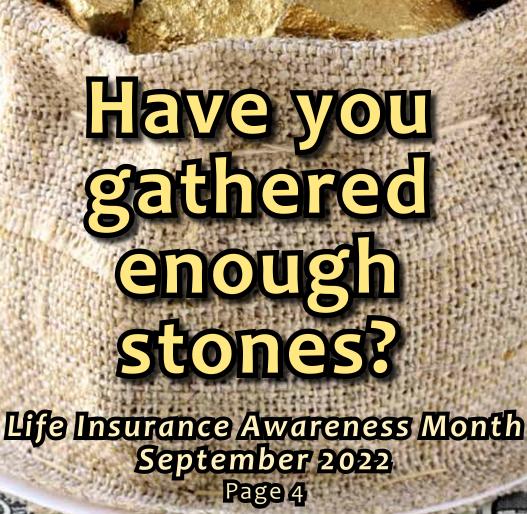


harristant and a short contraction





Our young members need your help

Will you answer the call?

The rewards that come with a higher education are priceless. But, that education comes at an ever-higher price. That's why since 1972, William Penn Association has helped our young members attending college achieve their goals by awarding them over \$3 million in scholarship grants. Last year alone, the William Penn Fraternal Association Scholarship Foundation awarded grants to 127 students totaling \$63,500. It is only through the generosity of people like you--our members, branches and friends-that WPA can continue to offer this financial support to our children seeking to improve their lives through education.

By donating to the WPFA Scholarship Foundation, you are saying that you believe in the potential of our children and in the power of education. With your help, our children can transform the world and our communities. With your help, we can make an impact on the future.

So, why not help us help our youth? It's easy to do. Simply complete the form below and send it to us, along with your tax-deductible donation.

On behalf of our youth, we thank you.

William Penn Fraternal Association Scholarship Foundation, Inc.

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Inside

Columns



Moneywise

Have you gathered enough stones?



Tibor's Take

Cars, cruising & Woodward



The Hungarian Kitchen

Welcome to "Ber" season

3



Only days remain to apply for WPA's Simplified Issue Single Premium Whole Life Special

10

Campaign for Ukraine continues

Departments

2

For Starters

12

Just for Kidz

14

Branch News

23

Puzzle Contest

24

In Memoriam

24

Donations



LIFE INSURANCE can do some pretty amazing things for people. It can buy loved ones time to grieve. It can pay off debts and loans, providing surviving family members with the chance to move on with a clean slate. It can keep families in their homes and pre-fund a child's college education. It can keep a family business in the family. It can provide a stream of income for a family to live on for a period of time. Life insurance can do all of these wonderful things for your family...there's just one small catch. You need to own life insurance.

What if you were suddenly gone and your family had to manage on their own? When was the last time you did the math to make sure your loved ones would be okay financially? Have you checked with your employer to find out what kind of life insurance benefit you have through work and whether you have the option to increase your coverage? When was the last time you had your life insurance needs reviewed by an insurance professional?

Each September, WPA joins leading insurance companies in supporting Life Insurance Awareness Month. We encourage to read Bob Bisceglia's *Moneywise* column on Page 4 for an indepth look at how life insurance can benefit you and your family. If you find that you have a need for coverage, we strongly urge you to act by contacting your local WPA agent or our Home Office toll-free at 412-232-2979 to find an agent in your area.

Like the saying goes, life happens. When it does, there's life insurance.

Viktor Orbán and WPA

During the past several months, the American media has paid much attention to Viktor Orbán, the prime minister of Hungary, after he spoke at two events sponsored by the Conservative Political Action Conference (CPAC), one held in Hungary this May and the other in Texas in August. Mr. Orbán's comments and views do not necessarily reflect those of the William Penn Association, its National Officers, Board of Directors, employees, sales representatives or membership.

Come grow with us

William Penn Association is looking to grow and expand its reach in current and possibly new markets. To do this, we are seeking to add highly motivated agents to our list of over 800 existing agents. WPA currently writes insurance and annuity products in 20 states -- CA, CT, DE, FL, IL, IN, KY, MD, MA, MI, MO, NC, NE, NJ, NY, OH, PA, VA, WV and WI -- and in DC. To grow, we need both full-time and part-time agents. WPA 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



Letters & Email

A moving tribute to Dad

Appropriately, in the August 2022 issue of WPL, Bob Bisceglia's article on Estate Planning is followed by Richard E. Sarosi's moving tribute to his father Ernest who recently died at 98.

And although Ernest and his wife ran a funeral home and certainly saw more than their fair share of sadness, grief, and loss, it is remarkable that their son Richard has such happy memories.

While Richard reflects on all the historical events that his father lived through, the tribute's real impact lies in the fact that his father and mother took loving care of a bedridden handicapped daughter for her entire life, but more importantly, that Richard shares life lessons he learned from his parents in every branch news column he writes.

In this, what must have been a most difficult piece to write, Richard gave a fine, heartfelt, and practical eulogy for his father Ernest, and how thankful we readers are for his tribute on "remembering Dad."

Sincerely, **Kathy Megyeri**Washington, DC

Life insurance...simplified!

Pay a **ONE-TIME** premium and be insured for **LIFE** with **NO** health questions asked

Are you hesitant to buy life insurance because you think it involves a long, complicated process? Or, do you think your health history might disqualify you from owning life insurance? If so, then WILLIAM PENN ASSOCIATION has a simplified way for you to acquire the coverage you need. For a limited time, you may qualify to purchase valuable life insurance through WPA with **no health questions asked**. From **June 15 through September 15, 2022**, we'll be offering our **Simplified Issue Single Premium Whole Life Special** to all qualified applicants. To learn more, complete the form below and send it to Barbi Tew, Sales Coordinator, at the Home Office, or call Barbi at 412-231-2979, Ext. 120.

The maximum face amounts of insurance available under this Simplified Issue Single Premium Whole Life Special are:

Age Max

Maximum Face Amount

0 - 65 66 - 75 \$10,000.00 \$5,000.00

*Those ages 76 & up are not eligible to apply.

For this special promotion, there is a limit of one new insurance policy per person. Those who purchased a Simplified Issue plan previously are ineligible for this promotion. Age and face amount limits apply. The single premium must be paid at time of application. Dividends are not anticipated. Any individual who applied for life insurance and has been declined or refused a table rating by WPA or any other insurance carrier since January 1, 2021, subject to MIB inquiry, is NOT eligible. Signature verification on the disclaimer below is required.

Simplified Issue Single Premium Whole Life Special

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

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Address:		
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Email Address:		

Are you an existing member of WPA? YES / NO (Circle One) • Do you use tobacco? YES / NO (Circle One) **DISCLAIMER:** I have not been declined or refused a table rating by William Penn Association or any other insurance carrier since January 1, 2021, subject to MIB inquiry.

insurance carrier since January 1, 2021, subject to MIB inquiry.

Signature Required:

Mail, email or fax completed form to:

Moneywise

Have you gathered enough stones?



n 2004, an organization known as Life Happens (formerly The Life Foundation), in an effort to increase awareness of the need for life insurance, named September as Life Insurance Awareness Month. Since then, September has been the month dedicated to help increase the public's awareness about the overall value and importance of owning life insurance. With that thought in mind, I'd like to dedicate this month's column to helping our members increase their awareness of the need for life insurance.

First, let's review some industry statistics from a recent study:

- 52% of American adults own some type of life insurance.
- 27% of those who own life insurance have only group insurance through their employer.
- Only 38% of Americans own any type of life insurance other than group coverage.
- 31% of respondents said they are more likely to buy because of the COVID-19 pandemic.
- 40% of respondents said they wished they had purchased their insurance at a younger age.
- 4% to 10% (based on age) is the average increase in the cost of life insurance per year as you age, assuming your health stays the same. It's a big reason why so many wish they had purchased insurance sooner.
- The average premium increases 258% between ages 25 and 50, 387% between ages 50 and 75.

Why is life insurance so important to own?

Life insurance is truly the foundation upon which any financial plan should be built. Building a financial plan is similar to building a house. You wouldn't build a house by putting the walls up or installing the roof without having a solid foundation, would you? Let me give you a real-life example.

Early in my sales career I called upon an acquaintance and his wife to discuss their financial needs. They were recently married and expecting their first child. I analyzed their needs and determined that John needed life insurance. A lot of life insurance. I recommended a term policy to give him the protection they needed now, but also gave him the opportunity to convert to a permanent plan as his family grew and their needs changed. John and his wife failed to see the value of purchasing life insurance and wanted to put their money into these new things everyone was talking about--mutual funds and IRAs. I let him talk me out of the life insurance and provided what they wanted: a mutual fund IRA with \$100 monthly deposits.

Not long after our meeting, John was experiencing back pain. He assumed the pain was from the rigors of his contracting job, but when the condition persisted and worsened, he sought medical advice. John was diagnosed with stage 4 lung cancer and passed away six months later. I cried harder than most at his funeral, knowing how much more could have been done for his family. I delivered his widow a check for just over \$1,800 when it could have been for so much more.

That was one of the worst days of my insurance career--and a tremendous learning experience. I let my client "build the walls before building the foundation" and let him talk me out of doing what I knew as best for his family.

