



May/June 2025

WPL
WILLIAM PENN LIFE

INSIDE:

Joining hands to fight hunger and serve others
How to choose the right type of life insurance
Our actuary's report for the year 2024



*Honoring all
mothers & fathers*

Detroit area members!



Be the difference in your community and in your branch

WPALife has been an active part of the Detroit area for more than 100 years. We're proud of the work we've done to ensure the financial security of our Detroit area members and their families and to make your community better for everyone.

Right now, we're looking for motivated, forward-thinking people of all ages and backgrounds living in the Detroit area to continue our mission of service. We have members ready, willing, and able to volunteer their time and talents to help people in need. We have the financial resources to support them in their efforts. What we need--who we need--are individuals with compassion, vision, and desire to lead us into the next era of service to our communities.

Who we need is you. Will you be the difference?

[If you are a WPA member living in the Detroit areas and are interested in serving as an officer at your WPA branch, contact Cassie Holmes at 412-231-2979, ext. 126, or email \[cholmes@wpalife.org\]\(mailto:cholmes@wpalife.org\).](#)



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In Memoriam

Annual Join Hands Against Hunger campaign begins



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 continue sharing that spirit of fraternalism by participating in our annual Join Hands Against Hunger program. 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 \$100 is available under the Fraternal 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 July 1 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 139 years.

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

It's also time to join hands to touch lives

Join Hands Day is a time to celebrate fraternalism through projects that will benefit our communities and connect youths and adults by working toward a common goal. This is the 24th year fraternalists have participated in Join Hands Day, and it is more important now than ever.

Join Hands Day is traditionally observed on the first Saturday of May. While that date has already passed, its underlying spirit can be practiced any day. We are calling upon branches to join in this effort by bringing members of all ages together in an effort to connect adults and young people in improving their communities. It is a time when our young people can develop leadership skills that will last them a lifetime.

If your branch has few young members, consider inviting a local Boy Scout or Girl Scout troop or a church youth group to join forces and become project partners from the planning stages to completion of the project.

We also ask that you take photos of your project which we will share in the pages of this magazine.

By working together, much can be accomplished! If you have any questions, please call Judit at 412-231-2979 ext. 149 or email her at jganchuk@wpalife.org.

William Penn Fraternal Association Scholarship Foundation, Inc.

Financial Statement as of Dec. 31, 2024

Balance as of December 31, 2023		\$621,687
INCOME		
Donations	\$39,792	
Investment Income	<u>25,008</u>	
Total Income		\$64,800
DISBURSEMENTS		
Scholarship Grants		
7 Renewals	\$10,000	
33 New	<u>42,500</u>	
Total Scholarship Grants		\$52,500
Fundraising & Administrative Expense	348	
Accounting Expense	<u>3,202</u>	
Total Disbursements		- 56,050
Balance as of December 31, 2024		\$630,437
ASSETS		
Annuities		\$628,826
Cash & Pledges Receivable		<u>1,612</u>
Total Assets as of December 31, 2024		\$630,437

**All figures are rounded to nearest dollar.*

A special benefit for graduating high school seniors

WPA life benefit members graduating from high school may be eligible for our **Graduating High School Seniors Benefit**.

This benefit provides members free limited-term life insurance: \$5,000 of coverage if one parent is a WPA member and \$10,000 if both parents are members.

The coverage begins upon our receipt of written notice that you have graduated from high school and ends six months from the date of graduation. This coverage may be continued after six months, subject to submission of a satisfactory application and payment of any required premiums.

Written notice, including verification of your graduation date, must be submitted to our Home Office within 30 days of graduation. For more details, contact Mary Ann Kelly-Lovasz at our Home Office at 412-231-2979 ext. 128.



Last call for applications for WPFASF, Inc. grants

WPA members interested in applying for grants from the William Penn Fraternal Association Scholarship Foundation, Inc., for the school year 2025-2026 must submit their application form and other required materials to the Home Office soon.

All application forms and other materials must be emailed, faxed or mailed and postmarked by May 30, 2025.

Please note: significant changes have been made to the scholarship program and to the application process. We can't stress enough how important it is for all students and their parents to read the eligibility rules before applying.

For more information, a complete list of eligibility rules and an application form, turn to pages 10 and 11 in this issue. Or, visit the Association's website: www.wpalife.org. Go to the "Members" section and click on "Scholarship Foundation."

With the cost of attaining a higher education getting higher and higher, you don't want to pass up this opportunity to help defray some of your educational expenses.

Apply today!

Scholarships & awards available to members in PA, NY & NJ

The Pennsylvania Fraternal Alliance (PFA) is seeking applicants for its annual scholarship program and nominations for its Fraternalist of the Year Award.

Meanwhile, the New Jersey/New York Fraternal Alliance (NJNYFA) is also seeking nominations for its Fraternalist of the Year Award.

Applicants and nominees must be members of a fraternal benefit society, such as WPA, and reside in the state presenting the scholarship or award.

The PFA will award at least two \$500 scholarships. Additional scholarships may be awarded depending on available funds.

Fraternalist of the Year honorees will be invited to the annual meeting of their respective Fraternal Alliance to receive their award and will receive \$250 to help defray the cost of attending.

Applications for the PFA scholarship are due June 30. Nominations for the Fraternalist award are due Aug. 15. Nominations for both NJNYFA award are due Sept. 1.

For more information on these awards, email John Lovasz at jlovasz@wpalife.org.

Go green with your magazine

If you would prefer reading an electronic version of our magazine and wish to stop receiving a printed copy, please contact John E. Lovasz at our Home Office.

Call 412-231-2979, ext. 135, or send email to jlovasz@wpalife.org.

How to choose the right type of life insurance

From the
**Insurance
Information
Institute**



Choosing the right type of life insurance can be confusing, but it's also an important decision. Here are some guidelines from the Insurance Information Institute that can help you narrow down your best life insurance options.

Consider term life insurance if...

- *You need life insurance for a specific period of time.* Term life insurance enables you to match the length of the term policy to the length of the need. For example, if you have young children and want to ensure that there will be funds to pay for their college education, you might buy 20-year term life insurance. Or, if you want the insurance to repay a debt that will be paid off in a specified time period, buy a term policy for that period.
- *You need a large amount of life insurance, but have a limited budget.* In general, this type of insurance pays only if you die during the term of the policy, so the rate per thousand of death benefit is lower than for permanent forms of life insurance. If you are still alive at the end of the term, coverage stops unless the policy is renewed or a new one bought. Unlike permanent insurance, you will not typically build equity in the form of cash savings.

If you think your financial needs may change, you may also want to look into “convertible” term policies. These allow you to convert to permanent insurance without a medical examination in exchange for higher premiums.

Keep in mind that premiums are lowest when you are young and increase upon renewal as you age. Some term insurance policies can be renewed when the policy ends, but the premium will generally increase. Some policies require a medical examination at renewal to qualify for the lowest rates.

Consider permanent life insurance if...

- *You need life insurance for as long as you live.* A permanent policy pays a death benefit whether you die tomorrow or live to be over 100.
- *You want to accumulate a savings element that will grow on a tax-deferred basis and could be a source of borrowed funds for a variety of purposes.* The savings element can be used to pay premiums to keep the life insurance in force if you can't pay them otherwise, or it can be used for any other purpose you choose. You can borrow these funds even if your credit is shaky. The death benefit is collateral for the loan, and if you die before it's repaid, the insurance company collects what is due the company before determining what goes to your beneficiary.

Keep in mind that premiums for permanent policies are generally higher than for term insurance. However, the premium in a permanent policy remains the same no matter how old you are, while term can go up substantially every time you renew it.

There are also a number of different types of permanent insurance policies, such as whole (ordinary) life, universal life, variable life, and variable/universal life.

For more information about various type of life insurance plans, and for help in selecting the best plans for you and your family, contact your local WPALife representative or our Home Office at 412-231-2979.

WPA PICNIC

SATURDAY, AUGUST 9, 2025
12:00 - 4:00 p.m.

