêpes can be flavored with buckwheat flour, cornmeal or other grains. Once filled, the crêpes may be garnished with sautéed fruits, scrambled eggs, cheese or vegetables. Crêpes can be prepared in advance, then filled and reheated in the oven. Blintzes are crêpes that are cooked only on one side then filled with a cheese, browned in butter and served with sour cream, fruit compote or preserves. Also related to the crêpes family is a pancake. The major difference between a crêpe and pancake is that pancakes contain a leavening agent, such as baking powder or baking soda.

Now, it's time for you to leave my kitchen and get into yours to make crêpes. But, before you go, I will add one more thing; if you have any culinary questions, you can always contact me at www.wasvary@ccp.edu and I will help you out.

Stay healthy and safe! Jó étvágyat! (Enjoy your meal!)

William Vasvary, CEC, ACE, MBBQ, (Chef Béla) is a chef/instructor in the Culinary Arts & Hospitality Management program at the Community College of Philadelphia. He also hosts "The Chef's Cook" on CCP-TV Channel 53 in Philadelphia, which can also be seen on YouTube.

Crêpes/Palacsinta

1 large egg, beaten 1 cup whole milk ½ teaspoon vanilla extract 1 cup all-purpose flour, sifted 1½ teaspoons sugar ¼ teaspoon salt

- Prepare the batter at least 1 hour in advance and keep refrigerated. Cold batter will cook faster.
- Combine the egg, milk and vanilla in a mixing bowl and blend well. In another bowl, combine the flour, sugar and salt. Add the wet ingredients to the dry ingredients and mix until smooth.
- Heat a well-seasoned crêpe pan or small sauté pan over moderately high heat, then add a small amount of clarified butter. You may also use pan spray.
- Ladle a small amount of batter into the pan, enough to cover the bottom of the pan. Tilt and swirl the batter so the batter spreads evenly.
- Cook until the crêpe is set, and the bottom begins to brown, about 2 minutes. Flip the crêpe over with a quick flick of the wrist or by lifting the crêpe with a spatula.
- Cook the crêpe for an additional 30 seconds. Slide the finished crêpe from the pan onto parchment paper. Do not stack the crêpes on each other.
- Makes about 12 crêpes.

Ricotta Cheese Filling

2 cups whole milk ricotta cheese

2 whole eggs, beaten

2 tablespoons sugar

¼ teaspoon salt

2 tablespoons unsalted butter, melted

Combine all ingredients in a mixing bowl, then set aside. You may add raisins before filling and baking the crêpes.

Chef's Tips

When filling the crêpes, do not use a heavy filling or they will tear when being rolled up. If your crêpes are small, your filling should be just as delicate.

Fruit filling is what most people use. My grandma loved to use lekvar (prune jelly). She also used a pot cheese filling, which can be flavored savory or sweet.

Once you fill the crêpes, warm them in an oven preheated to 200°F.

Crêpes can be savory for an appetizer or entrée OR sweet for a dessert.

Crêpe Suzettes

1 orange

8-ounce Philadelphia Cream Cheese brick, softened

¹/₃ cup Kraft Orange Marmalade, divided

¼ teaspoon almond extract 8 prepared crêpes (or store bought)

1 tablespoon orange liqueur or orange juice

Grate peel from orange; section orange. Mix cream cheese, 2 tablespoons of the marmalade, orange peel and almond extract until well blended. Spread ½ tablespoon of the cream cheese mixture on half of each crêpe. Fold crêpes into quarters. Arrange on platter or individual serving plates. Heat remaining marmalade and liqueur in saucepan on low heat. Stir in orange sections. Pour sauce over crêpes. Serve immediately.

Hortobágy Filling

1 pound chicken meat, diced 2 onions, medium size, minced 1 teaspoon salt

¼ cup all-purpose flour

1 tablespoon Hungarian paprika

1 tablespoon lard

1½ cups sour cream

Chopped parsley for garnish

In a skillet, sauté the chicken and onions in the lard. Cover the skillet and cook an additional 5 minutes. Add 2 tablespoons of sour cream to the mixture and stir well and simmer for 5 minutes. Set the mixture aside to cool before filling the crepes. If you wish to make a sauce for your palacsinta, reduce 2 cups of heavy cream until thick, then add a teaspoon of paprika stirring well. Adjust taste with salt and pepper.

Mushroom & Spinach Filling

2 teaspoons olive oil

2 cups fresh mushrooms, sliced or diced

2 cloves garlic, minced

8 ounces fresh baby spinach

¼ teaspoon salt

¼ teaspoon black pepper

In a large skillet, heat the oil over medium to high heat. Add the mushrooms and sauté until tender, about 2 minutes. Add the garlic and the spinach and cook for another minute. Season with salt and pepper, then set aside to cool before filling crêpes.

Thank You

to the following members, friends and branches who responded to our Matching Funds appeal. Because of your generosity, we surpassed our original goal of \$25,000. To you--and to those who contributed through their premium payments (see the inside of the back cover) and those who purchased leaves on our Tree of Knowledge (listed on the inside of the front cover)--we offer our most sincere appreciation.

Donor - Amount (In Memory of, if applicable)

OCTOBER 2020

Anonymous - \$100.00 Priscilla B. Brown - \$50.00

Debra Brown - \$25.00 (Albert & Jean Mesteller)

Dianne A. Charles - \$10.56 Linda Enyedy - \$100.00

Tünde Freiwald - \$100.00 (Maria Bistey)

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WPA Branch 51 Passaic, NJ - \$50.00

NOVEMBER 2020

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Gerard Williams - \$20.00

William Penn Association - \$250.00

Total as of September 31, 2020	\$22,900.94
Total Matching Funds Donations for October 2020	\$1,230.56
Total Matching Funds Donations for November 2020	\$740.00
Tree of Knowledge Leaves - October & November 2020	\$4,500.00
Donations Through Premium Payments, Additional Donations	
& Cookbook Sales - October & November 2020	\$1,650.20

Total to date = \$31,021.70







Thrive during your third spring

he importance of wellness is seldom fully realized until its absence becomes more prevalent. In a perfect world, we would all start training for aging in our 20s. Rare are those who give any thought to aging at all, until we get there. Although it is never too late to start taking your aging health more seriously, the sooner healthy practices become habits, the richer the golden years. The goal for the "third spring" should be to thrive, not just survive.

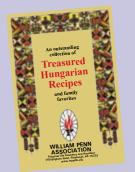
Sadly, many Americans give little credence to the concept that self-care is the Holy Grail. There is a stigma about aging; you get old, then you die. That mentality is frightening and downright false. Getting old isn't shameful; not investing in self-care is. It is all too common for people to turn their nose up at exercise, nutrition and a good night's sleep. Yet these are the three super powers of staying healthy at every age. We say we don't have time, or that it is too difficult to change or--the supreme expression of denial--"it is what it is." In reality, we don't take the time or make the time because losing weight, quitting smoking or eating nutritiously is work. Folks are looking for a surgical intervention or a magical pill to erase decades of damaging practices. Even when the sole beneficiary of a healthy lifestyle is the one looking in the mirror, it doesn't trip the breaker.

