

March/April 2026



WPL
WILLIAM PENN LIFE

INSIDE:

The living benefits of life insurance
A portal to improved service
Discovering the culture of Hungary



**Happy
Easter**





William Penn Fraternal Association Scholarship Foundation, Inc.

Tree of Knowledge

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Special Edition

140th Anniversary
Green Leaves
for **\$140.⁰⁰**

To help celebrate our 140th anniversary, WPALife is offering our members and friends the opportunity to purchase *Special Limited Edition Green Leaves* on our **Tree of Knowledge**. For a donation of \$140, you can honor and remember loved ones while helping us provide financial assistance to young members seeking a higher education. Donations are still being accepted at three levels: Gold (\$1,000), Silver (\$500) and Bronze (\$250). Please help our tree "grow" and allow us to continue to assist young members reach their educational and professional dreams.

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

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Spreading the fraternal spirit to families in need

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

Our branches and their members donated a total of 58 baskets of non-perishable food and other items worth a total of \$5,176.99.

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

Our thanks to these participating branches:

Branch 1 Bridgeport, CT

Branch 8 Johnstown, PA

Branch 9 Hazleton, PA

Branch 26 Sharon, PA

Branch 28 Youngstown, OH

Branch 44 Akron, OH

Branch 51 Passaic, NJ

Branch 88 Rural Valley, PA

Branch 129 Columbus, OH

Branch 216 Northampton, PA

Branch 226 McKeesport, PA

Branch 249 Dayton, OH

Branch 296 Springdale, PA

Branch 336 Harrisburg, PA

Branch 349 Weirton, WV



PA & OH seek applicants for awards & scholarship grants

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

Meanwhile, the Ohio Fraternal Alliance (OFA) is also seeking qualified applicants for its 2026 scholarship program.

To be eligible for either scholarship grant or the PFA fraternalist award, an applicant or nominee must be a member of a fraternal benefit society, such as WPALife, and reside in the state presenting the scholarship grant or award.

The PFA has committed to awarding at least six \$500 scholarships to deserving young students this year. Additional scholarships may be awarded depending on available funds. Last year, the PFA awarded seven grants. Applications for these grants are due June 30.

The Fraternalist of the Year honoree will be invited to the PFA's annual meeting to receive their award and be given \$250 to help defray the cost of attending. Nominations for this award are due Aug. 15.

The Ohio Fraternal Alliance plans to award one scholarship worth up to \$500. The winner will be announced following the OFA Board of Directors spring meeting. Applications for the OFA scholarship award are due April 1.

For more information, applications and nomination forms for these awards, email John Lovasz at jlovasz@wpalife.org.

WPA PICNIC

SATURDAY, AUGUST 8, 2026

Pittsburgh Shrine Center

Cheswick, PA

More details to be announced soon!

WPA Tour 2026

September 25 - October 8

Budapest and Northern Hungary

Krakow, Poland

Chocholów, Slovakia



JOIN US for a rich journey through history, culture, nature and gastronomy in the heart of Central Europe

Tour price includes: 14 Days & 13 nights in Europe • Four-star hotel accommodations • Airport transfers to and from Budapest airport • A comfortable, air-conditioned tour bus • Buffet breakfast daily and either lunch or dinner each day • Visits to historic districts, UNESCO World Heritage Sites & awe-inspiring churches & synagogues • All entrance fees in the planned itinerary • English-speaking tour guides • Lots of walking • And MORE!



Land Tour: \$4,800.00

Tour price does NOT include airfare. Travelers are responsible for arranging their own air transportation to and from Budapest. Itinerary is subject to change. All participants must have a current, valid U.S. passport. Purchasing travel insurance is encouraged.

For more information, contact Judit Ganchuk at 412-231-2979, ext. 149, or email jganchuk@wpalife.org.

WPA Tour 2026 • Registration Deadline: May 1, 2026

Name (as it appears on your passport): _____

Date of Birth: _____ WPALife Member? Yes No

WPALife Certificate Number: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Accommodations: Double / Roommate's Name: _____ Single (Add \$980.00 to tour price)

Send this form to:

WPA Tour 2026, WPALife, 709 Brighton Road, Pittsburgh, PA 15233

DO NOT SEND PAYMENT WITH THIS FORM.

The living benefits of life insurance

From Life Happens

While life insurance generally benefits your loved ones after you pass away, it can also benefit them (and you) before that time comes through something known as living benefits. The type of living benefits you could be eligible to use depend on the type of insurance policy you have, whether it be a term life policy or a permanent life plan.

Term Life Living Benefits

Term life insurance covers you for a set amount of time, or term. It provides funds to your beneficiary (or beneficiaries) if you pass away during that time. Living benefit options for term life include:

Accelerated Death Benefits: This living benefit pays out a portion of your term life policy if you ever face a terminal illness. This gives you needed cash to cover medical expenses, debt and more. Many people also use the funds to take a dream vacation or make other memories with their loved ones. Here are four things in mind when it comes to this living benefit:

- Different insurers have different life expectancy timelines for when you can access the cash.
- The policy may need to be in force for a certain amount of time before you can access the living benefit.
- You may be charged interest on the portion of the accelerated death benefit that you use.
- The advanced amount is typically subtracted from the total amount your beneficiaries receive after you pass away.

A variation on this option is called a “critical illness rider” that lets you access your death benefit if you’re afflicted by a specific ailment or disease.

Return of Premium: With this living benefit, all the premiums you paid during the term are returned to you so long as you don’t pass away during the term. You typically pay more for this kind of policy than you would for a traditional term life policy.

Disability Waiver of Premium: This living benefit lets you skip your premium payments in the event you suffer from a long-term disability for six months or more. While not a true cash benefit, it nonetheless is a valuable option to have since there’s a three in 10 chance you’ll face a disability that keeps you out of work for 90 days or longer at some point during your working career.

Permanent Life Living Benefits

Permanent life insurance has a death benefit like term life insurance, along with the ability to accumulate cash value on a tax-deferred basis, which a term policy does not. Some permanent life insurance policies give you the option of accelerated death benefits like term life insurance does. Permanent life insurance lets you tap into needed funds throughout your lifetime in four other important ways as well:

Cash Value Withdrawal: A withdrawal lets you access a portion of the cash value of your permanent life policy. You won’t owe any taxes on this withdrawal if the amount you withdraw is less than or equal to your premium payments. However, you will owe taxes if any portion of the amount you withdraw is from interest, dividends or capital gains. Also be aware



that the amount you withdraw will be subtracted from the policy's death benefit if it's not repaid.

Policy Loan: You'll be charged interest if you take out a loan against your permanent life policy, but it's usually lower than the interest charged by other lenders. You also won't have to undergo a credit check or abide by a long list of restrictions.

Policy Surrender: A policy surrender is when you cancel your permanent life policy to access the cash value portion as a one-time lump sum. The insurer will give you that amount, less any outstanding loans and/or unpaid premiums.

Long-Term Care Benefits: Adding a long-term care benefit to your permanent life policy lets you tap into the death benefit to cover long-term care expenses that your health insurance doesn't cover. The death benefit is typically reduced by the amount of the long-term benefit that you use. It's a valuable living benefit to have when you consider that 70 percent of people turning 65 today will need some form of long-term care in their lives.

Learn more about living benefits of life insurance.

A financial professional, like your WPALife sales representative, can help you explore living benefits of life insurance and answer any other questions you have. If you don't know who your local representative is, contact our Home Office and we'll put you in touch with someone who can answer all your questions. The key is to start today. □

Come grow with us

WPALife 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 Sales Director Barbi Tew at 412-231-2979, ext.120.



Q. Do I need life insurance?

A. The question of who needs life insurance is very personal. An easy way to know if you do is to consider if someone would suffer financially if you were to pass away. If the answer is yes, then there's a good chance that you should consider life insurance.

There are several different types of life insurance. What they all have in common is that they pay cash to your loved ones in the event that you pass away. This lets your nearest and dearest remain on firm financial ground even though your earnings have stopped.

Life insurance can help your loved ones cover virtually any expense they currently (or will someday) face if your financial contributions were no longer in the picture. Just a few include funeral costs, rent or mortgage payments, and childcare expenses.

Some of the people who most commonly consider life insurance include:

- Married or partnered people
- Parents
- Retirees
- Business owners

There are many reasons to consider life insurance. The good news is that getting life insurance is simpler and more affordable than most people think. Contact your local WPALife representative or our Home Office at 412-231-2979 to learn more.



Late winter, early spring

This winter has been horrendous, and I hope it's almost over. Thanks to the snow that froze into chunks of ice and the sub-zero wind chills, I spent a lot of time in the kitchen cooking and staying warm. Most of my cooking involved recipes that I have prepared in the past for friends and students because, at this time of the year--late winter early spring--we don't have any seasonal items. In the next issue, as we get closer to warmer weather, I will have more seasonal recipes.