Since then, I have walked away from sales where the client did not

have a solid foundation upon which to build their plan, and I sleep better at night knowing that I will never let what happened to John's family happen to another client of mine.

How much life insurance do you need?

As many of you know, I lost my father earlier this year. He passed away in March, just two months shy of his 92nd birthday. His was a life well-lived, and he was, in fact, still golfing just months before he passed away. He was also a great insurance man and responsible for bringing me into the insurance business.

As my first mentor, he taught me to use the "DIME" theory to help clients visualize their life insurance needs. DIME stands for Death, Income, Mortgage and Education--the four largest areas of concern for most young families. Today, there are a multitude of computer generated models and fancy data analysis tools to help you determine your needs. In fact, we have a needs analysis calculator on our website. But, you know what they all have in common? They all use the basics of the DIME theory to help you determine your life insurance needs!

Your life insurance needs are directly proportionate to the financial obligations you have. Young adults with a family and a mortgage typically need a larger amount of insurance than single adults, so term insurance (or a combination of whole life and term) should be considered to meet their early financial needs. The plan should then be reviewed and adjusted as the family grows and their needs change.

Once the children are grown, your insurance should be reviewed again. The same holds true for your home mortgage or as you near retirement. Any major life change will change your insurance needs, and your insurance should be reviewed and adjusted accordingly.

Generally speaking, as you move forward through life, your needs may change, but your need for life insurance will never be zero, regardless of the amount of assets you have acquired.

At what age should you purchase life insurance?

Clients often ask if they should purchase term or whole life insurance, to which I jokingly reply: "Tell me when you plan to die, and I'll tell you which you should have!"

All kidding aside, since insurance premiums increase with age, it's best to purchase your life insurance at the youngest age possible.

While insurance premiums increase with age, your insurability typically decreases with age. You're usually 100% insurable at a young age (with some exceptions of course), but we all hit a point where we become either "ratable" (that is, no longer 100% insurable at standard rates) or totally uninsurable. Unfortunately, too many people wait till it's too late and have crossed the insurable/uninsurable threshold when they decide to purchase life insurance and may never be able to purchase life insurance at standard rates again.

There are options for people who can no longer purchase standard insurance, such as WPA's *Graded Death Benefit Whole Life*. Since these policies are known as "high-risk" plans, they typically come with some restrictions and a higher premium than standard insurance.

That's why purchasing whole life insurance for a child or grandchild makes sense. As does purchasing insurance as a young adult. Don't wait until you have crossed the insurable/uninsurable line.

A man was crossing the desert on foot....

I've told this story before, but since this is Life Insurance Awareness Month, it's worth repeating again:

A man was crossing a desert on foot. As he walked, he heard a voice telling him to gather stones along the way. He began to gather stones, but the burden became too great, so he started to discard some as he neared his destination. When he reached his destination, he reached into his pocket and noticed that the stones had turned to gold. He was both happy and sad--happy that he had kept some of the stones, but sad that he hadn't kept more.

And so it is with life insurance. It's hard to believe that it's been 45 years since I learned the DIME theory from my father. During that time, I've had the opportunity to deliver quite a few claim checks to beneficiaries of my clients, and not once was I told that the check was too large. Like the man crossing the desert, my clients were glad they had some insur-

ance, but wished they had purchased more. Yes, September is Life Insurance

Awareness Month. What a perfect time to call your William Penn

Association agent to have your needs reviewed. Build your foundation and gather those stones while you can, for they will turn to gold for your loved ones when they need it most.

Till next time, welcome fall!





Cars, cruising and Woodward

ibor's Take is about to enter its 13th year. Much has changed. As we continue to move forward in these times and in reflection of the evolution in our WPA organization, I will begin to take "detours" into other subject areas. Nevertheless, Hungarian people and culture might show up, even in unexpected or surprising ways.

This month's Take represents one such detour into an old hobby of mine. My interest in classic or performance automobiles has taken on different forms over the years, but it has never ebbed. Since many automotive legends came into being in owns and cities across the old industrial Midwest, one might

towns and cities across the old industrial Midwest, one might expect that Hungarians—settling in many of the same places—would have the same appreciation that I have.

Many official and self-appointed commentators have long-prophesied the impending demise of the car "hobby." I've informally gathered evidence to rebut this prophecy over several years, and "exhibit A" in my case is the Woodward Dream Cruise. For someone like me who spent his formative years going to little parking lot meet-ups and Sunday car shows in suburban Ohio, going to the Woodward Dream Cruise was akin to someone who spent their life attending Mass in a tiny neighborhood church then visiting St. Peter's Basilica in Rome.

My wife Monica says I have a tendency to burn the candle at both ends, especially during summertime. Summer was never a dull time growing up in the Cséh family household. My parents had a full slate of things to do. Summer and vacation times were really busy. Returning to school in the autumn was like taking the foot off of the gas pedal and coasting, so to speak. Saturdays were reserved for our Hungarian radio program, ("Souvenirs of Hungary," noon to 1:30 p.m. in Youngstown and online) as that was a full day affair between traveling, visiting relatives and friends in the Youngstown area and stopping for food at our favorite hotdog/pizza/ice cream joints.

Sundays were reserved for either attending Hungarian events or picnics or car shows and cruise-ins. Now that I have returned from a warmer climate (Virginia, where one can dine outside on a dry day almost 10 months out of the year) to frostier latitudes, I can understand the manic desire amongst Midwesterners to pack as much excitement into those fleeting summer days and nights as possible.

I got my start in the classic car game early. My dad, on a teacher's salary, managed to keep at least, one, if not multiple, "fun" cars that enabled us to not only get from point to point but to enjoy the experience. For those who haven't felt the visceral thrill of mashing one's foot on the gas pedal or taking turns along a bendy road, letting the car feel like an extension of one's arm, or simply shining up all the chrome and slowly driving through a downtown area and watching heads turn...well, there's nothing like it.

My 2008 Mustang is merely plug and play, which I prefer to the old classics. Some might enjoy the calibrations that come with a naturally-aspirated, computer-less engine, but I prefer the convenience. No calculations, just pull out a part and pop in a new part. That's not to say my

Above: My 2008 Mustang. Opposite page: Mom with my nieces and the Cseh's 1953 Chevy 3100. Mustang is without grief. Just like Ralphie's father and his Oldsmobile from *A Christmas Story,* we were well-versed in the more colorful language variations of busting a knuckle or hitting a thumb with an errant hammer blow that squished instead of hitting a wrench as we each learned a colorful array of expletives in both English and Hungarian.

Growing up, our weekday routine for cruising was quite predictable to some extent: Mr. Chicken on Mondays, Baker's Square in Willoughby on Tuesdays, Burton on Wednesdays, back to Baker's Square on Thursdays and Painesville on Fridays. Dave and Ed's and Randolph had a few swap meets each season reserved for weekends. It was not uncommon for us to hit three or four events on a Saturday and Sunday.

A few events stick out from the multitude. The Mayfield Village Cruise has over a thousand vehicles,

though now I realize this is small by Woodward standards. Being that this show was the first Saturday in June, it was especially sweet because school had let out for the summer and. being so close to our home turf, many of my classmates and their parents would attend to see the various cars. Depending on who the classmate was, my siblings and I would give a nonstop tour of our car with details

from engine size to how we painted that vehicle.

Our family had a lot of vintage vehicles. Some stayed with us a few years while others have been with us for decades. Besides my 2008 Mustang, we have had a 1953 Army Jeep, a 1960 Chevy Biscayne, a few farm tractors and a 1968 Dodge Coronet 500. Within our stable of "Detroit muscle" is a 1986 Chevy Suburban, 1972 Cadillac, 1937 Silver King Tricycle tractor, 1953 Chevy 3100 truck, 2010 Chevy Camaro and our oldest car family member of over 30 years, a 1968 Ford Galaxie Convertible in Candy Apple Red. This Galaxie belongs to my brother now, who would tell anyone while he was growing up that "this Galaxie features 390 cubic inches of raw V-8 power."

Having such a diverse stable of automobiles over the years has meant relying on close family to trouble-shoot. Whenever a problem occurs that we can't fix, we get either my Uncle Dave (my godfather) or my Uncle Ray (Andras' godfather) to walk us through the issue. Each uncle is a master auto mechanic and is ASE certified in almost all of the 52 categories of mastery.

I recall my Uncle Dave working on the brakes of my Mustang on a cold and snowy Saturday so that I could drive back to Washington DC safely—though now I can't imagine what madness compelled me to drive that car in the wintertime.

Our 1968 Galaxie would stall out sporadically. During a Hot Rod Nationals event in Youngstown, this happened on US Route 224 in Boardman, Ohio, a main thoroughfare. Nothing was more embarrassing than having other car guys help push the car into the A&W parking lot only to have it start a few minutes later. We took the Galaxie to Uncle Ray's and at 11:00 Saturday night he pulls out this huge Sun Engine Analyzer that was over five feet long and quickly surmised that the condenser had gone bad. Not only did he detect the problem but he also had the part needed to get us

back on the road.

