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WILLIAM PENN

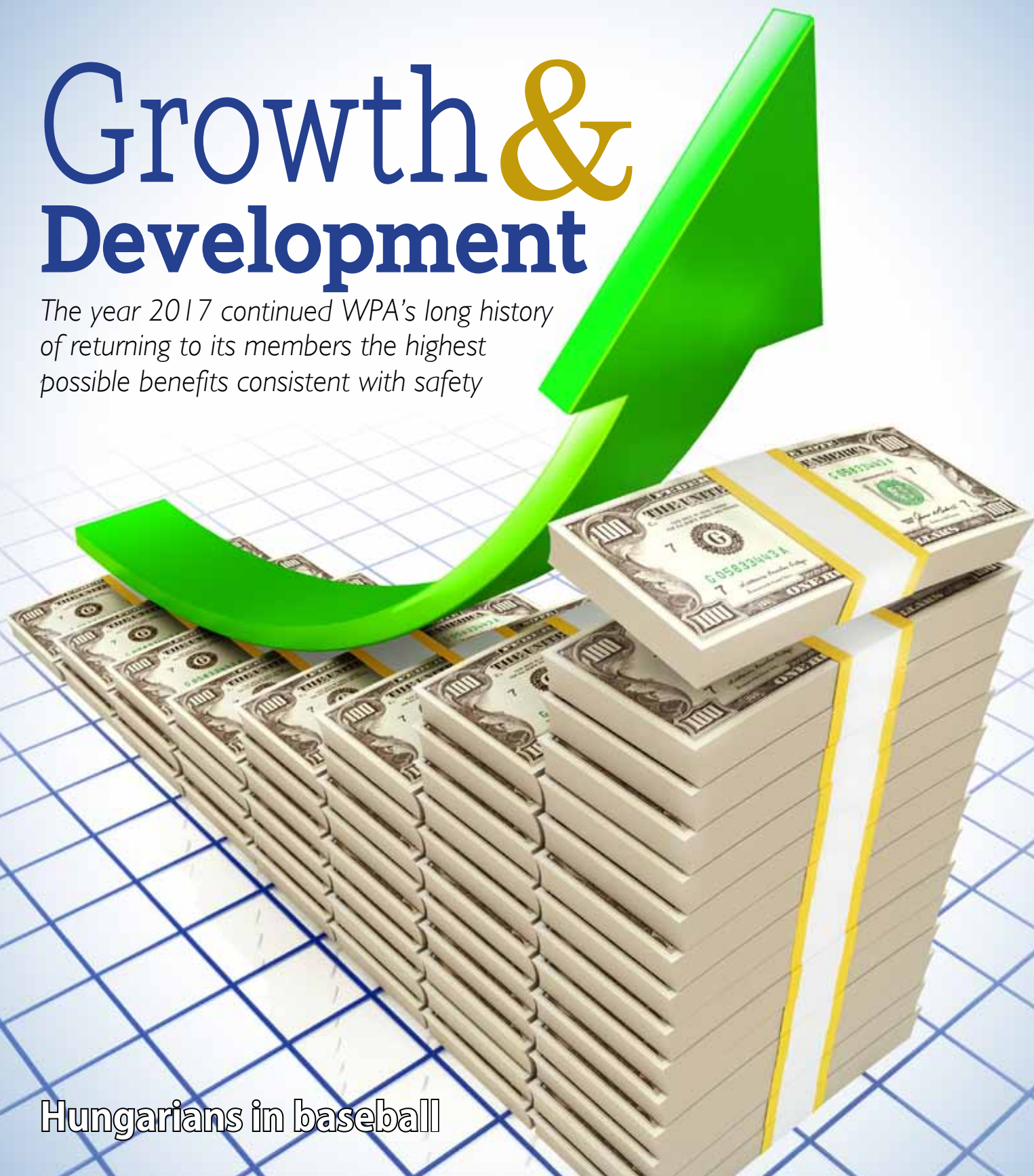


LIFE

April 2018

Growth & Development

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PRICE: \$4,136 per WPA member. Non-member Price \$4,636 per person. Prices based on double occupancy and include roundtrip airfare from Detroit, Michigan, with arrival in Zagreb, Croatia (via Paris); 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 \$700. Reservations will be accepted on a first-come, first-served basis. All reservations and deposits must be received at the WPA Home Office by May 11, 2018.

For more information, contact Fraternal Director Barbara A. House at 1-800-848-7366, ext. 107, or Judit Ganchuk at 1-800-848-7366, ext. 149, or email jganchuk@wpalife.org.

WPA Tour 2018 • Reservation Deadline: May 11, 2018

Name (as it appears on your passport): _____

Date of Birth: _____ WPA Member: ☐ Yes (Price \$4,136) ☐ No (Price \$4,636)

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Accommodations: ☐ Single (Add \$700 to tour price) ☐ Double / Roommate's Name: _____

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

WPA Tour 2018, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

***Please include a photocopy of your passport's photo page with this reservation form and deposit.**

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Join hands with us

• FOR YOUR COMMUNITY •

JOIN HANDS DAY is a day of service which brings adults and youth together for the sake of improving their local community, in big and small ways.

Although officially observed on the first Saturday in May, our branches have leeway as to when to host their Join Hands Day event. The important thing is that you partner with youth and organize a project.

Organizing a Join Hands Day project may seem overwhelming, but it's a lot easier if you stay focused and organized. Just call Judit at 1-800-848-7366, ext. 149, for answers to any questions you may have.

Whatever type of project you decide to do, please remember to celebrate your accomplishments when you're done to reward all your volunteers for their hard work.

Also, remember to share details and photographs of your Join Hands Day project with us. We want to see you and your fellow fraternalists doing good works in the pages of this magazine!

• AGAINST HUNGER •

WPA BRANCHES are once again answering the call to **Join Hands Against Hunger**. This annual food drive is a great way to positively impact local communities.

Remember that all participating WPA branches can receive reimbursement through the Association's matching funds program. The deadline for returning the necessary forms and receipts to the Home Office is April 3, 2018. Each branch's participation in this effort will be recognized in *William Penn Life*.

Please contact your local branch officers or our Home Office toll-free at 1-800-848-7366, ext. 149, for more information.

***A note on our Easter Basket program:** By now, our branches have completed distributing baskets to those in need. We remind all branches that they can be reimbursed for up to \$50 for their participation in WPA's Easter Basket program. The deadline for submitting the form for this program in May 7, 2018.

Notice of Annual Meeting of the William Penn Fraternal Association Scholarship Foundation, Inc.

The next annual meeting of the William Penn Fraternal Association Scholarship Foundation, Inc., will be held Friday, July 13, 2018 at 6:00 p.m. at the Hampton Inn & Suites Youngstown-Canfield, 6690 Ironwood Blvd., Canfield, Ohio. The meeting will be held in conjunction with the 35th Annual WPA Golf Tournament & Scholarship Days to be held July 13 and 14, 2018, in Canfield, Ohio.

The meeting is open to all members. Any branch or individual donating a minimum of \$100 is also eligible to vote at the annual meeting. Please make your donations payable to William Penn Fraternal Association Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233. All contributions, no matter what the amount, will be greatly appreciated.

Since 1972, our Scholarship Foundation has distributed more than \$2.7 million in grants and essay awards to thousands of our young members. The achievements of our grant recipients continually renew our belief that helping today's youth is vital for the future of our society and our world.

Your donations make a difference!

William Penn Fraternal Association Scholarship Foundation, Inc.

Financial Statement as of Dec. 31, 2017

Balance as of December 31, 2016	\$747,087.72
INCOME	
Donations	\$40,764.77
Investment Income	<u>22,280.38</u>
Total Income	<u>\$ 63,045.15</u>
DISBURSEMENTS	
Scholarship Grants	
98 Renewals @ \$500.00	\$49,000.00
54 New @ \$500.00	27,000.00
Essay Awards	<u>2,200.00</u>
Total Scholarship Grants	\$78,200.00
Fundraising & Administrative Expense	324.59
Accounting Expense	<u>2,000.00</u>
Total Disbursements	<u>- 80,524.59</u>
Balance as of December 31, 2017	\$729,608.28
ASSETS	
Annuities	\$728,155.86
Cash & Pledges Receivable	<u>1,452.42</u>
Total Assets as of December 31, 2017	\$729,608.28



**WPA
PICNIC**

SATURDAY, AUG. 25 • 12-6PM

Hungarian Cultural Center
of Northeastern Ohio
12027 Abbott Road, Hiram OH 44234

Deadline for scholarship applications is May 31

WPA MEMBERS interested in applying for grants from the William Penn Fraternal Association Scholarship Foundation for the school year 2018-2019 must submit their applications and essays to the Home Office soon. All first-time and renewal application forms and essays must be mailed and postmarked by May 31, 2018. Applications and essays postmarked after that date will not be considered. Emailed and faxed applications will not be accepted.

For eligibility rules and an application form, see pages 24 to 26 in this issue. Or, visit our website: www.wpalife.org. Go to the "Members" section and click on "Scholarship Foundation."

Letter

Arts Club appreciates WPA's support of White Rose Ball

ON BEHALF of the Hungarian Arts Club of Detroit, we would like to thank you for your continued support to help us keep a wonderful Hungarian tradition alive. Your financial support over all the years has helped us tremendously. The attendance from all the National Directors and local Branch 18 has always been a very uplifting and supportive gesture. We look forward to it every year, and it has become a tradition onto itself. WPA hosting a pre-ball dinner is always the icing on the cake. Thank you from all of us. Can't wait till next year to meet again with so many of you.

Ursula & Tamás Markovits
Hungarian Arts Club

Support Hurricane Relief

Last summer's hurricanes caused billions of dollars in damages across the Gulf Coast and the Atlantic Ocean. We thank those who have already contributed to our call for hurricane relief, but there is still a great need for more resources as people try to rebuild their lives.

Please consider helping the hurricane relief efforts by donating to "William Penn Association Foundation," a 501(c)(3) organization. William Penn Association will match all donations received, up to a cumulative amount of \$5,000.

Make your check payable to "William Penn Association Foundation" and write "Hurricane Relief" in the memo section.

Funds raised will be donated to **Brother's Brother Foundation**, a Pittsburgh-based international charity. Since 1958, Brother's Brother has provided over \$4 billion of medical supplies, pharmaceuticals, textbooks, food, seeds, and other humanitarian supplies to people in 149 countries around the world. In 2016, with the help of gifts from the general public and corporations, Brother's Brother sent product contributions to those in need in 59 countries and furnished supplies for 350 medical and humanitarian hand-carry mission trips. Brother's Brother is routinely ranked as one of the largest and most efficient charities in the U.S.

Brother's Brother has supported the delivery of over 30 trailer loads of donated water, food and medical items for those in need in Florida and Texas. This included at least 11 trailer loads from larger food banks in Pennsylvania, Ohio and Virginia. They also assisted with relief efforts in Puerto Rico and the U.S. Virgin Islands.

Please send your donation to: **WPA Foundation, Hurricane Relief,
709 Brighton Road, Pittsburgh, PA 15233.**



Young families & life insurance myths

WELCOME SPRING!

Seeing all the flowers starting to bloom around the Home Office, I thought I'd dedicate this month's *Moneywise* to "blooming" families. Young couples who are just getting started often feel like their future is limitless. But, that future comes with a long list of new commitments, such as having children and purchasing a home. On top of that, young families face the responsibility of making sure their loved ones will be taken care of financially--no matter what life may throw at them. If the couple should die prematurely, life insurance can help their family maintain their standard of living and follow through with their plans for the future.

Here are some common misconceptions that may discourage young families from getting the life insurance coverage they need:

MYTH #1: *We only need life insurance on the primary (or only) breadwinner in the family.*

Whether you bring home the largest paycheck in your family or the smallest one, your family relies on your income, and it would be missed if something were to happen to you. Even if you don't work outside of the home, you still need life insurance. Stay-at-home parents perform valuable services, such as childcare, cooking and maintaining the family household. Consider the cost of a full-time nanny, cleaning service or daycare facility, and you'll begin to see how valuable those services really are to the maintenance of the family. These services can be quite costly to replace.