For this issue, I have provided a small variety of recipes for both sweet and savory delights. We start with a very tasty **Lemon Bundt Cake**. Since it's Eastertime, I have included recipes for a **Creamy Mustard Sauce for Ham** and for **Egg Salad**, a great way to enjoy the eggs Easter left you. I've also included a few recipes for dishes I'm sure will keep you warm and satisfied until the warmer weather arrives.

So, without further comment, here are more recipes you, your family and friends may enjoy.

Remember: I always welcome your comments and questions. You can contact me at wmpenn914@hotmail.com.

Lemon Bundt Cake

For the cake

- 1 cup butter, unsalted
- 2 cups sugar
- 1 teaspoon salt
- 2 tablespoons lemon zest
- 1 teaspoon vanilla extract
- 4 whole eggs
- 3 cups all-purpose flour
- 2 teaspoons baking powder
- 1 cup lemon yogurt

For the glaze

- 1/3 cup sugar
- 1/3 cup lemon juice

Preheat oven to 350°F. Spray a bundt pan with baking spray, then set aside.

In a small mixing bowl, combine the flour with the baking powder and mix well.

In the bowl of a mixer, add the butter, sugar, salt, lemon zest, vanilla extract and lemon yogurt, then mix on low speed until combined. Add the eggs one at a time and mix, then add the flour one-half cup at a time until smooth

batter forms.

Pour the batter into the bundt pan and bake 45 to 55 minutes until a toothpick inserted comes out clean. Remove from oven and let cool before removing from the pan onto a cooling rack.

Combine the sugar and lemon juice in a microwave safe bowl for 20 seconds, then stir to dissolve sugar into juice. Repeat at 10 second intervals, if needed. Brush the glaze over the cooled cake.

Slice and serve to your guests.



Egg Salad



Apple Walnut Chutney



Lemon Bundt Cake

William Vasvary, CEC, ACE, MBBQ, 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.



Sausage Macaroni Bake

Sausage Macaroni Bake

- 1 cup elbow macaroni
- 1 pound bulk sausage meat
- ½ cup green pepper, chopped
- 4 tablespoons onion, chopped
- ½ teaspoon dried oregano
- ½ teaspoon black pepper
- 16 ounce can tomato sauce
- 1 cup water
- 8 tablespoons Parmesan cheese

Cook the macaroni then set aside. In a skillet, cook the sausage over medium heat and drain fat; add the pepper, onions, oregano and black pepper and stir.

Stir in the tomato sauce and water, then bring to a boil. Reduce heat and simmer for 5 minutes, then add the macaroni and 2 tablespoons Parmesan cheese.

Transfer mixture to a greased baking dish, sprinkle with remaining cheese, then bake at 350°F for 20 to 25 minutes or until bubbly.

Serve hot to your guests.

Egg Salad

- 12 hard boiled eggs, peeled & chopped
- 6 tablespoons mayonnaise
- 2 teaspoons red onion, minced
- 2 teaspoons sweet pickle relish
- ½ teaspoon salt
- ¼ teaspoon black pepper
- ½ teaspoon sweet paprika for garnish
- 1 tablespoon chives, chopped small for garnish

In a mixing bowl, combine all the eggs, mayonnaise, onions, relish, salt and pepper, adjust taste to your liking, then refrigerate.

Garnish with the paprika and chopped chives just before serving to your guests.

Clams Casino

- 1 medium red onion, diced fine
- 1 green pepper, minced
- 1 red pepper, minced
- 1 yellow pepper, minced
- 2 tablespoons salad oil
- ½ cup breadcrumbs, fresh
- 1 tablespoon Old Bay seasoning
- Salt & black pepper to taste
- 24 Cherrystone clams

In a skillet, sauté the vegetables in oil until tender, then add the Old Bay and breadcrumbs and season to taste with salt and pepper.

Let mixture cool to room temp while you open and shuck the clams. Portion the mixture to fill all the clams.

Bake at 350°F for 5 minutes, then serve to your guests.



Clams Casino

Apple Walnut Chutney

- 1 pound Granny Smith apples peeled & sliced
- 6 ounces red onion, diced small
- 6 ounces brown sugar
- 1 cup water
- ½ cup cider vinegar
- 4 ounces golden raisins
- ½ teaspoon ground ginger
- ½ teaspoon ground mustard
- 1 teaspoon garlic, chopped
- ½ teaspoon salt
- ¼ teaspoon nutmeg
- ¼ teaspoon allspice
- ½ cup walnuts, chopped

In a saucepan, combine the water, vinegar, brown sugar and spices and simmer for 10 minutes. Add the apples and raisins, then cook until thick and chunky, then add the walnuts. Remove from heat and let sit for 10 minutes.

Serve with your favorite entrée.



Sweet Potato Casserole

Sweet Potato Casserole

For the base mixture

- 3 cups sweet potatoes, cooked & mashed
- 1 cup sugar
- 1 stick unsalted butter, melted
- 2 whole eggs
- 1 teaspoon vanilla extract

For the topping

- 1 cup brown sugar
- ½ cup butter, melted
- ½ cup flour
- 1 cup pecans or walnuts, chopped

Preheat oven to 375°F.

In a bowl, mix the 5 ingredients for the base and place in a greased casserole dish for baking.

In another bowl, combine the ingredients for the topping, then spread over the mixture in the casserole dish.

Bake at 375°F for 45 minutes, then serve to your guests.

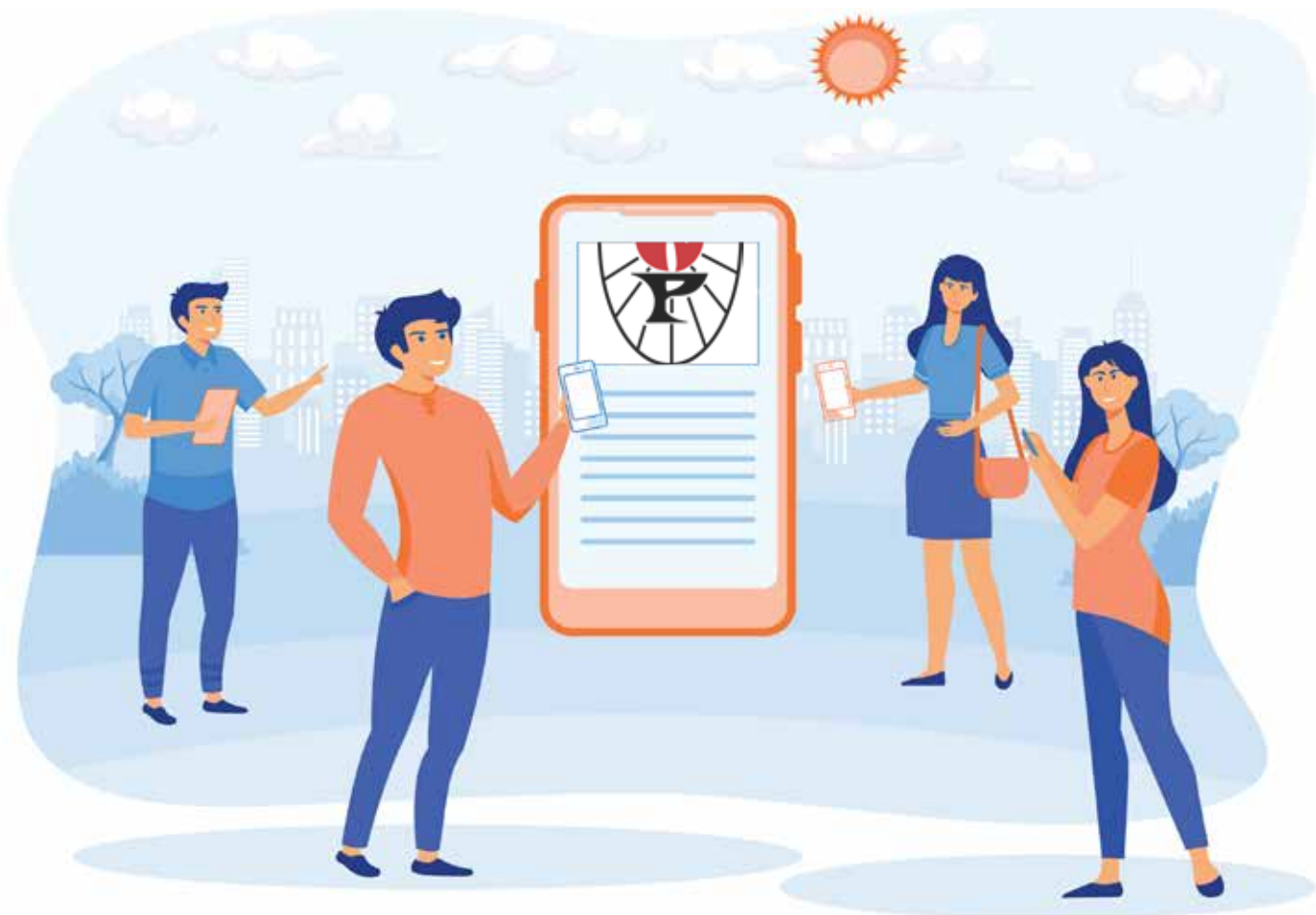
Creamy Mustard Sauce for Ham

- 1 ½ cup + 1 teaspoon sugar
- 2 tablespoons flour
- 1 ½ tablespoons dry mustard
- ¼ teaspoon salt
- 1 cup half & half
- 1 whole egg yolk
- 2 tablespoon butter
- ¼ cup cider vinegar

In a double boiler, add the sugar, flour, dry mustard and salt.