Now that I've moved back to the Midwest from DC (where classic cars seem to inhabit garages more than the open road), there's plenty of opportunity to celebrate American muscle in the Motor City.

The third weekend of August occupies a special place in my planner. The Woodward Dream Cruise celebrates an era when the Big Three automakers would drive,

test and even race new models and concept cars in real world conditions, along a vast stretch of road. Today, the Woodward Dream Cruise starts in Ferndale, Michigan and runs continuously along Michigan Route 1 for 16 miles ending in Pontiac. There are nine communities that straddle Woodward Avenue and each has special events taking place. Weather permitting there are crowds of over 1.5 million people and over 40,000 cruisers. For me, it's like going to car heaven.

Unbeknownst to me, the Woodward Cruise has been on my father's bucket list since it began in 1995. Last year, my family and I cruised not only that Saturday but also the day before. It was a rekindling of family spirit especially between my father and me, with me leading the way in my orange Mustang as he followed in his Synergy Green Camaro.

I would love to know about your classic or performance vehicle. Send me a snapshot at my email, tcseh@aol.com. Who knows, you may appear in this magazine.

Cruise on!



Welcome to 'Ber' Season



o Credits / Cranberry Orange Bread © Can Stock Photo Inc./chas53 Cabbage Salad courtey of William Vasary Chicken Salad © Can Stock Photo Inc./MSPhotographics Dinner Rolls courtesy of zestandsimmer.com

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.

áradjon be a Magyar Konyhába! After making it through a very hot and rainy summer, we have now entered my favorite time of the year, what I like to call the "Ber" season. Ber season is September, October, November and December. This season brings the end of growing produce and fruits in the garden, the beginning of apple, pumpkin and gourd harvesting and, finally, all the great holidays as we head toward the end of the year.

My favorite "Ber" month is September because it is the month in which I was born and it means school is in full swing. I love teaching culinary arts and baking and utilizing the abundance of produce we have available to enjoy throughout the fall.

If you live in or near a rural area, you can visit farm stands for fresh produce to enhance your family meals. For those in the city, visit your local market to view and select an abundance of items to enjoy. I have done some research and will share some produce and fruits you can enjoy this season. Nowadays there isn't anything that is not available in the market as vendors make it a point to reach as many consumers as they can with their goods. Let me share with you some great items you can use to enhance meals this season.

Beets are a favorite veggie of mine. I enjoy them pickled, but you can also roast them to bring out the great flavor. Slice or dice some beets, mix with a little salad oil, salt and pepper, then roast in the oven until tender to create a tasty side dish or addition to your favorite salad. **Carrots** can be boiled, sautéed, baked or mashed, served with a dinner entrée or, again, added to a salad. **Green beans** are always a favorite for soup or as an accompaniment for your favorite entrée. Try pickling them with sweet onions or tossing with oil and vinegar to serve with a salad.

Another favorite of mine are *Brussels sprouts*, slowly roasted, then topped with roasted walnut pieces and a drizzle of maple syrup. *Onions* are abundant in the fall and come in various shapes and flavors to spice up your meal. How about all the great *herbs* left in your garden or available at the market to boost flavor? This month, I've included a recipe using fresh tarragon with red grapes. Let's not forget *parsnips*. With a mild flavor, they're great roasted or mashed and added to mashed potatoes. *Mushrooms* come in various sizes and are best this time of the year. Instead of using white button mushrooms, try darker ones, such as portobello, which have an earthy flavor. Last, but certainly not least, is *squash*, available in many varieties, once again for roasting, mashing, boiling or pie making.

Now, let's look at some fruits for your cooking pleasure and enjoyment. If you live in New England, you get the freshest *cranberries* to make pies and sauces. They have great flavor and, in my opinion, are underused for cooking. *Pears*, just like apples, are in abundance this season for making pies and puddings or just for snacking. So, how 'bout them apples? They come in so many different flavor profiles, from sweet Fuji to tart Granny Smith to juicy McIntosh.

Finally, there is what I call fall potato category of **sweet potatoes** and **yams**. There is a difference between the two. Sweet potatoes do taste a bit sweeter than yams, while yams have a more earthy, nutty flavor. In any case, they are a flavorful side dish in the "Ber" season.

I hope you enjoy this month's recipes. See you again during the next "Ber" month--October--when I will have some non-traditional culinary offerings for you to enjoy with family and friends. Have a great month!

Jó étvágyat! (Enjoy your meal!)

Cranberry Orange Bread

1½ cups sugar
½ cup butter
2 eggs
2 tablespoons orange zest
4 cups all-purpose flour
1½ teaspoons salt
1½ teaspoons baking powder
½ teaspoon baking soda
1½ cups orange juice
2 cups fresh cranberries, chopped

In a mixing bowl, cream the butter and sugar until light and fluffy. Add the eggs one at a time, mixing well after each addition. When the eggs are well blended add the orange zest.

In another mixing bowl, combine the flour, salt, baking powder and baking soda, blending well. Add the dry ingredients to the wet in 4 equal portions, mixing at low speed until well blended. Now, stir in the cranberries and blend well.

Spray two aluminum loaf pans and evenly divide the batter between the two. Bake in a preheated oven at 350°F for 60 minutes OR until a cake tester inserted into the middle of the cake comes out clean.

Remove from oven and cool in pan for 15 minutes before placing on a cooling rack.



Hungarian Cabbage Salad

1 head green cabbage

1 medium Vidalia onion, finely diced

1 red pepper, finely diced

2 tablespoons kosher salt

34 cup cider vinegar

34 cup vegetable oil



3 tablespoons brown sugar 1½ tablespoons paprika Kosher salt, to taste Black pepper, to taste

Shred the cabbage the size of sauerkraut and toss in a mixing bowl with 2 tablespoons kosher salt and let stand for 1 hour to draw out the excess water.

Drain the liquid from the cabbage then sauté in ¼ cup vegetable oil to soften the cabbage and let cool.

In another bowl, combine the vinegar, rest of the oil, brown sugar and paprika to make the dressing. Adjust the taste by adding more vinegar and/or oil, if needed. Stir in the diced onion and red pepper, mixing well.

Pour the dressing over the cabbage and mix well. Refrigerate the salad OR serve with hot entrées (beef, pork, veal, chicken).

Tarragon Grape Chicken Salad

4 chicken breasts, boneless, skinless, cooked, diced into ½-inch pieces

1 cup mayonnaise

1 tablespoon dijon mustard

1 cup seedless red grapes, quartered

1 stalk celery, minced

1 teaspoon fresh parsley, chopped

1½ tablespoons fresh tarragon, chopped

Salt & black pepper, to taste

In a mixing bowl, combine the diced chicken, celery, parsley, tarragon and grapes, mixing well.

Add the mayonnaise and mustard and blend very well. Adjust mixture with more mayo if it appears dry, then add more tarragon to balance the flavor. Season with salt and pepper to your liking. Refrigerate for 30 minutes then serve to your guests on a bed of lettuce OR on sandwich rolls.

Thyme Garlic Dinner Rolls

2 pounds 2 ounces all-purpose flour

1½ tablespoons salt

2 teaspoons sugar

2 ounces dry yeast

2 tablespoons granulated garlic

2 tablespoons fresh thyme, chopped

1 tablespoon olive oil

24 ounces warm water (90°F)

In a mixing bowl, combine the flour, salt, sugar, yeast, granulated garlic and chopped thyme. Add the olive oil, then blend well with a dough hook. Add the warm water and continue mixing to form the dough. Mix for 10 minutes until the dough is formed and soft to the touch. Proof the dough at room temp for 30 minutes to relax gluten network.

Using a scale, divide the dough into 2-ounce portions, then shape into rolls. Proof an additional 15 minutes, then egg wash.

Bake in a preheated oven at 400°F for 15 minutes until the rolls are golden brown.

Serve warm to your guests.



WILLIAM PENN ASSOCIATION FOUNDATION, INC. I

in partnership with Brother's Brother Foundation

he stories and images emerging from Ukraine call to mind stories and images from the not-too-distant past, when the former Soviet Union brought its hammer down on people who dared to defy it. The war in Ukraine serves as a frightening reminder of what happened in Hungary in 1956, when so many were forced to flee their homeland in search of peace and freedom.

Today, millions of Ukrainians-and the 150,000 Hungarians living in western Ukraine are desperately seeking that same peace and freedom. Unfortunately, the vast majority had precious little time to plan their escape, taking with them only what they could carry, as they headed to safer land and an uncertain future. This latest group of war flung refugees needs help.

As fraternalists, we are compelled to offer that help. That is why William Penn Association--through its William Penn Association Foundation, Inc.--is partnering with **Brother's Brother Foundation** to get urgently needed aid to the people of Ukraine. Brother's Brother has more than 60 years of experience in bridging the gap between aid and sustainability by supporting localized programs and providing essential resources in the areas of healthcare, infrastructure, disaster response, and education. They will make sure your donations fulfill the more urgent needs of those greatest in need.