Or, does it? If anything or everything you just read is resonating, take a deep breath and take a stand. Start now. The big three--exercise, diet and sleep--will never fail you. Champion your plate with protein, fiber and foods that come from the ground. Take care of your mouth. According to the American Dental Association, a dentist can spot signs of nutritional deficiencies, infection, cancer and other illnesses. If you just don't feel right for more than a couple of days, see your doctor. Take care of your skin by always wearing a sun screen with moisturizer. Dermatologists can find most skin abnormalities early, so see one twice a year. Get informed about gut health. We produce less stomach acid as we age, so you may need to eat differently. Eat more nutrient dense foods and fewer calories.

Just as important as physical health is mental health. Being happy and keeping your stress low can add years of fruitful living. Realize that you and only you are in control of your destiny. We all have highs and lows, but it's how you handle it that makes the difference.

Have fun, explore, learn and give. The best is yet to be.

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



Get Your Official WPA Cookbooks

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.

WPL • JAN/FEB 2021 • 11

Thastly

In our last issue, we asked our young members to send us photos of themselves posing with the gifts we sent them for Halloween. We were so impressed with all their submissions that we decided to award everyone gift cards! Our thanks to all the young members featured here for entering our Ghastly Gift Card Giveaway.

Giff















Trio Grande: Gavin Benedict DelSignore, Madison Benedict and Tara Benedict DelSignore of Branch 352 Coraopolis, PA.
 From a long time ago and a galaxy far, far away, Skyler Schonek of Branch 18 Lincoln Park, MI.
 Cadance Borland of Branch 296 Springdale, PA gives a wave to her cousin...
 Lily Borland, also of Branch 296 Springdale, PA.
 Diggin' his WPA gifts is Gentry Bollinger of Branch 249 Dayton, OH.
 The Incredible Olinger family, featuring

young Matthew of Branch 26 Sharon, PA.

Givesway



















7) A sweet pair, Alyssa and Ainsley Genis of Branch 352 Coraopolis, PA. 8) Laszlo Ganchuk of Branch 226 McKeesport, PA, is ready to go Trick-or-Treating. 9) Power Ranger Garrett Keller of Branch 296 Springdale, PA, poses with his WPA treat bag. 10) and 11) Ryan "Scarecrow" Jones and his brother Nolan "Frankenstein" Jones of Branch 44 Akron, OH. 12) Owen Underwood of Branch 296 Springdale, PA, gives us a fright. 13) P.J. Ganchuk of Branch 226 McKeesport, PA, hits the streets for treats. 14) Sisters Patricia and Katelyn Kovacs of Branch 8 Johnstown, PA, complete the fingerprint register.

William Penn Fraternal Association Scholarship Foundation, Inc.

Eligibility Rules for Year 2021 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, 2021.
- 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 2021 school year, the parent/grandparent must be a life benefit member for at least four (4) years as of January I, 2021.
- 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: "What life lessons have you learned so far from the COVID-19 pandemic?" If the essay exceeds 100 words, the application will not be accepted.

The Scholarship Application and Essay must be either mailed and postmarked, emailed or faxed by Friday, May 28, 2021. If sending through the U.S. postal service, please use Certified Mail to ascertain proof of mailing date.

- 2. A transcript of the student applicant's latest scholastic record and proof of enrollment for the Fall 2021 school term. The student's name and the name of the school must be clearly indicated on both the scholastic record and proof of enrollment. This information should NOT be handwritten. The scholastic record and proof of enrollment must be mailed and postmarked, emailed or faxed by Tuesday, August 31, 2021.
 - g) **RENEWAL Applicants** must submit the following:
- I. An Essay of 100 words or fewer answering the question: "What life lessons have you learned so far from the COVID-19 pandemic?" If the essay exceeds 100 words, the application will not be accepted.

The Scholarship Application and Essay must be either mailed and postmarked, emailed or faxed by Friday, May 28, 2021. If sending through the U.S. postal service, please use Certified Mail to ascertain proof of mailing date.

- 2. A copy of the student applicant's latest scholastic record and proof of enrollment for the Fall 2021 school term. All renewal applicants must maintain a cumulative Grade Point Average of at least 2.5 on a 4.0 scale to qualify. The student's name and the name of the school must be clearly indicated on both the scholastic record and proof of enrollment. This information should NOT be handwritten. The scholastic record and proof of enrollment must be mailed and postmarked, emailed or faxed by Tuesday, August 31, 2021.
- h) All applications and essays must be signed by the student applicant and submitted either via the U.S. Postal Service to the President at the address listed in section (e) above, OR via email to **scholarship@wpalife.org**, OR via fax to **412-231-8535**. 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. Any applications and essays postmarked, emailed or faxed after **Friday, May 28, 2021** 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 contact Mary Ann Kelly-Lovasz at the Home Office.

Phone: 412-231-2979, Ext. 128 · E-mail: scholarship@wpalife.org · Fax: 412-231-8535.

William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821
Phone: 412-231-2979 • Fax: 412-231-8535 • Email: scholarship@wpalife.org



Application for Scholarship Grant Academic Year 2021-2022



1. Check One: □New Applicant □Renewal Applicant

2. NAME:	Last		First	Middle	Initial	3. DATE OF BIRT	n. /	1
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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 28, 2021. NEW APPLICANTS must also submit: (1) a transcript of the student's latest scholastic record; and (2) proof of enrollment for the Fall 2021 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 2021 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.

10. WILLIAM PENN ASSOCIATION LIFE INSURANCE CERTIFICATE INFORMATION VERIFICATION:

Date

Signature of Student Applicant

JUST & KIDZ

Stuck inside? Again?

We know that tough times don't last; tough people do! We are going to get through this together. While you're stuck at home...again...whether due to snowy weather, virus restrictions or both, you can still keep busy and maybe have some fun, too. But, how do you decide what to do? How about picking an activity from your **Bored Jar**? A bored jar is a place where you can collect all the things you like to do, could do or perhaps should do. All you need is an empty jar (or can or box) and some popsicle sticks (or just scraps of paper). Write down one idea on each stick and put it in your jar. When you don't know what to do, pick a stick out of your jar and get active!





Here are 14 ideas to start filling your jar:

- 1. Read a book
- 2. Take your dog for a walk
- 3. Make dinner for your family
- 4. FaceTime a friend or relative you haven't seen in a while
- 5. Ask your mother if she needs help with anything
- 6. Rearrange your bedroom
- 7. Take photos of the trees & animals in your neighborhood
- 8. Give your pet a bath
- 9. Paint a picture or do some sketching
- 10. Bake some cookies
- 11. Make your own savings jar for 2021
- 12. Start a bullet journal (Google it!)
- 13. Have a board game marathon with your family
- 14. Watch a movie that's older than you
- * Our thanks to the frugalfamily.co.uk for this idea.

