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WILLIAM PENN



LIFE

February 2018



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Walking tours daily
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SEPTEMBER 25-OCTOBER 11 VISIT the seaside resorts of Slovenia and Croatia. **EXPLORE** the beauty of Venice during a special day trip. **EXPERIENCE** up close the wonders of some of Hungary's and Europe's most historic and inviting destinations. **FEAST** on delicious and plentiful Hungarian and other ethnic cuisine. **TREASURE** the friendships and memories you'll make as you travel with WPA.

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.***

WILLIAM PENN LIFE

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WPA Branches assist neighbors in need through Holiday Baskets program

PITTSBURGH -- This past holiday season, WPA branches once again responded with overwhelming generosity to the Association's Holiday Baskets program.

Between Thanksgiving and the end of the year, WPA branches donated 109 baskets of non-perishable food and other items worth a total of more than \$5,350 to those in need in their local communities.

More than 71% of our active branches participated in this program; of course, our goal remains 100% participation.

Our thanks to the following branches and their members for sharing the fraternal spirit this past holiday season:

Branch 1 Bridgeport, CT • Branch 8 Johnstown, PA • Branch 13 Trenton, NJ

Branch 14 Cleveland, OH • Branch 15 Chicago, IL

Branch 16 Perth Amboy, NJ • Branch 18 Lincoln Park, MI

Branch 19 New Brunswick NJ • Branch 26 Sharon, PA

Branch 27 Toledo, OH • Branch 28 Youngstown, OH

Branch 34 Pittsburgh, PA • Branch 40 Martins Ferry, OH

Branch 51 Passaic, NJ • Branch 88 Rural Valley, PA

Branch 89 Homestead, PA • Branch 129 Columbus, OH

Branch 132 South Bend, IN • Branch 159 Phoenixville, PA

Branch 189 Alliance, OH • Branch 216 Northampton, PA

Branch 226 McKeesport, PA • Branch 249 Dayton, OH

Branch 296 Springdale, PA • Branch 336 Harrisburg, PA

Branch 349 Weirton, WV • Branch 352 Coraopolis, PA

Branch 800 Altoona, PA • Branch 8036 Scottdale, PA

Branch 8114 Clarion, PA

Thank You!



Join Hands Against Hunger

PITTSBURGH -- Need knows no season. Many food banks receive a flood of donations between Thanksgiving and Christmas, however, donations trickle in after the holiday season ends.

To help combat this trend and fill a vital need, WPA is once again conducting its **Join Hands Against Hunger** campaign. This food drive is a great way to positively impact local communities in the new year. Any food or donations received would be distributed by your branch to your local food bank.

Reimbursement would be available to all participating WPA branches through the Association's matching funds program. The deadline for returning the 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.

Members in Ohio and New England may be eligible for scholarship grants

WPA MEMBERS who are residents of Ohio or New England may be eligible for scholarship grants to be awarded by the alliances representing fraternal societies in those areas.

The Ohio Fraternal Alliance is seeking applicants for its 2018 Scholarship Program. Scholarships worth \$500 each will be awarded to three students. To qualify for consideration, the applicant must:

- be an Ohio resident who will be graduating from high school in 2018 and who is a current member (or the child of a current member) of a fraternal society belonging to the Ohio Fraternal Alliance;
- submit an essay of at least 150 words entitled, "How I'm Involved in My Fraternal Society and Its Future";
- submit a list of activities, including church, community, volunteer and school activities; and
- submit a letter of recommendation from a local fraternal society officer.

Completed application and all required materials must be postmarked by April 4, 2018 and mailed to: OFA Scholarship Committee, c/o Robert Tiell, 6290 S. Twp. Road 25, Alvada, OH 44802.

For an application form, contact Robert Tiell at 419-934-0227 or email robertstiell@aol.com.

The New England Fraternal Alliance (NEFA) will be awarding two \$1,000 scholarships to students either entering their sophomore, junior or



senior year in college or attending graduate school. To be eligible for one of the NEFA's awards, you must:

- be enrolled as a full-time undergraduate or graduate student in an accredited college or university;
- be a resident of New England and a member (or the child of a member) of a fraternal society that holds a membership in the NEFA;
- have a cumulative grade average of at least 2.0 (on a 4.0 system) and submit a transcript of grades from the spring 2018 semester with application; and
- complete the award application, including an essay explaining why the scholarship award from the NEFA should be presented to you.

An application form can be obtained by contacting Albert Costa, Chair-Scholarship Committee, 1735 Beacon St., Waban, MA 02468.

All application materials—including a completed application form, essay and transcript of grades—must be submitted by Sept. 1, 2018, to Mr. Costa at the above address. Incomplete or late entries will be disqualified.

Support Hurricane Relief

This past 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.

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

Send your donation to:

**WPA Foundation
Hurricane Relief
709 Brighton Road
Pittsburgh, PA 15233**

Are your beneficiaries up to date

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. 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, ext. 130.





IRAs & RMDs

When is it best to take your required minimum distribution?

IF YOU OWN AN IRA and are over age 70½, then you are familiar with the term “required minimum distribution,” or “RMD,” as it is commonly known. You are aware, then, that you need to take a required distribution from your IRA annually and that you must take it in a timely manner. But, that leaves a fairly wide window for taking the distribution.

William Penn Association (and all other IRA custodians) will let you know your RMD amount for the current year by Jan. 31 each year. This amount is calculated using a pre-set formula and your total account value as of Dec. 31 of the previous year. So, once you know your RMD for the year, should you take the RMD now, early in the year? Or, should you wait to take it later in the year, knowing that the RMD must be withdrawn by Dec. 31?

There really is no right or wrong answer to this question and, depending on your personal situation, either option can make sense. Here are a few factors to consider when making your decision.

Reasons to take your RMD early in the year

- **You won't have to worry about the 50% penalty tax.** RMDs generally must be taken by Dec. 31 for the year in which they are required in order to be considered “timely.” There is one exception to this rule: for the *first* year in which you are subject to the RMD rules. In that case, the *first* distribution can be deferred until April 1st of the *following* year, but you will also be subject to the RMD for the current year, thereby creating a “double distribution” within that taxable year. For this reason, few people elect to defer the RMD in their first year of required distributions. Clients who miss this deadline subject themselves to a 50% penalty tax on the amount they were supposed to take but didn't.

Although Dec. 31 might seem like a long way off, consider taking your RMD now to avoid any potential for error. It's not uncommon for a member to postpone taking their RMD until later in the year, only to forget, become ill or otherwise preoccupied, leading to the deadline being missed. You have enough to worry about in retirement, but taking your RMD early in the year to avoid the potential of the 50% penalty shouldn't be one of them.

- **You won't leave your beneficiaries with a tight withdrawal window.** If a member that is subject to the RMD this year happens to pass away before taking the RMD, their beneficiaries are required to take what would have been the member's RMD. To avoid any potential for penalty, this distribution still has to take place before the end of the year.

