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WILLIAM PENN



LIFE

August 2018

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TRADITIONAL HUNGARIAN RESTAURANT



WPA PICNIC

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Inside

VOLUME 53 • NUMBER 8 • AUGUST 2018



10 A Base for Liberty

*Thanks to Hungarian-American Joseph Pulitzer,
we can admire the Statue of Liberty*

6 Haggis & hurka, castles & kastély

Columns

3 Focus on Fraternalism

4 Moneywise

6 Tibor's Take

11 Aging Well

Departments

■ **2** For Starters

■ **8** In the Community

■ **9** Magyar Matters

■ **12** Just 4 Kidz

■ **14** Branch News

■ **23** Puzzle Contest

■ **24** In Memoriam

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WPA ready to welcome all to Hiram, Ohio on Aug. 25

HIRAM, OH -- It's time once again for the Association's biggest fraternal event of the year: the WPA Picnic. We hope you will join us on Saturday, Aug. 25, from noon to 6:00 p.m. at the Hungarian Cultural Center of Northeastern Ohio (HCCNEO) in Hiram.

Volunteers from both WPA and the HCCNEO have worked long and hard to make sure our members and friends have an enjoyable day.

As always, the picnic will feature:

- delicious, homemade Hungarian food and free hot and cold beverages;
- a wide variety of scrumptious Hungarian pastries for sale;
- music by George Batyi and his ensemble;
- a Chinese auction;
- vendors selling Hungarian clothing, arts and crafts;
- a children's area with a playground and other fun activities; and
- non-stop fraternal fellowship!

Tickets are available in advance and at the gate. Admission is \$15 for adults (\$12 per adult for groups of 12 or more); and \$5 for students with ID. Children under 12 are free.

For tickets and more information, call the WPA Home Office toll-free at 1-800-848-7366, ext. 149.



Donations of pastries and prizes still being accepted for picnic

We invite all our members, branches and friends to help us prepare for the WPA Picnic by donating baked goods for our pastry booth and prizes for the Chinese auction.

As guests at previous picnics know, the pastry booth is so popular that the pastries sell out before the picnic closes, leaving some guests disappointed.

So, the more pastries we have to sell, the fewer guests we'll disappoint. We ask that you either donate a favorite pastry or baked good, or if you are unable to bake yourself, make a monetary donation that will allow us to cover the cost of additional treats.

If you will be either bringing a pastry donation or making a monetary donation, please contact Dora McKinsey at 1-800-848-7366, ext.

122, or at dmckinsey@wpalife.org, no later than Aug. 10.

We also invite all our members, branches and friends to donate prizes for the Chinese auction.

If you would like to donate a prize, please contact Ronda Konesky at the Home Office at 1-800-848-7366, ext. 112, or at rkonesky@wpalife.org. Let Ronda know what type of prize you'll be donating and if you will be delivering your prize to the Home Office prior to the picnic or bringing it with you to Hiram.

All proceeds from both the picnic's Chinese auction and pastry booth--along with proceeds from all the day's activities--will benefit the William Penn Fraternal Association Scholarship Foundation, Inc.

We thank you in advance for your generosity and support.

PA fraternalists seek applicants for scholarship

PITTSBURGH, PA -- The Scholarship Committee of the Pennsylvania Fraternal Alliance (PFA) is accepting applications for its 2018 scholarship program.

Applications can be obtained by contacting Theresa Kluchinski, PFA Secretary-Treasurer, at Theresa@lpescu.org or by phone at 888-834-6614.

To be considered for the award, applicants must:

- Be a resident of Pennsylvania and a member of a fraternal benefit

society, like William Penn Association, that is a member of the PFA.

- Be a 2018 high school graduate attending an accredited college, university, trade school, etc. in the summer/fall of 2018 as a full-time student (12 semester credits). Proof of attendance must be submitted with application.

- Obtain a recommendation letter from their fraternal benefit society.

- Submit a 500-word essay on: "What does fraternal mean to you?"

What would you do to increase the relevance of fraternalists to you and your peers?"

The completed application, essay and letter of recommendation must be postmarked no later than Sept. 1, 2018.

At least one \$500 scholarship will be awarded. Additional scholarships may be awarded.

For more information, contact Theresa Kluchinski at the email address or phone number listed above.



Our fraternal summer continues

OUR THANKS to all those members and branches who participated in Join Hands Day. Remember, WPA will reimburse each branch for their project-related expenses up to \$500.

Thank you to Bishop Csaba Krasznai for the kind words and pictures in the *Calvin Synod Herald*. We at William Penn Association will always support our many friends. Have a great trip to Europe.

Speaking of Europe, our WPA Tour 2018 is right around the corner. I am so anxious to meet up with all of you again. We have many first timers this year. I promise you a trip of a lifetime. Call me anytime with your questions. It is so much easier to be informed and to feel comfortable. Reservations are closed.

Our annual golf tournament was held July 13 and 14. I will tell you all about it in our next issue. I sure hope the tournament was in your plans. If not, there is always next year.

Judit Ganchuk and I have spent a lot of time making sure your Hungarian Heritage Experience is the best one yet. We have many new surprises planned. The instruction book and materials are new, and the evening activities will be the best ever. Hope you are coming. Reservations for the Experience are also closed.

If you missed the Hungarian festival in New Brunswick, N.J., you really missed a great event. Remember, it is always held on the first Saturday of June.

I will be spending a day in Ligonier, Pa., with the campers from the Hungarian Reformed Churches. WPA has supported this program for many years. There are many events and volunteers to keep the campers occupied. It is truly a heartwarming experience to spend the day there.

Make plans to be in Toledo on Sunday, Aug. 19, for the annual Birmingham Ethnic Festival. I have bragged about this festival for many years. I really think it is worth your time to come and celebrate with us. It will be held on one day only this year. Stop by the WPA table and say hello.

We are also working diligently to make sure the WPA Picnic on Aug. 25 will be the best picnic ever. We have made many changes and, with the help of the Hungarian Cultural Center of Northeastern Ohio, we know you will enjoy yourself. I sure hope to see you there. As always, we need many volunteers to make this picnic a success. I hope your name is on the list.

Until next time.... ☐

California Members - Third Party Notice

William Penn Association members residing in the State of California have a right to designate one person to receive notice of lapse, termination, expiration, nonrenewal, or cancellation of a certificate (policy) for nonpayment of premium. This designation may be changed or terminated at any time upon written notification from the member.

The individual designated by the member to receive notice of lapse, termination, expiration, nonrenewal, or cancellation of the certificate for nonpayment of premium does not have any rights to benefits under the certificate other than the right to receive the notice. In addition, this designated third party is not liable for any services to the member.

To designate a third party, please complete the information below and return by mail, fax or email.

Third Party Designation

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Third Party Notice, Designee (Print Name): _____

Address: _____

I accept designation as a third party. Signature: _____

Signature, Insured/Owner: _____

Please complete and send the above requested information to:

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Inherited IRAs

What you need to know as the beneficiary of someone's IRA

WHEN SOMEONE NAMES YOU as the beneficiary of their individual retirement account, or IRA, you will find yourself at the intersection of estate planning, financial planning and tax planning. That's one busy--and confusing--intersection. One wrong decision with that inherited IRA can have costly consequences...and good luck trying to persuade the IRS to give you a do-over!

This month, I'll try to clear up some of the confusion regarding IRA distributions and options for the inherited IRA.

The worst thing you can do would be to cash out the inherited plan, put the money into your account, then call your agent and ask "now what?" At that point, it's too late to take advantage of the better options that are available for the special handling of the inherited IRA.

The 5-year option vs. the "stretch" option

The money in an inherited IRA must be taken out eventually, except in cases where the beneficiary is the spouse of the deceased. Non-spouse beneficiaries have two options for liquidating the inherited IRA account. They must either:

(1) liquidate the account within five years of the original owner's death, or

(2) take distributions over their life expectancy. This is known as the "stretch option," which leaves the most funds in the IRA for as long as possible. This option also retains the greatest amount of liquidity for the new account owner.

The stretch IRA is the tax equivalent of the "treasure at the end of the rainbow." Hidden beneath the layers of regulations and layers of red tape is the ability to shelter funds from taxation, allowing those funds to continue to grow for decades.

But, one mistake by the beneficiary or even the original IRA owner before their death, and that little benefit could be lost forever. Instead, the beneficiary will be forced to take the money out of the IRA under the five-year option. Especially for large accounts, that can add up to a massive tax bill for the beneficiary--unless the IRA is a ROTH.

For ROTH IRAs, taxes are paid *before* the funds go into the decedent's account. Distributions from an inherited ROTH IRA will be tax-free *unless* the account was established less than five years before death, in which case the earnings may be subject to taxation.

Special rules for spouse beneficiaries

Whenever someone inherits their spouse's IRA, they can take their late spouse's account and treat it as their own IRA. If they don't need the income, they can let that money continue to grow until age 70 ½. If the surviving



Photo © Can Stock Photo/zimmytw

spouse elects to take distributions from the traditional IRA before age 59 ½, they could be subject to the 10% IRS early withdrawal penalty. *However*, if the spouse beneficiary needs the money and is under age 59 ½, they can roll the account over into a *beneficiary* IRA to avoid the 10% penalty for early withdrawal. Should the spouse inherit a ROTH IRA, distributions will never be required.

Another benefit of rolling over the account into the surviving spouse's name is that everything resets; the surviving spouse is now able to use the funds as they see fit, and also name their own beneficiary.

Non-spouse beneficiaries must act soon

Non-spouse beneficiaries shouldn't procrastinate. In order to take the stretch option, a beneficiary must take the required minimum distributions (or RMDs) annually, based on his or her own life expectancy. You must take your first distribution by December 31 of the year following the death of the original IRA owner. If you miss that date, you default back to the 5-year option. Rule of thumb for IRA beneficiaries: Don't rush to make any decisions, but do be aware that there are time limits to make your decisions.