Help us build up our community on Facebook and Twitter by sharing photos safely @WPALife and #wpalife.

Branch 8 Johnstown, PA

By Alexis Yuhas Kozak

Greetings! I think we were all happy to say good-bye to 2020. That was a year like no other. I hope everyone tackled that beast the best you could. I always say that I can find good in everything, but that one had me stumped! I realized that our "normal" life was pretty good, noticing the little things that we took for granted.

The biggest thing we miss is being with everyone, meetings, parties, our church families and WPA events...and walking anywhere without a mask. Let's hope and pray that we will be "normal" again soon.

Of course, WPA does not miss a beat when it comes to reaching out to our community. We are so proud when we assist others in these troubling times. Branch 8 helped four families purchase their Thanksgiving dinners. We also helped five families through WPA's Feed the Community program.

We participated in the Frontline Workers Outreach program, many of whom are volunteers. Branch 8 presented both the East Hills & West Hills Fire Departments and EMS with very generous assortments of food. Joe and Deborah Oliver were instrumental in helping with this project.

You hear stories that these dedicated first responders are many times in the middle of ordering or eating at a restaurant and they get called out. They never think twice of leaving immediately.

East Hills serves the Richland, Geistown, Solomon and Belmont area; West Hills serves Westmont, Brownstown and Ferndale. Many Branch 8 members have been served at one time by these units. What a beautiful way to show our appreciation. The recipients were so grateful.

We hope your holidays were blessed ones. I know that they





TOP: David M. Kozak, WPA Vice Chair and Branch 8 President, and branch member Joseph Oliver deliver food donated by the branch to first responders of the East Hills Fire Department and EMS. BOTTOM: Kozak also delivered food donated by the branch to first responders at the West Hills FD & EMS.

were different than in any other year. But, we remain thankful for so many reasons. Count your blessings.

As we turn the page to a new year, take time to review your finances and insurance needs. If you have a CD or annuity, please consider WPA. We may be able to help you get a better rate. You might also want to consider what is your current financial institution is doing for your and your community. I am sure they cannot compete with the generosity that WPA shows over and over.

If you have any news to share or questions about WPA and our life insurance and annuities plans, please feel free to call me at 814-242-0000 or email me at alexisad@aol.com.

Let's pray and look forward to a "normal" 2021. If all goes well, we will celebrate with a bacon roast this summer.

Branch 14 Cleveland, OH

By Richard E. Sarosi

It's hard to believe that we have finally begun 2021. I was so looking forward to the new year with a chance to start over. I suspect we will continue dealing this year with the coronavirus and the new lifestyle it has brought, watching where we go and the people we meet.

I thought I was going to be lucky and make it through last year without catching the coronavirus. I was wrong. I learned I had COVID in early November. My mom and sister also tested positive. It has been a long journey back to health for us, but we are getting better each week. This virus is very real and you need to follow the advice of medical professionals: wear a mask, stay at least six feet from others, avoid contact with those living outside your household,

keep track of the places you go and the people you meet, wash your hands, sanitize your home and car.

I will be sharing details of my COVID experience in the next issue.

To my nieces, nephews, cousins and our young members in school: please continue to do your best with your studies in school or college, whether you attend classes in person, over the computer or via a combination of both. Virtual learning is a new experience for you and your teachers. You are all part of living history now, and this will be a story you can tell for the rest of your lives. Keep notes or a diary of your experiences and thoughts. If you can get through these times, you will be able to handle anything.

Once the all clear is given, Branch 14 meetings will resume at a location to be determined. Branch 14 adult members and guests are welcome to attend. We are tentatively scheduling meetings for the first Wednesday of each month at 7:00 p.m. beginning March 3. Please call Branch President Caroline Lanzara at 216-970-2769 or Branch Secretary/Treasurer Richard Sarosi at 440-248-9012 for information and updates.

Please support and make donations to the Hungarian churches, clubs and organizations in your local communities. Now more than ever, they are hanging by a thread and could face a tough road of survival ahead. We love that they continue our Hungarian customs, activities, traditions, music and food. Please support them by donating funds you would have spent at their events and activities. If you are offered to purchase raffle tickets, do so.

Also, do not forget the small businesses in your area which desperately need your patronage.

Staying at home has its advantages, especially with my mom,



One good thing to come out of COVID quarantine: paprika bacon.

Violet. I am learning and improving my Hungarian cooking skills. We made *abált szalonna* (paprika bacon) for the new year.

If you are financially able, please continue to support the WPFA Scholarship Foundation during this time. Our students are counting on you. WPA is counting on you, too.

We want to remember those WPA members who have passed away or may have recently lost a loved one. May those members who are not with us rest in peace.

Our deepest condolences go to Barbara and Tom House, whose grandson, Jason Wolfe, passed away Oct. 25, 2020.

Also, Branch 18 member and fellow WPA Tour participant Beata Csaszar passed away of Oct. 27, 2020. Beata was a fun traveler who enjoyed the music, dancing and wonderful dinners.

May they rest in peace.

Get well wishes are being sent to all of our Branch 14 and WPA members, as well as our friends, who might be dealing with medical issues. We send wishes for a speedy recovery to Branch President Caroline Lanzara, Branch Vice President JoAnne Sedensky and members Vicki Bowens, Violet Sarosi, Ernie Sarosi, Rachel Smith and Richard Sarosi. Feel better soon. Please keep all of our WPA members in your prayers and thoughts.

Happy birthday and happy anniversary wishes are being sent to all of our branch members, Home Office staff and WPA members who are celebrating a January/February birthday and/or anniversary. Happy birthday to my dad and my cousin Gillian Benns (both on Jan. 18). May our members be blessed with many more celebrations.

Now more than ever, be safe, stay healthy and please remember to keep in touch with someone you haven't seen or talked with in a long time.

Written and phone greetings have kept me in touch with WPA members, such as John Juhasz; Agnes Chervenak (Aunt Aggie); Dolores "Dee" Soltes; Barbara and Tom House; Diane Malloy; Cindy Hartman; Mary Benns; Lynn, Bob and Robert Chamberlain; Endre Szentkirályi; WPA Home Office staff; and my fellow WPA Board members.

It is so good to make contact, say "hi" and catch up on how everyone is doing. Don't miss the opportunity to have contact. Pick up the phone, write, email (and reply) or text (and reply) and/or plan a visit if allowed.

Remember those who are in the hospitals, rehabilitation facilities, nursing homes and extended care facilities where visitation is not possible at this time. Everyone loves to receive cards and notes and the opportunity to hear from family and 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 18 Lincoln Park, MI

By Barbara A. House

We wish a great big beautiful welcome to 2021. Last year was the worst year I have ever seen, and I am sure we all feel that way. We can only pray that we will return to normal soon. I really believe God is telling us something, and we better start listening. I hope you, our wonderful members, are hanging in there. I can't wait to see you all. We are planning to return to branch meetings in April. But remember, we can only hope.

Helen Sryniawski, our wonderful communication secretary, will keep all of you in the loop. I know she still calls many of you just to keep in touch. Isn't she something? Don't tell her I told you she is 93. Now, she's REALLY something.