Pittsburgh Shrine Center

1877 Shriners Way, Cheswick, PA

Adults \$20 • Students \$10 • Kids ages 12 & under FREE

ADMISSION PRICE INCLUDES

One meal voucher for a menu of:

Kielbasa, Stuffed Cabbage, Cabbage & Noodles,
Pulled Chicken, Smoked Beans, Mac 'n Cheese,
Bacon Fry and soft drinks

Free Parking • Kids Activities • Auctions & Raffles
Pastries & Cold Beverages for purchase • DJ





No chilling, just grilling



As the weather warms up, I'm guessing a lot of WPA members will be enjoying outdoor activities and vacations once all the schools are out. For me, this time of year means getting out the golf clubs and hitting the links all over Pennsylvania. Being retired, I get invitations to visit my friends all over the state which keeps me busy, along with my teaching one day a week and cooking for the needy in Philadelphia.

Last, but certainly not least, now is the season for grilling outside instead of cooking in my kitchen. Keeping that in mind, I have five very good recipes for you to enjoy with your family and friends, along with some tips on how to maximize your grilling pleasure this summer.

So...let's get out of the kitchen and get outside.

Grilling is not a science; it just requires patience and setting yourself up for success. Today, many grills are gas powered and feature multiple burners and hoods with variable heat sources. You control the heat to produce the desired atmosphere, giving you the perfect experience.

But, before you start grilling, here are some tips to help you optimize what you will be preparing.

Marinades and Dry Rubs. You will greatly enhance the flavor of your meat and poultry if you first marinate them overnight, or even for just a few hours, in flavorful liquids or a combination of your favorite dry seasonings.

Cooking Temperature. Sometimes, low and slow is the way to go. If chicken takes 20 minutes to cook at 350°F, why not drop the temperature to 300°F and cook for a longer time? The result will be moister and more flavorful.

Clean the Grill. Make sure the grill is clean before you start cooking. Any leftover food particles will burn and affect the taste of your fresh cooked food.

Use the Hood. If your grill has a hood, you can get more of a heat source to cook. Imagine your oven having a flame heat source as well as hot air to cook.

Use a Thermometer. Make sure your food is cooked to the right temperature. For a safe minimum internal temperature chart for cooking, visit: www.foodsafety.gov/food-safety-charts/safe-minimum-internal-temperatures.

Have fun and enjoy yourself because a happy cook makes the best food! Enjoy the recipes, and next issue I will have more you can make on your grill.

One last thing: congratulations to all our graduates!

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.



Grilled Bourbon Chicken Kabobs

- 3 pounds chicken breast, cut into 1-inch cubes
- ½ cup barbecue sauce, spicy brand
- ¼ cup bourbon
- 2 tablespoons honey
- 1 teaspoon garlic, minced
- 1 teaspoon onion powder

In a mixing bowl, combine the chicken cubes, bbq sauce, honey, garlic and onion powder. Coat the chicken, then cover then bowl and marinate overnight. Soak your wooden skewers also overnight so they are wet.

Heat up your grill, and while the grill is warming up, skewer 4 or 5 pieces of chicken on a skewer. Load the skewers on the hot grill and cook until the chicken is done, about 8 to 10 minutes, or until the internal temp of the chicken is 165°F.

Serve hot to your guests.

Sweet Potato Marshmallow Sticks

- 2 medium sweet potatoes peeled and cut into 16 two-inch cubes.
- 3 tablespoons butter, melted
- ¼ teaspoon kosher salt
- ½ teaspoon ground cinnamon
- 8 wooden skewers
- 8 large marshmallows

In a bowl, mix the butter and cinnamon, then coat the sweet potato cubes with the mixture.

Set your grill on medium heat and place heavy duty foil over one section, then cook the cubes until they are tender. Set aside to cool before skewering.

To build a skewer, place 2 potato cubes on a skewer with a marshmallow in between.

Place the skewers back on the foil and cook for about a minute on each side, turning the marshmallow a golden brown.

Serve hot to your guests.



Grilled Vegetable Napoleon

- 1 red bell pepper,
- 1 yellow bell pepper
- 1 zucchini
- 1 summer squash
- 1 eggplant
- 2 sweet potatoes
- 3 portobello mushrooms
- 1 Vidalia onion
- 2 teaspoons dried oregano
- 2 teaspoons dried basil
- ¼ cup olive oil
- Salt & pepper, to taste

Clean and remove the stems of the portobello mushrooms.

Slice the eggplant crosswise into ½ inch pieces; sprinkle with a little salt and let stand before grilling.

Peel the sweet potatoes and cut crosswise into ½-inch slices

Cut the zucchini crosswise into ½-inch pieces.

Peel and slice the onion crosswise into ½-inch slices.

Clean the peppers of seeds and cut crosswise into ½-inch rings.

In a mixing bowl, combine the olive oil, oregano, basil, a half teaspoon of salt and quarter teaspoon pepper and blend well.

Preheat the grill to medium heat, then brush the marinade on each piece of vegetable; place on the grill and cook until tender, about 5 minutes each side, longer for the sweet potatoes and mushrooms, if needed.

Starting with the portobello mushrooms as the base, stack the remaining vegetables to create a tower.

Cut into sections and serve to your guests.

Grilled Pineapple Chicken Wings

- ¾ cup soy sauce
- ½ cup pineapple juice
- 1 tablespoon sriracha sauce
- 1 teaspoon anchovy paste
- ½ cup water
- ½ cup vegetable oil
- 2 pounds chicken wings
- 3 tablespoons red pepper flakes
- 3 tablespoons orange zest
- 3 tablespoons sesame seeds
- Salt & pepper, to taste

Combine the first 6 ingredients in a mixing bowl, then add the chicken wings and toss coating well. Marinate the wings overnight.

In a small bowl, combine the red pepper flakes, orange zest, sesame seeds and mix well.

Heat up your grill and cook the chicken wings, turning often until they are done, about 25 minutes or until internal temp is 165°F.

Remove from the grill, then sprinkle the red pepper flake mixture over the wings and toss, season with salt and pepper.

Serve to your guests.

Grilled Asparagus & Honey Glazed Carrots

- 1 bunch asparagus, trimmed
- 2 tablespoons vegetable oil
- 1 pound carrots, cut in half lengthwise
- 2 tablespoons honey
- Salt & pepper, to taste

In a bowl, add the asparagus and oil and toss to coat.

In another bowl, add carrots and honey and toss to coat.

Heat up your grill, then cook the asparagus and carrots until they have grill marks and are *al dente* not soft, about 15 minutes.

Serve hot or cold with your dinner.

Actuary's Report for 2024

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 2024. This approach was rewarded with profits in all major lines of business totaling \$2.1 million. However, largely because of higher surrenders driven by sharply higher interest rates, asset positions decreased by 2.5%. 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 \$511,000,000, and their quality remains high, with \$464,200,000 (97%) 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, 2024, continued at a high level of 114.32%. This means that the Association held over \$114.32 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 4.94%, which is strong, considering the persistent low interest rate environment from which we have emerged. These strong returns support the competitive rates paid to members. During 2024, the Association earned net investment income of \$24,746,000 after deducting all investment expenses. Investment income exceeded requirements by \$7,191,000 in 2024. 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 \$12,663,000 to guard against adverse fluctuation in investments.