The longer the member waits to take that RMD, the

more difficult it becomes to hit that deadline. If the insured member should pass away early in the year, there is probably more than enough time for their beneficiary to take any remaining RMD by year end. But, if the member passes away on Dec. 15, for example, it's highly unlikely that the distribution could be made in a timely manner to meet the deadline.

In order for the beneficiary to set up an “inherited IRA,” they must provide proof of the member's death and complete the proper paperwork. In best-case scenarios, the death certificate only takes days to receive, but in certain circumstances, this process can take much longer. Plus, inherited IRAs can be funded only via a trustee-to-trustee transfer from the decedent's account, which can take several weeks in some cases.

Add all that together and it's easy to see why it may be next to impossible for a beneficiary to take a decedent's remaining RMD by the end of the year if the death occurs late in the year. Taking your RMD earlier in the year minimizes this issue.

- **The remainder of the account can be rolled over and/or converted.** RMDs are considered to be the first money distributed out of an IRA account each year. RMDs are also *not* eligible to be rolled over. Put those two rules together and you'll notice that, if you are subject to the RMD this year, you *must* take your RMD for the year *before* you make any rollover or conversion to a Roth IRA. Failure to take your RMD before completing a rollover can lead to serious tax issues. For instance, the rolled-over RMD often becomes an excess contribution, subjecting the member to a 6% tax penalty for *each* year it remains in the new account until corrected.

Here's an example. Harry is age 72 and subject to RMDs. Harry's RMD this year is \$10,000, and he would like to roll \$100,000 over to another IRA that is paying more interest. Before taking his RMD, Harry rolls over \$100,000 from his account to another IRA. He then takes his \$10,000 RMD for the year from his remaining IRA by Dec. 31 and thinks he has satisfied his RMD requirements for the year. Harry files his taxes the following April like he always does, but his CPA notices an error. What error, you may ask? Well, remember the rule that the first money out of the IRA in any given year is deemed to be the RMD? Since the first \$10,000 that was rolled over was technically his RMD amount, that RMD cannot be rolled over and becomes an excess contribution to his new IRA, and will be subject to a 6% penalty tax every year until corrected. So, in essence, Harry only rolled over \$90,000 *and* has also taken an additional \$10,000 from his IRA this year, none of which was Harry's original intent.

Minnie Minor-Carr
Chicago, IL
888-990-6465
office@myoink.net



Minnie Minor-Carr was born and raised on the west side of Chicago. She graduated from Southern Illinois University in Carbondale Ill., where she earned degrees in healthcare management and respiratory technology. Minnie worked at many different hospitals in Chicagoland for 10 years as a respiratory therapist while simultaneously working in the life insurance industry.

Minnie has been a WPA sales representative since November 2011.

Minnie is married to Juan Carlos Carr and is looking to grow her family in Chicago while growing

her business. She values the idea of family because she is the youngest of 17 children. Helping others and working hard are values she grew up with.

In September 2011, Minnie and her business partner, Tom Lewis, founded Oink Group, Inc. with a passion to educate inner-city families on financial literacy and how it can help to avoid generational debt.

She has partnered with many community organizations, starting with her home church--Greater Bethlehem Healing Temple in Chicago--and a plethora of other churches and business organizations, including the Austin African American Business Network Association, Austin POWER (People Organizing Wealth and Economic Resources), and the Englewood Education and Youth Task Force.

WPA is one of Minnie's favorite insurers because they are a fraternal society, providing its member's not only life coverage but a host of additional benefits.

Education and solutions are what Minnie stands for in the community, and WPA is a great asset to her business and her clients. □

Reasons to take your RMD later in the year

Now that we have explored some options for taking your RMD early in the year, let's discuss good reasons to wait until later in the year to take the distribution.

- **Waiting will maximize tax deferral.** When it comes to IRAs, tax deferral is the name of the game. The longer your money stays in an IRA, the longer earnings are shielded from taxation. By waiting until later in the year to take your distribution, you give that money almost another full year of additional tax deferral, thereby increasing the overall total in your account.

All interest that is earned on the RMD amount between now and the time of distribution will accrue within your IRA and will not be subject to taxation this year.

For example, let's return to Harry and his \$10,000 RMD. Let's suppose that Harry was in a WPA annuity currently earning 3.5% and decided to defer his RMD until the end of the year. Harry would earn close to \$350 in deferred earnings on his RMD amount that will stay in his account and help to increase the overall value of his IRA.

- **Many members use the RMD as an extra "Christmas" bonus.** While it's true that many of our members use their RMD to purchase Christmas gifts or distribute cash among their loved ones, this is a personal decision that only you can make.

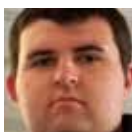
As you can see, there are pros and cons to both sides of the RMD timing issue. One or the other will fit with your

particular situation and help make your decision easier.

Here's one more thought on the RMD process here at William Penn Association. While it is our obligation to notify you of your required RMD amount in January, it is *your* responsibility to be sure to take the required minimum amount by the end of the year. Many of our members may be on "interest only" distributions, which may or may not satisfy your RMD requirement in any given year. That's why it's important to review your RMD each year to be sure you are not subjecting yourself to any unnecessary penalties.

Also, if you are currently under one of our "automatic" RMD options--by which we send you the required minimum distribution on an annual, quarterly or monthly basis--there is no need to contact us to verify whether your distributions will be sufficient or not. We have that information locked into our payout system and will automatically adjust your RMDs accordingly. You only need to notify us (in writing) should you wish to change anything on your RMD, such as the amount (above the minimum) or the tax withholding amounts. Other than that, once your election is in place, it should be smooth sailing!

Confused by all of the different IRA and RMD options available to you? Considering rolling over an amount from your retirement plan or another IRA? Why not give your WPA agent or broker a call to help you decide which options might be best for you. Don't have an agent? Give us a call at the Home Office, and we'll be happy to help or assign a local agent to your account. □



Binge-watching, Magyar-style

IF YOU HAPPEN TO LIVE in Canada or the northern United States, you know how cold and long the weeks of late winter can feel. February, the shortest month, seems to drag on interminably, one gray day melting into the next, abbreviated by long nights and bitter chills.

Far from spring and the buoyancy of the yuletide holidays, these chilly days are the perfect time to bundle up on the couch and watch movies and television while we wait for warm weather to return. I hope that your winter-time viewing could include some Hungarian selections. This month's *Take* surveys some recent films and shows I have seen that have a Hungarian connection. A few are classics; others are fresh from the cinema.

I grew up watching old black and white movies and action flicks. What was available to me in the way of Hungary-related cinema was very limited. It was primarily old Hungarian-language movies on VHS tape. One often-watched favorite of my family was *Brady's Escape*, a film starring John Savage, about the trials and tribulations of an American bomber pilot shot down over Hungary in World War II. Avoiding roving German patrols, the pilot is taken in by Hungarian *csikós* (cowboys) and hidden by them for several months. The movie was filmed entirely in eastern Hungary and features the beautiful architecture of the Debrecen area. It is a unique and moving film.