MYTH #2: *We only need term insurance.*

Term life insurance makes sense for many young families in that it gives you the most protection for the smallest premium cost--and it's much easier to fit into your budget. But, that doesn't mean that's the only type of insurance you should consider. Permanent (or whole life) insurance provides a death benefit as well as other features, such as lifelong protection and the ability to accumulate cash values on a tax-deferred basis. You can access the cash values for family emergencies, college education or business opportunities.

If these features are important to you, then it might make sense to purchase a combination of whole life and term insurance to get the protection you need as well as the tax advantages of the whole life certificate. Then, as your needs change and your budget can sustain more premium commitment, you can gradually increase the amount of permanent coverage by converting your term to a permanent plan.

MYTH #3: *If we still need insurance at the end of the term, we can just renew my policy.*

Term insurance is quite popular with young families because, as I mentioned earlier, it typically offers the most coverage for the lowest cost. Term insurance provides



Photo © Can Stock Photo/monkeybusiness

a specific amount of insurance for a specified amount of time (the "term") and helps cover the needs that will reduce or disappear over time, such as a mortgage, child care and education costs.

However, many families come to realize that, even after the kids are grown and the mortgage is satisfied, their need for insurance coverage continues; it can help eliminate debts and provide a continuing income for the surviving spouse.

Because premiums increase with age, renewing your certificate when the term expires can be quite expensive. This is a great reason to consider converting at least a portion of your term insurance to permanent coverage before the expiration of the term period.

Myth #4: *We can get a better rate of return by investing our money elsewhere.*

While the most important reason for owning life insurance is to provide ongoing income protection for your family, permanent insurance certificates will provide you with the ability to accumulate cash values that continue to grow over time and can be borrowed against or withdrawn. Contrary to what many people believe, long-term rates of return on the cash value of your life insurance certificates are generally comparable to other low-risk investment products.

Rates of return can be hard to understand, that's why the best way to find solutions to your needs is to consult with a full-time insurance professional.

Are you about to be married? Are you a newlywed who is planning to start a family? Will one of your children or grandchildren be starting a family in the near future? If you answered "yes" to any of these questions, then don't let these myths derail your plans for getting the coverage you or your loved ones need. Now is the perfect time to call on your WPA agent or broker. We can help you determine the best type of coverage at a price you can fit into your budget.

Don't have an agent? Give the Home Office a call. We'll be glad to help or assign a local agent to your account. We're here to help! □



Something to sleep on

SLEEP IS IMPORTANT for optimum health at every age. Too little sleep can leave one feeling tired and groggy during the day, which leads to lower levels of concentration and a lack of enthusiasm for being awake. A good night's rest is a big part of feeling refreshed and energized for the new day. For those who dread putting their head on the pillow, here are a few ways to invite sleep to come and stay for the night:

- Staying active and busy during the day shifts the body and mind to a natural state of rest. If you are sedentary all day, your body will not feel a need to unwind and replenish.
- Think more about relaxation without badgering yourself with the anxiety of not being able to fall asleep.
- Check your medications and see if, perchance, they could be taken differently to promote rest.
- Be careful about what you eat and drink and when. Caffeine, alcohol and heavy meals consumed less than a couple of hours before bedtime make it more difficult to fall into a slow wave sleep.
- Turn off the computer, phone, television or any other device before shutting off the lights. If you must read, read a book, not your iPad or other device. The electronic screen and word contrast make the brain busy, not sleepy.
- A warm bath, warm milk or quiet music can get you in the mood to breathe deep and sleep well.

From head to toe, our bodies need a deep sleep to repair, rebuild and refresh. Sleep requirements vary from person to person, but in general, healthy adults require



Photo © Can Stock Photo/aletia

7.5 to 9 hours of good, solid sleep. The best indicator of quality and quantity sleep is how you feel in the morning. If you wake up early, alert and eager, you most likely are getting enough sleep.

Too much surface sleep may be a sign of emotional distress or even depression. It isn't normal to want to sleep all the time. A good night sleep shouldn't be something that only happens once in a blue moon.

Dim the lights, adjust the temperature of the room to comfortably cool and settle in for a rejuvenating, blissful, delicious night of rest. Sweet Dreams.

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

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Mail form & check to: Shirt Offer, William Penn Association,
709 Brighton Road, Pittsburgh, PA 15233



Take me out to the *labdameccs**

Part One Baseball is my favorite sport. I have played various versions of America's pastime since preschool. Nowadays, I'm the pitcher of my office's inter-agency softball team.

As I have grown older, I've come to appreciate in new ways the game and those who play it. Recently, I've been watching with great interest as my brother sifts through his growing collection of baseball cards. I'm not so much interested in the stats of a player or team in a given year, but I do enjoy the personal stories of the players and the sociological aspects of the game. One of these interesting aspects is the role of Hungarian Americans in the growth and maturation of baseball.

Since the late 1800s, Hungarian Americans have played and enjoyed watching this glorious pastime with great enthusiasm. The earliest Magyar participants in baseball were the young cavalrymen fighting for the United States during the Civil War. As waves of immigrants from the Austro-Hungarian Empire came to America, the popularity of the sport grew in ethnic communities. Baseball eliminated language barriers and moderated some of the starker socio-economic divisions between immigrant and native populations and between the working and upper classes. During the early 20th Century, baseball became a way for a young man to escape the hard life of manual and physical labor--whether for a summer afternoon or for an entire lifetime.

As more and more immigrant sons joined various teams, the owners of baseball franchises learned that rosters containing players who had unique surnames attracted spectators who would come to see a brother, cousin or a friend from the old country play baseball--and fill the less-than-desirable "nosebleed" seats.

As a fringe benefit to their workforce, companies began

sponsoring teams in organized leagues. Fielding a good team was a point of pride in the business community. The businesses would benefit as they received free publicity via uniforms, media coverage and a happier workforce.

Workers would be given vouchers to ride the trolley to see the game or to purchase food. Of course, if a laborer was skilled enough, he would be recruited and placed on the team roster. Playing on the team was considered a promotion as it oftentimes led to the better jobs within the company. As added incentive, there was extra pay and time off to practice.

If a company player became a star, their services and contract might be sold to larger or more sophisticated businesses, who in turn organized their own leagues. Eventually, a rising star within a company league would be sold to a major league team's minor league affiliate.

There was a time when a typical major league team had between 40 and 60 minor league franchises. Only a

few out of the many thousands of participants in company team baseball would eventually make it to the majors.

Here are a few stories of Hungarian Americans that made it all the way.

- One of the greatest Hungarian Americans to play in the Major Leagues was born in Carteret, N.J., in 1911. Joe "Ducky" Medwick was a left fielder and played for four different teams in the major leagues. While in high school, he starred in four sports. Upon graduation, he was offered a scholarship to play football for Knute Rockne at Notre Dame but decided upon baseball because he could not afford to play a sport that did not pay him. Medwick was a 10-time All-Star, won the Triple Crown and was voted into The Baseball Hall of Fame in Cooperstown, N.Y. in 1968.

Medwick was considered hotheaded and was a perfect addition to the "Gashouse Gang" of the St. Louis Cardi-



Points to Ponder....

- In subsequent parts of this Take, I plan to discuss more contemporary Hungarian baseball players. I also plan on writing a similar article highlighting the many Hungarian American football stars.

- I owe special thanks to "Lucky," who was kind enough to provide the photograph of the 1930 Windber Magyars Baseball Club, who were champions in Somerset County, Pa. I would love to hear from anyone who knows more about this interesting photograph. I also owe thanks to several baseball history websites, especially the Society for American Baseball Research, for their meticulous record-keeping and research.

- Finally, mark your calendars for Hungarian Heritage Night with the Cleveland Indians' minor league affiliate, The Lake County Captains, on Saturday, June 30, sponsored in part by William Penn Association. Inside sources tell me that a Jose Ramirez/Francisco Lindor Twin Bobble Head will be given out to the first 1,500 fans in attendance that night. I'm sure that more details will follow, so stay tuned! - Tibor

nals that won the 1934 World Series. He played a rough style of baseball and is one of the only players to date to be removed during a game for his own protection. Joe was always offering a quotable comment to the press and was more often than not the guy reporters would first interview following a game.

Following his retirement from baseball, Medwick would play 36 holes of golf each day until he passed away in 1975 at age 63.

- The story of Julius "Moose" Solters is a tragic tale. Many observers believed there were two Hungarian American baseball superstars at the time, with Medwick in the National League and Solters in the Junior Circuit.

Solters was born in Pittsburgh in 1906.

His family name was originally Soltesz, but like many immigrants' names, it was Anglicized upon immigration to the United States. Julius and his three other American-born brothers all excelled in baseball and played semi-pro with varying levels of success.

In addition to "Moose," Solters was known as "Tarzan," "Jake" and "Lemons." As a youngster he attended the Fifth Avenue School and got his first taste of organized baseball at the Lewis Playground. He left school at an early age to work at several physically demanding jobs, such as a mule driver in a coal mine, steelworker and ditch digger. His love for playing baseball proved to be his escape from the mundane and enabled him to see many of the far reaches of America.

After several seasons in the minor leagues, his hard work and dedication paid off one year while playing for a Class AA team in Baltimore, when he led the league in batting average and RBIs and fell just short of winning the home run title.

Scouts for the Boston Red Sox and New York Yankees (as well as other teams) noticed Solters' batting prowess and engaged in a bidding war to buy his contract from Baltimore. Still reeling from losing Babe Ruth several years prior to the Yankees, the Red Sox owners paid the substantial sum of \$50,000 to obtain the Solters' contract. So, in 1934 he began his major league career in Beantown.

Early in his first season in Boston, Solters quickly lived up to his potential and was among the league leaders in batting average, RBIs, doubles and homers. But, almost halfway into the season, Moose suffered a wrist injury when he was hit by an errant pitch from Cleveland Indians pitcher Mel Harder. Solters spent over a month on the disabled list, and though he came back, his production numbers fell. Incidentally, this occurred the same year that Joe Medwick led the St. Louis Cardinals to a World Series victory and became the leagues MVP by winning the Triple Crown.

Solters continued to put up impressive numbers, but his value declined, and he ended up being traded several times in the following years. Some insiders said that his wrist speed had slowed, and he even had to change his batting stance in later years.

In 1940, his career ended when he suffered an accident on the field which resulted in a fractured skull, optic nerve damage and, eventually, blindness. The mishap occurred during pregame practice at Griffith Stadium in Washington, D.C. Solters blamed himself for the accident, saying he was not paying attention to what was transpiring during warm ups.

He tried to make a comeback a few years later, but to no avail as he gradually lost

his vision. After his retirement from baseball, his wife Amy and their five children joined him in operating a tavern located in Pittsburgh.

Sadly, he received little support from the baseball owners or players association as they said he played before the MLB disability benefit rules took effect. Julius Solters taught himself to read Braille and was a spokesperson for several causes pertaining to blind-

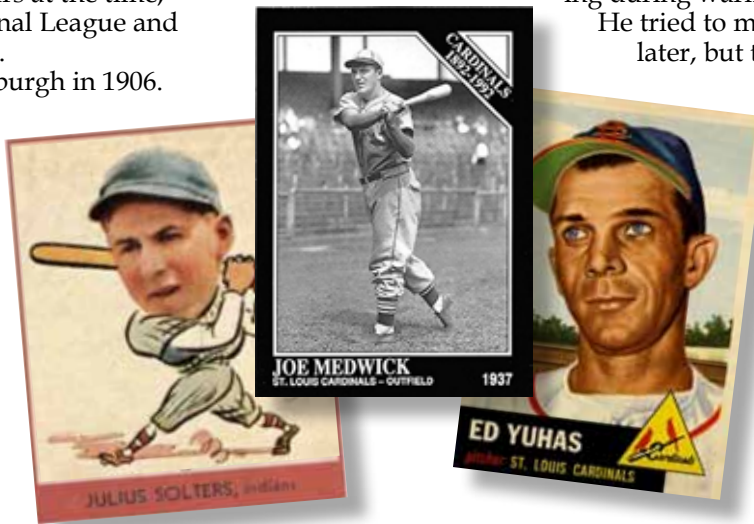
ness. He passed away in September 1975.