In a small mixing bowl, combine the half & half with the egg yolk and stir into the dry mixture; cook until it becomes thick.

Stir in the butter and the cider vinegar and blend until smooth. Refrigerate for 1 hour, then serve.



A portal to improved service

WPALife's member portal provides quick and easy access to information about your life insurance and annuity plans and a faster means of requesting changes to your policies.

FOUNDED 140 YEARS AGO as a Hungarian-American fraternal benefit society, WPALife has evolved into a modern financial services organization that balances tradition with digital convenience. A cornerstone of this modernization is the WPALife member portal designed to streamline how policyholders manage their life insurance and annuity contracts.

How do I access the portal?

To access our member portal, visit the WPALife website at www.wpalife.org. Under the "Members" tab, click on "Member Portal" which will take you to the "Online Services" page.

There, you will be asked to either log in or register. If you are a first-time user, click "Register." You will then be asked to provide the following information:

- Your full name.
- Your date of birth.
- Your email address.
- An active policy number.
- Your Social Security number.

After verifying your information, a WPALife representative will email you a temporary password. Once you enter the portal, you will have the opportunity to create your own password.

What can you do via our portal?

Policy Oversight

Members can view detailed information and documents about their life insurance and annuity plans directly through the user-friendly interface. Under the "**Policy**" tab, you can see:

- The name of the primary insured or annuitant.
- The current status of the policy.
- The mode of premium payment (i.e., annually, semi-annually, quarterly or monthly), and how the payment is made (for example, by bank draft).
- The amount of each premium payment.
- The current payment due date.
- The date and amount of the most recent payment.
- The contact information for the policy.
- The policy's cash value (for life insurance policies) or the current balance (for annuities).
- The amount of any dividends the policy has accumulated as well as the amount of any paid-up additions.
- The names of your primary and contingent beneficiaries.
- The type of insurance plan.
- The policy's effective date and expiry date.
- The face amount of insurance.
- The riders attached to the policy and their face value.

Under the "**Documents**" tab, you will be able to view and download:

- Correspondence related to your policies.
- Direct billing information.
- Receipts for deposits into your annuity.
- Certificate information, including your annual annuity statement.



Access Forms

The portal allows for quicker access to a variety of forms to make changes to your current policies. Among the forms you can quickly print at home are:

- **Request for Change in Insurance Contract:** Use this form to change your address, name, beneficiaries, premium mode, face amount of insurance, dividend options or policy benefits or riders.
- **Contract Service Request:** This form can be used to make withdrawals from non-qualified annuities, apply for a surrender of your policy's cash value, assign ownership of your contract, request duplicate contract should your original contract be lost or destroyed, and make other requests.
- **Electronic Transfer:** This form authorizes WPALife to electronically transfer your premium payments directly from your checking or savings account. You can also use this form to make changes to or cancel your electronic fund transfer.
- **Non-Qualified Partial Withdrawal Request:** Use this form to request a partial withdrawal from your non-qualified annuity and whether or not you wish to have federal income tax withheld for such withdrawals.
- **IRA Partial Withdrawal Request:** Similar to the previous form, but for requests involving your WPALife IRA. (NOTE: You can also access these forms and others in the members section of the WPALife website.)

Additional Functions

In addition, you can use the portal to contact our Home Office with questions concerning your life insurance and annuity contract or to learn more about your branch or WPALife activities and fraternal programs.

Why use the portal?

By utilizing the portal, members can learn instantly the status of all their WPALife life insurance and annuity policies, without having to call or write to our Home Office. You can also save time and bypass the need to mail in requests for forms needed to make routine updates like address or name changes, by having the ability to print out those forms in your own home.

For additional information about our member portal, call our Home Office at 412-231-2979.

Discovering the Culture of Hungary



Grandmothers in Tard sing a joyful Magyar song.

Last year, after the WPA Tour to Hungary was cancelled, a handful of members and friends of the Association decided to travel to Hungary together on their own. Here, we offer a brief taste of what they experienced on the first days of their tour. Perhaps it will whet your appetite to join this year's tour to Hungary.

by Richard Soltesz

The people of Hungary are proud of their country, their heritage, their culture and their food. Museums, churches, castles, wineries, distilleries, beautiful vistas and so much more were an integral part of this amazing tour. With only eight people who chose this tour, the opportunity to develop interesting conversations and share common experiences became a reality. Half of our group could speak Hungarian, and this tour quickly became an immersion into the culture and essence of Hungary; a unique travel experience.

Hungary's turbulent history began around 13 BC when Romans created a settlement on the west bank of the Danube River while nomadic tribes occupied the east. In 896 AD, seven Magyar tribes crossed the Carpathian Mountains and invaded the Hungarian plains. In 1000, King Stephen was crowned and made Hungary a centralized, Christian state. Hapsburg troops recaptured Buda in 1686.

Its history includes becoming a Bolshevik republic, shrinking with the Treaty of Trianon, entering WWII as a German ally, being occupied by Germany, deporting most of its Jewish population in 1944, and becoming a socialist state under the Soviet Union.

Rebellion against the communists was crushed in 1956, but by 1989 Hungary opened its borders to Austria and the Iron Curtain was lifted. Hungarians' patriotism and desire for freedom has deep roots that frequently surfaced with pride during our visit.

Hungary is a landlocked country in Central Europe, bordered by Slovakia to the north, Austria to the west, Croatia and Slovenia to the southwest, Serbia to the south, Romania to the east and southeast and Ukraine to the northeast. Hungary lies within the drainage basin of the Danube River and is dominated by great lowland plains.

Eger

Our tour began when Andrea Tordai, tour manager, met everyone at the Budapest Airport: from Indiana, Agnes Chervenak and niece Aggie DeRolf; from Michigan, Linda Enyedy and granddaughter Lexi Enyedy Dewitt; from Texas, Rick and Bea Martinez; and from Pennsylvania, Dolores Soltes and Richard Soltesz. As Andrea gave us a summary of the tour, she brought out a bottle of blueberry *pálinka* (a traditional Hungarian spirit) and a box of *pogácsa* (Hungarian cheese biscuits), explaining that this is the typical greeting to guests in Hungary.

The next day, we were up early for a buffet breakfast in the hotel. Our group gathered at 9:00 a.m. for a city tour of Eger. We first went to Eger Castle, toured the Bishop's Palace Museum and the ruins of the Romanesque cathedral, watched a demonstration of a very old rifle and went through the underground corridors. We watched an amazing movie about how, in 1552, the defenders of the castle, just 2000 soldiers, assisted by the women of the town, held out for six weeks against a Turkish force five times that size.

After some free time, we went to the Cathedral Basilica of St. John the Apostle in Eger, the second largest church in Hungary. Standing in front of the cathedral and looking at the colonnaded façade, our eyes were drawn to the gargantuan statues looming over the top representing faith, hope and charity. The inside was astonishingly beautiful. The cupola was decorated with frescoes of the Kingdom of Heaven. The cathedral also had Hungary's largest pipe organ inside a church.

We left there and traveled to the Júhasz Winery for wine tasting with a cheese plate. It was a very nice wine cellar, and we sampled three white and three red wines. Everyone was joyful as we left, and some sang Hungarian songs on the ride back to the hotel despite the drizzling rain. We enjoyed a buffet dinner at the hotel.

The next morning, after some severe overnight storms that required some schedule adjustments, our group traveled to the Matyó Museum in Mezőkövesd.

The museum was fascinating with lots of magnificent embroidered items and interesting displays. Andrea predicted that the museum would be an exciting preview of our visit to the village of Tard.

That afternoon, we visited the famous Lipizzaner stud farm in Szilvássvár. Once there, we boarded a horse drawn carriage and traveled to the pasture where the younger horses, mares and colts grazed. The wagon ride was good but bumpy when we got off-road and into a field to the pasture. There were over 50 horses: some were huge, and they were guided to the fence near us by a Hungarian cowboy. Back at the stable, we met the most famous stud--a huge 30-year-old stallion (85.5 in human years). We ended with a tour of the Lipizzaner Breed History Exhibition.