Fill out the form below and send it to us with your tax-deductible donation. Please, do it today. Time is of the essence. On behalf of the refugees seeking peace and freedom, we thank you.



william penn association foundation, inc. Campaign for UKRAINE



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Thank you for your support!
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William Penn Fraternal Association Scholarship Foundation

Tree of Knowledge

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

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

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

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



An easy, tasty fall-time treat

Ready or not, fall is here! For some of us grown ups, the pumpkin spice that flavors many dishes and beverages at this time of year is almost a little too amazing. But, for a lot of kids, fall means a different special flavor--maple. Many kids we know just love maple-flavored treats. And we have to admit, eating a maple-glazed donut or a maple cream cookie does make us think of cool, crisp fall days.

So, when we saw this recipe for **maple cinnamon popcorn**, and how simple it was to make, we knew we had to share it with you. This snack is a great make-ahead treat. Looking for something to do on a rainy Sunday? You can double the recipe and have a great snack now and have some ready for after-school on Monday!

What you need

- 1 tablespoon coconut oil or vegetable oil
- ¼ cup popcorn kernels, unpopped
- 1/4 cup maple syrup
- ½ teaspoon cinnamon
- 1/2 teaspoon vanilla optional

What You Do

- First, make sure there's a grown-up to help you with this recipe.
- Preheat your oven to 250°F and line a baking sheet with parchment paper, set aside.
- Heat the oil in a large, heavy-bottomed pot over medium-high heat. Add the popcorn kernels and cover the saucepan with a lid. Wait about 30 seconds, the kernels will pop. Shake the saucepan to make sure all the kernels pop. Once the popping has slowed down, remove from heat and let it sit for another minute. Don't remove the lid yet!
- In a separate medium pot, heat the maple syrup in a medium saucepan over medium heat. Once it starts to boil and some foam and bubbles form, let it boil for 3 or 4 minutes.
- Pour the hot syrup over the popcorn, add the cinnamon and vanilla extract, and immediately stir using a wooden spoon to coat the popcorn.
- Transfer the popcorn to the prepared baking sheet and bake for about 30 minutes. Remove from the oven and let cool a few minutes.

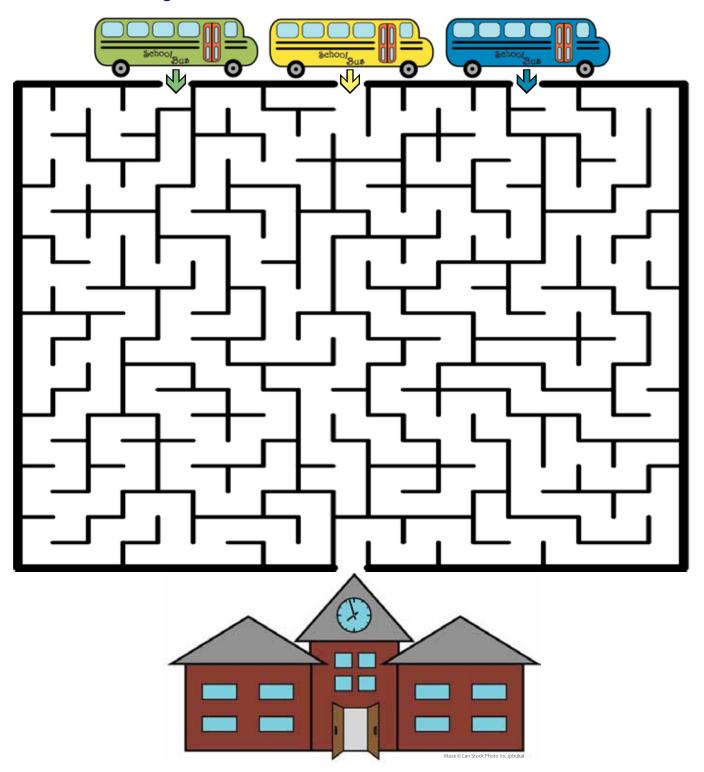
Baking the popcorn helps to make it super crunchy--goodbye soggy popcorn! It also makes the maple syrup crystallize and harden, meaning the popcorn will stay fresh and crunchy for up to two weeks in an airtight container at room temperature.

Our thanks to the folks at www.fullofplants.com for this tasty idea!

Share photos of your popcorn on Facebook @WPALife & Twitter #wpalife.

Which bus should you take?

Only one of these three buses will be able to find its way through the maze and make it to school. Which one is it?





Branch 9 Hazleton, PA

By Dora S. McKinsey

Greetings from Br 9, Hazleton, PA. Hope everyone had a safe and enjoyable Labor Day.

It's been hot and dry here. We are looking forward to cooler days and nights when we can turn off the air conditioner and open the windows.

Several branch members have been volunteering at Pine Grove Area Pathway, a non-profit that distributes food and other essential items to those who need a helping hand, supplying nutritious meals for their families. Members have also been working with St. Patrick's Soup Kitchen, which provides meals to those in need in the Pottsville, PA area.

By the time you read this, children will be back in school. Please be cautious as you drive near bus stops and school buses.

Don't forget about donating to the William Penn Fraternal Association Scholarship Foundation if you can. College students are back in school, and recipients of a WPA scholarship depend on receiving the funds to help with school finances. Every penny counts!

Now would be the time to reevaluate your life insurance needs and whether your beneficiaries need to be updated. Contact Branch Coordinator Sara Barra at s_mckinsey@hotmail.com or 717-460-6755 if you need assistance with any of your insurance questions.

Congratulations to Branch 352 member (and my nephew), Steve Rechtorik. Steve is now the executive chef at the Omni William Penn Hotel in downtown Pittsburgh. Way to go, Steve!

Remember to start each day with gratitude. As Teddy Roosevelt said: "Do what you can, with what you have, where you are." We can all do something to help someone else!



Branch 14 Cleveland, OH

By Richard E. Sarosi

Greetings to all of our members and friends who are enjoying what is left of summer. I hope that all of the gardens have been plentiful in producing tomatoes, hot and mild yellow peppers, zucchini and all of the other vegetables that we enjoy from our gardens. If you are planning to can your harvest, it is a lot of work, but the results are well worth it.

We look forward to the Labor Day weekend and the September and October fall picnics. Enjoy your Labor Day weekend.

On Aug. 5, William Penn Association took part in the 12th Hungarian Heritage Night with the Lake County Captains vs. The Great Lakes Loons at Classic Park located in Eastlake, Ohio. The other sponsors were the Hungarian Cultural Center of Northeastern Ohio and the Cleveland Hungarian Heritage Society and Museum.

It was nice to hear the Magyar Himnusz (the Hungarian National Anthem) being played and sung at the beginning of the game, along with The Star-Spangled Banner.

A special Hungarian package was available, which included a box seat ticket; a buffet featuring stuffed cabbage, mashed potatoes, *kolbász* sandwich and a piece of strudel; plus a Hungarian tee shirt. The dinner was tasty and the tee shirts were clearly visible to all in the stadium.

Following the Captains' 10-inning 6-5 win over the Great Lakes Loons, the evening ended with a beautiful fireworks display, which included the Hungarian red, white and green colors.

We would like to thank the WPA Board of Directors, WPA National Officers and Home Office staff for their participation in making this evening a success. Gift bags were distributed which included WPA brochures.



The Lake County Captains greeted WPA members and their Hungarian guests Aug. 5 by displaying the Hungarian flag on the stadium scoreboard and playing of the Hungarian national anthem prior to the start of the game.

This was the first Hungarian Heritage Night in over two years due to the Coronavirus pandemic. It was good to see our WPA members and friends who attended the game.

As the war in Ukraine continues, we thank you for your support and continued donations and prayers for the individuals, elderly and families with children who are suffering. It will take decades and huge amounts of money for Ukraine to recover from this unnecessary and horrible attack on Ukrainian sovereignty.

To the moms and dads of our WPA students who will soon be growing out of their juvenile policies, have your children sign up for their adult policies. As parents, you should set the example and sign up for your own William Penn Association life insurance policy or policies. Your children and grandchildren will be the recipients of your generosity.

Please continue your support of the William Penn Fraternal Association Scholarship Foundation. Every dollar received makes a dif-



After the game, guests at Classic Park were treated to a fireworks display, featuring the red, white and green colors of the Hungarian flag.

ference. Our students are counting on you! WPA is counting on you too! Help to pay it forward.

Branch 14 meetings are held on the first Wednesday of each month at St. John Byzantine Catholic Church, located at 36125 Aurora Road, Solon, OH (the corner of Aurora Road and Liberty Road). All meetings begin at 7:00 p.m. William Penn Association Branch 14 adult members and adult guests are welcome to attend the branch meetings. Upcoming meeting dates include Sept. 7, Oct. 5, Nov. 2 and Dec. 7.

Please mark your calendars for our annual branch Christmas party, to be held Saturday, Dec. 3, 2022 at Mentor Presbyterian Church, 5855 Hopkins Road, Mentor, OH. We'll have more details in future reports.

Please note that the above information can change at any time. Please call Branch President Caroline Lanzara at 216-970-2769 or Branch 14 Secretary-Treasurer Richard Sarosi at 440-248-9012 for any changes.

Please support your local Hungarian churches, clubs and organizations. Be sure to contact them directly for event information, updates, additions or cancellations. We are grateful that they exist and continue our Hungarian customs, activities, traditions, music and food. Please support them in 2022 by SAFELY attending their events, or with monetary donations.

