

January/February 2024



WPL
WILLIAM PENN LIFE

INSIDE:

Who can be a life insurance beneficiary?
Scenes from our branch Christmas parties 2023
Scholarship grant rules and application form

*Celebrating
a New Year
and 138 Years
of Fraternalism
1886 - 2024*



Founders' Day • February 21



EXTENDED BY POPULAR DEMAND!

WPALife Simplified Issue SPWL Special

Pay **ONE** premium • Be insured for **LIFE** • **NO** health questions asked!

Due to popular demand, WPALife is thrilled to announce the extension of our **Simplified Issue Single Premium Whole Life Special**. From **now through June 30, 2024**, you may qualify to purchase valuable life insurance with **no health questions asked**. If you are hesitant to buy life insurance because you think it involves a long, complicated process, or if you think your health history might disqualify you from owning life insurance, this may be the way to acquire the coverage you need. 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 available under this simplified issue special are:

For Issue Ages 0 - 65 = \$10,000

For Issue Ages 66 - 75 = \$5,000

Those ages 76 and up are not eligible.

WPALife Simplified Issue Single Premium Whole Life Special YES, I am interested in applying for this special insurance program

Name: _____ Date of Birth: _____

Address: _____

Telephone: _____ Social Security Number: _____

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 WPALife or any other insurance carrier since JULY 1, 2022, subject to MIB inquiry.

Signature Required: _____

Mail, email or fax completed form to:
Barbi Tew, Sales Coordinator, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233
Email: btew@wpalife.org • Fax: 412-586-4067

For this 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 WPALife or any other insurance carrier since July 1, 2022, subject to MIB inquiry, is NOT eligible. Signature verification on the disclaimer below is required.

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Spread the word!

Know of any interesting or fun things happening in your area? Then spread the word here in the pages of *William Penn Life*! Next issue, we'll be introducing a new community events section filled with information about what you will be enjoying in the days and months ahead. Picnics, parties, concerts, exhibits, bake sales, festivals, dinners, dances, parades, movies screenings, plays, sporting events, group hikes...whatever you think others might find interesting, we want to publicize it here. Send the who, what, where, when and other pertinent information to:

jlovasz@wpalife.org

WPL to publish 6 issues

The Association will be publishing six issues of *William Penn Life*, in the year 2024.

The first issue of the year is the combined January/February issue you are reading now.

Our next issue will be a combined March/April issue, to be delivered to members' homes in early April.

That will be followed four more combined issues: May/June; July/August; September/October; and November/December.

Association mourns passing of E. E. 'Al' Vargo



E. E. 'Al' Vargo

*Vice Chair of the Board
2002-2011*

*National Director
1999-2002*

*National President
1990-1995*

*National Secretary
1986-1990*

The entire Association was saddened by the recent death of former National President E.E. "Al" Vargo. Mr. Vargo, 95, passed away peacefully on Dec. 27, 2023.

His service as National President from 1990 to 1995 was just a portion of a distinguished 54-year career in the fraternal benefit system. He joined WPA as National Secretary in March 1986 after having served as Vice President-Secretary of the Hungarian Reformed Federation of America. After retiring as WPA National President, he served as a member of the WPA Board of Directors and later as Vice Chair until 2011.

He served as a director of the National Fraternal Congress of America (NFCAs, now the American Fraternal Alliance), as President of the NFCAs Secretaries Section and as Chairman of the Membership and Fraternal Life Committees and State Fraternal Congress Section.

In addition, he was a past President of both the Pennsylvania and New Jersey state fraternal congresses and a former director of both the New York and Maryland/District of Columbia fraternal congresses. He also

held the professional designation of Fraternal Insurance Counsellor (FIC).

All the while, he remained active in community and Hungarian affairs on the local, state and national levels. He was a dedicated volunteer at the Lord's Table and Fourth Presbyterian School.

His service earned him many honors, including the Distinguished Service Award from the American Hungarian Foundation, the John Jordan Upchurch Award from the Pennsylvania Fraternal Alliance and the Fraternalist of the Year Award from the Fraternal Societies of Greater Pittsburgh.

He was born on Sept. 3, 1928, in Castle Shannon, PA. He spent most of his young life in Cleveland, OH, where he was very involved in his church, The First Hungarian Reformed Church, and where he met his beloved wife, Betty Hartman. They were married on June 15, 1957.

In addition to his wife, he is survived by three daughters, Karen Walker (Don), Diane Malloy (Marty), Sharon Olson (Brad); and his six grandchildren, Garrett and Ava

-- Continued on Page 40

Ohio Fraternal Alliance to award scholarship

The Ohio Fraternal Alliance (OFA) is accepting applications for its annual scholarship program. Applicants must be a resident of Ohio and be a current youth policy member of a fraternal society belonging to the OFA, such as WPA. Applicants must also be a 2024 high school graduate and enrolled in college/university for the fall term. For complete requirements and an application, contact Joyce Nicholson at 740-264-6238 or nicholson63@comcast.net.

New England fraternalists seek applicants

The New England Fraternal Alliance (NEFA) is seeking applicants for three awards: the Harvey G. Bacque Fraternalist of the Year Award, the Family of the Year Award and the annual scholarship award. For all three awards, the applicant must be a resident of New England and a member of a fraternal benefit society that holds membership in the NEFA. In the case of the scholarship award, the applicant may either be a member or the child of a member. For more information, contact John E. Lovasz at the Home Office at jlovasz@wpalife.org.

Holiday Baskets helped make the holidays brighter for those in need

During the recent holiday season, WPA branches once again spread the fraternal spirit to families in need in their local communities by participating in the Association's annual Holiday Baskets program.

Our branches and their members donated a total of 86 baskets of non-perishable food and other items worth a total of \$5,615.71.

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

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

Our thanks to those participating branches and their members for sharing the fraternal spirit and making the holidays brighter for many families!

Do you have a business you'd like to promote to more than 13,000 households across the U.S.?



***Are you looking for a different way to wish your child a happy birthday?
Or, perhaps you would like to share memories of a deceased loved one?***

William Penn Life invites you to advertise your business or share your personal messages in the pages of our magazine. By making a donation to the WPFA Scholarship Foundation, you can promote your products and services or express greetings and heartfelt memories while allowing us to provide financial assistance to our young members pursuing a higher education. The size of your ad will be based on the amount of your donation as follows:

\$50 = $\frac{1}{8}$ page (approx. 4" x 2 $\frac{1}{4}$ ")

\$100 = $\frac{1}{4}$ page (approx. 4" x 5")

\$200 = $\frac{1}{2}$ page (approx. 8" x 5")

\$400 = Full page (approx. 8" x 10 $\frac{1}{2}$ ")

To place your ad, send your check and camera-ready copy--along with your phone number and email address--to: WPFA Scholarship Foundation, 709 Brighton Road, Pittsburgh, PA 15233.

Please make your check payable to "William Penn Fraternal Association Scholarship Foundation, Inc."

For more information, contact John E. Lovasz at jlovasz@wpalife.org or at 412-231-2979, ext. 135.

Who can be a life insurance beneficiary?

From
Life Happens



Every life insurance policy requires you to name a life insurance beneficiary. A beneficiary by definition is simply who gets the payout on the life insurance policy in the event you pass away. Your beneficiary can be:

- A person
- Several people
- An estate
- A trust
- A charity

Life Insurance Beneficiary Tips

Here are some basic things to know about naming a life insurance beneficiary along with a few helpful tips:

• **Know that you can name more than one beneficiary.** You can name one beneficiary or two or more beneficiaries. You'll typically be asked which percentage of the payout goes to each person— for instance, you could designate 70% to a spouse and 30% to an adult child.

• **Make sure to name a secondary beneficiary.** Think of a secondary, or contingent, beneficiary as a backup. He or she receives the life insurance payout in the event the primary beneficiary is no longer alive when the payout is being made.

• **Be specific with names.** It's best to list the name and Social Security number of each beneficiary rather than something generic like "my children." This will prevent any confusion and speed up the payout process.

• **Keep your beneficiaries in the loop.** Tell your life insurance beneficiaries about your plans and let them know where you store your policies.

• **Review your life insurance policy and its beneficiaries once a year.** In addition to an annual policy review, you'll want to revisit your life insurance policy after any major life event like a marriage, birth, divorce, or death.

Special Beneficiary Considerations

Think carefully about the following special considerations when naming a beneficiary.

• **Think through how to provide for a minor.** Providing for kids is a big reason why many people buy life insurance. Most people name a surviving parent or partner as the beneficiary, with the understanding that the payout will help cover child-related costs. But that's not a possibility if you're widowed or if you and your spouse or partner pass away at the same time. In situations like this, it's best to name a highly trustworthy adult custodian as the beneficiary or to work with an attorney to set up a trust to manage and distribute the funds. Whatever you do, don't name the child as the beneficiary—the law prohibits anyone from receiving a life insurance payout if they aren't the age of majority (which could be 18 or 21 depending on your state).

• **Consult with an attorney if you have a disabled or special needs child.** You'll want to set up life insurance for a disabled or special needs child in a way that doesn't impact his or her eligibility for certain government programs like Medicaid. The best way to do that is to work with an attorney to set up a trust to benefit the child.



- **Avoid naming your estate as a beneficiary.** Naming your estate as a beneficiary is a bad idea because it leads to a long (and potentially costly) legal process known as probate. For this reason, it's a better idea to name a person, people or organization as the life insurance beneficiary.

- **Know that there's several ways to benefit a charity.** Leaving money to a nonprofit organization is one reason people take out a life insurance policy. There are four ways to benefit a charity: by naming it as a beneficiary; by making it both the owner and the beneficiary of a life insurance policy; by adding a charitable-giving rider to a life insurance policy; and by working with a community foundation.

- **Get help with other special situations.** There can be tax consequences and other issues if the policyholder and insured aren't the same person. Ditto if you live in a community property state and don't name your spouse as a beneficiary. Avoid any tangles by turning to your insurance agent or attorney for advice.

Get help with naming beneficiaries and with all things life insurance by contacting your local WPA sales representative who can walk you through the entire process. If you don't have an agent to work with, contact the WPA Home Office. We can assist you in getting coverage directly or through one of our sales representatives. The key is to start today.

If you need to update the beneficiaries on your WPA life insurance or annuity policy, please contact your local WPA sales representative or our Home Office at 412-231-2979.

How do I change my life insurance beneficiaries?

There are scenarios in which you may decide to change your beneficiary, ranging from marriage or divorce to the birth or adoption of a child. Whatever your reason, there are general life insurance beneficiary rules you must follow. For instance, if you decide to make a change, simply altering your will to reflect the new beneficiary won't be enough. To do so properly, you must request the change with your life insurance company by submitting the new beneficiary's information. Call our Home Office at 412-231-2979 for more details.

Will my beneficiaries have to pay taxes on the proceeds of my life insurance policy?

Good news! When considering the death benefits of a life insurance policy, the payout is generally free from any income tax to your selected beneficiary or beneficiaries. That said, there are circumstances in which the proceeds a beneficiary receives could be considered as taxable income. Check with you WPA sales representative or attorney for specifics.



One potato, two potato



From top: Fingerling, Sweet, Purple, Red, White and Yams

William Vasvary, CEC, ACE, MBBQ, (Chef Béla) is an instructor at the Mount Holly Campus of Rowan College at Burlington County, NJ. He is a member of the American Culinary Federation, a Master BBQ Cook, and judge of the Kansas City Barbeque Society.

Potatoes are a common staple in many parts of the world. The potato has its roots (pardon the pun) in South America; the Andes mountains to be precise. They grow on roots underground and appear as tubers, which is the part we consume. There are many types of potatoes, and they come in different shapes and colors. They can be eaten hot or cold, mashed or fried, cooked au gratin casserole-style, or made into potato pancakes or potato salad.

When buying potatoes, look for a clean skin, firm body and no eyes or exterior blemishes. They come in three sizes: size A is the largest and includes those over 2½ inches in diameter; size B, which have a diameter of 1½ to 2½ inches; and size C, the smallest potatoes which measure ¾ to 1½ inches.

There are a number of common potato varieties available in just about any food market produce section:

- **New Potatoes** are small and immature which means their starches have not fully developed. They are high in moisture with a thin skin.
- **Fingerlings** have a great flavor, and their shape is small and long.
- **Purple Potatoes** have purple skin and purple flesh. This potato is mealy, which means it is denser than the waxy potato variety.
- **Red Potatoes** have a white texture, and their skin is red; they are great for boiling or steaming.
- **Russet or Burbank** is your common potato. This potato has a variety of uses in cooking, from frying to baking to boiling for mashed.
- **White Potatoes** are a popular variety with waxy, tender flesh. They are also known as **All-Purpose**. **Yukon Gold** is the most popular of the white potatoes.
- **Sweet Potatoes** have a dry yellow flesh with a mealy texture. They are good for boiling, baking and pureeing. They can be used to make bread, pie puddings and other desserts, and are extremely popular for holiday meals, such as Thanksgiving.
- **Yams** are entirely different than the above-mentioned types. They are not as sweet as sweet potatoes but can replace them in recipes. This type of potato is originally from Asia, but they also can be found in Africa, South America, and the southern United States.

Nutritionally, potatoes are high in carbohydrates that are readily digested and are a reliable source of vitamins B and C and potassium. It should be noted that if you boil potatoes, they will lose a percentage of vitamin C, so bake, roast or fry them.

When buying potatoes, you should consider the type you need based on the following information:

- **Mealy Potatoes** have a high starch content and thick skin with a low sugar content. They will fall apart when boiled and are good for whipped or pureed for soups.
- **Waxy Potatoes** have a low starch content and are very moist with a very thin skin. These are best for boiling because they are so moist. If you fry or bake them, they will not firm up but remain soft and soggy.

Potato recipes will usually tell you what type to use, but if you have a choice, experiment to find what your family prefers. Remember, you can boil, bake, saute, pan fry, deep fry or steam. If you want really good French fries, blanch them in hot oil, rest them, then deep fry them.

Now, go into the kitchen and enjoy many potato recipes for breakfast, lunch, dinner, picnics and festive events with your family and friends!

I wish everyone a very healthy and prosperous New Year 2024. May you carry out all your desires to the fullest!

Kolbász Potato Hash

2 tablespoons vegetable oil
3 large potatoes, peeled & cut into small cubes
½ teaspoon salt
¼ teaspoon black pepper
1 small onion, peeled & chopped
1 pound kolbász, cut into ¼-inch pieces
1 red bell pepper, diced small
1 green bell pepper, diced small
3 cloves garlic, minced
¼ teaspoon red pepper flakes

Pour the vegetable oil into a large skillet and, using medium heat, cook the potatoes for 7 to 10 minutes until they are halfway cooked through, stirring occasionally.

Add the onion and cook for another 3 minutes, continuing to stir.

Add the kolbász, peppers, garlic and red pepper flakes, stirring well, then reduce the heat and cook until the potatoes are cooked through along with the peppers and kolbász.

Taste and adjust seasoning with salt and pepper to your liking.

Serve with eggs for breakfast or by itself for dinner.



Potato & Leek Cream Soup

¼ cup butter
3 leeks, white & pale green parts only, sliced
1 tablespoon garlic, chopped
Salt & black pepper to taste
1 quart chicken broth
1 tablespoon cornstarch
5½ cups potatoes, peeled & diced small
1 tablespoon onion powder
2 teaspoons garlic powder
2 cups heavy cream

Melt butter in a saucepan over medium heat, then add leeks, salt and pepper and cook until the leeks are tender, about 15 minutes. Add the chopped garlic and cook another 5 minutes.

In a small mixing bowl, stir the chicken broth together with the cornstarch to create a smooth mixture, then pour over the leek mixture in the saucepan.

Bring the mixture to a boil, then reduce heat and add the garlic and onion powders.

Reduce the heat, then add the heavy cream and simmer until potatoes are tender, about 30 minutes. Taste and adjust flavor with salt and pepper.

Remove saucepan from the heat and blend the soup with an immersion hand blender until very smooth.

Serve hot in bowls to your guests.

Garnish with garlic croutons for extra flavor.

Raggmunk

(Swedish Potato Pancakes)

1½ pounds Yukon Gold potatoes, raw & firm
1 cup all-purpose flour
½ teaspoon baking powder
1 teaspoon salt
¼ teaspoon black pepper
1 cup milk (plus ½ cup, if needed)
¼ cup sweet onions, grated
2 whole eggs
Canola oil

Peel, rinse and grate the raw potatoes into a bowl of very cold water. Drain the potato shreds using a colander and, using your hands, press as much moisture out as possible. Cover with a paper towel and set aside.

