

*Happy
New Year*

2016

*Boldog
Új Évet
Kívánunk*

Tree of Knowledge



Helping our young members meet the challenges of modern educational economics requires great effort by all our members and friends. Towards this end, the WPFA Scholarship Foundation has created the **Tree of Knowledge**. The Tree is mounted in the second floor foyer of the WPA Home Office. Those making donations through this program will be recognized with individual "leaves" on the tree, which can be used to honor and remember loved ones. Donations are being accepted at three levels: Gold (\$1,000), Silver (\$500) and

Bronze (\$250). Those wishing to purchase a leaf may use the form below. Please help our tree "grow" and allow us to continue to assist young members reach their educational and professional dreams.

Our Newest Leaves

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

**In Loving Memory of
Gus G. & Elizabeth Nagy
and Roger G. Nagy
Gail
(Gold Level)**

**In Memory of Members
Knights of St. George
William Penn Association
Br. 8121, St. Marys, PA
(Bronze Level)**

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

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

Name: _____

Address: _____

Telephone: _____ Email: _____

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

Line 1: _____

Line 2: _____

Line 3: _____

Line 4: _____

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

William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821

William Penn Life

The Official Publication
of William Penn Association

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Inside

VOLUME 51 • NUMBER 1 • JANUARY 2016



Get ready for another year of fraternal fun!

2 WPA planning full slate of events

3 Bowling Tournament set for April 29-30

8 Scholarship eligibility rules & application

11 WPA Tour info & reservation form

Columns

4 Moneywise

5 Aging Well

6 Tibor's Take

Departments

■ **2** For Starters

■ **14** Just 4 Kidz

■ **16** Branch News

■ **24** In Memoriam

■ **INSIDE
BACK
COVER** Puzzle Contest

Cover: Background Illustration © Can Stock Photo Inc./DragosCondrea
This Page: Photos by John E. Lovasz, Stephen Amosky & Alex Patho

Official publication of the William Penn Association. Published monthly.
Office of publication: 709 Brighton Road, Pittsburgh, PA 15233 Phone: (412) 231-2979.
Third Class U.S. Postage Paid. Indiana, PA Permit No. 12

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



Top Doc

Congratulations to WPA Medical Director Dr. Michael W. Finikiotis who recently received two honors in recognition of his professional excellence. One was the Frank E. Rath Award for Outstanding Achievement in Clinical Quality Initiatives for the calendar year 2014, presented by the Physicians Services Division of UPMC. Also, for the fourth year in a row, "Dr. Mike" was honored as one of the Pittsburgh area's "Best Doctors" by Pittsburgh Magazine. Dr. Mike and his daughters Kristyna and Lauren, are members of WPA Branch 89 Homestead, Pa. Way to go, Dr. Mike! We are proud of you.

House appointed Fraternal Director



PITTSBURGH -- The WPA Board of Directors has appointed recently retired Chair of the Board Barbara A. House to the newly-created position of Fraternal Director. In her new position, Mrs. House will be responsible for planning and promoting the fraternal affairs and events of the Association. Congratulations, Barbara! We know you will do a great job!

A full slate

Return of WPA Picnic highlights events for 2016

PITTSBURGH --WPA is proud to announce its full schedule of fraternal events for the coming year, including the return of two of our most popular events, the WPA Picnic-A Great Fraternal Fest and the WPA Tour to Hungary.

The fun kicks off April 29 and 30 with the **Annual WPA Bowling Tournament**, to be held at the Meadows Racetrack & Casino, located in Washington, Pa., just south of Pittsburgh. As always, this event promises a fun time for the entire family. You can read more about the tournament on page 3.

On Saturday, May 7, WPA branches across the country will again participate in **Join Hands Day**. This annual, nationwide day of service brings together youths and adults to plan, organize and work together on projects that will benefit their neighbors and their communities.

WPA will host its **33rd Annual Golf Tournament and Scholarship Days** July 15 and 16. Our annual 18-hole event returns to the magnificent Quicksilver Golf Course in Midway, Pa., the site of many previous WPA tournaments and a number of professional events.

Later in the summer, members interested in learning the Hungarian language can attend our annual **Hungarian Heritage Experience**. While the details for this event are being finalized, you can be sure that this week-long program will offer those who attend a true taste of Hungarian history and culture without having to leave the country.

Those wishing to taste Hungarian culture at the source are welcome to join us Sept. 6 to 20 for the **WPA Tour 2016**. This year's tour will include visits to cities and sites in Hungary, Austria and Croatia. For more details and a reservation form, turn to page 11 of this issue.

Rounding out our fraternal year will be the Association's most popular event, the WPA Picnic-A Great



Fraternal Fest. Details for the picnic are still in the planning stage, but we can assure you it will be a great day filled with good food and fraternal fellowship. Watch upcoming issues of this magazine for all the details as they become available.

In addition to the events already listed, there will be a number of events of interest taking place in the American Hungarian community:

- Feb. 6 - The White Rose Ball, Dearborn, Mich.
- June 4 - The 41st Annual Hungarian Festival, New Brunswick, N.J.
- June 25 - Lake County Captains Hungarian Heritage Night, Eastlake, Ohio.
- July 9 - Branch 336 Golf Outing, Harrisburg, Pa.
- July 30 - Bethlen Communities Golf Outing, Ligonier, Pa.
- July 31 - Bethlen Communities Picnic, Ligonier, Pa.
- Aug. 20-21 - 42nd Annual Birmingham Ethnic Festival, Toledo, Ohio.

WPA Annual Bowling Tournament

April 29-30 • Washington, PA

Members and friends of WPA are invited to join us for a weekend of family fun during our Annual Bowling Tournament, Friday and Saturday, April 29 and 30, at the Meadows Racetrack & Casino in Washington, PA, just south of Pittsburgh. Accommodations will be at the DoubleTree by Hilton Hotel Pittsburgh - Meadow Lands, which is within walking distance of the casino. WPA's special room rate for the weekend is \$139 per night (double occupancy). To reserve your room, call the hotel at 724-222-6200 or go online at www.pittsburghmeadowlands.doubletree.com. As bowlers and guests arrive on Friday evening, WPA will have a reception room set up at the hotel. You are welcome to visit our reception room where you can enjoy soft drinks and pastries. Everyone will be free to spend the evening enjoying all the exciting games and amenities of The Meadows or shopping at the nearby Tanger Outlets. Bowling will take place on Saturday, April 30, beginning at 9:00 a.m. at the Meadows Lanes, a state-of-the-art bowling facility located within the casino. It is only a few minutes' walk from the hotel. Children and teens under 15 are invited to participate in their own special juvenile fun event. Make your plans now; tournament time will soon be here! More details, including information on prices, and a registration form will be published in the February issue of *William Penn Life*. Or, please call Judit Ganchuk toll-free at 1-800-848-7366, ext. 149.





What's your life insurance IQ?

HAPPY NEW YEAR! I'd like to begin the year by discussing some basic information about life insurance.

Recently, the Life Insurance Marketing Research Association (commonly referred to as LIMRA) conducted a "life insurance IQ test" to gauge the average American's knowledge and basic understanding of life insurance. Of the 4,000 people tested, less than one third (about 1,200) answered at least seven of the 10 questions correctly, while the majority (about 55 percent) answered fewer than five questions correctly.

In addition to identifying the aspects of life insurance that consumers understand well and those that left them "in the dark," the study also shed light on a few widespread misconceptions. Jennifer Douglas, LIMRA Associate Director of Research, stated that "with life insurance ownership at an all-time low, it's important that the industry address any misinformation that is out there confusing the public and possibly having a negative impact on the insurance industry."

LIMRA researchers cited a number of factors that were associated with higher life insurance IQ. Those scoring higher on the test either owned life insurance, had a financial planner or expressed a higher degree of confidence in the industry. Less than one percent of those surveyed answered all 10 questions correctly.

So, what does this study mean for our industry and our Association? "One of the top reasons given by consumers about why they don't buy life insurance," noted Douglas, was "it's too confusing." The study also shows that consumers with a better understanding of life insurance have a higher confidence level in insurance companies in general. This information helps companies and associations like WPA understand the factors that contribute to a better understanding of life insurance, helping them to take the right steps to increase Americans' overall comfort level with the industry and our products.

Take the quiz yourself and compare your knowledge to that of your fellow Americans. While the answers appear at the end of this column, I ask you not to look before answering all 10 questions.

TRUE OR FALSE?

- 1) Beneficiaries do not have to pay taxes on the death benefit from a life insurance policy. T/F
- 2) The primary reason life insurance companies collect medical information is to have documentation of pre-existing conditions when a claim is submitted. T/F
- 3) Life insurance basically involves paying money to an insurance company each year so the company can invest the money and pay your heirs when you die. T/F
- 4) A group life insurance policy provided by your employer will stay in effect if you leave your job. T/F



Illustration © Can Stock Photo Inc./kennykiernan

- 5) If a life insurance company goes bankrupt, the policies are canceled and the policy owners lose their benefits. T/F
- 6) In a variable or universal life policy, the policyholder bears more risk in the policy. T/F

PERMANENT OR TERM?

Please select whether these statements describe permanent (P) or term (T) life insurance:

- 7) This type of policy initially has a higher premium for the same amount of coverage. P/T
- 8) This type of coverage is appropriate when you have a specific need for life insurance that will go away. P/T
- 9) This type of policy accumulates a cash value that you can borrow against. P/T
- 10) If kept indefinitely, the premium for this type of policy would eventually increase. P/T

Okay, check your answers. How did you do? Don't be too alarmed if you didn't pass--you're in the majority.

Remember, we're here to help you through the maze of confusion that surrounds life insurance and to help you make the right decisions on your coverage.