Support your local small businesses which desperately need your continued patronage and financial support in order to continue their existence during these difficult

times.

We remember those WPA members who have passed away or may have recently lost a loved one. May those WPA members who are no longer with us rest in peace.

Get well wishes are being sent to all of our Branch 14 and WPA members, as well as our friends, who might be feeling under the weather, dealing with health issues or recovering from a surgery. We send wishes for a speedy recovery to our WPA member Dolores Soltes. Feel better soon. Please keep all of our WPA members in your prayers and thoughts.

Happy birthday and anniversary wishes are being sent to all of our branch members, Home Office staff and our WPA members who are celebrating a September birthday and/or anniversary. God's rich blessings to you always!

Be safe, stay healthy and please remember to keep in touch with someone you haven't seen or talked with in a long time. It is so good to have contact, say "hi" and catch up on how everyone is doing. Take extra time to pick up the phone, write, email or text and/or plan a visit, if you can.

Remember those family and

friends who are in hospitals, rehabilitation facilities, nursing homes and extended care facilities where visitation may not be possible at this time. Everyone loves to receive cards, notes, telephone calls 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

Welcome, fall. We had some wicked summer weather. Someone told me when I came home from Florida that I left 100 degree weather for 100 degree weather. I much prefer winter to summer, but at my age, I will enjoy it as it comes.

My compliments to Mary Jane Molnar on her great newsletters. I know how hard it is to write when you don't always have a lot to say, but you are always interesting.

My sympathies to the Sarosi family on their loss of husband and father, Ernie. He was always a lot of fun, and he will be missed. Great to see so many people we have not seen in quite some time. Thank you for counting us as family. We feel the same way about you. Rest in peace, Ernie.

Our sympathy to the family of JoAnne Sedensky. She was always a marvelous helper. Her *palacsinta* helped make WPA picnics successful. Rest in peace, JoAnne.

The family of Alex Kulcsar are praying for his sister in Hungary. We also send prayers.

Get well wishes to all who are not feeling very well. Carol Truesdell, we thought COVID was behind us, but it keeps hanging around. Get well, Tamás Markovits, Helen Sryniawski and Pauline Frost Kulcsar. Pauline is putting up



Welcome visitors to the WPA information table at the Lake County Captains Hungarian Heritage Night were National Director Richard Sarosi, WPA Chair Kathy Novak and Branch 14 member Kathleen Lanzara.



Congratulations to Branch 28 member Jordan Schauer who was named a Reserve National Champion in Team Level II Ranch Riding at the Intercollegiate Horse Show Association Nationals held this May.

a wonderful fight, and we love you.

Thank you to all our wonderful branch officers. They sure made my birthday special. We also celebrated Tamás and Helen. Would you believe she's 95? What would we do without all her telephone reminders? Thank you to the Rhapsody for a wonderful meal. The cake was gorgeous, too.

The summer picnic at the H.A.C.C. on July 30 was a success. Thank you for your support. Again, WPA did all the veggies. Laci Lukacs and Kati, as usual, were there for everything else.

Special hello to Olivia and Mike Soter; it was great to see you there. Welcome back home for good this time.

Congratulations to my brother Joe and his wife Wanda on the birth of their second great-grand-child, Waylon. Boy, time really does fly.

We're looking forward to our Pig Roast to be held Saturday, Sept. 17. Please come and help; we need you so very much. We, like everyone else these days, need all the hands we can get, or as I always say, there will be no more. Please call me. Do I sound like Mary Jane? Please, please help. Good wishes to Krisztina Kortvesi and David Betts on their trip to Hungary. Be safe, and remember that you are both so loved.

We are asking our WPA members to contact me and let me know if you want our branch to host a Christmas party for our families. We need to know asap as the cutoff date for the hall, caterer and Santa is Oct. 1. Call me at 313-418-5572 to let me know.

Our branch will continue to support the veterans' home, senior center, children's school for the blind, three animal shelters and hospice nurses. We are also working on helping distribute food. We are, as always, thinking of helping others.

Happy birthday, Pauline. We celebrated at the Knights of Columbus with a steak roast, cake, ice cream and all the trimmings. Wishing you many more.

Rev. Varga retired from the Hungarian American Reformed Church. A wonderful farewell dinner was held at the Rhapsody on July 21. The Varga family are moving to Indiana. We wish them luck and happiness.

Branch 18 will host its next branch meeting at the Hungar-

ian American Culture Center on Wednesday, Sept. 28, at 7:00 p.m. Hope you will attend.

Happy anniversary, Tommy. We are celebrating 56 years. And they said it wouldn't last. Fooled me, too.

Welcome home Father Barnabas; you were missed.

Special note to Laci Lukacs: when you want to add anything in Hungarian, please let me know.

Please call me if you can help do anything for our picnic or parties. I will be happy to speak to you anytime.

Enjoy this beautiful God-given season of autumn in Michigan. It doesn't get any better.

Remember, contact me for any questions about WPA or branch activities. My cell number is 313-418-5572.

Branch 28 Youngstown, OH

By Kathy Novak

Wow! Where did the summer go? It's so hard to believe schools are back in session. Be sure to be aware of the students who may be walking to and from school, as well as the school buses on the



Best of luck to Branch 34 member Donovan McNelis, who recently entered the U.S. Marine Corps Officer Candidate School.

roads, making frequent stops.

Thank you to the Home Office for allowing WPA members to participate as attendees at the Lake County Captains' Hungarian Heritage Night on Aug. 5. The weather was perfect after a pregame storm. The WPA hosted an information table; so many people stopped by to chat. It was great seeing friends we have been missing these past few years. Everyone enjoyed the T-shirts, stuffed cabbage meal, a Captains win and post-game fireworks featuring red, white and green sparkles in the sky.

As always, an enjoyable time was spent with National Director Richard Sarosi, Branch 14 President Caroline Lanzara and Branch 14 member Kathleen Lanzara, who set up and took care of the WPA table. It was a fun time being able to help hand out the promotional

items.

By now, the 2022 WPA Picnic is a memory for all those who were able to experience this fun, fraternal event. We hope all those who attended had a great time at this fundraising event for our WPFA Scholarship Foundation. Watch for more highlights and photos in the next issue of this magazine.

And, remember our Scholarship Foundation is always accepting donations which help support the education of our young members.

Congratulations to Jordan Schauer, who was named a Reserve National Champion in Team Level II Ranch Riding at the Intercollegiate Horse Show Association (IHSA) Nationals held this May in Harrisburg, PA.

Best wishes to all those celebrating a birthday or anniversary this month.

Get well wishes go out to all those not feeling up to par, especially Margie Sams, Irene Devlin, Violet Sarosi, Leslie Polgarand Judit Ganchuk.

Our condolences are extended to those who have recently experienced the loss of a loved one.

For answers to your questions about WPA events, life insurance plans or annuities, please call Alan at 330-565-7592 or Kathy at 330-746-7704.

Please stay safe and enjoy the upcoming fall foliage.

Branch 34 Pittsburgh, PA

By Marguerite McNelis

What a hot summer it's been in so many states. We are not used to so many days with sun and heat in Pittsburgh. Let's hope that the fall will bring us more temperate weather.

We hope everyone had a nice Labor Day.

Please take a moment and pray for all our service men and women, especially those in harm's way. We wish "Godspeed" and good luck to Donovan McNelis, a lifelong member of WPA, former part-time Home Office employee and beloved grandson of the late Andrew W. McNelis, former WPA Chair of the Board. (We miss you so much, Andy.)

Donovan has enrolled in the United States Marine Corps Officer Candidate School (OCS). He has chosen a life of service to the people of our amazing country. Upon completion of the OCS course, he will proudly hold the title of United States Marine Second Lieutenant.

Those who remember Donovan from his college football days are amazed how he went from a 319-pound Offensive Lineman and team captain to his current USMC weight of 220 pounds of solid muscle.

Donovan, we wish you well and know all will be fine since you have a Staff Sergeant Guardian Angel watching over you. Thank you for being selfless and choosing to protect our rights and liberties. Semper Fi!

Happy and healthy birthday wishes go out to everyone celebrating their birthdays in September, especially my daughter-in-law Valerie, my niece Nicole and greatniece Gabriella.

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

Can you hear the Jingle Bells? Yep, the Branch 44 Holiday Family Party has been set for Saturday, Dec. 10, from 9:00 to 11:30 a.m. at The Golden Corral on S. Arlington Street, Akron. Don your holiday attire and plan to celebrate with your fellow members and friends. Reservations will be required. Watch for more Information in the October issue of *William Penn Life*. Jingle-jingle....

Branch News

On July 21, Branch Vice-President George Naswadi and volunteer branch members delivered snacks and drinks to 306 Ohio National Guard troops stationed in the Akron/Canton area. These frontline troops provide assistance to hospitals, medical testing sites and food banks.

Branch 44 thanks the Home Office for making this "military action" possible and all members for their support. This was a massive four-month effort. Hoo-rah! Mission accomplished!