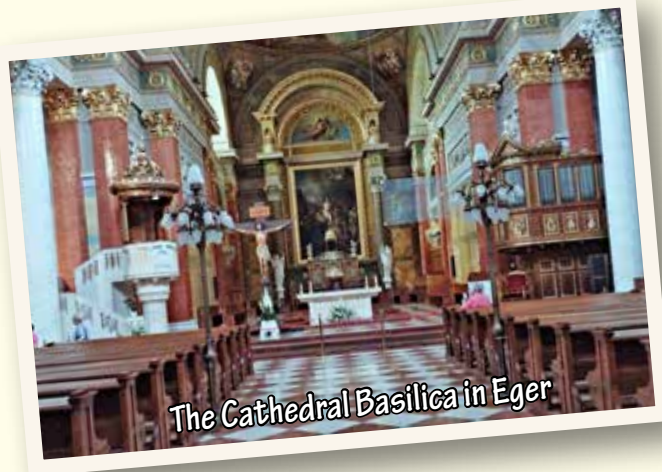
Tard

The following day, we were on the road to Tard, a traditional Matyó village. The drive there was very nice; the roads were great with lots of green trees, hills and roundabouts. When we arrived in Tard, we were met by our local host, Rozi, who greeted each one of us as we got off the bus. She escorted us around the back of the bus to two ladies, one holding a large tray with shot glasses of *pálinka*, the other in full Matyó costume with a basket of *pogácsa* for our second traditional Hungarian greeting of the tour. We walked through their yard, some of us tasting the grapes growing on a vine, to the back patio and sat on long home-made benches along a very large table. As we were served a glass of red raspberry juice, Rozi told us how the ladies of Matyó embroidered for themselves and customers with their own business, Matyodesign.

We walked over to their workshop and saw one side where they made the articles of clothing and the other side where they did embroidery designs. The ladies in our group sat around a table and were given small pieces of fabric with a flower stencil on it to embroider. This was a great opportunity for the Matyó ladies to show us and monitor us as the ladies worked on their project. They even gave us extra thread to finish their embroidery later because it was lunchtime.



A typical (and delicious) lunch



The Cathedral Basilica in Eger

But we did take time to shop and bought beautifully embroidered clothing.

We walked back to Rozi's home where there were five ladies helping in the kitchen and serving us traditional Hungarian gulyás soup and homemade bread (delicious!), red raspberry juice (delightful!) and, for dessert, apple pie which was made like a square, almost like cobbler (absolutely delectable!)

After lunch, the table was cleared, and we watched as one of the grandmas rolled out dough. We were given ridged, wooden blocks and a rolling stick, and we made *csiga* (or *csigatészta*) which translates to "snail noodles."

When we finished making noodles, we walked down to the church, which was small but stately and ornate. The flower garden was beautiful and had a bell for communicating with the village. From the Church we walked to the community center and were greeted by three ladies in full costume who took to the stage and sang three songs in Hungarian and also danced. One lady picked Lexi to dance with her and she was amazed that she could *csárdás*, the national dance of Hungary and regarded as the most important Hungarian folk dance.

We toured the house next to the community center which was like a museum. The Matyó ladies dressed Lexi up in full costume and took pictures with her. Then, we went next door to one of the oldest houses that still had a dirt floor. We went to a third house, and the ladies dressed Rick up in full men's costume and took pictures with him. Everyone enjoyed the fun and laughter. But it was time to say goodbye and go on to Tokaj. It was a most delightful day. Rozi said that the ladies would talk about this day for weeks as they enjoyed our visit, too.

If you would like to read the complete article detailing Richard's experience in Hungary last year, visit the WPALife website at <https://wpalife.org/2026/02/11/discovering-hungary/> or use this QR code.



Eligibility Rules for Year 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, 2026.
- b) Scholarship grants are awarded to full-time 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 by **August 31, 2026**.
- 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 post-marked, emailed or faxed by **May 31, 2026**. Items postmarked, emailed or faxed after that date will not be considered.
- g) All applicants must submit proof of enrollment for the Fall 2026 academic term. Such proof of enrollment must be mailed and postmarked, emailed or faxed to the WPA Home Office by **August 31, 2026**.
- 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 the Home Office.
Phone: 412-231-2979, Ext. 128 • E-mail: scholarship@wpalife.org • Fax: 412-231-8535.

Nature resist tie-dye shirts

Now that spring is just about here, we can hardly wait to spend most of our time outside again. But, until that warmer weather arrives, we'd like to share what "The Pinterested Parent" did for an art project. They were experimenting and playing with different nature arts and crafts. One day, they took some watercolor paper outside and laid some leaves and rocks on top and used spray bottles to spray the paper with a mixture of food coloring and water. This simple nature resist project gave them an idea--how about doing the same thing to T-shirts? The shirts came out great, but there was one problem. When they washed the shirts, the food coloring was washed away. They eventually tried using a non-toxic dye spray kit, and it worked! Thus, the **nature resist tie-dye t-shirt** came to be. Who wants to make one?!

What you need:

- A plain white t-shirt
- A non-toxic tie-dye spray kit
- Rocks, leaves and small branches
- An apron and gloves

What you do:

- Soak your t-shirt in a mixture of equal parts vinegar and water. Ring the shirt out and lay it flat on a piece of cardboard outside in your yard. Slide another piece of cardboard inside the shirt to keep the color from bleeding to the other side.
- Place the rocks, leaves and branches on the front of the shirt in any pattern you wish.
- Put on the apron and gloves to protect your clothes and hands, then spray the shirt with your favorite colors. Make sure to spray from above the shirt, not from the side. And don't spray on too much or the colors will bleed through. Complete one side of the shirt and let dry at least 30 minutes.
- You can stop here or flip the shirt over and spray the other side.
- Once the dyes are set, remove the rocks, leaves and branches, wash the shirts and let air dry.



GROOVY!

Let's build up our family community on Facebook by sharing your photos of your tie-dye shirts with us @WPALife #wpalife !

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.*

Be the difference...



...in your community...

...in your branch.



WPALife has been an active part of communities throughout the U.S. for more than 135 years. We're proud of the work we've done to ensure the financial security of our members and their families and to make the places they live better for everyone.

Right now, we're looking for motivated, forward-thinking people of all ages and backgrounds living in **California, Illinois, Maryland, Michigan, New York, North Carolina, Pennsylvania** and **Wisconsin** 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 member interested in serving as an officer at your WPA branch, contact Cassie Holmes at 412-231-2979, ext. 126, or email \[cholmes@wpalife.org\]\(mailto:cholmes@wpalife.org\).](#)

What's Happening

March

- 21** Festival of Nations, Millsop Community Center, Weirton, WV.
For more information, call 304.224.1909.

April

- 13** Eastern European Heritage Experience, St. Paul Catholic Church, Englewood, OH. Information: 837.207.8748, MagyarClubofDayton.org

May

- 01-03** A World A'Fair, Greene County Expo Center, Xenia, OH.
Information: <https://a-world-a-fair.webflow.io/>
- 03** Branch 336/Verhovay Home Association Golf Outing, Manada Golf Club, Grantville, PA. Information: verhovayhomeassn@gmail.com
- 31** Deadline to submit applications for WPFASF, Inc. grants for 2026.
For eligibility rules and application form, see pages 8 and 9.

June

- 06** Annual Hungarian Festival, Somerset Street, New Brunswick, NJ.
Information: www.hungarianfestival.org
- 13** 3rd Annual Al & Betty Vargo Scholarship Golf Outing, Champion Lakes Golf Course, Bolivar, PA. For information, call 412.398.2078

August

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

September

- 06** American Hungarian Friends of Scouting Annual Hungarian Festival, Parma, OH. Information: <https://csbk.org/en>.
- 18-19** Polacek Family Johnstown Slavic Festival, Johnstown, PA.
Information: www.jaha.org/events/johnstown-slavic-festival/
- 20** Branch 336/Verhovay Home Association Golf Outing, Manada Golf Club, Grantville, PA. 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 8 Johnstown, PA

By Alexis Yuhás Kozak

Greetings to everyone. Hope you all survived the terrible weather. As I write this, our beloved groundhog saw his shadow, so I guess we'll bundle up for another six weeks. The wind chill hit 21 below zero.

Branch President David Kozak is recuperating very nicely with his new shoulder. Pretty soon he will be our Bionic Man. Oh, the wonders of medical technology. David is already planning his next new shoulder for next fall.

Unfortunately, we missed the White Rose Ball this year due to his recuperation. We missed all our Michigan friends! Hugs to you, Ursula. Maybe we will be lucky and see Barbara H. in Florida later this Spring. See you at next year's ball.