Be aware of year-of-death RMDs

When it comes to traditional IRAs and RMDs, things can get a bit tricky. To help clarify things, let's look at one scenario.

Your father passed away in January, leaving you as the beneficiary of his traditional IRA. Dad was over the age of 70 ½. You contact the IRA custodian and learn that your dad did not take his RMD for the year (as most people take the distribution towards the end of the year). Now, since your dad (the IRA's original owner) did not take the RMD prior to his death, you (the beneficiary) must take it out before the end of the year. If you don't, you (the beneficiary) are liable for a penalty of 50% of the required amount that was not withdrawn.

This can cause even more grief if someone passes away late in the year. Let's assume the same scenario as before, but, this time, your father passes away in late December. In this case, you might not even find out about his account until it's too late to take out that year's distribution. The deadline for taking out the annual RMD is Dec. 31, so time is of the essence.

However, if your dad was under age 70 ½ when he passed away, or if he had a ROTH IRA, then there would be no year-of-death required distribution.

For more information on the timing of your RMDs, see my article in the February 2018 issue of *William Penn Life*.

Don't ignore beneficiary forms

An incomplete or missing beneficiary form can disrupt an entire estate plan. Many members think that their beneficiary designations are current and correct, only to pass away without realizing that was not the case. This can create quite a problem for your heirs and also for the IRA custodian who is trying to do the right thing. If there

is no beneficiary on the IRA, or if the primary beneficiary is deceased and there are no contingent beneficiaries, then the account goes to the estate and the ultimate beneficiary will default to the 5-year option for payout. This is why we constantly advise our members to review *all* of their beneficiary designations on a regular basis.

Trusts as IRA beneficiaries

While it is possible to list a trust as primary beneficiary of your IRA, it is also possible that this designation could go horribly wrong. Done incorrectly, a trust could unknowingly limit the options that are available to your beneficiaries. If the trust provisions are not carefully drafted, the custodian may be forced to use the accelerated payment distribution rules--when that isn't what you or your beneficiaries desire. The trust needs to be drafted by a legal expert who is experienced with the specific rules for leaving retirement assets via trust.

This month we explored the options available to beneficiaries of inherited IRAs. I hope this helps to clear up some of the confusion regarding these delicate issues.

Maybe it's time for you to review the beneficiaries on all of your accounts. Now is the perfect time to call your WPA agent or broker to be sure your beneficiaries are up-to-date and your plans are directed as you intend.

Don't have an agent? Give us a call at the Home Office, and we'll be glad to help or assign an agent to your account.

Until next time, enjoy the last months of summer! □

Come grow with us

William Penn Association is looking to grow and expand its reach in current and possibly new markets. To do this, we are seeking to add highly motivated agents to our list of over 800 existing agents. WPA currently writes insurance and annuity products in 21 states. The states include: CA, CT, DC, DE, FL, IL, IN, KY, MD, MA, MI, MO, NC, NE, NJ, NY, OH, PA, VA, WV and WI. To grow, we need both full-time and part-time agents. Good agents are the lifeblood of any association, and WPA is a strong and growing association that has much to offer our members and the agents who write for us. If you are interested in an opportunity to grow with us, then contact Bob Bisceglia at 1-800-848-7366, ext. 134. Thank you.





Haggis & hurka, castles & kastély

THIS JULY, I had traveled to the United Kingdom with my wife, Monica. The impromptu trip across the pond was to celebrate our second wedding anniversary and to take in the much milder English and Scottish weather. Even though England had been suffering from a bit of a heat wave, its weather was mild compared to Washington's normal weather of temperatures in the high 90s coupled with high humidity. So, with a few lightly packed bags in tow, my bride and I flew into Heathrow to begin a quick tour up and down the length of Britain.

Whenever I visit an unfamiliar city, I like to do a little fieldwork after arrival. I gather transportation maps, walk through train stations, track down used bookshops, and locate the closest convenience store to our hotel. I also like to discover if there are any Hungarian restaurants and businesses in our locale. Years ago, that meant leafing through phone books in a hotel lobby or library. Today, I can accomplish the same via the internet.

Finding Hungarian culinary landmarks gives me a new perspective, both on the city that I'm visiting and on Hungarian culture. Sometimes, I'm surprised, as I was when I found a Hungarian restaurant—Le Paprika—tucked away on a leafy avenue in Paris's Ninth Arrondissement. Other times, I marvel at how time has a tendency to strip away what history still remembers—like the bygone strip of Hungarian restaurants, shops and wineries on Houston Street in New York's Greenwich Village. In a cosmopolitan city like London, my research did not disappoint, even though I was surprised by the light Hungarian footprint in this metropolis of 14 million people.

Still, I was pleased to find the Gay Hussar, offering pre-theatre Hungarian fare in the heart of Soho. The Gay Hussar's menu included old standards—*gulyás*, chicken paprikás, stuffed cabbage—along with some dishes I haven't seen before: fish dumplings and venison *pörkölt*.

When confronted with dishes like the latter two, I wonder what leads to such culinary variations: is it the preference of the chef or the varying tastes of the local population? Does the availability of particular ingredients impact what is on offer, or does the confluence of expatriate cuisine with native culinary tradition lend to a mélange of flavors and

something new, as when India's *garam masala* meets British cream and morphs into chicken tikka masala, one of the national dishes of the United Kingdom.

I think some of that can be found at the Gay Hussar, with its poppyseed *kalács* offered *a la mode* with vanilla ice cream. These little variations delight me.

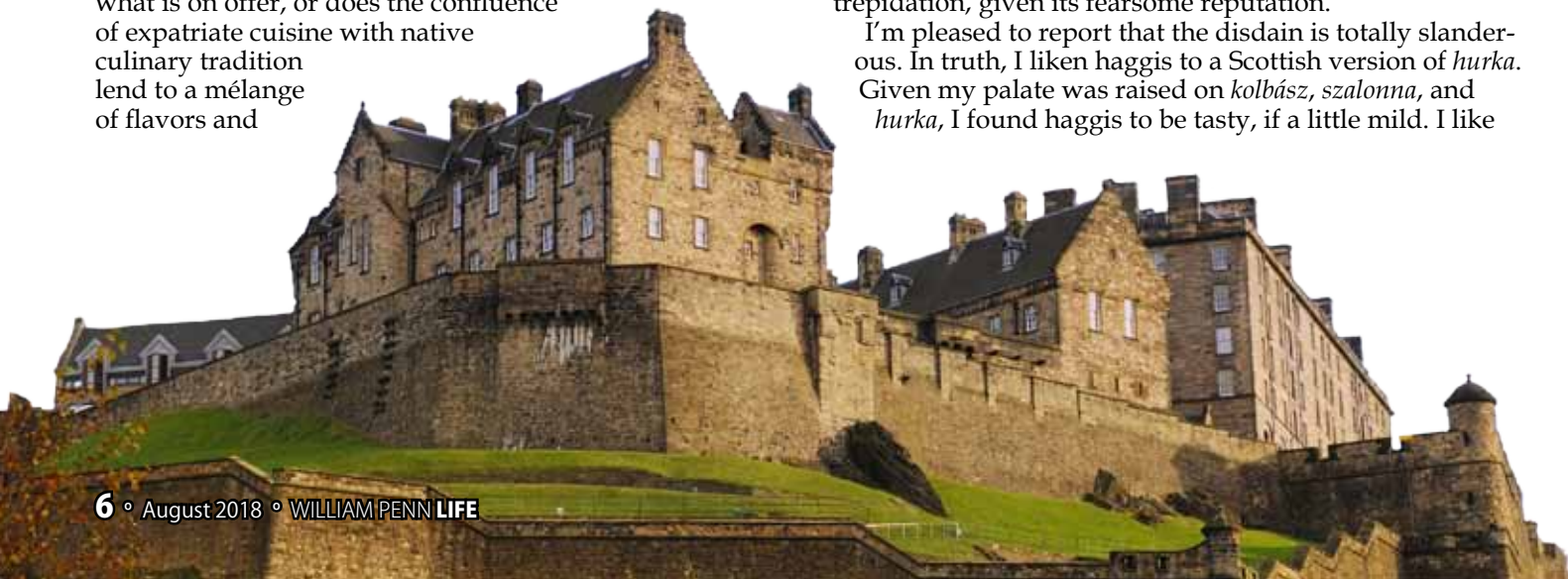
After a few days in London, we traveled to the Scottish capital of Edinburgh, a six-hour train ride away. Even after a dozen stops, I can't imagine making a similar journey by train in the States—such as from Washington to Cleveland—in as little time.

We were bound for the central train station in Edinburgh, Waverley Station. One train stop before that, however, is Haymarket, which lies on the western end of the city. There, in the shadow of the looming Edinburgh Castle, the erudite traveler can find Magna Hungaria, an eatery that markets itself to Hungarian expats craving a taste of the old country and to Edinburghers craving something new.

I was amused to find a Magyar restaurant so far from Hungary's cultural sphere of influence. Here, in a windy city overlooking the Firth of Forth and looming hills in the distance, is a Hungarian *étterem* with all the trimmings: from Matyó prints on the walls to a healthy selection of *pálinka* on the drinks menu. I also detected the creeping influence of hearty Scottish appetites at Magna Hungaria, both in the chips served with Central European cuisine and in side dishes of cabbage (sour or otherwise) and mashed potatoes. This echoed traditional Scottish dishes, such as lamb stovies (braised lamb with mashed potatoes) and the ubiquitous "neeps and tatties" (shredded turnip and mashed potato) served with every helping of haggis.