Now is the perfect time to call on your WPA representative to have your insurance reviewed and to make sure it is doing what you want it to do--now and in the future.

Don't have an agent? Give us a call and we'll have one assigned to you.

*Answers and percentage of consumers answering correctly:
1-True (31%); 2-False (18%); 3-True (68%); 4-False (59%);
5-False (25%); 6-True (33%); 7-Permanent (41%); 8-Term
(52%); 9-Permanent (45%); 10-Term (31%).*



Let your voice be heard

I LOVE SINGING OUT LOUD. I will engage in song any chance I get. I can't carry a tune, and my voice is kind of alto-shrilly, but it makes me happy to sing so I do.

Singing helps to keep the voice strong and the supporting muscles active. Like many things, our voices can change with age. The pitch of a woman's voice gets lower, while the pitch of a man's drifts higher. Without intentional voice box use, speech slows and fewer words are audible through breaths.

Also attributing to a weakened voice is a gradual loss of muscle mass in the voice box, a stiffening of the cartilage that surrounds it, and atrophy of the vocal cords. Mechanisms that control the jaw, tongue, lips and soft palate can deteriorate leading to a softer voice.

There are several things that you can do to strengthen your voice, starting this very minute.

Singing is a wonderful and obvious choice. However many folks are not comfortable bursting out in song like yours truly. Join a church

choir, a singing group or see a vocal coach. A speech language pathologist may also be right for you. Properly coached singing can build up the respiratory system, too.

Check with your health insurance provider to see if coverage is available for professional services.

Keeping the rest of your body healthy through exercise and eating nutritionally dense foods will also serve you well.

Above all, use your voice daily. Talk back to the television, have conversations with your pet and yell "hello" to your neighbor across the way.

People will love to hear from you, so pick up the phone and chat with someone when the feeling hits. Be an active sports fan and cheer on your favorite team, or yell "NO!" when the opponent scores.

Voices matter: use them or lose them.

Cathy Graham is director of the Graceful Aging Wellness Center at Bethlen Communities in Ligonier, Pa.



Photo © Can Stock Photo Inc./McIninch

WPA is looking for good agents who want to grow with us

William Penn Association is looking to grow and expand its reach in current and possibly new markets. To do this, we are seeking to add highly motivated agents to our list of over 800 existing agents. WPA currently writes insurance and annuity products in 20 states. The states include: CA, CT, DC, FL, IL, IN, KY, MD, MA, MI, MO, NC, NE, NJ, NY, OH, PA, VA, WV and WI. To grow, we need both full-time and part-time agents. Good agents are the lifeblood of any association, and WPA is a strong and growing association that 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 Bob Bisceglia at 1-800-848-7366, ext. 134. Thank you.



Illustration © Can Stock Photo Inc./benjaminet



Reaching across the aisle

How to pull off a Hungarian or multi-cultural wedding

I KNOW, I KNOW: weddings are not necessarily a middle-of-the-winter topic, but there is a reason I am writing this now. As you read this, odds are that someone you know is preparing and planning for a wedding. Perhaps you have even seen the lucky couple recently over the past few days. Let's face it, weddings are a cottage industry, and if bridal magazines can publish year-round, then why can't I dedicate one measly column to the subject, even if it is in January?

In all seriousness, there are two reasons why I am writing about weddings this month. First, the holidays are a particularly popular time of year for couples to get engaged, so by the time this month's *William Penn Life* comes out, there will be many newly-betrothed duos just getting acquainted with all of the potential planning decisions they will have to be making over the coming months. Secondly, there are many couples planning a late-spring or summer wedding--the most popular months to get hitched--who are in the thick of wedding planning, and are beginning to make the major leaps forward to the big day. I'm writing for these couples (and their families, too), so they might be able to navigate the stress of planning a wedding in this modern age. Trust me, I am in the middle of this myself, as I am getting married in July!

While wedding planning is difficult regardless of the circumstances, it is especially hard when the bride and groom come from different ethnic and religious backgrounds. There can only be one wedding, so who gets what? The problem still exists even when both halves are from the same (or relatively similar) backgrounds, because then they often have to find a balance between modern fashions and ethnic traditions. Obviously, marriage (and by extension, weddings) cannot be a zero-sum game, so what are couples to do when "The Day" is approaching and decisions need to be made?

Liz Vos of Magyar Marketing has a great post on her website on this very subject. You can find it online at <https://magyarmarketing.com/hungarian-themed-projects/other-diy-ideas/adding-a-hungarian-touch-to-a-wedding>. In it, she briefly describes how she gave a Magyar touch to her own wedding to a man of Dutch and German descent by serving some traditional Hungarian foods. She then makes some excellent suggestions on how to add Hungarian flavor to any wedding.

• If you are serving wine at your reception, include one or more Hungarian wines. Include raspberry syrup and



Photo © Can Stock Photo Inc./halfpoint

mineral water as a special treat for the children or those who don't drink alcohol.

- Share Hungarian-themed gifts with the wedding party.
- Teach the wedding party how to say "Egészségedre," the informal version of "To your health," for the wedding toast. It is best to teach and practice this before too many glasses of champagne!
- Have mézeskalács (the Hungarian-style gingerbread-like cookie) with the names of the bride and groom and wedding date on it as a reception favor.
- Serve Hungarian pastries or have a traditional cake decorated with a Hungarian folk art theme.
- Serve Hungarian food for the meal--stuffed cabbage, chicken paprikás or Hungarian-style salami and cserkész kolbász for the appetizer table.
- Incorporate Hungarian music during the ceremony or the reception.
- Use Hungarian embroidery or Christmas ornaments for decoration.
- Consider hosting a good old-fashioned szalonna sütés (bacon fry) for the wedding party or an informal get together to celebrate the engagement or introduce the families.

As you can see, there are many different ways to

incorporate Hungarian culture into a multicultural or modern wedding. Here are a few other suggestions:

1. If the bride is Hungarian, perhaps consider a wedding dress made in Hungary, like my sister Lizzy did? There are many Hungarian designers who are capable of beautiful work, and it's a wonderful excuse to travel to the Land of the Magyars!

2. Consider spending your honeymoon (or part of it) in Hungary. You can sign up on Honeyfund, the free online wedding registry, so your guests can buy you a bottle of Tokaji or treat you to a dinner at the Mátyás Pince, and much more!

3. Make the Hungarian "dollar dance" part of the reception agenda. In the dollar dance, male guests "pay" a token amount to the bride for a dance, and the female guests "pay" a similar amount to dance with the groom. (As a side note, the dollar dance is also a common practice in other Southern and Eastern European, Asian, and African cultures, so the other side of the family can partake as well.)

4. As a coda to the dollar dance, it is tradition to offer a bite of *pogácsa* (bite-sized savory pastries) and a shot of *pálinka* (fruit brandy) to the men and women after they finish dancing.

5. Use Hungarian-themed cake toppers, a cute and simple way to show your Hungarian pride.

6. Incorporate Hungarian colors (red, white and green) for the tablecloths, napkins, etc.

7. Give Hungarian-themed bridal shower gifts, such as *Culinaria Hungary*, the classic Magyar cookbook.

8. Use Hungarian-themed invitations, "save the date" cards, or thank you cards. Vintage Hungarian postcards are a great idea for save-the-dates, particularly.

9. Work in a few modern or traditional Hungarian folk songs to the DJ's play list.

10. Give the newlywed couple a bottle of Juhfark ("Sheep's Tail") wine from Somló, Veszprém County, Hungary. It is known as "wedding night wine" because of a popular folk legend that holds that a strong baby boy will be born soon if the wine is drunk on the wedding night.

11. If you are unable to serve Hungarian wine or food as part of the reception dinner, consider adding Hungarian pastries and cakes to the cookie table.

12. Or, consider serving Hungarian food at a bridal shower or the rehearsal dinner.

13. Incorporate Hungarian folk traditions into the wedding ceremony, if possible. One such tradition calls

for the Hungarian bride and groom to have their engagement rings, which they have both been wearing on their left hands, to be blessed by the officiant. When the rings are returned to the couple, the bride and groom place the rings on their right hand, demonstrating that they are now husband and wife.

And, who says wedding guests can't get in on the fun and sneak in a Magyar twist to the festivities. Here are a couple, courtesy of World Wedding Traditions:

- There's a sneaky game which could take place whilst the bride is seated having her dinner. Traditionally, one of the guests creeps under the table and tries to steal her shoes. If the guest succeeds, the groom has to pay a forfeit, such as drinking champagne from one of the shoes. This way, the bride gets her shoe back but has to dance in a soggy shoe all night.

- "Kidnap" the bride. She's usually whisked away by some of the groomsmen, and the groom must then have to barter, bribe, bargain or just prove himself a man to get her back for the bridal dance. This is all part of the fun of the event, and the games involved in the groom trying to claim his wife back can be great fun for everyone.

At the end of the day, there are plenty of ways to incorporate love and fondness for Hungarian culture into a wedding, but it is even more important to ensure that the lucky couple can enjoy their special day in the presence of their loved ones.

Do you have a Hungarian wedding tradition that you would like to share? If so, please write to SilverKing1937@gmail.com and your comment may be featured in a future *Take*.

Éljen a Magyar!

Tibor II

Tibor Check, Jr., is a member of Branch 28 and a graduate of Cleveland-Marshall College of Law, where he served as editor-in-chief of the Law Review. He currently is an attorney working in research at American University in Washington, D.C. When he can, Tibor hosts "The Souvenirs of Hungary" radio program on WKTL-FM 90.7, Struthers, Ohio, on Saturdays from noon to 1:30 p.m.

Let's hear your take

If you have any questions or comments about me or my column, please email me at: silverking1937@gmail.com, or drop me a letter in care of the William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233.