It seems like the last time we were all out was at our WPA Christmas party in December. So nice to get together and celebrate with our WPALife family. We are so blessed that we can continue to spread joy and share a day together to celebrate the happiest time of the year. May God bless us all that we can continue with our traditions.

I know this seems so far away but please mark your calendars for the 11th Slavic Ethnic Fest in Johnstown. This year the event will be Sept. 18 to 19. New location for the event will be at St. Therese's

Members enjoyed an evening of fellowship during Branch 1's Christmas party held at Testo's Restaurant in Fairfield, CT. In addition to giving three Holiday Baskets, our branch donated McDonald's gift cards to the Sunday School children at United Congregational Church in Bridgeport. - Jim Ballas



Church Grounds, 536 Decker Ave. More details to follow. I think you will like the new location!

Hang in there my friends, spring is just around the corner!

Branch 14 Cleveland, OH

By Richard E. Sarosi

We hope that you are keeping warm and toasty during our cold and snowy winter.

Remember to check the 2026 calendars from your local Hungarian churches, organizations and clubs to see when events will take place this year. Don't forget the WPALife website. It is so important to support and patronize our Hungarian churches, clubs and organizations as they work hard to keep our Hungarian heritage, traditions, food and history going for us and future generations.

Forgive me for repeating myself, but I would like to once again address the moms and dads of our young members: you are taking the place of your parents and

grandparents and have the responsibility of purchasing WPALife insurance policies for your children. Also, your children may soon be growing out of their Juvenile policies, and it will be time for them to apply for their adult policies. Contact your WPALife sales representative or the Home Office for help in determining the best policies to fill their needs.

As parents, become the example and sign up for your own WPALife insurance policy if you don't already own one. Follow in the footsteps of your parents and grandparents and purchase WPALife insurance policies for yourself, your spouse and your children. Please remember it is a requirement of the WPALife scholarship program that applicants be a WPALife a life benefit member (*see the scholarship eligibility rules on page 12*).

In the meantime, please inform WPALife of any changes, such as address changes, a new phone number, new additions to your family or the loss of loved ones. You can report these changes to the WPA Home Office or your WPA agent. Keep your information current and up-to-date with WPALife.

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

Tentative meeting dates for 2026 are: March 4, April 1, May 6, June 3, Sept. 2, Oct. 7, Nov. 4 and



Members of Branch 8 gathered Dec. 7 at Anthony's Restaurant in Johnstown, PA, for the branch's annual Christmas party.



LEFT: The officers of Branch 14 welcome Santa Claus to the branch's annual Christmas party held Dec. 6. BELOW LEFT: Children attending Branch 14's party enjoyed creating bubble art as well as the chance to visit with Santa.



Dec. 2. All meetings will begin at 7:00 p.m.

Also, please mark your calendars for our branch Christmas party, tentatively scheduled for Saturday, Dec. 5, at a location that is yet to be determined.

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 WPALife members who have recently lost a loved one. May your loving memories help to comfort you and your family. And may our friends, family and WPALife members who are no longer with us rest in peace.

Get well wishes are being sent to all of our Branch 14 members and fellow WPALife members who might be feeling under the weather, dealing with health issues or

recovering from a surgery. Please keep our WPALife members in your prayers.

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

Keep in touch with someone you haven't seen or talked with in a long time. It is SO good to have personal contact, take time to say "Hi" and catch up on how they are doing. Call, write, email or text and plan a visit, if you can. It makes a difference.

Remember family and friends who are in hospitals, rehabilitation facilities, nursing homes and extended care facilities. Call ahead to check if visits may or may not be possible. Everyone loves to receive get-well cards or a note that you're thinking of them. Do not forget them, show them you care.

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 28 Youngstown, OH

By Kathy Novak

Blessed Easter wishes to everyone. Let's hope spring has finally arrived leaving the wintry weather behind us and bringing with it the bright, fragrant and colorful flowers.

The Branch 28 family Christmas party was held on Dec. 6. Members were invited to an open house event allowing them to stay as long as they wished. We were so happy that St. Nicholas (Miklos Schauer) was able to spend the afternoon with us.

The Aut Mori Grotto clowns mingled with the children, making balloon shapes for them and handing out other little fun items. A craft area was available where Mary Rose Purton helped the children create marshmallow snowmen.

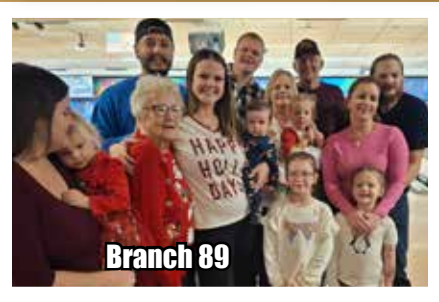
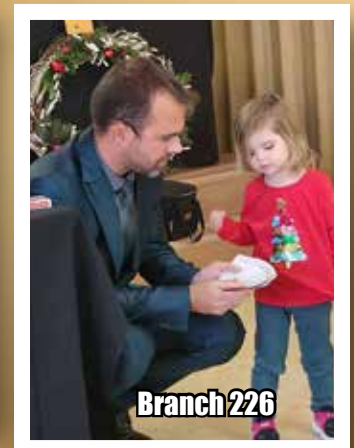
A buffet luncheon of pizza, salad, chips, desserts and beverages was available for everyone to serve themselves during the afternoon.

St. Nicholas visited with the children and gave each of them a monetary gift and a gift bag.

Thank you to everyone who helped make this day go so smoothly and made it enjoyable for all in attendance. We also thank WPALife for supporting the branch parties, offering a chance for members to experience shared fraternal time with other members.



More scenes from a WPALife family Christmas





Branch 89 President John Toth (far right) and Vice President Mark Maskarinec (center) present a donation from the branch to representatives of the Salvation Army Emergency Disaster Services in Muncy, PA.

Branch 89 Homestead, PA

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

Happy belated New Year's and Valentine's Day greetings to everyone. We hope you are staying warm and healthy in this cold weather. Bring on the sun! We are ready for sunshine and warmth.

Mark your calendars for our Third Annual Al & Betty Vargo Scholarship Golf Outing to be held on Saturday, June 13, at Champion Lakes Golf Course in Bolivar, PA. Price will remain the same as last year, \$100. We are already working on plans to make this outing even bigger than the first outing we had. Last year, we had a smaller turnout than expected which resulted in less proceeds for the outing.

We are proud to announce that we will be presenting a check in the amount of \$1,000 to the WPFA Scholarship Foundation in Al & Betty's name. We will have a picture of the presentation in a future issue.

We thank WPALife for making our Christmas party such a success. Both children and adults alike thoroughly enjoyed the bowling, the vast balloon creations and tattoo drawings. The highlight of the party, of course, was the visit by Santa Claus. The children received goodie bags filled with various items, including gift cards for Red Robin and Dave 'N Busters. Both of these companies continue to be supporters of our golf outings and events.

We were also pleased to present a check for \$100 to Rev. Keith Kaufold of Eighth Avenue Ministries on Christmas Eve. This organization is doing much to work with the youth in the Steel Valley area to show another path in life besides a life in crime and drugs. They give the youth a place to go where they are safe and can talk. Rev. Kaufold and his group are to

WPALife scholarship recipient Delaney Panigall recently graduated from Youngstown State University with a degree in biological science. She is planning on continuing her education at Youngstown State University School of Physical Therapy. Wishing her continued success.

Reminder to all high school seniors: the deadline for WPALife's scholarship program is fast approaching. See pages 12 and 13 of this issue for eligibility rules and an application form.

Get well wishes go to all of our members not feeling up to par these days. Special healing thoughts go out to Margie Sams, Alice Nagy, Evie Byers, Barbara Stack, Gloria Stack, Mary Rose Purton and Terry Check Sr.

Best wishes go to all those celebrating a birthday or anniversary.

Our sincere sympathy goes out to all those who recently lost a loved one.

For information about branch activities or answers to your questions about WPALife insurance or annuity plans, please call Alan at 330-482-9994 or Kathy at 330-540-3327.

Happy spring!

Branch 51 Passaic, NJ

By Christine Baldyga

Congratulations to WPALife on celebrating its 140th anniversary! The officers and members of Branch 51 are grateful to the Association and the dedicated service of the Board and all those who have contrib-

uted to its success over the years.

Thank you to Chef Béla for the wonderful recipes he shared with us in the last issue of *William Penn Life*. The Chicken Paprikás Soup was my favorite.

We held our annual Christmas party on Dec. 14. Unfortunately, we had a snowstorm the night prior, and not everyone was able to travel to the party. Those who were able to attend had a very enjoyable afternoon.

We will be having a Mass for deceased members of Branch 51 on Saturday, March 14, at 4:30 p.m. at St. Stephen's RC Magyar Church in Passaic. We will also be hosting a food drive prior to the start of Mass. If you can join us, we will be collecting nonperishable foods to donate to the local food pantry to assist those in need.

