

March/April 2024



WPL
WILLIAM PENN LIFE

INSIDE:

A listing of upcoming events
Tips for finding a lost insurance policy
Our actuary's report for 2023

*Spring adds
new life and new joy
to all that is.*

— Jessica Harrelson





EXTENDED BY POPULAR DEMAND!

WPA Life Simplified Issue SPWL Special

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

Due to popular demand, **WPA**Life 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.

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

Editor-in-Chief

George S. Charles, Jr.

Associate Editors

Cassandra Holmes

Diane M. Torma

Steven F. Charles

Managing Editor

Graphic Designer

John E. Lovasz

CORPORATE OFFICERS

President/CEO

George S. Charles, Jr.

Chief Administrative Officer

Cassandra Holmes

Chief Financial Officer

Diane M. Torma

Chief Operating Officer

Steven F. Charles

BOARD OF DIRECTORS

Chair

Katherine E. Novak

Vice Chairs

Debra A. Lewis

Joyce E. Nicholson

National Directors

Michael J. Chobody

James W. Robertson

Richard E. Sarosi

Your comments are always
welcome. Contact us at:

William Penn Life

William Penn Association

709 Brighton Road

Pittsburgh, PA 15233

Ph: 412-231-2979, ext. 135

E-mail: jlovasz@wपालife.org

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

Third Class U.S. Postage Paid. Indi-
ana, PA Permit No. 12

Unsolicited articles, letters, pictures
and other material submitted to
William Penn Association or William
Penn Life are forwarded at the
owner's risk, and William Penn
Association and William Penn Life
expressly deny any responsibility for
their safekeeping or return. William
Penn Association and William Penn
Life reserve the right to edit, revise
or reject any article submitted for
publication.

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

Inside

Columns

4

Moneywise

Tips on how
to find a lost
insurance policy

6

In the Kitchen with Chef Béla

Gone fishing

8



Our actuary's
report and
annual financial
statement

10



Scholarship
Foundation
rules and
application

Departments

2

For Starters

3

What's Happening

12

Magyar Matters

13

Just for Kidz

14

Branch News

24

In Memoriam

INSIDE
BACK
COVER

Puzzle Contest

Join Hands Against Hunger

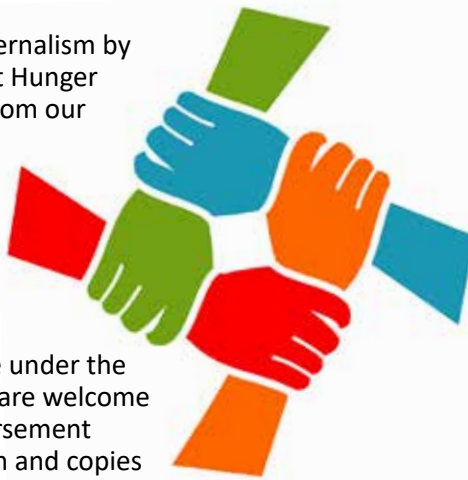
William Penn Association thanks our members and branches for your continued kindness in donating to those in need in your community. The generosity we have seen year after year doesn't go unnoticed.

We invite you to share that spirit of fraternalism by participating in our annual Join Hands Against Hunger campaign. What distinguishes this program from our other fraternal efforts is that this campaign supplies food to organizations with established distribution systems. All food or donations collected by our branches are to be delivered to local food banks or other charitable organizations which provide food assistance to those who need it.

Reimbursement of up to \$50 is available under the matching funds program to all branches. You are welcome to donate more than that, of course. Reimbursement forms, along with photos of your participation and copies of receipts, should be mailed or emailed to the Home Office by June 28 so that your efforts can be recognized in *William Penn Life*.

With your help, William Penn Association can remain a part of your community and continue to thrive for the next 138 years.

Please contact your local branch officers or our Home Office at 412-231-2979, ext. 149, for more information.



Easter Basket forms due April 30

Early reports from our branches indicate that this year's Easter Basket program was another successful outreach effort for our Association, helping many people in need of assistance enjoy a brighter holiday.

We remind all participating branches that their reporting forms, receipts and any photos they wish to submit are due at the Home Office by April 30.

Branches will be reimbursed \$50 for each basket they distributed, for up to four baskets.

Do you have a business you'd like to promote to 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.

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

William Penn Fraternal Association Scholarship Foundation, Inc.

Financial Statement as of Dec. 31, 2023

| | | |
|--------------------------------------|---------------|-----------|
| Balance as of December 31, 2022 | | \$735,074 |
| INCOME | | |
| Donations | \$42,298 | |
| Investment Income | <u>25,515</u> | |
| Total Income | | \$67,813 |
| DISBURSEMENTS | | |
| Scholarship Grants | | |
| 75 Renewals | \$85,500 | |
| 65 New | <u>92,500</u> | |
| Total Scholarship Grants | | \$178,000 |
| Fundraising & Administrative Expense | 100 | |
| Accounting Expense | <u>3,100</u> | |
| Total Disbursements | | - 181,200 |
| Balance as of December 31, 2023 | | \$621,687 |
| ASSETS | | |
| Annuities | \$619,818 | |
| Cash & Pledges Receivable | <u>1,869</u> | |
| Total Assets as of December 31, 2023 | | \$621,687 |

What's Happening

A LISTING OF UPCOMING EVENTS

April

- 20** Earth Day Spring Planting, Hungarian Cultural Garden, Cleveland, OH. Information: hungarianculturalgarden.org
- 20** Annual Gala, American Hungarian Foundation, Piscataway, NJ. Information: 732.846.5777
- 20** 3rd Annual Hungarian Festival, Kossuth Foundation, McClean, VA. Information: kossuthfoundation.org/events-news/
- 27** Eastern European Heritage Experience, American Czech-Slovak Club, Dayton, OH. Information: 837.207.8748, MagyarClubofDayton.org

May

- 05** Branch 336/Verhovay Home Association Golf Outing, Manada Golf Course, Grantville, PA. Information: verhovayhomeassn@gmail.com
- 11** Hungarian Heritage Festival, Twin Pines Park, Belmont, CA. Information: hungarianheritagefestival.com

June

- 01** First Hungarian Reformed Church & Al Vargo Memorial Golf Outing, Champion Lakes G.C., Bolivar, PA. Information: 412.398.2078
- 23** Liszt Concert, Hungarian Cultural Garden, Cleveland, OH. Information: hungarianculturalgarden.org
- 28** Hungarian Heritage Night @ Lake County Captains, Classic Auto Group Park, Eastlake, OH. Information: 440.975.8085

July

- 24** Golf Outing & Dinner Fundraiser, Hungarian Cultural Garden, Cleveland, OH. Information: hungarianculturalgarden.org
- 28** Annual Branch 132 Summer Picnic, O'Brien Center, South Bend, IN. Information: john.e.burus@honeywell.com

August

- 11** Ti Ti Tábor Hungarian Folk Camp, Raft Island, WA. Information: tititabor.org
- 11** First Hungarian Reformed Church & Branch 89 Golf Outing, Grandview G.C., Braddock, PA. Information: 412.398.2078
- 25** One World Day & Rubik's Cube Challenge, Hungarian Cultural Garden, Cleveland, OH. Information: hungarianculturalgarden.org

Tips for finding a lost insurance policy

From
The
Insurance
Information
Institute



When a loved one passes away, locating a life insurance policy can be a challenging but necessary task. There are some steps you can take to get the information you need. Here are a few tips to guide your search.

Search the deceased's documents & correspondence

In many cases, evidence of a policy and any relevant information can be found in your loved one's personal and financial documents and correspondence.

- Search through paper and digital files, bank safe deposit boxes, and other storage spaces for insurance-related documents.
- Check bank statements for checks or automatic drafts to life insurance companies.
- Check the deceased's mail and email for premium or dividend notices. If policy payments are up-to-date, there will be no notice of premium payments due; however, the company may still send an annual notice regarding the status of the policy or statement of a dividend.
- Review the deceased's tax returns for the past two years for a record of interest income or expenses paid to life insurance companies. Life insurance companies pay interest on accumulations on permanent policies and chart interest on policy loans.
- Check the application for each life insurance policy you find. This document, typically attached to the policy, will have a list of any other life insurance policies owned at the time of the application.
- Talk to the deceased's banker, financial adviser, and attorney.

If this search turns up empty, there are still actions you can take.

Submit a request to the NAIC Life Insurance Policy Locator Service

The National Association of Insurance Commissioners (NAIC) Life Insurance Policy Locator Service, a free online tool, can assist you in locating life insurance policies. Once a request is received, the NAIC will ask participating companies to search their records to determine whether they have a life insurance policy in the name of the deceased you entered. If they do, the participating company will respond to you if you are the designated beneficiary or are authorized to receive the information.

Log onto <https://eapps.naic.org/life-policy-locator/#/welcome> and follow the prompts. You will need information from the death certificate, including social security number, legal first and last name, date of birth, and date of death. For a video that provides instructions on how to use the service, log onto <https://www.youtube.com/watch?v=cQ5C9l-rlxU>.