In a separate bowl, whisk together the flour, baking powder, salt, pepper and 1 cup of milk to make a very smooth batter. Stir in the grated onion and eggs to make a slightly thin batter, whisk the mixture until combined. Add more milk, if needed. Then, stir the potato shreds into the batter.

Heat a griddle or large skillet to 350°F and coat with a small amount of canola oil; you may have to apply a small amount between each batch during cooking.

Pour ¼ cup of batter onto the griddle or skillet and cook until golden on the bottom, then flip over and cook until golden on the bottom side.

Garnish and serve with a dollop of sour cream and chopped fresh parsley.

For extra flavor and eye appeal top with smoked salmon.



Eligibility Rules for Year 2024-2025 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, 2024.
- b) Scholarship grants are awarded to full-time undergraduate students only if they are accepted by or are currently attending an accredited college, university, school of nursing, technical or trade school.
- c) Grants are awarded based on the student's plan of insurance:
 - Applicants with the Special Juvenile Term to Age 25 plan are eligible for a ONE-TIME \$500 grant, **OR**
 - Applicants with any Whole Life plan with a \$5,000 minimum face amount are eligible for a ONE-TIME \$2,000 grant.
 - Conversion from the Juvenile Term plan to a Whole Life plan is permitted to be eligible for the larger grant. This must be completed before submitting your scholarship application.
- d) All 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: WPFA Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233 or may be downloaded from the Association's website at www.wpalife.org.
- e) **All Applicants** must complete ONE (1) of the following requirements:
 - Submit a one-time essay on a topic that is meaningful to you, limited to between 150-200 words.
 - Either attend a current WPA branch event/project, which must be approved and verified by a Branch Officer, **OR** participate in a current community service project, proof of which must be detailed and verified by the Event Coordinator. Such verification from either the Branch Officer or Event Coordinator must be submitted by the student to the WPA Home Office by the application deadline date. You may also submit a photograph of your participation for publication in *William Penn Life*.
 - Write an article for publication in *William Penn Life*, approved at the Editor's discretion.
- f) All applications, essays, documents and articles must be signed and dated by the student applicant and submitted either via the U.S. Postal Service to the WPFA Scholarship Foundation, Inc. at the address listed in section (d) above, **OR** via email to scholarship@wpalife.org, **OR** via fax to 412-231-8535. Materials submitted by anyone other than the student applicant will not be considered. All applications, essays, articles and other documents (excluding proof of enrollment) must be postmarked, emailed or faxed by **Friday, May 31, 2024**. Items postmarked, emailed or faxed after that date will not be considered.
- g) All applicants must submit proof of enrollment for the Fall 2024 academic term. Such proof of enrollment must be mailed and postmarked, emailed or faxed to the WPA Home Office by **Friday, August 30, 2024**.
- h) Scholarship grants will be awarded to the applicant by the Executive Committee of the WPFA Scholarship Foundation, Inc. on a one-time basis. **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 the eligibility requirements stated herein have been met.**
- i) If for any reason the recipient does not attend the school after receiving the grant, it must be returned to the WPFA Scholarship Foundation, Inc.
- j) 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.*



WPFA 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**. 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). Please help our tree "grow" and assist young members reach their educational and professional dreams.

Our Newest Leaves

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

**In Memory of
Deceased Members
Branch 88**
(Branch 88 - Gold Level)

**With Support from
The Wilson Group**
(Gold Level)

**In Honor of Our
Loyal Members**
*(Verhovay Home Association)
(Gold Level)*

**Al & Mary Nagy Family
Alice Education
Alex Jr. Trades
Bettyann Healthcare**
(Bettyann Nagy - Bronze Level)

**In Honor
of our
Veterans**
*(Maris A. & Cynthia L. Glass)
(Bronze Level)*

**In Loving Memory of
Violet, Ernest
and Kathleen Sarosi**
*(Richard E. Sarosi)
(Bronze Level)*

**In Memory of
Anne and Alex
Chobody**
*(Joseph Chobody)
(Bronze Level)*

**In Memory of
Ernest J. Mozer Sr.
from Daughter
Christine and Family**
(Christine Baldyga - Bronze Level)

**Thanks for the
Memories
David and Alexis
Kozak**
(Bronze Level)

**Jean Robertson,
We Miss You.
Your Loving Family**
(Bronze Level)

**Suzanne Patrick
James Patrick
Michael Patrick**
(Timothy Klodnick - Bronze Level)

**Douglas Truesdell
Br. #18 Auditor
Loyal Member & Friend**
(Bronze Level)

**Tamas Markovits
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**Pauline Frost-Kulscar
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**Ursula Markovits
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**Carol Truesdell
Br. #18 Treasurer
Loyal Member & Friend**
(Bronze Level)

**Thomas House
Br. #18 Auditor
Loyal Member & Friend**
(Bronze Level)

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

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

Name: _____

Address: _____

Telephone: _____ Email: _____

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

Line 1: _____

Line 2: _____

Line 3: _____

Line 4: _____

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

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

How to build a snowman

There's still plenty of winter left, which means there's still plenty of time to have some wintertime fun. One of our favorite wintertime activities is building a snowman. What makes this activity so very special is that you need just the right type of snow to make your own Frosty or Olaf. The snow needs to be slightly wet, and that usually happens when the temperature is very close to freezing. If it's much colder than that, the snow will be very dry and like powder and won't hold together very well. If it's much warmer, the snow will be slushy and melt too quickly.

What makes snowman building even more special is that it's something that's more fun to do with your family or a bunch of friends. You'll be happy to have help when it comes time to lifting the snowman's head!

Our thanks to *literacyshed.com* for providing the instructions for building a classic snowman.

What you need:

Freshly fallen snow (slightly wet), an old hat, an old scarf, a carrot, 2 large twigs, 12 stones or pieces of charcoal and a grown-up (optional, but helpful).

What you do:

- Scoop up two handfuls of snow. Squash your hands together to make a snowball.
- Slowly roll your snowball in the snow. Don't try and move too quickly.
- Keep rolling the ball in the snow. It needs to be the right size for the snowman's body.
- Next, make a ball for the snowman's head. It should be about half the size of the body.
- Ask a grown-up to help you lift the head onto the body.
- Next, push the wide end of the carrot into the head to make its nose. Stick one twig on each side of the body to make its arms.
- Place 3 stones as buttons on the snowman's body.
- Place 2 stones on its head to make eyes. Use the rest of the stones to give it a smile.
- Tie the scarf around the snowman's neck and pop the hat on its head.

OPTIONAL: You can make a taller snowman by making another snowball that's smaller than the body but larger than the head and placing it between the body and head.



Help us build up our community on Facebook and Twitter by sharing photos safely @WPALife and #wpalife. Make sure you tag #snowman and #WPALife and share us with family and friends.

Scenes from our branch



Branch 1



Branch 14



Branch 800



Branch 26



Branch 28



Branch 88



Branch 89



Branch 132



Branch 132



Branch 800



Branch 296



Branch 349

Christmas parties 2023



Branch 1 Bridgeport, CT

By Jim Ballas

Our branch Christmas party was held on Dec. 14 at Testo's Restaurant, Brooklawn Avenue in Fairfield, CT. It was a wonderful evening of sharing and fellowship.

We ordered from the menu, which included choices for dinner. We were served family-style salad, and everyone chose a dinner, including pasta dishes, chicken choices, seafood selections and more.

A brief business meeting followed. A summary of the mission projects our branch participated in throughout the year was shared.

Thanks to Bill Bero and Jim Ballas for coordinating this event.

Our branch donated to the Nourish Bridgeport program, which provides food for those in need in our community. We also gave gift cards to the United Congregational Church Sunday School children.

Hope everyone had a Merry Christmas. We are now in the heart of winter with cold and snow. Best wishes to everyone with the arrival of the new year.

Branch 8 Johnstown, PA

By Alexis Yuhaz Kozak

Greetings from Johnstown, PA! Best wishes to all of you for a healthy and blessed 2024.

Branch 8 was thrown a curve ball for our annual Christmas party in December. Nevertheless, with our "forever Hungarian" spirit, we were able to have a very nice party that was totally different from previous parties.

Previously, we held our party at a church hall and basically did all our own traditional cooking. But, a few weeks before this past year's party, we were notified that the hall had an emergency closing

due to a broken steam pipe. To make matters worse, they could not find parts needed and had no idea when they would be able to allow people to occupy and would have to go under inspection before opening again.

You can imagine trying to get another facility or even restaurant reservation at that busy time of the year.

Anthony's Restaurant was able to squeeze us in, with the help of our members Joe and Deb Oliver. Food and, most importantly, the company was wonderful. Santa even showed up. I must admit it was nice being served for a change instead of serving.

Word of our changed venue did not get out to everyone on time due to lack of communication. We apologize if we missed anyone from RSVPing.

Branch 8 plans on making this up by having a "Spring has Sprung" get-together sometime in May. We need your help! Anyone that is interested, please contact Branch President David Kozak 814-242-1111 or email him at davidm610@aol.com. This way, we can contact you with information about place and date. We are hoping our branch members will attend.

A side note: I want to thank Richard Sarosi and his Cleveland church ladies for the most delicious *csiga* noodles. We bought the noodles at the WPA General Convention, and they bring back so many memories. Keep up the great work and get ready for another order!

For any insurance or annuity information, please allow me to help. Call Alexis Yuhaz Kozak at 814-242-0000.

Stay warm and safe.



Branch 8 distributed these party favors and gift bags to members who attended their branch Christmas party.

Branch 9 Hazleton, PA

By Dora S. McKinsey

Hello from Branch 9 Hazleton, PA. We hope everyone had very enjoyable and healthy holidays.

A new year has begun. It's hard to believe that 2024 is here. My prayer this year is for all of us to show more kindness and tolerance to those around us, friend and stranger alike. We are all experiencing rough times, and a little bit of kindness can have a magical effect on those suffering.

For the Holiday Baskets program, our branch donated Aldi gift cards to four families in the community who are experiencing financial difficulties. All were very appreciative of the thoughtfulness of William Penn Association to provide much needed assistance, especially at this time of year.

In lieu of a branch Christmas party, a gift card was mailed to each of the branch's juvenile members.

February brings Valentine's Day. May you spend it with a loved one.

Our thoughts and prayers go out to those who have lost a loved one. No matter how much time has gone by, it is still sometimes a struggle.

Now would be a good time to examine your life insurance needs and also the beneficiaries on your policies. If you need any informa-

tion or help or have questions on your coverages, please contact Branch Coordinator Sara Barra at s_mckinsey@hotmail.com.

To quote Jimmy Carter: "The only things that we can truly give to each other are the only things that we truly need--an ear to listen, a heart to care, a word of encouragement and a hand to help."

In this new year, may you be the one who is a giver of these gifts.

Stay safe and healthy!

Branch 14 Cleveland, OH

By **Richard E. Sarosi**

Happy New Year 2024. May God bless you with a safe, healthy, prosperous, loving and joyous new year.

There were a few events I attended as the 2023 year was coming to a close.

On Nov. 18, the Cleveland Hungarian Scout Folk Ensemble celebrated its 50th Anniversary with a dance performance and Hungarian sing-along, marking 50 years of Hungarian traditions, music and costumes. All former and current dancers participated, at times completely filling the stage with dancers. It was a night to remember.

The Annual Cleveland Hungar-

ian Congress (*Magyar Társaság*) and Ball took place on Nov. 25. The Hungarian Scouts performed in traditional Hungarian formal attire and performed the Hungarian court dance. Harmonia provided the wonderful Hungarian music for dinner and dancing. Several members were recognized for their involvement in the Hungarian Community.

The Branch 14 Christmas party took place on Dec. 2. Santa and Mrs. Claus were our special guests. Dr. U.R. Awesome entertained our children with his incredible bubble making skills. Bubbles of all shapes and sizes were floating everywhere. The children even received a bubble making kit to practice for next year. A lunch of delicious pizza and salad was enjoyed by all.

It is important to support and encourage our students in their education and career goals. They represent the future, and they have educational opportunities available to them which would not be possible without your financial support of the Association's Scholarship Foundation.

To moms and dads of our WPA students who will soon be growing out of their juvenile policies: it is time to have your children sign up for their adult policies. As parents, be an example and follow in the footsteps of your parents and

grandparents by purchasing a WPA life insurance policy for yourself, your spouse and most of all, your children. Remember, it is a requirement of the WPFA Scholarship Foundation (*please see the rules on page 8 of this issue*). Contact your local WPA sales representative for information and to sign up.

We welcome Liliana Double and Violet Adkins as new members of William Penn Association. Their mother is Melanie Adkins.

Branch 14 meetings are held on the first Wednesday of the month beginning at 7:00 p.m. at St. John Byzantine Catholic Church, 36125 Aurora Road, Solon, OH (the corner of Aurora Road and Liberty Road). We do not meet in the summer or winter. Branch 14 adult members and adult guests are welcome to attend.

Our tentative schedule meeting dates are as follows:

- March 6
- April 3
- May 1
- June 5
- Sept. 4
- Oct. 2
- Nov. 6
- Dec. 4, 2024

Our annual Christmas party is tentatively set for Saturday, Dec. 7, at Mentor Presbyterian Church, 5855 Hopkins Road, Mentor OH. Time to be announced.

Please call Branch President Caroline Lanzara at 216-970-2769 or Branch Secretary/Treasurer Richard Sarosi at 440-248-9012 with questions regarding the scheduled meeting dates.

We remember those WPA members who have passed away or may have recently lost a loved one. Our hearts are heavy with the recent passing on Dec. 12, 2023 of Alan J. Varga. Alan was a member of our WPA tour group on our trips to Hungary.

We also lost on Dec. 27, 2023, former WPA National President Elmer E. Vargo. "Uncle Al" was

NEXT DEADLINE

The next issue of William Penn Life will be a combined March/April 2024 issue. All submissions for that issue will be due in our office by March 5, 2024.



married to Elizabeth “Betty” Vargo, my mom’s sister. We extend our condolences and sympathy to the families of Alan Varga and Al Vargo at this difficult time. May our friends, family and WPA members who are no longer among us, rest in peace.

Get well wishes are being sent to all of our members and friends, who might be feeling under the weather, dealing with health issues or recovering from a surgery. Please keep them in your prayers and thoughts.

Happy birthday and happy anniversary wishes are being sent to all of our members and Home Office staff who are celebrating a January/February birthday and/or anniversary.

It is important to keep in touch with someone you haven’t seen or talked with in a long time. It is so good to have contact, take an interest to say “Hi” and catch up on how everyone is doing. Take extra time to call, write, email or text. Better still, plan a visit if you can. It is worth the effort you made to contact them.

It is equally important to remember family and friends who are in hospitals, rehabilitation facilities, nursing homes and extended care facilities. Call ahead to check if visits are permitted. Everyone loves to receive cards, notes, telephone calls, visits 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 26 Sharon, PA

By Barbi Tew

The year 2024 is here, and we wish everyone a happy and healthy new year. May your year be filled with adventures, happiness and memories that will last a lifetime.



Thomas McDonough of Branch 26 runs as a member of the University of Pittsburgh track and field team.

Members again collected new or slightly worn winter coats, hats, gloves and scarfs for men, women and children. We even had a few dog sweaters. We collected and delivered a pickup truckload to St. Vincent DePaul. We also agreed to donate gift cards to help victims of domestic abuse at the local Women’s Center.

Congratulations to Scholarship recipient Thomas McDonough, who is attending the University of Pittsburgh. Tommy is on the track and field team and recently ran the first race of the season called the “Icebreaker” at Youngstown State University. More than 100 participants attended the Icebreaker, where Tommy finished sixth in the 400 meters.

The branch Christmas party luncheon was held on Dec. 10. It was a great time had by all. A longtime WPA member commented how great it was to see how much the children have grown from year to

year, and now their children are attending.

If you have any life insurance or annuity questions or needs, I am here for you. Call Barbi Tew at 412-779-9279.

Branch 27 Toledo, OH

By Paula Bodnar

Happy New Year to all members. Hope everybody had a very merry Christmas with all your loved ones.

It’s that time of year again to remind everybody to make sure your beneficiaries are up to date along with any name changes.

If you have any questions about your WPA policy, you can reach out to Alan Szabo at 888-428-8452. Feel free to leave him a message and he will get back with you.

Branch 28 Youngstown, OH

By Kathy Novak

Happy 2024! Wishing everyone a wonderful, healthy and prosperous new year.

Thank you to WPA for the support given to the branches of the Association by providing assistance for local Christmas parties.

Branch 28’s family Christmas party was held Dec. 2. It was so nice to be able to return to an in-person event. Members were invited to an open house event, allowing them to stay as long as they wish.