Think spring! It will be here soon, and we can once again enjoy our outdoor activities.

Branch 88 Rural Valley, PA

Branch 88 held its annual Christmas party Dec. 7 at the branch social hall. Children in attendance received treat bags in addition to a pizza party. The highlight of the event was a visit from Santa. He patiently listened to each child's wishes for Christmas and some adults, too.

We at Branch 88 hope everyone in the WPALife family enjoyed a Merry Christmas and Happy New Year. We also wish everyone a Blessed and Happy Easter.

be commended for their efforts.

Our second presentation was to the Truck Fund of the Munhall Volunteer Fire Companies. They joined our outing in August and supply volunteers. They also arranged for the canteen from The Disaster Relief Service Division of The Salvation Army to come and provide coffee and breakfast for the golfers and volunteers in attendance. This was something new we tried, and it was well received. Mark presented a check to Sarah and Greg, volunteer fire fighters, in the amount of \$350.

We have received a lot of positive feedback for both of our golf outings and are anticipating attendance at both outings to increase this year, which is good for everyone. The ultimate winners will end up being The First Hungarian Reformed Church of Homestead, The WPFA Scholarship Foundation, the Munhall Volunteer Fire Companies' Truck Fund and Eighth Avenue Ministries. All of these organizations are well deserving and very appreciative of any donations they receive.

Branch 89 thanks the members of the First Hungarian Reformed Church of Homestead for joining with us to spearhead a drive for Veterans Place, an organization which helps veterans find jobs, housing and any assistance they may need. We collected approximately 30 blankets, grooming kits, new clothing, towels and bedding. It's always great to do something for those less fortunate. We thank everyone for their donations to this worthy cause.

In keeping with the Easter season, Branch 89 was pleased to make a Join Hands Donation to The Salvation Army Disaster Relief Fund of 10 cases of sports drinks for those brave first responders so they can have needed fluids while fighting fires. We had learned that funding for this necessity was drastically reduced. These brave men and women put their



Branch 89 Secretary-Treasurer Lisa S. Toth-Maskarinec and her husband Branch Vice President Mark Maskarinec present blankets, clothing and other items donated by the branch and the First Hungarian Reformed Church of Homestead, PA, to Zeljana Turuntas, community relations coordinator for Veterans Place.

lives on the line. The least they should have on hand is something to drink. Branch 89 will continue to make occasional donations of sports drinks for this cause.

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

In addition, we presented a check for a third Easter Basket to Rev. Patrick Devlin Sr. of Greater Love Ministries.

Branch 89 thanks WPALife for supporting these various programs 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 wish everyone a Happy Easter.

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.

We extend condolences to the families of our members who passed away since our last article. May God be with them.

In closing, remember to 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 129 Columbus, OH

By Debbie Lewis

As I write this, the weather here in central Ohio has been cold and snowy. We had a big snowfall of 12 inches with temperatures in the low single digits and windchills well below zero. Most schools in the area were closed for a full week. The kids are back in school, but the snow stuck around a while longer until we got warmer temperatures.

We held our branch Christmas party on Dec. 13. Everyone enjoyed seeing old friends and meeting new ones. We had approximately 130 members and guests attending.

We started the party off with a great Hungarian meal prepared and served by the Hungarian Cultural Association of Columbus. This was followed by a visit from Santa Claus. All the children had a good time telling Santa what was on their wish list and getting pictures taken with him. Gifts were given out to all the children and door prizes were given out to adults.

Thanks to all the members who helped with the party, from organizing it, to helping set things up to cleaning up after the party. A big "thank you" to the Home



FAR LEFT: Rick and Jimmy Lewis of Branch 129 presented canned goods and gift cards to Fred Reiser of Jordan's Crossing. LEFT: Rick and Jimmy are joined by Diane Walker and Debbie Lewis in presenting a gift card to Rachel Muha of Run the Race Foundation. Both donations were part of WPALife's Holiday Basket program.

Office for its financial support to make this another great branch Christmas party.

Our next branch meeting will be held on Wednesday, March 11 at 11:30 a.m. It will be held at Plank's on Broadway located at 4022 Broadway in Grove City. We would like to see more members attending as we will be discussing programs and activities for 2026.

We wish everyone a Blessed Easter filled with time spent with family and friends. We hope that we will have great weather for Easter and the rest of spring!

Important dates for March include: Daylight Saving Time begins (March 8), Branch 129 meeting (March 11), St. Patrick's Day (March 17), and the first day of spring (March 21).

Important dates in April include: April Fool's Day (April 1) and Easter (April 5).

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

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

We also extend our sincere sympathy to all who have recently lost a loved one.

Please keep them all in your thoughts and prayers.

If you have any news you would like to share about yourself or family members, or need any information about WPALife insurance or annuities, please contact Debbie Lewis at 614-875-9968 or email dal9968@aol.com.

Branch 132 South Bend, IN

By John E. Burus

This winter has been quite a challenge in the northern Indiana area as we have not seen this type of weather in eight years. The first snow of the year was on Nov. 8, 2025, and it seems to have continued snowing ever since. As I write in this article, we woke up to a fresh six inches of snow this morning to go with what we already had. Seems the little fellow from Pennsylvania named Punxsutawney Phil was right five days ago, and we are in for another six weeks of winter. I am ready for spring!

The next Branch 132 quarterly meeting will be held on Tuesday, March 10, at the Martin's Supermarket Deli (second floor) on Ireland Road, South Bend at 5:00 p.m. Come join us as we begin planning for our annual branch picnic for later this summer.

Branch 226 McKeesport, PA

By Judit Ganchuk

Our branch's general meetings are held quarterly every March, June, September and December. Our next regular meeting is scheduled to be held at 6:00 p.m. on March 31 at the Chick-fil-A restaurant in the Waterfront complex, 15 minutes from McKeesport. We miss having more members at our meetings and would like to

swap officers and roles, so if there are others who are interested in keeping our branch active, leading our branch into the future, please come out to the March meeting and enjoy a chicken sandwich on us!

Our Christmas party was planned for Dec. 14, too late for the previous issue. At the party entrance, we collected food for Hope Ministries of McKeesport, formerly known as the Intersection, in downtown McKeesport. The bad weather and subsequent icy roads affected attendance. We were happy to have Brian and Jean Weber join us all the way from Meadville, PA!

The crowd wondered at the magic show presented by local magician Felix. In the photo on page 20, branch member Carson Szirmae and the magician do a card trick for the crowd.

Jaden's Catering provided a delicious lunch for us. This company does a lot of work with Toys for Tots, and so we were happy to patronize them, knowing they give back to the Pittsburgh community.

Santa visited with all the children, young and young at heart, and delivered goody bags to all children in attendance. We thank our special friend, Jay Trunzo! Children got to play some games, eat candy and win fun prizes!

Please pray for the family and friends of Elizabeth J. Swank, William W. Garland and Joseph Villi. May God bless their memory.

Our Branch has been busy giv-



Are your beneficiaries 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 and getting remarried are all life changes that affect your responsibilities. Do the beneficiaries listed on your life insurance certificates reflect such changes?

If you need to update the beneficiaries listed on your WPA certificates—either primary or secondary beneficiaries—contact your WPA representative. Or, call our Home Office at 412-231-2979.

ing back to the community and showing fraternalism. Branch Secretary Alyssa Hutchinson and Branch Treasurer Denise Hurley generously donated dozens of handmade Christmas and holiday cards for the branch's Christmas tree entry in McKeesport's Festival of Trees in Renzie Park. We donated all 65 cards to the local senior care home in McKeesport, Residents Choice Palms. The local nursing home has gone through some name and management changes. They're located on Glenshire Lane but used to be known as The Palms at O'Neil because O'Neil Boulevard is close.

We hope to see you at one of our quarterly meetings this year. Become involved and continue the sense of community and friendship we've established. There's something to be said about the power of people working together.

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 anything like us, we get a lot of robo-calls, so we might not pick up. Text message is the best method of reaching our branch officers.

If you're on Facebook, we'd love to have you join our group. Make sure to "like" the main WPALife page on Facebook, too!

One final thought from Albert Einstein: "Learn from yesterday, live for today, hope for tomorrow."

Branch 249 Dayton, OH

By Mark Schmidt

Last article, I was sitting looking out at five inches of snow. Today I'm looking at 14 inches, and we've just gone through a 15-day stretch of below freezing and sub-zero temperatures. Come on spring, where are you? It's COLD, and I'm afraid to get my heating bill. I know that even with that mangy little rodent in Punxsutaw-

ney forecasting six more weeks of winter, spring is inevitable.

First order of business is to congratulate WPALife on 140 years of existence. How many companies do you know that survive 140 years? Not many. And it's due to all its members. You may not be active, but you support the Association with your hard earned dollars. It's YOUR fraternal association, and the next time you look in the mirror be proud of yourself.