- John "Eddie" Yuhás holds a special spot in my heart as he competed against my Grandfather Cseh in a Youngstown/Warren, Ohio baseball league when both were teenagers in the 1930s.

Yuhás was born in 1924 and had a stellar pitching record for various amateur teams in the area, but like so many young men, he chose to sign up and serve in the army during World War II. Yuhás resumed his baseball career in 1947 and languished in the minor leagues until he was called up as a pitcher for the St. Louis Cardinals in April 1952 at the age of 27.

He was a one-year wonder, compiling a 12-2 record with a 2.87 ERA. He had the highest winning percentage in the National League that season. He pitched briefly in 1953, but spent almost the entire season on the disabled list with an arm injury. He retired at the end of his second season.

Yuhás was married to Norma Denson. He resided in North Carolina and passed away in 1986.



Éljen a Magyar, Tibor II

(* "Ballgame" in Hungarian, roughly.)

Tibor Check, Jr. is a member of Branch 28 and an attorney working in Washington, D.C.

Release Your Inner Magyar!



August 5-11, 2018 (Sunday-Saturday)
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Bowersox Enrichment Center • Boswell, PA

\$450 for WPA members • \$550 for non-members
Includes lodging, all meals, instruction and activities

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For more information, contact Barbara A. House, Fraternal Director
Toll-free: 1-800-848-7366, Ext. 107 • Email: jganchuk@wpalife.org

Hungarian Heritage Experience Reservation Form

Name: _____ WPA Certificate Number: _____
Address: _____
City: _____ State: _____ Zip: _____
Phone: _____ Email: _____

Deadline for Reservations is June 25, 2018

Reservations received after this date will be assessed a late fee of \$50. No reservations will be accepted after July 16, 2018.

Send this form along with your full payment made payable to "William Penn Association" to:

Hungarian Heritage Experience, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

PLEASE NOTE: Event may be cancelled without notice due to lack of adequate participation.

You are cordially invited to

The Magyar Club of Dayton & Southwest Ohio

Celebrating April as Eastern European Month in Ohio

2018 Spring Dance & Buffet

Saturday, April 28, 2018 • 6:00 PM

Czech Club, 922 Valley Street, Dayton

Adults \$20 • Members \$15 • Children 6-12 \$8

*Music by George Batyi & The Gypsy Strings
Featuring Alex Udvary on the Cimbalom*

Buffet includes all-you-can-eat salad, paprikas potatoes, cabbage rolls, chicken paprikas, nokedli, kolbász, bread, butter and one beverage

Doors open at 5:30 • Buffet 6:00-7:30

Live Music 6:30-9:30 • Festival Dancers at 7:15

Pastries will be available for purchase, as well as pop and limited wine and beer

Door Prizes • Raffle Baskets • 50/50 Raffle

Reservations required - Open Seating

Call 937-207-8748 before April 24

Save the Dates: 9/9 Bacon Fry • 10/20 Gulyás Dinner

More information at www.daytonhungarians.org

If you have news about people, places or happenings in the American Hungarian community that you think would be of interest to our readers, please share it with us.

Email information about your "Magyar Matters" to: jlovasz@wpalife.org.

Educators to host screening of popular Hungarian film

CLEVELAND -- The American Hungarian Educators Association (AHEA) will present a public screening of the wildly popular Hungarian movie "Kincsem" on Thursday, April 12, at 7:00 p.m. The screening will take place at the Wolstein Conference Center Pavilion on the campus of Cleveland State University. A \$5 per person donation is requested. The screening is part the AHEA's 43rd Annual Conference, to be held April 12 to 14 at the university. The movie tells the story of Kincsem, the most successful racehorse in history, and her owner Ernő Blaskovich. For more information, visit the AHEA website at www.ahea.net.

Hungarian cooking classes scheduled

ALLEN PARK, MI -- Anyone interested in learning about Hungarian cooking is invited to attend classes being offered at the American Hungarian Reformed Church in Allen Park. Elizabeth Krajcz will be conducting classes on Saturday, April 21, and Saturday, May 5. Each class runs from 9:00 a.m. to 2:00 p.m. The featured menu of the day will be served for lunch:

- April 21 - Noodle-making class featuring beef goulash with csipetke (pinched noodles), mákos tészta (poppy seed noodles) and noodles of all kinds.
- May 5 - Veal paprikás with dumplings and krémes.

The cost is \$35 per class by prepayment only. No walk-ins will be accepted. Please indicate on your check the dates of each class you wish to take. You may register for one or both classes. All reservations MUST be received by noon on the Wednesday of the week of the class.

For more information, including where to send your check, please email Judy at Hungariancookingclasses@gmail.com or call her at 248-763-1617.



SAVE THE DATES!

35th Annual WPA Golf Tournament & Scholarship Days **July 13-14**

Kennsington Golf Club
Hampton Inn & Suites
Canfield, Ohio



See next month's *William Penn Life*
for more details and registration form!

Make it a Family-Fun Weekend!

THERE ARE SO MANY activities and attractions in and around the Canfield area, that you could easily turn our golf tournament weekend into a **Family-Fun Weekend!**

From mini-golf to bike trails, a children's science center to safari adventures, an Amish marketplace to free art museums, there's something to appeal to nearly every age and interest within minutes of the Hampton Inn & Suites.

- **Camelot Bowling Lanes** offers bowling fun, a video game arcade and comfort food. (6 minutes from hotel.)
- **Southern Park Mall Complex** has a theater, restaurants and over 100 stores. If you travel a short distance further, you'll find the Shops at Boardman Park which has over 30 stores. (12 minutes from hotel.)
- **Mill Creek Metroparks** has a farm and bike trail. It features Lanternman's Mill and Covered Bridge and a gift shop. Fellows Riverside Gardens is a free public garden located at the northern end of Mill Creek Park. (16 minutes from hotel.)
- **Sports World** has mini-golf and batting cages for all ages. They offer go-karts for kids 10 and up. (16 minutes from hotel.)
- The **Valley Marketplace** has over 20 Amish community vendors and an indoor restaurant. (16 minutes from hotel.)
- **Youngstown State University** warrants a visit, with its

large Barnes and Noble bookstore that offers apparel, gifts and a Starbucks. Don't pass up the McDonough Museum of Art. (17 minutes from hotel.)

- The **Arms Family Museum** lets you walk through history in a 1905 home. It features original period furnishings, fine artwork and other artifacts. (18 minutes from hotel.)
- **Butler Institute of American Art** is the first museum dedicated exclusively to American art with free admission. (19 minutes from hotel.)
- **Oh Wow! Children's Center for Science & Technology** is a kid-oriented learning center featuring a variety of over 60 hands-on, interactive science and technology exhibits. (20 minutes from hotel.)
- **Wagon Trails Animal Park** offers guided safari adventures with over 350 animals, including camels, zebra and bison. (22 minutes from hotel.)
- **Eastwood Mall** has a trampoline park, two movie theaters and over 100 stores and restaurants. (25 minutes from hotel.)
- The **Mahoning Valley Scrappers** minor league baseball team is the Class-A affiliate of the Cleveland Indians. They'll be playing a home game on Saturday, July 14, at Eastwood Field. (25 minutes away from hotel.)

35th Annual WPA Golf Tournament & Scholarship Days

July 13-14, 2018, Canfield, OH

GOLF REGISTRATION & BANQUET RESERVATIONS

CONTACT INFORMATION

CONTACT PERSON: _____

ADDRESS: _____

PHONE: () _____ EMAIL: _____

GOLFERS

1. Name: _____

Phone or Email: _____

2. Name: _____

Phone or Email: _____

3. Name: _____

Phone or Email: _____

4. Name: _____

Phone or Email: _____

GUESTS

1. Name: _____

Phone or Email: _____

2. Name: _____

Phone or Email: _____

3. Name: _____

Phone or Email: _____

4. Name: _____

Phone or Email: _____

REGISTER

SAVE WITH EARLY REGISTRATION. Must be paid in full by May 25, 2018. All registrations are due by June 15, 2018.

GOLF/BANQUET PACKAGE

Package includes greens fees, cart, and hot dog and beverage at the turn, along with admission to Friday's reception and Saturday's banquet.

_____ # of WPA members @ \$88 each
(*\$75 each IF received by May 25, 2018*)

_____ # of Non-members @ \$98 each
(*\$85 each IF received by May 25, 2018*)

BANQUET ONLY

_____ # of WPA members age 16 and older @ \$25 each

_____ # of Non-members age 16 and older @ \$35 each

_____ # of Children ages 12-15 @ \$12 each

_____ # of Children ages 11 and under @ Free

FRIDAY RECEPTION

_____ # of all Golfers attending Friday Reception
(Each golfer may bring one guest for free)

• Additional Non-golfing Guests

_____ # of Guests age 15 and older @ \$10 each

_____ # of Guests under age 15 @ Free

\$ _____ = Total Payment Due

-----Method Of Payment (Check one)-----

☐ **PAYING BY CHECK.** Mail this form & check to:
William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233
Make check for golf & banquet fees payable to: "William Penn Association"

☐ **PAYING BY CREDIT CARD.** Mail this form to the address listed above
and call 1-800-848-7366, ext. 149, to complete payment process.

HOTEL ACCOMMODATIONS will be at
the **Hampton Inn & Suites**, 6690 Ironwood
Blvd., Canfield, OH 44406. To reserve your
room at our special rate of \$119 (plus tax)
per night, call the hotel at 330-702-1900.
DEADLINE FOR HOTEL RESERVATIONS
IS FRIDAY, MAY 25, 2018.

**For more information, call Fraternal Director Barbara A. House (ext. 107)
or Judit Ganchuk (ext. 149) toll-free at 1-800-848-7366.**

All Golf & Banquet Reservations are due no later than June 15, 2018.

PLEASE NOTE: Event may be cancelled without notice due to lack of adequate participation.

Actuary's Report for 2017

WPA is doing an outstanding job of managing the members' funds

by Grant Hemphill, FSA, MAAA

William Penn Association continues its long history of outstanding service to members while maintaining an increasingly strong margin of safety for members, with an emphasis on member guaranteed benefit contracts.

Certain highlights from the financial reports to the regulatory authorities and the actuarial report to the Officers and Directors should be summarized for the benefit of the members. All numbers herein are taken from the official reports as filed. References are rounded for convenience.

Emphasis in 2017 was, again, on controlled growth and development. The program has been proven to be eminently successful. Assets increased by 9%, while premium income remained high at \$43,544,000. At the same time, profits before dividends increased to \$3,773,000. These profits are attributable to careful management of investments, favorable persistency, prudent control of expenses and favorable mortality experience.

The year 2017 continued the Association's long history of returning to the members the highest possible benefits consistent with safety. The major lines of business were again profitable. This is a fine record and is sufficient to sustain fraternal activities. The members should feel very proud of WPA and its financial strength to guarantee their benefits. WPA continues its emphasis on safety to members.

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

Assets at over \$447,000,000 continue to be valued very conservatively, are of exceptionally high quality and fully comply with the strict standards of the National Association of Insurance Commissioners (NAIC). All members can continue to have confidence that the assets standing behind their policies are sound and will provide the required funds when needed.

The safety margin at December 31, 2017 continued at the very high level of 108%. This means that the Association held over \$108 of admissible assets behind each \$100 of liabilities as a safeguard and guarantee to all members that the benefits promised in the certificates will be paid when due. The Association enjoys a stronger safety margin than most of the very large companies. This strong safety margin will continue for the benefit of all members, even into the next generation.