Ah, yes, haggis! This may have been the most interesting culinary find. I had often heard haggis referenced in popular culture and polite conversation with a mix of revulsion and derision. For the uninitiated, haggis is a dish of sheep offal, meat, oatmeal, fat, onions and spices boiled in sheep stomach and served with the aforementioned neeps and tatties. My wife and I approached the dish with trepidation, given its fearsome reputation.

I'm pleased to report that the disdain is totally slanderous. In truth, I liken haggis to a Scottish version of *hurka*. Given my palate was raised on *kolbász*, *szalonna*, and *hurka*, I found haggis to be tasty, if a little mild. I like



to think that haggis was devised by Scottish herdsmen not unlike the *csikós* of the Hungarian plains. These hardy working people were likely driven by necessity to use every conceivable part of an animal and by their taste buds to concoct a way to make it tasty as well as efficient.

Edinburgh's geography also reminded me of Budapest. Like Hungary's capital, the ancestral seat of Scottish power lies on a river (the Leith) with tall hills dominating its skyline. Monica and I hiked to the top of the largest hill—Arthur's Seat—which is similar in height to Gellért Hill at 250 meters. Arthur's Seat is also similar to its Hungarian counterpart in that it overlooks the entire city and lies in close proximity to a palace (in this instance, Holyrood Palace, the Queen's official residence in Scotland). I like to imagine that secret passageways and labyrinthine paths sit underneath the rock, enabling royals to secret themselves out of harm's way and into the wilderness in the event of war or revolution. I imagine that Buda Palace would have similar infrastructure as well.

Fortunately for Britain, neither war nor catastrophe have necessitated recent use of such mythological passageways. There has not been a pitched battle fought on British soil since 1745, when the British Army defeated Jacobite Scottish revolutionaries at the Battle of Culloden in Scotland. As such, mighty fortresses and castles like the Tower of London or Edinburgh Castle are little more than well-preserved tourist attractions today. As we know, Hungary has not been so lucky. The fortifications on top of Gellért Hill were used in World War II and in the Revolution of 1956, whereas the cannons installed on top of Edinburgh Castle have never been used in the modern era. It is remarkable that some of Hungary's castles and palaces still survive to this day.

Well-rounded travel might necessitate journeying to a wide range of places, but as my recent trip to the United Kingdom shows, Hungarian cuisine, culture, and inspiration can be found in unlikely places.

Éljen a Magyar, Tibor II

TAKE UPDATE: In my September 2017 *Take*, I wrote about *Dream of Coming from Hungary to America* by John A. Dankovich, a memoir of a young Hungarian immigrating to America. This memoir was compiled from notes and journal entries by John A.'s grandson John D. Dankovich, and was recently put into print for other American-Hungarians to read and enjoy. I'm pleased to report that John obtained a second printing and will be at this month's WPA Picnic for any who are interested in buying a copy. If you are not able to attend the picnic, please contact me at SilverKing1937@gmail.com so we can make other arrangements for you.

LEFT: Edinburgh Castle, which like Buda Castle, overlooks a great city. (Photo © Can Stock Photo/zimmytw5)

A Reader's Take

I FELT THE NEED after reading this month's *Tibor's Take* (July 2018) to finally write you and tell you how much I enjoy your articles. My Hungarian parents bought me life insurance as a youngster, never knowing that I was going to get so much enjoyment out of reading the magazine that is delivered to my home every month.

I needed to write you because this particular *Take* brought back many memories, in that I grew up on Old Stratfield Road in Fairfield, Conn., just a couple of houses away from Julius Boros' family home. It was a significant fact in the neighborhood which was brought to anyone's attention quite often.

Our neighborhood was a mix of nationalities, and Hungarians were a large portion. In our neighborhood, besides Boros, there were the last names of Fabri, Barna, Horvath, Nagy and Fekete. My cousins are Toths, Mentés, Horvaths and Martinskys, which was my family name.

All of these families attended our church, which was about 10 minutes from our home, even though there was another Roman Catholic church just a block away. That is because we all went to St. Emery's Church run by Franciscan Friars. It was considered the Hungarian church even though other nationalities attended. Every Sunday there was a Latin Mass, Masses in English and a Hungarian Mass.

Bridgeport, where all of my relatives originally lived, had a big Hungarian church, St. Stephen's, where we used to go to get all of the delicious baked goods that the women made and sold.

Your *Tibor's Take* and the other articles in this magazine bring back the warmest memories for me. I am older now and all of my aunts and uncles are gone, my cousins are scattered and the older ones who remember the most are also gone. There are not as many Hungarians around with whom I can share stories. So, to be able to connect just a little with these stories and learn more about Hungary makes me happy.

I still cook my mother's most delicious recipes: chicken paprikás, stuffed cabbage and, of course, egg noodles with either pot cheese and bacon or cabbage. My son has learned these recipes, and I was thrilled to learn that he made the paprikás for his fiancée the other night.

Anyway, I wanted to let you know that this magazine and your *Take* in particular, along with your sister's column and word search, mean a lot to me. I know that you must be busy, but you are still writing it to keep Hungarian heritage alive. Thank you for that.

- Jane Martinsky Paternoster
Branch 1 Bridgeport, CT

My thanks to Jane for sharing her anecdotes about growing up and living in the Hungarian communities of Connecticut. If you have memories to share about your Hungarian upbringing, or if you have any questions or comments about me or my column, please email me at silverking1937@gmail.com. - Tibor



Reports from our National Directors on the people and activities they encounter during WPA's fraternal and charitable outreach.

A celebration of baseball and Hungarian heritage

by Kathy Novak & Richard E. Sarosi

Thank you to the WPA Board of Directors, National Officers and Home Office staff for their support and sponsorship of the Hungarian Heritage Night with the Lake County Captains at Classic Park in Eastlake, Ohio, on June 30.

The Captains, the Class A affiliate of the Cleveland Indians, were matched against the Fort Wayne Tincaps. The Tincaps won the game 6-4, but those in attendance were the real winners. The weather, activities and fireworks were great.

The Hungarian themed evening included special limited-edition T-shirts with the Hungarian flag on the back, along with food that included stuffed cabbage, mashed potatoes and apple strudel. There was Hungarian trivia on the main scoreboard. Hungarian music played throughout the evening and during the fireworks display at the end of the game.

The highlight of the event was when a 30-foot by 15-foot Hungarian flag was brought onto the field by 25 representatives of the local Hungarian community. The flag remained on display during the playing the Hungarian *Himnusz*, which was sung by Andrea Mészáros of the Cleveland Hungarian Heritage Society and Museum. Hearing the Hungarian National Anthem played and sung by the Hungarians in the stands produced a lot of goose bumps throughout the crowd.

The first pitch was thrown out by several lucky selected people. Rep-



CLOCKWISE, FROM TOP, LEFT: Andrew Check plays his cimbalom in the stadium concourse; "Captain Kenny" welcomes WPA Vice Chair of the Board Kathy Novak and Branch 14 member JoAnne Sedensky to Hungarian Night; Hungarians from northeast Ohio present the Hungarian flag prior to the game; Branch 14 member Joshua Hovanec throws out the ceremonial first pitch.

resenting Hungarians in attendance were Branch 14 member Joshua Hovanec, as well as Branch 28 member Tibor Check Sr.

Andrew Check played the cimbalom on the concourse and could be heard throughout the stadium.

WPA had an information table located on the concourse. Purple backpacks were given to the children in attendance. Greeting visitors

to the WPA table were Branch 14 member JoAnne Sedensky, Branch 28 member Sandor Tollas, WPA Vice Chair of the Board Kathy Novak, National Director Joyce Nicholson and her husband Harry.

Special thanks to National Director Richard Sarosi and Tim O'Brien, manager of media relations and sales for the Captains, who helped make this event happen.



Performers at the annual Liszt Concert hosted by Cleveland's Hungarian Cultural Gardens welcome guests who also attended the opening of the garden in 1938.

Cultural Garden celebrates 80th anniversary with Liszt concert

by Richard E. Sarosi

The Cleveland Hungarian Cultural Garden, celebrating the 80th anniversary of its founding, hosted its annual Liszt Concert June 24. A crowd of approximately 250 attended the free performance at the Garden.

Vera Holczer, founder and director of the Aurora School of Music in Aurora, Ohio, entertained the audience with musical selections on the piano, while members of her staff and students from the school also displayed their outstanding musical skills during the concert.

Staff member and violinist Jimmy Thompson was among the performers. He took part in the Bartók competition held in Budapest, Hungary in September 2017.

Tenor Kyle Kelvington sang a few German pieces by Ferenc Erkel and Franz Liszt.

Ruth Desiree Logan joined Ms. Holczer for a piano duo of Hungarian Dance No. 5, by Johannes Brahms, to the delight of the audience.

Lastly, 14-year-old student Brian Harper performed pieces by Claude Debussy and Béla Bartók that were incredible and electrified the crowd.

The weather was perfect, the baby grand piano sounded wonderful and all of the musicians were very

comfortable in their outdoor theater. Anniversary cakes commemorating the 80th anniversary of the Hungarian Cultural Garden were served to members of the audience.

Special recognition was given to guests in attendance who had also attended the opening of the Cultural Garden in 1938. Those honored were Ernie Mihaly, Margaret Mihaly Coleman, Jeanette Gecsy Brown, Theodore J. Horvath, Richard Fleischman, Frank Dobos, Margaret Mezo Gyori and WPA members Violet Hartman Sarosi and Ernest Sarosi.

Other special guests attending the concert included Dr. Zita Bencsik, the general counsel of Hungary from Chicago, and László Bójtös, honorary consulate general of Hungary in Cleveland.

Renovation projects are underway at the Hungarian Cultural Garden, a jewel in the chain of the Cleveland Cultural Gardens. Work continues to restore the garden to its original beauty. Your support is appreciated for the continued work that needs to be done. Memberships are available, donations are appreciated and volunteers are needed. For more information about the Garden, visit the Garden's website at www.hungarianculturalgarden.org.