Get well wishes go out to our wonderful members, especially Krisztina Kortvesi, Pauline Kulcsar, Richard Sarosi, George and Doris Schvarckopf, Carol Truesdell, Jennifer Szatmari Sullivan and Darlene Szatmari. For Darlene, working at a restaurant as good as the Rhapsody can sure take its toll. Get well soon. You are all missed and very special.

Speaking of missed, we lost our beloved Beata Csaszar on Oct. 20. She never missed a meeting, trip or event. She was my roommate twice on our trips to Europe. She played a huge part in all our Christmas parties. Remember Bea and her family in your prayers.

Please remember all our deceased members and their families in this trying time. Rest in peace, dear members.

I hope you are all supporting the Scholarship Foundation. I know money has been tight for many, but every penny counts. Congratulations to our latest grant recipients. I know most are staying and learning at home, but study hard. You may be our next vaccina-

tion discoverers.

Branch 18 received a wonderful thank you note from the board of directors of Friends of Michigan Animal Rescue. Member Judy Schonek took a large delivery of donated items to them. We will-continue to support them. We are planning on feeding the staff there in February. They are a fun and hard-working group.

We have three other places lined up to feed in February and March.

Happy birthday and anniversary to all of you. I know we can't celebrate like usual, but you are always thought of.

We have continued to support the Hungarian American Cultural Center (HACC) and their carry-out dinners. Branch 18 helps with the cooking, curbside pick-up and clean up. Go on their webpage to see the menu. We actually had fun seeing everyone. We sure do miss all of you.

We plan on returning to the HACC on April 28, if they are open. I doubt that will happen, but who knows.

We also continue to support the efforts of the Knights of Columbus. They are a really nice group and very appreciative.

Kudos to our magazine's managing editor, John E. Lovasz. Last issue's cover was the prettiest cover ever. I loved it.

Thank you again to the Hungarian Rhapsody for making room for us to meet and eat. Due to COVID restrictions, we must meet in the backroom. We attended the restaurant's duck dinner in October. First time I've eaten duck. I hope they have another dinner soon.

Thank you again to Fathers Barnabas and Angelus for all you do to keep us together and safe. Please remember to support your church, whether you attend or not. Bills never stop.

Happy Valentine's Day. I hope you spend it with someone you love.

Special hello to Richard and Violet Sarosi. Didn't we have fun?

Thank you to all who contacted me when my grandson Jason died. You can never believe how much it helps to be thought of.

Please get your flu shot, and, if possible, the two COVID shots. Wear your mask and stay home, if possible. We have to fight this virus with everything we have. You are loved. Please be careful.

Also, remember that Tom, Abbie and I are in Florida. I plan on coming home in early April. Last year, my flight home was postponed from March 27 to June 25. I sure hope we can get home earlier this year. My phone number is 313-418-5572. Please call me anytime, even if it's just to chat.



Mrs. Claus (Branch 28 member Amanda Ference) visited each classroom at Austintown Community Church Preschool and Childcare Center in Youngstown, OH, on Dec. 14 and 15. She read stories and brought cookies that Rudolph helped her bake. Members of Branch 28 were among those attending ceremonies In Octobercommemorating the Hungarian Revolution of 1956 at the Freedom Fighters monument in Youngstown, OH.



Branch 27 Toledo, OH

By Paula Bodnar

Sure hope everyone had a joyful holiday with your loved ones.

It's again time for everyone to look at your beneficiaries. You can contact Alan Szabo at 888-428-8452 with any updates or questions.

Praying that everybody is staying safe and healthy.

Branch 28 Youngstown, OH

By Kathy Novak

Happy 2021! Hoping everyone had a wonderful Christmas season and that this new year brings everyone much happiness and good health.

Following the COVID-19 guidelines, branch members attended a brief memorial service in October on the grounds of the Shrine of Our Lady of the Afflicted, where the 1956 Freedom Fighters monument is located, to commemorate the struggles those brave Hungarians encountered. The small gathering shared several prayers, songs and stories to honor all who fought for freedom in Hungary.

The annual Thanksgiving ecumenical service for the Youngstown Hungarian community was held in November at St. Stephen of Hungary Church. Due to social distancing guidelines, no fellowship was held after the services, but it was still nice to see

friends who we haven't been able to visit because no events were held during the year.

Congratulations to Branch President Frank Schauer and Mary on becoming great-grandparents in December. Nathan and Alyssa Jones became parents to a beautiful baby boy. Proud grandparents are Jamie and Jennifer Schauer. Blessings to all on this joyous occasion.

Congratulations also to Frank and Jackie Prologo on the birth of their great-granddaughter last year. They're enjoying every moment with this new addition to their family.

Since Santa wasn't able to make many personal visits before Christmas, Mrs. Claus (branch member Amanda Ference) helped him by visiting each classroom at the Austintown Community Church Preschool and Children Center. She read stories and shared sweet treats with the children.

Be sure to watch this publication for information on any WPA fraternal events. We hope 2021 will allow us to gather socially again.

Best wishes for much happiness is extended to all those marking a birthday or anniversary during these first months of the year.

Get well wishes are sent to all who have been under the weather, especially Irene Nemeth, Shelly Toth, Violet Sarosi, Richard Sarosi, Caroline Lanzara, Marie McBride, Mary Ann Kelly-Lovasz, Bob Bisceglia, Jackie Prologo and Frank Rendes. May you all be back to good health soon.

Happy Valentine's Day to everyone. Remember your loved ones on this special day and spend some time with them, if you can.

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

Branch 34 Pittsburgh, PA

By Marquerite McNelis

We at Branch 34 hope that 2021 will eventually bring us some type of "normalcy." It will not be like what we have had, but let us pray to God that the worst is over and we can all be vaccinated.

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

We extend happy birthday wishes to all branch members celebrating their birthdays in January and February, especially long-time branch member and friend, Mitzi Berei. We hope that you all are happy and healthy.

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

Branch 44 Akron, OH

By Elizabeth K. Darago

Happy end of 2020....Happy New Year 2021....Happy Valentine's Day....My how time flies!

Branch 44 wants to thank all members, their families and the WPA Home Office for all their assistance and support through the very tough year of 2020. It's nice to know the light at the end of the tunnel may not be another train heading toward us. There is hope.

December was a busy month. We held our drive-thru food drive at the Hungarian American Club in Akron. A big thanks to all who drove by on such a cold winter day.

Branch News

A special thank you to Jim Senderak and family who brought many groceries for our Holiday Baskets. All food baskets had a goodie bag, a toy for each child and a box of chocolate covered cherries for the adults.

December also saw the officers and members bagging/boxing up the small items normally given in goodie bags at the Family Holiday party. Items went to the homeless-children and their parents living at the City Mission, to the underserved children whose parents use the food pantries and food banks to survive and to children whose families are working menial jobs to survive in a new country.