William Penn Fraternal Association Scholarship Foundation, Inc.

Eligibility Rules for Year 2016 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.
- b) For both new and renewal applicants, the students must be the child or grandchild of a life benefit member of William Penn Association in good standing. For the 2016 school year, the parent/grandparent must be a life benefit member for at least four (4) years as of January 1, 2016.
- c) Scholarship grants are awarded to full-time undergraduate students only if they have been accepted by or are currently attending an accredited college, university or school of nursing.
- d) Grants are awarded for a two- or four-year period.

e) **New applicants** must submit the following:

1. 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: President, William Penn Fraternal Association Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233, or may be downloaded from the Association's website at www.williampennassociation.org.

2. An essay of 100 words or fewer answering the question: **"Where do you want to be in 10 years?"** Essays exceeding 100 words will NOT be accepted.

The scholarship application and essay must be mailed and postmarked by Tuesday, May 31, 2016. We recommend the student submit these materials via Certified Mail to ascertain proof of mailing date.

- 3. A transcript of the student's latest high school scholastic record.
- 4. A copy of the student's SAT/ACT scores or waiver letter from the school in which enrolled.
- 5. Proof of enrollment for the Fall 2016 school term.

Items 3, 4 and 5 must be mailed and postmarked by **Thursday, September 15, 2016.**

f) **Renewal applicants** must submit the following:

- 1. A letter requesting a renewal grant.
- 2. An essay of 100 words or fewer answering the question: **"Where do you want to be in 10 years?"** Essays exceeding 100 words will NOT be accepted.

The renewal letter and essay must be mailed and postmarked by Tuesday, May 31, 2016. We recommend the student submit these materials via Certified Mail to ascertain proof of mailing date.

3. A copy of the student's latest scholastic record. All renewal applicants **must maintain a cumulative Grade Point Average of at least 2.5 on a 4.0 scale to qualify.**

- 4. Proof of enrollment for the Fall 2016 school term.

Items 3 and 4 must be mailed and postmarked by **Thursday, September 15, 2016.**

g) All applications, renewal letters and essays must be submitted and signed by the student requesting the grant and mailed to the attention of the President. Eligibility rules for renewal grants will be in accordance with the eligibility rules in effect for the initial grant. Materials submitted by anyone other than the student will not be considered. **E-mailed submissions will NOT be accepted.**

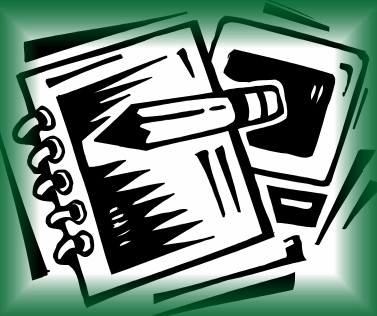
h) Scholarship grants will be awarded by the Executive Committee of the William Penn Fraternal Association Scholarship Foundation, Inc., once each year. Grants will be paid directly to the applicant provided the student is a life benefit member in good standing on the date the check is issued and all of the eligibility requirements stated herein have been met.

i) If for any reason the recipient does not attend college after receiving the grant, it must be returned to the William Penn Fraternal Association Scholarship Foundation, Inc.

j) In compliance with current privacy laws, all information in regards to the scholarship status will be divulged only to the applicant/student.

k) All applications, renewal letters and essays must be mailed and postmarked by **Tuesday, May 31, 2016.** Any applications, renewal letters and essays postmarked after that date will not be considered.

Students with questions about these eligibility rules may call Mary Ann Kelly-Lovasz at the Home Office at 1-800-848-7366, Ext. 128, or e-mail us at scholarship@williampennassociation.org.



WILLIAM PENN FRATERNAL ASSOCIATION SCHOLARSHIP FOUNDATION, INC.

Application for Scholarship Grant for the Academic Year of 2016-2017

709 Brighton Road, Pittsburgh, PA 15233-1821
Phone: (412) 231-2979 · Fax: (412) 231-8535
Email: scholarship@williampennassociation.org



STUDENT APPLICANT INFORMATION

1. NAME:			2. DATE OF BIRTH: / /		
Last	First	Middle Initial			
3. ADDRESS:					
No.		Street			
City		State	Zip Code		
4. STUDENT APPLICANT'S PHONE: ()			5. SOCIAL SECURITY NO.:		
6. E-MAIL ADDRESS:					

7. SCHOOLS ATTENDED (LIST IN REVERSE CHRONOLOGICAL ORDER, STARTING WITH MOST RECENT SCHOOL):

Name of School	Location	Years Attended

8. ACCREDITED COLLEGE OR UNIVERSITY WHERE ACCEPTED:

School Name:	Year Will Be Attending in School:	<input type="checkbox"/> Freshman	<input type="checkbox"/> Junior
		<input type="checkbox"/> Sophomore	<input type="checkbox"/> Senior
Street Address or P. O. Box:			
City:	State:	Zip Code:	

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

--

Completed application must be mailed and postmarked by May 31, 2016

10. LIST THREE PERSONAL REFERENCES, EXCLUDING RELATIVES, WHO HAVE KNOWN YOU FOR AT LEAST TWO YEARS (e.g., TEACHERS, CLERGY, COACHES, ETC.):

Name

Address

Occupation

11. LIST YOUR INVOLVEMENT IN WILLIAM PENN ASSOCIATION FRATERNAL ACTIVITIES OR COMMUNITY SERVICE PROJECTS:

12. EXTRACURRICULAR SCHOOL ACTIVITIES (i.e., ATHLETICS, THE ARTS, SCHOOL CLUBS):

13. WILLIAM PENN ASSOCIATION LIFE INSURANCE CERTIFICATE INFORMATION VERIFICATION:

Student Applicant

Parent or Grandparent of Applicant

Name: _____

Life Insurance Certificate Number: _____

Branch Number: _____

PLEASE NOTE: For new applicants, you must submit your essay along with this completed application form to be considered for a grant. The application and essay must be mailed and postmarked by May 31, 2016. Also, you must submit: (1) a transcript of your high school scholastic record or college grades; (2) your SAT/ACT scores; and (3) proof of enrollment for the coming fall term. Failure to submit these items by the date specified in the Eligibility Rules will result in the forfeiture of your grant.

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.

Signature of Applicant

Date

Completed application must be mailed and postmarked by May 31, 2016

WPA Tour 2016



Chain Bridge, Budapest

September 6 to 20

EXPERIENCE the culture, history and traditions of Hungary, Austria and Croatia. **TASTE** outstanding local cuisine & wine while listening to authentic ethnic music. **RELAX** in four-star hotels & travel in deluxe motorcoaches. **VISIT** Vienna, Graz, Split, Brac Island, Trogir, Sibenik, Keszthely, Badacsony, Hollókő, Eger and Budapest. **ENJOY** Schönbrunn Palace, a Lipizzaner stallions show, UNESCO World Heritage sites, a boat ride on the Plitvice Lakes, wine tastings, a dinner cruise on the Danube and more.

Price for WPA members: Departing from Detroit - \$3,620; Departing from Pittsburgh - \$3,930.

Non-members add \$500. Prices listed are per person, based on double occupancy, and include round-trip airfare from USA to Europe, all hotel accommodations, breakfast and one main meal daily, ground transportation in Europe, and all sightseeing tours listed on the itinerary. For single supplement, add \$560. All reservations will be accepted on a first-come, first-served basis.

*For more information, contact Judit Ganchuk toll-free at 1-800-848-7366, Ext. 149
Email: jborsay@williampennassociation.org*

WPA Tour 2016 Reservation Form

Name (as it appears on your passport): _____

Date of Birth: _____ WPA Member: ☐ Yes ☐ No (Non-members must add \$500 to stated tour price)

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Departure City: ☐ PIT ☐ DET • Accommodations: ☐ Single (Add \$560) ☐ Double / Roommate: _____

Send this form--along with your deposit of \$1,500.⁰⁰ per person made payable to "William Penn Association"--to:

WPA Tour 2016, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233



Branch 1

A Frat Christmas

WPA members
Christmas parties to



Branch 14



Branch 34



Branch 51



Branch 18



Branch 89



Branch



Branch 296



Branch 18

ternal as 2015

gather at branch
celebrate the holidays



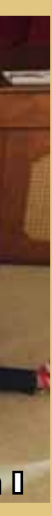
Branch 28



Branch 89



Branch 14



Branch 296



Branch 14



Branch 352



Branch 129



Branch 51

Just 4 Kids

with Gerry D. Clown

Hi, Friends!

HAPPY NEW YEAR! I hope you have a lot of fun this year. I know I plan to! Have you ever heard someone say a new year is like a "clean slate"? When I hear someone say that, I think of the blackboard at school. It's completely blank, as if someone has just erased everything that was written on it. Now, it's up to me to fill up the blackboard with whatever I want, and I have all year to do it. What would YOU write on your clean slate? What kinds of things do YOU want to fill your year?

One good way to start the new year is by thinking about all of your talents and skills. Whether it's juggling, singing or face painting, every clown has something special they do. Not sure what your special talent is? Don't worry. You can spend this year figuring it out. Here are just a few fun things you can do indoors to find out if you have any hidden talents:

- Paint without using your hands. Try taping the brush to a remote control toy, dangling it by a string, or rolling it across the paper. Or, you might paint by holding a paint brush with your foot.

- Be chef for a day. Find a recipe for something you like to eat and make it from scratch. Ask your mom or dad to be close by, just in case you need a little help.

- Create a short movie. Think up a story and act it out with your friends as your mom or dad records it on a camera or smart phone.