The Association has \$444 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 2024 the Association paid out \$84,269,000 to members. A breakdown of these payments over the past five years is presented below:

Payments to Members

(Rounded to nearest \$1,000)

ITEM	2020	2021	2022	2023	2024
Death Claims	\$ 2,806,000	\$ 2,625,000	\$ 3,130,000	\$ 2,912,000	\$ 3,116,000
Matured Endowments	42,000	41,000	49,000	56,000	31,000
Emergency Cash Surrender Benefits	653,000	1,024,000	1,022,000	1,033,000	1,020,000
Supplementary Payments	7,000	13,000	88,000	15,000	24,000
Annuity and Old Age Benefits	23,078,000	30,460,000	42,840,000	85,658,000	72,406,000
Excess Interest on Funds to Members' Acct.	7,773,000	10,880,000	11,543,000	9,336,000	7,191,000
Dividends	461,000	535,000	498,000	491,000	481,000
Benefits to Members	\$34,820,000	\$45,578,000	\$59,170,000	\$99,501,000	\$84,269,000

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	\$478,506,657
Stocks	19,772,242
Mortgage Loans	319,729
Real Estate	784,097
Cash and Cash Equivalents	4,188,886
Certificate Loans	1,890,322
Accrued Investment Income	6,199,041
Electronic Data Processing Equipment & Software	-----
Premiums Due and Uncollected	44,177
Accounts Receivable - Miscellaneous	567
Total Admitted Assets	\$511,705,719

LIABILITIES, SPECIAL RESERVES & SURPLUS CERTIFICATE RESERVES

Life and Annuity Policy Reserves	\$432,479,000
Liability for Deposit-Type Contracts	11,035,862
Life Claim Reserves	544,297
Provision for Refunds Payable in Following Calendar Year	500,000
Premiums Paid in Advance	433,205
Officials' Retirement Program	1,681,546
Interest Maintenance Reserve	2,127,422
General Expenses and Taxes Due or Accrued	119,126
Asset Valuation Reserve	10,535,560
Trust Account	395,545
Other Liabilities	430,870
Total Liabilities	\$460,282,434
Unassigned Surplus	51,423,285
Total	\$511,705,719

INCOME

Premiums & Annuity Considerations	\$44,660,897
Net Investment Income	24,745,599
Amortization of Interest Maintenance Reserve	212,487
Miscellaneous Income	291,114
Total Income	\$69,910,097

OUTGO

Life Benefits Paid, Including Dividends	\$ 4,648,644
Annuity and Pension Benefits Paid	72,429,652
Interest on Funds to Members' Accounts	603,182
Increase in Reserves for Life & Annuity Certificates	(15,181,000)
Commissions on Premiums & Annuity Considerations	1,169,787
General Operating and Fraternal Expenses	4,379,880
Insurance Taxes, Licenses & Fees	304,004
Total Outgo & Reserve Increase	\$68,354,149
Net Gain from Operations after Refunds to Members	\$1,555,950

RECONCILIATION

Net Gain from Operations	\$ 1,555,950
Realized Gains/(Losses) (excluding transfers to the IMR)	550,745
Net Income/(Loss)	\$ 2,106,695
Unassigned Funds as of 12/31/23	49,632,239
Change in Unrealized Gains	765,830
Change in Nonadmitted Assets	457,872
Change in Asset Valuation Reserve	(1,539,351)
Aggregate Write-In for Gain/Loss on Surplus	-----
Unassigned Funds as of 12/31/24	\$51,423,285

Eligibility Rules for Year 2025-2026 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, 2025.
- 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 finalizing 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 an essay on a topic that is meaningful to you, with a minimum of 150 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 30, 2025**. Items postmarked, emailed or faxed after that date will not be considered.
- g) All applicants must submit proof of enrollment for the Fall 2025 academic term. Such proof of enrollment must be mailed and postmarked, emailed or faxed to the WPA Home Office by **Friday, August 29, 2025**.
- 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 adult student applicant or to the parents or legal guardians of a minor student applicant.

*Students with questions about these eligibility rules may contact Mary Ann Kelly-Lovasz at the Home Office.
Phone: 412-231-2979, Ext. 128 • E-mail: scholarship@wpalife.org • Fax: 412-231-8535.*

William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821

Phone: 412-231-2979 • Fax: 412-231-8535 • Email: scholarship@wpalife.org



Application for Scholarship Grant Academic Year 2025-2026



STUDENT APPLICANT INFORMATION

NAME: _____ **DATE OF BIRTH:** / /

Last

First

Middle Initial

ADDRESS: _____

No.

Street

City

State

Zip Code

STUDENT APPLICANT'S PHONE: () _____

E-MAIL ADDRESS: _____

WPA LIFE INSURANCE CERTIFICATE NO.: _____ **WPA BRANCH NO.:** _____

ACCREDITED COLLEGE, UNIVERSITY, SCHOOL OF NURSING OR TECHNICAL/TRADE SCHOOL WHERE ACCEPTED:

School Name: _____

Street Address or P. O. Box: _____

City: _____ **State:** _____ **Zip Code:** _____

MAJOR COURSE OF STUDY (e.g., ENGINEERING, PRE-MEDICAL, BUSINESS, ETC.): _____

HAVE YOU EVER RECEIVED A WPFASF, INC. SCHOLARSHIP GRANT? **YES** **NO**

I hereby certify that I have read the eligibility rules prior to completing this application. I further certify that this application contains no misstatements or omissions of material fact and that the statements herein are, to the best of my knowledge, complete and correct. I also hereby authorize and approve the WPFASF Scholarship Foundation or its representatives to share or discuss this application with my parents and/or legal guardians.

Signature of Student Applicant

Date

Completed application form & other documents required under section (e) of the eligibility rules (excluding proof of enrollment) must be mailed & postmarked or sent via email or faxed by May 30, 2025. If you do not receive acknowledgement of your email submission within 7 days, please contact us.

JUST for KIDZ

A warm weather treat

Are you counting down the days to the end of the school year? Of course you are! After another long school year, you deserve a nice summer break. We hope it's a safe and fun one!

This is the time of year when many of us start enjoying cooking and eating outside. While your parents fire up the grill, you can add to your family's back yard picnic feast by making a yummy treat: **candy grapes**. These easy-to-make and delicious frozen treats require just a few simple ingredients. And you better make plenty, because they're not just for kids...grown ups like them, too! It's a dessert and frozen snack all in one.

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

What you need:

- Seedless grapes: green, red or both!
- 3 to 6 boxes of Jell-O powder in your favorite flavors
- A small bowl of water
- Toothpicks

What you do:

- Remove stems from grapes and wash grapes thoroughly.
- Insert a toothpick in the end of each grape (where the stem used to be). This makes the grapes easier to handle.
- Dip the grape in a small bowl of water. Then dip the grape in the Jell-O powder flavor of your choice. Roll the grape in the powder to fully coat all sides.
- Remove the toothpick and place the jello coated grapes on a parchment paper lined baking sheet.
- Place the Jell-O grapes in the freezer for at least 1 hour or until the grapes are frozen.
- Remove from the freezer and enjoy this yummy summertime treat!



Are you into sour treats? Here's a twist to make them sour: ditch the water and dip the grapes in lemon or lime juice (whatever is on hand!)

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

What's Happening

May

02-04 A World A'Fair, Green County Expo Center, Xenia, OH.
Information: www.aworldafair.org

04 Branch 336/Verhovay Home Association Golf Outing.
Information: verhovayhomeassn@gmail.com

June

01 Magyar Club of Dayton Bacon Fry, Hills and Dales Park, Dayton, OH.
Information: www.magyarclubofdayton.org

07 50th Anniversary of the First Hungarian Festival on Somerset Street,
New Brunswick, NJ. Information: www.hungarianfestival.org

07 Branch 89 / Al and Betty Vargo Memorial Golf Outing,
Champion Lakes G.C., Bolivar, PA. Information: 412.398.2078

July

26 Branch 226 Bacon Roast, McKeesport, PA.
Information: text message 412.566.7191

27 Branch 132 Annual Summer Picnic, Crawford Park, Mishawaka, IN.
Information & reservations: 574.256.5281

August

09 WPA Picnic, The Shrine Center, Cheswick, PA.
More information to be published in upcoming issues of *WPALife*.

16 Branch 89 / Steel Valley Fire Department Golf Outing,
Grandview Golf Course, Braddock, PA. Information: 412.398.2078

September

08-22 WPA Tour 2025, leaving from Detroit, MI.
Information: jganchuk@wpalife.org

19-20 Polacek Family Johnstown Slavic Festival, Johnstown, PA.
Information: www.jaha.org/events/johnstown-slavic-festival/

21 Branch 336/Verhovay Home Association Golf Outing.
Information: verhovayhomeassn@gmail.com

If you know of an event happening in your area that you think your fellow WPA members might like to attend, send your information to John Lovasz at jlovasz@wpalife.org.

Branch 1 Bridgeport, CT

By Jim Ballas

Easter was celebrated later than usual this year. After a typical winter, we've all been looking forward to the warmer spring weather. Now, the spring showers are bringing May flowers.