Hungarian Room at Univ. of Pittsburgh to host fundraising dinner Aug. 20

PITTSBURGH, PA -- The Hungarian Room Committee of the University of Pittsburgh and Huszár Restaurant will be hosting a St. Stephen's Day celebration on Monday, Aug. 20, at the restaurant, 627 E. North Ave., Pittsburgh. The event will help raise funds for the Committee's scholarship fund. For more information and to make reservations, please contact Jonathan Naser, Chair of the Hungarian Room Committee, at jn647@yahoo.com, or by calling Huszár at 412-322-8795.

Hungarian State Opera to perform in New York this fall

NEW YORK -- The Hungarian State Opera of Budapest will make its Lincoln Center debut Oct. 30 through Nov. 11. The company will present a rich variety of ballet and opera productions, including such iconic Hungarian historical opera pieces as Erkel's *Bánk Bán* (*The Viceroy Bánk*), Goldmark's *The Queen of Sheba* and world-famous, 20th Century one-act operas Vajda's *Mario and the Magician* and Bartók's *Bluebeard's Castle*. The company will also perform beloved classical ballets, including Tchaikovsky's *Swan Lake* and *Petipa* and Minkus' *Don Quixote*. Those who prefer more modern ballet pieces can also see Hans van Manen's 2017 triple bill *LOL*. Through the intercession of the New York Hungarian Consulate, there will be 30%-40% discounted tickets available for the Nov. 3 performance of *Bánk Bán* and a special gala performance on Nov 4. Details about these discounted tickets will be announced soon. For more information and tickets, visit the website of the David H. Koch Theater, home of the New York City Ballet, at <https://davidhkoctheater.com/Events>.

A Base for Liberty

Thanks to Hungarian-American Joseph Pulitzer, we can admire the Statue of Liberty

by Kathy Megyeri

Most Americans know that France celebrated the 100th anniversary of American independence in 1876 by giving America the Statue of Liberty, but with the stipulation that America had to provide the base on which it would stand. And that was a major problem then, as there was no money available at that time for construction of a base. In fact, from 1876 to 1882, only the statue's arm was displayed—in New York's Madison Square Park—all by itself.

It was Joseph Pulitzer, born in 1847 of a wealthy family in Makó, Hungary, who came to the statue's rescue. His remarkable story and his efforts on behalf of the greatest beacon ever erected for immigrants from the world over, could well be regarded as the beginning of "crowdfunding."

Pulitzer's father, Fülöp, was a grain merchant who retired in Budapest. Joseph grew up there and was educated in private schools.

One day while traveling in Germany, Joseph encountered a bounty recruiter for the U.S. Army, and there he contracted to enlist as a substitute for a draftee, which was legal at that time. So, Pulitzer traveled to America and joined the 1st New York Cavalry Regiment immediately upon his arrival. He enlisted for a year in the Lincoln Cavalry because there were many Germans in the unit and he could speak German, Hungarian and French but very little English.

Following the Civil War, he spent some time in the sweatshops of New York, before going west. In St. Louis, he did odd jobs as a waiter and baggage handler to learn English and study law.

His career in journalism began

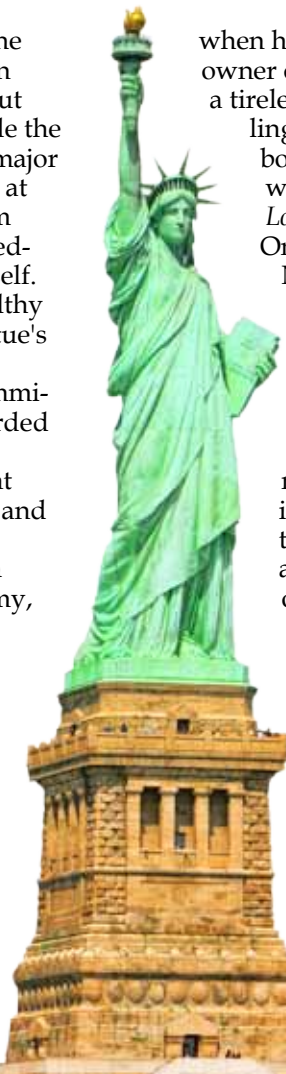
when he received a job offer while playing chess with the owner of a leading German-language paper. He became a tireless journalist and eventually was offered controlling interest in the paper. He saved his money and bought partial ownership of the *Westliche Post*, and when it became successful, he sold it, bought the *St. Louis Dispatch* which merged with the *Evening Post*. Once the *Post-Dispatch* became a success, he went to New York, bought the *New York World*, and thus, this Hungarian-born publishing tycoon was noticed.

His work ethic is legend. He wrote, "I breakfast when I get up, lunch when I get the chance. If I never get it, forget it. Sometimes, I dine at seven, sometimes at midnight, sometimes not at all, and I never get to bed until four or five in the morning. Everything depends on the news; the hours make no difference to me." His motto always was, "Our Republic and its press will rise or fall together."

He married a socially prominent woman, and fathered seven children. He was always elegantly dressed with a beard while wearing his pince-nez eyeglasses. As a lawyer, he also became a leading national figure in the Democratic party and was elected a congressman from New York. He crusaded against big business and corruption and competed with Randolph Hearst. He opened the way to mass circulation that depended on advertising revenue and printed multiple forms of news and entertainment.

He then turned his attention to the project of erecting the Statue of Liberty

Continued on Page 24



Pulitzer Photo courtesy
of www.spartacus-educational.com
Statue Photo © Can Stock Photo/ivanlagan



Exercise your way to happiness

PEOPLE OFTEN ASK ME if I am always happy. For the most part, yes, I am always happy. I do experience the same ups and downs, sorrows and disappointments everybody does. The difference is I exercise, without fail, six days a week.

Many studies show that people who exercise regularly benefit greatly from a boost in positivity and lower rates of depression. The psychological impact of exercise is real and can be achieved by anyone.

During exercise, your body releases chemicals called *endorphins*. Endorphins work with the receptors in your brain to reduce your perception of pain. They also trigger positive feelings in the body somewhat similar to morphine. Endorphins act like analgesics, meaning that they can help diminish pain. Endorphins can also act like a sedative, mimicking the same binding process of some pain medicines.

Along with all the other tributes of exercise, add reduced stress, fewer feelings of anxiety or depression, better self-esteem and improved sleep. What's not to love?

Getting involved in a group fitness class also acts as instant social support. Even jogging with a friend can do wonders for your sense of self and problem solving skills. Whenever I hit a mental road block, I bust out the cardio moves for an hour or so. In no time, I am



Photo © Can Stock Photo/Spotmatikphoto

able to solve problems or create an idea that moves me forward. I don't walk around feeling stuck. I literally work it out before it brings me down.

Imagine--you can help yourself alleviate stress, sharpen your brain and get happy, all for just an hour a day.

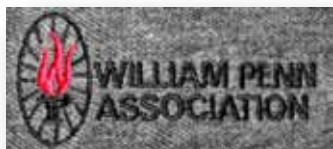
Cathy Graham is director of the Graceful Aging Wellness Center at Bethlen Communities in Ligonier, Pa.

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JUST 4 KIDZ

We don't know about where you live, but where we live, it's been pretty warm this summer. We've had a lot of days when the high temperature reached near or above 90 degrees. No matter where you live, that's hot! Some days, it's even been too hot and muggy to play outside...which is a bummer, since we'll soon be back in--dare we say it?--school.

On the bright side, there is still a lot of summer to enjoy, even if it stays hot. One of our favorite ways to cool down on a hot day is to eat ice cream. The best part is we don't even have to go to the store to get some. That's right--we can make our own...and so can you!

It's easier than you might think, and it's a lot of fun.

What You Need

- 2 sandwich-sized resealable plastic bags
- ½ cup of half & half (or cream for a richer treat)
- 1 tablespoon of sugar
- ½ teaspoon of vanilla extract
- 1 extra-large freezer bag
- 4 cups of ice
- 6 tablespoons of salt

What You Do

- Put the half & half, sugar and vanilla extract in one of the sandwich-sized plastic bags. Seal the bag, getting out as much air as you can.
- Place the sealed bag into the second sandwich-sized plastic bag and seal that bag, again, getting out as much air as possible.
- Put the ice and salt into the large freezer bag, then put your sealed sandwich bags into the freezer bag. Seal the large bag, getting out as much air as you can.
- Now comes the fun part...SHAKE THE BAG! Shake it for about 8 minutes.
- When you're done shaking, open the large freezer bag and slowly remove the smaller sandwich bags, being careful not to get any of the salt into the smaller bags.
- Top with nuts, fudge sauce, berries, crushed Oreos--whatever your favorite toppings are--and enjoy!

This recipe is enough to make about one scoop of ice cream, so adjust your ingredients depending on how much you're craving.

(Recipe courtesy of www.tablespoon.com)



Summer funnies!

While you and your friends make some ice cream, you can increase the fun by telling jokes. Here are just a few of our favorites:

Q: What do you get
when you combine an
elephant with a fish?

A: Swimming trunks!



Q: Where do sheep
go on vacation?

A: The Baa-hamas!

Q: Why couldn't the
gardener plant
any flowers?

A: Because he hadn't botany!



Branch 14 Cleveland, OH

by Richard E. Sarosi

We hope that everyone is enjoying summer and that everyone had a wonderful 4th of July. Thank you to our veterans and our military personnel in the USA and overseas for your service.

How is your garden? We hope your crops will be plentiful and taste delicious.

On June 21, Branch 14 President Caroline Lanzara, Secretary-Treasurer Richard E. Sarosi, Coordinator Violet Sarosi and member Kathy Lanzara delivered food items to the Maple Heights Food Pantry as part of our branch's Join Hands Project. Among the items delivered were bags of groceries donated by Branch 14 members along with additional items purchased by Branch 14 officers. The volunteers at the food pantry were very grateful for the surprise delivery and appreciated that their shelves could be stocked.