A hearty thank you to all involved. We received many blessings and smiles through their tears. The Mission, churches and food pantries were overwhelmed by the generosity of Branch 44 and the Home Office.

In addition, a young branch member and mother donated several boxes of lightly used children's books. The books, along with Christmas items donated by the branch, were delivered to several non-profit organizations: Urban Vision Ministries in Akron; Brimfield Community Cupboard in Brimfield, OH; Barberton Area Community Ministries; and Harvest Home, a division of Haven of Rest Ministries, in Akron.

As COVID rages, Branch 44 did not forget the first responders. We provided coffee, tea and hot chocolate to the over 400 members of the Akron Police Department and to all members of the Brimfield Police Department. Thanks to Jean and George Naswadi for spearheading this activity and safely delivering the items to the police.

In 2020, Cheryl and Gil Stadler continued to collect plastic grocery bags to be made into sleeping mats for the homeless in the area. They thank all members who have been giving bags for this project.



The Stadlers will continue to collect plastic bags through 2021.

The first months of 2021 are expected to be quiet. Branch 44 officers will be doing the annual reports for the Home Office, revisiting what occurred in 2020 and starting to plan for 2021. We'll do it remotely. If members have any ideas or suggestions, you can call or text me at 330-604-1264, or e-mail me at mtd13ekd@att.net.

With support from the Home Office and donations from members, officers and the Akron Fire Department, our branch provided four fantastic Holiday Baskets to local families. Junior member Sam Confer worked preparing and delivering the baskets with his mom, Branch Officer Kim Confer. Way to go, Sam; your assistance made the food deliveries possible.

Basket one went to a single mother of two, a son age 12 and a daughter age 5. Mom is working on her GED and on getting her life on track. She's been working at a fast food restaurant for three months, and her car died. The mechanic wanted over \$4,000 to fix it. She can't afford that and is taking public transportation and walking to work and appointments.

Basket two was delivered to a

grandmother who is taking care of her four grandchildren, ages 4 to 10. Their mother died in the last year. Their father was walking their 2-year-old sibling in a stroller last fall when a hit-and-run driver jumped the curb and hit them several times, killing both the father and the child. A major tragedy for all involved.

Basket three went to a father and a grandfather who are taking care of three boys ages 11, 12 and 14. Due to the COVID pandemic, they've had difficulty finding work. The food basket was desperately needed. The family says thank you to all WPA members and their families.

Finally, basket four was given to an 82-year-old grandmother who's the only caregiver of a 7-year-old. She can't work and relies on family to help. Online schooling for the child has been a real struggle, but she's doing her best and making it work. Grandma was speechless at the generosity of WPA members. You all gave a smile that day.

Wishing all members, their families and friends a safe and Happy 2021.

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

Branch 51 Passaic, NJ

By Christine Baldyga

I hope everyone had a very nice Christmas and New Year. Gatherings were much smaller as compared to years past, yet still an opportunity to enjoy the holidays.

Our branch participated in the 2020 Holiday Basket program. With the assistance of the Home Office, we provided baskets to three families. We are grateful for the support of the Home Office.

We are staying safe by following CDC guidelines. We missed getting together for the branch Christmas party but look forward to resuming activities in 2021. Our branch was able to continue its support of the Scholarship Foundation and made a donation of \$300.

Our branch is planning a Mass for deceased members on March 7 at St. Stephen's R.C. Magyar Church in Passaic. All are welcome.

Also, on March 7, we will hold our annual food collection. You can help by donating nutritious non-perishable food, such as canned goods. The food pantry is also in need of kitchen and bathroom cleaners, paper products and personal care products.

The officers of Branch 51 wish everyone the best for 2021 and a very happy and healthy New Year!

Branch 88 Rural Valley, PA

By Branch 88 Officers

Branch 88 participated in the 2020 Frontline Worker Outreach campaign by donating to the Rural Valley Fire Department.

The firefighters graciously accepted our donation and wrote a thank you note stating, "this has been a very trying year for the fire department. We lost both of our main fund raisers. You can rest assured this donation will be put to good use in our continued efforts to upgrade the fire department."

Branch 129 Columbus, OH

By Debbie Lewis

I wish everyone a Happy New Year! I have never wished for a year to come to a close, as I did 2020, and a new one to begin. Wishing that everyone is blessed with good health and happiness throughout 2021. I hope that this year will bring hope that things may get back to some type of normal.

As this year begins, please remember to reach out to family and friends who you have not been in contact with. If you know anyone who is homebound, please don't forget to check in on them to see if they need anything.

Hope everyone had a Blessed Christmas. We did have a beautiful white Christmas here in central Ohio.

Special days in February include: Valentine's Day on the 14th, President's Day on the 15th, Mardi Gras on the 16th and Ash Wednesday on the 17th.

Special days in March include: Daylight Savings Time on the 14th (turn clocks ahead one hour), St. Patrick's Day on the 17th, the beginning of spring on the 20th and Palm Sunday on the 28th.

We congratulate all those celebrating birthdays and anniversaries in January and February. Congratulations to all who have new additions to their families. Get well wishes go to all who have been ill or hospitalized.

We extend our sympathy to all who have recently lost a loved one, especially to the family of member James Boso. Please keep them and all members in your thoughts and prayers.

If you have any news you would like to share about yourself or family members, or if you need any information about WPA life insurance or annuities, please contact Debbie Lewis at 614-875-9968 or e-mail *DAL9968@aol.com*.

Branch 159 Phoenixville, PA Branch 216 Northampton, PA

Branches 159 and 216 donated throughout the Holiday season to the Pottstown Cluster of Religious Communities, the local Meals on Wheels program and the Boyertown Area Multi Service.

They also participated in the Frontline Worker Outreach program by donating to both the Saratoga Fire Company and the children's program at St. Paul's Church in their area.

They also provided a total of eight Holiday Baskets to local families identified by Trinity E.C. Church, embracing the reason for the season-giving to those less fortunate.

Branch 226 McKeesport, PA

By Judit Ganchuk

Though we missed seeing everyone at our annual branch Christmas party, we know we will see
each other soon. We hope everyone had a peaceful holiday season
with no stressful get-togethers,
lots of deliveries and curbside
pickup. This holiday season certainly was different and reminded
me of what truly matters and that
we can do without being stretched
too thin in the Christmas season.

Branch 226 wishes a happy 135th anniversary to William Penn Association. Fraternalism is what makes the difference. WPA offers a variety of insurance products and strong annuity plans. Be certain that everyone in your family is taken care of and make this year the year that everyone gets covered.

Our branch is thankful for the opportunities given us to help others through WPA's generosity. We were able to participate

Branch News

in the Frontline Worker Outreach program and the Easter and Holiday Basket programs, giving back to our local community and the individuals who need it most.

We wish happy birthday and happy anniversary to all who celebrate in January and February!

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

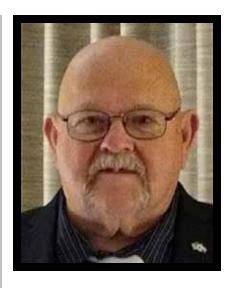
Get well wishes go out to Branch 226 Secretary Gerry Nelson. We are thinking of you and sending warm wishes for your strength as you recover.