We were so happy that Santa and Mrs. Claus (Miklos and Nicholle Schauer) were available to spend the afternoon with us.

The Aut Mori Grotto Clowns mingled with the children, providing hand-shaped balloons and other little handouts.

Christmas carols were sung, with Evie Byers leading the group.

A pizza, salad and dessert buffet was available for everyone to help themselves during the afternoon.



Chairman of the Hungarian Room Committee Jonathan Naser and his mother Joann, along with WPA Chair of the Board Kathy Novak, welcomed visitors to the Hungarian table during the annual open house sponsored by the Nationality Classrooms at the University of Pittsburgh's Cathedral of Learning.

Santa and Mrs. Claus visited with the children and presented each with a monetary gift and gift bag, as an elf took photos. Forms with QR codes were placed at each table which guests could scan and then view the photos taken during the day.

Thank you to everyone who helped make the day go smoothly.

Leftover gifts were donated to the Youngstown Community Kitchen to be given to children visiting the facility for meals during the holidays.

As part of WPA's Holiday Basket program, Branch 28 donated funding and items to four local charitable organizations.

It was so nice that the Nationality Classrooms at the University of Pittsburgh held their holiday open house on Dec. 3. All the ethnic-themed rooms were decorated for the holidays and open for visitors to see. The main hall once again offered ethnic food for purchase and free entertainment. At the Hungarian Room table, Jonathan and Joann Naser joined me in welcoming guests and offering Hungarian pastries. I was so glad to greet and chat with the many happy people stopping at our table.

Prior to the Christmas season, the annual ecumenical Thanksgiving service was held at Holy Apostles Parish, which was open to all local churches.

Please remember to continue

supporting the WPA Scholarship Foundation. Your donations are greatly appreciated by so many recipients of Foundation grants.

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

Best wishes to all those celebrating a birthday or anniversary.

We offer our sincere sympathy to all who have recently lost a loved one. Special thoughts go to the family of former WPA National President and Vice Chair of the Board E. E. "Al" Vargo, who passed away in December. May he rest in peace.

For information about WPA products, please call Alan at 330-482-9994 or Kathy at 330-746-7704.

Have a Happy Valentine's Day. Show those you love a little extra attention and affection.

Branch 34 Pittsburgh, PA

By Marguerite McNelis

Happy 2024! Hope everyone had a blessed Christmas and a happy, healthy and safe New Year. Hope the groundhog doesn't see his shadow on Feb. 2. Happy Valentine's Day everyone!

The holidays are over, but hopefully the New Year's resolutions aren't!

Really can't complain much about the weather this year because it certainly has been a mild winter and hopefully will continue

on that road until spring.

Please take a moment and pray for 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.

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

Oh, my! How can it be almost Valentine's Day already? Seems like only yesterday that the Christmas and New Year's holidays were celebrated. Well, Happy Valentine's Day.

Thank you to all our branch members and to all branches and members of WPA across the country. In 2023, you made a difference in the lives of all students and staff in New Palestine, OH with your 1,200-plus cards and messages.

Branch 44 finished 2023 with a branch family holiday party which approximately 50 adults and juvenile members enjoyed. Thanks to Elek the Elf for standing in so successfully for Santa.

We collected a car full of non-perishable food items for the Holiday Baskets, as well as many bags of bags for the Stadlers to make into sleeping and sitting mats for the homeless. We also held a raffle, the proceeds of which will allow us to participate in a 2024 community activity. More about that in the next issue.

Four families received Holiday Baskets from our branch, including:

- a single working mother with a 19-month-old child;
- a father, who was just laid off, with four boys ages 1 to 12 years old;
- a family of four with two teenagers, one blind, and with one member who has a peanut allergy.

(We were especially careful with this basket); and

- a senior couple with serious medical issues.

All remaining food items were donated to an Akron food bank. Thank you. Thank you. Thank you.

Happy birthday to all who are celebrating a happy occasion. Congratulations to the newlyweds and new parents.

We offer our support to all military personnel, especially for those who may be far from home.

Get well soon to any members feeling under the weather.

And condolences to those who have lost a loved one.

Branch 44 sends warmest wishes to each of you.

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

If you have a suggestion for a 2024 branch activity, contact any branch 44 officer.

Branch 51 Passaic, NJ

By Christine Baldyga

Branch 51 held its annual family Christmas party on Dec. 3. Several of our members traveled quite a distance to join us, and we are grateful for that. The party was well attended, and we hope to have even more members attend in 2024. Everyone enjoyed the food and fellowship and had a very nice afternoon.

We thank the WPA Home Office and Board of Directors for their financial support which helped make a very delightful Christmas gathering.

We were pleased to distribute Holiday Baskets to four families in our area who are less fortunate, which helped to brighten their Thanksgiving. We are thankful that WPA continues to support this program.

The branch will host a memorial Mass for deceased members at St. Stephen's R.C. Magyar Church in Passaic, NJ on Sunday, March 17 at



This food, donated by members of Branch 44, was distributed to four families and a food bank in the Akron area during the recent holiday season.

9:00 a.m.

We will also hold our annual food collection on the same day, with donations being provided to a local food pantry.

Wishing good health and happiness to everyone in 2024.

Branch 88 Rural Valley, PA

By Joe Chobody

Branch 88 hopes all had a very Merry Christmas and a Happy New Year.

The branch held its family Christmas party on Dec. 3 at the branch social hall. Christmas carols played as the children lined up to tell Santa their Christmas wishes. Treat bags were handed out to all the children and refreshments served.

Thanks to branch officers Dennis and Kathy Chobody, Sam and Sandy Mikita and Joe Chobody for making sure the party was a success.

Also, thank you to the Home Office for the generous donation and to Shawn and Kim Smith of Fox's Pizza in NuMine for donating pizza for the party.

The branch is already planning the annual Founder's Day party to be held in March 2024. More information will be made available to our members soon.

Branch 89 Homestead, PA

**By Mark S. Maskarinac
and Lisa S. Toth-Maskarinac**

Branch 89 hopes everyone had the merriest of Christmases and the happiest of New Years to start off 2024.

We thank all of you who helped make our baking project a success. We trust you enjoyed the holiday morsels. We shipped as far south as Georgia and as far west as Arkansas, and all arrived safely.

Our Christmas party was a huge success and well attended. This time, instead of having a balloon person making creations for young and old alike, we went with a face painter, which was absolutely loved by both adults and children. Some of his drawings consisted of various cartoon and TV figures, Steelers logos and even a free hand Notre Dame insignia on the arm of Branch Vice President Mark Maskarinac.

Special birthday wishes go out to branch member Justin Toth on Jan. 3 and to Lisa on Jan. 27. This year is a milestone for Lisa, and we decided to celebrate with dinner on the beach at Tybee Island in Savannah, GA, with her cousin Sue and Sue's family. So nice to spend a happy occasion with family members and to escape the cold and snow.

We will soon start gearing up for our two annual golf outings, scheduled for June and August. Keep watching for further information in the issues to come.

Branch 89 would also like to congratulate branch member Matt "Pikachu" Toth and Alexis Vargo on their recent engagement. We are so happy for you both and look forward to celebrating your special day with you.

We extend our sympathy to Christine Beveridge and Susan Kowadlo on the recent death of their mother, Ruth Hlavaty. Ruth was a long-time member of not only Branch 89 but also The First Hungarian Reformed Church of Homestead. Ruth and her family were close friends to Lisa and her family and even attended our wedding 16 years ago. Ruth was a woman of many talents and will be greatly missed.

Branch 89 also extends sympathy to the family and friends of branch members Gerald Domonkos and John Flaherty, both of whom passed away in recent months. May God be with their families during this difficult time.

We promise to have a lengthier article next time. Time was not our friend this time.

Take care and do something nice for someone. It takes far less effort to offer a smile or a kind word than to complain and be negative.

Branch 129 Columbus, OH

By Debbie Lewis

Welcome 2024! Wishing you and your family are blessed this year with good health and happiness throughout 2024. Please keep in touch with family and friends that you have not been able to see in person--a call or a card would help brighten their day.

Hope everyone had a blessed Christmas. Here in the Columbus area, we had temperatures in the

low 60s on Christmas Day. Great weather for people traveling, but we did miss a White Christmas. Hope everyone also had a safe and happy New Year.

We held our branch Christmas party on Dec. 9. Everyone enjoyed being able to see old friends and meet new ones. We had approximately 85 adults and 45 children attending.

The Hungarian Cultural Association of Columbus once again catered the meal and, as usual, did a fantastic job.

We started off with the traditional Hungarian meal for adults and also served a children's meal.

After that, we had a visit from Santa. All the children had a good time telling Santa what was on their wish list. There were many pictures taken individually with the kids and also many family pictures. Gifts and goody bags were given out to all the children; we also had door prizes for the adults.

Thanks to all the many people who helped with the party from organizing it, to setting it up and cleaning up after the party. A big "Thank You" to the Home Office for their financial support to make this another great Christmas party.

We took part in the Holiday Basket program by donating gift cards to local families. Thanks again to the Home Office for your financial support for these great programs.

Important dates for February are: Mardi Gras (Feb. 13), Valentine's Day (Feb. 14) and Presidents' Day (Feb. 19).

Important dates for March are: Daylight Savings Time begins (turn clock ahead 1 hour on March 10), St. Patrick's Day (March 17), Spring begins (March 19) and Easter (March 31).

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

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

We also extend our sincere sympathy to all who have recently

lost a loved one. Please keep them all in your thoughts and prayers.

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

Branch 132 South Bend, IN

By John E. Burus

Happy New Year to all members of William Penn Association! Looking forward to a new year of fraternalism and giving back to the community as much as we can.

Winter has arrived in the South Bend area but without snow, which is odd for us.

The Branch 132 Christmas party was held on Dec. 10 at the Mishawaka Barnaby's Pizza Pub. We had a good turnout in our 14th year of hosting the Christmas pizza party. Everyone had a good time and good pizza, and the children all received gift bags for Christmas. So nice to see them all smile!

The next South Bend Branch 132 regular meeting will be held on Tuesday, March 12, at the Martin's Supermarket Deli (second floor) on Ireland Road, South Bend at 5:00 p.m. It's time to start planning for the branch summer picnic of 2024. Tentative date is Sunday, July 28, at a new location to be revealed later, so save the date!

Branch 226 McKeesport, PA

By Judit Ganchuk

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

Happy 138th Founders' Day to William Penn Association on Feb. 21. Cheers to another 138 years of helping families through tough times.

I, for one, am excited for the

leap year!

Thank you to all those who generously donated to the branch's hats and mittens/gloves drive for the local Head Start pre-school program in McKeesport: Janet Sparico, Malvene Heyz, Malvene Harris, Shelby Harris, Donna Elyes, Judit Borsay, Denise Hurley, Cathy Trunzo, Alyssa Trunzo-Hutchinson.

We are thankful we were able to host our branch's children's Christmas party in McKeesport. Big thank you to Santa's elves, Zak Hutchinson, Jay Trunzo, and especially our branch officers for preparing a wonderful Christmas party

Parents and grandparents had a great time with the kids, enjoyed games, won prizes, decorated cookies and ate a delicious luncheon with tasty Chik-Fil-A chicken and mac-n-cheese!

Even jolly old St. Nicholas attended our party, met with the children and listened to their Christmas wishes. The branch gifted each child a Wendy's Frosty keychain tag and bag of goodies.

We pray for the family and friends of Carolyn Halas. We had mentioned her during this past year of ups and downs, and she passed away after Thanksgiving. She and her family have been WPA

members for decades and always attended WPA picnics and events. She will be missed dearly. Also, we ask that you please pray for the family and friends of Joan M. Kuczler. May they rest in peace.

We postponed the December regular meeting until March. Our branch's general meetings are held quarterly, and our next regular meeting is scheduled to be held Tuesday, March 26, at 6:00 p.m. Please plan on attending so we can plan bigger and better things with you and your family in mind.

Do you have good news you'd like us to share? Call or text message the branch at 412-566-7191 or find our private Facebook Group online. If you're on Facebook, we'd love to have you join our group. Make sure to "like" the main William Penn Association page on Facebook, too!

Branch 249 Dayton, OH

By Mark Schmidt

Well, here we are--2024! Having survived Thanksgiving, Christmas, New Year's and all the traveling, buying and eating--especially the eating--I now have a resolution for 2024: lose those extra pounds! But

regardless what your New Year's resolution is, I am wishing you success. We need all the luck we can get.

The Magyar Club of Dayton held its annual Christmas dinner at the Presidential Banquet Hall on Dec. 3. The food was very good, almost as good as the company, and a grand time was had by all.

We had a wonderful time at Scene 75 for the branch children's Christmas party. After the pizza, chicken wings, fruit, veggies and cookies were devoured, all the kids bolted out the door and into what can only be described as a kid's ultimate indoor fantasy: video games, laser tag and putt-putt, carousel, roller coaster, bouncy houses, mini-bowling, go-cart track, bumper cars, drop zone and more arcade games than the state fair. Watching the kids was like herding cats, hectic but fun.

Not much else going on in January and February except planning for this year's activities. If you have any ideas please contact me at amschmidt@msn.com or 937-938-0198. My poor, tired brain needs all the help it can get.

One idea I've been kicking around is a kid's fishing day. I have 20 or so fishing poles for all skill levels, and if I can get a venue

Help us help our youth

Since 1972, William Penn Association has awarded our young members more than \$3 million in scholarship grants. It is only through the generosity of people like you that WPA can continue to offer this support to our children seeking to improve their lives through education. With your help, our children can transform the world and our communities. With your help, we can make an impact on the future. Make your donation payable to "WPFA Scholarship Foundation, Inc." and mail to: **WPFA Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233-1821.**





Branch 296 Secretary Mary A. Kelly-Lovasz (right) and fellow branch member Leanne Lovasz (left) delivered boxes of personal care items on behalf of the branch to the Kilowatt Kloset at Acmetonia Elementary School in Cheswick, PA. Accepting the donation on behalf of the school was Allegheny Valley School District Social Worker, Danielle Britton (center).

and enough help we can have a hot dog lunch and help teach kids how to fish. I did this for several years at the WPA Picnic at Scenic View. I have been told many of the kids looked forward to the activity every year. And it was great to get other parents involved, and we even caught lots of fish. Once kids fish, they are hooked on a great past time, pun intended.

Mark your calendar for the EEHE (Eastern European Heritage Experience) on April 27, 11:00 a.m. to 8:00 p.m. There will be food trucks, arts and craft tables, singing, music, dancing, group displays and ethnic food, desserts and beer from Eastern European clubs in the Dayton area including Hungarian, Polish, Czech, Slovak and others. The event is being held in the Old North Dayton ethnic area on the American Czech-Slovak Club's ground. We are coming together under one roof to raise awareness of and to celebrate what it means to be of Eastern European descent.

We remember those loved ones and friends who have passed to the other side. To their family and friends, even though your heart is heavy, I hope you smile warmly with many fond memories of those loved and lost.

Be extra vigilant washing your hands and I hope your vaccinations are up to date with the big three of viruses (RSV, flu and COVID) running rampant now. Get lots of sleep and keep those immune systems healthy. Be extra careful on the snow and ice.

Happy birthday and anniversary to those celebrating these two months, especially you Valentine Day sweeties. Nothing better than a new baby; whether wrapped in a diaper or a glamorous dress on February 14th.

And for all our complaining and moaning about the snow and cold, remember that "Winter is the time for comfort, for good food and warmth, for the touch of a friendly hand and talk beside the fire. It is time for home." —Edith Sitwell

Branch 296 Springdale, PA

By Mary A. Kelly-Lovasz

The British progressive rock band The Moody Blues sang "Time waits for no one, at all. No, not even you" in their 1978 single "Driftwood". Although that song is 46 years old, its meaning is timeless,

because it's true, that time does not wait for anyone. 2024 is still a new year and I say we confidently move forward, appreciating and savoring every moment.

Our Branch 296 Christmas party was held in mid-November, which seems like a while ago. Our response to an earlier event was quite good and we may keep this in mind as we begin our '24 party planning.

Weird Eric the Magician, was up first, entertaining our guests with his energetic flair, and keeping the energy going for our visitor from the North who brought smiles to everyone's faces. If I'm not mistaken, Santa Claus arrived at our party in a bright red car! He told me that his sleigh was in the shop getting a few repairs. Each child got to spend some Santa time, and he found each child on his 'nice' list. A friendly elf was a party guest, too, making the experience even brighter with her infectious laugh and smile!

The festivities continued with a terrific catered lunch, topped off with tasty desserts donated by our members. There were lots of treats, smiles and memories created that afternoon. I guess you could say that it was time well-spent!