Also during July, Kim Confer and a community group of young members and teens repackaged Meow Mix Cat Food and delivered it to the pet food pantry at the Summit County Humane Society. This pantry supports several other smaller and diverse Summit County pet food pantries. Congratulations to all who participated.

Kim Confer's next activity is repackaging dog food for the animal food banks. Woof! Contact Kim, me or any branch officer.

Branch 44 continues to collect clean, used plastic grocery bags to be made into sitting/sleeping mats for the homeless. Cheryl Stadler and her husband Gil are the driving forces for this branch activity. If you have any bags, contact me at mtd13ekd@att.net or any branch officer.

During the first two weeks of August, our branch was asked to provide two food baskets to the food bank at Jerusalem Church in the Wooster/Hawkins area. The baskets went to those in the community in great need. Thanks to the Home Office and to members' donations, we were able to meet the request.

We are planning another community activity for which we need volunteers. Open Ministries provides bag lunches two days a month for the underserved and the homeless. They have two dates in late October on which our Branch will provide 60 sack lunch-

es. If you'd like to volunteer to make PB&J sandwiches, fill bags and/or spend a couple hours distributing the bags, contact me or a branch officer for dates and location. Thank you in advance; our members always have big hearts and hands.

Finally, the Members of the Month are the Stadler family: Cheryl, who is a Branch 44 Officer; and her husband Gil, who helps with branch activities. Both are very active in their church and are the major Branch 44 participants in the clean plastic grocery bag collection.

On Aug. 28, their son Elijah married Melchie. She is from the Philippines. Elijah met

her on a missionary trip four years ago. Since then, Elijah has been working in the U.S., and Melchie has been working in China as a nursing/home aide for ex-pats.

The Stadlers had a fantastic month as their out-of-state daughter also came home to attend the wedding.

Have news? Let us know. Need Insurance? Call Alan Szabo at 330-565-7592.

Branch 89 Homestead, PA

By Mark Maskarinec

We are happy to report that our annual golf outing, held jointly with the Steel Valley Rotary, was a huge success. The day started with sunshine and ended up being





Branch 44 Vice President George Naswadi (top photo, left) joined other branch volunteers in delivering snacks and beverages July 21 to 306 Ohio National Guard troops stationed in the Akron/Canton area.

overcast for the most part. We were honored to have National Director Joyce Nicholson and her husband Harry in attendance. Not only did they attend our event, they also graciously volunteered to help on the course. They manned one of the holes at which golfers could donate \$20 for the privilege of hitting their first shot from the 100 yard line. Thanks to the Nicholsons' smiles and upbeat greetings, she was able to raise close to \$300 on that hole, which went to our cause. Joyce and Harry also donated a golf basket from Tom Golf for our outing.

We thank Joyce and Harry for coming to our outing and for helping. You are true friends of our branch. You've supported all of our outings, and we can't thank you



Branch 89 member Mary Jane Hermansderfer (far left) and Memory Joll receive congratulations from National Director Joyce Nicholson (far right) and Branch 89 Vice President Mark Maskarinec on receiving the Outstanding Service Award from the Steel Valley (PA) Rotary.

enough. We hope you'll be able to come next year.

The course was in decent shape, although the cart paths were a bit challenging, as Lisa found out when her cell phone was ejected from the cart when I hit one of the many holes on the cart path. Thankfully, a golfer behind our foursome found the phone and it was in one piece and fine.

We had 96 golfers. Had it not been for last minute cancellations, we would have gone over the 100 mark for the third year in a row.

We are entering talks with the golf course to move our starting time from 1:30 p.m. to 9:00 a.m. It would cost our golfers \$5 more, but it is something that golfers have been asking us to try.

We were very blessed to have so many wonderful donations this year. We had two lottery baskets (donated by Sandy & Bill Ardale), a Steelers golf bag and a massive beer and barbecue basket (donated by our friends at Frank B. Fuhrer Wholesale Company and beloved neighbor Ed Haubrick).

Many merchants graciously donated gift cards and certificates to this event, including our friends at Dorothy 6. Tom Kazar is another friend of our branch. Dorothy 6 is our go-to restaurant for good food and their brunch/breakfast is the best. Don't get me started on their

crab cakes. It has been a rough year throughout our country, but Tom was there for us and we appreciate his support and strongly encourage those of you in the area to stop by Dorothy 6 and enjoy a fantastic meal or two. You won't be disappointed. Special thanks also go to Todd

Kletter and Erie Insurance who donated the hot dog and beverage at the turn, and Central Maintenance Services who donated gift certificates which were given to the winning foursome.

Again, WPA members left with many of the auction and raffle prizes, including branch officers John Toth and Justin Toth who were the winners in the auction. Also in attendance were Branch 352 member Lois Illar and her golfing buddy Sharon DiLio.

Thank you each and every golfer and especially all the donors. We are a success because of you.

A highlight of the golf outing banquet was the presentation of the Steel Valley Rotary's Outstanding Service Award to WPA member Mary Jane Hermansderfer. Mary Jane, you were missed on the golf course but you are truly deserving of this award. You have always been there for us and supported Branch 89 throughout these many years.

The Rotary then presented a second Outstanding Service Award to Mary Jane's golfing buddy, Memory Joll. Memory, by the way, scored her first hole-in-one this month at the Westwood Golf Course near her home. Congratulations, Memory. Branch 89 is proud of both Memory and Mary Jane.

Special get well wishes continue to go out to not only Mary Jane but also Janet Phillips and Dianne Schneider. We ask God to watch down on all of these women and all those who are under the weather. May He give them His healing touch and help them get better. We at Branch 89 continue to remember them in our prayers.

As this was being written, we were looking forward to seeing everyone at the WPA Picnic. We hope all had a fun time.

Please stay cool and healthy. Remember: let's all be a little more patient and kinder with our words and do something nice for someone. I promise it will make you feel good. During these difficult and turbulent times, we all need to be nicer and kinder to one another.

Branch 129 Columbus, OH

By Debbie Lewis

Hello to all from Columbus, OH. It seems like this year the months are flying by so fast. Can't believe we are already into September with the football season starting and all the fall festivities soon to be here. Love the weather fall brings after the hot summer we have had again this year. Please continue to stay safe and hope everyone is blessed with good health!

Important days for September are: Labor Day (Sept. 5); Patriot Day (Sept. 11); Grandparents Day (also Sept. 11) and fall begins (Sept. 22).

Our next branch meeting will be held on Tuesday, Sept. 20, beginning at 4:00 p.m. at Plank's Cafe located at 743 Parsons Ave., Columbus. We will begin discussing plans for the branch Christmas party to be held on Dec. 10. If you can make it, we would love to have more members attend this meeting!

Remember to keep in touch

Branch News

with family and friends that you haven't seen or talked to in a while. Give them a call if you can't visit in person. We don't always know what someone is going through in their everyday lives. Your call or visit just might brighten their day!

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

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

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

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

Branch 132 South Bend, IN

By John E. Burus

Summer has been hot and muggy. The garden is full of good fresh vegetables. Looks like a bumper crop this year for cucumber, peppers and tomatoes. The pumpkin, zucchini and squash appear to love this weather, too. The best time of the year!

The next Branch 132 meeting will be held on Tuesday, Sept. 13, at the Martin's Supermarket Deli (second floor) on Ireland Road, South Bend at 5:00 p.m. We will be planning for our annual Christmas pizza party.

The last branch meeting of 2022 will be on Tuesday, Dec. 13, same time and location. We will elect officers for the next two-year term.

The 12th annual summer picnic at Potawatomi was a success. We had a good turnout and good food and fraternalism was had by all.

Looking forward to next year!



NEXT DEADLINE

Submissions for the October issue of William Penn Life are due in our office by Sept. 8.

Branch 226 McKeesport, PA

By Judit Ganchuk

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

The Free Hungarian Reformed Church of McKeesport wants to thank all those patrons who came to support them during their one-day take-out food fundraiser during the McKeesport International Village. It's hard to believe but they're the only Hungarian church left in McKeesport.

I tested positive for COVID and what a life-changing event that was. I never thought I took my good health for granted until that point. I'm forever grateful for my wonderful husband and family's support in that awful time.

Sending warm wishes to Branch President Malvene Heyz, Branch Secretary Gerry Nelson, Branch Auditor Wayne Nelson, Branch Auditor June Coyne, the Halas family, Ed Jordanhazy and Cathy Trunzo. We are thinking of you and sending prayers to give you strength.

Remember, your student--and at least one parent or grandparent--must be members of WPA for at least four years for your student to be eligible for a grant from the WPFA Scholarship Foundation. Are all of the youngsters in your family covered for this grant program?

This issue went to press before the WPA Picnic, so we won't have photos of the picnic until the October issue.

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!

I saw this as a welcome reminder for those of us going back to school, but it applies to anyone really: "We make messes, we make mistakes, but deep inside we got what it takes." Remember this when life gets hard.

Branch 249 Dayton, OH

By Mark Schmidt

I just came in from watering the flowers and vegetables. The herbs are fragrant and good for seasoning dishes, the tomatoes are red and juicy and the gypsy peppers are crisp and delicious. Lately, we have been cutting the peppers in half lengthwise and stuffing each half with pimento cheese. This is a great appetizer and I highly recommend it. All in all, a bountiful summer here in Dayton.