The Association enjoyed a very favorable year from investments. The net rate of return on mean assets was 5.37%, which remained remarkably consistent with the return in 2016 and which supports the generous rates paid to

William Penn Association 2017 Annual Statement

ASSETS

Bonds	\$425,949,989
Stocks	11,613,835
Mortgage Loans	453,231
Real Estate	841,739
Cash and Short-Term Investments	1,288,008
Certificate Loans	1,391,245
Accrued Investment Income	6,125,243
Electronic Data Processing Equipment & Software	305
Premiums Due and Uncollected	26,880
Total Admitted Assets	447,690,475

LIABILITIES, SPECIAL RESERVES & SURPLUS CERTIFICATE RESERVES

Life, Annuity and Accident & Health Policy Reserves	\$397,403,200
Liability for Deposit-Type Contracts	10,450,054
Life and Accident & Health Claim Reserves	123,774
Provision for Refunds Payable in Following Calendar Year	390,000
Premiums Paid in Advance	468,186
Officials' Retirement Program	1,872,204
Interest Maintenance Reserve	617,964
General Expenses and Taxes Due or Accrued	52,316
Asset Valuation Reserve	4,609,471
Trust Account	583,415
Other Liabilities	688,541
Total Liabilities	417,259,125
Unassigned Surplus	30,431,350
Total	\$447,690,475

members. During 2017, the Association earned net investment income of \$22,467,000 after deducting all investment expenses. Investment income exceeded requirements by \$9,209,000 in 2016. Excess interest continued to be the most important profit source to the Association.

In addition to the excellent investment returns, it is worth noting that the Association maintained its Security Valuation Reserves, to guard against adverse fluctuation in investments, at \$5,200,000. The members' assets are well protected by this strong safety fund.

The Association has set aside \$407,853,000 of life, annuity and A&H reserves, deposits and claims for future payments to members. Management continues its prudent and conservative practice of setting aside sufficient funds with which to meet all known and contingent liabilities. William Penn Association is doing an outstanding job of managing the members' funds.

An important index of service to members is the total amount paid to members. During 2017 the Association paid the significant amount of \$28,585,000. A summary of these payments to members for the past two years is as follows:

ITEM	2016	2017
Death Claims	\$2,101,000	2,236,000
Matured Endowments	117,000	128,000
Emergency Cash Surrender Benefits	838,000	659,000
A & H Supplementary Payments	3,000	3,000
Annuity and Old Age Benefits	14,444,000	15,940,000
Excess Interest on Funds to Members' Acct.	8,210,000	9,209,000
Dividends	<u>408,000</u>	<u>410,000</u>
Benefits to Members	\$26,121,000	\$28,585,000

WPA continues to render a truly valuable financial service to members.

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

- (1) are computed in accordance with commonly accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles;
- (2) are based on actuarial assumptions which produce reserves at least as great as those called for in any contract provision as to reserve basis and method, and are in accordance with all other contract provisions;
- (3) meet the requirements of the insurance law and regulations of the Commonwealth of Pennsylvania and are at least as great as the minimum aggregate amounts required by the state in which this statement is filed;
- (4) are computed on the basis of assumptions consistent with those used in computing the corresponding items in the annual statement of the preceding year end with any exceptions as noted below; and
- (5) include provision for all actuarial reserves and related statement items which ought to be established.

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

Grant Hemphill is a senior actuary at Bruce & Bruce Company.

Financial Report

INCOME

Premiums & Annuity Considerations	\$43,544,007
Net Investment Income	22,239,834
Amortization of Interest Maintenance Reserve	227,064
Miscellaneous Income	<u>86,646</u>
Total Income	\$66,097,551

OUTGO

Life Benefits Paid, Including Dividends	\$ 3,437,551
Annuity and Pension Benefits Paid	15,940,781
Interest on Funds to Members' Accounts	7,267,757
Increase in Aggregate Reserve for Life, Annuity and Accident & Health Certificates	30,025,397
Commissions on Premiums & Annuity Considerations	1,669,379
General Operating and Fraternal Expenses	4,151,000
Insurance Taxes, Licenses & Fees	<u>242,653</u>
Total Outgo & Reserve Increase	\$62,734,518
Net Gain from Operations after Refunds to Members	\$3,363,033

RECONCILIATION

Net Gain from Operations	\$ 3,363,033
Realized Gains/(Losses) (excluding transfers to the IMR)	<u>473,680</u>
Net Income/(Loss)	\$ 3,836,713
Unassigned Funds as of 12/31/16	27,498,675
Change in Unrealized Gains	705,261
Change in Nonadmitted Assets	(319,426)
Change in Asset Valuation Reserve	<u>(1,289,873)</u>
Unassigned Funds as of 12/31/17	\$30,431,350



JUST 4 KIDZ

Among the many holidays we celebrate this month--like Easter and Passover--there is one special day on which we celebrate our planet: **Earth Day**. This year, Earth Day falls on Sunday, April 22. Earth Day was first celebrated in 1970 and has since become a day when people of all ages do things to make our planet a cleaner, healthier place to live and grow. Some people help pick up trash in their communities while others plant flowers or trees.

This year, many Earth Day activities will focus on ending plastic pollution. There are many things you can do to help rid the world of plastic junk. One simple and fun activity you can do to help is to use old plastic bottles to make **butterfly feeders**. By doing this, not only will you be keeping empty plastic containers from polluting our planet, but you will also be helping to feed some of our planet's prettiest creatures. We call that a Win-Win!

What You Need

- A plastic squeeze bottle with lid
- A cotton ball
- 4-6 rubber bands
- Flowers (silk or real)
- Two pieces of yarn, each 6-9 inches long
- 1 cup of water
- ¼ cup of sugar

What You Do

- Place a strong rubber band around the bottle.
- Tie one piece of yarn to the rubber band on one side of the bottle. Tie the other piece of yarn to the other side of the bottle. These will be used to hang the bottle.
- Place additional rubber bands around the bottle, about an inch apart or less.
- Place a cotton ball through the hole in the lid, letting it stick out like a wick on a candle.
- Place flowers under the rubber bands.
- Make the butterfly "food" by mixing the sugar and water. Stir well.
- Add the sugar water to the bottle. DO NOT add food coloring; it is not good for butterflies.
- Close the lid and make sure the cotton ball "wick" is sticking through the hole in the lid. Hang your bottle/feeder upside down so the lid is facing down.



Helpful Tip #1: If using fresh flowers, use hardy varieties that won't wilt quickly. To make a more permanent butterfly feeder, use silk flowers. If you use silk flowers, they must be colorful. Avoid green or white flowers.

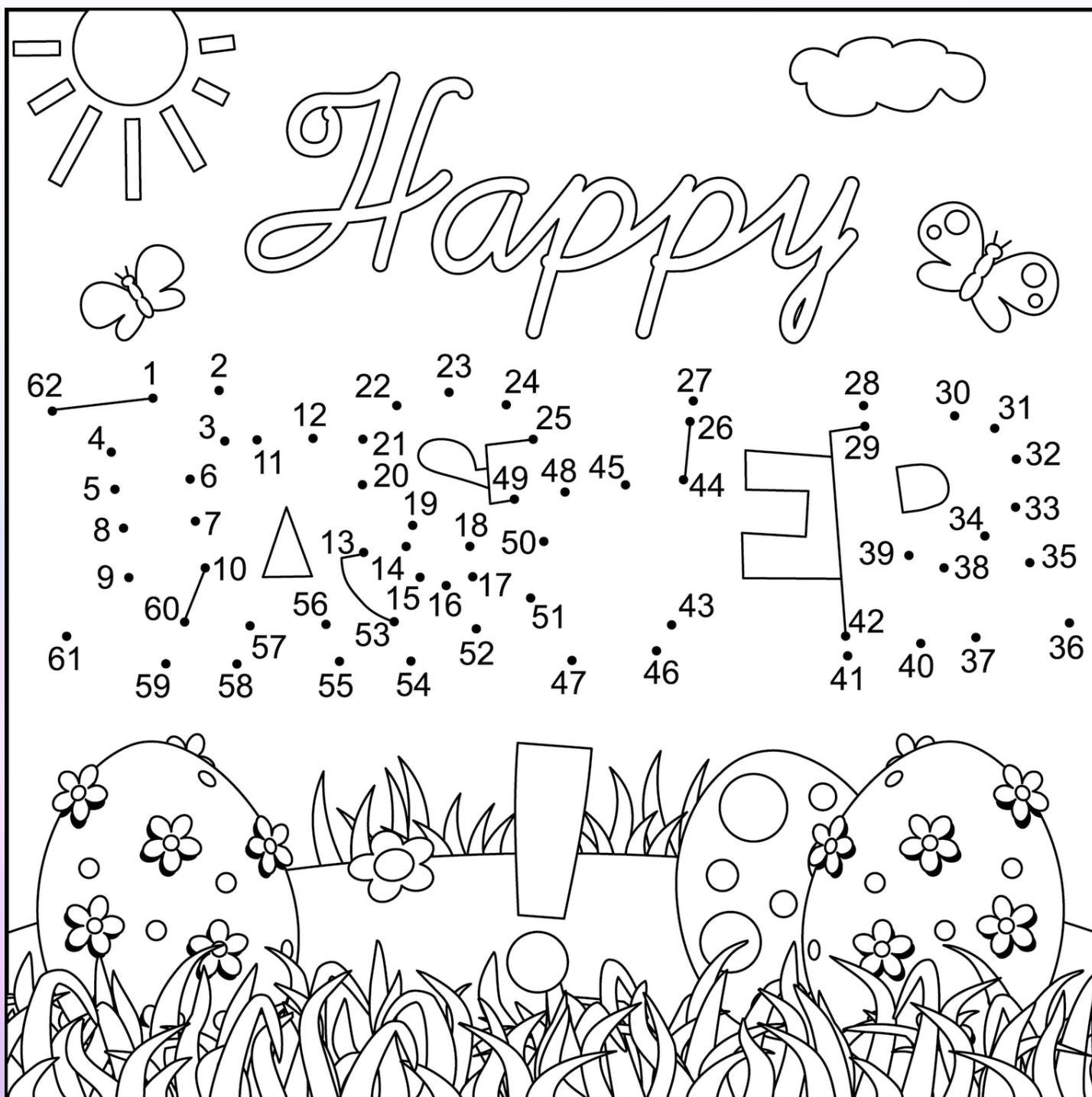
Helpful Tip #2: If you are having trouble pushing the cotton ball through the hole, use a toothpick to help push the cotton through.

Send us photos of your feeder or your garden and share the warmth of spring with us!

Project idea and photos courtesy of: <http://www.pbs.org/parents/crafts-for-kids/butterfly-feeder/>

A special message to you!

To reveal the message, draw a line from dot number 1 to dot number 2, then from dot number 2 to dot number 3, then from 3 to 4, and so on until you reach dot number 62. Then, color in the drawing and share the message with your family.



Branch 14 Cleveland, OH

by Richard E. Sarosi

Happy Easter and happy spring to you and your loved ones.

Activities in the Hungarian community should be more plentiful as the weather improves and remains consistent. I am tired of the up and down temperatures, with snow one day and 70 degree temperatures the next. It is time to bid winter farewell.

The Hungarian Friends had a special showing of the movie "Cold Warriors" at the Chagrin Documentary Film Festival in October 2017. It was nice to have the opportunity to see this movie a second time. The film, in both Hungarian and English with subtitles, tells the little-known story about a group of young American-Hungarians at the height of the Cold War, who were ready to fight for freedom in a homeland they hardly knew. You can view this film online at <https://vimeo.com/217407809>.

The Bethlen Communities will host The Rev. Imre A. Bertalan Memorial Golf Outing on Saturday, June 30, 2018 in Ligonier, Pa. The tournament honors the memory of Rev. Bertalan and benefits the Bethlen Communities Student Scholarship Fund, a cause that was near and dear to Rev. Bertalan.