Springdale's Lower Valley Food Ministries was the grateful recipient of the multitude of non-perishable items brought by our Christmas guests. This local food pantry services residents of Cheswick, Harmar, Harwick and Springdale, and their volunteers noted that your response was greatly needed. The previous year's donations were tremendous, but honestly, your contributions this time weighed down my Outback! Thank you, again, Branch 296 Members.

We greatly appreciated the WPA Home Office's allotment to our party, as well as our members who offered their time and efforts. You may have shopped, planned,

donated, set up or cleaned – we value your friendship and fraternalism! Our party was successful due to everyone pitching in.

Branch 296 again participated in the WPA Holiday Basket program. Three deserving individuals received Walmart gift cards, and monetary gifts were given to the Mount Saint Peter Food Bank, the Saint Vincent de Paul Society and Knead Community Café. Each of the organizations serves New Kensington and the Upper Allegheny Valley with food, funds for paying rent or utility bills or with learning a skill for future employment.

The “Kilowatt Kloset” offers personal hygiene products and gently used clothing for students at the two campuses of the Allegheny Valley School District. We appealed to our branch members requesting donated items for the students. Again, your outpouring of kindness did not disappoint!

In early December, my husband John and our daughter Leanne accompanied me to the Acmetonia Elementary School building to meet school district social worker Danielle Britton, MSW, to drop off the donations. Ms. Britton happily showed us the new elementary version, adding that this is a student-driven program for their peers in this building, and at Springdale High School. Students sort out the donations, displaying them for their peers, as if they were shopping in a store.

“We want this to be a positive experience” Ms. Britton further explained, showing us the hygiene product storage and displays, including the private area to try on clothing. Teachers and staff members can recommend this experience for students to the social worker. No questions asked. Their items are discreetly bagged and the students return to their classrooms with a little more confidence. This could even be a life-changing experience for

some. Plus, the students running the Kilowatt Kloset are growing in understanding and consideration for others. Looks like a win-win for everyone involved.

The updated WPFASF, Inc. scholarship eligibility rules and application are in this issue, and it will truly benefit you to review everything before you apply. Contact me at the Home Office with any questions at: 412-231-2979, ext. 128, or via email at mkelly@wpalife.org. May 31 is the deadline to apply and submit one of the other documented requirements. Don't delay. Remember, time waits for no one. Not even you!

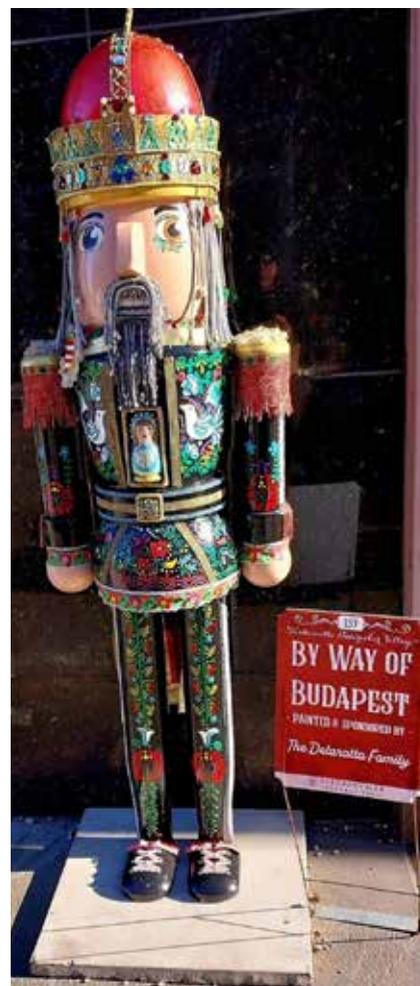
Happy anniversary and birthday wishes to our Branch 296 members on their special days in January and February. Branch 296 President Diane Torma, I've got you on my mind.

WPA was founded 138 years ago this February by 13 determined coal miners who thought it would be a good idea to start an organization that looked out for their own. It was a great idea in 1886 and endures to this day. Life insurance combined with fraternalism really are timeless ideals. This could be a good time to review your insurance needs, too. Why not contact our WPA agent Noreen Fritz, who will spend the time with you to discuss your annuity and life insurance questions at 412-821-1837 or noreen.fritz@comcast.net.

If you have any news to share, please contact me at 724-274-5318 or makelly367@verizon.net.

Our Branch 296 meetings for this year will be held on the following dates: March 21, April 18, May 16, Sept. 19, Oct. 17 and Nov. 21. All meetings will be held at the Eat'n Park Restaurant at Pittsburgh Mills (Tarentum) beginning at 6:00 p.m. Please join us! If there are any changes to the dates or times, I will let you know in the branch news in this publication.

Stay warm and be well!



This life-size nutcracker representing Hungary stands guard over the Steubenville (OH) Nutcracker Village.

Branch 349 Weirton, WV

By Joyce Nicholson

We held our fun-filled branch Christmas party on Dec. 2. We requested donations of pet food and pet supplies for the Jefferson County Humane Society and Animal Shelter in exchange for a raffle ticket for our party prizes. The response was tremendous! The volunteers at the shelter were so thankful for the many donations for the animals from our branch party attendees. And, Santa was thrilled to see the many good children and adults attending the Christmas party. We thank the Home Office for its support. We couldn't do it without you.

Also, our branch participated in the annual Holiday Baskets program by donating to two families and two organizations. Again, thank you WPA Home Office for matching funds for this worthwhile community project.

The Ohio Fraternal Alliance application for the 2024 Scholarship Program is now available. Applicants must be an Ohio resident and must be a member of a participating OFA fraternal society, such as WPA. Deadline for submission is April 1. If you would like to receive an application form, please email me at jen567476@yahoo.com or text to 740-264-6238.

Don't forget to support the WPGA Scholarship Foundation. Donations are tax deductible and can be sent to the Home Office. If you had been awarded a scholarship, consider paying it forward. Every dollar received is appreciated by another student receiving your donation. No donation is too small. Thank you for all your past and continuing donations. Our branch pledged a donation to the WPGA Scholarship Foundation during General Convention in October.

As I write this, the Steubenville Nutcracker Village is winding down for the 2023 holiday season. It is the world's largest collection of life-size nutcrackers on display in historic downtown Steubenville, OH. The exhibit of over 200 full-scale nutcrackers is free and open to the public 24 hours a day, with additional events and activities on select days. One of the newest nutcrackers for this year was Mr. Hungary "By Way of Budapest". Mark your calendars for next year's expanded displays of nutcrackers and entertainment, Nov. 26, 2024 to Jan. 4, 2025.

Our next branch meeting will be held Sunday, March 17, at 6:00 p.m. at 63 Meadow Lane, Wintersville, OH. We will be planning for our 2024 projects.

This edition's interesting fact: "The Queen's Gambit" is a popular

Netflix series. The title refers to a frequently played chess opening. Although the original story is fictional, the TV series was inspired by the life of Judit Polgar, a real-life chess prodigy from Hungary.

Polgar is widely regarded as the most successful female chess player of all time. She achieved the title of chess grandmaster at the age of 15, making her the youngest person to ever receive this prestigious title. Throughout her career, she reached as high as eighth place in the world rankings. Polgar retired from the tournament business in 2014.

Today, she continues to contribute to the world of chess by training the Hungarian men's national team, giving master classes and developing her own chess program for students. The programs are now part of the national curriculum of Hungarian elementary school to develop creativity, logical thinking and responsibility, as well as mathematics and reading.

In September 2024, the International Chess Federation Chess Olympiad will take place in her home city, Budapest. She already has a young talent in mind who will be competing: Hungarian Kata Karacsonyi.

We wish happy birthday to branch members with January/February birthdays. Best wishes to members with anniversaries.

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

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

Remember your loved ones on Valentine's Day in February.

If you have any news you wish to share with us, please contact me. You can call on Alan Szabo for all your insurance needs at 330-482-9994. For information about our branch activities, please call Joyce Nicholson at 740-264-6238.

From our branch to you, we wish you a very happy, blessed and safe 2024.

Branch 800 Altoona, PA

By Joan B. Ballash

It's a new year and we're finishing January and heading into February. It's time for me to admit that winter is upon us. Fortunately, I don't have to fret about driving in bad weather. In 2023, my husband Victor and I signed up to use the Blair Senior Service van. Our first trips were pleasant and educational with very friendly and helpful drivers. I had no idea the vans transported so many people to so many places. What a great service!

Branch 800 participated in the Holiday Basket program by providing supermarket gift cards to each of five local families. Thank you to the Home Office for sponsoring this endeavor.

Once again, we express our appreciation to Dan and Dennis Greiner for making all the arrangements for the Christmas party.

As I write this, much of the world is in turmoil. Lent begins Feb. 14. Let's use this season of sacrifice to increase our prayers for world peace.

Best wishes to all those celebrating special events these two months. May you have joy throughout 2024.

Sincere condolences to those mourning the passing of a loved one. May you have the support of family and friends.

If you have news to share, call 814-931-1712.

The beginning of the year is a good time to review your insurance needs. Branch Coordinator Bob Jones can assist you in evaluating your situation. Call him at 814-932-8609.

Branch meetings are held on the second Tuesday of the month at Our Lady of Lourdes Education Center, 873 - 27th St., Altoona. All adult members are welcome.

Stay warm and be a blessing to someone today.

EXCERPTS OF THE MINUTES OF THE 40TH GENERAL CONVENTION OF THE WILLIAM PENN ASSOCIATION HELD ON OCTOBER 7-8, 2023 (Sat-Sun) AT THE DOUBLETREE BY HILTON HOTEL PITTSBURGH, GREEN TREE, PA

October 8, 2023 (Sun)

1. CALL TO ORDER: Chair of the Convention Katherine E. Novak welcomed the Delegates to the 40th General Convention and called the Convention to order at 9:00 a.m.

Chair Novak expressed that it has been her honor to serve as Chair of the Board during the past four years. She thanked everyone who helped make the Convention a success. She also thanked all the delegates for their participation.

She then stated the parliamentary procedures for the Convention.

Chair of the Convention Novak called upon the Chair of the Sergeant-at-Arms, Michael J. Chobody, to introduce himself and his Committee Members: Michael J. Chobody, Chair; David S. Kozak; and Justin L. McKinsey.

2. PLEDGE OF ALLEGIANCE: Chair Katherine E. Novak led the assembly in the Pledge of Allegiance to the Flag of the United States of America.

3. MOMENT OF SILENCE: Chair Novak asked the General Convention for a moment of silence for deceased members of the Association.

4. CHAIR OF CREDENTIALS COMMITTEE / REPORT SUBMITTED: Chair of the Convention Novak called upon Cassandra Holmes, Vice Chair of the Credentials Committee, for the Credentials Committee Report.

The William Penn Association Board of Directors, in compliance with Article 2, Section 204, Point 1, of the WPA By-Laws, unanimously approved the following as members of the Credentials Committee. Vice Chair Holmes introduced the members of the Credentials Committee: Katherine E. Novak, Chair; Cassandra Holmes, Vice Chair; James W. Robertson; and Richard E. Sarosi.

The Credentials Committee met on Saturday, October 7, 2023, at 5:00 p.m. in the Carnegie Board Room at the DoubleTree by Hilton Hotel, Pittsburgh, Green Tree, PA.

The Credentials Committee certified that the Chairs of 21 Delegate Districts submitted reports of election of delegates to National Vice President/Secretary Cas-

sandra Holmes. A total of 48 delegates were elected and certified by National President/Secretary Cassandra Holmes on September 18, 2023, with names appearing in the October, 2023 issue of William Penn Life.

On July 20, 2023, National Vice President/Secretary, Cassandra Holmes, confirmed a Delegate was ineligible to serve as a Delegate for District #10. National Vice President/Secretary, Cassandra Holmes, certified First Alternate, Judit Borsay, as Delegate in representing District #10.

On July 20, 2023, National Vice President/Secretary, Cassandra Holmes, confirmed that an Alternate Delegate was ineligible to serve as an Alternate Delegate for District #17.

On July 20, 2023, National Vice President/Secretary, Cassandra Holmes, confirmed that an Alternate Delegate was ineligible to serve as an Alternate Delegate for District #14.

On July 24, 2023, National Vice President/Secretary, Cassandra Holmes, disqualified all Delegates and Alternates of District #13 due to election meeting procedural errors.

On July 24, 2023, National Vice President/Secretary, Cassandra Holmes, disqualified all Delegates and Alternates of District #17 due to election meeting procedural errors.

On August 7, 2023, National Vice President/Secretary, Cassandra Holmes, disqualified all Alternates of District #11 due to election meeting procedural errors.

On August 7, 2023, National Vice President/Secretary, Cassandra Holmes, disqualified all Alternate Delegates of District #19 due to election meeting procedural errors.

On August 7, 2023, National Vice President/Secretary, Cassandra Holmes, disqualified all Delegates and Alternates of District #20 due to election meeting procedural errors.

On August 8, 2023, National Vice President/Secretary, Cassandra Holmes, was informed that Delegate, Jessica Chobody, of District #14 would not be able to attend the WPA's 40th General Convention. National Vice President/Secretary, Cassandra Holmes, certified First Alternate, Michelle Chobody, as Delegate in representing District #14.

On September 1, 2023, National Vice President/Secretary, Cassandra Holmes, was informed that Delegate, Antoinette M. Kosheba, of District #12 would not be able to attend WPA's 40th General Convention. National Vice President/Secretary, Cassandra Holmes, certified First Alternate, John J. Torma, Jr., as Delegate

in representing District #12.

On September 8, 2023, National Vice President/Secretary, Cassandra Holmes, was informed that Delegate, Pauline A. Frost-Kulcsar, of District #2 would not be able to attend WPA's 40th General Convention. The Alternate Delegate was contacted on September 8, 2023, to ask if she would be able to represent District #2 as their Delegate. The Alternate Delegate did not respond by the September 15, 2023, deadline. Delegate District #2 will have only two Delegates.

On September 14, 2023, National Vice President/Secretary, Cassandra Holmes, was informed that the Delegates and First Alternate Delegate from District #1 would not be able to attend WPA's 40th General Convention. The District Chair was informed that the Second Alternate would be notified as second replacement Delegate. On September 15, 2023, National Vice President/Secretary, Cassandra Holmes, was notified that the Second Alternate would not be able to attend. Therefore, Delegate District #1 will have no Delegate representation at the 40th WPA General Convention.

From the Delegate Certification letters presented at the registration desk, this Committee hereby certifies forty-eight (48) Delegates and twelve (12) Ex-Officio Delegates, for a grand total of sixty (60) Delegates who have registered for the 40th General Convention of the William Penn Association.

Motion made by Joyce E. Nicholson that the Delegates of the Convention accept the report of the Credentials Committee. The motion was seconded by Anne Marie Schmidt and the motion carried.

5. ROLL CALL: Secretary of the Convention Ronda L. Konesky called the roll. Secretary Konesky reported that a quorum was present for the 40th General Convention.

Delegates representing William Penn Association's 40th General Convention were sworn in by David M. Kozak.

6. AGENDA / APPROVAL:

Motion made by Richard E. Sarosi for the Delegates to approve the agenda with the provision that any matter appropriate to the Convention be added. The motion was seconded by James W. Robertson and the motion carried.

7. NATIONAL PRESIDENT GEORGE S. CHARLES, JR. / REMARKS: National President George S. Charles, Jr. stated it was an honor to serve the Association as President and thanked all in attendance for their time, commitment, and willingness to serve. He also stated that it would be his last WPA General Convention as President of the Association.

8. DIANE M. TORMA, NATIONAL VICE PRESIDENT/ TREASURER / FINANCIAL REPORT: National Vice President/Treasurer Diane M. Torma welcomed the Delegates to the 40th General Convention. She then presented the financial report on William Penn Association covering the last four years.

9. BY-LAWS REVIEW: Chair of the Convention Novak introduced the members of the By-Laws Committee: Katherine E. Novak, Anne Marie Schmidt, David M. Kozak, Debra A. Lewis, Joyce E. Nicholson, James W. Robertson, George S. Charles, Jr., Cassandra Holmes Diane M. Torma, Steven F. Charles and Ralph F. Manning, Esq.

Chair of the Convention Novak called upon National Vice President/Secretary Cassandra Holmes, to review a summary of the proposed By-Laws Amendments for the benefit of the assembled delegates.

10. APPROVAL OF BY-LAWS:

Motion made by James W. Robertson to amend the WPA By-Laws by deleting the current By-Laws and inserting in their place the proposed By-Laws presented to and amended by the 40th General Convention and further authorize that the officers may change minor wording which may be required by the various insurance departments. The motion was seconded by Cassandra Holmes and the motion carried.