Along with the members of the United Church of Christ of Bridgeport, we collected donations of candy, toys, coloring books, crayons, story books and other treats for children's Easter baskets. These baskets were assembled and distributed to children in the community through the Nourish Center at the United Congregation Church. Thanks to all those members who donated and helped work on this project. Special thanks to Sandy Stasko for coordinating and managing this project.

Our branch also participated in the WPA Easter Baskets program. The \$300 from the WPA Home Office was used to purchase \$50 gifts cards which were placed in six Easter gift buckets. The buckets were filled with some fruit and treats and given to six local families.

On May 4, the Greater Bridgeport CROP Walk for Hunger takes place. Several of our branch members will participate in the walk. CROP is the Community appeal of Church World Service. It fights hunger locally, nationally, and internationally and emphasizes self-sustaining agricultural practices. Twenty-five percent of the money collected remains in the Greater Bridgeport area. Participants collect sponsor donations for the 2.14-mile walk around the neighborhoods of North Avenue in Bridgeport. You can support these events in your local area as they are held throughout the country on this day.

Enjoy the blooming days of spring!



The members of Branch 1 joined with members of the United Church of Christ of Bridgeport to collect items and create Easter baskets for local children.

Branch 8 Johnstown, PA

By Alexis Yuhaz Kozak

Greetings from Johnstown, PA!

Spring has sprung, finally! It was really a very frigid winter here in the mountains. They were calling for snow the night I wrote this. But, that is Johnstown; April is always unpredictable.

Branch 8 is looking forward to some nice weather so we can go about our business of having fun! First thing will be our spring branch meeting in May. Please call if you would like to join us, and I will give you the date and time. We will be planning for our July branch bacon roast and the Slavic Fest.

This year's Slavic Fest will be celebrating its 10-year anniversary. The committee is working on some amazing events, including a real live Slavic Wedding. Yes, a couple will actually be getting married on the stage dressed in Slavic costume, followed by a traditional Wedding Bridal Dance. I can only imagine how long that dance will be. To top that, they are trying to get the Tamburitzans to perform later on Saturday. Details will follow. This festival is a must-see,

totally ethnic event when visiting Johnstown. You will be served authentic Slavic food and beverages and hear Slavic music. You must try our Slivovitz Jell-O shots!

The Slavic Fest will be held Sept. 19 and 20 at the Johnstown Heritage Discovery Center, 201 - 6th Ave., Johnstown. Follow them on Facebook at Johnstown Slavic Fest.

Branch 8 has been on a roll with new members. We acquired six outstanding new members who I know will be active with the branch.

The beauty of the whole thing is that we are getting youth involved. Among our new members are Joe and Debra Oliver's grandchildren, Madelyn, Mason, Landon and Jace will be joining our branch. With their grandparents' wonderful work ethic, we know we have young adults that will get involved.

We also are welcoming Allegra Stasko Slick and her grandson Santino. Allegra is no stranger to Branch 8. She has been helping us for years with many of our events. Allegra's family were long time members of St Emerich's Hungarian Catholic Church before its closing. I remember fondly the wonderful family that was always involved in helping with cooking



Branch 8 recently welcomed new members Allegra Stasko Slick and her grandson, Santino.

and events. I am sure that most of them were members of WPA. How nice Allegra picked up the tradition.

Hope to see many of you at the WPA Picnic in Cheswick, PA, on Saturday Aug. 9.

Wishing all a very happy & healthy summer. Be safe.

For any insurance or annuity needs, please do not hesitate to call 814-242-0000.

Branch 9 Hazleton, PA

By Dora S. McKinsey

Greetings from Branch 9! I hope all of you are well and enjoying the beautiful weather.

The month of May ushers in Mother's Day and Memorial Day. Enjoy every minute you have with your mother if you are fortunate enough to have her still around. If not, I pray you have fond and loving memories of the time you spent together.

Memorial Day is held May 26 this year and honors those who lost their lives while defending our country. Be sure to thank a veteran for their selfless service to keep us safe.

The month of June brings us Flag Day on June 14, Father's Day

on June 15 and the first day of summer on June 20.

Branch 9 participated in the Association's Easter Baskets program by distributing three baskets of food and goodies to families in need. Several had small children for which we provided a separate Easter basket. One of the families just had a new baby, so a box of diapers was much appreciated. All thanked WPA for their generosity.

The branch will also be participating in the Join Hands Against Hunger program by donating a gift card to the local food pantry. Especially in these trying times, all help is needed and appreciated.

Happy birthday to those celebrating a birthday in May and June. May you have many more and may all of them be healthy.

We remember the families of those Branch 9 members who have lost their lives. May you find peace in the memories of your loved one.

Remember that WPA is a safe and reliable place to purchase life insurance and/or invest in an annuity. Now would be a perfect time to review your policy and make sure your insurance coverage is sufficient to meet your family's needs after your death. WPA has the right life and/or annuity product to meet all your needs.

"Give freely of yourself always to your family, your friends, your community, and your country. The world will pay you back many times over." (Sandra Day O'Connor)

Branch 14 Cleveland, OH

By Richard E. Sarosi

Happy spring. We hope you had a Blessed Easter.

We are eagerly awaiting the new 2025 activities and events schedules from our local Hungarian churches, organizations and clubs. You can check the internet for their websites to see what is

being planned and taking place for 2025.

Congratulations to Branch 14 students who are graduating with the Class of 2025. Follow your dreams and goals to the best of your ability and the results will be wonderful for you. No one can take away your education; it is yours forever.

Family and friends: support and encourage your students in their education and career goals. Your students represent the future. They have educational opportunities and activities available to them which would not be possible without your support and the support of family members and friends purchasing WPA life insurance and annuities.

As I have said before to the Moms and Dads of our students, you are now taking the place of your parents and grandparents in the purchasing of WPA insurance policies for your young students, who will soon be growing out of their Juvenile policies. It is time for them to sign up for their adult policies. Contact your WPA sales representative or the Home Office to assist you in selecting the best policies to fill their needs.

As parents, make yourself the example and sign up for your own WPA life insurance policies.

Please remember it is a requirement of the WPFA Scholarship Foundation that applicants be a WPA life benefit member. (The complete eligibility rules can be found on page 10 of this issue.)

To all members: please be sure to contact your WPA sales representative or the Home Office whenever any of your personal information changes, including any changes to your address, marital status or beneficiaries.

Branch 14 meetings are held at: St. John Byzantine Catholic Church, 36125 Aurora Road, Solon, OH (at the corner of Aurora and Liberty roads). Branch 14 members and adult guests are welcome to at-

tend the branch meeting.

Our schedule for Branch 14 meetings for 2025 are as follows:

- Wednesday, May 7
- Wednesday, June 4
- Wednesday, Sept. 3
- Wednesday, Oct. 1
- Wednesday, Nov. 5
- Wednesday, Dec. 3

All meetings begin at 7:00 p.m.

Also, mark your calendars for the Branch 14 Christmas party to be held Saturday, Dec. 6, at Mentor Presbyterian Church, 5855 Hopkins Road, Mentor, OH. More information coming soon.

Please call Branch 14 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. 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 WPA members and 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 May/June birthday and/or anniversary.

Keep in touch with someone you haven't seen or talked with in a long time. Take time to call, write, email or text. Plan a visit 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, have visits and the opportunity to



The members of Branch 26 participated in WPA's Easter Basket program by donating candy, toys, gift cards and additional items to create these Easter baskets which were given to three families at their local church.

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 26 Sharon, PA

By Barbara Tew

Spring is finally here, and I am ready for the summertime festivities to begin. Graduation parties, picnics, gardens and Sunday fundays. Life is too short to not enjoy it.

Easter was extra special this year for three families at our local church. Our branch and members donated Easter baskets filled with candy, toys, gift cards and other items. This is a tough time for so many families, neighbors and friends. If you can help just one person, it may be a small effort on your part, but huge to them. Be the "joy" in someone's day.

Happy birthday wishes go out to those celebrating springtime birthday, and congratulations go out to all the 2025 graduates.

Get well wishes to those who are sick, we remember in our prayers all who are in need.

If you have a special announcement that you would like to share with our WPA family, please contact me at 412-231-2979, ext. 120.