Contact the state's unclaimed property office

When a life insurance company is aware that an insured client has died but cannot find the beneficiary, the company must turn the death benefit over to the state where the policy was purchased as "unclaimed property."

If you know (or can guess) the state where the policy was bought, you can search the state's unclaimed property database. The National Association of Unclaimed Property Administrators has a search tool that will take you to your state's unclaimed property database. To use this tool, log onto <https://unclaimed.org/search/>.



Be aware of special challenges

There may be circumstances that complicate the search for a loved one's life insurance policy:

- ***The insurance company changed its name or sold the policy to another company.*** The NAIC provides tips on finding insurance companies that have changed their names, merged with other insurance companies, or sold blocks of policies to other insurance companies. You can find these tips at https://content.naic.org/consumer_life_co_locator.htm.

- ***The company went bankrupt.*** Contact the state life and health guaranty association. The National Organization of Life & Health Insurance Guaranty Associations has a search tool to find your state guaranty association. Guaranty associations provide a safety net for their state's policyholders, ensuring continued coverage up to the limits outlined in state law. Log onto <https://www.nolhga.com/policyholderinfo/main.cfm> to use this tool.

- ***The policy may have been purchased in Canada.*** Reach out to the Canadian Ombudservice for Life and Health Insurance for information at <https://olhi.ca/insurance/search-for-lost-policy/>.

Keep in mind fee-based services are available if needed

Sometimes, even despite all the best efforts, finding an insurance policy when a loved one has passed away can seem overwhelming. In these cases, it is helpful to know that MIB, an insurance membership corporation, offers services for a fee. This service may be able to find evidence of life insurance applications but does not indicate whether a life insurance policy was purchased. You can find this service by logging onto https://www.mib.com/fee_based_services.html.

Additionally, several private companies can assist you with the search for a lost life insurance policy for a fee.



Come grow with us

William Penn Association is looking to grow and expand its reach in current and possibly new markets. To do this, we are seeking to add highly motivated agents to our list of over 800 existing agents. WPA currently writes insurance and annuity products in 20 states -- CA, CT, DE, FL, IL, IN, KY, MD, MA, MI, MO, NC, NE, NJ, NY, OH, PA, VA, WV and WI -- and in DC. To grow, we need both full-time and part-time agents. WPA has much to offer our members and the agents who write for us. If you are interested in an opportunity to grow with us, then contact Barbi Tew at 412-231-2979, ext.120. Thank you.



Gone fishing



Pan Fried Fish

Now that winter is behind us, and we are getting closer to the warmer weather, if you are like me, you will enjoy the pleasure of going fishing to catch fresh fish for dinner. Let me share some basic information about the fish we eat and what is available...and, of course, a few recipes on how to prepare your freshly-caught bounty for you and your family.

The term “fish” includes both **freshwater** and **saltwater** species. Some freshwater species include trout, pickerel, walleye, catfish and bass both largemouth and smallmouth. Saltwater species include salmon, haddock, halibut, whiting, swordfish, shark tuna and mahi-mahi.

Fish can also be described as either **round** or **flat**. Round fish swim in a vertical position and have eyes on both sides of their head. Flat fish have an asymmetrical compressed body and swim in a horizontal position and have both eyes on the top of their head. The most popular round fish are trout, bass, salmon, cod, and grouper. Flat fish that are most common to the consumer are flounder, sole, halibut and turbot. Both types can be purchased at any local fish market or food store.

We can even break down fish not only by species but also by the way the fish is produced. **Wild** fish are caught in the ocean or freshwater lakes or streams, have a stronger flavor and a more solid body as they must fend for themselves against predator fish and hunt for their food. Their filets are thinner, usually darker in color or snow white, but easier to prepare. **Farm-raised** fish have a softer texture with a buttery, not strong wild flavor with thicker filets.

Is one type better than the other? Both have their benefits nutritionally and to the environment as well. Fish farming provides a constant supply that can be controlled and is more readily available than wild, but the overall flavor is determined by what the fish is fed at the fish farm. Wild fishing does not guarantee that enough fish can be caught but the product is healthier, more nutritious and stronger bodied.

Keeping all of this in mind, eating fish provides vitamins, minerals, iodine and healthy omega-3 fatty acids in your diet. Preparing fish is an easy and delicious way to provide a healthy meal for your family.

One of the most common negative comments I hear about fish is that it is too mushy or soft. That happens when you overcook the fish. To prevent this, remember that, when cooking fish, translucent flesh becomes opaque or solid in color and very firm. As a fish cooks, the fleshy part of the fish easily separates from the bones. And finally, the flesh or meaty part of the fish begins to flake. If you follow the above tips and test your fish for doneness, you will always cook fish the proper way.

Remember, also, that the body and fleshy part of a fish does not have as much connective tissue as a piece of meat, hence it will take less time to cook.

And, don't forget about residual heat and carryover cooking: anything heated up will continue to cook after the product is taken off the stovetop or out of the oven. It takes practice, but as you cook more proteins, including fish, you will know when to take the food away from the heat and let it continue to firm up properly. Most recipes will give you very precise instructions on how to prepare the protein you are cooking.

Speaking of which, the most popular ways to prepare fish are frying, baking, and broiling--all dry heat methods. You can also prepare fish by wet methods such as chowders, stews and casseroles.

Fish are a great all-around protein source to prepare and enjoy. I have chosen recipes that use a few various cooking techniques. So, let us get into the kitchen and start cooking!

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.



Baked Fish

- ¼ stick butter
- ¼ cup white wine
- 1 cup Swiss cheese, grated
- 1 pound fish filets, your choice of fish
- ½ cup bread crumbs
- ½ teaspoon garlic powder
- ½ teaspoon sweet paprika
- 1 teaspoon fresh parsley, chopped
- Salt & pepper, to taste

In a long baking dish, put the butter and wine. Place in a 400°F oven to melt the butter. Lay the fish filets in the baking dish, covering the entire dish.

In a small bowl, mix the cheese, breadcrumbs, garlic, paprika and parsley, then sprinkle on top of the filets.

Bake for 10 minutes or until the fish flakes apart with a fork. Season the fish with salt and pepper before serving on a platter to your guests.

Pan Fried Fish

- 4 fish filets, your choice of fish
- ¼ cup oil, vegetable or canola
- ¼ cup all-purpose flour
- 2 teaspoons paprika
- Salt & pepper, to taste

Pat the filets dry with a paper towel, then season the fish with salt and pepper.

Mix the flour and paprika on a plate then coat all the filets on both sides pressing down to coat then shake to remove excess.

Put the oil in a skillet over

medium/high heat until the oil becomes thin in the pan, about 30 seconds. Add the fish and cook for 3 minutes, then flip over and cook the other side for another 2 minutes until the fish is firm and opaque.

Remove from the skillet and serve hot to your guests with lemon wedges and tartar sauce.

Fish Chowder

- 1 large onion, chopped
- ½ cup butter, cut into cubes
- 4 cups water
- 6 cups potatoes, peeled & cubed
- 2 pounds codfish filets, cut into large chunks
- 3 tablespoons lemon juice
- 2 cups milk
- 2 cans (12 ounces each) evaporated milk
- 2½ teaspoons salt
- 2 teaspoons pepper
- Fresh parsley, chopped

In a Dutch oven or heavy stovetop skillet, add the butter and onion and sauté until translucent. Add the water and bring to a boil, then add the potatoes and cook for 10 minutes.

Add the fish with the lemon juice, reduce the heat to low and simmer for 10 minutes.

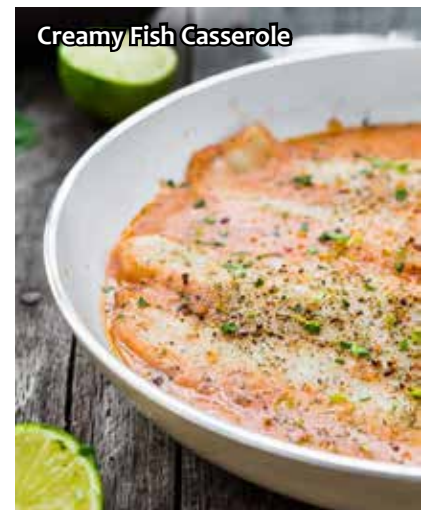
When the fish becomes solid and opaque, add the milk and evaporated milk, then season to taste with salt and pepper.

Garnish with parsley and serve hot to your guests.



Creamy Fish Casserole

- 2 pounds white filets, any type fish
- 2 tablespoons olive oil
- ½ cup onion, finely chopped
- 2 garlic cloves, minced
- 1½ cups tomato juice
- 1 can (12 ounces) evaporated milk
- 1 tablespoon cornstarch
- 2 tablespoons lemon juice
- 2 teaspoons lemon zest
- Salt & black pepper, to taste
- Fresh parsley, chopped



Preheat the oven to 425°F.

Dry the filets with a paper towel, then season on both sides with salt and pepper.

Heat the oil in a skillet over medium heat, then add the onions and cook for 3 minutes until they are translucent. Add the garlic and cook another minute; keep stirring so you do not burn the garlic.

Add the tomato juice, evaporated milk, cornstarch, lemon juice and lemon zest, mixing to combine all and cook for 5 minutes until the sauce thickens.