Motion made by David M. Kozak that the newly approved By-Laws be immediately placed into effect subject to the approval of the Pennsylvania Insurance Department. The motion was seconded by Debra A. Lewis and the motion carried.

Motion made by Cassandra Holmes that the 40th General Convention hereby authorize the Administration Committee of the Association to correct any typographical errors that might appear in the By-Laws adopted at this convention, to renumber articles, sections, and sub-paragraphs in codifying the same so as to place them in proper order without changing the context, intent, and purposes thereof. The motion was seconded by George S. Charles, Jr. and the motion carried.

11. CHAIR OF THE NOMINATING COMMITTEE / REPORT SUBMITTED: Chair of the Convention Novak called upon Chair of the Nominating Committee George S. Charles, Jr. to introduce the members of the Nominating Committee and give the Committee's report: George S. Charles, Jr., Chair; Steven F. Charles, Vice Chair; David M. Kozak; and Anne Marie Schmidt.

In accordance with the By-Laws, Section 204 2(a), the Nominating Committee met on October 7, 2023, at 3:00 p.m. All candidates for National Director were asked to complete a questionnaire and submit a letter

of interest by mail or email no later than September 8, 2023, to the National President. The Nominating Committee recommends to the 40th General Convention, the following six (6) candidates for National Director: Michael J. Chobody, Debra A. Lewis, Joyce E. Nicholson, Katherine E. Novak, James W. Robertson and Richard E. Sarosi.

Chair of the Nominating Committee Charles asked the six (6) candidates nominated for National Directors to stand and do they accept their nomination. All answered in the affirmative.

The Nominating Committee recommends to the 40th General Convention the following six (6) candidates for Alternate Director: Christine M. Baldyga, John E. Burus, David S. Kozak, Miklos R. Schauer, Jennifer Sullivan and Diane M. Walker.

Chair of the Nominating Committee Charles asked the six (6) candidates nominated for Alternate Director to stand and do they accept their nomination. All answered in the affirmative.

Motion made by George S. Charles, Jr. that the Delegates of the 40th General Convention accept the report of the Nominating Committee for National Directors. The motion was seconded by David M. Kozak and the motion carried.

Chair of the Convention Novak asked three times if there were any nominations from the floor for the position of National Directors. There being none, nominations were closed for National Director.

Motion made by Anne Marie Schmidt that the Delegates of the 40th General Convention close the nominations for National Directors. The motion was seconded by Steven F. Charles and the motion carried.

Chair of the Convention Novak asked three times if there were any nominations from the floor for the position of Alternate National Directors. There being none, nominations were closed for Alternate National Directors.

Motion made by George S. Charles, Jr. that the Delegates of the 40th General Convention accept the report of the Nominating Committee for Alternate Directors. The motion was seconded by Joyce E. Nicholson and the motion carried.

Motion made by George S. Charles, Jr. that the Delegates of the 40th General Convention vote, by unanimous approval, the following six (6) to the office of National Director of the Association: Michael J. Chobody; Debra A. Lewis; Joyce E. Nicholson; Katherine E. Novak; James W. Robertson; Richard E. Sarosi. The motion was seconded by Michael J. Chobody and the motion carried.

Motion made by George S. Charles, Jr. that the Delegates of the 40th General Convention vote, by unanimous approval, the following six (6) for Alternate Directors of the Association: Christine M. Baldyga; John E. Burus; David S. Kozak; Miklos R. Schauer; Jennifer Sullivan; Diane M. Walker. The motion was seconded by Richard E. Sarosi and the motion carried.

12. INSTALLATION OF NEWLY ELECTED BOARD OF DIRECTORS/ALTERNATE DIRECTORS:

David M. Kozak administered the oath of office to the newly elected National Directors. He then administered the oath of office to the newly elected Alternate National Directors.

13. CHAIR OF THE RESOLUTIONS COMMITTEE / REPORT SUBMITTED: Chair of the Convention Novak called upon Anne Marie Schmidt, Chair of the Resolutions Committee, for presentation of the Resolutions. Chair Schmidt introduced the members of the Resolutions Committee: Anne Marie Schmidt, Chair; Diane M. Torma, Vice Chair; Debra A. Lewis; and Joyce E. Nicholson.

The 40th General Convention in regular session hereby resolves that regardless of the number of days the General Convention shall be in session, the honorarium for each of the elected Delegates and Ex-Officio Delegates present at the Convention shall be established at \$1,500.00.

Moved by Debra A. Lewis, seconded by James W. Robertson and the 40th General Convention adopted the resolution.

The 40th General Convention in regular session hereby resolves that the Delegate mileage reimbursement be consistent with the IRS mileage reimbursement as allowed by law.

Moved by Michael J. Chobody, seconded by James W. Robertson, and the 40th General Convention adopted the resolution.

The 40th General Convention in regular session hereby resolves that the number of National Directors be six (6) members for the ensuing four-year term.

Moved by Joyce E. Nicholson, seconded by Michael J. Chobody and the 40th General Convention adopted the resolution.

The 40th General Convention hereby resolves that the National Vice President/Secretary shall insert the effective date of approval of the WPA By-Laws by the Pennsylvania Insurance Commissioner in Article 27, and they shall apply to all benefit certificates of membership issued or assumed on or after said date.

Motion made by Diane M. Torma that the 40th Gen-

eral Convention adopt the resolution. The motion was seconded by Steven F. Charles and the motion carried.

The 40th General Convention hereby resolves that the Delegates of the 40th General Convention approves, accepts, and ratifies the actions of the National Officers and Board of Directors for the years 2019 through 2022.

Motion made by Diane M. Torma that the 40th General Convention adopt the resolution. The motion was seconded by Cassandra Holmes and the motion carried.

Motion made by Anne Marie Schmidt, seconded by Steven F. Charles and the Delegates of the 40th General Convention adopted the following Resolution:

WHEREAS, the Board of Directors of the William Penn Association is charged under the Association's By-Laws with the ultimate duty to manage the Association's investments and property, and

WHEREAS, the Association's assets must be available to serve many purposes, including without limitation:

- The payment of benefits to the holders of benefit certificates;
- Promote and celebrate the Hungarian heritage and other ethnic cultures;
- Fraternal Activities to enhance the interest of current members in the Association and to attract new members; and
- Charitable and benevolent activities.

NOW THEREFORE BE IT:

RESOLVED by the 40th General Convention of the William Penn Association that the Association's Board of Directors is directed to continuously review the Association's investments and properties;

FURTHER RESOLVED that the Association's Board of Directors is authorized to take whatever actions may be necessary to dispose of non-productive assets, as the Association's best interests may require.

Motion made by Anne Marie Schmidt, seconded by Debra A. Lewis and the Delegates of the 40th General Convention adopted the following Resolution:

WHEREAS, the fraternal and charitable activities of William Penn Association are of crucial importance to keeping current members involved in the Association's affairs and

WHEREAS, said fraternal and charitable activities are absolutely essential if the association is to attract new members and

WHEREAS, said fraternal and charitable activities enhance the opportunities for the Association and its

members to play a constructive and benevolent role in society,

NOW THEREFORE, BE IT:

RESOLVED, by the 40th General Convention of the William Penn Association that the General Convention recommends that the Association's Board of Directors provide the necessary funds for the Association and its branches to carry out fraternal, charitable, and benevolent activities including, but not limited to:

- Scholarship grants;
- Bowling and golf tournaments;
- Membership picnic;
- Supporting publication of Hungarian books for easier learning of the Hungarian language;
- Supporting boy and girl scout activities;
- Continuing to have the Hungarian language taught either in our branches or in area schools or by financially supporting similarly operated classes;
- Continuing publication of the William Penn Life;
- Financial support of parishes or congregations of whatever religious denomination;
- Sponsoring tours to Hungary and to other countries to accommodate our much faceted membership;
- Financial support of a repository for the historical records of William Penn Association;
- Continuing to sponsor family Christmas parties as a fraternal activity; and
- Continuing to sponsor Christmas and Easter basket programs for those in need.

14. CHAIR AND VICE CHAIRS OF THE BOARD:

National President Charles announced the names of the newly elected Chair and Vice Chairs of the Board of Directors: Katherine E. Novak, Chair of the Board; Joyce E. Nicholson, Vice Chair of the Board; Debra A. Lewis, Vice Chair of the Board.

Chair of the Convention Novak announced the names of the newly appointed Officers: George S. Charles, Jr., President/CEO; Cassandra Holmes, Chief Administrative Officer/CAO; Diane M. Torma, Chief Financial Officer/CFO; Steven F. Charles, Chief Operating Officer/COO.

15. WPFASF REPORT:

National V.P./Treasurer Diane M. Torma read the donations received for the WPFASF.

16. CONVENTION ADJOURNED:

Motion made by Anne Marie Schmidt and the Delegates of the 40th General Convention adjourned the meeting.

Respectfully submitted.
Ronda L. Konesky
Convention Secretary

WILLIAM PENN ASSOCIATION

BY-LAWS

As amended and adopted at the 40th General Convention
held October 8, 2023, in Pittsburgh, Pennsylvania
Effective date: October 8, 2023.

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THE BY-LAWS

OF WILLIAM PENN ASSOCIATION

ARTICLE 1

THE ASSOCIATION

Section 101. NAME AND REGISTERED OFFICE

The name of this corporation is William Penn Association (the "Association"), a fraternal benefit society, incorporated in Pennsylvania, not for profit, without capital stock. The Association is designated as a tax exempt Section 501 (c)(8) fraternal beneficiary society by the U.S. Internal Revenue Service. The registered office of the Association shall be domiciled in Pittsburgh, Pennsylvania.

Section 102. BUSINESS AND PURPOSES

The Association shall exercise all other powers granted by the laws of the Commonwealth of Pennsylvania and the various jurisdictions wherein it is licensed to do business. The Association's mission statement shall be as follows:

1. Conduct its business as an outstanding fraternal benefit society and provide for payment of death, disability, annuity, and other benefits for its members and their beneficiaries.
2. Render service to its members and perform cultural, charitable, educational, patriotic and religious work.
3. Provide scholarships to its qualifying members, through the William Penn Fraternal Association Scholarship Foundation, Inc.
4. Promote and provide charitable contributions to worthy organizations and causes throughout the world through the William Penn Association Foundation, Inc.
5. Promote and celebrate the Hungarian heritage and other ethnic cultures.

Section 103. SEAL

The official seal is a circle around two clasped hands, inscribed, "Founded 1886". Outer circle is inscribed, "WILLIAM PENN ASSOCIATION, Pittsburgh, PA."

Section 104. GOVERNMENT

The Association will have a representative form of government, operating on the Lodge System through branches and will be subject to the Act.

Section 105. MEMBERSHIP

1. Membership or ownership shall be extended to any person with a valid United States social security number or taxpayer identification number.
2. An Adult Benefit Member shall have the right to vote at all meetings of the Branch in which he or she is a Member and to hold office unless the right is restricted by or is in accordance with these By-Laws. An Annuitant Member who maintains a minimum annuity balance of \$500.00 shall be deemed to be an Adult Benefit Member.

3. Application for Juvenile Benefit Membership and insurance may be made on behalf of a potential juvenile member by an adult with an insurable interest.

4. A Benefit Member may be assigned to a Branch of his or her own choosing or to a Branch in or near said Member's residential area. A Benefit Member cannot transfer to another Branch within one (1) year prior to a Delegate District Election Meeting unless his or her primary residence has changed. All transfers shall require the approval of the President/CEO or CAO upon the Member's written request for transfer.

ARTICLE 2

THE GENERAL CONVENTION

Section 201. GOVERNING BODY

1. The General Convention shall be the highest governing body of the Association and shall consist of Delegates elected as provided in Section 205 of these By-Laws, together with the ex-officio Delegates. The ex-officio Delegates shall consist of the Corporate Officers, Directors, and National Advisory Committee members.

2. The elected Delegates shall constitute not less than two-thirds (2/3) of the total number of Delegates certified to attend the General Convention. At any Regular or Special Session of the General Convention, a quorum shall consist of a majority of all elected and ex-officio Delegates certified to attend.

Section 202. REGULAR SESSIONS

The General Convention shall be held every fourth year in the United States.

Section 203. CONVENTION OFFICERS

The Chair and Vice Chairs of the Board shall be the Convention Chair and Vice Chairs. The Board shall designate the Convention Parliamentarian and the Convention Secretary.

Section 204. COMMITTEES

1. CONVENTION COMMITTEES - The Chair of the Board shall propose to the Board, from the list of certified Delegates, a Nominating Committee, a Credentials Committee, a Resolutions Committee, an Election Committee and other necessary committees for transacting the business of the General Convention. The Chair of the Board and the President/CEO shall be ex-officio members of all Committees.

2. NOMINATING COMMITTEE - The Nominating Committee shall nominate candidates for Directors and Alternate Directors. Nominations may also be made from the floor of the General Convention.

Section 205. DELEGATES, ALTERNATE DELEGATES AND ELECTION

1. QUALIFICATIONS - Any candidate for Delegate or Alternate Delegate to the General Convention must be an Adult Benefit Member of the established Delegate District to which his or her Branch is assigned and qualified as follows:

a. Attained age twenty-one (21) through age seventy-two (72), effective on January 1 of the year of the General Convention, has been an Adult Benefit Member of the Association for at least two full calendar years prior to his or her election as a Delegate or Alternate Delegate, and is a legal resident of the United States.

b. A Certificate holder who is competent to vote shall have the right to vote at Delegate District meetings.

c. Must not be an employee of the Association or any of its subsidiaries, or an officer appointed by the Board; provided, however, that nothing in this subparagraph (c) shall prevent the Corporate Officers from serving as ex-officio Delegates if they are otherwise qualified.

d. Must not be a Full-time Agent, General Agent, Agency Manager, or Member engaged in business dealings with the Association or any of its Branches or subdivisions wherein he or she derives significant monetary gain or an Immediate Family Member of any of the foregoing; provided, however, that Branch Coordinators and Part-time and Special Agents are eligible to serve as Delegates if they are not also Full-time Agents, General Agents, Agency Managers, or engaged in business dealings with the Association or any of its Branch subsidiaries wherein they derive monetary gain and if they are otherwise qualified.

e. Must not have any financial obligations to the Association and may not be a person who is directly involved in litigation or a written claim against the Association except for claims under a certificate of insurance.

f. Must not have a termination of his or her employment with the Association less than four (4) years prior to a Delegate District meeting; provided, however, that nothing in this subparagraph (f) shall prevent former Directors and Corporate Officers from serving as ex-officio Delegates if they are otherwise qualified.

g. Must not have been a director, alternate director, officer or employee of any organization similar to or in competition with the Association or a delegate or an alternate delegate to any other fraternal benefit society convention within four (4) years prior to the date scheduled for District Delegate elections; provided, however, that nothing in this subparagraph (g) shall prevent any person from serving as an elected, ex-officio, or Alternate Delegate to the General Convention pursuant to a merger or similar agreement between the Association and any alliance, fellowship, or society in the United States having similar aims to those of the Association.

2. CHALLENGES/BOARD TO DETERMINE - The Board shall determine whether a challenged Delegate is or is not qualified to be a Delegate to the General Convention.

a. A challenge to the qualifications of a Delegate may be initiated by the Chief Administrative Officer or may be made by an Adult Benefit Member.

b. Any challenge of a Delegate or an Alternate Delegate initiated by the Chief Administrative Officer must be raised no later than thirty (30) days prior to the date of the next Regular Session of the General Convention; or, in the case of an ex-officio Delegate, within ten (10) days of his or

her appointment. In every case, the Chief Administrative Officer shall give written notice of the charges specified to the challenged Delegate or Alternate Delegate by certified mail, return receipt requested, or courier, with evidence of receipt no later than thirty (30) days prior to the date of the next Regular Session of the General Convention; or, in the case of an ex-officio Delegate, within ten (10) days of his or her appointment.

c. Any challenge of a Delegate or an Alternate Delegate made by an Adult Benefit Member must be received by the Chief Administrative Officer, by certified mail, return receipt requested, or courier, with evidence of receipt, within ten (10) days after the Delegate's or Alternate Delegate's election; or, in the case of an ex-officio Delegate, received by the Chief Administrative Officer on or after forty-five (45) days, but no later than thirty (30) days, prior to the date of the next Regular Session of the General Convention. The Chief Administrative Officer shall give written notice of the charges specified to challenged Delegate or Alternate Delegate by certified mail, return receipt requested, or courier, with evidence of receipt, within ten (10) days after the completion of the elections for all of the Delegates and Alternate Delegates; or, in the case of an ex-officio Delegate, no later than thirty (30) days prior to the date of the next Regular Session of the General Convention. Should the Chief Administrative Officer be challenged as a Delegate, the challenge shall be filed with the Chief Financial Officer, who shall give the proper notice.

d. The challenged Delegate shall be afforded the opportunity to appear personally, at his or her own expense, before the Board to answer the charges, or the challenged Delegate may answer the charges in writing by certified mail, return receipt requested, or courier, with evidence of receipt, within ten (10) days of receipt of notification of said challenge. The decision of the Board as to whether the challenged Delegate is or is not qualified shall be made at the next regular meeting or special meeting of the Board. The decision of the Board shall be final. Where all Delegates and Alternate Delegates of a challenged Delegation are determined not to be qualified, said Delegation shall not be represented at the General Convention.