Branch 27 Toledo, OH

By Paula Bodnar

We hope everyone had an enjoyable Easter with your families. Spring flowers are popping their heads out of the ground.

We would like to plan a volunteer activity for our branch members. If you have any ideas, please contact me at 419-460-7214.

I would also appreciate any suggestions you may have relating to our branch Christmas party to be held later this year.

Thanks for any help you can give.

Branch 28 Youngstown, OH

By Kathy Novak

Finally, spring and summer weather have arrived. It will be so nice to be outside and have the opportunity to enjoy all the festivals and activities taking place. Be sure to try to support these summer events.

Easter monetary donations and gift items were given to four Youngstown community organizations who help families in need. As always, we thank WPA for its support and assistance to branches and their local communities.

Congratulations to all our members who are graduating either from high school or college.



Branch 88 celebrates Founders' Day

Branch 88 held its annual Founders' Day event March 9 at the branch social hall. Branch officers and auditors worked hard to prepare the food that received excellent reviews from those in attendance. Everyone loves chicken paprikas. Many thanks to Joe Chobody, Sandy and Sam Mikita, Kathy and Dennis Chobody, Sandy Himes and Melissa and Tom Baculik for helping to make this year's celebration a big success.

are being prepared for all those who attend. Raffles and a pastry booth will be there, with proceeds going to the WPFA Scholarship Foundation. Pastry donations will be greatly appreciated from branches.

May finds us remembering all who have passed away, especially those who served in the armed forces protecting our country and freedom on Memorial Day.

Also, in the months of May and June we have special Sundays where we give honor to all the loving, inspirational and supportive mothers and fathers amongst us.

Best wishes to all those celebrating birthdays or anniversaries.

Get well wishes to everyone who is feeling a little under the weather, especially Irene Devlin, Tina Nemeth, Debbie Lewis, and Alice Nagy.

Sincere sympathy is extended to all those who have recently lost a loved one.

Have questions about WPA products? Please call either Alan at 330-482-9994 or Kathy at 330-540-3327.

We look forward to seeing all those familiar faces at some of the upcoming events.

Remember to share a smile with all you meet.

**Branch 89
Homestead, PA**

**By Mark S. Maskarinec
and Lisa A. Toth-Maskarinec**

Hello fellow WPA members. Spring has sprung. I know this because April showers arrived and will not leave.

We hope they will be gone by June 7, which is the date for our first charity golf outing of the summer. We renamed this outing The Al and Betty Vargo Charity Golf Outing benefitting the First Hungarian Reformed Church of Homestead and the William Penn Fraternal Association Scholarship Foundation, Inc.

May the next chapter of your lives bring you many great opportunities. We hope you've submitted your applications for your WPA scholarship.

Also, just a reminder to all members to continue to support the WPFA Scholarship Foundation.

It was nice to know so many Hungarian organizations held commemorative events in honor of March 15, 1848 and the War of Independence. The Hungarian Room Committee of the University of Pittsburgh held a very nice program at the Frick Fine Arts Build-

ing, a beautiful facility. We also congratulate the new officers of the Hungarian Room Committee, Dr. Judit Trunkos, Jonathan Naser, Judit Ganchuk, and Jason Kelly.

Best wishes to the American Hungarian Foundation as it celebrates its 70th anniversary this year with many events, including the largest event, the 50th New Brunswick Hungarian Festival on Saturday, June 7. Such a wonderful day to be a part of.

Be sure you have Saturday, Aug. 9 saved on your calendar for the WPA Picnic. A great menu and DJ

NEXT DEADLINE

The next issue of William Penn Life will be a combined July/August 2025 issue. All submissions for that issue will be due in our office by June 6, 2025.



Last year, we raised over \$3,000 for the fund thanks to all who participated. This year, we are aiming higher, and with your support, we can get there. We want to give a special thank you to WPA for its continued support of and participation in this outing. It has made our job easier for sure.

The outing itself will be a best ball scramble with regular tee times beginning at 9:30 a.m. Dinner is scheduled for 3:30 p.m. We have booked 13 tee times, so we're limited to 52 golfers. While this seems small, 52 is more than we had last year.

Also, while the number of golfers is limited, the number of diners is not. We have the full dining room. So, golfing or not, please plan on coming for the banquet. Our auction table will be filled with many items, including non-golf related items. Lottery baskets, wine baskets and the aptly named "mystery basket" continue to be particularly popular baskets, along with the trip to Sicily.

We'd like to give a big thank you in advance to those WPA members and branches that have helped us in the past and continue to help us: the Vargo family, Diane Torma, Joyce Nicholson and Branch 226 McKeesport.

Fraternalism isn't just the event itself; it's the planning and participation at all levels that makes this event successful. So, please plan on attending, dining, volunteering, donating and sponsoring. We have many different sponsorship levels. No donation or participation is too small. Let's make this event another huge success, one that would have truly made Al and Betty happy.

In keeping with the Easter season, Branch 89 was pleased to donate to the Salvation Army Disaster Relief Fund 10 cases of regular and diet sports drinks for those brave first responders so they can stay hydrated while fighting fires. Word came to Branch 89



LEFT: Branch 89 Vice President Mark Maskariniec presents two baskets of items donated by the branch to Sara Kendall and Greg Leeb of the Steel Valley Volunteer Fire Department and Salvation Army Disaster Relief Group. BELOW: Mark presents a monetary donation from the branch for a third Easter basket to Rev. Patrick Devlin Sr. of Greater Love Ministries.

that funding and budgeting cuts drastically reduced financial support for this necessity. These brave men and women put their lives on the line. The least they should have on hand is hydration. Branch 89 will continue to make occasional donations of sports drinks for this cause.

In keeping with the spirit of fraternalism, we also donated two baskets of items to the Salvation Army Homeless Chapter. Both of these baskets were used to provide 50 smaller Easter baskets to those in need.

We also presented a check for the third Easter basket to Rev. Patrick Devlin Sr. of Greater Love Ministries. This group works with local youth to give them outlets for their energy and tries to show them a better life than the life on the streets. They truly are to be commended.

Branch 89 thanks WPA for having these various programs available for branch members and our community. It truly is great to be able to give back to those less fortunate than so many of us are.

We hope everyone enjoyed a Happy Easter.

To all the mothers and fathers out there, we say "Happy Mother's Day" and "Happy Father's Day" respectively. Do something special to celebrate your special day. You deserve it.

We also send belated birthday



wishes to Branch 89 members Keith, Robert and Tim Toth, along with Helena Lubiano. We hope your birthdays were truly special.

Remember: pick up the phone and call a loved one or friend. Do something special for someone, and you will be the true winner in the game of life.

Happy spring, one and all!

Branch 132 South Bend, IN

By John E. Burus

The Branch 132 quarterly meeting will be held on Tuesday, June 10, at the Martin's Supermarket Deli on Ireland Road (second floor) 926 Erskine Plaza, South Bend, at 5:00 p.m.

Our 15th annual summer picnic will be held Sunday, July 27, 2025, at Crawford Park, Sycamore Pavilion, 445 Niles Ave., Mishawaka, from 1:00 to 3:00 p.m. Please note

Open to all members and friends of WPA!



Al and Betty Vargo Memorial Golf Outing



Saturday, June 7, 2025
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 WPA Scholarship Foundation, Inc. in memory of Al & Betty Vargo

this is a new location for 2025. Deadline for reservations is July 21. Please RSVP to 574-256-5281 and leave a message. 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 want to spread some sunshine to our members, especially Shirley Marcinko and Goldie Szarka, who is now in a nursing home.

We pray for the family and friends of branch members who have passed away: Phillip W. Lemak, Helen Herkimer and Shaun Sparico.

Shaun was a dedicated husband, father, grandfather, retired police officer and former United States Marine, who passed away recently. A true hero in every sense, Shaun

served his country and community with unwavering commitment and courage. After honorably completing his military service, Shaun continued his passion for protecting others by joining the McKeesport Police, where he served for 20 years. He then became a professor and taught criminal justice courses at multiple community college campuses, where he taught for 17 years. Shaun is survived by his parents, Janet (Slinchak) and Joe; sister, Joelle Sparico; wife, Carolyn of 35 years; children, Amanda (John) Reichert and Ian; grandchildren, Olivia & J.R.; and many other family members, friends, and colleagues who were fortunate enough to know him. Your service, sacrifice, and love for your country and community will never be forgotten.