Sending sunshine to Goldie Szarka, Branch Vice President Janet Sparico and her husband Joe, June Coyne and Branch Auditor Wayne Nelson.

To all those suffering with COVID at home or in the hospital, and to those you may know who are, we are praying for your and their complete and total recovery.

We pray for the friends and families of Frank J. Peckman III, Mary Siebert, and all those who passed away during the Christmas season. Please keep all of our members who have lost a loved one in your prayers. There is never an easy time to lose someone, and losing a loved one during the holidays can be particularly hard. Please keep all in your thoughts as they struggle with difficult loss and grief.

On behalf of Branch 226, I wish you a safe and healthy Happy New Year. I was looking for quotes on how to wrap my thoughts up and found this gem: Bernard Williams, a British philosopher, once said there was never a night or a problem that could defeat sunrise or hope. Don't give up hope, we will get through this together.



Bruce Miller, Branch 249 Auditor 1953-2020....A teddy bear of a man whose vocation and avocation were helping others when they needed help.

Branch 249 Dayton, OH

By Mark Schmidt

I hope all had a happy and safe Christmas and New Year. We had more subdued holiday celebrations with a small family circle. Though small they were, there was no less love, laughter and joy.

As slow as time seemed to pass during Pandemic 2020, in hind-sight the year went by more quickly than I thought. I guess without the usual celebrations, family get togethers, holidays, birthdays and such, the year just kind of blurred together and made it hard to mark the passing of time.

But no matter. Hope is here with the arrival of the vaccines! Predictions are by mid-year we may have enough people vaccinated to go back to some semblance of normalcy. We can't wait to be able to again meet with extended family, personal and Magyar friends.

In the meantime, remember to keep wearing your masks and social distancing for as long as it takes. As I saw on a T-shirt, "Stay Calm and Mask Up."

As I write this, Ohio is really struggling with huge numbers of COVID cases, and the hospitals are filling up to capacity rapidly. Please be safe.

Our branch officers decided that because of the isolation of many members that we would send six baskets of fruit to some of our senior members so they would feel some love from Branch 249. Due to COVID restrictions and health problems, many of these members have difficulty getting out, so we decided to come to them the best we could. The calls and letters we received in thanks made it abundantly clear that our goal was met.

Since there are no meetings allowed, I will be in touch with the branch officers to conduct Branch 249 business for 2021. It should be a short meeting.

Happy birthday to our January and February birthday people, especially to one of our youngest members, my granddaughter Eliza, who turns one, and to our branch's other Eliza--Eliza Buckey-who turns one in February.

Happy anniversary to those January and February couples. May your love keep you warm during this cold winter.

Get well to our members and their loved ones, especially those with COVID. I hope you recover quickly no matter what ails you.

Please remember our deceased members, loved ones and friends. Our thoughts and prayers go out to you, especially to the families of Irene Scheper and Louis Agoston.

It is with great sadness I write on the passing of Branch 249 Auditor Bruce Miller. Bruce goes back about 40 years with WPA, starting with bowling. You older bowlers may remember Bruce as the big teddy bear of a man who threw a big left-handed breaking ball that screamed down the lanes.

Bruce got involved with WPA as a member when he saw what the Association stood for and how we wanted to help people. He told me that since WPA helped others, that was good enough for him and he became active in the branch. He was one of our delegates at the last convention and looked forward to more fraternal branch activities helping others.

That's what Bruce did as his profession. He was known as the "Tow Man" because he towed cars for a living, helping people at a time they needed help. Bruce was also an avid Harley rider and great pool shooter.

We will miss him terribly. Our thoughts and prayers go out to his wife Loraine and son Kyle, both of whom are also branch members.

Last year was a year like no other. We hope 2021 will bring

us happiness and normalcy that we all crave. Branch 249 appreciates your understanding during these trying times, and with God's blessings, we will get through this together. Köszönöm! Thank you!

P.S. Don't forget Valentine's Day!

Branch 296 Springdale, PA

By Mary A. Kelly-Lovasz

The year 2020 is over, and what a memorable year it was! We've all had to endure a lot of negativity in the preceding year, so let's set our sights on the tremendous possibilities of 2021.

For the past several months, I have been sidelined due to a total knee replacement, and I wanted to send out my appreciation for all of the good wishes and words of encouragement that I've received from so many of you! My progress continues, and I am more than likely going to have my other knee replaced later this year. Gotta have a matching set, right?

Although last year meant that our branch did not gather

for meetings, we--with fingers crossed-- would like to turn this around at some point during 2021. As a reminder, we can no longer meet at our regular spot, as King's Family Restaurant permanently closed, a casualty of the pandemic. When the time is appropriate for us to meet safely, a new meeting site will be found, and I will inform our members.

Birthday greetings go out to our Branch 296 members, including Branch President Diane Torma. We also wish the best anniversary wishes to those couples who tied the knot in January and February. Happy Valentine's Day, too!

WPA has never stopped providing outstanding insurance and annuity products and service to our members. Remember, our local agent, Noreen Fritz, is just a phone call away at 412-821-1837.

You can reach me at 724-274-5318 if you have any news to share, or you can email me at makelly367@verizon.net.

These first two months of the year are always the coldest. They can also be lonely months, and people tend to struggle with depression and anxiety during the beginning of the year. We're all staying in, more than ever, so pick up the phone and call someone who might be feeling the loneliness. Send a note to someone. Believe me, these small gestures can really make a significant difference in someone's day.

Please continue to mask up, wash those hands and stay socially distant. The vaccine has begun to roll out, and relief from the grip of this pandemic is within sight.

Sending you positive vibes, I wish you a warm and wonderful January and February!



National Director Joyce Nicholson (right) and her husband Harry delivered fried chicken sandwiches and desserts donated by Branch 249 to the director of the Friendship Room shelter in Steubenville, OH.

Branch 349 Weirton, WV

By Joyce Nicholson

Happy New Year! As we celebrate the start of 2021, I wish everyone success, a healthy, long life and a fresh new start. I am happy to say goodbye to 2020 and welcome the new year! Have a blessed year full of peace, laughter, prosperity, and fun! Join any WPA event this year for lots of laughter and fun! Watch upcoming issues of this magazine for information on WPA events.

Unfortunately, we could not hold our Christmas party. However, our branch was busy assisting those in need at the Friendship Room shelter in Steubenville. On Dec. 5, we made fried chicken sandwiches and dessert to drop off with a few Christmas presents at the shelter for those who are homeless or not able to provide for their children. They felt very blessed to receive the hot food and gifts for their guests.

In the last issue, I told you about our participation in the Frontline Worker Outreach program, and I promised you a picture of the lunch provided to the Hancock County Sheriff's Office. Sheriff Ralph Fletcher and his deputies were extremely surprised and happy to be acknowledged in this WPA program.