3. DELEGATE DISTRICTS - Based upon the membership of the Association, as of December 31 of the year prior to the General Convention, the Board shall establish the number of Delegates to be certified. To give representation to as many Adult Benefit Members as possible, Branches that do not have a sufficient number of Members to elect a Delegate shall be joined with another Branch. In this way, there will be a sufficient number of Members to elect additional Delegates. The Board shall determine which Branches shall be joined together to form a Delegate District.

4. DELEGATES AND ALTERNATE DELEGATES

a. Each Delegate District shall be entitled to elect one or more Delegates for a four (4) year term or until their successors are elected and certified by the Chief Administrative Officer.

b. Each Delegate District, on a separate ballot, shall elect up to an equal number of Alternate Delegates who shall be certified as Alternate Delegate by the Chief Ad-

ministrative Officer. Each nominee for Delegate or Alternate Delegate may declare himself or herself for both or either of the positions of Delegate and Alternate Delegate, as the case may be, and may be a candidate for both Delegate and Alternate Delegate on each of the two separate and subsequent elections pursuant to Section 205.6.b hereof.

5. NOTICE OF ELECTIONS - Election of General Convention Delegates shall be held on the first to the fifteenth of the month, which is four months prior to the General Convention. Notice of the date, time and place of the meeting shall be given to the Chief Administrative Officer by certified mail, return receipt requested, by hand delivery, or by courier, facsimile or electronic mail, with evidence of receipt, on or before one hundred fifty (150) days prior to the General Convention and to the Branch members in accordance with the provisions of Article 14 of these By-Laws.

6. DELEGATE DISTRICT ELECTIONS - Delegate District elections shall be conducted according to the following rules and procedures:

a. The Board shall appoint each District Chair. Each District Chair will establish the date, time and place for that District's election at a neutral public venue. The District Chair shall conduct the District meeting, and shall appoint a recording secretary to record the minutes. Nominations for Delegates and Alternate Delegates may be made from a nominating committee appointed by the Delegate District Chair. Nominations may also be made from the floor by those members in attendance. The attendance of a nominee at the Delegate District meeting is not mandatory. A register shall be maintained at the Delegate District meeting and signed by all Adult Benefit Members voting at the meeting. Proxy voting shall not be permitted for any purpose.

b. The candidates in each Delegate District who receive the highest number of votes shall be the elected Delegates to the General Convention. In a separate election at the same Delegate District meeting, the candidates for Alternate Delegate receiving the highest number of votes shall be the Alternate Delegates to the General Convention. Alternate Delegates shall be ranked by the number of votes received. In the event of any or all tie votes for Delegate(s) or Alternate Delegate(s), the election shall be decided by lot drawn by the candidates involved in the presence of the District Chair.

c. Each District Chair shall, by certified mail, return receipt requested, courier, hand delivery or electronic mail with evidence of receipt, submit the election results to the Chief Administrative Officer within ten (10) days after said election. Failure to make complete and timely submission shall result in disqualification of the subject Delegation unless the failure to comply is excused by the Board for good cause, at the next regular meeting or special meeting of the Board. The decision of the Board shall be final.

7. CERTIFICATION OF DELEGATES ELECTION AND PUBLICATION- The names of the Delegates and Alternate Delegates elected, together with the names of the ex-officio Delegates to the General Convention, shall be published in the official publication of the Association

in the issue preceding the General Convention. The listing shall constitute an official list of Delegates and Alternate Delegates for the General Convention, and upon the election of Delegates to the General Convention, the term of office of previously elected Delegates shall cease. The publication shall be deemed sufficient notice to all Members. The Chief Administrative Officer shall file with the Credentials Committee the certification listing the names, offices held and addresses of all ex-officio Delegates to the General Convention.

8. DISTRICT CHAIR EXPENSES - The expense allowance of the District Chair shall be determined by the Board and paid by the Home Office.

Section 206. POWERS OF THE GENERAL CONVENTION

The General Convention powers and procedures shall be decided by the Board and shall include, but not be limited to:

1. Adoption of Agenda.
2. Establishment of honorarium, mileage expense and travel per diem fees for Delegates.
3. Adoption of Charter and By-Law Amendments.
4. Election of the Board of Directors and Alternate Directors.
5. Installation of the elected Board of Directors.

Section 207. SPECIAL SESSION OF THE GENERAL CONVENTION

1. A Special Session of the General Convention shall consist of the elected Delegates and the ex-officio Delegates certified to the last General Convention. Should any ex-officio Delegate no longer hold any official position, his or her successor shall replace him or her as an ex-officio Delegate.

2. A Special Session of the General Convention shall be called by the Chair of the Board, either at the request of a two-thirds (2/3) majority of the Board, or on petition signed by not less than two-thirds (2/3) of the Delegates qualified to attend the Special Session as provided in Section 208. The Agenda of the Special Session is limited to the business stated in the call notice. The call shall precede the opening of the Special Session by at least thirty (30) days, during which time any Delegate's qualifications may be challenged pursuant to the same procedure as set forth in these By-Laws, but subject to the following time limitations:

a. All challenges to a Delegate's qualifications shall be made within five (5) days after the call for a Special Session.

b. Within five (5) days after the challenge is received, notice of the challenge shall be given to the challenged Delegate in writing.

c. The Board shall give the challenged Delegate the opportunity to answer the challenge within ten (10) days after giving notice.

d. The Board shall make its decision as to whether or not the challenged Delegate is qualified at least five (5) days prior to the date of the Special Session.

e. If the time limits are not adhered to, the challenge shall be dismissed and the Delegate shall be qualified to attend the Special Session. If the time limit is adhered to, the Board may render its decision without the challenged Delegate's participation.

Section 208. CONVENTION ACTION BY MAIL

If a matter arises between Regular Sessions of the General Convention and does not require a Special Session, the Board, by majority vote, shall order a referendum vote by mail or electronic mail, with evidence of receipt. Each Delegate to the General Convention shall be sent an announcement by certified mail, return receipt requested, courier or electronic mail, with evidence of receipt, which states the matter to be voted on in the form of a resolution, together with a ballot and any necessary explanations. Each Delegate is required to vote by mailing, or emailing in PDF format, his or her signed ballot within thirty (30) days from the date of the mailing or emailing of said notice. Unreturned ballots shall constitute an affirmative vote. Unless the Charter or these By-Laws should require otherwise, a majority vote shall be sufficient to adopt the Resolution, and, if adopted, the Resolution shall have the same force and effect as though it had been adopted at a General Convention. Unless otherwise specified, the Resolution shall be effective on the date when the votes are tabulated and certified by the Chief Administrative Officer. The text of the Resolution and the results of the voting shall be published in the earliest edition of the official publication of the Association following the vote.

ARTICLE 3

THE BOARD OF DIRECTORS

Section 301. MEMBERS

The Board is comprised of the Directors elected at the General Convention from among the Delegates and the President/CEO.

Section 302. NUMBER, TERM AND QUALIFICATIONS OF DIRECTORS

There shall be no less than six (6) and no more than eight (8) Directors and no less than six (6) and no more than eight (8) Alternate Directors elected at the General Convention for a term of four (4) years, and they shall assume office upon their election and installation. The actual number of Directors shall be determined by a resolution of the Board. Additional Board members may be appointed by resolution of the Board of Directors, by virtue of a consolidation or merger. An immediate past President/CEO, with ten (10) years in that position, may serve as a Director for up to four (4) years but not past age seventy (70). Directors shall hold office until their successors have been elected, qualified and installed. Each nominee for Director or Alternate Director may declare himself or herself for both or either of the positions of Director and Alternate Director, as the case may be, and may be a candidate for both Director and Alternate Director on each of the two separate elections at the General Convention. To serve on the Board, each Director or Alternate Director must qualify

as a Delegate, must be an Adult Benefit Member for an uninterrupted five (5) year period, and must also have attained the age of thirty (30) through the age of seventy-two (72) on January 1 of the calendar year of the General Convention year. A Director may serve a maximum of 4 terms (16 years).

Section 303. BOARD OFFICERS

1. The Board shall elect its own Chair and two (2) Vice Chair from among its members; however, the President/CEO shall not be the Chair or a Vice Chair. The Chair elected by the Board shall be limited to a term of four (4) consecutive years with the Board having the option of extending the term up to six (6) years as needed.

2. The Chair of the Board and, in his or her absence, any Vice Chair shall preside over all meetings of the Board. The Board shall also appoint a Secretary of the Board, who need not be a Director, to record its proceedings.

Section 304. MANAGEMENT

The Board shall be the governing body of the Association when the General Convention is not convened. The Board shall administer the corporate powers; protect its Charter; construe the By-Laws; do any and all other things it deemed advisable to carry out the objectives and not otherwise provided, reserved or prohibited by the By-Laws; and perform other duties as may devolve upon it by the laws of the Commonwealth of Pennsylvania, the Charter and the By-Laws.

Section 305. POWERS AND DUTIES

Notwithstanding any other powers conferred by this Article and these By-Laws and without prejudice to the other powers conferred by statute and by the Charter, it is hereby expressly declared that the Board shall have the following specific powers:

1. Have full control of all the Association's funds, investments and property and designate or approve banks and depositories in which funds shall be deposited, as recommended by the Corporate Officers.

2. Appoint the Corporate Officers who shall serve in accordance with these By-Laws and at the pleasure of the Board, and can be removed with or without cause.

3. Have power to fill any Board vacancy during the interim periods between the General Conventions.

4. Appoint Advisors as the Board deems appropriate, all of whom shall serve at the pleasure of the Board.

5. Approve the salaries or compensation, travel allowance, retirement and fringe benefits of the Corporate Officers and employees, and establish honorariums, travel expenses and per diems for the Directors and those on official business of the Association, as recommended by the Compensation Committee and approved by the Board. The President/CEO shall not receive an honorarium.

6. Establish policies and rules to administer the business, fraternal and social affairs of the Association at the Home Office and its Branches.

7. Amend these By-Laws.

Section 306. COMMITTEES AND ADVISORS

1. STANDING COMMITTEES - All Standing Committees are subject to the authority of the Board. No Committee has the power to rescind or modify Board action. The Chair of the Board and the President/CEO shall be members of all Committees of the Board. The business of the Association shall be administered through the following Standing Committees:

a. Audit Committee - The Audit Committee shall be composed of a minimum of three (3) members consisting of Directors and/or Alternate Directors, each appointed by the Board upon the recommendation of the Chair of the Board, except as otherwise required by applicable law. The Corporate Officers shall serve as consultants to the Audit Committee. The Audit Committee shall examine and audit records, receipts and expenditures, and shall file a report to the Board. The Audit Committee shall make written findings and recommendations to the Board on an annual basis and more often, if necessary.

b. By-Laws Committee - The By-Laws Committee shall be composed of the Chair of the Board, the two Vice Chair, the Corporate Officers, and any other Director appointed by the Chair of the Board. The By-Laws Committee shall review the By-Laws of the Association on an ongoing basis, and shall recommend amendments when appropriate.

c. Compensation Committee - The Compensation Committee shall be composed of the Chair of the Board, the President/CEO, and up to three (3) Directors appointed by the Board. The Chair of the Board shall be the Compensation Committee Chair. The CAO, CFO and COO shall serve as consultants to the Compensation Committee. The Compensation Committee shall make compensation and benefit recommendations and succession plans for all Corporate Officers, Directors and employees, subject to approval by the Board.

d. Executive Committee

(i) The Executive Committee shall be composed of the Chair of the Board, the President/CEO, the two Vice Chair, and up to two members of the Board. The Chair of the Board shall be the Executive Committee Chair.

(ii) The Executive Committee shall have and exercise all the powers of the Board when the Board is not in session; except the Executive Committee shall have no power (a) to initiate By-Law amendments, (b) to rescind or modify Board action, or (c) to exercise authority with respect to matters over which the Board has retained jurisdiction. The Executive Committee shall also perform duties as are specifically delegated to it by the Board and shall have the power to authorize the seal of the Association to be affixed to all papers requiring a seal.

2. ADVISORS - The named Advisors to the Board, as appointed and deemed appropriate by the Board, may include the CAO, CFO, COO, Sales Director, General Counsel, Special Counsel, Actuary, Medical Director, Fraternal Director, and Certified Public Accountant. The duties of those Advisors shall be established by the Board. All above-named Advisors may attend Board and Committee Meetings, without voting privileges, at the invitation of the

Board or Committee; provided, however, that the CAO, CFO, and COO shall each have a vote on all Committees to which each is appointed, except as otherwise determined by the Board. The Board may appoint any Member to an Advisory Committee to serve at the pleasure of the Board. The Advisory Committee will meet only upon the request of the Board to make recommendations regarding matters concerning the Association and its business.

Section 307. BOARD MEETINGS

The Board shall meet quarterly in person or, if agreed, by telephone participation. One or more Directors or Committee members shall be considered present and may participate in any meeting of the Board or any Committee of the Association, by means of any communications equipment whereby all persons in the meeting can hear each other. A majority of the Board shall constitute a quorum. Special meetings shall be held on reasonable notice as determined by the Board on call of the Chair or on written request by a majority of the Directors present at a meeting.

Section 308. CONSENT

Any action required or permitted to be taken at a meeting of the Board or any Committee of the Association may be taken without a meeting if, either prior to or subsequent to the action, a consent in writing setting forth the action so taken shall be signed, either in writing or electronically (if verified), by a majority of all of the Directors or Committee members, who would be entitled to vote. The consent shall be filed with the Chief Administrative Officer of the Association, and shall be valid as a corporate action.

ARTICLE 4 THE CORPORATE OFFICERS

Section 401. THE CORPORATE OFFICERS OF THE ASSOCIATION

The Corporate Officers of the Association shall be: President/Chief Executive Officer ("CEO"), Chief Administrative Officer ("CAO"), Chief Financial Officer ("CFO"), and Chief Operating Officer ("COO"). The Corporate Officers are official representatives of the Association; perform all duties customarily performed by corporate officers in these positions; and perform powers and duties assigned by the Board. No Corporate Officer shall be appointed to office or serve beyond age 70.

Section 402. VACANCIES

All Corporate Officers shall serve in accordance with these By-Laws and at the pleasure of the Board. Upon the inability or failure to act of any Corporate Officer, the remaining Officers working in tandem will perform all of the duties of that Officer, with Board approval until the Board appoints a successor.

ARTICLE 5 HOME OFFICE ADMINISTRATION

Section 501. BUSINESS OF THE ASSOCIATION

The business of the Association shall be conducted by the Corporate Officers and supervised by the President/CEO. The Administration Committee shall supervise the day-to-day operations of the Association with the President/CEO as Chair. The Finance Committee will develop

Board approved investment policies with the CFO as Chair.

Section 502. CONFLICTS OF INTEREST

It shall be unlawful for any Corporate Officer, Director, Branch Officer, or employee of the Association to use his or her position, association or affiliation with the Association for private or personal advantage. Any violation of this provision may result in suspension, removal or discharge.

Section 503. DISQUALIFYING OCCUPATIONS

No person who becomes, or was within the four (4) years immediately preceding the latest General Convention, an officer of, or holder of a position of trust with, any other fraternal benefit society or life insurance company shall be eligible to become or remain a Corporate Officer or Branch Officer or a Director or Alternate Director of the Association or any of the subordinate bodies or to be a Delegate or Alternate Delegate to the General Convention. The Board shall have the authority to waive the four year disqualification with regard to appointing any Corporate Officer.

Section 504. EXECUTION OF CONTRACTS

The Corporate Officers shall have full power and authority to execute all deeds, contracts, agreements, leases, leasehold agreements, lease contracts, bills of sale, assignments, releases, satisfactions of mortgages and judgments, deposit or protective agreements, reorganization or refunding plans, and other obligations and undertakings for and on behalf of the Association, and all other documents and obligations made necessary or desirable for the conduct of the Association's affairs when authorized to do so by the Board. No Corporate Officer or employee may execute any contract or document which requires the Association to pay a consideration, or has a value, in excess of an amount approved by the Board.