- Predict the future. Write down things you think will happen this year. How many A's will you earn in school? What team will win the Super Bowl? Who will be the next President of the United States? Ask your friends to think of more things you could predict. Then, put your paper in an envelope, seal it, and write "Do Not Open Until 2017" on the outside. Hang it in your bedroom and open it next January 1st to see how many things you got right.

What other things can you try? I bet you can think of a lot. Remember, you have a whole year, so try them all! You never know what you can do until you try.

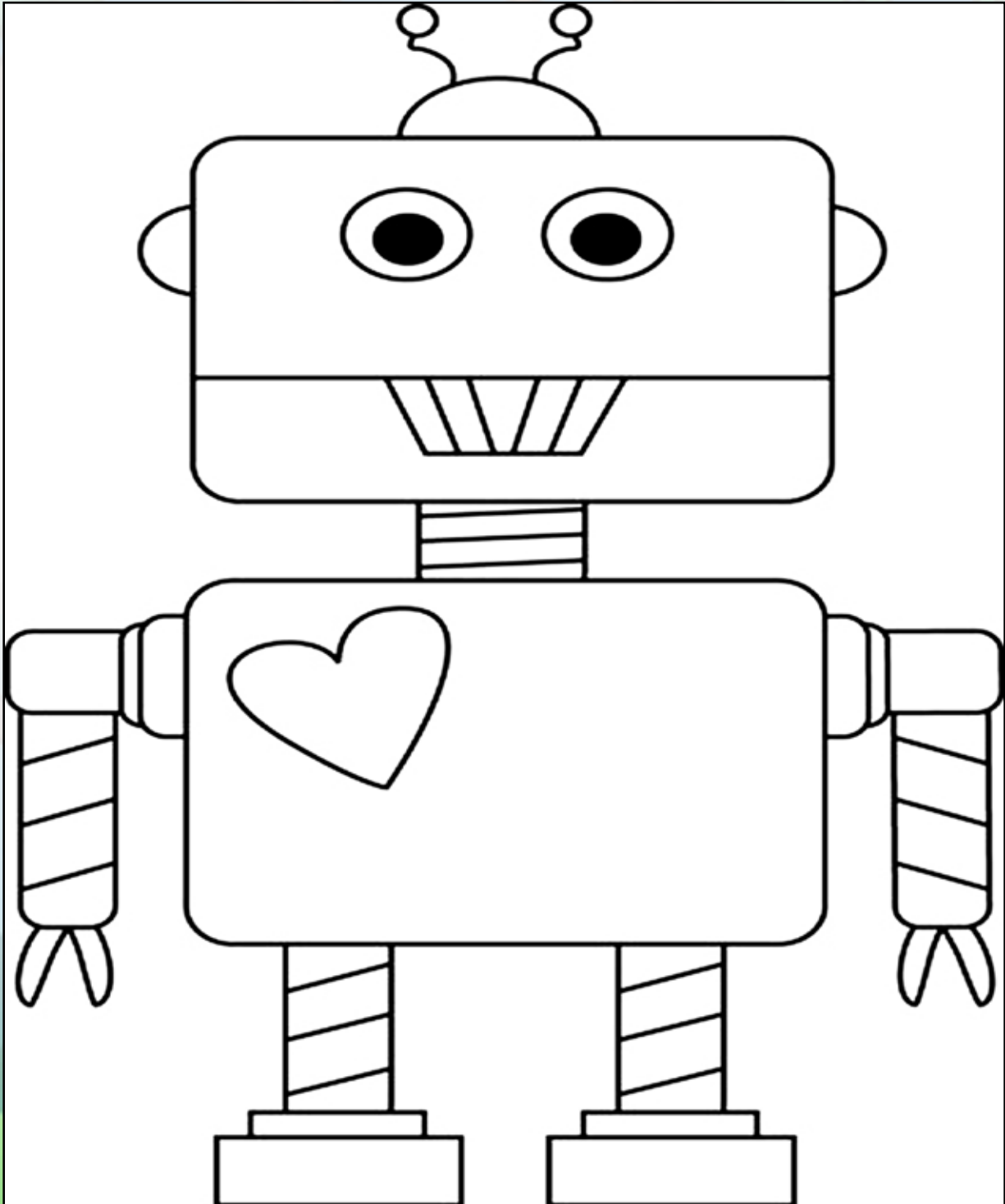
HAVE A GREAT YEAR!!





My little robot!

One thing I tried recently for the very first time was draw my own robot. How do you think it looks? Okay, so maybe I won't win first prize at the school science fair, but I had fun. Why not have some fun and make my robot more colorful?



Branch 1 Bridgeport, CT

by Jim Ballas

Our branch Christmas party was held Dec. 5 at the Bessemer Center Hall in Bridgeport. It was a huge success. Everyone attending had a great time. Many members who did not know each other made new friends, and some old friends who had not seen each other for years were reunited. Everyone is looking forward to our next gathering.

The branch Christmas parties are designed for the families with children, but we decided to invite all the families of our branch. We did not know what kind of response we would get as our branch has not held a Christmas party in recent years. We recognize that we have some work to do to get more involvement by our members, but we had a good group in attendance.

As members arrived, they were given "Hello, my name is" stickers so those who did not know each other would learn names. The hall was decorated with the holiday spirit, and Christmas music played creating a festive atmosphere.

Guests enjoyed drinks of all kinds, an assortment of cheese and crackers and delicious Hungarian salami and kolbász (which was a big hit).

Members attending were asked to fill out a contact sheet and give suggestions for future branch activities. Those who were not able to come were also asked to complete the contact sheet. We agreed that we would try to build an email contact list to keep in touch. Please contact me at jamesballas@att.net if you would like to be added to the list.

After a nice period of member fellowship, the party began with welcoming remarks from Branch President Bill Bero and me (branch coordinator). Everyone then enjoyed a catered lunch of chicken, pasta and vegetables, with an assortment of Christmas cookies for dessert. The food was great and plentiful. We then joined in singing Christmas carols using the songbooks provided by the Home Office.

The big hit of the party was the arrival of Santa Claus. He carried his



bag of goodies and greeted everyone on the way to his special chair next to our Christmas tree. The children came up one by one to greet him and receive their gift. Of course, they also told him what else they expected to get when he made his deliveries on Christmas.

The grownups also enjoyed Santa's visit. All were treated with a goody bag of WPA items and some items given supplied by our branch. In addition, we awarded door prizes to everyone's delight.

In conjunction with this event, our branch held a food drive. We received a huge amount of non-perishable items from our members.

We also participated in the WPA Holiday Basket program. We used some of the donated items to make up three baskets of food and used the additional fund from the Home Office (\$40 each for three baskets) to add grocery store gift cards. This would enable the three local families that were given baskets to purchase some fresh fruits, vegetables and meats. The remaining food items were donated to the Bridgeport Rescue Mission, a local shelter and food bank for those in need. We also donated a tray of cooked pasta from our party. We are happy to fulfill part of our fraternal mission and spread the holiday spirit within our community.

Thanks to the branch members who helped me with the planning and setup of the party, especially President Bero, Branch Secretary Sandy Stasko, Ann Ballas, and Sharyn Green. They did a great job!

In all, it was a superb day. Everyone enjoyed the food, the company, and sharing the holiday spirit. It was wonderful for our branch members to gather and celebrate together.

NEXT DEADLINE

All articles & photographs for the February 2016 issue of William Penn Life are due in our office by January 8, 2016. If you have any questions, please contact John E. Lovasz at 1-800-848-7366, ext. 135.

Branch 14 Cleveland, OH

by Richard E. Sarosi

We hope that everyone had a very Merry Christmas and that we all have a very Happy, Healthy and Prosperous New Year 2016!

The Branch 14 Christmas party took place Nov. 21 at The First Hungarian Reformed Church's Bethlen Hall. All those attending were asked to bring canned goods and other non-perishable food to the party, and Branch 14 donated the items to the Maple Heights Food Pantry right before Thanksgiving.

Our members and guests also raised \$148 for the Nepal Earthquake Relief Fund. Branch 14 donated another \$52 to raise our total contribution to \$200. Ron Fowler (aka "Flower Clown"), who entertained us at our party, was most grateful for the donation. He is working hard to help those individuals and businesses affected by this tragic earthquake. Ron and his family will be heading back to Nepal in February. We wish them a safe journey.

During our party, Flower Clown created amazing balloon shapes, such as spiders, flowers, lady bugs, monkeys in coconut trees, Christmas trees and wreaths, swords and much more. Joy the Clown painted the children's faces and arms with masks, butterflies, scars, Spiderman, dragons and other great designs.

New to our party was Dr. U R Awesome who performed magic tricks and blew bubbles in many sizes and shapes including a square balloon inside a round balloon. Gary Pearlman (aka Dr. U R Awesome) is the Guinness World Record holder for the largest outdoor soap bubble,



Children in traditional dress participate in the opening procession at the Szüreti Bál held this past fall at the Hungarian Reformed Church in Allen Park, Mich. Many members of Branch 18 were among the 400 people who attended this event. (Photo by Thomas F. House)

which he created July 20, 2015, in Cleveland. Congratulations to Gary/Dr. Awesome on this achievement.

Santa Claus was the guest of honor, and the children were excited to see him and his reindeer which were resting and snacking in the grassy field behind the church. Young branch member Luke Smillie brought his letter for Santa Claus to make sure he got it right.

The dinner was a kid's delight with mac and cheese, chicken nuggets, Island Smoothies, ice cream (we want to thank our special Branch 14 elf Dave who donated the yummy ice cream), pizza and cookies.

The first Branch 14 Red, White and Green Raffle to benefit Branch 14 activities was a success. All 400 tickets were sold and four prizes were awarded. Winners were: first prize (\$400), Branch 14 President Caroline Lanzara; second prize (\$300), David Haller; third prize (\$200), Suzanne Mayer; and fourth prize (\$100), Ken Phelan.