Everyone celebrating birthdays or anniversaries in January and February, have a great day!

Get well wishes go out to Violet Sarosi, Ernie Sarosi, Richard Sarosi, John Toth and Deb Toth.

Please continue to stay safe, social distance and wash your hands often. We want to know that you are well and see you all at our next WPA event!

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. If you have any news to share, please don't hesitate to call me.



National Director Joyce Nicholson delivered food donated by Branch 249 to Hancock County Sheriff Ralph Fletcher and his deputies as part of WPA's Frontline Workers Outreach.

Branch 800 Altoona, PA

By Joan B. Ballash

A happy, blessed and healthy 2021! I know we are all hoping for a better year than last year and for much peace and unity.

Following the lead of the Home Office, Branch 800 donated five Holiday Baskets in the form of gift cards to five local families. It is gratifying to be part of an organization that assists others in need.

Best wishes to Branch Auditor John Conti whose birthday is in January and happy 135th anniversary to WPA. Congratulations also go out to our scholarship recipients and to the Bishop Guilfoyle High School Marauders football team for winning the District 6 Class 1A championship.

The months of January and February each contain holiday weekends. Do the children in your family know why we celebrate Martin Luther King Jr. Day and Presidents Day? If not, please tell

them.

Remember to keep in touch with neighbors near and far. Winter months, especially now, can be lonely and phone calls are always appreciated. Take advantage of Valentine's Day to do something nice for someone. Continue to donate to food pantries. The need never ends.

We extend our sincere sympathy to the families and friends of Janet L. Frank and John F. Kenawell II. May they and all our departed loved ones find comfort in the Resurrection.

The holy season of Lent begins on Ash Wednesday, Feb. 17. This is a time when we are encouraged to take time to nourish our relationship with Jesus Christ. Don't be afraid to seek guidance from your church leaders and ministers.

The beginning of the year is a great time to do an inventory of your family's financial needs. Call Bob Jones at 814-942-2661 for assistance with your family's life insurance and annuity needs.



Magyar Sausages

uring the Christmas season, my family enjoyed different types of sausage. Some of the kolbász was freshly made, while others were smoked, mixed with rice, spicy or dry. I recalled my visits to the Nagycsarnok (Central Market) in Budapest and strolling past the almost endless display of sausages hanging from pipes at each vendor's stall. Besides pork, salt, onion, water, garlic, black or white pepper and paprika, Magyar sausages may include marjoram, caraway, allspice, cloves and pork blood. Most Hungarian sausage is packed in hog casings, but cow and sheep intestines are used in szalámi or cserkész kolbász (chicken sausage). Some specialty companies make kolbász using Mangalica pigs as they produce very lean meat.

The most famous brand of Hungarian *sza-lámi* is Pick. There are hundreds of local brands of Hungarian *kolbász* and each has a unique flavor to a specific region of the country.

Traditionally, *kolbász* was a wintertime treat because that was when slaughtering took place and there was little or no refrigeration. Smoking was the only way of preserving prepared meats. Today, all *kolbász*, *szalámi* and *hurka* are available year round.

Farmers and rural residents still do much of their own butchering and own little smokehouses to preserve their pork. Hungarians smoke with fruit, oak or beech woods, which are all prevalent throughout the countryside.

It's difficult to get Hungarian products in the states. We live close to Cleveland where several butcher shops sell Hungarian sausage. My family's favorite is a company located in Chicago called Bende. This family-owned business still uses the same recipes its founder, Miklos Bende Sr., introduced to American-Hungarians when he immigrated to America in 1956.

The puzzle consists of 15 clues. Each clue is related to Hungarian sausage. Good luck!

WPA PUZZLE CONTEST #182 OFFICIAL ENTRY

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

"Magyar Sausages" Word List

Bende	Gyulai	Párizsi
Csabai	Házi	Pick
Csemege	Lecso Kolbász	Téliszalámi
Cserkész	Májas Hurka	Véres Hurka
Debreceni	Mangalica	Virsli

Name:	
Address:	
City:	
State:	Zip Code:
Phone:	
Email:	
M/PA Cartificate No.	

RULES

ALL WPA members are eligible to enter.

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 #182 709 Brighton Road, Pittsburgh, PA 15233

Entries must be received at the Home Office by March 31, 2021.

Four winners will be drawn from all correct entries on or about April 5, 2021, at the Home Office. Each winner will receive \$50.

Puzzle Contest #180 WINNERS

The winners of our Puzzle Contest #180 were drawn Dec. 3, 2020 at the Home Office. Congratulations to:

W. Wallace Spence, Br. 296 Springdale, PA Janet A. Rice, Br. 8114 Clarion, PA Orbe D. Walker, Br. 48 New York, NY Stephen J. Vayda, Br. 19 New Brunswick, NJ

Each won \$50 for their correct entry.

In Memoriam

Please remember in your thoughts and prayers our recently departed members and their loved ones

OCTOBER/NOVEMBER 2020

0001 BRIDGEPORT, CT Margaret Kaminski Mary Melchiore

0008 JOHNSTOWN, PA Elizabeth Faczan Enes O. Pinge Emma Shuster Bernice Zamba

0009 HAZLETON, PA Margaret M. Dougherty

0014 CLEVELAND, OH
Bernard R. Dawson
June L. Hauser
Dolores J. Soltesz
Gladys R. Uveges

0018 LINCOLN PARK, MI Kathleen Abernathy Donna Burinda Beata T. Csaszar Delphine M. Halasz Aranka M. Hoffman Kathleen M. Huey Donna Morehead Thomas C. Szudzik

0024 CHICAGO, IL Frank J. Halper

0026 SHARON, PA
Priscilla Litman
Ronald D. Smith

0027 TOLEDO, OH Norma J. Christen

0034 PITTSBURGH, PA Thomas A. LaPlace Joseph H. Lauer Marilyn O. Moffat Gerard J. Rose James J. Stefan

0044 AKRON, OH William H. Boston Robert G. Hineman

0048 NEW YORK, NY Patricia Mondi

0051 PASSAIC, NJ Olga Babyack Nancy Roman

0076 PHILADELPHIA, PA
Arnold W. Carrington
Evelyn H. Warner
Bette Tokar
Joan D. Wilson

0089 HOMESTEAD, PA Margaret Hazy

0129 COLUMBUS, OH John Schill John Sheehan

0132 SOUTH BEND, IN Andrew A. Hrezo

0159 PHOENIXVILLE, PA Tina M. Munz

0216 NORTHAMPTON, PA Rose Fritz Evelyn Pondo

0226 McKEESPORT, PA Margaret E. Simonazzi Carol B. Walters

0249 DAYTON, OH Bruce Miller

0296 SPRINGDALE, PA Garrett Schaeffer

0336 HARRISBURG, PA Raymond S. Dubbs Emma E. Graybill Irma Nemes Terry K. Wagner

0352 CORAOPOLIS, PA Linda A. Cowan William M. Kocher Stephan Manz John F. Simon Frankie L. Yarbrough

0383 BUFFALO, NY
Betty L. Allen
Rita L. Conte
Kiara Greggs

0525 LOS ANGELES, CA Michael Czinka

0590 CAPE CORAL, FL Myron H. Bagwin Evelyn R. Niemyer

0720 DEDHAM, MA
Anna C. Bean
Donald J. Deveau
Jennie K. Forcillo
Lois C. LaFlamme
Denise C. Marcoulier
Ruth M. Minkus
Barbara H. Page
Joan P. Pierce
Arthur J. Roderick