Section 505. RETURN OF PROPERTY

Each Corporate Officer, Branch Officer and employee shall, upon the expiration or termination of his or her office or employment, account for and deliver to his or her successor, or other person authorized to receive any and all monies, bonds, papers, securities and all other property held by him or her and belonging to the Association.

ARTICLE 6 **THE BRANCHES** **ORGANIZATION AND AUTHORITY**

Branches of the Association may be created and shall be chartered by resolution of the Board in localities where the Association has not less than fifty (50) Adult Benefit Members. The Branches shall be operated in accordance with the provisions of these By-Laws and under rules prescribed by the Board. The Board has full authority over the Branches, Branch Officers and Branch Coordinators. In addition, the Board shall have jurisdiction over any complaint of misconduct lodged against any Branch or Branch Officer, Coordinator, or member. In all events, the Board shall have the unrestricted authority to suspend the charter of a Branch, place a Branch under trusteeship,

dissolve a Branch, transfer members and/or terminate the existence of a Branch or Affiliate.

ARTICLE 7 **DISCIPLINE**

Section 701. AUTHORITY AND JURISDICTION

The Board shall have full authority over the individual Directors, Corporate Officers, Committee members, Branches, Branch Officers, Branch Coordinators, field personnel, employees, and Members of the Association (collectively and individually, "Covered Individuals") with respect to disciplinary matters set forth in this Article 7.

Section 702. OFFENSES

1. All Covered Individuals of the Association suspected or accused of any of the following described conduct shall be subject to the procedures and penalties hereinafter set forth in this Article 7. The conduct in question is any of the following acts of the Covered Individual which in the sole opinion of the Board:

- a. Is derogatory to the Association or has the effect of bringing the Association into disrepute.
- b. Constitutes a conflict of interest.
- c. Results in a loss of money or personal property of the Association.
- d. Constitutes a violation of these By-Laws or a lawful order of the Board.

2. Any Covered Individual who is also a member of the Board, a Branch Officer, a Corporate Officer, or a member of any Committee of the Association suspected or accused of any of the following described conduct shall, on the basis of separate charges, be subject to the procedures and penalties hereinafter set forth in this Article 7. The conduct in question is any act of a Covered Individual whereby:

- a. when lawfully required to do so, fails or refuses to pay or deliver money or property belonging to the Association;
- b. in the sole opinion of the Board, fails to maintain the standards of comportment generally expected of his or her position;
- c. violates any law or ordinance, or any rule or regulation of a governmental agency;
- d. vacates or abandons his or her position or ceases, in the sole opinion of the Board, to adequately discharge his or her duties in connection with the position; or
- e. is convicted of a felony or other crime, or engages in other behavior which, in the sole opinion of the Board, substantially impairs the good will of the Association.

Section 703. PROCEDURE

A Covered Individual suspected or accused of violating one (1) or more provisions of Section 702 shall be entitled to a hearing before the Board in which the validity of the charges and penalty, if any, to be imposed for each charge

shall be determined. The Board shall prescribe the manner of filing charges, the procedure to be followed, and the penalty that may be imposed.

Section 704. PENALTIES

After a hearing, the Board shall make findings of fact and shall judge the Covered Individual innocent or guilty of the charges. If guilty, the Board may penalize the Covered Individual by any of the following sanctions: reprimand; suspension; expulsion; making restitution; a fixed period of suspension; or permanent removal from office in appropriate cases.

ARTICLE 8 **PROPERTY OF THE ASSOCIATION**

All real and personal property and other assets, whether administered by the Association or the Branch or any other Affiliate, which are derived from any source, shall constitute the property of the Association. All property of the Association shall be administered in the name of the Association, both at the Home Office and at the Branches or other Affiliates. The assets of the Association may be kept in any funds or investments as the Board shall prescribe or as applicable laws shall require.

ARTICLE 9 **BENEFIT CONTRACTS, FUNDS** **AND APPORTIONMENT OF DEFICIENCY**

Section 901. The Board shall provide for benefit contracts to be issued, upon application and acceptance in a manner and upon conditions as the Board may determine in accordance with applicable laws.

Section 902. In the event of the impairment of the solvency of the Association, an apportionment shall be charged against each outstanding benefit contract in the manner provided by state law on the basis of the Member's equitable share of the deficiency as determined by the Board.

Section 903. All monies held by the Association for each minor beneficiary shall be maintained in a Minor Taxable Deposit Account of the Association until the beneficiary reaches the date of adulthood under applicable state law. Monies held for unknown beneficiaries will be held as due and unpaid until monies are escheated under applicable state laws. On all Minor Taxable Deposit Accounts for minor beneficiaries, the Association shall credit interest at a rate determined by the Board, but at a rate no less than what is in accordance with applicable laws.

Section 904. Deposits held for unknown beneficiaries, if not claimed and if proof of the rightful beneficiary is not made within two (2) years after the death of the Member, shall be subject to applicable law relating to unclaimed property. Due and Unpaid Accounts shall be payable, without interest, to the rightful owners whenever proper proofs are presented, subject to applicable law relating to unclaimed property. Minor Taxable Deposit and Due and Unpaid Accounts shall be handled by the Chief Administrative Officer.

Section 905. These By-Law provisions will not be applicable in any state where statutory requirements conflict with the By-Law provisions or where the applicable Minor

Taxable Deposit and Due and Unpaid Account becomes subject to the custody or control of the state.

ARTICLE 10 **ADDITIONAL PROVISIONS APPLICABLE** **TO BENEFIT CONTRACTS**

The benefit contract of a Member shall consist of the membership application, the Benefit Certificate, any amendments or riders thereto, the benefit contract, and the Charter and By-Laws now or hereafter in force. The benefit contract shall also be governed by applicable Federal or state law and by the following specific provision, unless the contract provides otherwise or unless the provisions are prohibited by Federal or state law. Payment of any claim under a benefit contract pursuant to the contract or any assignment thereof without notice to the Association of any alleged conflicting claimant shall be a complete discharge of the obligation for claim on the contract or assignment.

ARTICLE 11 **BENEFIT CERTIFICATES**

When a Benefit Certificate as defined herein does not provide otherwise or unless prohibited by law of the state having jurisdiction, the benefit contract, whether issued before or after the date of these amended By-Laws, shall be governed by the following specific provisions:

Section 1101. BENEFICIARIES

a. The Association reserves the right to require insurable interest. Except in states specifically naming or excluding beneficiaries by statute, any person or entity may be designated as a beneficiary.

b. If a beneficiary is named contrary to the laws of the state in which the Member resides, the designation becomes null and void and the share of the person designated shall be paid to the heirs-at-law of the Member, if any. In the event the claim is not proven, the death benefits shall be payable to the estate of the deceased Member. If the beneficiary is a minor under the laws of the state in which the minor beneficiary resides, the insurance proceeds shall be held by the Association in its Minor Taxable Deposit Account for the benefit of the minor beneficiary until the minor beneficiary attains the age of majority in the state, unless the state law requires otherwise.

Section 1102. DIVISION OF BENEFITS

Where more than one beneficiary is named, the Member shall designate what amounts shall go to each beneficiary. Otherwise, equal shares shall go to each beneficiary. In the event one of the designated beneficiaries predeceases the insured, his or her share of the benefits shall be divided among the surviving designated beneficiaries in equal shares. In the event one of the designated beneficiaries dies after the insured but prior to any claim payment, his or her share of the benefits goes to his or her Estate.

Section 1103. PRECEDENT DEATH **OF ALL BENEFICIARIES**

If none of the beneficiaries named in the Benefit Certificate should survive the Member, or if there are no beneficiaries named therein, then the surviving spouse, if

any, shall be deemed the contingent beneficiary. If there is no surviving spouse, then the surviving children shall be deemed contingent beneficiaries. If there is no surviving spouse and no surviving children, then the death benefit shall be paid to the Estate of the deceased Member.

Section 1104. DEATH BY THE HAND OF A BENEFICIARY

If a Member dies by the hand of a beneficiary, unless by accident, the beneficiary, whether sane or insane, shall not be entitled to any payment and his or her share of the death benefit shall be paid in accordance with the rules established for predeceased beneficiaries.

Section 1105. CHANGE OF BENEFICIARY

A Member may change his or her beneficiaries at any time, but only on a form prescribed and furnished by the Association. The form, properly filled out, must be sent to the Home Office. The Chief Administrative Officer shall change the name or names of the newly designated beneficiary or beneficiaries on the Association's records and shall acknowledge any changes by issuing a Benefit Certificate Endorsement to the Member. Any change shall take effect as of the date of receipt of the requested change at the Home Office. No change of beneficiary shall be allowed or be binding which is not requested in writing as herein provided. No change of beneficiary request shall be considered which is received at the Home Office after the death of the Member.

Section 1106. FUNERAL EXPENSES

The Association shall have the right to pay out of the proceeds of the Membership Certificate a sum not to exceed the amount authorized by the beneficiary of said Certificate towards funeral expenses of the deceased Member, to any person equitably entitled thereto by reason of having incurred burial expenses of the Member.

Section 1107. RECEIPT OF PAYMENTS NOT A WAIVER

If the Association receives and temporarily holds a payment of premium, this action shall not constitute waiver of any of its defenses. If a Benefit Certificate has lapsed or been forfeited, or if the Association has received a notice of cancellation, the payment of any premium for the Certificate shall not revive or continue the Certificate, whether made on notice of premium due or otherwise, and the amount of the payment shall be returned to the Member.

Section 1108. RIGHT OF ACTION

No court action may be started for any claim arising out of a Benefit Certificate, unless the action is started within the time allowed by the laws of the jurisdiction in which the cause of action arises. In the absence of the laws, the court action must be started within three (3) years from the date the claim arises.

ARTICLE 12 **TAXES**

Should any jurisdiction in which this Association is licensed to do business require the Association to pay any sum as a tax on the receipts of the Association, the Board may, after the payment of the tax, by resolution, make a

levy of the full amount of the tax on the Members in that jurisdiction, apportioning the amount in proportion to the premiums of each Member. Notice of payment shall be given by the publication of a resolution of the Board in the official publication, and also by notice by the Chief Administrative Officer of the Association to the Members in the jurisdiction. Publication and notice shall constitute sufficient notice thereof to all Members within said jurisdiction. If special payment is not paid to the Association at its Home Office on or before ninety (90) days from the date of issue of the official notice, the amount of tax shall be charged against any monies due at any time on the Certificate of the Member, with interest not to exceed statutory limits.

ARTICLE 13 **FISCAL YEAR**

The fiscal year of the Association shall begin on the first day of January and end on the thirty-first day of December. The annual statement of the transactions of each fiscal year shall be prepared in accordance with the regulations of the National Association of Insurance Commissioners, the Pennsylvania Insurance Department, and other applicable state insurance departments.

ARTICLE 14 **OFFICIAL PUBLICATION; NOTICES**

The Association shall publish an official publication. Any notice to the Members of the Association required to be given, including convention calls, elections, changes to the Charter or By-Laws, and regulatory notices shall be made in the official publication, and notice shall have the same effect as though given personally in writing. Placing a copy of the official publication in the mail or by electronic means to the last known address of any Member shall be sufficient service of notice to him or her. An affidavit by the Chief Administrative Officer certifying that the official publication was mailed or sent by electronic means to each Member on the mailing list shall be filed with the minutes of the Board at its next meeting after publication of the notice. Notices to Members at Branches or Delegate Districts may also be given, when authorized by the Board, President/CEO, or Chief Administrative Officer, by publication of the notice in a newspaper in the area where each Branch is located.

ARTICLE 15 **RESTRICTIONS OF AUTHORITY**

No agent, representative of the Association, Branch, Branch Officer or Member shall have authority to obligate the Association for the payment of any money by note, endorsement, contract or agreement of any kind, or to waive any terms of the benefit contracts, Certificates or policies, Charter or By-Laws or the promise, contract or stipulation, shall be void and of no effect. Only the modification of benefits authorized by the Association and attested to either by the President/CEO or the Chief Administrative Officer of the Association shall be valid.

ARTICLE 16

ROBERT'S RULES OF ORDER TO GOVERN

Unless otherwise provided in the Charter or By-Laws of the Association, or unless superseded by actions of the Board pursuant to the Charter or By-Laws, Robert's Rules of Order shall govern the proceedings at all sessions of the General Convention and at all meetings of the Board, Committees, and Branches.

ARTICLE 17

INTERPRETATION AND CONSTRUCTION

All matters of interpretation and construction of these By-Laws shall be decided by a majority of the entire Board, and the Board's decisions shall be final. Whenever the context shall so require, all words in the Charter or By-Laws in the masculine gender shall be deemed to include the feminine and neuter gender.

ARTICLE 18

AMENDMENTS TO BY-LAWS

Section 1801. PROCEDURE

These By-Laws may be amended by Regular or Special Session of the General Convention, by mail or referendum of the Delegates as provided in these By-Laws; or by not less than a two-thirds (2/3) affirmative vote of the entire Board present at any regular or special meeting of the Board. If any of the provisions of these By-Laws conflict with or hereafter shall conflict with any laws or insurance department rulings having the effect of law in any state in which the Association shall be licensed to do business, the Board may, in these instances, amend the By-Laws, so as to comply with the laws or rulings.

1. In order to be considered by the General Convention, amendments in resolution form must be filed with the Chief Administrative Officer by ninety (90) days prior to the next Regular Session of the General Convention, and be referred to the By-Laws Committee.

2. Amendments may be initiated by the By-Laws Committee; the Board; any Branch if filed with the Chief Administrative Officer within the required time period, a resolution signed by twenty-five (25) Delegates, or a written request of twenty-five (25%) percent of the Delegates present on the first day of the General Convention.

3. The Chief Administrative Officer shall mail or send by electronic means to each Delegate ten (10) days prior to the convening of any Regular or Special Session of the General Convention copies of the revised By-Laws incorporating the proposed amendments recommended by the Board.

Section 1802. BINDING EFFECT

When the General Convention shall amend the By-Laws and the By-Laws have been approved by the Insurance Commissioner of Pennsylvania, the amended By-Laws shall be published in the Association's official publication. The By-Laws, as amended, shall be binding upon every Member of the Association and upon all those deriving legal rights from the amendments, and shall be effective as provided by law.

ARTICLE 19

AMENDMENTS TO CHARTER

Section 1901. PROCEDURE

The Charter of this Association may be amended (a) by the General Convention, by a two-thirds (2/3) affirmative vote of the certified Delegates present at any Regular or Special Session of the General Convention, of a resolution setting forth the changes proposed in the Charter as they will read if the resolution is adopted or (b) by a two-thirds affirmative vote of the Board at a regular or special meeting of the Board. The procedures to be employed in submitting amendments to the Charter to the General Convention shall be the same as that set forth in Article 1.

Section 1902. CONFLICT

If any of the provisions of the Charter conflict with or shall hereafter conflict with any laws or insurance department rulings in any state in which the Association shall be licensed to do business, the Board may in these instances, by resolution, amend the Charter, so as to comply with the laws or rulings.

Section 1903. BINDING EFFECT

When the amended Charter has been approved by the Insurance Commissioner of Pennsylvania, the Charter, as amended, shall be published in the Association's official publication and shall be effective as provided by law. From and after its publication, the Charter, as amended, shall be binding upon every Member of the Association, and upon all those deriving legal rights from the amendments.

ARTICLE 20

REPEALING CLAUSE

All By-Laws previously in effect shall be repealed as of the effective date of these By-Laws; provided, however, that this Section shall not be deemed to affect rights or obligations that have vested as of the effective date of these By-Laws pursuant to any Benefit Certificate or other contract.

ARTICLE 21

GOVERNING LAW AND JURISDICTION

The provisions of the Charter and these By-Laws shall be governed by and construed according to the laws of the Commonwealth of Pennsylvania. All proceedings and actions, whether at law or in equity, brought against the Association, arising out of or relating to the interpretation or construction of the Charter or these By-Laws shall be brought only in the United States District Court for the Western District of Pennsylvania or in the Court of Common Pleas of Allegheny County, Pennsylvania.

ARTICLE 22

CONSOLIDATION OR MERGER; HAZARDOUS CONDITION

Section 2201. CONSOLIDATION OR MERGER

If any alliance, fellowship or society in the United States having similar aims, desires to consolidate or merge with the Association, the decision whether or not to do so shall be made by the Board in accordance with the laws

of the Commonwealth of Pennsylvania and subject to the approval of the state of domicile of the other merging or consolidating entity and the General Convention.

Section 2202. HAZARDOUS CONDITION

If the Association has an authorized control level event under circumstances that the Pennsylvania Insurance Commissioner (the "Commissioner") determines will not be promptly remedied, the Commissioner may, in addition to all other actions required or permitted by applicable law, issue an order declaring the Association to be in hazardous condition and ordering that all steps be taken to remedy the condition as set forth in Pennsylvania Statute 40 P.S. §991.2428.