March and April are right in the middle of Lent, Good Friday and Easter. For other faiths, Passover and Ramadan are celebrated now, too. I hope all went well with family and friends during this holy time of year and the Good Lord's blessings were bestowed on you and yours. It's interesting that three major religions all started in the Middle East and their roots are intertwined in so many ways.

Locally, the Magyar Club of Dayton will hold the Eastern European Heritage Experience (EEHE) on April 18 at St Paul Catholic Church, 1000 W. Wenger Road, Englewood, OH. The large hall there will hold many other clubs and vendors as they celebrate the music, dance, food, dress and culture of Eastern Europe, including Hungary!

Branch 249 has made plans for Join Hands Against Hunger by supporting a local food bank, Miami Valley Meals, that creates free chef-prepared meals in bulk for distribution through organizations that serve those experiencing food insecurity in Dayton.

We'll choose our Join Hands Day project later this year in conjunction with Queen of Martyrs Church where we hold our meetings.

We celebrate all of you with birthdays, anniversaries and new little ones in your family in March and April. The best is yet to come.

Get well wishes to you that have been ill or hospitalized. I understand entirely. This is a rough time of year physically.



Home Office employee and Branch 296 "Christmas Elf" Nycole Brink welcomed the newest member of her family, Willow, born Jan. 8.

Please keep in your prayers all who have recently lost a friend or loved one. Give them a call to support them.

A reminder to students applying to the WPFA Scholarship Foundation: All applicants must attend a WPA branch event or project or a community service project or write an essay or an article for this publication. Of course, I would prefer you to attend a Branch 249 event or project. There are three mentioned above: EEHE and Join Hands Against Hunger and Join Hands Day. Contact me at 937-938-0198, and we'll get you involved.

I guess it's time to say good-bye or more aptly, *viszlát*. I'm cold and I'm going to turn up the thermostat and wish for that Disney Cruise to hurry up and get here.

Branch 296 Springdale, PA

By Mary A. Kelly-Lovasz

The passing of long-time Branch Vice President Margaret "Marge" Kosheba occurred after my last branch news. This past June, Marge's family and friends celebrated her milestone 100th birth-



day. During our branch meetings, Marge (pictured left) sometimes reminisced of her youth in Springdale and the Hungarian heritage that she shared with

her neighbors. Her stories were nuggets of a bygone era that wistfully made us all, whether or not we had Magyar ancestry, wish that we could return to those times. Marge was our living time capsule.

An active member of 296 throughout her long life, Marge was a fine example of how we can participate and enjoy our WPALife fraternal society membership.

In the prior issue, I reported the death of Marge's daughter, Toni Kosheba, who was our former branch treasurer, and I feel that despite the few weeks of them being apart, they have been reunited.

We, along with their family, mourn their passing, and are grateful for their friendship. God grant them eternal rest and may Marge and Toni rest in peace.

After a whoppingly bad intro to 2026, weather-wise, we enter March. Spring, where, oh where are you? We've had enough of the cold temps and the white stuff!

The Lenten season is fully upon us now, and so are the community fish fries. My daughter and I usually volunteer at our parish fry. It's a time of camaraderie, in addition to bringing home some delicious form of fish, either baked or fried. This all leads to Easter and Passover, which gives us all a feeling of spiritual hope and renewal.

Happy birthday to all Branch 296 members celebrating their special days in March and April, especially Cassie Holmes, John Torma and Wayne Mager. Good health, good humor and happiness to you throughout your year.

Condolences to all experiencing the passing of a loved one. The grieving experience for a family member, a friend or a pet is one that we each handle in one's own way. May their memories continue to be blessings for us.

Get well wishes to those recovering, hoping that each day brings renewed strength. Good wishes to all caregivers, too. Yours is a dedicated effort, and we wish you serenity in all things. Why not send a message or call to give a boost to those experiencing health issues or caregiving? Encouraging messages really do go a long way for that person.

Reminder to students: this issue includes the updated 2026-2027 WPFASF, Inc. scholarship eligibility rules and application. Before applying, review the rules. Contact me at the Home Office with any questions at 412-231-2979, ext. 128 or by email at mkelly@wpalife.org. Submission deadline is May 31, 2026. Don't delay!

Our winter break ends soon. Please join us for an appetizer or dessert at our next branch meeting at Tarentum's (Pittsburgh Mills) Eat'n Park, on Thursday, March 19, at 6:00 p.m., in their meeting room. All adult members are cordially invited. Among discussion topics will be ideas for community outreach, along with Join Hands Day and Easter Basket projects. Plus, the time is nearing to invite Santa Claus to 2026's family branch Christmas party. Santa's told us that his calendar fills up fast, so he'll anticipate our invitation very soon.

Future anticipated branch meeting dates are: April 16, May 21 (please note this date may change, and I will notify you), Sept. 17, Oct. 15 and Nov. 19. Come and join us!

Noreen Fritz, our local WPALife agent, usually attends our branch meetings and can assist you with your life insurance and annuity needs. Contact Noreen at noreen.fritz@comcast.net or by phone at



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The maximum face amounts available under this simplified issue special are:
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Address: _____

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DISCLAIMER: I have not been declined or refused a table rating by WPALife or any other insurance carrier since September 1, 2023, subject to MIB inquiry.

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For more information mail, email or fax completed form to:
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Email: sales@wpalife.org • Fax: 412-586-4067 • Phone: 412-231-2979, ext. 102

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. Dividends are not anticipated. Any individual who applied for life insurance and has been declined or refused a table rating by WPALife or any other insurance carrier since September 1, 2023, is NOT eligible, subject to MIB inquiry. Signature verification on the disclaimer above is required.

412 821-1837.

Feel free to contact me at: 724-274-5318 if you have any news to share.

In the meantime, Happy St. Patrick's Day; welcome spring; watch out for April Fool's Day; Easter and Passover greetings, too. There's just lots of great stuff to look forward to, like high school musicals, prom season, warmer weather, longer daylight, green grass and buds on the trees. Am I sounding delirious? Cabin fever, which I am experiencing, can do that to you!

Happy spring, everyone!

Branch 349 Weirton, WV

By Joyce Nicholson

I'm ready for spring after the deep freeze all winter long. I don't think we've thawed out yet. Punxsutawney Phil in Pennsylvania predicted these six more weeks of winter and, unfortunately, that rodent was spot on.

Our branch was busy making soups several times during the cold blasts over the past couple of months for the Friendship House homeless and underserved population of Weirton/Steubenville. We couldn't have done it without the assistance from Home Office for our projects.

This edition's interesting fact: Congratulations to Firefighter Dávid Windischmann from Szigetvár, Hungary, who won the World Championship title at the World Police and Firefighter Games held in Birmingham, AL in 2025. He won first place in the stair race, completing 35 floors in 5 minutes

35 seconds. Makes me tired just thinking about it! There were 1,600 events in which to medal with participants from 80 countries. Very much like the Olympics for First Responders.

As I write this, the Winter Olympics 2026 in Milano and Cortina Italy are just about to get underway. Go team USA!

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 Mary Simon.

Get well wishes continue to go out to those under the weather, especially those fighting the new flu and covid strains now.

Here's to rainbows, pots of gold, and all the joy your heart can hold. Happy St. Patrick's Day to you, whether you're Irish all year or just magically transformed on March 17!

And remember upcoming April Fools' Day. Try not to succumb to the pranksters testing you on the 1st; so be aware.

We also are wishing you a joyful Easter filled with hope, love and new beginnings.

Lots of fun holidays to start the spring off.

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

It seems as though we are flying through the first quarter of 2026. With Ash Wednesday in the past, we are well into Lent and hopefully progressing on our spiritual quest.

Happy April birthday to our Branch Vice President Mary Smithmeyer and Branch Auditor Victor Ballash. We hope you and others born in March or April enjoy your special day.

Our Branch President Dennis Greiner is recuperating from surgery. We keep him in our prayers as well as all those experiencing challenging situations. It is not necessary to know the specifics of a person's issues to pray for their well-being. Our Lord is aware!

Have a good time on St. Patrick's Day. I'll be wearing green and honoring my maternal grandmother, who was born in Ireland.

Joyful Easter, as the Resurrection is celebrated by Christians throughout the world. We also extend blessings to our Jewish friends everywhere observing Passover.

If you are graduating this year and/or furthering your education, now is the time to check out the requirements to apply for a WPFA Scholarship Foundation grant. Note the deadline for applications is May 31. Eligibility rules and an application form can be found on pages 12 and 13 of this issue.

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

If you have questions regarding life insurance or annuities, call Bob Jones at 814 932-8609.

Branch 800 meetings are held at 7:00 p.m. on the second Monday of each month at the Blair Tower Community Room, 1600-8th Ave., Altoona. All adult members are welcome.

Happy Spring!