Place the filets over the sauce, then bake in the oven for 15 to 20 minutes until the fish flakes when tested with a fork.

Sprinkle with parsley for garnish, then serve hot to your guests.

Actuary's Report for 2023

William Penn Association has continued its long history of outstanding service to members while maintaining a strong margin of financial safety, maintaining strict governance guidelines, and its commitment to honoring its members' guaranteed benefit contracts.

The financial reports to the regulatory authorities and the actuarial report to the Officers and Directors are summarized for the benefit of the members. All numbers within this publication are taken from the official reports as filed and have been rounded for convenience.

The Association's controlled growth surplus and development continued in 2023. This approach was rewarded with profits in all major lines of business totaling \$4.3 million. However, largely because of higher surrenders driven by sharply higher interest rates, asset positions decreased by 7.8%. Profitability continues to be driven by careful management of investments, favorable persistency, prudent control of expenses, and favorable mortality experience.

This solid financial performance is sufficient to sustain fraternal activities. The members should continue to feel proud of WPA and the financial strength and discipline that underpin their guaranteed benefits.

WPA's financial strength should be emphasized. In its history, no WPA member suffered any loss in benefit value or reduction in dividends nor experienced a rate increase because of market fluctuations. WPA continues to be a very safe, secure place to hold money for future distributions and benefits.

The Association assets total over \$524,000,000, and their quality remains high, with \$484,600,000

(97.8%) of the bonds held being investment grade. All members can continue to have confidence that the assets standing behind their policies are sound and will provide the required funds when needed.

The margin of safety on December 31, 2023, continued at a high level of 113.15%. This means that the Association held over \$113.15 of admissible assets behind each \$100 of liabilities as a safeguard to all members that promised member benefits will be paid when due. The Association's safety margin is comparable to that of other fraternal benefit societies.

The Association enjoyed a very favorable year from investments. The net rate of return on mean assets was 4.87%, which is strong, considering the persistent low interest rate environment from which we have recently emerged. These strong returns support the competitive rates paid to members. During 2023, the Association earned net investment income of \$25,798,000 after deducting all investment expenses. Investment income exceeded requirements by \$9,121,000 in 2023. Excess interest continued to be the most important profit source to the Association.

In addition to the excellent investment returns, it is worth noting that the Association maintains Security Valuation Reserves of \$11,381,000 to guard against adverse fluctuation in investments.

The Association has \$460 million set aside to cover its life insurance and annuity liabilities, as well as member deposits and future claim payments. These insurance liabilities are computed according to the prudent and conservative standards of the Commonwealth of Pennsylvania.

During 2023 the Association paid out \$99,501,000 to members. A breakdown of these payments over the past five years is presented below:

Payments to Members

(Rounded to nearest \$1,000)

| ITEM | 2019 | 2020 | 2021 | 2022 | 2023 |
|--|---------------------|---------------------|---------------------|---------------------|---------------------|
| Death Claims | \$ 2,811,000 | \$ 2,806,000 | \$ 2,625,000 | \$ 3,130,000 | \$ 2,912,000 |
| Matured Endowments | 102,000 | 42,000 | 41,000 | 49,000 | 56,000 |
| Emergency Cash Surrender Benefits | 1,047,000 | 653,000 | 1,024,000 | 1,022,000 | 1,033,000 |
| Supplementary Payments | 3,000 | 7,000 | 13,000 | 88,000 | 15,000 |
| Annuity and Old Age Benefits | 21,763,000 | 23,078,000 | 30,460,000 | 42,840,000 | 85,658,000 |
| Excess Interest on Funds to Members' Acct. | 9,080,000 | 7,773,000 | 10,880,000 | 11,543,000 | 9,336,000 |
| Dividends | <u>468,000</u> | <u>461,000</u> | <u>535,000</u> | <u>498,000</u> | <u>491,000</u> |
| Benefits to Members | \$35,274,000 | \$34,820,000 | \$45,578,000 | \$59,170,000 | \$99,501,000 |

WPA 2023 Annual Statement Financial Report

WPA continues to provide reliable financial resources to its members.

In our opinion, the amounts carried in the balance sheets on account of the various actuarial items:

(1) are computed in accordance with commonly accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles;

(2) are based on actuarial assumptions which produce reserves at least as great as those called for in any contract provision as to reserve basis and method, and are in accordance with all other contract provisions;

(3) meet the requirements of the insurance law and regulations of the Commonwealth of Pennsylvania and are at least as great as the minimum aggregate amounts required by the state in which this statement is filed;

(4) are computed on the basis of assumptions consistent with those used in computing the corresponding items in the annual statement of the preceding year end with any exceptions as noted below; and

(5) include provision for all actuarial reserves and related statement items which ought to be established.

It is apparent that the officers and directors continue the skillful management of the members' money while maintaining very strong safeguards.



BRUCE & BRUCE
ACTUARIES AND CONSULTANTS

ASSETS

| | |
|---|----------------------|
| Bonds | \$495,671,219 |
| Stocks | 18,601,491 |
| Mortgage Loans | 341,326 |
| Real Estate | 780,632 |
| Cash and Cash Equivalents | 1,302,332 |
| Certificate Loans | 1,756,794 |
| Accrued Investment Income | 6,387,350 |
| Electronic Data Processing Equipment & Software | 18,056 |
| Premiums Due and Uncollected | 44,267 |
| Accounts Receivable - Miscellaneous | 1,092 |
| Total Admitted Assets | \$524,904,559 |

LIABILITIES, SPECIAL RESERVES & SURPLUS CERTIFICATE RESERVES

| | |
|---|----------------------|
| Life and Annuity Policy Reserves | \$447,660,000 |
| Liability for Deposit-Type Contracts | 12,115,951 |
| Life Claim Reserves | 362,801 |
| Provision for Refunds Payable in Following Calendar Year | 500,000 |
| Premiums Paid in Advance | 417,309 |
| Officials' Retirement Program | 1,678,835 |
| Interest Maintenance Reserve | 2,384,885 |
| General Expenses and Taxes Due or Accrued | 68,109 |
| Asset Valuation Reserve | 8,996,209 |
| Trust Account | 513,915 |
| Other Liabilities | 574,306 |
| Total Liabilities | \$475,272,320 |
| Unassigned Surplus | 49,632,239 |
| Total | \$524,904,559 |

INCOME

| | |
|--|---------------------|
| Premiums & Annuity Considerations | \$23,540,120 |
| Net Investment Income | 25,798,049 |
| Amortization of Interest Maintenance Reserve | 213,947 |
| Miscellaneous Income | 134,868 |
| Total Income | \$49,686,984 |

OUTGO

| | |
|--|---------------------|
| Life Benefits Paid, Including Dividends | \$ 4,507,415 |
| Annuity and Pension Benefits Paid | 85,657,850 |
| Interest on Funds to Members' Accounts | 378,953 |
| Increase in Reserves for Life & Annuity Certificates | (50,291,000) |
| Commissions on Premiums & Annuity Considerations | 739,309 |
| General Operating and Fraternal Expenses | 4,136,957 |
| Insurance Taxes, Licenses & Fees | 308,812 |
| Total Outgo & Reserve Increase | \$45,438,296 |
| Net Gain from Operations after Refunds to Members | \$4,248,688 |

RECONCILIATION

| | |
|--|--------------|
| Net Gain from Operations | \$ 4,248,688 |
| Realized Gains/(Losses) (excluding transfers to the IMR) | ----- |
| Net Income/(Loss) | \$ 4,248,688 |
| Unassigned Funds as of 12/31/22 | 47,478,722 |
| Change in Unrealized Gains | 2,569,433 |
| Change in Nonadmitted Assets | (1,218,724) |
| Change in Asset Valuation Reserve | (3,445,881) |
| Aggregate Write-In for Gain/Loss on Surplus | ----- |
| Unassigned Funds as of 12/31/23 | \$49,632,239 |

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.*



Fehér Rózsa Bál

The Hungarian Arts Club of Detroit hosted its annual Fehér Rózsa Bál (White Rose Ball) Feb. 3 at the Henry Ford Museum in Dearborn, MI. The ball featured the presentation of six debutantes (pictured left) and honored the contributions of the late Tamás Markovits of WPA Branch 18 (shown bottom left with his wife, Ursula). Representing WPA at the ball were (below, l-r): Chair of the Board Katherine E. Novak, National Director James W. Robertson, Ursula Markovits, Harry Nicholson, Vice Chair Joyce E. Nicholson, National Director Richard E. Sarosi, Alexis Juhasz Kozak and retired National Director David M. Kozak.



10th Annual Spring Festival of the Egg

William Penn Association represented Hungary at the 10th Annual Spring Festival of the Egg held March 10 at the University of Pittsburgh's Alumni Hall. The event was hosted by the Nationality Rooms and Intercultural Exchanges Programs, the Polish Nationality Room and the Lithuanian Nationality Room. The Festival is a family-oriented event welcoming the coming of spring in many ethnic traditions as featured by members and friends of the Nationality and Heritage Room Committees at the University of Pittsburgh. It featured decorated Easter eggs, handmade paper flowers and other crafts created by individuals representing a dozen European and Asian cultures. Children had the opportunity to create their own craft items at the WPA table (pictured below) and to meet the Easter Bunny.