Upcoming Branch 14 meetings will be held Wednesday, April 4, and Wednesday May 2, at the Bethlen Hall of The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills. Both meetings will begin at 7:00 p.m. Branch 14 adult members and guests are welcome to attend.

Other activities in the Cleveland area include:

- The 80th Anniversary of the Cleveland Hungarian Cultural Garden, June 24.
- Hungarian Heritage Night with the Lake County Captains, Saturday, June 30, at Classic Park, Eastlake, Ohio.
- The Cleveland Hungarian Cultural Garden Golf Outing and Dinner, July. (Date to be determined.)
- The Third Gala Organ Concert for the benefit of the Cleveland Hungarian Cultural Garden, Sunday, Oct. 7.



Congratulations to Branch 14 member Everett Varga who recently graduated from Cub Scouts to Boy Scouts. His goal is to become an Eagle Scout by his 18th birthday.

Always check *William Penn Life* for the latest information on these and other events in the American-Hungarian community.

The officers and members of Branch 14 extend our sympathy to those Branch 14 and WPA members who have recently lost a loved one. May they rest in peace.

Get well wishes are being sent to all members and friends of Branch 14 and WPA who might be feeling under the weather or dealing with health issues. We send out special wishes to WPA member Linda Enyedy for her return to good health and continued healing. Please keep her and all of our WPA members in your prayers.

Happy birthday and happy anniversary wishes are being sent out to all of our branch members and Home Office staff who are celebrating an April/May birthday and/or anniversary. We love you, and we wish you a very happy day. May you be blessed with many more birthdays and anniversaries.

We congratulate Branch 14 member Frances Pickett, who became a great-grandmother with the birth of Jacob Vincent Pickett on Feb. 26.

Vincent is the son Michael Pickett and his wife Claire. We wish the family much joy and happiness. May God bless them all.

Branch 14 members Brian and Vicki Bowens are proud to have their son-in-law, Sgt. Joshua Fechter of the U.S. Army, back home on March 7 after a year-long deployment to South Korea. His wife Katie wanted to surprise their sons Noah and Sam on their fathers return. The boys were very surprised as they got up for school on March 8. We are glad to have you home, Josh, and we thank you for your service and dedication.

We also congratulate Branch 14 member Everett Varga, who graduated from Cub Scout Pack 462 to Boy Scout Troop 462 of Avon, Ohio on Feb. 4. His proud family is supportive of his goal to become an Eagle Scout. When Everett was in the fourth grade, he earned the Cub Scout badge for movie making for his short film about anti-bullying, which is currently being shown at his grade school. As a Cub Scout, Everett also earned both of his religious emblems, The Light of Christ and the Parvuli Dei.

Everett now begins his quest to earn the 21 Boy Scout badges required for the Eagle Scout designation. He must earn all these badges before he reaches his 18th birthday, when his eligibility will end. His Eagle Project will be the final item to be accomplished in order to become an Eagle Scout.

Everett, now a 5th grader, earned the Arrow of Light, which is awarded to scouts for their moral direction and focus.

It is wonderful that this young Boy Scout has the maturity, drive, focus and determination to achieve the level of Eagle Scout.

His parents--Paul and Rebecca Varga--and the entire Varga family can be proud of Everett. Congratulations, Everett. Your family, extended family and your WPA family wish you continued success in achieving your goal of becoming an Eagle Scout.

Branch 14 member Endre L. Szentkiralyi was recently elected president of the United Hungarian Societies (UHS). This group serves



Branch 18 Treasurer Carol Truesdell (right) presents a donation from the branch to the food pantry at St. Michael and All Angels Episcopal Church in Lincoln Park, Mich. Accepting the donation are Pastor Paula Miller (left) and Carm Yero.

as an umbrella organization for organizations in the Greater Cleveland Hungarian-American community. It represents their shared interests, while seeking to preserve, cultivate, develop and disseminate Hungarian culture. We wish Endre a successful term of office.

Your continued support throughout the year of the William Penn Fraternal Association Scholarship Foundation is very important and needed, as it provides the funds that are distributed to our student members for their college studies. Please support education.

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

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

Branch 18 Lincoln Park, MI

by Barbara A. House

Happy and Blessed Easter to all our wonderful members and friends.

I am writing this on March 2, and we were just gifted with five inches of heavy, wet snow last night. Sure

hope Easter Sunday is a beautiful day. Be sure to thank God for just making it through this winter.

We at Branch 18 lost a truly supportive and fraternal member in Emma Schvarckopf Borsa when she passed away in February. Many of those stuffed toys you saw at our family Christmas party were donated by Emma. She was a true jewel. Rest in peace, dear Emma; you surely deserve to be in heaven.

We saw many wonderful members and friends at her funeral and luncheon. Lori, Gust and Carl--you are always in our prayers.

Remember all our recently deceased members and their families in your prayers, especially Anne R. Nagy, Eva Nagy, Mary Sabo, Julia Alex and Joseph Pepoy.

"When you were born, you cried, and the whole world smiled. Let's live our life that when you die, you will smile and the whole world will cry."

Judit Ganchuk and I are working on our many fraternal events. We have received deposits for both the Hungarian Heritage Experience and the WPA Tour 2018. For the tour, we prefer to keep our travel group to no more than 20 people. Please make your decision to travel with us as soon as possible. Our itinerary is the very best we have ever had. Many destinations are even new to me. Sure hope you plan on joining us.



Best wishes to Branch 18 member Linda Enyedy (left, shown here with Fraternal Director Barbara A. House) who is recovering from an accident in early February.

The Hungarian Heritage Experience has a limit of 30 attendees. We have many new adventures planned for this year. Thank you, Alexis Kozak, for volunteering. This will be something you will remember. We have great participants and, as always, I can't wait to see you all.

If you are planning to apply for a WPA scholarship, the time to do so is now. Please get your information together as soon as possible. The deadline for submitting applications and essays--May 31--will be here before you know it.

Branch 18 members, please mark your calendars for April 11, our next meeting. We need to plan some trips and our Join Hands Day activity. We also would like your input for our family Christmas party. We need something new and different. What do you suggest?

Our next two meetings will be held May 23 and June 20. We meet at the Hungarian American Cultural Center on Goddard in Taylor at 6:00 p.m. Remember to bring your donations for our furry friends.

Join Hands Day is scheduled for June 9 at 10:00 a.m. We will begin at the Cultural Center, planting flats of flowers. We will then move on to two other places for planting. Sure hope you can help. Remember: teamwork makes dream work.

For WPA's Join Hands Against Hunger campaign, Branch 18 gave a donation to Pastor Paula at Saint Michael and All Angels Episcopal Church pantry. Besides food, they wanted toiletries for those in need. We also plant flowers at Saint Michael's. The donation was delivered by Branch Treasurer Carol Truesdell.

Happy birthday wishes to Branch Secretary Rose Antal, Steve Charles, Dora McKinsey and Adam Sedar.

Get well wishes to all, especially Julie Bubenko, Joe Cserekye, Eleanor Kender, Beata Cszaszar and Doug Truesdell. Hope to see you all soon.

Branch Vice President Linda Enyedy is very slowly recuperating from her accident. Please continue to remember her in your prayers. What a lesson we all learned from her accident. We love you, Linda; get well soon.

Linda asked me to thank all those who have contacted her and who have kept her in their thoughts and prayers. She truly appreciates all of your love and support.

I never made it to Florida this year. I am still in therapy for my hand. Thank you all for the cards, thoughts and prayers. To the members and officers of Branch 27 in Toledo, Ohio, thank you for the kind and thoughtful surprise in the mail! Remember to contact me anytime with all your questions and suggestions at 1-800-848-7366, ext. 107, or at 734-782-4667.

My thought for the month: Love grows within you, so beauty grows. Love is beauty of the soul. Patience is the companion of wisdom. Thank you, Fr. Barnabas.

Branch 27 Toledo, OH

by Paula Bodnar

Happy spring to all. Hope you had a beautiful Easter. March came in here like a lion, and I sure hope it goes out like a lamb.

I want to thank the ladies who helped put together buckets of cleaning supplies for Family House Toledo, along with some baskets for the kids in their care.

In this month's magazine, you will find the registration form for the WPA Annual Golf Tournament, July



Next Deadline

All articles & photographs for the May issue of *William Penn Life* are due in our office by April 10. If you have any questions, please contact John E. Lovasz toll-free at 1-800-848-7366, ext. 135.

13 and 14 in Canfield, Ohio. All you golfers: get a team together and have a fun weekend with other members and your family.

You will also find information about the WPA Tour 2018, which will travel to Hungary, Slovenia, Croatia and Venice Sept. 25 to Oct. 11. Reservation deadline is May 11.

The Hungarian Heritage Experience in Boswell, Pa., is scheduled for Aug. 5 to 11. Reservation deadline for that is June 25.

I would like to give a special shout-out to my husband for his birthday. We've had an up and down year with your health, but you are still our rock. Love from your family.

Remember: if anybody has any questions, you can contact me, and I will get you an answer.

Branch 28 Youngstown, OH

by Kathy Novak

Happy spring! Finally, the weather is in agreement with the dates on the calendar. It's so nice to be able to enjoy the outdoors again.

I will have details and photos of the March 15 celebration hosted by the Youngstown American Hungarian Federation in next month's issue.

A reminder to our members planning to go to college: the application deadline for WPA's scholarship program is May 31. See pages 24 to 26 of this issue for eligibility rules and an application form.

Thank you to the members of the First Hungarian Reformed Church of Pittsburgh for hosting their Annual Council dinner. It's always nice to see old traditions still being

honored. So nice to see the friends we've made over the years.

If you're hungry for stuffed cabbage, remember Holy Apostle Parish will be making it once a month. Call the parish office at 330-743-1905 to place your order.

In the mood for Hungarian music? Then tune into WKTL-90.7 FM Struthers, Ohio, on Saturdays from noon to 1:30 p.m. for the Hungarian radio show. The show is hosted on an alternating basis by either the Check family or Elizabeth Cibulas and the Schauer family.

Summer is just around the corner, and two picnics are scheduled for the Youngstown area.

First, on Sunday, July 15, Holy Apostle Parish will host its annual summer picnic. Location to be announced soon.

Then, on Sunday, Aug. 5, the annual Hungarian Day (Magyar Nap), hosted by the Youngstown American Hungarian Federation, will be held at the Aut Mori Grotto Hall, Belle Vista Avenue, Youngstown.

Hoping many of our members and their families will be able to attend the WPA Annual Golf Tournament, July 13 and 14 in Canfield, Ohio. You can learn more about the Kennsington Golf Club at www.kennsingtongolf.com and about the Hampton Inn & Suites Youngstown-Canfield at www.wpa.life/golf18.

Get well wishes go to everyone who has not been feeling up to par, especially Purton, Margie Sams, Evelyn Horvath, Cheryl Gabrick and Alice Nagy.

Best wishes to all those celebrating a birthday or anniversary.

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



Branch 89 helped make hurka at The First Hungarian Reformed Church of Homestead, Pa. LEFT: Preparing the sausage are (l-r) Endre Csoman, Mark Maskarinec, John Toth and Richard Toth. RIGHT: Wrapping the sausage are (l-r) Janet Phillips, Becky Hernandez and Vera Recktosch.

For more information about our branch activities, or for answers to your questions about WPA life insurance and annuities, please call either Kathy Novak at 330-746-7704 or Alan Szabo at 330-482-9994.

Branch 34 Pittsburgh, PA

by Marguerite McNelis

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

The First Hungarian Reformed Church of Pittsburgh had its Annual Council Dinner. The food was delicious, and the company was very enjoyable. Thank you, Judit, for your help and letting us enjoy László. It is good to get together and renew acquaintances. Thank you, church members, for all your hard work in preparing the delicious meal.