Our Branch continues to make cards for the program "Cards for Kindness" by Creative Kindness. Their recipients include cancer foundations, retirement homes, children's shelters and other simi-

lar organizations. We thank our members and youth members and friends who have been helping us: Markus Andrews, Laszlo and Perry Ganchuk, Bradley Hartle and Caleigh Trunzo.

Congrats to the newlyweds: branch member Dr. Michael Ferraro and Sandra Salas. May the years ahead be filled with lasting love and happiness.

Remember, we hold our quarterly meetings in March, June, September and December. Our next meeting will be Tuesday, June 24 at 6:00 p.m. at the Chik-fil-A restaurant at the Waterfront shopping center, about 15 minutes from McKeesport. Please plan on attending so we can plan bigger and better things with you and your family in mind.

We are excited for our branch's bacon roast on Saturday, July 26. We will have a bounce house for children and face painting for all. We ask that you bring a covered dish to share.

Next, we will meet you and your family out at the WPA Picnic on Saturday, Aug. 9. at the Shrine Center in Cheswick, PA. This is the same location as the 2022 picnic, which includes a playground for kids.

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.

Remember: your greatest struggles are your greatest lessons.

**Next
Deadline:
June 6**

Branch 249 Dayton, OH

By Mark Schmidt

In my last article, I pleaded with Mother Nature to make up her mind. And that's exactly how I'm starting this time, too. It's 40 degrees one day, 80 the next? And rain, lots of rain! Four inches of it in one night with more in the following days.

I hope she got all this rain out of her system by April 26. That was the date of the Eastern European Heritage Experience (EEHE) promoted by the Magyar Club of Dayton. For the last few years, we have had 1,000 people experience the culture of Eastern European countries.

Even if it rained, the huge tents kept us dry, and with two stages, one inside the American Czech Club, I know the dancing and folk music was loud and proud. The club booths and food trucks fed everyone till their bellies bulged. There were many cultural tables with folk arts and crafts for purchase, and we all had a great time regardless of any weather.

Of course, WPA was a major sponsor (thank you so much!) and Branch 249 had a table. I hope we spoke with you there.

Branch 249 participated in WPA's Join Hands Against Hunger campaign with donations to The FoodBank Inc. and the House of Bread. Both these groups feed thousands weekly.

We also participated in making hundreds of pounds of Hungarian sausage with the Magyar Club of Dayton. This was mainly for club members and the EEHE. I hear talk of a public sale later this year?

The EEHE is just one event celebrating Dayton's history as a welcoming place for immigrants. Another such event is A World A'Fair, to be held May 2 to 4 at the Greene County Expo Center.

A World A'Fair is a celebration of diversity that showcases the

food, dancing, music, costumes, and cultures that have made a home in Dayton and the greater Miami Valley. The family-friendly festival will feature booths from organizations representing over 35 countries, all of whom are non-profits. There will also be live entertainment with performances from local, regional, national and even international groups.

The Hungarian Festival Dancers of Dayton will perform multiple times through out the three days. Check the website aworldafair.org for the schedules, booths and entertainment. WPA Branch 249 members will be supporting the Hungarian booth working multiple times during the weekend. Hope to see you there.

We will celebrate Join Hands Day by planting flowers and sprucing up the landscaping at the branch's unofficial home, Queen of Martyrs Catholic Church, in May or June, depending on the fickle weather.

Don't forget dear old mom on Sunday, May 11, or no more home made pastries for you! And Dad's Day is Sunday, June 15.

Don't forget Memorial Day on Monday, May 26. It is the nation's day to mourn and honor its deceased service men and women. Originally called Decoration Day, it was formalized by a "Memorial Day Order" issued by Grand Army of the Republic Commander-in-Chief John A. Logan in 1868.

We will participate in the Magyar Club's bacon fry on Sunday, June 1, at 1:00 p.m. at PAW Paw Shelter in Hills and Dales Park in Dayton. We regularly get 75 to 100 people for this. Please bring a covered dish or dessert to share.

June 14 is Flag Day, commemorating the adoption of the United States flag on June 14, 1777, and is a day to honor the nation's symbol, the "Stars and Stripes". Fly your flag proudly.

Happy birthday to all the May and June babies, especially to



Joyce Nicholson presents items donated by Branch 349 to a representative from the Center of Hope in Weirton, WV.

Great-grandma Schmidt and my own personal sweetheart, Anne Marie.

I hope spring showers don't dampen all the May/June couples celebrating anniversaries, but I know if it rains it won't dampen your love for each other.

Thoughts and prayers go to all those mourning the passing of a loved one or friend. Remember them fondly as they come to mind.

If you have any WPA insurance questions, call me at 937-938-0198 or Anne Marie at 937-308-4670. WPA is a great company; just look at the current annuity rates.

And now the best news of all, SUMMER IS HERE! You hear that Mother Nature? Behave and give everyone some nice warm sunny weather for a change. Please!

Branch 296 Springdale, PA

By Mary A. Kelly-Lovasz

Welcome to Spring 2025. Warmer weather is finally here, and that means graduations, gardening time, cook-outs and baseball games. Step out into the sunshine. It's good for you!



Joyce Nicholson, Vice Chair of the WPA Board of Directors, welcomed visitors this March to the WPA booth at the Weirton Festival of Nations.

May and June are the months that our mothers and fathers are celebrated on their special days, and we send out our love and gratitude to them, as well.

One special person of note from our branch is our former Branch 296 Vice President Margaret (Marge) Kosheba, who will be making her 100th trip around the sun, in June. Marge, we've enjoyed your energy and stories over the years, and we are happy that you have been such an active WPA member for most of your long life. You are greatly loved. God bless you, Marge, and happy birthday!

Along with Marge, happy birthday greetings also to Helen Slaninka, Mary Ann Slaninka, Terry Panaro and Angela Wislie Misera, who were born during May and June, and to each of our members celebrating during these months.

Mark your calendars for the WPA Picnic at Cheswick's Shriner's Center on Saturday, Aug. 9. This place is just perfect for a picnic, and there will be great food, music and lots of friendly faces. Invite your family and friends for this great fraternal event!

Our Branch 296 annual bacon roast is still in its planning stages, but we will have a date and venue set very soon. Again, I will keep you updated.

Branch members participated in our annual Join Hands Day project at our April meeting. Pittsburgh's Ronald McDonald House (RMH) was again chosen to receive healthy snack bags for their temporary residents. Since our branch news was due prior to this event, I'll tell you more in my next column.

For those recovering from surgeries or illnesses, we wish each of you a complete and speedy recovery, most especially to Diana Borland.

Let's all remember to reach out to those who are mourning the loss of a loved one. We want memories of your dear ones to provide comfort, and may they rest in peace.

Final reminder for our 2025-2026 WPFASF, Inc. applicants: your application and scholarship requirement are due by Friday, May 30. Look for the application and scholarship eligibility rules in this

issue on pages 10 and 11. Please read the rules carefully and do not delay!

It seems like we've just gotten started with our branch meetings, but our summer break will begin after our May 15 branch meeting at the Tarentum Pittsburgh Mills Eat'n Park at 6:00 p.m. All adult members are always welcome and encouraged to attend.

If you have any personal milestones that you'd like for me to share with our readers, you may contact me at 724-274-5318 or at makelly367@verizon.net.

Noreen Fritz, FIC, our helpful and knowledgeable WPA agent, can be reached by phone at 412-821-1837 or by email at noreen.fritz@comcast.net. Remember that Noreen can provide valuable assistance with your life insurance and annuity needs.

Enjoy that sunshine!

Branch 349 Weirton, WV

By Joyce Nicholson

Our thanks to the WPA Home Office for giving our branch opportunities to donate to those desperately in need in our area.

The goal of the WPA founders was to extend a helping hand to one another and to the many (Hungarian) immigrants who worked during a time in history when insurance was not widely established or easily available. With no other assistance when times were tough, our founders had no other recourse but to turn to each other for help, and the original aid association was established.