Hungary is well known today for producing advanced auteurs who have mastered the cinematic medium. Hungarian films often fare well on the international film festival circuit. A few years back, the Hungarian-made and directed *Son of Saul* won best foreign language film at the Oscars. This year, Ildikó Enyedi's *On Body and Soul* is in the running for Oscar recognition. The work of writer Joe Eszterhas is also well known: *Music Box* is one of my favorite films and helped inspire me to go to law school. The late Vilmos Zsigmond, who captured some of the most stunning footage of the 1956 Revolution, was a wizard of cinematography. His eye behind the camera gave us the iconic images found in critically-acclaimed films like



The Deer Hunter, *Deliverance*, *Close Encounters of the Third Kind* and *The Black Dahlia*.

Hungary's rich musical heritage also stars in several famous films. *Doctor Zhivago* features one of the most famous on-screen examples of Hungarian-style Roma music, all the way down to the bouncing twang of the cimbalom. Similarly, *The Inspector General* starring Danny Kaye features several full-length songs performed on screen by a Hungarian folk band. If you are a *Lord of the Rings* fan, "Gollum's Theme" (or "Gollum's Menace") from *The Two Towers*' score prominently features the cimbalom: the bouncing notes give this recurring musical motif a hint of mental imbalance and apprehension that is central to understanding Gollum's character.

Recently, the prominence of Hungary, Hungarians, and Hungarian-Americans on the silver screen seems to be increasing. For example, I was surprised to see hundreds of Hungarian names in the credits of 2017's sci-fi blockbuster *Blade Runner 2049*, starring A-list celebrities Ryan Gosling, Robin Wright, Harrison Ford, and Jared Leto. It turns out that *Blade Runner 2049* was principally filmed in Hungary.

Another example comes from the 2011 spy flick *Tin-*

Point to Ponder....

What kind of Hungarian-related movies do you like to watch? Do you have a favorite movie or TV show that is set in Hungary? For you younger readers, do you know of any video games set in Hungary or that have a connection to Hungarian culture? - Tibor



ker, *Tailor, Soldier, Spy*. It's a cool thing to see the likes of Colin Firth and Gary Oldman speaking in Hungarian as they discuss a recent covert operation that went bad in Budapest. The first few scenes of the movie faithfully recreate what Cold War Budapest looked like, from the leather-clad Hungarian secret police to austere downtown cafés overlooking gloomy courtyards. It, too, was filmed partially in Hungary.

One of my most favorite recent comedies is *Spy*, starring Melissa McCarthy, Jude Law and Rose Byrne. It's a story about the bumbling exploits of an unlikely desk jockey turned covert operative as she conducts a trans-European manhunt for a notorious criminal. *Spy* was filmed almost entirely in Hungary; Budapest serves as a stand-in for Rome and London. But, the film's final act is set entirely in Hungary and features, among other things, rapper 50 Cent raving about gulyás. The climax takes place on the shores of Lake Balaton--truly a sight to behold. It is rare, in my experience, for the Veszprém County area to be featured in major Hollywood motion pictures, let alone one that was so commercially successful.

I'm personally looking forward to watching *Red Sparrow* when it comes out in March. Starring Jennifer Lawrence and filmed in Hungary, *Red Sparrow* follows the adventures of a murderous female Russian operative.

If films are not your thing, then there's plenty of non-fiction television with a Hungarian twist. For example, *Anthony Bourdain: No Reservations* went to Hungary, where he toured Szeged and Budapest with the aforementioned Vilmos Zsigmond. I personally find *No Reservations* to be cinematically beautiful, with stark and sharp images cross-cut with interesting

anecdotes and footage of delicious food. The Hungary episode intersperses some of Zsigmond's most famous camera work, both in Hollywood and during the Revolution, with stunning images of the Hungarian capital.

Bizarre Foods with Andrew Zimmern is also one of my favorite travel shows. In one episode, Zimmern went to Hungary, and in true fashion, was able to find his way into some of the most unique culinary experiences available in Hungary. My favorite part of that episode was when he explores Budapest's grand central market, the Nagyvásárcsarnok.

Rick Steves and other travel writers have frequented Hungary. I suggest that you check out those shows as well.

If history is more your thing, then check out "The Sultan's Heart" episode of Travel Channel's *Expedition Unknown*. This episode features Hungarian archaeologists trying to excavate sites near Szigetvár, Hungary, the site of a famous last-stand siege between the invading Ottomans and an outnumbered band of Hungarian and Croatian warriors. Sultan Suleiman the Magnificent--one of the greatest rulers of the Ottoman Empire--met his end in a tent on the Szigetvár battlefield (though he died of illness, not of combat wounds). Legend has it that the Ottomans secretly buried his heart in the spot where he died, while his other remains were sent back to Istanbul. The location of the buried heart--and its tomb--was lost to history, but this episode goes on location to literally dig up answers. I won't spoil anything, but I highly recommend this episode.

I hope this is enough to fill up your winter viewing schedule, and that you enjoy these movies and shows as much as I do. It is certainly fun to see famous actors and actresses romp around Hungary in many of the same places that I frequented on my travels there.

Until next time, dear readers, stay warm...and happy viewing!

Éljen a Magyar,
Tibor II

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

Let's hear your take

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

Release Your Inner Magyar!



August 5-11, 2018 (Sunday-Saturday)
Sequanota Lutheran Conference Center & Camp
Bowersox Enrichment Center • Boswell, PA

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

*Learn the Hungarian language and about Hungarian history, culture & traditions
Make friends from around the country • Relax in the beauty of the Laurel Highlands*

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.



Inside this 'old house'

THEY DESCRIBE US in a fashion that is well below our true selves. We are often compared to an old, uncared-for home. The peeling paint and uprooted floor boards are signs of weathered storms and hundreds of gatherings.

We are a reflection of all that we have done, not as you see us in your mind, in this minute, in this lifetime. We are not dingy, sallow or cranky; we are full of depth and courage. We have strong foundations and stairways that have seen thousands of footsteps. We are not dark clouds, mystifying or storyless. Although our stature may not be forthcoming, we should not and will not be denied.

Attitudes about aging have a long way to go. Do not dismiss us and pretend you do not see us. We are not invisible, and we know more about you and your shortsightedness than we care to admit. There are no reasons, excuses or perceptions that make it okay for you to pity us or park us.

Yes, we are old. But why in the world would that be a handicap? We are old, and we have traveled and traversed for three-quarters a century or more. Go ahead and compare us to an old home, but don't choose to see just our age. We have character and charm that would exceed your imagination. We have had careers, raised families and care more about



Photo © Can Stock Photo/photography33

citizenship than the clothes we wear.