Talk about bountiful, we're sure there were lots of members, food, bacon, pastries, bacon, drinks and more bacon at the WPA Picnic at the Shrine Center in Cheswick, PA on Aug. 20. I hope I got to talk to you at the szalonna sütés (bacon roast) table. I'll smell like bacon for a week. I also love all the pastries but kürtőskalács (chimney cake) is a favorite of mine but hard to find in the USA. I planned to eat three... by myself.

The picnic is a wonderful fraternal event put on by the Home Office, and the pastry proceeds go to the WPFA Scholarship Foundation to help our kids go to college.

Locally, the Magyar Club of Dayton will hold its annual bacon fry at the Hills and Dales Park on Sept. 11 with lots of food, desserts and bacon. Is there a reoccurring theme in this article? Anyway a great time will be had by all.

Don't forget on Friday, Sept. 30, Branch 249 and the Magyar Club are partnering up to have an adults' night out at Hollywood Gaming at Dayton Raceway and Casino. Time will be 4:00 to 7:00 p.m. We will have an outside area right at track level. Food will be served, and the manager assured me the slots will be kind to us. It's free to get in and you can just people watch if gambling and harness racing isn't your thing. Come and enjoy friends and food. Call me at 937-938-0198 or 937-308-4670 so we have an idea of how many people we'll have for the event.

Happy birthday to all the September people, especially our grandson Lucas. Save me some cake and ice cream!

Happy anniversary to the September love birds. May your love fly as high as the birds.

Get well wishes to all those under the weather, especially to Al Kertesz.

We extend our sympathy to all who have recently lost a loved one and to those who still mourn a loved one from the past. May you find peace and remember only the good times you shared with them.

If you have any news you would like to share or need information

on WPA insurance and annuity products, please contact me or Anne Marie at the numbers above.

Branch 296 Springdale, PA

By Mary A. Kelly-Lovasz Branch 296's bacon roast on Sept. 18 from 1:00 to 5:00 p.m. at Riverside Park is nearly upon us! If using your GPS, the park's address is 200 Hulton Road in Oakmont. We'd like to get an idea of how many happy, hungry people to expect, so please RSVP by calling me at 724-274-5318 or by email makelly367@verizon. net by Sept. 11. Look for us at the Rotary Pavilion, closest to the back of Riverview High School. Please remember that Riverside Park is a non-alcohol facility. This is a free event and everyone is welcome.

Besides the bacon, there will be other food offerings and you are welcome to bring a delicious dish to share. I'm sure it will be a relaxing day. The river is always nice to look at from our pavilion, and the track is there for you to walk off your meal, plus there is a playground for the kids, too. Hope to see you on Sept. 18!

Summer is winding down and perhaps you've been able to plant a garden and enjoy some outdoor recreation, whether it be playing softball or attending a baseball

game as a fan. If you've planted a garden, maybe you're harvesting nice crops of tomatoes, beans and zucchinis. Have you canned or stored any of your bountiful harvest or shared it amongst family and friends?

Right now, autumn is bulb planting season, and I have plenty of them to place in the ground. We purchased a plant auger bit to save time for this job, and already I'm envisioning white lily and daffodil blooms right around Eastertime in 2023.

Josh Borland, you are wished a very happy birthday, as are the many other 296-ers who were born in September. Josh's parents, Diana and Tim, also celebrate their anniversary on his birthday and we wish them and all couples married this month many more years of wedded happiness.

We lift in prayer all who are recovering from surgeries and illnesses. May you and your caregivers be well, gaining physical healing, as well as peace of mind.

Our heartfelt sympathy to families and friends who have lost those who were dear to them. We understand how your hearts feel and ask God to grant your loved ones eternal rest and hope that their memories be eternal for you.

As WPA's Campaign for Ukraine continues, we urge everyone to not forget about these people. This war may not be in the forefront of the daily news, as it had been earlier in the year, but the war persists. Anyone who has personally experienced war has a better understanding of what Ukrainians are dealing with, but each of us can empathize. WPA's appeal for donations appears in this month's issue. Our Association ioins with one of our Home Office's North Side neighbors, Brother's Brother Foundation, in providing the necessary humanitarian relief for the people of Ukraine. As I have stated before, the need is real.

You're Invited

Branch 296 Springdale, PA

BACON ROAST

Sunday, Sept. 18, 1:00-5:00 PM • Riverside Park 200 Hulton Road (off 3rd St.), Oakmont, PA For more information, call Diane Torma at 724-339-2445



Branch News

Branch 296's summer break ends when we meet on Thursday, Sept. 15 at 6:00 p.m. at the Tarentum (Pittsburgh Mills) Eat'n Park Restaurant. All adult branch members are encouraged to attend, and we especially welcome those who have never attended one of our meetings. There are always lots of smiles, and that's not just from the Smiley cookies!

Noreen Fritz, FIC, LUTCF, our energetic agent, can answer any of your insurance or annuity questions. You can reach Noreen at 412-821-1837 or noreen.fritz@comcast.net.

September means a return to the classroom, so please be extra careful while driving, especially near schools, bus stops and crosswalks.

Have an enjoyable September, everyone!

Branch 349 Weirton, WV

By Joyce Nicholson

Have a wonderful "unofficial end-of-summer" weekend this Labor Day. It's a weekend all about picnics, sunshine, and sports. Whether it's water sports at the ocean, lake or pool or organized sports, such as baseball, volleyball or football, you can participate or just watch, but have fun!

Labor Day is also a great opportunity to honor all American workers and show our appreciation for their efforts to supply us with the things we need on a daily basis.

Remember to observe Patriot Day on Sept. 11. Say a prayer for all those who fought for our freedoms --the men and women serving our country today. And God bless all first responders and medical professionals everywhere.

It seems so far away, but Christmas will be here before you know it. I've already seen holiday decorations out in stores, and I am writing this in early August. Our branch Christmas party will be Breakfast with Santa on Saturday, Nov. 19, at Zalenski's Family Eatery and Pub. So, mark the calendar on your refrigerator, or on your iPhone, or set a reminder with Alexa. We'll have more details forthcoming.

We extend good wishes to those members with birthdays and anniversaries this month. Happy birthdays included for September are Emily Nicholson, Deborah Toth and Kathy Novak.

Anniversary best wishes to those celebrating their wedded bliss this month.

Prayers to those who are sick or just under-the-weather.

Our sincere condolences to the family of branch member Charlotte Long. God rest her soul.

The interesting fact for this issue is about Harbour Grace in Newfoundland, Canada. The year 1927 was an exciting one for transatlantic aviation. The townspeople, government and private companies considered it worthwhile to build a public airstrip for the purpose of these flights. It was also a way to put Harbour Grace on the map as the primary city from which aviators launched their first transatlantic flights.

For instance, Amelia Earhart began her first solo crossing from here in May 1932, flying a singleengine plane named "Little Red Bus."

But quite interestingly, there were two Hungarians--Alexander Magyar and George Endres--who did it a year before Earhart. From July 15-16, 1931, these two flew from Harbour Grace to Biskie, Hungary, nonstop in their plane named "Justice for Hungary." The Hungarian-American diaspora largely sponsored this flight, attempting to bring international attention to the Treaty of Trianon signed in 1920.

Our next branch meeting will be Oct. 30 at 6:00 p.m. at 63 Meadow Lane, Wintersville, OH. For addi-

tional information about Branch 349 activities or if you have any news you wish to share, please call Joyce Nicholson at 740-264-6238. You can call on Alan Szabo for all your insurance needs at 330-482-9994.

Branch 800 Altoona, PA

By Joan B. Ballash

Greetings! Labor Day is gone and school is back in session. How quickly the months pass. Let's take time to enjoy autumn and the beauty it brings.

Thank you to the Greiner brothers, Dan and Dennis, our branch president and vice-president, respectively, who hosted their annual picnic on Aug. 3. They took care of all arrangements and made certain every attendee took home a gift. A branch meeting was conducted at the event. Members who do not normally come to meetings had an opportunity to listen to and participate in proceedings.

We hope our WPA families are experiencing good health and are able to safely get outdoors. We realize the high temperatures and humidity can be a problem. There are exquisite sunsets that can be viewed, free of cost.

To those who have recently lost a loved one, especially the family and friends of William J. Saller, we offer our sincere condolences and pray that the deceased rests in the loving arms of God.

Branch 800 meetings are on the second Tuesday of each month, beginning at 7:00 p.m., at Our Lady of Lourdes Education Center, 873 - 27th St., Altoona. All adult members are welcome to attend.

If you have news to share, please call me at 814-931-1712. This is a new number.

If you have questions about life insurance or annuities, call Bob Jones at: 814-842-2661.



The Grape Harvest Festival returns he Coronavirus pandemic cancelled many Magyar events, many never to return. Happily, one tradition survived: the Szüreti Mulatság (Grape Harvest Festival) at the Hungarian Cultural Center of Northeastern Ohio in Hiram, OH. This is one of my favorite Magyar events.