Egg carton flowers

Spring is here--HOORAY!--and soon we'll be seeing all the pretty spring flowers in full bloom. But, as you know, flowers need rain to grow. On those rainy days when you can't go outside to see the flowers, why not spend your time indoors making your own pretty flowers...with egg cartons.

Egg carton flower prints are super easy to do and fun in a variety of formats. What does that mean? That means you can make your flowers on a long piece of craft paper to make a big picture to hang on a wall. Or, you can do the same thing to make an adorable card. You can make your flowers on canvas, if you wish. But, if you're using paper, make sure to use a heavier, thicker paper for better results.

If you do this with some friends, just roll out a large sheet paper on the floor or on a long table and you can all work on the same garden.

What you need:

- Paper or canvas
- Craft paints
- Pom poms or cotton balls
- An egg carton
- A foam brush



What you do:

- Cut egg carton into individual cups. You will want one cup per color.
- Squirt out piles of craft paint on the lid of the egg carton or on a paper plate.
- Dip the bottom of the egg carton cups in a paint color and stamp them in a circle.
- Use a foam brush to paint on stems and leaves.
- Glue the pom poms or other chosen material in the center of each flower. If you don't want the 3-D look, use a contrasting color of paint.

Our thanks to meaningfulmama.com for this idea!

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

Branch 9 Hazleton, PA

By **Dora S. McKinsey**

Greetings from Branch 9!

Happy spring to all! Officially spring started on March 19, but buds were already forming on my fruit trees before then. We hope the warmer weather is here to stay.

Easter fell on March 31 this year. We hope you remembered and celebrated the real reason for the holiday.

Branch 9 assembled four Easter baskets to distribute to needy families in the area. Included in each were all the fixings for an Easter dinner. All recipients were so grateful. Many thanks to the Home Office for sponsoring the Easter Basket program.

Branch members continue to volunteer at Pine Grove Area Pathway, a food and essential item pantry. More and more people have been coming due to the high cost of food in the stores. Pathway operates solely on donations, monetary or otherwise. Please remember to donate to your local food pantry since the need is so great.

Remember that William Penn Association is a safe and reliable place to purchase life insurance and/or invest in an annuity. Contact your local agent, Sara Barra, at s_mckinsey@hotmail.com to help with all your needs. Now would be a perfect time to make sure your beneficiaries are up to date, too.

Be safe and healthy. May you find peace and contentment in ordinary, everyday occurrences.

Branch 14 Cleveland, OH

By **Richard E. Sarosi**

Sending you late-winter/early-spring greetings.

I had the opportunity to attend several events so far in 2024.

On Feb. 3, the White Rose Ball was held in Dearborn, MI. It was nice to be able to attend this elegant fundraiser for the Hungarian Arts Club of Detroit. Harmonia provided a wonderful selection of Hungarian Ball music, and the debutantes looked beautiful. I was happy to greet friends once again.

Three weeks later, I was an on-air guest at WCSB 89.3 FM in Cleveland. Radio host Elizabeth Papp Taylor asked me to announce the

upcoming events for the Cleveland Hungarian Cultural Garden, the Hungarian Cultural Center of Northeastern Ohio and WPA, including the Hungarian Heritage Night hosted by Branches 14 and 28 on Friday, June 28, with Lake County Captains baseball team (more information about that to follow).

I was also elected to the Board of Directors for the Cleveland Hungarian Heritage Society and Museum and was elected Controller for the United Hungarian Societies of Northern Ohio. Thank you for your continued support of these two Cleveland Hungarian organizations. I look forward to serving with both groups.

On March 3, a very exciting program was offered by The Cleveland Orchestra called "Around the World with the Cleveland Orchestra" at Severance Hall. The orchestra played musical selections from the countries with membership in the Cleveland Cultural Gardens Federation. The program included Bollywood dancers from the India



Serving those in need in Bridgeport

The members of Branch 1 Bridgeport, CT, participated in this year's Join Hands Against Hunger campaign by collecting and donating the above food to the pantry at the Thomas Merton Family Center, a food service program of Catholic Charities of Fairfield County, Inc. located in Bridgeport. The center provides breakfast and lunch daily through its soup kitchen and groceries once a week through its food pantry.

Garden and marionette puppets from the Czech Garden.

The Hungarian Garden was represented by the Rubik's Cube, which was invented and created by Hungarian Ernő Rubik. Hungarian Scout Master Tamas Csajka helped our young friends (and parents) test their knowledge and finger agility, working the cube. Speaking for myself, I have a lot of practicing to do. We will have another demonstration at the Hungarian Garden on Sunday, Aug. 25, "One World Day."

It is important to support and encourage our young members in their education and career goals. They represent the future and have educational opportunities and activities available to them which would not be possible without your support and the support of family members purchasing WPA life insurance and annuities.

If your children will soon be growing out of their juvenile policies, have them sign up for adult policies. Contact a WPA sales agent. Make yourself an example

and sign up for your own WPA life insurance policy. Remember, to be eligible for a grant from the WPFA Scholarship Foundation, your child must be a life-benefit member of WPA for at least four years. Contact the Home Office or your local agent for more information.

Branch 14 meetings are held on the first Wednesday of each month at 7:00 p.m. at St. John Byzantine Catholic Church located at 36125 Aurora Road, Solon (the corner of Aurora and Liberty roads). No meetings are held in July or August. WPA Branch 14 adult members and adult guests are welcome to attend.

The Branch 14 Christmas party is scheduled to be held Saturday, Dec. 7, at Mentor Presbyterian Church, 5855 Hopkins Road, Mentor. Time to be announced.

Please call Branch President Caroline Lanzara at 216-970-2769 or Branch 14 Secretary/Treasurer Richard Sarosi at 440-248-9012 with questions regarding the scheduled meeting dates listed above.

We remember those WPA members who have passed away or may have recently lost a loved one. Our condolences are sent to Branch 14 member Frances Pickett and her family on the passing of her husband John T. Pickett on Jan. 4, 2024, and to Branch 14 member Joan Parete and her family on the passing of her husband Dante A. Parete Sr. on Jan. 31, 2024.

May our friends, family and WPA members who are no longer among us rest in peace.

Get well wishes are being sent to Branch President Caroline Lanzara, to Branch Auditor Michelle Day and to all WPA members who might be feeling under the weather, dealing with health issues or recovering from surgery. Please keep our WPA members in your prayers and thoughts.

Happy birthday and happy anniversary wishes are being sent to all of our branch members, Home Office staff and WPA members who are celebrating a March/April birthday and/or anniversary.

It is important to keep in touch with someone you haven't seen or talked with in a long time. Take time to call, write, email, text and/or visit them, if you can. It makes a difference.

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 where visits may or may not be possible. Everyone loves to receive cards, notes, telephone calls, visits and the opportunity to hear from family and friends. Do not forget them.

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

Branch 18 Lincoln Park, MI

By Barbara A. House

Hello from Florida! We have been here since Dec. 3. It was rainy and cool here from December through the first half of February. Craziest weather ever. But, we still had plenty to do and saw lots of seasonal friends. My brother, Joe Gall, and his wife Wanda and two fur babies arrived here in January. We have had a fun and busy visit. They went back to Mississippi on March 6. I will miss their company.

Special get well wishes go out to Ursula Markovits (miss you) and to Jennifer Szatmari (miss you, too, and the Rhapsody, of course... what I wouldn't give to have some of their Chicken Paprikas right now). Get well also to Ellie Gall. Hope you are on the road to recovery soon. Get well to all who are ailing. We will remember you in our prayers. Glad to hear Jeff Holmes is doing well. Do your therapy!

Let me tell you about all the things our branch is doing.

We sent donations and money to Friends of the Master, a halfway house for previously incarcerated men. Our thanks to our charities coordinator, Judy Schonek, for connecting us with them.

We also supported the Villa at the Park nursing center. Our thanks to Heide Belcher, Nicole Markovits and Ursula Markovits and the folks at Heide's Haven for organizing and delivering 140 gift bags, puzzles, exercise balls and money.

We also delivered 47 gift bags filled with tactile activities for the blind children at the Penrickton Center.

Our thanks to Linda Enyedy for coordinating our donation to a new charity for us: Veteran Service Dogs, a non-profit organization run by volunteers in Oakland and Wayne Counties. The group trains dogs to serve the specific needs of



NEXT DEADLINE

The next issue of William Penn Life will be a combined May/June 2024 issue.

All submissions for that issue will be due in our office by May 3, 2024.

each veteran. The dogs must pass 3 difficult tiers of training before they are assigned to a vet. The veteran and dog then attend classes to learn how to work together. "I observed a training class," Linda said, "and it was amazing what even a 9-month-old puppy had learned already."

"I also spoke with a veteran suffering from PTSD and he told me how his dog has helped him be more confident and able to join in social events and be in public without terror again," she added.

Our branch donated leashes, service dog vests, puppy comfort pillows and other needed supplies.

In addition to the charities already mentioned, our branch also donated to the Friends of Michigan Animal Rescue.