Summer activities in the greater Cleveland Hungarian community are in full swing. Please attend and have fun. Your support in attendance, membership and monetary contributions throughout the year are so important for their continued existence and operation.

The Cleveland Hungarian Cultural Garden, celebrating the 80th anniversary of its founding, hosted its annual Liszt Concert June 24. You can read more about this event in the "Magyar Matters" section of this issue. Work continues to restore the garden to its original beauty. Your support is appreciated for the continued work that needs to be done. Memberships are available, donations are appreciated and volunteers are needed. For more information, check the website at www.hungarian-culturalgarden.org.

Hungarian Heritage Night with the Lake County Captains took place June 30. Thank you to all of the WPA members who attended the game to cheer on the Captains, the Class A affiliate of the Cleveland Indians, who were playing Fort Wayne. Unfortunately, the final score was Fort Wayne 6 and Captains 4. However, everyone seemed to enjoy the game

and all of the activities that were taking place in Classic Park. Branch 14 member Joshua Hovanec threw out the first pitch at the ballgame. He is a student at Brunswick High School and plays on the school baseball team. Joshua is the son of David and Tonya Hovanec and grandson of Anna Marie Varga.

Branch 14 meetings are held at the Bethlen Hall of The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills. Our next meeting will be held Wednesday, Sept. 5, at 7:00 p.m. Branch 14 adult members and guests are welcome to attend the branch meeting.

Other upcoming activities in the Cleveland area include:

- The Gulyás Cook-off on Saturday, Aug. 4, 2018 at the Hungarian Cultural Center of Northeastern Ohio in Hiram, Ohio. Contact the club for more information.
- The Third Gala Organ Concert for the benefit of the Cleveland Hungarian Cultural Garden on Sunday, Oct. 7.

Always check *William Penn Life* for the latest information on both WPA events and events in the greater Hungarian community.

The officers and members of Branch 14 extend our sympathy to the families of Branch 14 member Mary A. Dorulla who passed away on June 13, 2018. Mary's son, Stan Dorulla, was the former treasurer for Branch 14. Mary will be remembered for her participation in Branch 14 activities and for the delicious baked goods that she would prepare and bring to our meetings.

We also extend our deepest sympathy to the family of Branch 14 member Louis Uveges who passed away on July 6, 2018. Lou and his wife Gladys attended branch meetings and activities and was a holiday helper for our Branch 14 Christmas Party.

We also want to remember those WPA members who have recently



This trunk load of food items, collected by members of Branch 14, was delivered June 21 to the Maple Heights (Ohio) Food Pantry as part of the branch's Join Hands Day project.

lost a loved one. May they all rest in peace.

Get well wishes are being sent to all of our Branch 14 and WPA members, as well as our friends, who might be feeling under the weather, dealing with health issues, recovering from a surgery, or facing other medical issues. We send out get well wishes and prayers of healing to Branch 14 members Carl Horvath, Michelle Day, Gladys Uveges, Ernie Sarosi and Branch 14 President Caroline Lanzara. Please keep them and all of our WPA members in your prayers and thoughts.

Happy birthday and happy anniversary wishes are being sent out to all of our branch members and Home Office staff who are celebrating an August/September birthday and/or anniversary. Congratulations to Frank and Joyce Wargo who celebrated their 60th wedding anniversary on June 28. Frank Wargo is an auditor for Branch 14. Also, a very happy birthday to Joyce Wargo. We love you and we wish you many more. May everyone be blessed with many more birthdays and anniversaries.

Lastly, your continued support throughout the year of the William Penn Fraternal Association Scholarship Foundation is very important and needed, as the Foundation provides grants to our student members for their college studies. Please support the education of our young members.

As always, remember to keep in touch with someone you haven't



Welcoming guests to the WPA booth at Youngstown State University's Festival of the Arts held July 7 and 8 were Branch 28 members Frank Schauer, Maria Schauer and Sandor Tollas Jr.

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. Also, remember those who are in the hospital, rehabilitation facilities and extended care facilities.

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

Join Hands Day is done. Thank you to all who volunteered. We at Branch 18 had the best helpers ever. We cleaned and planted at three locations. Lunch was great, and we were done by 1:00 p.m. We are looking for new locations for next year. If you want our help or know of someone who does, please let me know.

We resumed our branch trips in July with a trip to Windsor, Canada. I am writing this report before the event, but I know that it will be great. As long as we are together, we always have fun. We had another on

July 30.

Wedding congratulations to some very special people: Mr. and Mrs. Jimmy Lewis and Mr. and Mrs. Bob Kellar. May you have long and wonderful lives together.

Congratulations to Mike and Jessica Chobody on their new home. It sounds wonderful.

Thank you to Cindy Swek for her huge donation to our Christmas party. Stay well, David. Thank you, Monica and your husband, for your hospitality. Happy birthday. Special hello to Marge Swek. It was great to see the whole family. Many thanks. See you soon. Lunch?

Special get well wishes to John Torma, the Rev. Barnabas Kiss, Joe Csereklye, Julie Bubenko and Doug Truesdell. We hope you are all better soon.

Happy belated July birthday to Abbagale and Logan Bolger.

Happy August birthday to Diane Charles, Anthony Mastrangelo and Megan Craig. We wish you many more.

Remember our deceased members and their families in your thoughts and prayers, especially

Brent Elser, son of Cindy Swek, and branch member Elmer Bankics. Also, condolences to Debbie and Steve Evans on their loss. May they all rest in peace.

It has been a busy year. I hope you take advantage of all the events offered. You know I always say that if you don't attend, they will cease to exist. That would be a shame.

Happy RV trip to my brother Joe and Wanda. They are putting thousands of miles on their vehicle. Looking forward to seeing you in September. Wanda, we are going to have a great time in Europe.

Hello, mom. Take good care of yourself. Thank you to your many grandchildren for keeping an eye on you until we all get home.

My thought for the month: In our daily lives, we must see it's not happiness that makes us grateful, but gratefulness that makes us happy. Attitude is everything. It is the one thing that we always, in every circumstance, have control over.

Thank you, Kathy Megyeri. I will try to remember this.

I am grateful to many of our members and friends. They make me want to keep planning wonderful things for you. I know you are grateful, also.

As always, if you have any questions or suggestions, please call me anytime at 313-418-5572, or 734-782-4667 or 1-800-848-7366, Ext. 107.

Happy summer. Winter is right around the corner.

Branch 28 Youngstown, OH

by Kathy Novak

I hope everyone has been enjoying all the summer activities. There is always a festival, fair or picnic taking place somewhere nearby.

By now, everyone should be rested up from the golf event. Details and photos of this annual WPA event will be in the September issue of *William Penn Life*.

Looking forward to the WPA Picnic, which is fast approaching. It's a wonderful way to support the WPFA Scholarship Foundation. The day is filled with activities, food and friends to share the day with.

Thank you to WPA for participat-

ing as a sponsor for the Lake County Captains Hungarian Heritage Night. It proved to be a wonderful evening, as several Branch 28 members were able to enjoy great weather, festivities and fireworks.

The 20th Festival of the Arts was held on the YSU campus on July 7 and 8. With the support and sponsorship of WPA, the Youngstown Hungarian community was able to showcase upcoming events, historical information, WPA information and some Hungarian artifacts. Visitors were looking for some tasty Hungarian food, but Board of Health restrictions limit the ethnic groups able to serve food. Many Branch 28 members stopped by to visit. Thanks to Frank and Mary Schauer and Sandor Tollas who spent time with me at the booth.

Beautiful weather and beautiful music were enjoyed by those attending the Cleveland Hungarian Cultural Garden's concert in the park on June 24, as they celebrated the 80th anniversary of the Hungarian Gardens.

Birthday and anniversary wishes to everyone celebrating their special day. Special anniversary wishes to Steve and Nancy Breznai and Steve and Shirley Szabo.

Happy retirement to John Pitlik.

Get well wishes are sent to everyone feeling under the weather, especially Alice Nagy, Margaret Sams, Ernie Sarosi, Caroline Lanzara and Michelle Tyson.

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

For your life insurance and annuity needs, please call Kathy at 330-746-7704 or Alan at 330-482-9994.

Branch 44 Akron, OH

by Elizabeth Darago

Congratulations to all members who called and received the "first come-first served" free tickets in July. We hope you had an enjoyable time.

Now, for the month of August, we have reserved a pontoon boat for a two-hour cruise on the Portage Lakes on Sunday, Aug. 19. We set sail at 3:30 p.m. Once again, this is first come-first served. There are

eight seats remaining, and we are asking \$2.50 cash per person (child or adult) to give the pontoon captain as a gratuity. Branch 44 Auditor Cheryl Stadler and her husband Gil will be on board for the cruise, and you may give the captain's gratuity to either of them upon boarding.

For information on this cruise, you may check out Portage Lake Cruises, LLC on the internet.

For reservations

and boarding information, call Jean or George Naswadi at 330-670-5367. If you reach their answering machine, please leave your name, phone number and number of tickets requested, and Jean or George will return your call. Remember to call early, as this is first come-first served. Come sail with WPA Branch 44!

Happy August to all members and their families. For any insurance needs, please contact WPA agent Alan Szabo at 330-482-9994.

Branch 89 Homestead, PA

by Mark S. Maskarinec
Lisa S. Toth-Maskarinec

Branch 89 is raring to go and anxious for our golf outing. But that comes later....

Branch 89 was well represented at the Rev. Imre A. Bertalan Memorial Golf Outing held June 30 at Champion Lakes Golf Course in Bolivar, Pa. In attendance were golfers Mark Maskarinec, John Toth Jr., Justin Toth, Lisa Toth-Maskarinec, Debra Zamberry and Michelle Zamberry. Volunteers included Miles Edwards, Fred Gabocy, Rev. Lisa Kerestesi and Dianne Schneider. A nice day was had by all. We honored Rev. Bertalan at the beginning of the golfing and then made a special presentation to Rev. Bertalan's widow Baba Ujvagi, daughter Sara and son Imre.