Grapes and other fruits dangle from the rafters in the dance pavilion. The sounds of a real band--Harmonia--playing lively *csárdás* and lamenting *halgatos* fills the air. There's the "jail" to house those who dare to steal some fruit before getting caught by the *rendőrség* (police), only to be released after a loved one posts bail of a few coins.

The crisp autumn air helps to circulate the uniquely tempting aromas of Hungarian culinary specialties--pastries freshly made ready to be eaten; *gulyás* simmering in an iron kettle; fresh *lángos* frying in skillets with plenty of onions, garlic, peppers and tomatoes for

garnishing; huge rings of *kolbász* steaming hot for sandwiches; *laci pecsenye* (pork) with tons of onions and peppers served on hearty rye bread. Don't forget to enjoy the *szalonna sütés* (bacon roast) with all the trimmings provided by the club.

Meanwhile, Hungarian folk dancers dressed in traditional garb whirl across the dance floor demonstrating intricate steps and pivots.

It all makes for a wonderful afternoon of sights, sounds and smells.

This is truly one of the best American-Magyar events of the year. Plenty of picnic tables, refreshments, free parking and fellowship make this a must attend event. So, circle the date on your calendar, Sunday, Sept. 11, from noon to 6:00 p.m. I hope to see you there.

This month's puzzle contains 15 clues. Each clue has something to do with the Szüreti Mulatság

Good luck! I hope to see you there.

WPA PUZZLE CONTEST #194 OFFICIAL ENTRY

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

"Szüreti Mulatság" Word List

Cimbalom	Harmonia	Laci Pecsenye
Csárdás	Harvest	Lángos
Folk Dancers	Hiram	Magyar
Grapes	Kifli	Rétes
Gulyás	Kolbász	Szalonna Sütés

Address:	
City:	
State:	_ Zip Code:
Phone:	
Email:	

WPA Certificate No.:_

Name:

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 #194 709 Brighton Road, Pittsburgh, PA 15233

Entries must be received at the Home Office by Oct. 31, 2022.

Four winners will be drawn from all correct entries on or about Nov. 7, 2022, at the Home Office. Each winner will receive **\$50**.

Puzzle Contest #191 WINNERS

The winners of our Puzzle Contest #191 were drawn Aug. 5, 2022 at the Home Office. Congratulations to:

Norma J. Mulik, Br. 352 Coraopolis, PA John A. Weiss, Br. 9 Hazleton, PA Donna F. French, Br. 132 South Bend, IN Dolores DeBosh, Br. 590 Cape Coral, FL

Each won \$50 for their correct entry.

In Memoriam

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

JULY 2022

0001 BRIDGEPORT, CT Robert J. McLoughlin, Jr.

0005 PHOENIX, AZ Katherine M. Kass Eleanor L. Willett

0008 JOHNSTOWN, PA Patricia A. Balog Robert C. Erdelyi Stephen Yuhas

0014 CLEVELAND, OH Susan C. Day

0015 CHICAGO, IL Phyllis M. Damken Janet A. Kolak

0018 LINCOLN PARK, MI Jolan I. Filak George P. Schvarckopf

0019 NEW BRUNSWICK, NJ Linda Ann Botsko John S. Sulligan 0028 YOUNGSTOWN, OH Mary P. Balash Frank R. Ferreri

0034 PITTSBURGH, PA Paul C. Goettler

0044 AKRON, OH Frank H. Otremsky

0051 PASSAIC, NJ Suzanne Kovac Arlene G. Milcsik

0088 RURAL VALLEY, PA Joseph Faher Julia Ann Labay

0189 ALLIANCE, OH Richard L. Keenan

0216 NORTHAMPTON, PA
Pauline H. Albert
Caroline Hollshwandner

0226 McKEESPORT, PA Frank J. Halas

0296 SPRINGDALE, PA Angelica Kasanicky Theresa A. Mogielski Elmer E. Miller

0349 WEIRTON, WV Rosalie K. Marino Ralph R. Ross

0383 BUFFALO, NY
Anthony J. Busalachi
Giovanni Montemurro
Pauline T. Ryan

0590 CAPE CORAL, FL Robert T. Frampton Kathleen M. Hauck Richard P. Neckerman

0720 DEDHAM, MA Vincent S. Papia

0800 ALTOONA, PA Jeffrey L. Shank

8114 CLARION, PA George F. Kossman

8340 BALTIMORE, MD Mable B. Murray

Donations

Donations Through Premium Payments JULY 2022

Branch - Donor - Amount 19 - Lon B. Kun-Szabo - \$11.80

19 - Sandor G. Tomei - \$16.00 19 - Kristoff I. Tomei - \$11.80

19 - Imre J. Kun-Szabo - \$16.00

28 - Darcie L. Johnson - \$25.00 28 - Michael A. Kroner - \$8.92

28 - Jennifer A. Palotsee - \$50.00

28 - Albert E. Schmalzried - \$10.00

44 - Arthur S. Morvai - \$10.00

89 - Carissa R. Debreczeni - \$4.20

89 - James M. Ujevich - \$10.00

89 - Veronica A. Ujevich - \$7.53 129 - Elizabeth J. Kennedy - \$11.78

226 - Timothy R. Holtzman - \$1.40

336 - Avalon B. Funk - \$10.00

336 - Ernest B. Molnar - \$2.00 352 - Krista K. Broderick - \$7.37

352 - Dennis Friend - \$9.65

720 - Alane C. Renaud - \$23.00

720 - Adeline P. Scagliarini - \$13.00

8036 - Zachary J. Kaider - \$10.00

8036 - Steven W. Savage - \$32.30

TOTAL for Month = \$301.75

Additional Donations JULY 2022

Donor - Amount

(In Memory of, if applicable)

Priscilla Brown - \$25.00

Loomis, Sayles & Co. - \$200.00

Lou & Sally Labino - \$50.00 (In Honor of John & Virginia

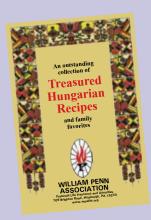
Piscolish's 50th Wedding Anniversary)

WPA Br. 129 Columbus, OH - \$50.00 (Donald Boso)

WPA Cookbook Sales - \$230.00

TOTAL for Month = \$555.00

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.

WILLIAM PENN ASSOCIATION FOUNDATION, INC.

Campaign for WKRAINE in partnership with Brother's Brother Foundation Thank DU to the following members,

friends and branches who have responded so generously to our Campaign for UKRAINE. On behalf of our partners at Brother's Brother Foundation, we offer our most sincere thanks.

Donor - Amount

Joseph & Eleanor Horvath - \$50.00 Gregory J. Crumbaker - \$100.00

Total donations as of July 14, 2022......\$27,280.00
Total of WPA Matching Funds......\$20,000.00

Total of all funds raised.....\$47,280.00



A special thank you to our golf hole sponsors

We thank the following members, branches and friends who sponsored holes at this year's WPA Golf Tournament. Even though the tournament was cancelled, they generously turned their sponsorships into donations to the WPFA Scholarship Foundation, Inc., totalling \$5,975.00.

Arch Masonry & Restoration - \$100.00

Bob Bisceglia - \$100.00

Rev. Dr. Daniel & Judit Borsay - \$50.00

Bruce & Bruce Co. - \$500.00

Michael & Jessica Chobody - \$100.00

Extrudex Aluminum, Inc. - \$100.00

Free Hungarian Reformed Church

of McKeesport, PA - \$50.00

Noreen Fritz - \$100.00

H2R CPA - \$250.00

Harrison Everette Corporate Housing - \$100.00

Cassie Holmes - \$100.00

Barbara Ann House - \$100.00

Edward Kelly / Oppenheimer - \$1,500.00

David & Alexis Kozak - \$100.00

Debra A. Lewis - \$100.00

The McNelis Family - \$100.00

Ernest J. Mozer, Jr. CPA - \$100.00

Joyce Nicholson - \$100.00

Kathy Novak - \$100.00

Anne Marie Schmidt - \$100.00

Mark Schmidt - \$100.00

Ronald D. Siegel - \$175.00

Tucker Arensburg, PC - \$100.00

Verhovay Home Association - \$250.00

Diane & Bob Walker - \$100.00

The Wilson Group - \$250.00

WPA Branch 8 Johnstown, PA - \$100.00

WPA Branch 14 Cleveland, OH - \$100.00

WPA Branch 18 Lincoln Park, MI - \$100.00

WPA Branch 19 New Brunswick, NJ - \$100.00

WPA Branch 28 Youngstown, OH - \$100.00

WPA Branch 34 Pittsburgh, PA - \$100.00

WPA Branch 88 Rural Valley, PA - \$100.00

WPA Branch 129 Columbus, OH - \$100.00

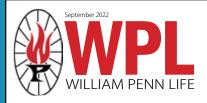
WPA Branch 226 McKeesport, PA - \$100.00

WPA Branch 249 Dayton, OH - \$100.00

WPA Branch 336 Harrisburg, PA - \$100.00

WPA Branch 800 Altoona, PA - \$50.00





Referral Fees \$10 to \$20 WPARecommender 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.

WPA RECOMMENDER
Branch No.:
WPA Representative/Agent:

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