Thank you to all Branch 14 members and friends for their help at the Christmas party. Without your help this party would not have run as smoothly as it did.

Mark your calendars for the following Branch 14 and WPA events:

- Branch 14 meetings will be held March 2, April 6 and May 4, each beginning at 7:00 p.m. at The First Hungarian Reformed Church located at 14530 Alexander Road, Walton Hills.

- The WPA Annual Bowling Tournament will be held April 29

and 30 at the Meadows Race Track & Casino in Washington, Pa.

- The WPA Annual Golf Tournament & Scholarship Days will be held July 15 and 16 at Quicksilver Golf Club in Midway, Pa.

Check *William Penn Life* each month for the latest information on all WPA activities.

We welcome Branch 14's newest member, Kristine A. Horvath, to our WPA family. Kristine joins her husband Thomas, children Jocelyn, Carson and Vivian and her mother-in-law Carol A. Horvath as members of WPA. The Horvath family have been long time members of WPA.

The Officers of Branch 14 extend our sympathy to those who have recently lost a loved one, especially the family of Joseph Arnosky, 80, who passed away Nov. 21, 2015, in Keller, Texas. His wife Barbara, sons Steven and Richard and their families will miss him dearly. He grew up in the Cleveland area and was a lifelong member of Branch 14. His late mother, Rose Arnosky Kaul, served as branch president. His sister and brother-in-law, Gladys and Lou Uveges, are Branch 14 members. Joe participated in WPA activities before moving to Alabama and then to Texas. He, Barbara and their son Steven traveled to Hungary in 2011 with the WPA group. May God bless the family at this difficult time, and may he rest in peace.

Get well wishes are being sent to all members and friends who might be feeling under the weather. We wish Branch 14 members Virginia and Joe Volter best wishes and good

health. They have both been dealing with health issues for many months. We are also sending get well wishes to former WPA National President E. E. (Al) Vargo. Please keep them and all of our members in your prayers.

Happy birthday and anniversary wishes are sent to all members and Home Office staff who are celebrating a January birthday or anniversary. Happy birthday to my dad, Ernie Sarosi, who will be celebrating his 92nd birthday on Jan. 18.

Congratulations to Branch 14 member Tom Kraynak, newly elected Councilman for Seven Hills, Ohio. Best wishes as you begin your service to your community.

Branch 14 members having news to share about themselves or family members can reach me at RichSaro@att.net or at 1-440-248-9012.

As always, please remember to keep in touch with someone you haven't seen or talked with in a long time. Pick up the phone and/or plan a visit.

Branch 18 Lincoln Park, MI

by Barbara A. House

Happy New Year! I hope your holidays were wonderful and blessed. It is amazing that we are in 2016. I remember all the concern about 2000, and here we are 16 years later. I wish you a happy, healthy and blessed 2016.

I want to send heartfelt thanks to the WPA Board of Directors and National Officers. I thank you for all the confidence you have in me. I promise to work hard to make our fraternal events continue and improve as WPA Fraternal Director.

We are working on the WPA Tour, Hungarian Heritage Experience and WPA Picnic. The bowling and golf tournaments are set in stone and just waiting for your participation. Watch *William Penn Life* for all the info.

Congratulations to two of our wonderful Home Office employees as they await new babies: Judit Ganchuk and Megan Keller. I know their parents very well, and they are all over the moon. I cannot wait to meet these new members. We wish



Members of Branch 18 enjoy the Szüreti Bál hosted by the American Hungarian Reformed Church in Allen Park, Mich. (Photos by Thomas F. House)

you both lots of happiness, love and healthy babies.

Branch 18 is working on our 50-year member banquet, which will be held June 12. Our last one was in 2011. If you think you qualify but have been missed in the past, then please let me know. Invitations will be in the mail this spring.

Branch 18 was well represented at the Szüreti Bál hosted Nov. 14 by the American Hungarian Reformed Church in Allen Park. It was a giant event with 400 people. Bishop Ferenc Varga and his wife Katalin were wonderful hosts. Looking forward to next year's event. We had a marvelous time.

Special thank you to Bishop Koloman K. Ludwig, a truly super member. We are glad to hear your meeting went well.

Thank you to Elena Kraepel for your donations. They will be put to great use.

Our annual family Christmas party has come and gone, and we are busy working on next year's event. We received a fair amount of snow the night before the party, but we still had a nice gathering. Santa needed the snow to get here. Thank you to all who bought raffle tickets, made donations and worked so hard, as you always do. We truly have dedicated members.

Branch 18 is now on break for the winter. We will resume our business meetings on April 13 at 7:00 p.m. at the Hungarian American Cultural Center. Hope to see you there.

Special get well wishes go to George Schvarckopf (you sure were missed, Santa), Joe Csereklye, Olga Wansa, Mike Adorjan, John Torma and Doug Truesdell. We wish you

love and get well prayers.

Happy birthday wishes to our January members, especially National Director Jim Robertson, Ronda Grotefend, Megan Keller, John Toth and Ralph Manning. May you all have many more.

Please remember our deceased members and their families in your prayers, especially Frank Nagy. May they rest in peace.

My thought for the month: Be thankful you don't already have everything you desire. If you did, what would you have to look forward to? Be thankful when you don't know something, for it gives you the opportunity to learn. Be thankful for the difficult times; during those times, you grow.

We are in Florida now, but I can always be reached at 734-782-4667 or 313-418-5572.

Abbie is enjoying Florida and the ocean. I am so glad so many of you were able to meet her. She is maturing slowly but surely and is very much loved.

Please call for any information on all our events.

Have a great winter!

Branch 28 Youngstown, OH

by Kathy Novak

Happy 2016! Wishing all WPA members a healthy, happy and prosperous new year.

Many, many thanks to the Home Office for providing financial support and gift items to WPA branches, helping them to host successful, fun-filled Christmas parties. I hope all the other branches had as much fun

as our members did at Branch 28's party. Good weather made it an easy travel day for our members attending the party.

The children were entertained by the Aut Mori Clowns, a volunteer organization which raises funds to help pay for health supplies for children in need. A nice buffet meal was enjoyed by all in attendance. Everyone joined in the singing of Christmas carols, which was led by Mary Rose Purton, Darlene Demjen and Kathy Novak.

As all sang "Jingle Bells," Santa (John Tollas) and Mrs. Claus (Mary Foor) arrived to the delight of the children. A group photo was taken by Frank Schauer, then Santa and Mrs. Claus visited with each child, giving each a goodie bag and monetary gift.

During the party, several raffles were held. Each child received a free raffle ticket with a chance to win one of 16 prizes.

Sarah Mason and Frank Schauer were the lucky winners of the split-the-pot drawing.

Winners of our holiday scholarship raffle were: first prize, Cara Spencer; second prize, Susan Breznai; third prize, Dan Cene; and fourth prize, William Cene.

Steve Novak noted that Santa Claus apparently speaks Hungarian, as Santa could be heard repeatedly shouting, "Hó! Hó! Hó!" (or, "Snow! Snow! Snow!")

We thank the party committee and all those members who helped make this year's branch Christmas party another successful event. Leftover gift items were donated to the Youngstown-Akron Children's Hospital.



Congratulations to kicker Becky Horvath who was named to the AP 2015 Northeast Ohio Lakes All District First Team.

Congratulations to Becky Horvath on being selected as the kicker for the AP 2015 Northeast Ohio Lakes All-District Division V First Team. Becky also received an honorable mention on the *Morning Journal* All Lorain Team and was named a Great Lakes Conference scholar-athlete. Becky became interested in playing football while in the sixth grade and taught herself how to be a place kicker. She has been the kicker for Elyria Catholic High School for four years.

Get well wishes to all those not feeling up to par, especially Evelyn Horvath, Margie Kramer and John Torma.

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

Our sincere sympathy to all those who have experienced the loss of a loved one recently.

What a great time we had Dec. 6 during the open house hosted by the Nationality Rooms of the University of Pittsburgh. The Hungarian Room Committee, under the leadership of Kati Csoman, hosted a Hungarian pastry shop. There were so many friendly people sharing and remembering Hungarian Christmas traditions.

For information about our branch and its activities, or for information about WPA life insurance and annuity plans, please call Kathy at 330-746-7704 or Alan at 330-482-9994.

Branch 34 Pittsburgh, PA

by Marguerite McNelis

Well, 2015 has come and gone. We at Branch 34 hope that everyone had a blessed Christmas and wish everyone a happy, healthy New Year. Please take a moment to pray for our service men and women, especially those in harm's way.

Our annual family Christmas party was held on Nov. 22 at the Sports Haven Bowl with Branches 352 and 71. We had good weather and a great turn out again. Thanks go out to everyone who attended this event. Everyone (including the adults) enjoyed bowling, the raffle, pizza, hotdogs and cookies. The expression on the children's faces when Santa stopped by and knew their names was priceless. Thank you, Santa! Hope it didn't take you too long to make it back to the North Pole.

Thank you Branch 352 and 71 for all the help every year. Couldn't do it without you!

We would definitely like to thank the Board of Directors and Home Office staff for helping to make the holiday season always enjoyable for our young members. We received quite a few compliments from the children and adults that attended.

A special "Happy Birthday" to longtime branch member Carmella DeBlasio. May you have many more. We would also like to extend happy birthday wishes to all branch members celebrating their birthdays. May you all have a great year.

If you have any news you would like to share or want information about WPA insurance and annuity plans, please contact Branch Coordinator Maria Bistey at 412-431-6035.