We are not blank faces. We are the fiber of this great nation. We have earned your time and admiration. Our pace may be slower, but at one time, we were just like you. And someday, God willing, you will be just like us.

Honor us, listen to us and let us give you a reason to smile.

Yes, we are old, but oh my goodness, we are mighty.

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

Enjoy even more tastes of Hungary

The Official WPA Cookbooks

Buy one or both - Different recipes in each book

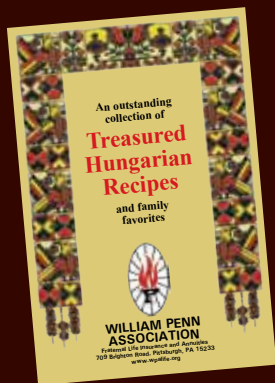
A Taste of Hungarian Heaven - \$20 per copy

Our hard-back book with 500-plus recipes & book stand

Treasured Hungarian Recipes - \$7 per copy

A soft-back collection of 160 classic Magyar recipes

Prices include shipping



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.



JUST 4 KIDZ

Many people around the world, including many Americans and Hungarians, are dealing with a lot of very cold and snowy weather this winter. In this freezing cold weather, you have to wear a coat, mittens, scarf, ear muffs, hat and boots just to go get your mail!

Speaking of mail, it's time to mail out your valentines! Penguins love this cold weather, and penguins love valentines, too! Below you will find instructions on a **penguin valentine** you can mail to your family or friends.

What You Need

- One piece each of orange, black, and white construction paper
- A light colored scrap of paper cut to a square
- One pair of googly eyes
- Glue
- Scissors

What You Do

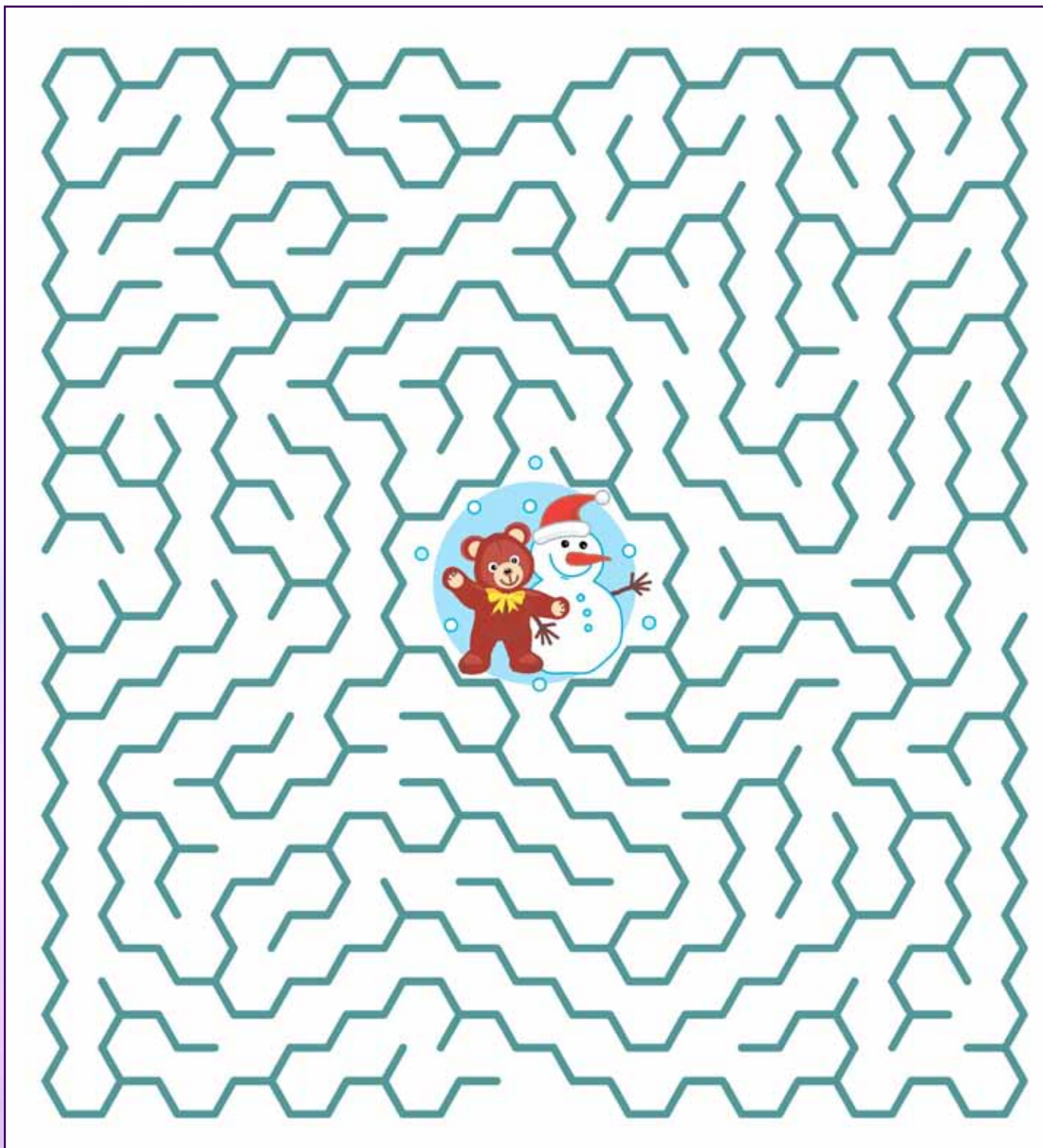
- Take the black paper and cut a large oval. This will be the penguin's body.
- Take the white paper and cut a heart shape that's a little smaller than the oval. This will be the penguin's face and chest.
- Take the orange paper and cut three small heart shapes. These will be the penguin's feet and beak. (Make sure the heart for the beak has a nice point at the bottom.)
- Using the photograph here as a guide, glue the hearts onto the penguin's body.
- Attach the googly eyes.
- Turn the penguin over, glue the light colored paper to the back so that you can write a Valentine's Day message.
- You're ready to give your valentine to your special friend and brighten their day!

Happy Valentine's Day!



Escape the maze!

Can you help these two wintertime friends find their way out of the maze before Spring arrives?



Kidz illustration © Can Stock Photo Inc./lenm • Penguin Valentine photos courtesy of www.craftymorning.com • Maze © Can Stock Photo Inc./ratselmeiser

Branch 1 Bridgeport, CT

by Jim Ballas

Our branch Christmas party was held Dec. 10 at United Church of Christ Puritan Hall in Bridgeport. We had to change the date of our party from the previous day due to several reasons, among them the weather. Nevertheless, our branch members joined together with members of the United Church of Christ for a wonderful party. Many church members are also WPA members, so this joint effort worked well. Everyone attending had a great time. We all are looking forward to our next gathering.