Thank you so much for your kind words, Rev. Ilona Komjathy, regarding William Penn Association. WPA is a great fraternal insurance association, and we are very proud of our Hungarian heritage. We continue to support all of our local churches.

Birthday wishes go out to all branch members celebrating their birthdays. May you all have many, many more.

Our thoughts and prayers are with everyone experiencing health issues.

Please remember our deceased members in your prayers.

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

Branch 44 Akron, OH

by Elizabeth Darago

Hello from frosty Akron, Ohio! It's a blustery March 1 as I write this. Looking forward to spring and spring branch activities!

We will be packing "Hope Totes" on Saturday, April 14, beginning at 1:00 p.m., which will be donated to the Haven of Rest Ministries in Akron. Your help is needed! Please call Jean and George Naswadi at 330-670-5367 to volunteer and to get the address where we'll be packing 50 bags. Leave a message if you get their answering machine. Someone will call you back. This is a Branch 44 spring community activity and shouldn't take more than an hour or two of your time. Please join us!

Each Hope Tote will contain several personal care items, including shampoo, conditioner, body wash, toothpaste, toothbrush, tissues, razor, shaving cream and other items. If you'd like to donate to this project, please let Jean and George know. Each bag will cost the branch about \$3 to \$4 to fill, and your branch officers have been purchasing items as they can from sales, the internet and

dollar stores. It will be a great spring get-together.

Our spring food basket was donated to a family of immigrants. We contacted the International Institute and Peace Home for information on who we could assist. As many of our ancestors were immigrants, we thought it was right and proper to give this basket to newcomers to our area. Thanks to our members, one family will enjoy a fantastic Easter and additional meals afterwards.

Best wishes to members celebrating birthdays, anniversaries and other happy occasions this month.

We extend our condolences to those who have had personal loss or trouble.

Students: remember to get your WPFA Scholarship Foundation applications and essays mailed and postmarked by May 31.

For your life insurance and annuity needs, call Alan Szabo at 330-482-9994.

Happy Easter to all WPA members and their families.

Branch 89 Homestead, PA

by Mark S. Maskarinec
Lisa S. Toth-Maskarinec

Happy Easter to one and all.

With the help of Chef János and Endre Csoman, hurka was made once again at The First Hungarian Reformed Church of Homestead.

Even though people are still clamoring for more of the authentic kolbász and hot sausage, which were big hits, hurka was brought back to Homestead. Led by Branch 89 President John "Chef János" Toth and assisted by Endre Csoman, it was a huge success.

Branch 89 officers John S. Toth Jr., Mark S. Maskarinec, Ruth Toth, Justin Toth and Lisa S. Toth-Maskarinec represented not only Branch 89 but also The First Hungarian Reformed Church of Homestead at the Annual Steel Valley Rotary Dinner Dance. The Rotary is a co-sponsor of our annual golf outing, and we feel it's only right to support them.

Branch 89 will be having a chicken paprikas dinner prepared by Chef János in the latter part of May. Price will be \$10 dine-in or carry out. Reservations can be made by calling Mark Maskarinec at 412-398-2078. Further information will be in the next issue of *William Penn Life*.

We still have gulyás and kolbász in our freezer. Please call Branch Vice President Mark Maskarinec at 412-398-2078 or email Mark at maskarinac1836@comcast.net. Price is \$6 per quart for the gulyás and \$5.50 per pound for the kolbász. Our thanks to all those who helped make our gulyás making a success.

WPA member Tom Kazar hosted another Hungarian Night at his restaurant, Dorothy 6, complete with the musical accompaniment of George Batyi. At the previous Hungarian Night, Tom featured kolbász made by Chef János and Endre Csoman on the menu. How great is that? The food and entertainment were extraordinary. Make sure you plan on attending the next Hungarian Night. Once you enter Dorothy 6, eat the wonderful Hungarian food and hear George Batyi, you won't be in a hurry to leave.

We also congratulate Tom on becoming a grandfather to Noah James Kazar. Talk about a proud grandfather!

On Feb. 17, our branch provided the dessert and helped serve dinner at the semi-monthly dinner for Eighth Avenue Ministries. This is a wonderful program, run under the auspices of Rev. Keith Kaufold and his wife Monica, for the benefit

of many of the less fortunate members of our area who may not get a hot meal or are tired of dining alone. It feels good to attend one of these dinners and the church service which follows.

Get well wishes continue to go to branch members Fred Gabocy, George Kostival, Janet J. Phillips, Jim Findlay as he battles cancer and Patricia Walochik who continues to recover from her recent stay in the hospital.

Take care and make every day count. Do something nice for someone and see how good you will feel. It takes more energy to complain about something than it does to correct the problem. Fraternalism is the key! Let's make it count.

Keep checking back for more details for our annual golf outing to be held Sunday, Aug. 12. It's promising to be even bigger and better than last year's. We're looking for 125 golfers. Can it be done? Come and see!

Branch 132 South Bend, IN

by John E. Burus

There are only six more weeks to spring as I am writing this month's branch article. The snow has fallen often, has accumulated and has stayed on the ground. We have also had some very heavy rains which melted the snow quickly and caused the St. Joseph River to flood to historic levels. The water is starting to recede, but it looks like more snow and rain are in the forecast. Hoping Easter brings spring soon with some drier weather!

Our branch will host its annual summer picnic on Sunday, July 29 from 1:00 to 3:00 p.m. at Potawatomi Park Pavilion #1 in South Bend, Ind. The permit has already been secured.



As part of WPA's Join Hands Against Hunger campaign, Branch 132 President John Burus and Branch Secretary Lindsey Burus deliver food donated by branch members to the Indiana University at South Bend Food Pantry.

The branch will provide the main items, sodas and utensils as in the past. We ask that all members make reservations by calling Janos P. Burus at 574-287-0590. We also ask each family coming to the picnic to bring a dish to share.

Branch 132 continues to actively participate in community activities, including making donations to our local food bank, distributing Easter baskets and sponsoring a local softball team. We are blessed that we can make a difference in our community and hope to do so for the long foreseeable future.

On March 5, as part of the Association's Join Hands Against Hunger campaign, Branch 132 made a donation to Indiana University at South Bend Food Pantry for students. We find this to be a great way to help the community as many college students struggle to pay for both school and a meal.

The next Branch 132 membership meeting will be held on Tuesday, June 5, at the Martin's Supermarket Deli (first floor) on Ireland Road at 5:00 p.m.



Vice Chair of the Board Anne Marie Schmidt (left) and her husband, Branch 249 President Mark Schmidt, present a donation on behalf of Branch 249 to a representative of The Foodbank in Dayton. The donation was part of WPA's Join Hands Against Hunger campaign.

Branch 226 McKeesport, PA

by Judit Ganchuk

Can you believe that Hungary won its first gold medal ever at this year's Winter Olympics? Hungary earned gold in the men's 5,000 meter relay in short track speed skating. This was Hungary's first Winter Olympics medal since 1980. (It was a silver medal in ice dancing). In comparison, the United States earned nine gold medals just in this Olympics alone.

Happy birthday wishes go out to our branch members celebrating this month! Happy anniversary wishes go out to those special April couples!

We are thinking of our branch members and friends who are under the weather or are recovering: Carolyn Halas, Branch President Malvene Heyz, Gloria Jordanhazy, Helen Jordanhazy, Mancsi Kiraly, Shirley Marczinko and Lori McCauley. Sending sunny wishes to Wayne Nelson, one of our branch auditors!

A gentle reminder for our members interested in our scholarship program: the May 31 deadline is looming!

Our branch was able to put together some Easter baskets for our local community, thanks to the Home Office's Easter Basket program.

We want to thank all those who helped make our branch's cooking project a success--from the volunteers who shopped and chopped to the people who purchased the food. The branch's cooking project went well in March, and we couldn't have done it without our volunteers! Proceeds from the sale of our *csöröge* (fried dough or "angel wings") went to the Free Hungarian Reformed Church of McKeesport. For orders for the next project, please call Branch President Malvene Heyz or June at 412-673-3573.

Our April meeting will be held on the third Wednesday of the month, April 18, at 10:00 a.m. Please call Malvene Heyz at 412-751-1898 for directions to her home.

Don't forget to update your beneficiaries on your life insurance certificate or annuity...now is the time!

The William Penn Association Magyar Folk Dancers are preparing for their performance season this summer. If you live in the greater Pittsburgh area, we encourage singers and dancers to join us this year. Please contact Malvene Heyz or find us on Facebook. We need to strengthen and build up our group; you can help by spreading the word!

Please call us with news you want to share here. We want to cheer other members up!

Branch 249 Dayton, OH

by Mark Schmidt

I hope everyone had a blessed Easter season. Bulbs are blooming, trees are in bud, birds are nesting and all of God's glory is coming to full life again. Winter is officially over!

We attended the Paprika! event in Cleveland on March 10. What a wonderful dinner-dance to honor the Western Reserve Historical Society. This event was hosted by the Cleveland Hungarian Development Panel which promotes educational and cultural ties between Americans and Hungarians.

Branch 249 donated a check to The Foodbank for Join Hands Against Hunger. We learned through Branch Vice President Mary Ann Kabel that every dollar equals four meals through The Foodbank's tax-free buying power. So, we decided to maximize our contribution and give them 800 meals.

As Anne Marie and I toured their facility, we learned that this time of year is the slow period for donations, and that WPA's Join Hands Against Hunger campaign couldn't be better timed. Last year, The Foodbank gave out 13 million pounds of food that was distributed to over 100 food banks in the Dayton area.

The big local event for April is the Magyar Club of Dayton's annual spring dinner-dance on Saturday, April 28, at the American Czechoslovakian Club, 922 Valley St., Dayton at 6:00 p.m. A delicious buffet dinner of cabbage rolls, kolbász, chicken paprikás, nokedli, paprika potatoes, salad and beverages will be served. There will also be dancing to George Batyi and the Gypsy Strings with Alex Udvary on cimbalom. This is always a wonderful time, and I hope all local WPA members support this local Hungarian event. Price is \$15 for Magyar club members, \$20 for non-members. Reservations are highly recommended. Pastries will be available to purchase. For reservations call 937-207-8748.

We would like to thank William Penn Association, Fraternal Director Barbara A. House, and Branch 249 for their generous donations in support of the Magyar Club's 55th

anniversary by purchasing ads in the dance program.

May brings two more events to Dayton. First is the 44th World A' Fair at the Dayton Convention Center, May 18, 19 and 20. This is Ohio's largest international festival (30,000 visitors). More than 30 countries will have booths set up to sell ethnic food, drinks and desserts, along with items to purchase.

Many countries have dance groups who will perform on two stages throughout the day. The Festival Club Dancers of Dayton will have a booth and will perform throughout the weekend. The club is looking for volunteers to man its booth. Call Cathy Nozar at 937-266-9987 to volunteer.

Next is Branch 249's Hungarian Day at the Dayton Dragon's baseball game at Fifth Third Field on Sunday, May 20, at 2:00 p.m. For \$25, we will have the Café Lounge on the ground level with 50 reserved seats in section 104. A buffet meal of hamburgers, hotdogs, grilled chicken, multiple sides, chips, popcorn, cookies, water and soft drinks will be served with our own host. Special hats will be given out. For \$25, you will be getting over \$50 in value. What a great deal! Tickets are going fast, so call me at 937-667-1211 for yours.

It is with great sadness that I report the passing of longtime member and friend John Demeter on March 6. John was always at WPA meetings and local Hungarian events and will be missed terribly. John was a Lt. Col. USAF, retired, who served our country as a pilot and in the Pacific Theater during World War II. Rest in peace, John.



On a happier note, we celebrate the 100th birthday of Elsie Koos (pictured left) on April 15. Elsie is still active in branch and Hungarian events, last seeing her at

the branch Christmas party. Happy birthday, Elsie!

Congratulation to those celebrating anniversaries this month. May you have many more years of wedded bliss.

That's all for now. Play ball!