Branch 40 Martins Ferry, OH

Branch 349 Weirton, WV

by Joyce Nicholson

Happy New Year from the WPA branches of Martins Ferry and Weirton. We had a blessed 2015, and we are busy planning our schedule

of fraternal projects and fun events for 2016.

One of our recipients for the food baskets this holiday season was the Friendship Warming Center in downtown Steubenville. The Warming Center helps a great many homeless and hungry people in the Steubenville-Weirton area. The Center's volunteers tend to the immediate needs of the poorest of the poor. They are always happy to receive donations of food, household supplies, blankets and warm clothing.

My husband Harry and I took the opportunity on Dec. 6 to visit the annual open house of the Nationality Rooms at the Cathedral of Learning on the University of Pittsburgh campus. This was the first time we visited the display. WOW! The Hungarian Room was decorated beautifully. I might be biased, but I thought that was the best looking room of the 30 rooms there.

There were guides in every room describing the rooms and holiday traditions depicted. Musicians and dancers performed all afternoon. If you haven't seen the Nationality Rooms, they're worth a trip to Pittsburgh. The rooms are especially beautiful during the holiday season. You can check out the website for more information: www.nationality-rooms.pitt.edu.

The weather forecasters predict a slightly warmer winter this year than in recent years. Still, don't forget to bring your loyal pets in when it's cold outside.

Spring weather will be here soon, and the beautiful birds of summer will return to nest in the trees. When flowers begin to arrive, that means it will be time for our Join Hands project for 2016.

In the meantime, we wish you a warm and safe New Year. For information about our branch activities, please call Joyce Nicholson at 740-264-6238.

Branch 51 Passaic, NJ

by Christine K. Baldyga

Our family Christmas party was held on Dec. 6 at the American-Hungarian Club in Garfield, N.J. Children and adult members were

entertained by a fire and ice show presented by Mad Science. Christmas carols were sung, and Santa Claus arrived. Santa spoke with each child and provided each with a gift. Refreshments were served, and the afternoon was enjoyed by all.

Thanks to the WPA Board of Directors and the Home Office for their assistance in making the party a success. We are grateful for their continued support.

We wish a very happy and healthy new year to all!

Branch 89 Homestead, PA

by Lisa S. Toth-Maskariniec

Branch 89 hopes everyone is staying warm and indoors this winter. We also hope everyone had a truly wonderful Christmas and a very Happy New Year. Let's do our best to make this year our best. I know our branch promises to do just that.

Our Christmas party was another huge success. We had close to 110 people in attendance, the majority of which were children. How nice it was to see so many young ones truly enjoying themselves. I was very proud to see how well behaved the children were and how into the bowling they really were. Even the toddlers were having a blast bowling with the help of bumpers on the lanes and special bowling ball aids. And yes, even the parents and grandparents came and bowled with their children and grandchildren. No one was left out.

Our hearts were truly touched by the many expressions of thanks we received. One of the children, Jaiden Jones, told us: "thank you for making this one of the best days of my life." To borrow one of the late Elmer Toth's expressions: it doesn't get better than this.

The highlight of our party, of course, was the arrival of our Dearly Beloved Santa Claus. All bowling stopped when he entered the building. Two little children took Santa's hands and led him to his seat. How's that for respect and courtesy? Just look at the pictures found on pages 14 and 15 of this issue. You can tell by the smiles on the children's faces not only how much of a hit the party

was but also how much the children loved visiting with Santa.

Our branch thanks WPA for its support and for the many donations for the benefit of our Christmas party. Christmas is truly a time for kids of all ages.

Immediately after the party, we had our branch meeting and election of officers. The newly-elected officers of Branch 89 are: John S. Toth Jr., president; Mark S. Maskariniec, vice president; Ruth D. Toth, secretary-treasurer; and Lisa S. Toth-Maskariniec and Justin T. Toth, auditors. Good luck to all our elected officials throughout the organization.

We also are pleased to report that we distributed five Holiday Baskets to individuals who are less fortunate than others. What a great feeling it is to help brighten the holidays for others who may not have as much as we do. We already received a thank you card from one member acknowledging their gift with heartfelt appreciation. This is a great program. We thank WPA for establishing this program.

Belated birthday greetings to Branch 89 members Irene Janesko, who turned 92 on Dec. 6, and to Michele Wittpenn, who celebrate her birthday on Dec. 8. Happy January birthday to Justin Toth on Jan. 3.

We are hoping to begin our monthly dinners soon. Some of the venues we are looking at are the Dorothy 6 Restaurant on Eighth Avenue in Homestead, Buffalo Wild Wings in Pleasant Hills, Dave and Buster's on the Waterfront and Mitchell's Fish Market. Dates and times to follow. Why not join us and patronize a local business.

We thank Bill Lorenc of Branch 27 Toledo, Ohio, for collecting the Kellogg's codes for our branch. Bill, we hope you enjoy your Pirates cap and package we finally sent you. This is another example of members of various WPA branches working together for a common cause.

We are still collecting Kellogg's Family Reward's Points. The codes are found inside boxes of Kellogg's, Keebler, Sunshine and Morningstar Farms products. Just cut out the code, mail it to us and we'll do the rest. Special thanks to Branch Members Vera Recktosch and Michelle

and Deborah Zamberry for their donations this month.

Also, special thanks to Branch 89 member Janice Trout for her recent donation of two bags of Coke product bottle caps. When we have our golf outing later this year, we will definitely make sure you receive recognition for your efforts. Please keep those codes coming in. Anyone with any codes can email them to Mark at maskarinac1836@comcast.net or send them to 1836 Timothy Drive, West Mifflin, PA 15122.

On a more somber note, we regret to report the sudden and unexpected death of longtime Branch



89 member Bert Mertz (pictured left). Bert passed away in his sleep on Oct. 15, 2015. Bert was a quiet person but was a staunch member of Branch 89. His presence was

noticed at our annual Christmas parties. Bert would have two or three bowling lanes reserved just for his children, grandchildren and great-grandchildren and brought another group of family members who would watch and take pictures. He was missed at our party this year, but we were happy to see his wife Barb continue the tradition of attending the Christmas party and beaming with pride as their family members took turns bowling and talking with Santa Claus. While Bert may no longer be with us, his presence was definitely felt at this party. We at Branch 089 would like to extend our deepest sympathies to Barb, his children, grandchildren and great-grandchildren. He may be gone but he will never, ever be forgotten.

For any of your life insurance needs, please continue to call Ruth Toth at 412-872-5022.

Branch 89 would like to thank WPA and its officers for their continued support for our branch activities.

Please keep those branch outing suggestions coming in. We're interested in hearing from you.

Stay warm. It won't be too long before the bowling and golf outings will be upon us. I, for one, can't wait.



Congratulations and best wishes to Branch 226 member Tim Holtzman and his wife, Tara, who were married Nov. 14.

Branch 129 Columbus, OH

by Debbie Lewis

Hello from Columbus, Ohio.

We hope everyone enjoyed a Merry Christmas and a Happy New Year shared with family and friends. Hope it was a holiday season creating many cherished memories. May everyone be blessed with good health and happiness throughout 2016.

Branch 129 thanks the Home Office for its help in making our annual Christmas party another successful event, attended by about 150 members and guests. We started off with a magician for entertainment for the children (and adults) followed by a great Hungarian meal catered by the Hungarian Cultural Association. After the meal, Santa came and visited with the children, each of whom received a toy, cash, McDonald's gift card and a bag of goodies. Door prizes were given out to many adult members in attendance. We would like to thank everyone who helped set up for the party and all who stayed and helped clean up.

The Hungarian Reformed Church, located at 365 Woodrow Ave. in Columbus, will have a program on Sunday, Jan. 10, following the 10:00 a.m. service. Soup will be served at 11:15 a.m. followed by the program "Life Stories of 2 Local Hungarians." John Komives and Ildiko Huber will be the speakers for this program.

Our next branch meeting will be held Tuesday, March 1, at the Hungarian Reformed Church at 4:30 p.m. Please plan on attending to discuss activities for the coming year. We would welcome input from our members.

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

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

We also extend our sincere sympathy to all who have recently lost a loved one, especially to the families of Ruth Reeves and Freddie Pope.

For all your life insurance and annuity needs, please contact Debbie Lewis at 614-875-9968.

If you have any news you would like to share, please contact Debbie Lewis at 614-875-9968 or e-mail DAL9968@aol.com.

Branch 132 South Bend, IN

by John E. Burus

Branch 132's first quarterly meeting of the new year will be held March 1 at 6:00 p.m. at the Martin's Supermarket Deli (second floor) on Ireland Road. Hope to see you all there! At this meeting, we will begin planning our summer picnic, which will be held sometime in July or August. We would really like to have more members attend our meetings, share their ideas and get involved.

Our branch's fourth quarterly

meeting of 2015 was held Dec. 1 at Martin's Supermarket. During the meeting, branch financial matters were reviewed and our delegates to the General Convention reported on the events which occurred at the Convention. We also held an election to fill the vacant branch secretary position, which was won by Lindsey Burus. Finally, Susan Marshall volunteered to purchase items for three Holiday Baskets which our branch donated to those in need for the holiday. We are hoping to have photos ready for the next issue of *William Penn Life*. Thanks, Susan!

The Branch 132 annual Christmas party, held at Barnaby's Pizza of South Bend Dec. 6, was a huge success. We had one of our largest turnouts in several years. We took many pictures and hope to have them ready for the next issue of *William Penn Life*. Thank you to all who helped organize and plan and to all who attended the party. We hope all of you enjoyed a Merry Christmas and wish everyone a Happy New Year.

Branch 132 would like to pass along get well wishes to Donald Czajkowski.

We also offer our deepest condolences to the family of Frances "Mucnie" Ehardt. May she rest in peace.