Baseball Hall of Famer Dick Groat, owner of Champion Lakes Golf Course in Bolivar, Pa., welcomes Branch 89 officers Lisa Toth-Maskarinec, Justin Toth and Mark Maskarinec to the Rev. Imre A. Bertalan Memorial Golf Outing held June 30.

Presenting the award were Amanda Atkinson, executive director of Bethlen Communities, and Mark Maskarinec, branch vice president and co-chair of the outing. Rev. Bertalan would have been so proud of this event.

Tom Kazar, WPA member and owner of Dorothy 6 Blast Furnace Cafe, will be having another Hungarian Night at his restaurant, complete with the musical accompaniment of George Batyi. It promises to be a great night, complete with good food and great music. Come check out Dorothy 6, located on 8th Avenue in Homestead. The food is always great, even if it's not on one of the Hungarian Nights. For the date and time of the next Hungarian Night, call Tom at 412-464-9023.

Get well wishes continue to go to branch members George Kostival, Mark Phillips, Janet J. Phillips, Rudy Phillips, Jim Findlay, Justin Toth and Branch 89's mascot Baron Leo DeGoofus. Leo was the first winner of the 50/50 raffle at our very first golf outing eight years ago. He won slightly over \$300. Now, our 50/50s have progressed to close to \$1,000 for the winners. My how time flies.

Watch your mail for information about our golf outing. Our Golf Committee is making final preparations for our outing on Sunday, Aug. 12. We will be sending golf flyers to those that have golfed in our events in the past and also soliciting dona-

tions.

We have drones, beer towers and many more prizes coming in. The prizes for the skill prize winners and the winning foursome will be valued at \$60 and up for each winner. Nice.

Come out and check us out. We're shooting for 112 golfers. Each year, we seem to increase our attendance by 10%. Maybe this year's increase will amount to 20%. We can hope.

As always, we remind you that you can participate in many ways: buy, play, dine, donate, sponsor. And, a portion of the proceeds will benefit the First Hungarian Reformed Church of Homestead.

After the golfers register, check out the tasty wings compliments of Buffalo Wild Wings. They always donate wings to our event, along with sauces and gift cards. What a wonderful company. They exude fraternalism.

For those wanting a full hot breakfast, we have reserved a banquet room to accommodate those wishing to come out early to the course and have breakfast first. Come early! You won't be disappointed.

Happy anniversary to our branch vice president and my husband, Mark. Again, you came from a small family into our very big family. What life and merriment you brought to our Hungarian family. I will never forget how hot it was that day and seeing you and part of your groomsmen wearing kilts. And let's not forget the Hummer ride to the reception or cutting our honeymoon short so we could get back in time to golf in the WPA tournament at Quicksilver. We spent an entire day

in the airport trying to get back for that. Happy anniversary to you, my love. Remember the wheelchair races in the concourse of the Charlotte Airport in the wee hours of the morning?

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.

Branch 129 Columbus, OH

by Debbie Lewis

Hello, all, from Columbus, Ohio. The weather here has been great so far this summer with many extra-hot days.

School will be starting for most kids at the end of this month. Watch out for students walking to and from school, and watch your speed in school zones.

There are many Hungarian activities taking place this month:

- WPA's Hungarian Heritage Experience will be Aug. 5 to 11 in Boswell, Pa.

- The Birmingham Ethnic Festival will be held Sunday, Aug. 19 in Toledo, Ohio.

- The WPA Picnic returns on Saturday, Aug. 25, at the Hungarian Cultural Center of Northeastern Ohio in Hiram, Ohio.

Plus, on Sunday, Aug. 12, there will be a Soup and Learn Program at St. Ladislav Church located at 277 Reeb Ave. in Columbus. Soup will be served starting at 11:30 a.m. followed by the program.

Our next branch meeting will be held on Tuesday, Sept. 4, at Planks

Café located at 743 Parsons Ave. beginning at 4:00.

Congratulations to all the winners at the WPA Golf Tournament. Hope all had a good time at the new location.

I would like to congratulate my son Jimmy Lewis and Kat Juarez on their marriage on July 14 here in Grove City, Ohio. They also had a ceremony and reception on July 20 in Santa Maria, California followed by a honeymoon cruise. Best wishes for a long and happy life together.

I would like to congratulate those celebrating birthdays, anniversaries and additions to their families.

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

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

If you have any news about yourself or a loved one you would like to share, or if you would like to receive information about WPA life insurance or annuity plans, please contact Debbie Lewis at 614-875-9968 or DAL9968@aol.com.

Branch 132 South Bend, IN

by John E. Burus

It seems as if summer started early this year following a spring that lasted two weeks. We have already hit 90-plus degrees!

Our branch hosted its annual summer picnic on July 29 at Potawatomi Park Pavilion #1 in South Bend. As this event occurred after this issue went to press, we will have more to say about what happened in a future branch report. For now, we'd like to say that we hope all who attended enjoyed themselves.

The next Branch 132 quarterly meeting will be held on Tuesday, Sept. 4, at 5:00 p.m. at the Martin's Supermarket Deli (first floor) on Ireland Road, South Bend. We will begin making plans for our branch's annual family Christmas party.

Branch 132 once again sponsored a men's softball team for 2018. As I write this report, the team's current record is 8-8 with 4 games remaining.



Next Deadline

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

Branch 226 McKeesport, PA

by Judit Ganchuk

Happy birthday wishes go out to our branch members celebrating this month. Happy anniversary wishes go out to those special August couples. Can't wait to see everyone at the picnic!

Please keep those who have recently lost a loved one in your prayers. May God bless their friends and family.

Get well wishes go to June Coyne after her recent surgery. Sending warm wishes to Wayne Nelson and Sally Petras.

We are taking a break from our meetings this summer and plan to start back up after Labor Day. Please call Branch President Malvene Heyz at 412-751-1898 with news you want to share here.

The William Penn Association Magyar Folk Dancers are almost done with their performance season this summer. As this issue was going to press, our group was making final preparations for our performance at the Bethlen Communities' annual Hungarian picnic in Ligonier, PA, on July 29.

This month, the group will be performing at the International Village ethnic food and music festival in McKeesport, Pa., on Tuesday, Aug. 14 at 6:00 p.m. and at the WPA Picnic on Saturday Aug. 25 in Hiram, Ohio.

Enjoy the rest of your summer! I'd like to leave you with a little note from Joel Osteen as the summer winds down: "There's a lot that is good in your life--don't take it for granted. Don't get so focused on the struggles that you miss the gift of today."

Branch 249 Dayton, OH

by Mark Schmidt

Another birdie by the Ohio team in the prestigious WPA Golf Tournament. After winning this tournament in a most convincing manner, we look forward to the Ryder Cup and taking on all of Europe....

Hey, a man can dream, can't he? Anyway, this report was being



Helping prepare baked goods in Dayton, Ohio, for the WPA Picnic and the National Night Out were (l-r) Debby Demeter, Kathy Kovacs-Bailey, WPA Vice Chair of the Board Anne Marie Schmidt, Gail Robison and Branch 249 President Mark Schmidt

written as WPA was making final preparations for its annual golf tournament held July 14 in Canfield, Ohio. And, I'd wager that, even though I most likely didn't play as well as in my dream, we all had a great time. We were looking forward to renewing an old friendship with the Yorks from Toledo and making a new friendship with Henry Novak from Youngstown.

That is what these WPA events are really for: fraternalism. If it was to win prizes and make money, I would have starved to death a long time ago.

So, on to the next fraternal event. August has many this year.

Locally, we'll be helping the Magyar Club of Dayton support National Night Out on Aug. 7, from 5:00 to 7:30 p.m. at Stuart Patterson Park, where the Dayton Police reach out to the Old North Dayton community. The is a traditionally Hungarian neighborhood, and this event allows citizens, law enforcement and government officials to interact. Neighbors, law enforcement and city leaders come together to form partnerships and send a message to criminals that we care about the community and are prepared to fight crime.

To prepare for this event, we held a club baking party on July 10 to make cookies and Hungarian pastries. Many members from both clubs came together and made quick

work of the many dozens of goodies that will be given out at the National Night Out and sold at the WPA Picnic to support the WPFA Scholarship Foundation.

The Birmingham Festival in Toledo is Sunday, Aug. 19. This is a quick two-hour drive for the Dayton folks to enjoy Hungarian and other ethnic delights. Consaul Street will come alive with arts, crafts, exhibits and cultural displays, along with ethnic dance groups performing on three stages.

The biggest Hungarian picnic is the annual WPA Picnic in Hiram, Ohio, to be held on Saturday, Aug. 25, from noon to 6:00 p.m. Do not miss this for all things Hungarian: food, crafts, pastries, *szalonna kenyér*, dancers, gypsy violins...and hundreds of WPA friends and family from all over the USA. This annual event just gets bigger and better each year. Just \$15 for adults, \$5 for students and kids under 12 free.

Please plan to attend the next Branch 249 meeting on Aug. 11 at 1:00 p.m. at McAuley Hall at Queen of Martyrs Church, Keenan and North Dixie Drive. We will be making plans for the remainder of the year, including officer elections and the branch Christmas party.

It is with much sadness I report that longtime friend, family and branch member Steve LaFlame passed away June 17. Many friends and family will greatly miss his



Congratulations to Branch 296 members Brittany and Bob Kellar, who were wed June 16. Brittany is also an employee at the WPA Home Office.

spirit and camaraderie. Our sincere sympathy is extended to Steve's children, John Paul, Jason and Heather.