Branch 800 officers Dan Greiner (left) and Dennis Greiner present a donation to Sister Paula del Grosso of the St. Vincent de Paul Soup Kitchen in Altoona, Pa. The donation was a part of WPA's Join Hands Against Hunger campaign.

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

Since we are still in the season, Happy Easter wishes to each of you. I recall how my grandma would answer her phone and greet those who came to visit her home with a cheerful "Christ is Risen, Alleluia!" You could just hear the joy in grandma's voice. I hope each of you feel the same type of joy.

Welcome to all of our new Branch 296 members! Our next two meetings will be held on April 12 at 6:30 p.m. and on May 10 and at 5:30 p.m. (I'll explain why the May meeting is earlier in a bit.) King's Family Restaurant in New Kensington is our meeting place. Our meetings are always casual.

We'll be tossing around ideas for projects and thinking ahead to our annual branch bacon roast, which will be in September at Riverside Park in Oakmont. It's also not too early to begin discussing plans for our family branch Christmas party, so we'll talk about that, as well. Bring your ideas; we would be happy to see you at our next meeting.

As our participation in WPA's annual Join Hands Against Hun-

ger campaign, Branch 296 made a monetary donation to Mount Saint Peter's Food Ministry in New Kensington. The ministry provides a vital service to the people of the New Kensington-Arnold area, and our branch is happy to help.

Loving birthday wishes go out to John Torma Sr., who celebrates his 99th birthday in April. Just remarkable! Mr. Torma, you are amazing and an inspiration to us. Having served with distinction in WWII, you've led an exemplary life and have acted as a tremendous role model for your family. We sincerely wish you happy birthday, sir. And, may those of you celebrating your birthdays and anniversaries in April enjoy your special day.

We also remember those who are not feeling well and are recovering from an accident or illness.

For those who have recently experienced the loss of a loved one, we especially ask that God blesses each of you. May the souls of the departed rest in peace.

Attention all WPA high school seniors: please check your eligibility status for grants from the William Penn Fraternal Association Scholarship Foundation, Inc. Eligibility rules and an application form can be found on pages 24 to 26 of this issue and on the WPA website at

www.wpalife.org. It's important that you review all of the rules. The same goes for our returning students. If you have any questions, call 800-848-7366, ext. 128. Do not wait until the last possible moment. All students must complete an application and include it with their essay. Remember, completed applications and essays must be postmarked by May 31. Do not fax or email your applications and essays; they are to be placed in the mail! In fact, certified mail is actually the best option, as it ensures that our Home Office receives what you've sent.

During our branch's meeting on May 10, we will be doing our annual Join Hands Day project. That's why we will be moving up the start of that meeting to 5:30 p.m.

After a brief business meeting, we'll decorate and assemble snack bags which will be delivered to Pittsburgh's Ronald McDonald House. Located next to Children's Hospital of Pittsburgh, the Ronald McDonald House provides food, housing and a sense of well-being to families of children who are undergoing long care treatment at the hospital.

Branch 296 started a nice tradition of providing a little boost for the families with these cheerful snack bags. We're asking for some volunteers, both youth and adult members. If any youth members need community service hours for school, we will gladly sign off on that for you. This is a fun and easy project and allows Branch 296 to show its fraternal spirit. Along the way we have great conversation, while we compliment and encourage one another. Once we're done, we're rewarded with a King's treat. Please mark May 10 on your calendars and "join hands" with us.

Noreen Fritz, our local WPA agent, is happy to assist you with any of your life insurance and annuity needs. Email Noreen at noreen-bunny.fritz@verizon.net or call her at 412-821-1837. Noreen attends most of our branch meetings. If you have any questions, she will willingly spend time listening to you.

Spring has officially arrived, and we anticipate longer days, milder weather and all that this season of renewal has to offer.

Branch 349 Weirton, WV

by Joyce Nicholson

Greetings from Branch 349 in the Ohio Valley area!

Well, Punxsutawney Phil predicted on Feb. 2 that there would be six more weeks of winter weather. Unfortunately, that little weather-prognosticating rodent was right! We experienced some nasty weather in February and March. We hope that is now all behind us, and we can move on to warmer weather and outdoor activities.

One outdoor activity we're looking forward to is our branch picnic, held jointly with the Ohio Valley Hungarian Club, on Sunday, May 27, at Warren Township Park in Yorkville, Ohio, beginning at 1:00 p.m. Bring a dessert or side dish. And, if you plan to roast bacon around the fire pit, bring your own chair and bacon fork. Everything else will be provided. Hope to see you there for good fellowship and food!

We wish happy birthday to branch members with April birthdays and best wishes to members celebrating anniversaries. Birthdays this month include Dora McKinsey,

Steve Charles and Adam Sedar.

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

On April 22, we celebrate International Earth Day, which is a global day of action, raising awareness of ideas to support a happy and healthy planet.

The next day, April 23, you can celebrate your inner bookworm on World Book Day. The United Nations Educational, Scientific and Cultural Organization organized World Book Day as a day of celebrating the pleasure of reading for enjoyment. Get your geek on and wear it proudly this World Book Day.

Then, on April 24, it's "Pigs in a Blanket Day."

William Penn Association and branches have so many fun events and activities going on this year. Keep checking *William Penn Life* for dates, locations and information about all of them. I hope you can attend many of them!

For additional information about Branch 349 activities, or if you have any news to share, please call Joyce Nicholson at 740-264-6238. You can call on Alan Szabo for all your insurance needs at 330-482-9994.

Branch 352 Coraopolis, PA

by Dora S. McKinsey

I hope everyone has a blessed Easter and that no one gets too sick from eating all their Easter candy!

This is the time of the year when we look forward to all the fraternal events coming up. Make sure you check out each issue of *William Penn Life* to keep up-to-date on all the details for each event.

Just a reminder for any Branch 352 members who are eligible to apply for a scholarship grant from the William Penn Fraternal Association Scholarship Foundation. Be watchful of the deadlines to send in the necessary information to apply for a scholarship. All first-time and renewing students must submit a completed application form and essay, both of which must be mailed and postmarked by May 31. For complete eligibility rules and an application form, see pages 24 to 26 of

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**All submissions for the May 2018
issue of William Penn Life
are due in our office by April 10.**

Eligibility Rules for Year 2018 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, 2018.

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 2018 school year, the parent/grandparent must be a life benefit member for at least four (4) years as of January 1, 2018.

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.wpalife.org.

2. An Essay of 100 words or fewer answering the question: **"What one item would you place in a time capsule, and why?"** If the essay exceeds 100 words, the student's application will not be accepted.

The Scholarship Application and Essay must be mailed and postmarked by Thursday, May 31, 2018. 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. Proof of enrollment for the Fall 2018 school term.

Items 3 and 4 must be mailed and postmarked by **Friday, August 31, 2018.**

f) **Renewal 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.wpalife.org.

2. An Essay of 100 words or fewer answering the question: **"What is the importance of having a life insurance policy?"** If the essay exceeds 100 words, the student's application will not be accepted.

The Scholarship Application and Essay must be mailed and postmarked by Thursday, May 31, 2018. 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 2018 school term.

Items 3 and 4 must be mailed and postmarked by **Friday, August 31, 2018.**

g) All applications 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 and faxed 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 and to the parents and/or legal guardians of the applicant.

k) All applications and essays must be mailed and postmarked by **Thursday, May 31, 2018.** Any applications 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@wpalife.org.

William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821

Phone: 412-231-2979 • Toll-free: 1-800-848-7366 • Fax: 412-231-8535 • Email: scholarship@wpalife.org



Application for Scholarship Grant Academic Year 2018-2019



1. Check One: ☐ **New Applicant** ☐ **Renewal Applicant**

STUDENT APPLICANT INFORMATION

2. NAME:

Last

First

Middle Initial

3. DATE OF BIRTH:

/ /

4. ADDRESS:

No.

Street

City

State

Zip Code

5. STUDENT APPLICANT'S PHONE: ()

6. SOCIAL SECURITY NO.:

7. E-MAIL ADDRESS:

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

Name of School

Location

Years Attended

9. ACCREDITED COLLEGE OR UNIVERSITY WHERE ACCEPTED:

School Name:

Year Will Be

Attending in School:

☐ Freshman

☐ Junior

☐ Sophomore

☐ Senior

Street Address or P. O. Box:

City:

State:

Zip Code:

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

Completed application must be mailed and postmarked by May 31, 2018

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

Name

Address

Occupation

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

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

14. SUGGEST AN EVENT OR PROJECT THAT WPA COULD PROMOTE WHICH WOULD INTEREST YOUNG ADULTS:

15. WILLIAM PENN ASSOCIATION LIFE INSURANCE CERTIFICATE INFORMATION VERIFICATION:

INFORMATION ON BOTH STUDENT AND PARENT (OR GRANDPARENT) IS REQUIRED.

Student Applicant

CHECK ONE: ☐ Parent or ☐ Grandparent of Applicant

Name: _____

Life Insurance Certificate Number: _____

Branch Number: _____

PLEASE NOTE: ALL APPLICANTS must submit an essay not exceeding 100 words, along with this completed application form, to be considered for a grant. The application and essay must be mailed and postmarked by May 31, 2018. NEW APPLICANTS must also submit: (1) a transcript of the student's high school scholastic record; and (2) proof of enrollment for the Fall 2018 school term. RENEWAL APPLICANTS must also submit: (1) a copy of the student's latest scholastic record showing that the student has maintained a cumulative Grade Point Average of at least 2.5 on a 4.0 scale; and (2) proof of enrollment for the Fall 2018 school term. Failure to submit these items by the date specified in the Eligibility Rules will result in the forfeiture of your grant. The undersigned APPLICANT hereby authorizes and approves the Scholarship Foundation or its representatives to share or discuss this Application with my parents and/or legal guardians.

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, 2018

Continued from Page 23
this issue.

Special prayers and get well greetings go out to all our members who are ill. May God's grace carry you through to good health.

Happy birthday to all those celebrating a birthday in April. My grandson, James, was born on Friday, April 13, 11 years ago. Once again, his birthday falls on a Friday this year. He has been such a joy to our family. Happy birthday, James!

Our condolences to anyone who has lost a loved one recently. May your memories sustain you through this difficult time.

It can't be stressed enough that everyone should have enough life insurance to cover, at a minimum, your own burial costs. If you would like to discuss additional life insurance coverage, contact me, and I will be able to help you apply for additional insurance.

Remember, if you have any news you would like to share, or if you have any insurance questions, please contact me at 412-932-3170 or by email at dmckinsey@hotmail.com.

If you are involved in any volunteer work, please contact me so that your efforts can be recognized in *William Penn Life*.

Branch 800 Altoona, PA

by Joan B. Ballash

Happy and holy Easter to all WPA members.

We have entered the season of spring, and the weather is improving.

Calling all students enrolling in college this fall: the deadline for submitting your application and essay for a WPFA Scholarship Foundation grant for the 2018-2019 academic year is fast approaching. All application forms and essays must be mailed and postmarked by May 31. Both new and renewal applicants must complete the application and essay. Eligibility rules and an application can be found on pages 24 to 26 of this issue. This is an excellent opportunity to obtain financial assistance for those enrolling in accredited colleges, universities or schools of nursing.



This month, we are profiling one of our Branch 800 officers. Branch Auditor John Conti (pictured left) was born in Italy and came to the U.S. in 1948. He became a WPA

member following the merger of our Association with the former Catholic Knights of St. George.

Vince Frank Sr., father of our past branch president, enrolled John.

John and his late wife Mary had two children.

For many years, John has volunteered at the Cathedral of the Blessed Sacrament in Altoona. John is a gardener and faithfully attends our branch's monthly meetings and other WPA events. He celebrated his 90th birthday in January.

Thank you, John, for your time and efforts.

Birthday blessings to Branch Auditor Victor Ballash and to all members celebrating this special day this month. Best wishes also go to all those celebrating an anniversary, engagement, birth or other special occasion.