0800 ALTOONA, PA Frances C. Kessler

8036 SCOTTDALE, PA Audrey M. McDowell

8114 CLARION, PA Diana L. Weaver



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Email:		
Size (Circle One): Me W	ens S M omens S M L	

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Donations

Donations Through Premium Payments OCTOBER 2020

48 - Ocean L. Vassel-Duffus - \$25.00

48 - Maria A. Patarcity - \$25.00

89 - James M. Ujevich - \$12.15

89 - Walter N. Imhoff - \$10.00

76 - Terri L. Stephens - \$1.41

Branch - Donor - Amount 1 - Lorraine A. Matthews - \$20.00 1 - Mikayla M. Richman - \$25.00 8 - Julia P.U. Bertalan - \$5.00 8 - Leonard C. Naylor - \$20.00 9 - Alexandria G. Joseph - \$10.00 14 - Judith A. Klecan - \$10.00 14 - Elena M. Paparizos \$50.00 19 - Ethel Dudas - \$4.20 19 - Buda Kun-Szabo - \$10.00 19 - Attila Kun-Szabo - \$10.00 27 - Ima M. Wilson - \$25.00 28 - Frank Schauer - \$5.34 28 - Edward J. Crump - \$15.00 28 - Michael A. Kroner - \$5.29 28 - Jay E. Zimmerman - \$8.99 28 - Michael J. Janovick - \$18.00 28 - Hadley L. Becker - \$5.00 28 - Joyce R. Kish - \$10.00 34 - John R. O'Toole - \$25.00 34 - Mary M. Miksic - \$5.00 44 - Harper C. King - \$10.00

129 - Deborah Vecchiarelli - \$16.20 129 - Stephanie L. Shepard - \$14.58 129 - L. Michael Stange - \$20.00 132 - Kenzie R. Wheeler - \$5.00

132 - Kenzie R. Wheeler - \$5.00132 - Christian J. Wheeler - \$5.00159 - Kelly J. Scherfel - \$3.39

159 - Kelly J. Scherfel - \$3.39 189 - Mary Anne Jackson - \$50.00 209 - Riley N. Downey - \$10.00

226 - Joan E. Bicsey - \$5.00 226 - Jeanette G. Gergely - \$20.00 226 - Scarlett J. Ernst - \$1.10

226 - Jared A. Sheedy - \$17.22 226 - Judit Borsay - \$50.00 226 - Sylvia G. Jordan - \$10.00

226 - Timothy R. Holtzman - \$1.40 296 - Aubree L. Penn - \$10.00

296 - Roberta A. Jenkins - \$20.00 296 - Bella M. Vogel - \$10.00

296 - Addison L. Vogel - \$10.00 296 - Shane A. Vogel - \$10.00 349 - Anthony C. Senatore - \$15.00

352 - Daniel Riegner - \$25.00 383 - Sidney C. Belile - \$10.00

383 - Phillip L. Barnes - \$10.00 590 - Judith L. Lewis - \$5.92

705 - Katherine A. Orbon - \$1.27 720 - Warren Winnick - \$5.00 800 - James W. Dallard - \$10.00

8036 - Thomas J. Barnes - \$23.63 8340 - Garrett A. Walker - \$25.00

8340 - Ava E. Walker - \$25.00

TOTAL for Month = \$815.09

NOVEMBER 2020

Branch - Donor - Amount

1 - Linda G. Maciejak - \$25.00 1 - Luke L. Murphy - \$50.00

1 - Helen D. Walcek - \$16.22 1 - Georgette Y. Tomaino - \$9.00

1 - Georgette Y. Tomaino - \$9.0 1 - Maria E. Bryon - \$13.00

8 - Margaret I. Martin - \$2.00 8 - Mary Ellen Voytko - \$5.00

8 - Jason A. Behory - \$11.60 13 - John P. Cook - \$5.00

19 - Rozalia Leopold - \$10.00 26 - Marie S. Logue - \$1.00

28 - Marlene D. Panigall - \$5.00

28 - Frank Schauer - \$5.00

28 - Russell A. Lowery - \$2.18 28 - Debra A. Lowery - \$1.75

34 - Carolyn Klingensmith - \$10.00

34 - Amelia M. Eichner - \$13.84 34 - Russell T. Westerman - \$10.00

44 - Bonnie Lee Becka - \$50.00

48 - Laura Morgan - \$20.00

76 - Stephen M. Skrzat - \$25.00 89 - Michael Petrosky - \$25.00

89 - Emma B. O'Connell - \$5.00

129 - Renee A. Ash - \$25.00 129 - Lindsay Hammond - \$25.00

159 - William Scherfel - \$1.71 159 - David G. Mayberry - \$1.85 189 - Candy A. Eye - \$50.00

226 - Sharon L. Barczy-McAndrews

- \$25.00 296 - Thomas E. Forbeck - \$30.20

296 - Kathleen H. Forbeck - \$44.97 296 - Jay A. Blizman - \$5.00

296 - Ryan L. Galla - \$25.00 296 - Jeremy T. Vogel - \$25.00

310 - Christina R. Routt - \$25.00 336 - Joyce A. Culpepper - \$25.00

336 - Joyce A. Cuipepper - \$25 336 - Zachary J. Gall - \$50.00

336 - Ernest B. Molnar - \$1.00 336 - Zita F. Prowse - \$6.45

336 - Hannah E. Keely - \$5.00

349 - Lucille E. Brown - \$20.00 352 - John W. Bush - \$10.00

383 - Julie Sterling - \$11.68

525 - Tamara D. Whitfield - \$10.00

720 - Madeline A. Keogh - \$10.00 720 - Jeanine T. Godbout - \$1.66

800 - Brian M. Kupchella - \$50.00 800 - Samuel J. Marino - \$25.00

8020 - Karen M. Dansak - \$5.00

TOTAL for Month = \$835.11

Additional Donations OCTOBER/NOVEMBER 2020

Donor - Amount

(In Memory of, if applicable) WPA Cookbook Sales - \$265.00

TOTAL for Month = \$265.00

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A 11.....

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Special instructions, if any:_____

O I have included the WPFA Scholarship Foundation in my estate plans.

• (Please check this if the above address is new.)

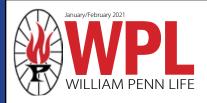
O Please send me information on gifts of trusts, property, wills and deferred giving. (For wills, our legal title is William Penn Fraternal Association Scholarship Foundation, Inc.)

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

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







Referral Fees \$10 to \$20 WPA\Recommender Program

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

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

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