Happy birthday to the Leo's out there, especially to son-in-law and golf partner, Greg. Here's to many more.

Get well wishes to those under the weather or sick in the hospital. May you be blessed with good health soon.

See you all around the great state of Ohio in August at all the events. That's all for now.

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

The bacon returns! Hope you've saved Sunday afternoon, Sept. 23, to meet us at Riverside Park at the Rotary Pavilion (the pavillion nearest the Hulton Bridge). Food and fellowship begins around 1:00 p.m. For GPS users, the address is 200 Hulton Road, Oakmont, Pa. 15139.

As always, parking is available for you in the high school parking lot, which is a short walk from our pavilion. Our roast is open to your family and friends. All are welcome to enjoy our delicious food and friendly atmosphere. Branch 296 provides the bacon, kolbász, hot

dogs, soft drinks and condiments. We kindly ask you to bring a side dish or dessert for sharing. A crock of my homemade baked beans will be my contribution. Call me at 724-274-5318 or email me at mkelly367@verizon.net to RSVP by Friday, Sept. 14, so we'll know how many to plan for.

For those who have never joined us, Riverside Park is located right along the Allegheny River. It features an enjoyable playground for your little ones, a cushioned track for you to walk off your meal, and even a relaxing swing overlooking the Allegheny. By all means, bring your basketball or tennis equipment so you can enjoy the nearby courts. Lots of curious and friendly squirrels scamper among the shady trees, too. Create a memory by joining us, won't you?

We wish belated birthday greetings to Lily Borland (you are 3, already!), and wish her cousin Cadance, who will be starting kindergarten very shortly, a happy birthday, too. We wish a terrific birthday to Branch Treasurer Toni Kosheba, as well as all who were August babies.

Welcome to our newest Branch 296 members; an invitation is extended to you to attend our meetings and events.

John Torma, we wish a speedy recovery to you and to all Branch 296 members who are recovering from illness and injury.

We extend our condolences to those who have experienced a recent loss in their lives, be it a family member, friend or pet.

As our summer hiatus continues,

we look forward to the resumption of our regular meetings, held on the second Thursday of the month, including Sept. 13, Oct. 11, and Nov. 8. We meet in the back room (aka. "The Pit") of King's Family Restaurant in New Kensington at 6:30 p.m.

Dynamic WPA sales agent Noreen Fritz, FIC, LUTCF, (yes, she's definitely a dynamo), usually joins us at our meetings. She can answer your questions about WPA insurance and annuity products. You can also reach Noreen at 412-821-1837 or email her at noreenbunny.fritz@verizon.net.

Stay cool, folks--yes, we've had some oppressively hot days, haven't we? Looking forward to seeing you soon.

Branch 349 Weirton, WV

by Joyce Nicholson

Greetings from WPA Branch 349 in the Ohio Valley Tri-State area!

Well, it is August, and the last vestiges of summer are upon us. I'm not in a hurry to welcome autumn, although it is a beautiful season of its own. "Stop and smell the last rose of summer while you can," my mother would tell me. This summer has been very full and very busy with so much going on in all of our branches and the many WPA events.

Harry and I attended the Lake County Captains baseball game on June 30 in Eastlake, Ohio for Hungarian Heritage Night. What other baseball park can you watch a great game while noshing on authentic Hungarian food and listening to

You're Invited Branch 296 Springdale, PA BACON ROAST

Sunday, Sept. 23, 1:00 PM • Riverside Park
200 Hulton Road (off 3rd St.), Oakmont, PA
For more information, call Diane Torma at 724-882-3802





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. This 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

Photo © Can Stock Photo Inc./ Andrey Popov

wonderful cimbalom music wafting in the background? It was a great (but hot!) time as the ballpark honored Hungary, its people and its traditions. You must try it next summer!

August is also a great time for picnics with typically warm weather and clear skies. The WPA Picnic will be on Saturday, Aug. 25, from noon to 6:00 p.m. in Hiram, Ohio. It's an easy drive from any of our Branch 349 areas to the Hungarian Cultural Center of Northeastern Ohio picnic facility. It'll be a fun event, full of good food and fellowship. I hope to see you there.

Also, our next combined picnic with the Ohio Valley Hungarian-American Cultural Society will be Sunday, Aug. 26, in Warren Township Park at 1:00 p.m. Just bring a covered dish to share, your bacon roasting fork and a lawn chair. Everything else will be provided. We hope to have fantastic weather for both picnics; the order has already been placed with Mother Nature! So, enjoy the rest of your summer and be safe!

We extend best wishes to all members celebrating birthdays and anniversaries this month. I would be remiss if I didn't wish a very happy birthday to my brother, Nick Toth. So glad he is feeling much better! Also, happy birthday wishes go out to Christian Nelson this month.

We also want to keep in our thoughts and prayers those who are sick or who have experienced the recent death of a loved one.

For additional information about Branch 349 activities, or if you have any news you wish 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.

**NEXT
DEADLINE
August 10**

Branch 352 Coraopolis, PA

by Dora S. McKinsey

Summer will soon be over. It's hard to believe that the kids will soon be going back to school. Remember to watch out for those little ones who will be either walking to school or to their bus stop.

It's also that time of year for college classes to begin. Best of luck to all of the recipients of a William Penn Association scholarship for a successful 2018-2019 school year.

The annual WPA Picnic will be held on Aug. 25 at the Hungarian Cultural Center of Northeastern Ohio in Hiram, Ohio. Plan on attending this fun, food-filled event. There's something for all ages, including children's activities, music, dancing and, of course, the best Hungarian food around. We are looking for more volunteers to work at the picnic. Remember, if you volunteer, your admission is free! It can't get any better than that. There will be a bus leaving from the Home Office parking lot on Aug. 25, returning that same day. If you are interested in taking the bus, please contact me for information.

Remember to let me know if you participate in any charity event or volunteer anywhere so that we can report it in *William Penn Life* and can all applaud your willingness to give of yourself to help others.

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

For all those experiencing an illness, may you soon recover and be good as new.

Our condolences to those who have lost a loved one. May your memories sustain you through this difficult time.

Now would be a good time to review your insurance certificates. Is your beneficiary information up-to-date? Do you need additional insurance coverage? How about one of WPA's annuities? We are currently paying 3% interest on the five-year surrender annuity and 3.5% on the nine-year surrender annuity. Both have a guaranteed minimum interest rate of 1%.

If you have any questions or need help with your insurance needs, please contact me at 412-932-3170 or by e-mail at dmckinsey@hotmail.com.

Branch 800 Altoona, PA

by Joan B. Ballash

Every year, Branch 800 presents a financial award to the graduating male student from Bishop Guilfoyle High School in Altoona who attained the highest grade point average in religion classes over the past four years. This year, the award was presented to Adam Spencer.

Adam is the son of Jeffrey and Elaine Spencer. His older siblings, Clarisse and Alex, along with their mother are alumni of BGHS. After eight years of service as an altar



server, Adam (pictured left) was appointed by the Bishop of the Altoona-Johnstown Diocese as an Extraordinary Minister of Holy Communion. Adam plans to continue

his education studying finance and accounting at Saint Francis University, Loretto, Pa. We wish him every possible blessing for the future.

Best wishes to all members celebrating a birthday, anniversary, graduation, retirement, new grandchild or any other special occasion. Make happy memories!

Get well wishes to all who are or who have been hospitalized and anyone experiencing illness or going through rehab. We pray that you are receiving the care and treatment you need in a loving environment.

A reminder: use sunscreen on all exposed skin when you are outdoors to reduce the risk of skin cancer. Keep your head covered, and be sure that children are protected, too.

Our sincere condolences to those of you who have recently lost a loved one. We pray you have family and friends to sustain you at this difficult time.

For your life insurance and annuity needs, contact branch coordinator Bob Jones at 814-942-2661.

Welcome To Our Fraternal Family



ROBERT H. CHAMBERLAIN
Branch 14 Cleveland, OH



OWEN M. & NOLAN A. DiBARTOLOMEO
Branch 28 Youngstown, OH



JACK R. NEWELL
Branch 28 Youngstown, OH

If you have a child who recently joined WPA, send us his or her photo. We will publish it in an upcoming issue so all our members can welcome your child into our WPA Fraternal Family. All photos will be published as soon as possible.

Enjoy even more tastes of Hungary

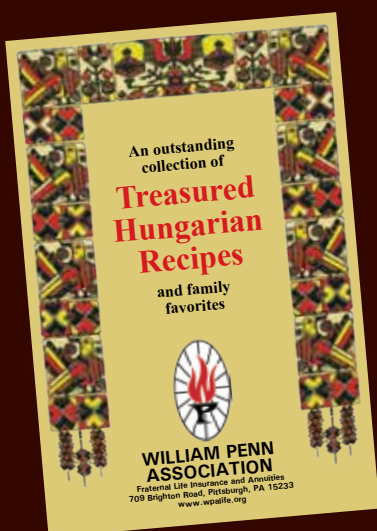
The Official WPA Cookbooks

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.



Castles in Hungary

The best time to visit Hungary is late summer to early autumn. The heat and humidity begin to wane, and the crowds grow smaller as family vacations end and another school year begins. In a few short weeks, the WPA Tour 2018 will take place, and those lucky adventurers participating in the tour will have the opportunity to visit three countries, as well as Hungary.

The Magyarország, like most European countries, has its share of castles. Each comes with a long and rich history, and many offer spectacular views of the areas that surround them. Some of the castles were built for military reasons and often overlook rivers and villages (Visegrád, for example).

Budapest is home to several significant castles which now serve as art museums/galleries. Buda Castle is famous for its combination of architecture, water, hills and view. Vajdahunyad Castle, built in 1896, is considered young compared to most fortresses. Situated on the lake of the Budapest City Park, it is just a stone's throw away from Heroes' Square and now serves as a focal point for festivals and concerts.