Every member of our branch and church was invited. We had a good group of young and old (and a few in between). The hall was decorated in the holiday spirit as Christmas music played, creating a festive atmosphere. Guests enjoyed drinks of all kinds, an assortment of cheese and crackers and some delicious Hungarian salami and kolbász.

After a nice period of member fellowship, we began with a short introduction. Everyone then enjoyed the catered lunch of chicken, meat balls, sausage and peppers, baked ziti, salad and an assortment of Christmas cookies and pastries for dessert. The food was great and more than enough. A few guests joined in singing Christmas carols using the songbooks provided by the Home Office.

Due to the bad weather and Rudolph's busy schedule, Santa came early. But, he did leave gifts for the children who were present. They enjoyed the gifts and coloring books with crayons. All were treated with a goodie bag of WPA items and other items from our branch for them to take home. The 2018 WPA calendar was extremely popular. The branch members especially liked the new style with photos of events throughout each month. One of our branch Christmas party photos from last year is in the December photo collage.

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

We also participated in the WPA Holiday Basket program. We used some of the donated items to make up three baskets of food and used the additional funds from the Home Office (\$50 for each of three baskets) to add grocery store gift cards. This would enable the three local families who received the baskets to purchase some fresh fruits, vegetables and meats.

The remaining food items were donated to a local shelter and food bank for those in need. We are happy to fulfill part of our fraternal mission and spread the holiday spirit within our community.

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

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

Branch 14 Cleveland, OH

by Richard E. Sarosi

We hope everyone had a great New Year's celebration and that those affected by the sub-zero temperatures have since warmed up. We have several months of cold temperatures to go and more snow to come. So, Happy Valentine's Day to you and your loved ones.

We had a bit of a break during the month of January as there were few activities taking place.

I will, however, be attending the 60th anniversary of the White Rose Ball in Dearborn, Mich., on Feb. 3, details of which I will share with you in my next article.

Please make note of the following upcoming Branch 14 meetings and events and other local activities.

- Our next Branch 14 meeting will be held Wednesday, March 7, at



Sandy Stasko and Jim Ballas prepare to deliver Holiday Baskets prepared by the members of Branch 1.

7:00 p.m. at the Bethlen Hall of The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills. WPA Branch 14 adult members and guests are welcome to attend.

- Paprika! 2018 will be held Saturday, March 10, at the Ritz-Carlton in Cleveland.

- Hungarian Heritage Night with the Lake County Captains at Classic Park will be held Saturday, June 30.

- The Cleveland Hungarian Cultural Garden will celebrate its 80th anniversary on June 24.

- The Cleveland Hungarian Cultural Garden will host a golf outing and dinner in July.

- The Third Gala Organ Concert for the benefit of the Cleveland Hungarian Cultural Garden will be held Sunday, Oct. 7.

Remember to check upcoming issues of *William Penn Life* for up-to-date information on all events and activities, including those sponsored by WPA and those being held in the Hungarian community.

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

We send our condolences to Patty Morey and her family on the passing of her husband, John Morey



Branch 14 member Steven Katona had the honor of ringing the bell for the on-watch ceremony at the Great Lakes Maritime Academy in Traverse City, Mich. Steven is a WPA Scholarship Foundation grant recipient and first-year student at the Academy, studying maritime technology.

of Youngstown, Ohio, who passed away on Dec. 6, 2017. John was a member of WPA-Branch 28 and a member of the Board of Directors for the Bethlen Communities. I was glad to have had the opportunity to be on the Bethlen Board with John, who was a great teacher and mentor. John also supported the noodle making activity of The First Hungarian Reformed Church of Walton Hills, Ohio. May he 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 or dealing with health issues. We send out get well wishes and prayers of healing to Branch 14 members Ernest Sarosi who was hospitalized the day after Christmas and who came home on Dec. 30; to Joyce Wargo, who continues her healing; and to WPA member Arlene Csoman and National Director Joyce E. Nicholson for their good health and continued healing. Please keep them and all of our 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 a February/March 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.

Lastly, your continued support throughout the year of the William Penn 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 their education.

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.

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.

Branch 18 Lincoln Park, MI

by Barbara A. House

Happy Valentine's Day. I hope you spent it with all those special people in your life.

Happy Valentine's Day to you, mom. I know you always read *William Penn Life*.

My hand is still in a full cast, so this will be briefer than most of my articles.

I want to thank everyone for all the cards, gifts, phone calls and good wishes since my surgery. As always, it was a little different than I had expected. I am still not driving, and Tom is still not in Florida. Soon, we hope.

The last two issues of *William Penn Life* were the best ever. All of your parties and pictures were wonderful. Thank you all for spreading the great fraternalism of William Penn Association.

Our December branch meeting was cancelled due to the huge amount of snow we got that day. We are rescheduling that meeting for March 14. That will still be our "Christmas meeting." We will serve dinner for all. We'll also be holding our \$10 grab bag; if you wish to participate, bring a wrapped gift. Members, as usual, are welcome to bring desserts or anything you had

planned to bring in December. We will meet at 6:00 p.m. at the Hungarian American Cultural Center, as always.

Our Soaring Eagle trip scheduled for March has been cancelled due to too many snow birds not returning home in time. We will plan the same trip for late spring or summer.

Happy birthday to two very special people, Linda Enyedy and Diane Torma. We wish you many more.

Get well wishes go to our wonderful members, especially Eleanor Kender, Pammy George, George and Doris Schvarckopf, Beata Csaszar, Joe Csereklye and good friend, Steve Evans. May you all feel better soon.

Please remember in your prayers our deceased members and their families, especially Margaret Verdun and Ralph Wegienka. May they rest in peace.

I will be home in Michigan this winter. Please feel free to contact me with all your questions about our many events or life insurance and annuity products at either 313-418-5572, or 734-782-4667, or 1-800-848-7366, ext. 107.

Stay healthy, warm and safe. Keep track of all your acquaintances. Bring all your animals inside. Be a good friend to all. This weather can't last forever.

My thought for the month: "Here is a test to find out if your mission on Earth is finished: if you're alive, it isn't."

Branch 19 New Brunswick, NJ

by Evelyn Bodnar

We had a wonderful Christmas party at Confectionately Yours in Kendall Park. It was Hungarian night at the restaurant. The food was excellent and so was the company. We were served delicious plates of chicken paprikás, gulyás and stuffed cabbage. We welcomed six new members and their parents. The children loved their gifts from the WPA Home Office!

We have been very active at the Bayard Street Presbyterian Church. On Thanksgiving Day, the church hosted a free dinner for those in need in New Brunswick, and over 200 grateful people were served full

turkey dinners.

Some of our members participated in donating and giving away toys to 300 children at the church on Dec. 23.

On Dec. 30, members gathered to help the church give away food and 600 coats to those in need, in conjunction with Burlington Coat Factory. The church will continue to hold the free coat giveaway throughout February.