Next Deadline April 3

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

DECEMBER 2025/JANUARY 2026

- 0001 BRIDGEPORT, CT
William R. Burns
Elizabeth Charney
Alexander J. Danka
Louise Devito
Andrew Diotaiuto
Grace E. Doner
Donald E. Durand
Jeanne Kaye-Eleck
Anita Ann Mazas
Paul F. Molocko
- 0008 JOHNSTOWN, PA
John Balogh
Helen M. Mihalik
- 0014 CLEVELAND, OH
James R. Weigand
- 0015 CHICAGO, IL
William L. Kubida
- 0018 LINCOLN PARK, MI
William A. Goecke
Eleanor Kinney
William A. Kochish

- 0019 NEW BRUNSWICK, NJ
Agnes T. Krishan
Louis S. Rakay
Stephen Wiederman
Goldie M. Betzler
Rita Driver
Mary Howard
Linda M. Sabonya
John Soltesz
- 0023 POCHAHANTAS, VA
Max E. Gagermeier
- 0026 SHARON, PA
Daryll K. Dailey
Laura Davis
- 0028 YOUNGSTOWN, OH
Scherl A. Zamary
- 0044 AKRON, OH
Lindsey E. Brooks
- 0048 NEW YORK, NY
Fedora Ferro
Fay Peck
- 0051 PASSAIC, NJ
Lenora Novak
- 0076 PHILADELPHIA, PA
Mary L. Fadigan
- 0088 RURAL VALLEY, PA
Barbara M. Umstead
- 0089 HOMESTEAD, PA
Nancy T. Hoffman

- 0129 COLUMBUS, OH
Charles F. Petrosky
Ernest B. Laszlo
Edgar T. Rayborn
- 0132 SOUTH BEND, IN
Mark Botos
Raymond H. Cukrowicz
Frances Ehardt
Daniel T. Ewald
Anna T. Horvath
John T. Kedik
Mary Klebusits
Irene A. Ranzinger
- 0249 DAYTON, OH
Patricia A. Polski
- 0278 OMAHA, NE
Betty A. Beaumont
Nettie Drain
- 0296 SPRINGDALE, PA
Antoinette M. Kosheba
Margaret E. Kosheba
Frederick G. Manners
Frank Toth
- 0310 LYNCH, KY
Velma Lynn Faith
- 0336 HARRISBURG, PA
David W. Harpster
Joyce E. Rodemoyer

- 0349 WEIRTON, WV
Helen A. Baska
John L. Radochio
Alfred J. Rotella
Joseph A. Setlak
Rochelle Slator
Cledith Tothe
- 0352 PITTSBURGH, PA
Roberta Deigan
Joseph H. Krull
Michael T. Lewis
Rosaland C. Viola
- 0383 BUFFALO, NY
Maria Cszasz
Marsha A. Drake
Karen E. Hazen
- 0590 CAPE CORAL, FL
Alex M. George
Ricardo Meilan
Sandra J. Stancin
- 0720 DEDHAM, MA
Frances A. Gauthier
Dorothy E. Rysz
- 8036 SCOTTDAL, PA
Thomas R. Rodgers
Matthew C. Show
- 8340 BALTIMORE, MD
Mary L. Prokopchak

Donations

Donations Through Premium Payments

DECEMBER 2025

- Branch - Donor - Amount**
- 1 - Maria E. Bryon - \$3.00
 - 8 - Jason A. Behory - \$10.00
 - 28 - Elizabeth C. Spencer - \$25.00
 - 28 - Liam T. Spencer - \$5.00
 - 28 - Kristen M. Taylor - \$20.00
 - 76 - Edward J. Ginley - \$13.90
 - 88 - Joseph D. Chobody - \$100.00
 - 88 - Jeanne M. Henry - \$9.57
 - 89 - Ralph F. Manning - \$50.00
 - 129 - Virginia Abahazie - \$8.02
 - 129 - Kaarin Sheehan - \$50.00
 - 129 - Thomas A. Shepard - \$5.88
 - 129 - Julie Westcamp - \$1.53
 - 226 - Judit Borsay - \$25.00

- 226 - Timothy R. Holtzman - \$1.40
 - 349 - Kayla C. Decker - \$50.00
 - 800 - Joan B. Ballash - \$10.00
- TOTAL for Month = \$388.30**

JANUARY 2026

- Branch - Donor - Amount**
- 14 - Almut S. Zvosec - \$25.00
 - 14 - Christina Preston - \$100.00
 - 18 - Ursula Markovits - \$25.00
 - 19 - Dennis J. Cudnik - \$25.00
 - 27 - Lauren E. Vos-Wanner - \$23.25
 - 28 - Michael J. Janovich - \$33.00
 - 28 - Jennifer Palotsee - \$50.00
 - 28 - Michael A. Kroner - \$8.92
 - 28 - Darcie L. Johnson - \$25.00
 - 28 - Mary R. Purton - \$5.00
 - 44 - Kimberly L. Confer - \$117.18

- 48 - Ocean L. Vassel-Duffus - \$5.50
 - 48 - Octobrye M. Vassel-Duffus - \$5.50
 - 89 - Carissa R. Debreczeni - \$4.20
 - 132 - Danielle R. Burus - \$3.40
 - 132 - Matthew A. Burus - \$2.70
 - 216 - Kelly J. Scherfel - \$3.39
 - 216 - Jane A. Rucci - \$20.00
 - 226 - Timothy R. Holtzman - \$1.40
- TOTAL for Month = \$483.44**

Additional Donations DECEMBER 2025/JANUARY 2026

- Donor - Amount
(In Memory of, if applicable)**
- Richard E. Sarosi - \$25.00
(Dolores M. Swintosky)
 - WPA Cookbook Sales - \$85.00
- TOTAL = \$110.00**

Donations from the Annual Meeting of the WPFASF, Inc.

Held September 29, 2025
Received as of December 18, 2025

- Donor - Amount
(In Memory of, if applicable)**
- Michael J. Chobody - \$102.53
 - Marlene A. Farley - \$1,000.00
- TOTAL = \$1,102.53**

Get Your Official WPA Cookbooks

A Taste of Hungarian Heaven - 500-plus recipes - \$20

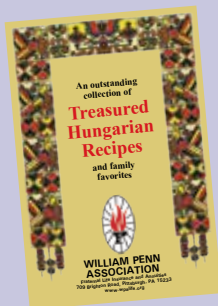
Treasured Hungarian Recipes - 160 classic Magyar recipes - \$7

Postage and handling are included in price.

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

WPA Cookbook, WPA Life, 709 Brighton Road, Pittsburgh, PA 15233

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



Early bloomers

We've all heard the old expression: "April showers bring May flowers." After the extremely cold and snowy winter many of us have experienced, those showers and flowers will be warmly welcomed (no pun intended).

But, fortunately, we don't have to wait until May to see the first signs of spring. There are many lovely flowers and flowering trees--along with several delicious vegetables--which make their appearance with the arrival of spring.

"Nothing brings a bigger smile to our faces like the sight of blooming flowers," writes Tara Carlson on Flowers.com. "Whether walking to work or relaxing in the living room, we love seeing budding blooms this time of year--they are the

universal symbol that spring has finally sprung!"

"While some wildflowers like to wait until the warmer months to bud, others are so eager to see the sun that they open at the first sign of spring weather (and sometimes even before that!)," she notes.

If you're an avid gardener, you already know which flowers to plant to bring early spring colors to life. As the folks at Jackson & Perkins, historically known for cultivating beautiful roses, advise: "By incorporating a variety of early blooming perennials, you can wake up your garden in every season, ensuring beauty from the first hints of spring through summer."

This issue's puzzle includes the names of 15 early blooming flowers (and vegetables). Good luck, and welcome spring!

WPA PUZZLE CONTEST #219 OFFICIAL ENTRY

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

"Early Bloomers" Word List

Arugula	Daffodils	Magnolia
Asparagus	Forsythia	Pansy
Azalea	Hyacinth	Primrose
Bloodroot	Lilac	Trillium
Crocus	Lily of the Valley	Tulips

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 #219
 709 Brighton Road, Pittsburgh, PA 15233

Entries must be received at the Home Office by **April 30, 2026**.
 Four winners will be drawn from all correct entries on or about May 4, 2026, at the Home Office. Each winner will receive \$50.

Puzzle Contest #216 WINNERS

The winners of our Puzzle Contest #216 were drawn Nov. 12, 2025 at the Home Office. Congratulations to:

- Aurene A. Stoltz-Bango, Br. 18 Lincoln Park, MI**
- Kalman J. Dolgos, Jr., Br. 48 New York, NY**
- Timothy Klodnick, Br. 14 Cleveland, OH**
- Mary Jane Nagy, Br. 19 New Brunswick, NJ**

Each won \$50 for their correct entry.



March/April 2026

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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