If a traveler is looking for a typical castle built upon a rocky mountain, Sirok is a prime example as it sits on top of a volcanic outcropping on the eastern segment of the Mátra Range. Other castles and sites built on mountains include Somló and Füzér.

No matter where a traveler in Hungary may be, a castle can be reached in less than an hour. Most of these attractions are government-run and some offer virtual tours on the internet. Admission prices are low, but many have limited hours of operation and accessibility is oftentimes difficult. Most of the 100+ castle complexes located in the Land of King Stephen have websites that offer information in English. A simple search will link you to their websites. Beware of cookies and other types of web sharing requests and decline if you are unsure.

The August wordsearch consists of 16 clues, each the name of a Magyar castle. Good luck, and remember Szt. István Náp, (Aug. 20). I hope to see you at Hiram, Ohio, for the WPA Picnic on Aug. 25.

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

Puzzle Contest #155 WINNERS

The winners of our Puzzle Contest #155 were drawn July 9, 2018, at the Home Office. Congratulations to:

Linda M. Ciarkowski, Br. 18 Lincoln Park, MI
Donna L. Lewis, Br. 26 Sharon, PA
Stephen L. Nosal, Br. 14 Cleveland, OH
Michele E. Powell, Br. 34 Pittsburgh, PA

Each won \$50 for their correct entry.

WPA PUZZLE CONTEST #158 OFFICIAL ENTRY

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

"Castles in Hungary" Word List

Boldogkő	Füzér	Sümeg
Bory	Gyula	Szigligeti
Citadel	Siklós	Tata
Diósgyőr	Sirok	Vajdahunyad
Eger	Somló	Visegrád
Esztergom		

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 #158
709 Brighton Road
Pittsburgh, PA 15233

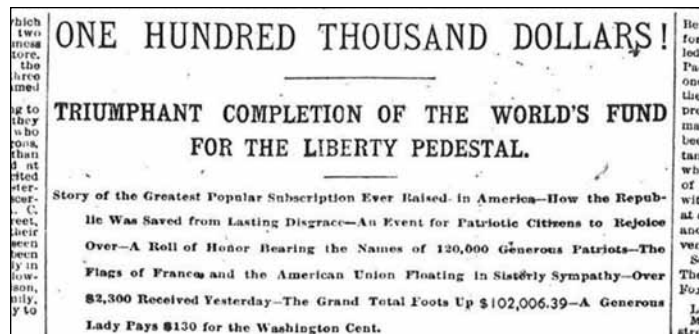
4. Entries must be received at the Home Office by **Sept. 28, 2018**.
5. Four winners will be drawn from all correct entries on or about Oct. 5, 2018, at the Home Office. Each winner will receive \$50.

A BASE FOR LIBERTY - Continued from Page 10

which sat disassembled in disgrace since the city refused to pay for erecting it. He started a fund with the goal of making its erection possible by promising to put the name of anyone who donated to this project in his newspaper, making him one of the earliest known adopters of crowd-funding. His drive for donations attracted more than 120,000 contributors, most of whom gave less than a dollar. By the time the money was raised, the copper statue was a decade late for the centenary. But, when all the money had been raised, the event was marked by the first New York ticker tape parade and the formal dedication was made by President Grover Cleveland.

At the time of his death in 1911 while aboard his yacht in Charleston harbor, Pulitzer was one of the richest men in the world with a net worth of \$30 million (about \$769 million in 2018). By then, he had established the Pulitzer Prize and bequeathed his money to Columbia University.

His son, Ralph Pulitzer, who succeeded him as publisher, began a drive to raise \$30,000 (now \$769,000) for an exterior lighting system to illuminate the statue at night. Even though Ralph enlisted 80,000 contributors, he failed to reach his goal until the difference was made up by



The headline from Joseph Pulitzer's newspaper, The World, published on Aug. 11, 1885, tells the story.

wealthy contributors, and in 1916, President Woodrow Wilson pressed the telegraph key that turned on the lights to successfully illuminate the statue.

All Americans owe a debt of thanks to Joseph Pulitzer, this very special Hungarian, publisher, Civil War Union Army veteran, father of the Pulitzer Prize, and man responsible for the funding of the completed erection of the Statue of Liberty.

In Memoriam

Please pray for all our recently departed members listed here:

JUNE 2018

0005 PHOENIX, AZ
Elizabeth Gedra
0009 HAZLETON, PA
Eric V. Mills
0013 TRENTON, NJ
John Pongracz
0014 CLEVELAND, OH
Michael Kapostasy
0016 PERTH AMBOY, NJ
Alexander Leleszi
0018 LINCOLN PARK, MI
Elmer E. Banks
Brent V. Elser

0027 TOLEDO, OH
Mary Ellen Nagy
0034 PITTSBURGH, PA
Andrew L. Benedict
Vivian M. Evans
Joanne K. Farrell
Rev. Eugene F. Lauer
Henry A. Shozda
Irma M. Siedlecki
0076 PHILADELPHIA, PA
Julius Glockner, Jr.
Luis Perez
0089 HOMESTEAD, PA
Julia E. Martin
John R. Seech
Robert J. Solomon
0129 COLUMBUS, OH
Linda S. Albert

0132 SOUTH BEND, IN
Margaret Balogh
Aladar B. Fabyan
Gregory L. Leger
0226 McKEESPORT, PA
Pearl Borchick
Margaret A. Derkas
0278 OMAHA, NE
Agnes H. Dunham
0296 SPRINGDALE, PA
Carrie C. Sekeres
0336 HARRISBURG, PA
Richard L. Wiegner
0349 WEIRTON, WV
Andrew J. Zeik, Jr.
0352 CORAOPOLIS, PA
Gabriel S. Tokos

0383 BUFFALO, NY
Dennis L. Parrott
Victoria Thompson
0525 LOS ANGELES, CA
Elsie V. Johnstone
Beverly A. Kott
0705 MAYVILLE, WI
Frances Onderisin
0720 DEDHAM, MA
Rosalie M. Lisciotti
Henry J. Rosenberger
Roger H. Witham
0800 ALTOONA, PA
Rosemary Kwolek
8114 CLARION, PA
Gordon J. Rice, Jr.

Recent Donations

WPFA Scholarship Foundation

Donations Through
Premium Payments
JUNE 2018

Branch - Donor - Amount

I - Donna M. Farnsworth - \$3.00
I - Andrea R. Onderdonk - \$1.00
I - Barbara M. Onderdonk - \$1.00
8 - Linda Lou Toki - \$10.00
14 - Anna Graf - \$2.00
18 - Marianne T. Orsargos - \$10.00
19 - Ethel Dudas - \$4.20

27 - Magdalene J. Ujvagi - \$10.00
28 - Frank Schauer - \$3.00
28 - Grace F. Holland - \$1.00
44 - Thomas J. Morgan - \$5.00
76 - Kathleen L. Fiordimondo - \$15.00
89 - Melissa S. O'Brien - \$2.10
89 - Cynthia R. Deluca - \$20.00
129 - Julie Westcamp - \$6.53
129 - Thomas A. Shepard Jr. - \$10.88
159 - Kelly J. Scherfel - \$3.39
226 - Timothy R. Holtzman - \$1.40
226 - Carol S. Burlikowski - \$5.00
226 - Antonette J. Grygo - \$5.00
249 - Sue A. Dugan - \$10.00
383 - Lee O. May - \$1.00
590 - John Gardi Jr. - \$2.48
705 - Loren C. Bongirno - \$3.80
720 - John A. Puleo Jr. - \$5.35

8020 - Karen M. Dansak - \$2.00
8036 - Zachary J. Kaider - \$4.00
TOTAL for Month = \$148.13

Additional Donations

JUNE 2018

Donor - Amount

WPA Cookbook Sales - \$215.00

TOTAL for Month = \$215.00

Donations In Memoriam

JUNE 2018

Donor - Amount

(In Memory of)

Anonymous - \$10.00
(Julius Glockner Jr.)
Richard E. Sarosi - \$25.00
(Joseph B. Volter)

Br. 18 Lincoln Park, MI - \$100.00
(Deceased Member Vilma E. Agosti)

TOTAL for Month = \$135.00

WPA Foundation Hurricane Relief Fund

Received as of JULY 5, 2018

Donor - Amount

Irene E. Simon - \$200.00
Barbara J. Gumola - \$50.00

TOTAL for Month = \$250.00

Tree of Knowledge



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

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

Our Newest Leaf

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

**In Loving Memory of
Ethel & William Heder
My Beloved Parents
Eleanor Dyminski
(Bronze Level)**

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

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

Name: _____

Address: _____

Telephone: _____ Email: _____

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

Line 1: _____

Line 2: _____

Line 3: _____

Line 4: _____

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

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

Inside this issue:

Inherited IRAs...**PAGE 4.**

Hungarian Cultural Garden hosts
annual Liszt concert...**PAGE 9.**

How Joseph Pulitzer got Lady Liberty
a base to stand on...**PAGE 10.**

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Referral Fees

\$10 to \$20

WPA Recommender Program

Earn cash rewards when you refer new members to WPA. We will pay adult members age 16 and older **\$20** for each first-time applicant they recommend who is issued any WPA permanent or term life insurance plan. You can also earn rewards for recommending new life insurance plans to current members. WPA will pay you **\$12** for each current member you recommend who is issued a new permanent life insurance plan. You can also earn **\$10** for each current member you recommend who is issued a WPA term life plan. To claim your Recommender reward, send us the names and addresses of everyone you know who would enjoy the many fraternal benefits that come with membership in WPA.

**Family of sales agents living at the same address as the agent do not qualify for a Recommender Reward.*

Please Print

WPA RECOMMENDER

Your Name:

Branch No.:

Address:

Phone:

WPA Representative/Agent:

Name of Prospective Applicant:

Address:

Phone:

Mail to: Recommender, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233