ARTICLE 23

INDEMNIFICATION OF DIRECTORS AND OFFICERS

Section 2301. PERSONAL LIABILITY OF DIRECTORS

A Director of the Association shall not be personally liable for monetary damages for any action taken, or failure to take any action, as a Director, except to the extent that under applicable law (including the Pennsylvania Directors' Liability Act, 42 Pa. C.S.A. § 8361 et seq.) a Director's liability for monetary damages may not be limited.

Section 2302. INDEMNIFICATION

1. The Association shall indemnify any person who was or is a party defendant or is threatened to be made a party defendant to any threatened or pending action, suit or proceeding, whether civil, criminal, administrative or investigative, by reason of the fact that the person is or was a Director or Corporate Officer of the Association, or is or, while a Director or Corporate Officer of the Association, was serving at the request of the Association, as a director, officer, employee, agent, fiduciary or other representative of another association, corporation, partnership, joint venture, trust, employee benefit plan or other enterprise, against expenses (including attorneys' fees), judgments, fines, excise taxes and amounts paid in settlement actually and reasonably incurred by the person in connection with the action, suit or proceeding to the full extent permissible under Pennsylvania law.

2. The preceding Section 2302.1 shall not apply to any person who was or is a party defendant or is threatened to be made a party defendant to any threatened or pending action, suit, or proceeding, whether civil, criminal, administrative, or investigative, actually brought by the Association to enforce its rights under state or federal law, its Charter, or these By-Laws. This Section 2302.2 shall not apply to any derivative suit brought by a Member in the name of the Association.

Section 2303. ADVANCEMENT OF EXPENSES

Reasonable expenses incurred by a Director or Corporate Officer of the Association in defending his or her position or the Association's position in a civil or criminal action, suit or proceeding described in Section 2302 hereof, may be paid by the Association in advance of the final disposition of the action, suit or proceeding upon receipt of an undertaking by or on behalf of this person to repay the amount, together with security for same as the Board, in its sole discretion, shall deem satisfactory, if it should

ultimately be determined that the person is not entitled to be indemnified by the Association.

Section 2304. OTHER RIGHTS

The indemnification and advancement of expenses provided by or pursuant to the provisions of this Article 23 shall not be deemed exclusive of any other rights to which the person seeking indemnification or advancement of expenses may be entitled under the Association's Charter, any insurance or other agreement, action of the Board or otherwise, both as to actions in their official capacity and as to actions in another capacity while holding an office, and shall continue as to a person who has ceased to be a Director or Corporate Officer and shall inure to the benefit of the heirs, executors and administrators of the person.

Section 2305. INSURANCE

The Association shall have the power to purchase and maintain insurance on behalf of any person who is or was a Director or Corporate Officer, employee or agent of the Association, or is or was serving at the request of the Association as a director, officer, employee or agent of another association, corporation, partnership, joint venture, trust, employee benefit plan or other enterprise, against any liability asserted against him or her and incurred by him or her in any capacity, or arising out of his or her status, whether or not the Association would have the power to indemnify him or her against the liability under the provisions of these By-Laws.

Section 2306. SECURITY FUND; INDEMNITY AGREEMENTS

By action by the Board (notwithstanding their interest in the transaction), the Association may create and fund a fund of any nature, and may enter into agreements with its Directors and Corporate Officers, for the purpose of securing or insuring in any manner its obligation to indemnify or advance expenses provided for in pertinent provisions of this Article 23.

Section 2307. MODIFICATION

The duties of the Association to indemnify and to advance expenses to a Director or Corporate Officer provided in this Article 23 shall be in the nature of a contract between the Association and the Director or Corporate Officer, and no amendment or repeal of any pertinent provision of this Article 23, and no amendment or termination of any trust or other fund created pursuant to Section 2306 hereof, shall alter, to the detriment of the Director or Corporate Officer, the right of that person to the advancement of expenses or indemnification related to a claim based on an act or failure to act which took place prior to the amendment, repeal or termination.

Section 2308. PRIOR ACTS

Indemnification for any prior action taken or failure to act shall be governed by 15 Pa. C.S.A. § 1741 et seq., as amended.

ARTICLE 24 **AUTHORITY**

All matters not specifically covered in these By-Laws shall be decided by a majority of a quorum of the Board, and these decisions shall be final.

ARTICLE 25 DEFINITIONS

1. **Act:** The Pennsylvania Fraternal Benefit Society Code of 2002, 40 Pa. C.S.A. Sections 991.2401, et seq., as amended.
2. **Affiliate:** Any entity owned or administered, in whole or in part, directly or indirectly, by the Association or the Branch.
3. **Board:** The Board of Directors of the Association.
4. **Branch:** A separate dependent lodge of the Association.
5. **Charter:** The Charter or Articles of Incorporation, as amended, of the Association as filed with the Secretary of the Commonwealth of Pennsylvania.
6. **Corporate Officers:** Officers of the Association appointed by the Board.
7. **General Convention:** The highest legislative or governing body of the Association, composed of Delegates and ex-officio Delegates.
8. **Home Office:** The national headquarters of the Association located at 709 Brighton Road, Pittsburgh, PA 15233.
9. **Immediate Family Member:** A spouse, life partner, parent, or child of the person.
10. **Insurable interest:** Interest by an intestate heir or equivalent person under applicable state law that would experience financial loss in the death of the insured, as approved by the Association.
11. **Lodge System:** Any alliance, fellowship or society having a structure or organization of a supreme legislative body and subordinate lodges or branches, into which members are admitted in accordance with its constitution, laws or rules; and which subordinate lodges or branches are required by the laws of the society or fellowship to hold regular meetings.
12. **Member:** A Member of the Association as determined pursuant to Section 105 of the By-Laws.
13. **Sales Agent:** An agent working under contract with the Association, including a Full-Time, Special or Fraternal agent.

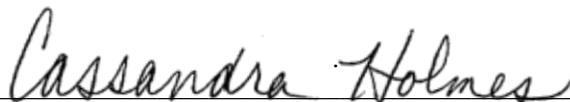
ARTICLE 26 EFFECTIVE DATE

These By-Laws shall take effect and be in force upon approval by the Insurance Commissioner of Pennsylvania or sixty (60) days after filing.

The effective date of these By-Laws is October 8, 2023.

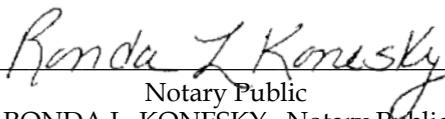
CERTIFICATION

I, CASSANDRA HOLMES, CHIEF ADMINISTRATIVE OFFICER, DO HEREBY CERTIFY THAT THE FOREGOING BY-LAWS ARE A COMPLETE, TRUE AND CORRECT COPY THEREOF AS AMENDED AND RESTATED FROM TIME TO TIME, THE BY-LAWS BEING LAST RESTATED AND AMENDED BY THE 40TH GENERAL CONVENTION ON OCTOBER 8, 2023.



Cassandra Holmes
Chief Administrative Officer

SUBSCRIBED TO AND SWORN BEFORE ME A NOTARY PUBLIC THIS 2nd DAY OF NOVEMBER, 2023.



Notary Public
RONDA L. KONESKY, Notary Public
City of Pittsburgh, Allegheny County
My Commission Expires October 26, 2025

Vargo - Continued from Page 2

Walker, Haley and Sarah Malloy, Connor and Kelsey Olson. He is also survived by his younger brother Bob Vargo (Liz), brother-in-law Frank Hartman (Carol) and numerous nieces and nephews. He was predeceased by his older brother Lou Vargo.

Al will be missed by all who knew and loved him. He was a true gentleman who was always willing to help those in need. He leaves behind a legacy of faith, family and patriotism.

A celebration of a life well lived will be held at 11:00 a.m. on Feb. 10, 2024, at Gaithersburg Presbyterian Church, 610 S. Frederick Ave., Gaithersburg, MD.

Memorial donations can be made to the William Penn Fraternal Association Scholarship Foundation, 709 Brighton Road, Pittsburgh, PA 15233.

May he rest in peace.

Please remember in your thoughts and prayers Mr. Vargo and all our recently departed members and their loved ones.

NOVEMBER/DECEMBER 2023

- 0001 BRIDGEPORT, CT
Dorothy F. DiCarlo
John L. Loffredo
Christine G. Manzoilillo
- 0009 HAZLETON, PA
Mary R. Koval
- 0014 CLEVELAND, OH
Carolyn J. Biro
Dorothy H. Fodo
John J. Lako
Alice I. Motz
Margaret E. Nosal
Peter A. Oros
Louis D. Sebastian
- 0015 CHICAGO, IL
Ingeborg A. Pavelt
Paul R. Varga
- 0018 LINCOLN PARK, MI
Rose Bellomo
Mary J. Hall
Richard J. Merta
Martha Jane L. Pearson
Mary Porter
Eddis L. Tear
Irene G. Tinsley
- 0023 POCAHONTAS, VA
Michael Brownrigg
- 0026 SHARON, PA
Margaret Sandor
- 0028 YOUNGSTOWN, OH
John D. Dankovich
Elaine M. Hellman
Diana McConaughy
Geraldine Taylor
- 0034 PITTSBURGH, PA
Elsie Bauer

- John Paul Darnay
Rita M. Ketter
James F. Pierce
- 0044 AKRON, OH
James J. Vargo
- 0048 NEW YORK, NY
Thomas A. Scott
- 0051 PASSAIC, NJ
Richard C. Alverson
Priscilla Bruno
Maria I. Geczo
Dora Kirkland
Joseph Marcinko, Jr.
- 0076 PHILADELPHIA, PA
Audrey E. Moyer
Sedric J. Talley
- 0089 HOMESTEAD, PA
Gerald R. Domonkos
John Flaherty
Ruth K. Hlavaty
- 0132 SOUTH BEND, IN
Donald J. Czajkowski
Henry B. Ford
Donald L. Lively
- 0209 ST. LOUIS, MO
Robert P. Clark
- 0216 NORTHAMPTON, PA
James Bauer
Nancy M. Kovach
- 0226 McKEESPORT, PA
Peter M. Holmstedt
Candis J. McAdoo
- 0249 DAYTON, OH
Mary E. Demus
- 0278 OMAHA, NE
Dorothy Goc
- 0296 SPRINGDALE, PA
Kathryn J. Vargo

- 0310 LYNCH, KY
Paul E. Shively
- 0336 HARRISBURG, PA
Carol B. Elsasser
Glendora A. Lauver
A. Jane Miller
- 0349 WEIRTON, WV
Francis V. Bonafede
- 0352 CORAOPOLIS, PA
William Biego
William R. Henschel
Joan F. Lantz
Maryanna H. McNeel
- 0383 BUFFALO, NY
Daniel Kalinowski
Concepcion Lagares
Leslie E. Murray
- 0525 LOS ANGELES, CA
Viola M. Kinda
Andrew Nagy
Rose Vaccaro
- 0590 CAPE CORAL, FL
Roseina Kovach
Frances W. Roberts
Phyllis Zugrovich
- 0720 DEDHAM, MA
Doris T. Bauters
Harry J. Duffy
Theresa M. Richards
- 0800 ALTOONA, PA
Joseph C. Toomey
- 8036 SCOTTDAL, PA
Robert A. Deak
- 8114 CLARION, PA
Joseph E. Hargenrader
Monica W. Callihan

Donations

Donations Through Premium Payments

NOVEMBER 2023

- Branch - Donor - Amount
- 8 - Leonard C. Naylor - \$5.00
- 19 - Ethel Dudas - \$4.20
- 28 - Jennifer A. Palotsee - \$25.00
- 28 - Mary R. Purton - \$5.00
- 28 - Elizabeth C. Spencer - \$20.00
- 44 - Christopher C. Confer - \$77.14
- 89 - Tracy B. Findlay - \$3.06
- 129 - Stephanie L. Shepard - \$9.58
- 129 - Larry C. Anderson - \$14.87

- 296 - Jay A. Blizman - \$2.00
- 296 - Elsie R. Cristillo - \$5.00
- 336 - Zita F. Prowse - \$5.24
- 352 - John W. Bush - \$20.00
- 352 - Stephen J. Hornyak - \$5.00
- 720 - Madeline A. Keogh - \$10.00
- 800 - James W. Dallard - \$10.00

TOTAL for Month = \$221.09

DECEMBER 2023

- Branch - Donor - Amount
- 1 - Gary J. Freddino - \$25.00
- 1 - Maria E. Bryon - \$5.00
- 28 - Kristen M. Taylor - \$20.00

- 89 - Cynthia R. DeLuca - \$3.44
- 129 - Kaarin Sheehan - \$50.00
- 129 - Joseph M. Fuleki - \$50.00
- 129 - Julie Westcamp - \$6.53
- 129 - Thomas A. Shepard - \$10.88
- 129 - Virginia Abahazie - \$10.00
- 132 - Matthew A. Burus - \$2.70
- 216 - David G. Mayberry - \$1.85
- 336 - Zita F. Prowse - \$2.21
- 352 - James W. Kramer - \$1.00
- 383 - Julie Sterling - \$11.68
- 720 - Elena M. Aherne - \$3.50

TOTAL for Month = \$203.79

Additional Donations

NOVEMBER/DECEMBER 2023

**Donor - Amount
(In Memory of, if applicable)**

- Cornelius J. Cronin - \$50.00
 - Debra A. Lewis - \$50.00
(Violet Sarosi)
 - Memory L. Joll & Mary Jane Hermansderfer - \$100.00
 - Joseph McGrath - \$200.00
 - Leslie F. Petras - \$25.00
 - William Penn Association - \$10,000.00
 - WPA Cookbook Sales - \$285.00
- TOTAL for Nov. & Dec. = \$10,710.00**



**Next Deadline:
Tuesday, March 5, 2024**



Winter fun

Happy 2024, everyone! I hope you had a wonderful holiday season, and you spent time with friends and loved ones. Now that the holiday season is over, I find this time of year to be a little cold and dreary. At the start of 2024, I made a resolution to try and make the most of the snow and cold temperatures.

Since making that resolution, I have researched fun and winter-centric activities to do (bonus points for kid-friendly) in the greater Cleveland area. The first location on my list to visit is Chapin Forest, located in Kirtland, OH. Chapin Forest has a cozy ski lodge that rents out all the equipment you could possibly need for a day of cross-country skiing and snowshoeing (kid-sized equipment as well!). For a more relaxing adventure, go at night, when the ski trails are lit by miles of twinkling lights for patrons to take a leisurely walk through the snow-covered forest.

Another fun winter activity sure to please the kids is a visit to Punderson State Park in Newbury Township. Here, they have a huge sled riding hill with a mechanical lift to make it easier for you to bring your sled back up the hill, ensuring hours of fun! You can even visit Punderson Manor afterwards, to warm up, enjoy a hot lunch and have a gorgeous view of the frozen lake.

Lastly, I found that you can hand-feed chickadees and other non-migratory birds at the Brecksville Nature Center in Brecksville Reservation. During the cold and snowy winter months, the chickadees and other birds are very active in their search for food, so the birds fly right into your palm to eat the birdseed that the nature center provides.

I hope this inspires you to bundle up, and venture out into the winter wonderland this year! This month's puzzle has 15 clues to search for. Good luck, and stay warm!

WPA PUZZLE CONTEST #206 OFFICIAL ENTRY

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

“Winter Fun” Word List

Birdseed	Kirtland	Skiing
Brecksville	Lodge	Sledding
Chapin Forest	Nature Center	Snowshoeing
Chickadee	Punderson	Trails
Hike	Resolution	Winter

Name: _____

Address: _____

City: _____

State: _____ Zip Code: _____

Phone: _____

Email: _____

WPA Certificate 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 #206
709 Brighton Road, Pittsburgh, PA 15233

Entries must be received at the Home Office by **March 29, 2024**.

Four winners will be drawn from all correct entries on or about April 5, 2024, at the Home Office. Each winner will receive \$50.

Puzzle Contest #203 WINNERS

The winners of our Puzzle Contest #203 were drawn Nov. 3, 2023 at the Home Office. Congratulations to:

Mary A. Liskovec, Br. 15 Chicago, IL
Pamela E. Lausin, Br. 14 Cleveland, OH
Rose Marie Cote, Br. 159 Phoenixville, PA
William A. Manns, Br. 226 McKeesport, PA

Each won \$50 for their correct entry.



January/February 2024

WPL
WILLIAM PENN LIFE

PRSRT STD
US Postage
PAID
PERMIT #12
INDIANA, PA



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