One young mother saw news about the giveaway posted on Facebook and drove 30 miles to receive coats for her children. It was a cold morning with the temps in the teens when she arrived at the church with her four children (the youngest being two years old). None of them were wearing coats. The volunteers attended to their needs, filling bags with clothes, coats and food to make her worries a little less for a short period of time.

The church will continue to accept donations of non-perishable foods, clothing and coats to distribute to our homeless and struggling working poor of the community. Please feel free to follow us on Facebook at Bayard Street Presbyterian Church.

"It is more blessed to give, than to receive."

Happy New Year to all of our members!

Branch 27 Toledo, OH

by Paula Bodnar

I hope everyone is doing good and staying warm and healthy. It looked like everyone had a good time at our Christmas party.

Any high school seniors interested in applying for a scholarship must have your applications and essays postmarked by Thursday, May 31, 2018. Renewal applications and essays must also be postmarked by Thursday, May 31, 2018. New and renewal applicants have to remember that the essays can only be 100 words. If they are over 100, they will not be accepted. The forms can be found near the back of this issue.

The Home Office is taking reservations for the Hungarian Heritage Experience to be held Aug. 5 to 11. Deadline for reservations is June 25.



Members of Branch 19 gather for a meal during the branch's annual family Christmas party.

Reservations are also being accepted for the WPA Tour 2018. The trip is scheduled for Sept. 25 to Oct. 11. Deadline for reservations is May 11. More information about the tour can be found inside the front cover of this issue.

Our next branch meeting will be held on Saturday, Feb. 10, at 1:00 p.m. at American Table on Wheeling Street. We will be talking about Join Hands Against Hunger 2018 and our Easter Basket distribution. Anybody interested in donating to either or both are more than welcome to come join us at our meeting. Any questions, please call me, Paula Bodnar, at 419-460-7214.

I hope everyone stays warm and safe.

Branch 28 Youngstown, OH

by Kathy Novak

Wishing all our readers a Happy Valentine's Day.

I hope everyone is enduring the unusual cold and snowy weather we have been experiencing so far this year, and that everyone has been able to avoid catching those nasty flu bugs.

As always, the Home Office and Board of Directors supported the individual branches by providing financial assistance for family branch Christmas parties. It was truly appreciated by all.

On Dec. 9, we had a cold but pleasant day for the annual Branch 28 Christmas party. The Aut Mori Grotto Hall served as our gathering

location with the Aut Mori Grotto clowns providing the entertainment for those in attendance. The Aut Mori Grotto is an organization which offers assistance to families of children with special needs.

Santa (Jesse Boles) and Mrs. Claus (Mary Foor) arrived as guests sang "Jingle Bells." After mingling with the children, a group photo was taken by Frank Schauer. Then, each child visited with the Clauses and received a special WPA gift bag containing a McDonald's gift card, plus extra gifts and a monetary gift.

During the afternoon, guests enjoyed a variety of refreshments.

Thank you to the branch members who served on the party committee. They did a great job preparing for and conducting this event, allowing it to go so smoothly.

The holiday/scholarship raffle was held in conjunction with the party. The lucky winners were:

- 1st Prize - Richard Sarosi;
- 2nd Prize - Chuck Hellman; and
- 3rd Prize - Devan Palomaki.

We thank all those who purchased tickets, and/or donated items to help support this fundraiser.

We had a limited number of leftover books and crayons, so more were purchased and donated to the Youngstown Substation of Akron's Children's Hospital.

Acts of caring and fraternalism know no age requirements or limits. For example, during this past holiday season, the Stack family decided to make some goodie bags for the people at a local rescue mission. On Dec. 21, young siblings Daniel and Sarah Stack dressed up as Mr. and



Young members of Branch 27 enjoyed bowling during the branch's annual family Christmas party.



Siblings Daniel and Sarah Stack—dressed as Santa and Mrs. Claus—spread the holiday spirit at a Youngstown, Ohio, rescue mission.

Mrs. Claus to help their mother Gloria and grandmother Barbara distribute the bags. Daniel loves Santa Claus all year long, so this role meant a lot to him. He understands the gift of sharing and giving to others. After a fulfilling visit, the Stacks want to return next Christmas. I think they set a wonderful example of what we all could do.

Happy birthday to all those celebrating their special day, and happy anniversary wishes to all celebrating their special day of love.

Congratulations to WPA as it celebrates 132 years of providing wonderful service to all its members.

Our thoughts and prayers go out to all who have recently experienced the loss of a loved one.

Healing thoughts go out to Barbara House, Arlene Csoman, Joyce Nicholson, Steve Evans, Patrick Purton and everyone else not feeling up to par.

For questions about life insurance or annuities, please call Kathy at 330-746-7704 or Alan at 330-482-9994.

Information about this year's WPFA Scholarship Foundation grants and an application form can be found in this issue. Please start preparing your form and essay now so you can submit them to the Home Office by the end of May.

Branch 34 Pittsburgh, PA

by Marguerite McNelis

I can't believe that it is 2018! Where did the time go? Hope everyone had a safe and happy New Year's Eve and will continue to have good health in the new year.

The holidays are over, but I hope you're keeping your New Year's resolutions! We at Branch 34 hope that among those resolutions are to attend some of the great events sponsored by William Penn Association and to get involved in your branch activities.

Cold temperatures, go away! It hasn't been this cold for a long time, and I think that I can speak for quite a few people when I say enough is enough! Think spring, think spring.

Please take a moment and pray for our service men and women, especially those in harm's way.

Our holiday donations went to St. Stephen Church, the St. Vincent de Paul Society and the Ladies of Charity. They all said "Köszönöm szépen, William Penn Association."

We extend happy birthday wishes to all branch members celebrating their birthdays, especially long-time branch member and friend Mitzi

Berei.

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

Branch 89 Homestead, PA

by Lisa S. Toth-Maskariniec
and Mark S. Maskariniec

Our Christmas party has come and gone, and now it's the start of a new year—a year that promises to have more activities happening in our branch.

We started with the making and selling of authentic Hungarian kolbász, under the direction of Endre Csoman and Branch 89's very own Chef János. And for something new, we also made and sold authentic Hungarian hot sausage. Both were delicious!

Due to the positive feedback we received for our "Cosmic Bowling" Christmas Party, we are planning on hosting an event for St. Patrick's Day for adults and children, complete with prizes, a 50/50 raffle and a Chinese auction. Stay tuned for further information.

Plans are under way for a chicken paprikás dinner to be held in March. We would like to be able to offer

takeout, plus raffle off some authentic Hungarian embroidered tapes-tries donated by Carolyn Slauch. We will be also baking for the Easter season.

We still have some gulyás in our freezer. Please call Branch Vice President Mark Maskarinac at 412-398-2078 or email Mark at maskarinac1836@comcast.net. Price is \$6 per quart. Our thanks to all those who helped make our gulyás sale a success.