This is how fraternalism was born in America. And just like our founders, all WPA branches assist our less fortunate neighbors in so many ways throughout the year.

Because of all our many members, today, WPA is a key component in financial planning, offering protection and investment opportunities, as well as the means

to assist others through fraternalism. One does not need to be of Hungarian descent to be a WPA member.

As part of the Easter Baskets and Join Hands Against Hunger programs, our branch donated to several groups who help the marginalized. They were very appreciative and thankful for the support from WPA.

We also donated a raffle basket to Sacred Heart of Mary Church in Weirton for their Lent Fish Fry auction.

It had been five years since the last Festival of Nations was held in Weirton, WV. This past March 22, the event returned to the Weirton Community Center, featuring food, music and dance from many nationalities making up our area's population. The event was well attended, and our WPA booth attracted many. We are looking forward to attend in March 2026.

If you have been a past recipient of a WPA scholarship, please don't forget to give to the William Penn Fraternal Association Scholarship Foundation. Think about paying it forward and make a donation.

This month's interesting fact: There are now 15 Nobel Prize winners from Hungary in the fields of physics, medicine, chemistry, economics and literature. So, those of you looking to attend college next year, complete your application for a WPA scholarship to help with your college expenses. You might be the next Nobel Prize winner!

We send our best wishes to branch members with May and June anniversaries and birthdays.

Our prayers go out to those who may have lost loved ones recently, including the loved ones of branch members Linda Gereg, Julia Maine, Gladys Childers and Joseph Rozsa. May your loved one rest in peace.

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

If you have any news you wish



This raffle basket was donated by Branch 349 to Sacred Heart of Mary Church in Weirton, WV.

to share with us, please call me or email at jen567476@yahoo.com.

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. Our next branch meeting will be Sunday, July 13, at 6:00 p.m. at 63 Meadow Lane, Wintersville.

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

Branch 800 Altoona, PA

By Joan B. Ballash

Greetings and welcome to late spring. Surely the cold temperatures are a thing of the past, at least for now. I pray that flu season is also history and that all readers are well and getting the proper health care to meet their needs.

May and June are typically months of student graduations. Whether graduates will be entering the work force, returning to

school for advanced studies or a combination, we wish them perseverance and blessings.

Congratulations and best wishes to those entering married life and also to those celebrating years of "wedded bliss."

Summer will soon be upon us. I look forward to the sunshine, warm weather and visits to nearby Canoe Creek State Park, just outside of Hollidaysburg. There is boating, swimming, hiking, picnicking, sunbathing, people-watching and cabins to rent. The pavilions are great for reunions.

Happy birthday to Branch President Dennis Greiner, born in June, and to others who came into this world in May or June. We hope you have many more birthdays to enjoy.

All members and guests are invited to the annual branch picnic on Wednesday, Aug. 6, starting at 6:00 p.m. at Highland Park in Altoona. Cost is \$5 per person with no charge for children 12 and under. The menu will include hot dogs, baked beans, corn on the cob, dessert and beverage. Reservations must be made by July 29. Call Dennis Greiner at 814-943-7471.

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

If you have any questions concerning life insurance or annuities, call Bob Jones 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. Adult members are welcome. No meetings are scheduled for the months of June or July. There will be a brief meeting at the August picnic.



Late spring faves

As others have written in this issue’s branch news, it seems as if winter would never completely leave. The weather would get warmer, then another cold snap would make its way across much of the country.

But, now that we’re in the late spring months of May and June, I think it’s finally safe to say warmer days are here to stay... at least for a few months, anyway.

There are so many special days to note and/or celebrate this time of year, and there are just as many, if not more, special things whose return we welcome and events we enjoy.

This is the time of the year when we remember our fallen heroes who sacrificed their lives fighting for our nation and our freedom, when we honor the men and

women who gave us life and guided us into adulthood, when we celebrate with those completing another phase of their education, when we enjoy some of nature’s most beautiful gifts.

There are few things more enjoyable than lounging on an Adirondack chair and sipping a cold glass of freshly-made lemonade or iced tea while feeling a warm breeze caress your body, smelling the fragrance of colorful flowers and listening to the gentle song of a robin. That’s May and June for you....

For this issue’s wordsearch, it will be your task to find 15 of our favorite things about this time of the year. I’m sure you could think of many more. Here’s to hoping you get to enjoy all of them this May and June.

WPA PUZZLE CONTEST #214 OFFICIAL ENTRY

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

“Late Spring Favorites” Word List

Blossoms	Graduation	Prom
Butterflies	Juneteenth	Solstice
Father’s Day	Lawn Mower	Songbirds
Flag Day	Memorial Day	Triple Crown
Gardening	Mother’s Day	Wimbledon

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 #214
709 Brighton Road, Pittsburgh, PA 15233

Entries must be received at the Home Office by **June 30, 2025**.
 Four winners will be drawn from all correct entries on or about July 7, 2025, at the Home Office. Each winner will receive \$50.

Puzzle Contest #211 WINNERS

The winners of our Puzzle Contest #211 were drawn Feb. 11, 2025 at the Home Office. Congratulations to:

- Marsha M. Miles, Br. 28 Youngstown, OH**
 - Marianne McGrath, Br. 19 New Brunswick, NJ**
 - Melissa A. Demko, Br. 19 New Brunswick, NJ**
 - Lyle A. Masserant, Br. 18 Lincoln Park, MI**
- Each won \$50 for their correct entry.

Elizabeth K. Darago

The members of Branch 44 Akron, OH were saddened by the death of Branch President Elizabeth Kornel Darago, 75, who passed away Feb. 12, 2025.

She was born April 7, 1949, the daughter of the late Theresa and Joseph Darago Jr. Early in life, she worked at the family store, Darago Bros. She attended Garfield High School



and earned two masters degrees, and was an ardent Michigan State Spartan.

She traveled the U.S. for her work with Unisys in the 1980s, and lived in many places across the U.S., Canada and Europe, but called Akron home.

She was proud of her Hungarian heritage, referring to herself as the "little blond girl wearing the Hungarian outfit" as shown in the photo she kept on her phone.

She is survived by her brother, Alex (Sharon) Darago and several nieces and nephews and their families.

The family suggests memorial donations be made to Best Friends Animal Society or The Hope Effect.

Graveside services will be held at 11:00 a.m. on Saturday, May 24, at Mt. Peace Cemetery, Akron.

May she rest in peace.

Maria Mozer

The members of Branch 51 Passaic, NJ, were saddened by the death of devoted member and former branch officer Maria Mozer, 91, who passed away March 30, 2025.

Born in Homorod, Romania, Maria immigrated to the U.S. in 1951. She was



employed as a packaging supervisor with Hoffman-LaRoche Co. and was a

faithful parishioner at St. Stephen R.C. Magyar Church in Passaic. She also frequently volunteered at her granddaughters' school.

She was preceded in death by her husband, Ernest J. Mozer Sr.; brothers, Franz, Anton, Wendel and Joseph Einholz; and sister, Rose Brandecker.

She is survived by her children, Ernest Jr. (Rose), John (Margherita), Marian (Dave) Rubin, Christine (Tom) Baldyga and Richard (Jill); 11 grandchildren; 15 great-grandchildren; and several nieces and nephews.

Interment was at Calvary Cemetery, Paterson, NJ.

Memorial contributions may be made to St. Stephen R.C. Magyar Church.

May she rest in peace.

Please remember in your thoughts and prayers Ms. Darago, Ms. Mozer and all our recently departed members and their loved ones.