Longtime branch member John "Joe" Burger, 92 years young, was seen out and about with his daughter Jo. They remember enjoying picnics at the former Penn Scenic View. Joe looks forward to receiving *William Penn Life* each month. He and his late wife Rita raised 10 children.

Prayers and get well wishes go out to Bob Jones, our branch treasurer and coordinator, who underwent a second knee replacement surgery. We pray that all our members who are ailing will soon return to health.

May those mourning the loss of a loved one, especially the family and friends of Max J. Kessler, find peace and comfort in thoughts of the Resurrection.

Has there been any change in your family status? Do you need to increase your life insurance coverage? Perhaps it's time to review your life insurance certificates and annuity contracts. Bob Jones can help you. He can be reached at 814-942-2661.



Are your beneficiaries up to date?

That's a question you may not have asked yourself very often, if ever. But, it's one you should ask yourself at least once a year.

We can't stress enough the importance of regularly checking the beneficiaries listed on your life insurance certificates. It is the only way to ensure that the people you want to receive the benefits of your life insurance are the ones who will receive it.

Think about the changes that have occurred in your life since you purchased your life insurance. Getting married, having children, losing a loved one, getting remarried--all these life changes affect your responsibilities. In some states, divorce may make your beneficiaries null and void. Do the beneficiaries currently listed on your life insurance certificates reflect such changes?

If you think you need to update the beneficiaries listed on your certificates--either primary or secondary beneficiaries--contact your WPA representative. Or, call our Home Office toll-free at 1-800-848-7366.

In Memoriam

We ask you to pray for all our recently departed members listed here:

FEBRUARY 2018

0001 BRIDGEPORT, CT
Robert S. Lengyel
Rina A. Lirette
Marie M. Sharniss
0005 PHOENIX, AZ
Anna Mikula
0008 JOHNSTOWN, PA
Sundie Bafile
Helen Krenisky
Matilda A. Potochar
0013 TRENTON, NJ
Matilda M. DiPietro
Linda L. Weinbaum
0014 CLEVELAND, OH
Cameron H. Nyerges
David A. Valentine
Frank Zsebi

0018 LINCOLN PARK, MI
Julia Alex
Anne R. Nagy
Eva Nagy
Joseph Pepoy
Mary Sabo
0019 NEW BRUNSWICK, NJ
Elizabeth M. Bessenyei
0026 SHARON, PA
Eugene A. Brown
Robert J. Roach
0028 YOUNGSTOWN, OH
Larry F. Janesh
Irene Skerkavich
0089 HOMESTEAD, PA
James J. Beserock
Joseph A. Szokoly
0132 SOUTH BEND, IN
Ronald O. Giles
0209 OMAHA, NE
James R. Engelhard

0216 NORTHAMPTON, PA
John R. Bodisch
Marian Bors
0249 DAYTON, OH
Karen S. Vance
0296 SPRINGDALE, PA
Wayne M. McDonough
0310 LYNCH, KY
Jennifer E. Cotterman
0349 WEIRTON, WV
Joseph A. Hutkai
Mike E. Jacob
Darwin L. Molnar
0352 CORAOPOLIS, PA
Thomas W. Hardinger
Robert A. Kapinus
0383 BUFFALO, NY
Douglas P. Montanye
0400 CHARLOTTE, NC
Patricia C. Winkler
0590 CAPE CORAL, FL
Edward Milits

0705 MAYVILLE, WI
Donald G. Franzen
0720 DEDHAM, MA
Mary G. Diczno
Gerald F. DuPuis
Eugene R. Francia
Stella Macek
Dorothy M. Pasierbiak
Mary J. Quinlan
Joseph W. Tumbiolo
William L. White
0800 ALTOONA, PA
Clarence A. Becker
8036 SCOTSDALE, PA
Mary A. Crackovich
Henry J. Rodgers, Jr.
8114 CLARION, PA
Bernard J. Gatesman
8340 BALTIMORE, MD
Sharon A. Allard

Recent Donations

WPFA Scholarship Foundation

Donations Through Premium Payments FEBRUARY 2018

Branch - Donor - Amount
8 - Clarence H. Showalter - \$5.00
8 - Margaret I. Martin - \$2.00
9 - Christopher Phillips - \$5.00
13 - Joseph A. Mrazik - \$25.00
13 - Frank Papp - \$5.00
13 - Benjamin C. Lopresti - \$13.00

14 - Almut S. Zvosec - \$25.00
19 - Mary Jane Nagy - \$1.00
26 - Marie S. Logue - \$1.00
28 - Maria E. Schauer - \$3.90
28 - Christine M. Allison - \$3.10
28 - Michael A. Janovick - \$5.00
89 - Audrey M. Swartele - \$25.00
89 - Tracy B. Findlay - \$3.06
129 - Jean A. Boso - \$5.10
129 - Amy E. Deeds - \$5.00
159 - William Scherfel IV - \$1.71
226 - Timothy R. Holtzman - \$1.40
226 - Carol S. Burlikowski - \$5.00
226 - Letitia Hrehocik - \$20.00
336 - Charles S. Johns - \$4.21
352 - Louis J. Wassermann - \$10.00
352 - Kaitlyn R. Macie - \$25.00

352 - Dora S. McKinsey - \$2.00
720 - Jayce M. Batista - \$5.00
8036 - Zachary J. Kaider - \$4.00
TOTAL for Month = \$210.57

Additional Donations FEBRUARY 2018

Donor - Amount
Noreen Fritz - \$12.00
WPA Cookbook Sales - \$195.00
TOTAL for Month = \$207.00

Donations In Memoriam FEBRUARY 2018

Donor - Amount
(In Memory of)
Barbara A. House - \$25.00

(Robert Kapinus)
James W. Robertson - \$100.00
(David A. Valentine)
Richard E. Sarosi - \$25.00
(David A. Valentine)
Richard E. Sarosi - \$25.00
(Paul Martincsek)
Br. 14 Cleveland, OH - \$25.00
(David A. Valentine)
Br. 18 Lincoln Park, MI - \$100.00
(Deceased Members Andrew Horvath, David Andrew Toth & John Varga)
William Penn Association - \$50.00
(David A. Valentine)
TOTAL for Month = \$350.00

Enjoy even more tastes of Hungary

The Official WPA Cookbooks

Buy one or both - Different recipes in each book

A Taste of Hungarian Heaven - \$20 per copy
A spiral-bound book with 500-plus delicious recipes

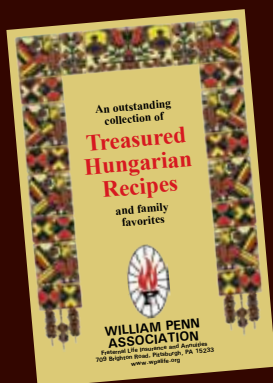
Treasured Hungarian Recipes - \$7 per copy
A collection of 160 classic Magyar recipes

Prices include shipping and handling.

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

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

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





Puzzle Contest #154 with Lizzy Cseh-Hadzinsky

WPA Golf Tournament

In a few short months, the 35th Annual WPA Golf Tournament & Scholarship Days will be taking place in Canfield, Ohio, on July 13 and 14. The Kennsington Golf Club, which will serve as the host course for this fraternal, friendly competition, is situated in southwestern Mahoning County and is only a few miles from Youngstown.

The nearby Hampton Inn & Suites will provide overnight accommodations for the participants and their families. It is located along Boardman-Canfield Road, (US RT 224). Within a few minutes drive are dozens of restaurants and shopping venues. Both the course and hotel are located smack-dab in the middle of a wonderful business corridor.

The Kennsington Golf Club was established in 2006 and is next to upscale housing in the form of villas, single family homes and condos. The 18-hole course is situated on 225 acres, is 7,050 yards in length and is a challenging par 71. A restaurant with lounge, bar and veranda offers a relaxed atmosphere for the golfer seeking a bit of nourishment or refreshment. A practice green, fairway, driving range and sand bunker are just a few feet from the clubhouse and pro/gift shop. Designed by architect Brian Huntley, this challenging course offers winding fairways, trees and strategically situated lakes.

Being that I consider this area my second home—my family is from the Y-town—I feel I must share with you two “must-visit” destinations. The first is Handel’s Ice Cream offering hand-packed and custom made treats of many varieties. All of its refrigerated items are made on site. The second is Philadelphia Candies, located just a few hundred yards away, selling gourmet quality chocolates and sweets.

Those of you not on the golf course that Saturday, and who love to listen to great Magyar music, should tune into the area’s only remaining Hungarian radio program from noon to 1:30 p.m. on WKTL-90.7 FM. You can even call in during that time slot and request a special Hungarian song or dedicate a message to someone.

I hope to attend this great event, volunteering in one capacity or another. I would love to talk to you. The April 2018 puzzle consists of 13 clues. Each clue has something to do with the WPA Golf Tournament.

Good luck! Don’t forget locsolkodás (to sprinkle your sweet-heart with perfume) on Easter Monday, April 2!

Éljen az Amerikai-Magyar,
Lizzy Cseh-Hadzinsky, Branch 28

Puzzle Contest #151 WINNERS

The winners of our Puzzle Contest #151 were drawn March 5, 2018, at the Home Office. Congratulations to:

Janice A. Howard, Br. 590 Cape Coral, FL

Robert R. Plaskon, Br. 13 Trenton, NJ

Ethel D. Poulos, Br. 14 Cleveland, OH

Elizabeth Z. Szabo, Br. 14 Cleveland, OH

Each won \$50 for their correct entry.

WPA PUZZLE CONTEST #154 OFFICIAL ENTRY

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

“WPA Golf Tournament” Word List

Brian Huntley	Handels	Westford Place
Bunkers	Kennsington	WKTL Radio
Canfield	Lakes	Youngstown
Golf	Lounge	
Hampton	Raccoon Road	

Name: _____

Address: _____

City: _____

State: _____ Zip Code: _____

Phone: _____

Email: _____

WPA Certificate No.: _____

RULES

1. ALL WPA 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 #154
709 Brighton Road
Pittsburgh, PA 15233

4. Entries must be received at the Home Office by **May 31, 2018**.
5. Four winners will be drawn from all correct entries on or about June 5, 2018, at the Home Office. Each winner will receive **\$50**.

Inside this issue:

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life insurance...**PAGE 4.**

Hungarians in baseball...**PAGE 6.**

WPA Annual Golf Tournament
registration form...**PAGE 11.**

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Help us help our youth

The rewards that come with a higher education are priceless. But, that education comes at an ever-higher price. That's why since 1972, William Penn Association has helped our young members attending college achieve their goals by awarding them over \$2.7 million in scholarship grants. Last year alone, the William Penn Fraternal Association Scholarship Foundation awarded grants to 151 students totaling \$75,500. It is only through the generosity of people like you--our members, branches and friends--that WPA can continue to offer this financial support to our children seeking to improve their lives through education.

By donating to the WPFA Scholarship Foundation, you are saying that you believe in the potential of our children and in the power of education. With your help, our children can transform the world and our communities. With your help, we can make an impact on the future.

So, why not help us help our youth? It's easy to do. Simply complete the form below and send it to us, along with your tax-deductible donation. On behalf of our youth, we thank you.

YES! I want to help. Here is my gift which will be appreciated by the many young people whose lives will be enriched by education. Please accept my tax-deductible contribution of:

☐ \$1,000 ☐ \$500 ☐ \$250 ☐ \$100 ☐ \$50 ☐ \$25 ☐ _____

Name: _____

Email: _____

Address: _____

City: _____ State: _____ Zip: _____

☐ (Please check this if the above address is new.)

Special instructions, if any: _____

☐ I have included the WPFA Scholarship Foundation in my estate plans.

☐ Please send me information on gifts of trusts, property, wills and deferred giving.
(For wills, our legal title is William Penn Fraternal Association Scholarship Foundation, Inc.)

Please make checks payable to "WPFA Scholarship Foundation, Inc." and mail to:

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