Tom Kazar, owner of Dorothy 6 restaurant and a member of William Penn Association, hosted another Hungarian Night on Jan. 26, complete with the musical accompaniment of George Batyi. It promised to be another great night of good food and good music. Come check out Dorothy 6 on 8th Avenue in Homestead. The food is always great, even if it's not one of the Hungarian Nights.

Dorothy 6 has a terrific brunch on Saturdays and Sundays. You don't want to miss out on that. Lisa recommends the Pineapple Mimosa as an accompaniment for your brunch. Tom has also added live jazz music for his Sunday brunch. For reservations, call Tom at 412-464-9023.

Our branch delivered six Holiday Baskets for Christmas.

We were pleased to have Donald and Scott Green from the Steel Valley Rotary present for our Christmas party held at the First Hungarian Reformed Church of Homestead. Scott Green presented a check on behalf of the Rotary to WPA and to Rev. Lisa Kerestesi of the church. The check represented our branch's portion of the proceeds raised during our golf outing with the Rotary this past summer. It was a sheer joy working with the Rotary on the golf event. Each year it gets better and better, and this year promises to be the same.

Get well wishes go to branch members Fred Gabocy, George Kostival, Janet J. Phillips, Jim Findlay as he battles cancer and Patricia Walochik, who spent her holidays battling pneumonia 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 cor-



Branch 89 Vice President Mark Maskarinac (left) and Scott Green of the Steel Valley (Pa.) Rotary present a donation to Rev. Lisa Kerestesi of the First Hungarian Reformed Church of Homestead, Pa. The check represented a portion of the proceeds raised during a golf event hosted jointly by the branch and the Rotary this past summer.

rect the problem. Fraternalism is the key! Let's make it count.

We want to take this opportunity to wish everyone the happiest, healthiest of New Years.

Branch 129 Columbus, OH

by Debbie Lewis

Winter finally arrived. We had been having colder weather, snow and ice, but, as with typical Ohio weather, it's supposed to be in the 50s for the next few days and then down to 5° right after that.

If you have family or friends that are homebound during these cold days, please don't forget to check in on them to see if they need anything.

Special days in February include Mardi Gras on the 13th, Ash Wednesday and Valentine's Day on the 14th and President's Day on the 19th.

The Hungarian Cultural Association will have a program on Sunday, Feb. 11, at St. Ladislav, 277 Reeb Ave., Columbus. Soup will be served at 11:30 a.m. followed by the program at noon.

Our next branch meeting will be held on Tuesday, March 6, at Plank's Café, 743 Parsons Ave., at 4:00 p.m. Please plan on attending to discuss activities for the coming year. We would like to have new input from

our members. If you can't make it, call and give us your input.

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

Get well wishes go to all who have been ill or hospitalized, especially our members Don Boso and Jim Boso. Hope all have a speedy recovery.

We also extend our sincere sympathy to all who have recently lost a loved one; please keep them in your prayers.

For all your life insurance and annuity needs, or if you have any news you would like to share, please contact Debbie Lewis at 614-875-9968 or email DAL9968@aol.com.

Branch 132 South Bend, IN

by John E. Burus

Winter has come and so has the snow and frigid cold! We are on track to have a big year for snow as we were already 20 inches ahead of our average...and that was only by the third week of winter!

I would also like to take the opportunity to wish William Penn Association a happy 132nd birthday from Branch 132. William Penn Association was founded on Feb. 21, 1886, in Hazleton, Pa., by 13 Hungarian coal miners. See www.wpalife.



A group of young WPA members welcome Santa Claus to the annual family Christmas party hosted this past December by Branch 129.

[org/about/our-history/](#) if you would like to learn more about the history of our fraternal organization.

The next South Bend Branch 132 meeting will be held on March 6 at the Martin's Supermarket Deli (first floor) on Ireland Road at 5:00 p.m. We will continue planning for the upcoming year and should have a date selected for the summer picnic.

Branch 189 Alliance, OH

by Gloria E. Vargovic

Happy New Year 2018 from WPA Branch 189. May the new year bring happiness and good health to all.

Our annual Christmas party was held with approximately 100 members in attendance. Lots of great food, dancing and holiday music was enjoyed by all.

On New Year's Eve, about 70 members rang in the new year at midnight. Traditional pigs and kraut were on the menu. A 50/50 drawing was also held. DJ Mike provided music for both events.

We hold our monthly steak and fish fry on the third Friday of each month, except during the summer months. Carry out is also available.

Those celebrating December birthdays included Deb Coe, Kelly

Williams, Sharon Crateau, Allen Church, Gracie Cobbs, Erica Rhome, Jeffry Ward and Bryan Kurena.

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

If anyone has questions about life insurance or annuities, please call Alan Szabo at 330-482-9994.

Please remember to support your branch. Let's work together to make it a successful one. God bless.

Branch 226 McKeesport, PA

by Judit Ganchuk

Happy 132nd anniversary to William Penn Association! Our members should be proud of the continuous financial security available to them and their families, across generations. Make sure the little ones in your family have coverage and are members to gain full access to all of the fraternal benefits.

Happy Valentine's Day to all you lovebirds celebrating your anniversary this month!

Happy birthday wishes to all our members sharing their special day this month!

Sending lots of smiles to Sally Petras, former branch auditor.

We are excited that, after a tour of six months, the grandson of Branch

Vice President Janet and Joe Sparico, John Reichert, is home! Thank you for your service!

Our branch plans to participate in the Join Hands Against Hunger campaign again this year. Food banks normally don't receive many donations in January, and so we will do our part and donate back. The drive ends April 3, so please donate what you can. Please call Branch President Malvene Heyz for drop off times. Her phone number is 412-751-1898.

For all you young members planning your college career after high school, please take a moment to complete the scholarship grant application. Take advantage of this fraternal benefit, and remember, this isn't a loan that you have to pay back. Don't forget that the deadline is May 31, 2018.

The William Penn Association Magyar Folk Dancers are always looking for more singers and dancers in the Pittsburgh area to join us. If you or someone you know is interested, please contact us.

Branch meetings resume in March, so stay tuned.

Do you have good news you'd like to share with us? Please call Malvene at the phone number above to spread the sunshine.

Branch 249 Dayton, OH

by Mark Schmidt

Have you survived winter so far? Long underwear, two pairs of socks, heavy gloves and stocking hats are now in vogue. Quite the romantic look for Valentine's Day. But, soon, another month of cold will have come and gone with March and spring following closely behind.

Here in Dayton, we held our first branch meeting in January. We discussed upcoming events for 2018: Join Hands Day, Join Hands Against Hunger, the Easter Basket donations, and the annual Hungarian Day at the Dayton Dragon's baseball game.

For the Dragon's game on Sunday, May 20, we have rented a party deck. Your \$25 ticket will include a buffet of hamburgers, hot dogs, grilled chicken sandwiches, side dishes, desserts and non-alcoholic

drinks, along with a seat down the first base line. Tickets are going fast, so call me at 937-667-1211 or email amschmidt@msn.com for reservations.