FEBRUARY/MARCH 2025

- 0001 BRIDGEPORT, CT
Theresa M. Henning
Patricia Trenck
William J. Ungvary
- 0008 JOHNSTOWN, PA
Elizabeth Babus
Phyllis A. Dinunno
John A. Yocca
- 0009 HAZLETON, PA
William T. Dress
Alice T. Susco

- 0014 CLEVELAND, OH
Muhamed Dervic
Charles G. Farren
Maria Galambos
Ernest J. Kiss
Ilona R. Kiss
Robert J. Lesko
Jennie Vargo
Emma Jean Williamson
- 0015 CHICAGO, IL
Arthur L. Aros
Patricia M. Bianchin
Helen Kiss
- 0018 LINCOLN PARK, MI
Jacquelyn J. Abraham
Janice M. Keiser
John J. Kochish
Cynthia L. McCutcheon
Irene Ann Price
Sandra Lee Sputa
- 0019 NEW BRUNSWICK, NJ
Rose Marie Desics
Margaret Ferri
Joseph Italiano
Rozalia Leopold
- 0026 SHARON, PA
Francis Swetlech
- 0027 TOLEDO, OH
Gary William Kerekes
- 0028 YOUNGSTOWN, OH
Irene A. Nemeth
Stephen W. Takacs
- 0044 AKRON, OH
Elizabeth K. Darago
Sarah L. Myers
- 0048 NEW YORK, NY
Lorraine Givens
Willie Stotomire
- 0051 PASSAIC, NJ
Mary Cherkas
Ida G. Nastasi
Louis J. Nemeth, Jr.
Sigmund Prokop
- 0076 PHILADELPHIA, PA
John Hayward
William J. Straka
- 0088 RURAL VALLEY, PA
Jack J. Baculik
- 0089 HOMESTEAD, PA
Dolores E. Halas
Nancy T. Hoffman
Mary Sue Puhatch
Yolanda Settie
- 0129 COLUMBUS, OH
David A. Vargo
- 0132 SOUTH BEND, IN
Geza Bralick
Mary E. Mathews
Loretta Moore
- 0209 ST. LOUIS, MO
Florence Young
- 0216 NORTHAMPTON, PA
Vilma U. Guimes
Louis Miklos
Patricia A. Russell
- 0226 MCKEESPORT, PA
Edward J. Taylor
Maurice C. Williams
- 0278 OMAHA, NE
Marge G. Petersen
Alvin F. Pfeifer
Steven A. Stemper
- 0296 SPRINGDALE, PA
Christopher T. Bailey
William R. Green
Orlando J. Presutti
Charles E. Schaeffer
Robert G. Welte
- 0310 LYNCH, KY
Amanda Morris
- 0336 HARRISBURG, PA
Charles S. Johns
- 0349 WEIRTON, WV
Foster Moffo
Mary Ann Skocik
Rosemarie Stando
- 0352 CORAOPOLIS, PA
Donna Angelo
Paul L. Behers
Betty F. Bell
Giacinta D. Cipollone
Albert Gardner
Audrey M. Macie
Angela J. Makoczy
Patricia L. Mihelic
Miklos Milcsevic
Elizabeth Pezich
Katherine R. Wodarek
Cecilia B. Zuzich
- 0383 BUFFALO, NY
Sidney C. Belile
Maggie J. Workman
- 0400 CHARLOTTE, NC
Gordon D. Broadnax
Anita E. Wood
- 0525 LOS ANGELES, CA
Forest N. Purks
Stella Testa
Margaret Thum
- 0590 CAPE CORAL, FL
John J. Capobianco
Jeannette M. Chartier
Robert E. Horvath
Joseph Kustra
- 0720 DEDHAM, MA
Katherine M. Calabro
Jessica K. Gottsche
Filomena Mattia
Maureen C. McGrath
- 0800 ALTOONA, PA
Rev. Donald Boslett
- 8036 SCOTTDAL, PA
Vincent P. Norris

Donations

WPFA SCHOLARSHIP FOUNDATION, INC.

Donations through Premium Payments

JANUARY 2025

Branch - Donor - Amount

1 - Maria E. Bryon - \$10.00
1 - Gary J. Freddino - \$25.00
14 - Bethany R. Townsend - \$5.00
14 - Lois C. Sterrick - \$2.00
14 - Joseph M. Corrigan - \$10.00
14 - Almut S. Zvosec - \$25.00
19 - Dennis J. Cudnik - \$25.00
28 - Michael J. Janovick - \$13.00
28 - Jennifer Palotsee - \$50.00
28 - Arthur E. Stuchell - \$15.50
28 - Mary R. Purton - \$5.00
28 - Lori A. Garovich-Szabo - \$0.76
28 - Michael A. Kroner - \$13.92
28 - Darcie L. Johnson - \$25.00
44 - Jagger T. King - \$5.00
76 - Edward J. Ginley - \$13.90
89 - Carissa R. Debreczeni - \$4.20

129 - Virginia Abahazie - \$5.00
129 - Thomas A. Shepard - \$10.88
132 - Danielle R. Burus - \$3.40
216 - Kelly J. Scherfel - \$3.39
226 - Timothy R. Holtzman - \$1.40
8340 - Edward M. Geary - \$10.00
TOTAL for Month = \$282.35

FEBRUARY 2025

Branch - Donor - Amount

8 - Patricia D. Kovacs - \$5.00
14 - Julianna Ludanyi - \$25.00
14 - Frances E. Pickett - \$5.00
18 - Ursula Markovits - \$25.00
18 - Emma J. Cisko - \$5.00
19 - Frank Papp - \$5.00
28 - Elizabeth C. Spencer - \$25.00
88 - Anthony Odozzo - \$10.00
89 - Eric J. Berger - \$10.00
89 - Audrey M. Swartele - \$50.00
89 - Tracy B. Findlay - \$3.06
89 - Veronica A. Ujevich - \$7.53
216 - Jane A. Rucci - \$20.00
226 - Daniel J. Borsay - \$30.00
226 - Timothy R. Holtzman - \$1.40

226 - William E. Sellerberg - \$20.00
296 - Elsie R. Cristillo - \$5.00
352 - Nicholas E. DePersis - \$15.00
720 - Kathleen C. O'Connor - \$5.00
720 - John A. Puleo - \$3.09
720 - Ronald R. Ferguson - \$13.00
TOTAL for Month = \$288.08

MARCH 2025

Branch - Donor - Amount

9 - Lori A. Phillips - \$5.00
9 - Colleen M. Phillips - \$5.00
28 - Michael J. Janovick - \$10.00
28 - Donna M. Sera - \$10.21
44 - Kimberly L. Confer - \$100.00
51 - Terrell Ransom - \$10.00
51 - Jasmeen K. Hixson - \$10.00
76 - Edward M. Straka - \$3.16
89 - Michael C. Pillar - \$20.00
89 - Caitlin R. Farley - \$20.00
129 - Julie Westcamp - \$6.53
129 - Thomas A. Shepard - \$10.88
216 - Kelly J. Scherfel - \$3.39
226 - Timothy R. Holtzman - \$1.40
336 - Joseph R. Krajcsik - \$25.00

352 - Louis J. Wassermann - \$50.00
352 - Katherine Ann Eitel - \$100.00
352 - Brooke A. Worrall - \$50.00
352 - Libby R. Coles - \$22.40
TOTAL for Month = \$462.97

Additional Donations

JANUARY-MARCH, 2025

Donor - Amount

(In Memory of, if applicable)
12th Annual Festival of Nations - \$39.00
Estate of Charles S. Johns - \$2,000.00
JoAnn Gyenes - \$3.00
Elena Kraepel - \$25.00
Joyce & Harry Nicholson - \$25.00
(Charles S. Johns)
Frances E. Pickett - \$50.00
Dave & Ann Vargo - \$25.00
(Al & Betty Vargo)
WPA Br. 88 Rural Valley, PA - \$42.16
WPA Br. 336 Harrisburg, PA - \$500.00
(Charles S. Johns)
WPA Cookbook Sales - \$150.00
TOTAL January to March = \$2,859.16

Cash in on our highest interest rate:

5.5%

 on a 9-year Deferred Annuity guaranteed for 12 months

Other great rates available now:

- 5.25% on 5-Year Annuities guaranteed for 12 months
- 5.0% on 2-Year Annuities guaranteed for 24 months

Call us at **412-231-2979**, or your local WPA sales representative, to learn about investing in a WPA Deferred Annuity Plan.

*Early surrender charges may apply.
Annuity rates may change without notice.
All annuities may be subject to IRS penalties for early withdrawals. Early withdrawals of 10% of accumulated account values are not subject to early surrender charges.



May/June 2025

WPL
WILLIAM PENN LIFE

PRSR STD
US Postage
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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