Branch 226 McKeesport, PA

by Judit Ganchuk

Happy birthday wishes to all our members celebrating their special day in January. Also, happy anniversary to all those couples celebrating their special day this month.

At our January branch meeting, we will wrap up 2015's books. Please call our branch president at 412-751-1898 for meeting date, time and location.

Our family Christmas party was held Dec. 13, too late to report on for this issue. We'll have more to say about our party in the February issue.

Congrats and best wishes to branch member Tim Holtzman and new wife Tara who were wed on Nov. 14 (see photo above).

Do you have good news you'd like us to share? Call the phone

number above to get your news published in a future branch report.

Cheers to a year full of hope, understanding, love and patience! You can practice your Hungarian for the day by wishing your friends and neighbors *Boldog Új Évet Kívánok* or, as Hungarians shorten it, *BÚÉK!* Either way, your wish is the same: Happy New Year!

Branch 249 Dayton, OH

by Mark Schmidt

Well, it's official: 2015 is over. Do you believe it? 2016 is here! I hope everyone had a joyous Christmas and Happy New Year. This is a great time of the year to be with family and friends. I hope everyone got what they wanted and not the lump of coal that I'm threatened with every year. Santa came and Old Man Time 2015 left the 2016 baby. The bowl games are just about done, and we are staring winter in its steely, cold eyes. Brrrrr! How long until spring?

Well I don't have much to write about locally. The Dayton Magyar Club hosted its annual Christmas dinner at the Amber Rose Restaurant, and I hear the food was delicious. Anne Marie and I were unable to attend as we were at my family's annual Christmas get together. I'm sorry we missed the Club's dinner because it is always a great time with our friends. It's tough to decide between family and friends.

As I'm writing this article, the Branch 249 children's Christmas party is just days away. I will fill you in on this fun family event next month. Hope you smiled for the pictures.

Speaking of next month, please join us at our next branch meeting Jan. 24 at 2:00 p.m. at Queen of Martyrs Catholic Church, McAuley Hall, 4143 Cedar Ridge Road, Dayton. We would love to hear any new ideas you have for branch activities this year.

With January comes new birthdays and anniversaries. I hope that 2016 will bring all health, hope and prosperity. To those who are ill or hospitalized, may 2016 bring good health.

With 2016 here, it is a good time

to look over your insurance coverage and annuity plans. If you have any questions please call Michele Daley-LaFlame at 937-671-0045/937-771-0404 or Anne Marie or myself at 937-667-1211.

Until next month, stay safe.

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

Welcome to 2016, one and all. May this be a year of resolve, optimism, gratitude and hope for each of us.

Branch 296 had an outstanding turnout for our family Christmas party. It was great seeing familiar faces and those who are new to our annual gathering.

Mrs. Claus entertained us with her wacky magic show that included some "snowball" tossing, which was great fun for the kids and grown ups. Guess what, Mrs. Claus? I found one of your snowballs in a box I took home with me. I'll take good care of it, until we meet again.

The children had a terrific time, with the highlight of the event being Santa Claus' arrival. He kindly and patiently listened to all of the children's Christmas wishes, some of whom came prepared with detailed lists.

It was an enjoyable afternoon and a perfect way to kick-start the holiday season. Smiling faces, delicious food, treats and fellowship: that's what it's all about.

Once again, our members were asked to donate non-perishable items for a local food bank, and you came through. New Kensington's Mount Saint Peter Food Bank ministry thanks each of you who generously donated.

We also appreciate all of the helping hands who made our party a success. It's a wonderful sight to see everyone pull together, with the planning, purchasing, packing of bags, the dessert and food bank donations and finally with the clean-up. Thanks to you, we had a great party.

Birthday greetings to all of our 296ers who were born in January and best wishes for a fabulous year.

Get well wishes and good thoughts go out to each of our mem-

bers and loved ones who are recovering, including: John Torma, Irene Charles, Frank Fritz, and Randy and Tracy Fritz. Godspeed, with healthy minds, bodies and spirits to each of you.

Thoughtful condolences to all who have lost a loved one, and may God grant them eternal peace and grant you cherished memories.

As Branch 296 welcomes our newest members, we remind everyone that William Penn Association, as a fraternal society cares about each member. Fraternalism is a spirit of mutual support, so why not start the New Year with that in mind? If you're thinking of participating in branch activities, we're always welcoming members to attend our meetings. We're open to fresh ideas, and you'll find our meetings welcoming and laid back. After a winter break, we'll resume our meetings on Thursday, March 10, at 6:30 p.m. at Kings Family Restaurant in New Kensington.

In the meantime, contact me at 724-274-5318 or at makelly367@verizon.net if you have any news or personal milestones to share.

Our agent, Noreen Fritz, is ready for 2016 with the answers to all of your life insurance and annuity needs. Contact her at noreenbunny.fritz@verizon.net or 412-821-1837.

Keep warm and stay positive. I hope to hear from you!

Branch 352 Coraopolis, PA

by Dora S. McKinsey

Happy New Year to all! May the new year hold much hope, happiness and good health for us all.

The thrill of the holiday season is now behind us. For us in Pittsburgh, the cold weather is here, and we must get through the winter as best we can. We hold onto the hope that spring will arrive sooner rather than later.

Our branch Christmas party was held Nov. 22 in conjunction with Branches 34 and 71. Once again, the food and fellowship were enjoyed by all who attended. Santa made his annual appearance and was once again the hit of the party. Thank you to the WPA Home Office for sup-

Next Deadline January 8, 2016

plying the gift items for the children and for its generous financial support. It is through the support of WPA that we can offer this wonderful fraternal event for our members.

We requested that attendees bring non-perishable food items to be distributed to a food bank. MANY THANKS to all those who brought food donations to the party. Such a small gesture can mean so much to so many.

Please remember to report any community volunteer work you perform so that we can share it here in *William Penn Life*.

Happy birthday to all those celebrating a birthday this month. May you be blessed with many more, and may all of them be healthy.

Remember those feeling under the weather. Maybe you can help make their day a little bit better by offering to take them to a doctor's appointment or make a trip to the grocery store for them.

If you have any news to share or have any insurance questions, please contact me at 412-932-3170 or by e-mail at dmckinsey@hotmail.com. WPA offers some of the most competitive insurance plans and premiums in the industry. We have special plans for people of all ages, young and old.

Branch 525 Los Angeles, CA

by Sarika Gotz

Our branch Christmas party was held Dec. 6. What a gorgeous day it was in Southern California, 80 degrees. Nothing like when I was growing up in Pennsylvania, but I do miss the snow at Christmas time. We had 24 beautiful, shining-faced little ones. They were so excited to see jolly, red-cheeked Santa and Mrs. Claus.

Our Christmas party was held in conjunction with the Southern California American Hungarian Club. We welcomed more than 200 guests.

The Hungarian Club was deco-

rated so beautifully. The Christmas tree had both Hungarian and American decorations hanging from the branches. The tables had red, white and green napkins, and the center piece on each table was a beautiful red poinsettia. So very colorful.

We started preparing for the party on Friday when we did all the decorating. On Saturday, we prepared all the food. We had kolbász, stuffed cabbage and chicken, plus nut rolls and poppy seed rolls for dessert. Everything was just so yummy.

I officially opened the festivities by welcoming everyone to the club and our branch Christmas party. By then, the little ones were getting very anxious to see Santa. The children were dressed so cutely in their Christmas outfits. We sang some Christmas carols and, as we sang "Jingle Bells," who to our wondering eyes should appear but the jolly ol' man himself, Santa and, of course, Mrs. Claus!

Each child received a stocking from Branch 525 and a bag of goodies from the Hungarian Club. Santa told a story to the children about the Christmas trees and spoke to them about what they would like him to bring them. I didn't know about some of the things they were asking for. I guess I am getting old; what happened to dolls for girls and cars and trains for boys? Times sure have changed.

I asked the children if they knew why we celebrated Christmas and most said Santa and presents. But, one young boy spoke up and said it was Jesus' birthday. That was so nice to hear.

As we begin a new year, may God bring us peace and happiness. Keep our soldiers in your prayers as well as the families who have lost love ones due to the insane acts of terrorism.

Call me if you have any news. I will put it in *William Penn Life*.

Don't forget to sign up your children and grandchildren, not only for the insurance but also for them to keep and learn about their Hungarian heritage and traditions.

A big "Thank You" to the Home Office for its generous support of our Branch.

Have a wonderful new year.

Branch 800 Altoona, PA

by Dave Greiner

Happy New Year 2016 to all our branch members. We hope everyone had an enjoyable New Year's Day with family and friends.

We are sad to report that long-time member Myron Yeager has passed away. Myron, who served as our branch auditor, would have celebrated his 96th birthday on Dec. 3. Our condolences to his family. He will be missed.

Branch 800 held its annual Christmas party Dec. 6 at the Hampton Inn in Altoona. Those attending enjoyed a catered meal with all the fixings. Santa Claus made a visit and gave presents to all the children. The adults were treated to grab bag prizes, which put smiles on everyone's faces. The party closed with all members singing Christmas carols from the booklets provided by the Home Office. Everyone left with a renewed spirit of Christmas.

Branch 800 once again participated in WPA's Holiday Basket program. We thank the Home Office for its support, which helped make Christmas a little brighter for those in need.

We in Altoona are extremely proud of our undefeated Bishop Guilfoyle Catholic High School football team. As this issue went to press, the team had the longest current winning streak in Pennsylvania, at 31 wins. This season, they were 15-0 as they prepared to play for the Class A state championship on Dec. 18. We'll let you know next issue if the streak reached 32!

We wish a happy birthday to all members celebrating in January.