Also, Carol Truesdell delivered donated food to St. Michael's Pantry and Blessing Box.

We try very hard to keep everyone aware of WPA and our fraternal spirit of generosity. We are always open to new causes. If you have a charity you want us to help, please let me know.

Congratulations to Jay Gall on his new endeavor. We wish you luck and lots of happiness.

Yes, we are working on a branch trip for this summer. You will hear more about this soon.

We hope our graduating high school seniors apply for a grant from the WPFA Scholarship Foundation. The eligibility rules and application can be found in this issue on pages 10 and 11.

Wishing everyone a happy spring. We hope you all had a wonderful Easter spent with the people you love.

We are doing well here in Florida, but we miss our friends in Michigan, the Rhapsody, our church and Krisztina and David. Much love to you all. We will be home at the end of May.

As always, if you have news to share, please call me at 313-418-5572.



The members of Branch 18 have been spreading the Fraternal Spirit to a number of charitable organizations in their community. Among those receiving donations of gift bags, food and/or money were (clockwise from top, left: the Villa at the Park nursing center; Veteran Service Dogs; St. Michael's Pantry and Blessing Box; Friends of Michigan Animal Rescue; and the Penrickton Center for Blind Children. Another charity not pictured was Friends of the Master.

Branch 28 Youngstown, OH

By Kathy Novak

Happy spring! Soon the air will be filled with the smell of the freshly bloomed flowers, adding soft colors of the season for us to enjoy. That can only mean it won't be long until all the wonderful summer events will be starting to take place.

What a wonderful weekend

the Hungarian Arts Club of Detroit provided for all those who attended the White Rose Ball. So much preparation goes into the planning for this event, finding a location, selecting a menu, booking the musicians, selecting the honorees and working with the debutantes and their escorts so they can shine during their special evening.

The ball was held at Lovett Hall, located in the historical Greenfield Village at the Henry Ford Museum. The honoree this year was Sandor



Spreading the Fraternal Spirit in New Brunswick

Residents of the New Brunswick area line up outside the Bayard Street Presbyterian Church to receive donations of food, clothing, blankets, shoes, household items and toys donated by members of Branch 19 and others in the community. The church and branch co-host this free event each month.

Kulcsár. Harmonia and the band from the Heart of Europe provided the wonderful music for the evening. Among the many guests in attendance was the Rev. Barnabas Kiss, with whom we had the opportunity to chat.

A big thank you goes to the committee for all their dedication in preserving this Hungarian tradition.

The Friday evening prior to the ball, the WPA members attending the ball were treated to a delicious meal at The Rhapsody by Steve Szatmari and Jennifer Sullivan. Branch 18 members Ursula Markovits and Carol Truesdell also joined us.

This restaurant is a definite must when you are in the Detroit area.

Special thanks to Ursula Markovits for spending time with us during the weekend. Always an enjoyable time.

By the time you read this, the Youngstown American Hungarian Federation will have held its annual commemoration of the 1848 War of Independence on March 17 at the Shrine of the Afflicted on Belle Vista Avenue.

The program this year included a presentation by me on early

Hungarian settlements in America along with the recitation of the traditional poem, "Nemzeti Dal," in Hungarian and English, by Maria Schauer.

Congratulations to Branch 28 member Aubrey Panigall (*pictured below*) a senior at Hubbard High School, who received 15 awards



at the Ohio Scholastic Art Awards Ceremony at Youngstown State University's Cliffe College of Creative Arts. Her artworks

will go to New York City in April to compete nationally. Aubrey will be attending West Virginia University, where she had been accepted into the School of Art and Design. She is the daughter of Brian and Kristin Panigall and the granddaughter of Marlene Panigall.

Congratulations also to those celebrating anniversaries and birthdays in March and April. May you enjoy many more years of happiness.

Get well wishes go out to those who are not feeling up to par, especially Evelyn Horvath, Joan

Schwartz, Jeff Holmes, Barbara House, Ursula Markovits, Mary Rose Purton and the Rev. Angelus Ligeti.

We extend our deepest sympathy to all those who recently experienced the loss of a loved one. Special thoughts go out to the family of E.E. (Al) Vargo, former National President and Vice Chair of the Board. May memories of all our loved ones remain with us forever.

Hoping everyone had a blessed and beautiful Easter season.

For information on WPA life insurance and annuity plans, please call either Alan at 330-482-9994 or Kathy at 330-746-7704.

**Branch 34
Pittsburgh, PA**

By Marguerite McNelis

This is another year that we can't complain about winter in Pittsburgh. I am definitely not complaining!

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

Hope everyone had a nice time celebrating St. Patrick's Day with friends and family. Everyone is "Irish" that day, as you can tell by the wearing of the green!

Also hope that everyone was able to spend Easter with family and friends.

A special "Happy Birthday" to my nephew Gary Patrick, my great-niece Rhiannon, Becky Fedor and all branch members celebrating their birthdays.

Special anniversary wishes to Becky and Bob Fedor. Much love to you both!

Our thoughts and prayers are with everyone experiencing health issues.

Please remember our deceased members in your prayers.

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

Branch 44 Akron, OH

By Elizabeth Darago

We made it through another winter in Ohio. It wasn't as bad as usual, but we still had some really cold days and nights and a bit of snow. But now, the sun is out and birds are a twittering.

We collected non-perishable food items for the branch Easter Baskets to be completed in late March. The baskets will be distributed to those in need in our community.

Branch 44 is also participating in the Join Hands Against Hunger campaign to be completed in June. Again, donations would be really helpful.

In that light, we invite our members to get active: decorate placemats for residents of nursing homes; make up gift bags for residents at the Ronald McDonald House; donate to Harvest Home. Use your imaginations. Do something happy, flowery or colorful with stickers or crayons.

At home, make meal time a time to enjoy. It's great for adult members and junior members.

Do something on your own schedule.

And now, a winter tale to warm your hearts. Our members made it happen.

We've all heard the stories from our parents or grandparents of how they used to walk to school for miles and miles in storms and bad weather. Well, it's still happening today.

Branch 44 was contacted by a teacher at Cuyahoga Falls (OH) High School about a sophomore who walks or uses a skateboard to travel between 3.5 and 5 miles to school each day. This young lady lives in the Akron North Hill area (Akron's overburdened immigrant area) and through open enrollment, travels (travails?) a total of 7 to 10 miles daily to attend school.

She's a good student and at-



ABOVE: Branch 44 member Terah Bentley delivers branch donations to Akron Ronald McDonald House. RIGHT: Branch 44 member Sophie Confer delivers donated items to the Akron International Institute.



tends school daily. She used to have a bike, but it broke. The family is unable to afford a Metro Bus Pass, and the winter weather is brutal.

We did some research and in December during our family Christmas party our members unanimously voted to provide a Metro Bus pass to this special student, who transfers between two to three buses each way.

Thanks to Branch 44 members, two 31-day passes were purchased and provided to this young student.

Branch member Sophie Confer recently delivered personal care items donated by the branch to the Akron International Institute. We donated shampoo, conditioner, lotions, bath gel and other items along with new jackets, footwear and other clothing. The donations were greatly appreciated by those who received them.

Need Insurance? Contact Alan Szabo at 330-482-9994.

Branch 89 Homestead, PA

By Mark S. Maskarinec

Lisa and I had the opportunity and privilege to attend the Celebration of Life for long-time family friend, Al Vargo. Al and his wife Betty were best friends with Lisa's parents, Ruth and Elmer Toth. Elmer was Vice Chair of the Board when Al was National President, and the four of them represented WPA at many events.

The last time Lisa and I saw Al and Betty was probably at our wedding 17 years ago, although when Lisa's mom was still alive, she and Betty had many weekly conversations.

We take comfort in knowing that Al is now with Ruth and Elmer, and I am sure they are going somewhere.

Al's Celebration of Life was a very beautiful church service celebrating Al's many accomplishments and good deeds followed by

Open to all members and friends of WPA!

The First Hungarian Reformed Church & Al Vargo Memorial Golf Outing

Saturday, June 1, 2024
Champion Lakes Golf Course
Bolivar, PA



For more information about
golfing in the outing,
hole sponsorships,
donating & volunteering,
contact Lisa or Mark at:
tothmaskarinec@gmail.com
or 412-398-2078

Proceeds to benefit The First Hungarian Reformed Church of Homestead, PA
and the WPFA Scholarship Foundation, Inc. in memory of E.E. (Al) Vargo

a luncheon at a local golf course. Al was eulogized with honesty, sympathy and a little bit of humor.

I didn't know Al well, but I will say this: Al was the quintessential American success story. Born to immigrant parents, he worked his whole life, starting from the bottom and reaching the top. A man who always put his family first, church second and work third. We could use more Al's, or at least reasonable facsimiles.

During Al's time at WPA, he was also a member and elder of The First Hungarian Reformed Church of Homestead.

It occurred to us that we needed to do something special for Al and the entire Vargo family. Therefore, we'd like to announce that the golf committee and Officers of WPA Branch 89 have agreed to honor Al's memory by renaming our golf outing "The First Hungarian Reformed Church and Al Vargo Memorial Golf Outing."