The month of January finds basketball in full swing. Branch 800 wishes all local schools good luck, especially our Bishop Guilfoyle Marauders and Lady Marauders.

Don't forget our branch meetings are held on the second Monday of each month at Our Lady of Lourdes Religious Education Center, starting at 7:00 p.m. followed by coffee, donuts and fraternal fellowship.

Please remember to contact Bob Jones for all your life insurance and annuity needs at 814-942-2661.

In Memoriam

We ask you to pray for the eternal rest of all our recently departed members listed here:

NOVEMBER 2015

0001 BRIDGEPORT, CT
Frances J. Piccinino
Kellie L. Spear
0008 JOHNSTOWN, PA
John Ceneskie, Jr.
0013 TRENTON, NJ
James Caruso
0014 CLEVELAND, OH
Joseph J. Mattes
Bernadette Miklus
Benjamin Rozsos
Ethel Stedronsky
0016 PERTH AMBOY, NJ
Marie Franko

0018 LINCOLN PARK, MI
Frank G. Nagy
0027 TOLEDO, OH
Jean Mesteller Galambos
Roger P. Tea
0034 PITTSBURGH, PA
Mary G. Bauer
0040 MARTINS FERRY, OH
Mary County
Albert J. Takach
0044 AKRON, OH
Kerry A. Lewis
0059 WINDBER, PA
Elmer Leonard
0071 DUQUESNE, PA
Rudolph S. Bodnar
0076 PHILADELPHIA, PA
Solomon Johnson
Richard Q. Moore, Sr.
0088 RURAL VALLEY, PA
Shirley Kulick

0089 HOMESTEAD, PA
Helen Micsky
0129 COLUMBUS, OH
Ruth I. Reeves
0132 SOUTH BEND, IN
Margaret R. Prentkowski
0174 SCRANTON, PA
Joseph L. Merkel
Bernard Southerton
0216 NORTHAMPTON, PA
Laszlo Muller
0226 McKEESPORT, PA
Beverly A. Hewitt
Salvatora Pascarella
0296 SPRINGDALE, PA
Shannon L. Jones
0336 HARRISBURG, PA
Lewis W. Shadle
0352 CORAOPOLIS, PA
Helen Deak
Theresa Golling

Frank P. Hess
Gerald Hugney
Joanne Martini
0383 BUFFALO, NY
Lois Englund-Soderberg
Tameka R. Portis
Richard Soderberg
0590 CAPE CORAL, FL
Robert H. Dumont
Mary I. Lamos
0705 MAYVILLE, WI
Ursula E. Bruening
0720 DEDHAM, MA
Bonnie McCullough
Frank C. Stokes
0725 SPRINGFIELD, MA
Mary S. Dawson
8014 PITTSBURGH, PA
Glenn F. Macher

Recent Donations

WPFA Scholarship Foundation

Donations Through Premium Payments NOVEMBER 2015

Branch - Donor - Amount
1 - Anthony A. Nardecchia Jr. - \$10.00
8 - Clarence H. Showalter - \$5.00
13 - John P. Cook Jr. - \$10.00
14 - David A. Valentine - \$25.00
18 - Robert J. Swek - \$0.05
18 - Nancy L. Willim - \$10.00
18 - Margaret I. Swek - \$10.00
19 - Ethel Dudas - \$4.20
19 - Mary Jane Nagy - \$2.29
26 - Marie S. Logue - \$1.00
26 - Joan M. Gualtieri - \$1.00

27 - Joan G. Zsigrai - \$3.00
28 - Shelby Crump - \$5.00
59 - Margaret I. Martin - \$2.00
89 - Nicholas P. Skillpa - \$20.00
159 - William Scherfel IV - \$1.71
216 - Barbara Lang Yates - \$100.00
226 - Timothy R. Holtzman - \$1.40
226 - Carol S. Burlikowski - \$5.00
336 - Zita F. Prowse - \$4.24
349 - Lucille E. Brown - \$5.02
352 - John P. McKinsey Jr. - \$10.00
TOTAL for Month = \$235.91

Additional Donations NOVEMBER 2015

Donor - Amount
Calvin Synod Conference - \$200.00
John E. Szakal - \$100.00
WPA Cookbook Sales - \$60.00
TOTAL for Month = \$360.00

Donations In Memoriam NOVEMBER 2015

**Donor - Amount
(In Memory of)**
Arthur Barillo - \$50.00
(Roger G. Nagy)
Richard E. Sarosi - \$25.00
(Irene Cseher Kalman of Br. 14)
Br. 18 Lincoln Park, MI - \$100.00
(Deceased Members Rose
C. Antal, Georgiana O'Hannesian
& Rosemary Lewandowski)

TOTAL for Month = \$175.00

Donations Received From 38th General Convention Received as of November 30, 2015

**Donor - Amount
(In Memory of, if applicable)**
Michael J. Chobody - \$100.00
(Roger G. Nagy)

Laslo Corba - \$100.00
(Corba & Simon Family)
Thomas J. Krzeminski - \$100.00
(Elmer Furedy)
Caroline H. Lanzara - \$100.00
(John Lanzara & Kathleen Sarosi)
Geraldine M. Nelson - \$100.00
(Laci & Margaret Papp, Parents)
Br. 15 Chicago, IL - \$100.00
(Deceased Branch 15 Members)
Br. 71 Duquesne, PA - \$100.00
(Deceased of Branch 71)
Br. 383 Buffalo, NY - \$50.00
(Deceased Members of Branch 383)

TOTAL for Month = \$750.00



Our awards lead to far greater rewards

The rewards that come with a higher education are priceless. That's why since 1972 William Penn Association has awarded more than \$2.5 million in scholarship grants to its young members attending accredited institutions of higher learning. Our scholarship program is just one of many benefits available to our members. To learn more on how membership in WPA can benefit your family, call your local WPA representative or our Home Office, toll-free at

1-800-848-7366.

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Puzzle Contest #127 with Lizzy Cseh

Cheers to pálinka

Boldog Új Évet 2016! With the holidays behind us and many weeks of cold snowy weather in the offing, a bit of cheer is needed about now. Nothing warms my innards better than a shot or two of pálinka before venturing outdoors to shovel the most recent deposit of snow courtesy of Mother Nature.

The earliest form of pálinka was recognized as a medicine by Saint Elizabeth of Hungary (1207-1231) and served that purpose until the mid-1700s when a nationally-recognized process of consistent and uniform distillation took shape.

In 1850, a pálinka tax was introduced as over 30 large distilleries came into prominence. But, two World Wars, the 1956 Revolution, bureaucratic gerrymandering and decades of an oppressive communist government almost eliminated any true form of what could be considered Hungarian pálinka. Between 1921 and 1965 the number of distilleries was reduced 80 percent with most of the remaining ones becoming state owned.

In 1980, the government allowed individuals to make their own pálinka, so long as it was not sold. Unfortunately, a lack of raw materials and distilling expertise due to years of imposed government regulations left few examples of authentic pálinka.

With the fall of the Iron Curtain, the art of making pálinka slowly returned. Today, it is considered a world-class spirit and is exported throughout the world.

Pálinka is traditionally clear but other variations have been introduced to lure potential customers. It is available in many flavors but all pálinka must be made from fermented fruit only. In 1934, Barack Pálinka (apricot) was recognized internationally as a "World Family Hungarian Drink." Currently, the favorite type for most is Szilva Pálinka (plum) with other popular flavors being cherry, quince, apple, törköly and citrus. Pálinka is aged a minimum of three months in wooden barrels made of mulberry or oak and bottled at an alcohol content of between 42 and 50 percent. It is served at room temperature in fluted glasses and should be allowed to rest for a few minutes before sipping the luscious nectar. Traditionally pogácsa is served along with pálinka as the salty pork flavor of the biscuit compliments the unique fruit essence embedded within the drink.

The January 2016 puzzle includes 17 clues about pálinka. As with every Hungarian get together or event of either celebration or sadness, I say Egészségedre! Good Luck!

See you in February.

*Éljen a Magyar,
Lizzy Cseh-Hadzinsky*

Puzzle Contest #124 WINNERS

The winners of our Puzzle Contest #124 were drawn Dec. 7, 2015, at the Home Office. Congratulations to:

Bertalan Bodnar, Br. 1 Bridgeport, CT
Lawrence N. King, Br. 723 Worcester, MA
John F. Kostyo, Br. 5 Phoenix, AZ
Leona C. Will, Br. 705 Mayville, WI
 Each won \$50 for their correct entry.

WPA PUZZLE CONTEST #127 OFFICIAL ENTRY

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

"Cheers to Pálinka" Word List

Ágyas	Ertelt	Plum
Apricot	Kisüsti	Saint Elizabeth
Barack	Medicine	Szilva
Barrel	Mulberry	Törköly
Distill	Oak	Ven
Double Distilled	Pálinka Tax	

Name: _____

Address: _____

City: _____

State: _____ Zip Code: _____

Phone: _____

Email: _____

WPA Certificate No.: _____

RULES

1. ALL WPA Life Benefit Members are eligible to enter.
2. Complete the word search puzzle correctly.
3. Mail your completed puzzle, along with your name, address, phone number, email address, and WPA Certificate Number, to:

WPA PUZZLE #127
 709 Brighton Road
 Pittsburgh, PA 15233

4. Entries must be received at the Home Office by Feb. 29, 2016.
5. Four winners will be drawn from all correct entries on or about March 7, 2016, at the Home Office. Each winner will receive \$50.

Inside this issue:

WPA announces full slate of events
for coming year...**PAGE 2.**

Scholarship Foundation rules and
application form...**PAGE 8.**

WPA Tour 2016...**PAGE 11.**

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Referral Fees \$10 to \$20

William Penn Association 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 Award.*



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