We intend to split the proceeds

from the golf outing between the First Hungarian Reformed Church of Homestead and the William Penn Fraternal Association Scholarship Foundation in memory of Al Vargo. A check for half the proceeds will be made in Al's name.

We thank Al's daughters for allowing us to do this. We also thank Karen Walker and her sisters for agreeing to help at the outing.

We hope you will all contribute to and participate in this year's golf outing. Al helped many of you not only in the various WPA branches but also in the Hungarian community. What better way to show how much Al meant to all of us than by golfing, donating or attending this event.

We all know how much Al enjoyed golfing, and we think he would be proud that we were holding this event not only for him but for the many students who will be aided by the proceeds.

Our golf outing will be held a little earlier this year on Saturday,

June 1. First tee time will be 9:30 am. Golf will be followed by a cash bar, dinner and awards. We hope to have a few surprises for you along the way.

We could really use hole sponsors, volunteers and donations of cash, lottery tickets and other items. It is a charity event, after all.

Lisa has reserved a block of rooms at the Ramada Inn in Ligonier. The next closest hotels to the course are the Hampton Inn located in Blairsville, PA and the Holiday Inn in Donegal, PA.

We hope to see many of you WPA golfers at this event. Let's have a big turnout to honor Al's memory. Those close to Al know how much he loved Ligonier and his time on the board of Bethlen Communities. Let's make this an event Al would be proud of.

Branch 89 would like to wish happy birthday to Robert Toth, Tim Toth, Helena Lubiano Walochik and Dr. Keith S. Toth.

Branch 89 sends get well wishes to branch member Joseph Hanchak. Joe has been dealing with some serious issues since December and has been in and out of hospitals and skilled nursing facilities. Joe is married to Carolyn Toth and is the father of Bradley Hanchak and Julie Duer, all WPA Members. We ask God to send down his healing power to Joe and that he gives Carolyn, Brad and Julie the strength needed to help get Joe back on the path to good health.

Branch 89 was saddened to learn of the death of long-time member Edith Putanko. Edie was the sister of former National Director William C. Kohut. We ask God to be with the grieving family during this difficult time.

We at Branch 89 hope everyone had a very blessed and Happy Easter, taking time to remember the true meaning of the Easter Season.

Do something nice for someone, and you'll see how much better you will feel.

Branch 129 Columbus, OH

By Debbie Lewis

Hello everyone from Columbus, OH! May this issue find all in good health and spirits.

We welcome our newest branch members Hendrix Thibault and Chloe Hildebrand.

The weather here has been cooler with some warm days here and there. We hope the warmer weather and the spring flowers get here soon. It's always so nice to enjoy the warmer weather and the sunshine!

Upcoming important dates include: Tax Day (April 15), Earth Day (April 22), Arbor Day (April 26), Mother's Day (May 12) and Memorial Day (May 27).

We hope everyone had a blessed Easter and were able to spend time with family and friends.

Don't forget that the date to submit your application for a WFA Scholarship Foundation grant is Friday, May 31. Please read the eligibility rules found on page 10 of this issue, as there are some new rules in effect as of last year. If you have any questions, please call. Donations are always accepted to help support the WFA Scholarship Foundation for these grants.

Congratulations to all celebrating birthdays, weddings, anniversaries and additions to their families. We would especially like to wish our dear member and Branch Secretary Margaret Leonardo a happy 99th birthday on April 6.

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

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

If you have any news you would like to share about yourself or family members in this publica-

tion, or if you would like information about WPA life insurance and annuity plans, please contact me, Debbie Lewis, at 614-875-9968, 614-214-1840 or e-mail DAL9968@aol.com.

Branch 132 South Bend, IN

By John E. Burus

The next Branch 132 quarterly meeting will be held on Tuesday, June 11, at Martin's Supermarket Deli on Ireland Road (second floor), 926 Erskine Plaza, South Bend, IN at 5:00 p.m.

The 14th Annual Summer Picnic will be held Sunday, July 28, at the O'Brien Center, 321 E. Walter St., South Bend, IN at the outdoor pavilion from 1:00 to 3:00 p.m. Please note this is a new location for 2024. Please make your reservations by July 22 for planning purposes.

The branch will provide the main dishes, plates, utensils, napkins, water and soda. Please bring a dish or dessert to share as in the past. Hope to see all our members!

Branch 226 McKeesport, PA

By Judit Ganchuk

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

Belated Happy Easter greetings to all, or in Hungarian, *Kellemes*

húsvéti ünnepeket kívánunk!

Happy and blessed Passover and Ramadan to all who celebrate.

We pray for the family and friends of Peter M. Holmstedt and Candis J. McAdoo. May their loved ones rest in peace.

Our branch's general meetings are held quarterly, and our next regular quarterly meeting will most likely be on Tuesday, June 25 at 6:00 p.m. Please plan on attending so we can plan bigger and better things with you and your family in mind.

We plan on participating in the Easter Baskets program and Join Hands Against Hunger campaign.

Don't forget: your student must be a WPA member for at least four years to be eligible for a grant from the WFA Scholarship Foundation. Are all of the children in your family covered for this scholarship grant program?

Do you have good news you'd like us to share? 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!

I read something by Steven Bartlett on the internet and had to share it with you: "The hard times and pain are lessons that one day will be your strength, your awareness, and your blessings." That's hard for me to hear but is necessary to hear.



Next Deadline: May 3

Branch 249 Dayton, OH

By Mark Schmidt

Well, regardless of the weather today, spring is here. Daffodils are blooming, tulips are up and wild flowers are blooming in the woods. Grass is growing, birds are nesting and little critters are running all over the place. March Madness is here (Go Dayton Flyers!) and baseball is in full swing, pun intended.

During this annual renewal in nature, we hope you took time for your spiritual renewal during Easter.

Also, take some time to remember those who don't have family nearby with a visit or phone call. You'll both feel better for it.

Our area of the state is blessed with a once-in-a-life time happening on April 8, a full solar eclipse. The Dayton area will be in totality for nearly four minutes. Make sure you have approved eclipse glasses for viewing.

Make sure you have your calendar marked for the FREE Eastern European Heritage Event (EEHE) on Saturday, April 27, from 11:00 a.m. to 8:00 p.m. in the Old North Dayton ethnic area at the American Czech-Slovak Club's property.

The EEHE is a one-day event celebrating all things Eastern European. There will be ethnic food trucks featuring cabbage rolls, *kolbász*, pierogis, *kürtőskalács*, gyros, etc. Czech and Slovak beer will be featured.

Churches, ethnic arts and crafts, clubs, dance groups and music from Poland, Lithuania, Ukraine, Romania, Russia, Czech Republic, Slovakia, Greece, Bulgaria and, of course, Hungary will be there.

There will be inside and outside tented entertainment and dancing.

This will be an event to remember as you experience the amazing culture of Eastern Europe, especially since the state of Ohio has designated April as Eastern European Month.

The WPA Home Office is sponsoring the main entertainment stage, and Branch 249 will have a booth for information and crafts. I hope to see you there.

We are participating in the Easter Baskets program and Join Hands Day. We'll report in the next article.

I'm happy to welcome our newest Branch 249 member, Brandi Ann Schneider, who transferred from the Alliance branch. We're happy you're here and hope to meet you soon.

We're sad to tell you about the sudden passing of Branch 249 member David Boston on Saturday, Jan. 13, 2024. Dave was a long-time restaurant, bistro and bar owner in the area and was a trailblazer in the Dayton craft beer scene. He loved and lived his Hungarian culture and was the heart and soul of the EEHE and will be honored there.

After closing his bistro and retiring, Dave focused on his line of Hungarian spices that he created from scratch and, of course, his own *kolbász* recipe. Dave's children are getting those into a larger market, such as grocery and speciality stores as Dave was near doing.

Dave is survived by four children, many siblings and family members and friends. Please remember David in your prayers.

On a personal note, we are grieving the loss of Anne Marie's brother, Joseph Kertesz, who passed away suddenly on Feb. 12, 2024 at his residence in Hampton, VA. Joe was a lifelong WPA member and an avid reader of *William Penn Life*. He will be truly missed. Please remember his family in your prayers.

Also remember those loved ones and friends who have passed. I hope you smile warmly with many fond memories of those loved and lost.

Happy birthday to the March and April boys and girls. We hope



Are your beneficia- ries up-to-date?

That's a question you should ask yourself at least once a year. Regularly checking the beneficiaries listed on your life insurance certificates is the only way to ensure that the people you want to receive the benefits of your life insurance are the ones who will receive it.

Think about the changes that have occurred in your life since you purchased your life insurance. Getting married, having children, losing a loved one, getting remarried—all these life changes affect your responsibilities. Do the beneficiaries listed on your life insurance certificates reflect such changes?

If you think you need to update the beneficiaries listed on your certificates, either primary or secondary beneficiaries or both, contact your WPA representative. Or, call our Home Office at 412-231-2979 or email mail@wpalife.org.

you have many more and eat lots of cake and ice cream! And the same to the anniversary couples. If you have any news or ideas you would like to share or need information on WPA Life insurance or annuities, please contact Anne Marie or me at 937-938-0198 or amschmidt@msn.com.

Our next branch meeting is Saturday, April 13, at 10:00 a.m. at McAuley Hall at Queen of Martyrs Church. If you plan on coming, please contact us since the church may start building an addition to the hall and we may need to move the meeting. It all depends on building permits.

As I write this, our area is seeing more snow and cold weather, but there are warm, sunny days in between the nasty ones; you can see and feel the seasons change. Spring, like hope, is eternal. Smile and enjoy it.

Branch 296 Springdale, PA

By Mary A. Kelly-Lovasz

We hope that each of you enjoyed a beautiful Easter and will continue to do so, as the season continues through Pentecost Sunday, May 19.

A happy birthday to our Branch 296 members who have celebrated their special days in March (Branch Auditor John Torma and WPA Chief Administrative Officer Cassie Holmes, you get belated wishes), and those looking forward to theirs in April. Wishing you lots of happiness, good humor, and good health.

We also extend our get well wishes to Cassie Holmes and Branch Treasurer Toni Kosheba. A speedy and complete recovery to you, as well as each of our members who are on the mend.

For those experiencing a recent passing of a loved one, we are thinking of you. Grief is not a linear process, and many of us need to take a pause when we think

of those special people from our lives who are no longer with us. God grant our departed eternal rest. May their memories always be blessings for us.

We held our first branch meeting of 2024 at Eat'n Park, by Pittsburgh Mills on Thursday, March 21. Among items planned for discussion were possible community outreach projects, our annual September branch bacon roast, a Join Hands Day project and, yes, reaching out to Santa Claus to invite him to our family branch Christmas party later in the year. We are looking forward to seeing everyone again.

Our next branch meeting will be held on Thursday, April 18, at the Eat 'n Park restaurant.

Attention all WPFASF, Inc. scholarship applicants: our updated eligibility rules and student application are in this *WPL* issue, or you can download them from our website at www.wpalife.org. Don't delay. I cannot stress this enough. The May 31, 2024 deadline will be here before you know it.

Do you feel inclined to reevaluate your life insurance and annuity needs? Our knowledgeable WPA agent, Noreen Fritz will definitely make herself available to you. Noreen even attends many of our branch meetings. If you attend, then you can approach her with your questions. Email Noreen at noreen.fritz@comcast.net or by phone at: 412-821-1837.

Please also feel free to email me at makelly367@verizon.net or call 724 274-5318 if you have any news to share.

April, what will you bring us this year? We're all looking forward to the buds on trees, the starting up of lawn mowers and trimmers, high school musicals, prom season and the return of outdoor sports. Maybe the Pirates will burst out of their 30+ year slump and become the miracle team of 2024. Let's go, Bucs! Hope springs eternal in springtime, doesn't it?



Vice Chair of the Board Joyce Nicholson (left) presents food prepared by Branch 349 to a volunteer at Friendship House as part of WPA's annual Join Hands Against Hunger campaign.

Branch 349 Weirton, WV

By Joyce Nicholson

I've heard birds chirping and noticed the trees and early spring flowers budding, so I know warm weather has finally arrived. That crazy rodent named Phil in Punxsutawney, PA must know his stuff. He did predict an early spring, and I am ready for it!

Our branch was busy making pierogies and brat sausages for the Friendship House in downtown Steubenville for our spring Join Hands Against Hunger project. We served dinner for 25 people, and they were very appreciative. We couldn't have done it without the assistance from the Home Office for our project.

What a beautiful venue for the White Rose Ball in Detroit on Feb. 3. The annual event was held at Lovett Hall on the grounds of The Henry Ford Museum in Dearborn, MI. It was an absolutely stunning event with beautiful debutantes and their escorts! Thank you to the Hungarian Arts Club of Detroit

who continue the decades-old tradition of introducing young girls of Hungarian descent to society at this annual ball.

Featured prominently in the ballroom foyer was a wonderful picture of Tamás Markovits in memory of his time as president of the Hungarian Arts Club of Detroit from 1990-2022. Tamás was also a dedicated member of William Penn Association working with many projects alongside his wife, Ursula.

This edition's interesting fact: Béla Barényi was a Hungarian engineer from Austria-Hungary. He was a prolific inventor who created numerous crash protection methods for automobiles.

At age 18, Barényi was considered the "intellectual father of the Volkswagen Beetle" and credited with first conceiving the original design for the popular German car in 1925--five years before Ferdinand Porsche claimed to have made his initial invention.

He also developed many other vital safety innovations, including the collapsible steering column.

Barényi was inducted into the Detroit Automotive Hall of Fame in 1994 and nominated for Car Engineer of the Century in 1999. Unfortunately, Barényi didn't see this nomination as he died in 1997.

We wish happy birthday to

branch members with March/April birthdays. Best wishes to members with anniversaries. Our prayers go out to those who may have lost loved ones recently, including the family of Francis Bonafede. Get well wishes continue to go out to those under the weather.

And remember upcoming April Fools' Day—occurring on April 1 each year—has been celebrated for several centuries by different cultures, though its origins remain unknown. While its exact history is shrouded in mystery, the embrace of April Fools' Day jokes still occurs on that popular day. So be aware!

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.

To all our friends, relatives and members, please continue to stay safe and healthy.

Branch 800 Altoona, PA

By Joan B. Ballash

We hope everyone had a blessed Easter season.

Congratulations to Carolyn E. Dumm and Marin M. Cooney, recipients of grants from the WPFA

Scholarship Foundation for the school year 2023-2024. Branch 800 wishes you many blessings and success in your educational endeavors.

We hope other local students will apply for the 2024-2025 grants. Remember, your application materials must be sent to the Home Office by May 31.

Happy April birthday to Branch Auditors Mary Smithmyer and Victor Ballash. We pray for you and others celebrating a significant event during March or April will do so with loved ones.

Our sincere condolences are offered to the family and friends of Shawna N. Shomo who passed into eternity. May you find comfort in memories and the Resurrection.

As I write this, there are numerous reports of people with COVID 19 and the flu. Contact your health care provider for ways to stay healthy and to protect your family.

If you have news to share, call 814-931-1712. If you have questions about WPA life insurance or annuities, contact Bob Jones at 814-932-8609.

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

Get Your Official WPA Cookbooks

A Taste of Hungarian Heaven - \$20 per copy

A spiral-bound book with 500-plus delicious recipes

Treasured Hungarian Recipes - \$7 per copy

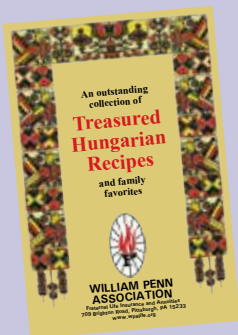
A collection of 160 classic Magyar recipes

Prices include shipping and handling.

Make your check payable to "WPFA Scholarship Foundation" and mail to:

WPA Cookbook, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

All proceeds benefit the William Penn Fraternal Association Scholarship Foundation, Inc.



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

JANUARY/FEBRUARY 2024

- 0001 BRIDGEPORT, CT
Alexander Kondratovich
Blanche P. Niemczyk
- 0008 JOHNSTOWN, PA
Francis R. Moravec
Elisha M. Woods
John A. Yocca
- 0009 HAZLETON, PA
John P. Bernhard
Rita L. Kopashy
Shirley O'Connor
Elizabeth Wetzler
- 0014 CLEVELAND, OH
Nancy M. Dodson
Maria R. Eigerman
Bonita L. Payne
Dorothy Poulos
Gust Poulos
JoAnne L. Sedensky
Alan J. Varga
- 0015 CHICAGO, IL
Louis J. Hesch
Helen Obrenski
Richard Obrenski
Josef Pohlheber
- 0018 LINCOLN PARK, MI
Ann Agardi
Anna Begley
Janice K. Bixby

- Kenneth L. Fimbinger
Ramona L. Gall
Kathleen A. Gosger
David L. Holbrook
David Michael Lengyel
Barbara A. Murray
Joseph Nyeste, Jr.
Aurelia Ann Oswald
Anna Renaud
Ann Sodja
- 0019 NEW BRUNSWICK, NJ
Elizabeth Dalnoki
Cathryn A. Janny
Magdalen Janny
Lenke Levay
Stephen Molnar, Jr.
Gloria Nielsen
Esther E. Pinter
Michael Pucci
Nilsa E. Rivera
Milton Roszkowski
Josephine Vescuso
Julius F. Waters
- 0028 YOUNGSTOWN, OH
Hazel M. Agardi
Janet L. Dawes
Stephen J. Gombos
Joseph F. Nemeth
Larue Trumpeter
- 0034 PITTSBURGH, PA
Alice M. Betzner
Daniel E. Ference
Rita M. Ketter
Robert W. Kreisel
Gerald N. Pierce

- Stephanie A. Szucs-Cannon
Alice M. Takacs
- 0048 NEW YORK, NY
Anna Barttels
Patricia Bruno
Michael J. Busija
Marielle Caplan
Shirley Fremeth
Melvin S. Givens
Patricia A. Olah
Eugene Nagy
Shirley Scales
- 0051 PASSAIC, NJ
Robert M. Moses
- 0076 PHILADELPHIA, PA
Dorothy Broadus-Brown
John Nemeth
Josefa M. Perez
- 0089 HOMESTEAD, PA
James L. Monos
Robert W. Schneider
- 0129 COLUMBUS, OH
Ruth E. Chrysler
Shirley A. Mara
Marianne Vargo
- 0132 SOUTH BEND, IN
Donald J. Czajkowski
Henry B. Ford
Daniel R. Heintz
Donald L. Lively
Dennis W. Nemeth
- 0209 ST. LOUIS, MO
Robert P. Clark
Dormalee Schafer

- 0216 NORTHAMPTON, PA
Nancy M. Kovach
- 0226 McKEESPORT, PA
William Kunca
Etta Melvin
James B. Ryan, Jr.
- 0278 OMAHA, NE
Dee A. Allender
- 0296 SPRINGDALE, PA
Thomas E. Blizman
Joseph Fabri
Donna M. Saffin
Russell W. Walls
- 0310 LYNCH, KY
Mary K. Cann
- 0336 HARRISBURG, PA
Raymond J. Byler
Shirley A. Miller
- 0349 WEIRTON, WV
Leah M. Gilmore
Harry J. Smolira
- 0352 CORAOPOLIS, PA
James A. Garrubba
- 0383 BUFFALO, NY
Diane E. Apel
James F. Congdon
Edwin W. Lagace
Patricia J. Noah
Lawrence M. Saltarella
Frank Sandor
Carolyn S. Sisti-Wojnar
- 0400 CHARLOTTE, NC
Betty G. Barnes
Carolyn F. Head
- 0525 LOS ANGELES, CA
Eleanor Furlong
David J. Martin
- 0590 CAPE CORAL, FL
William A. Csete
Adrienne J. Friedman
Charlotte V. Nihan
Janet Piskurik
Marie N. Reinauer
- 0705 MAYVILLE, WI
Walter R. Evert
Mary Ivon
Marguerite R. Lebeck
- 0720 DEDHAM, MA
Beatrice M. Bourdon
Jay A. Ficco
Roger Arthur Graham
Karen A. Martin
Patricia A. Mullaley
Patrick J. O'Connell
Marie E. Oldoni
Eric J. Richard
Mary Jane Santo
Kelley L. Sinclair
- 8114 CLARION, PA
Monica W. Callihan
- 8340 BALTIMORE, MD
Marion Denniston
Emily J. Hornack
Zita McShane Lefevre
Elmer E. Vargo

Donations

Donations Through Premium Payments
JANUARY 2024

- Branch - Donor - Amount**
- 14 - Bethany R. Townsend - \$10.00
 - 14 - Lois C. Sterrick - \$1.65
 - 14 - Christina Preston - \$100.00
 - 19 - Dennis J. Cudnik - \$25.00
 - 19 - Frank Papp - \$10.00
 - 28 - Michael J. Janovick - \$17.73
 - 28 - Jennifer A. Palotsee - \$50.00
 - 28 - Michael A. Kroner - \$8.92
 - 28 - Darcie L. Johnson - \$25.00
 - 28 - Delaney A. Panigall - \$ 5.00
 - 51 - Jasmeen K. Hixson - \$10.00
 - 76 - Edward J. Ginley - \$13.90
 - 88 - Joseph D. Chobody - \$100.00
 - 88 - Jeanne M. Henry - \$9.57
 - 89 - Damon V. Deluca - \$6.86
 - 89 - Justin T. Toth - \$25.00
 - 89 - Carissa R. Debreczeni - \$4.20
 - 89 - Tracy B. Findlay - \$3.06
 - 89 - Robert J. Cahalan \$20.00
 - 129 - Stephanie L. Shepard - \$9.58
 - 132 - Danielle R. Burus - \$3.40
 - 216 - Kelly J. Scherfel - \$3.39
 - 216 - Jane A. Rucci - \$20.00
 - 226 - Letitia Hrehocik - \$30.00
 - 383 - Sidney C. Belile - \$10.00
 - 800 - Joan B. Ballash - \$10.00

8340 - Edward M. Geary - \$10.00
TOTAL for Month = \$542.26

FEBRUARY 2024

- Branch - Donor - Amount**
- 14 - Almut S. Zvosec - \$25.00
 - 14 - Allyson R. Corrigan - \$10.00
 - 19 - Mary E. Sokolowski - \$5.00
 - 28 - Owen C. Lowery - \$5.00
 - 28 - Zoey J. Lyden - \$10.00
 - 89 - Eric J. Berger - \$10.00
 - 89 - Audrey M. Swartele - \$50.00
 - 226 - Collins Young - \$25.00
 - 226 - Elliot Bellows - \$25.00
 - 226 - Daniel J. Borsay - \$25.00
 - 296 - Elsie R. Cristillo - \$5.00
 - 352 - John W. Bush - \$15.00
 - 352 - Louis J. Wassermann - \$50.00
 - 352 - John W. Bush - \$15.00
 - 720 - James E. Kicza - \$1.01
 - 8036 - Jeffrey Pickerill - \$45.82

TOTAL for Month = \$321.83

Additional Donations
JANUARY/FEBRUARY 2024

- Donor - Amount**
(In Memory of, if applicable)
- Anonymous - \$91.80
 - Carol S. Burlikowski - \$100.00
 - Rose Dombos - \$11.00
 - Mary A. Kozma - \$125.00

- Anne Marie Schmidt - \$50.00
(David Boston)
- Anne Marie Schmidt - \$100.00
(Joseph Kertes)
- Verhovay Home Assn. - \$10,000.00
- WPA Cookbook Sales - \$45.00

TOTAL for Nov. & Dec. = \$10,522.80

In Memory of E.E. (Al) Vargo

- Donor - Amount**
- Boland Services - \$200.00
 - M/M Lawrence J. Cain Jr. - \$200.00
 - Frank & Carol Hartman - \$100.00
 - Cassandra Holmes - \$100.00
 - Mary A. Kelly-Lovasz & John E. Lovasz - \$50.00
 - Elizabeth M. Lesco - \$100.00
 - Bettijoyce B. Lide - \$25.00
 - Marion L. Martin - \$100.00
 - Carole A. Mattis - \$25.00
 - Pamela S. Michelini - \$100.00
 - Carol & Greg Myers - \$100.00
 - Andrea D. Nash - \$50.00
 - Anne Marie Schmidt - \$100.00
 - Peter A. Smit - \$50.00
 - Diane M. Torma - \$50.00
 - Laura Vargo - \$100.00
 - Robert & Elizabeth Vargo - \$300.00
 - Anastasios Vondas - \$50.00
 - Cheryl S. Zotti - \$100.00

TOTAL for Nov. & Dec. = \$1,900.00

A little madness

Every spring, many Americans are enveloped in a bit of sports-related insanity commonly known as “March Madness.” Unless you have been living under a rock, you know that this clever phrase refers to the men’s and women’s NCAA college basketball tournaments and the conference tournaments which precede them. To many sports fans, the period from mid-March to early April is the most exciting time of the year.

Throughout the country, millions of men and women—including many people with virtually zero interest in college basketball during the regular season—will spend billions of dollars placing wagers on which school will emerge victorious and entering betting pools at their place of employment.

There are a number of reasons why this particular sporting event captures the attention of so many casual sports fans and hardcore fanatics.

One, teams from every corner of the United States are involved, meaning most likely that a school near you will be playing.

Two, there always seems to be at least one “Cinderella” team each year, that is, a team from a small school with seemingly little chance of winning that defeats schools considered far superior to them. Who doesn’t love an underdog? A David slaying a Goliath?

Three, the tournament stretches over a three-week period. As teams are eliminated, the excitement builds as the stakes increase.

We could have a puzzle consisting of the names of all 68 schools involved in this year’s men’s NCAA tournament, but, instead, we will narrow the clues to 16 -- the names of the eight highest-seeded teams most likely to win it all and the names of eight possible “Cinderellas” who could capture the nation’s heart.

Best of luck to you in your tournament pools!

WPA PUZZLE CONTEST #207 OFFICIAL ENTRY

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

“A little madness” Word List

TOP EIGHT SEEDS

UConn - Houston - North Carolina - Purdue
Iowa State - Marquette - Arizona - Tennessee

POSSIBLE CINDERELLAS

James Madison - McNeese - Drake - Grand Canyon
New Mexico - Samford - Oregon - Vermont

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 #207
709 Brighton Road, Pittsburgh, PA 15233

Entries must be received at the Home Office by **May 31, 2024**.

Four winners will be drawn from all correct entries on or about June 6, 2024, at the Home Office. Each winner will receive \$50.

Puzzle Contest #204 WINNERS

The winners of our Puzzle Contest #204 were drawn Dec. 11, 2023 at the Home Office. Congratulations to:

- Susan E. Lipinski, Br. 296 Springdale, PA**
- Donna Bryk Gallagher, Br. 216 Northampton, PA**
- David Tranquilli, Br. 226 McKeesport, PA**
- Robert Somers Jr., Br. 383 Buffalo, NY**

Each won \$50 for their correct entry.



March/April 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