We were looking forward to the White Rose Ball in Dearborn, Mich., Feb. 3. It will be the 60th annual coming out party for local debutantes. Hungarian Ambassador László Szabó and his wife will be special guests of honor.

That's about all I have for the shortest month of the year.

We congratulate all those celebrating birthdays, births or anniversaries this month, especially if the anniversary is on the 14th.

Get well wishes to all who have been ill or hospitalized. Try to stay away from the flu. It is rampant this year.

We also extend our sympathy to all who have recently lost a loved one. Please keep them in your thoughts and prayers.

Call Anne Marie Schmidt or me at 937-667-1211 for any insurance needs or if you have any local news you would like to share.

Branch 296 Springdale, PA

by Mary Ann Kelly-Lovasz

February is our shortest month, but it's one that has a lot to offer.

Our furry friend, Phil, opens the month with his Groundhog Day extravaganza; as I've mentioned in the past, would you trust a weather prediction from a pampered rodent?

This year, both Valentine's Day and Ash Wednesday fall on the same day, so do you give chocolates to your beloved who is avoiding that treat throughout Lent? It's your call.

President's Day precedes WPA's Founder's Day on Feb. 21, when we'll celebrate 132 years of service to our members. That is quite an accomplishment. Congratulations WPA, and wishing you many more years of financial growth and fraternal service to our members.

Wishing birthday greetings to Branch President Diane Torma and to each of our 296-ers celebrating their special day in February.

If you are celebrating a wedding anniversary, we wish you many more happy years together.

Get well wishes, including warm and positive thoughts to our members who are recovering from illness or injury, especially Marge Kosheba, our branch vice president.

Our most sincere thoughts to those who have recently lost a loved one. God grant them eternal rest.

Branch 296's winter hiatus continues, and we anticipate our first branch meeting of 2018 on March 8. Here are the rest of our meeting dates for the year: April 12, May 10, Sept. 13, Oct. 11 and Nov. 8.

Meetings are at 6:30 p.m. and held at King's Family Restaurant in New Kensington. Our brief and informal meetings are held in the back dining room and are always followed by dessert. Ideas will be discussed for our 2018 Join Hands Day project and our annual branch bacon roast. If you have never attended a meeting, please join us. New ideas energize us!

Have any celebrations or personal milestones that you would like to share? Contact me at makelly367@verizon.net or at 724-274-5318 and I will include them in our branch news.

Noreen Fritz, our dependable WPA agent, often attends our meetings and will happily assist you with all of your life insurance and annuity needs. You can reach Noreen at 412-821-1837 or at noreenbunny.fritz@verizon.net.

Stay warm and positive and pay no attention to that silly groundhog. I look forward to hearing from you or seeing you.

Branch 349 Weirton, WV

by Joyce Nicholson

Greetings from the newly combined Branch 349 in the Ohio Valley!

Our branch held a Christmas "Breakfast with Santa" at Murray's Restaurant in Wintersville, Ohio, on Dec. 16. The breakfast was delicious



Members of Branch 349 enjoy a visit from Santa during the branch's annual Christmas party in December.

and the party was appreciated by all. Everyone shared their wish list with Santa, and the children received gift bags and toys. Some attendees were lucky enough to receive door prizes. Everyone enjoyed a fun morning filled with holiday cheer, fellowship, good food and Christmas spirit.

Jan. 6 marked 40 years since President Jimmy Carter returned the Holy Crown of Hungary to the Hungarian people. The Holy Crown, or the Crown of St. Stephen, was the coronation crown used by the Kingdom of Hungary for most of its existence. The crown has a lively history, having been stolen, hidden, lost, recovered and taken abroad.

At the end of World War II, the crown was recovered in Austria by the U.S. Army 86th Infantry Division who attempted to restore it to the Hungarian people. The Hungarian Honour Guard promptly returned the crown to the Americans for safe-keeping from the advancing Soviet



Branch 525 members Hailee and Ashlyn Tremblay (above, left) were among the children who enjoyed a visit from Santa (above, right) during the branch's annual family Christmas party.

Union. For many years, the crown was held in Fort Knox, Ky. The decision to return the crown was seen as a proof of friendship between the two nations and an encouragement to the Hungarian people.

Today, the Holy Crown can be viewed in the Parliament building in Budapest. A replica of the crown can be seen at the Jimmy Carter Library and Museum in Atlanta, Ga.

It has been a brutally cold winter. Be careful in the snow and ice, allow extra time to travel wherever you go, shovel snow responsibly and remember to keep your pets warm. Studies indicate that dogs should not be left outside more than 30 minutes in weather under 32° or over 90°.

Speedy recovery to Barbara House. Get well to those affected this winter with the flu.

Happy birthday this month to Diane Torma.

Remember all your loved ones on Valentine's Day.

There are so many fun events and activities going on with William Penn Association and its branches in 2018. Keep checking *William Penn Life* for dates, locations and information to see them all. I hope to see you at many of them!

For additional information about branch activities, 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

Happy Valentine's Day to all. May you spend the day and every day with the one(s) you love. Give them a hug and let them know how important they are to you.

February is a very important month for William Penn Association. On Feb. 21, WPA will celebrate the 132nd anniversary of its founding. Congratulations to the Association and to all the past and present members who have made it possible for the Association to continue to provide its members with the best possible insurance plans and annuity rates and be able to offer all the different fraternal activities over the years. Our Board of Directors and National Officers do their best managing the Association, keeping our members in mind when making any decision whether it be financial or fraternal.

William Penn Life offers information about events scheduled for the year 2018. Please try to attend as many of them as you can, for only with your support can the Association continue to provide its members with the best possible fraternal service.

If your son or daughter--or even you--will be attending an institu-

tion of higher learning in the fall of 2018, remember to check the scholarship eligibility rules to obtain a scholarship. Every little bit of money available to help with your education is well worth the effort to apply for. The rules and application form are published each month in *William Penn Life*.

Get well wishes go out to all those who are feeling under the weather.

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

Happy birthday to all of our branch members who are celebrating a birthday this month. May you have many more and may all of them be healthy.

We would like to welcome all new members of Branch 352. Remember, if you have news about what's going on in your community to promote fraternalism or to share something you have personally done to give back to your community, please contact me at 412-932-3170 or by email at dmckinsey@hotmail.com. We would love to hear from you!

Branch 525 Los Angeles, CA

by Sarika Gotz

California is on fire, and we need special prayers that we get rain, soon. So many people have lost their homes, so sad. We need to appreciate what we have because in an instant it could be gone.

Branch 525's Christmas party was held Dec. 3 at the Bloomington Hungarian Club. The hall looked beautiful with poinsettias and Christmas trees--red, white, and green, everywhere. The workers in the kitchen were busy cooking stuffed cabbage, kolbász and chicken. It smelled so good! Jonsi Baky played Hungarian and American Christmas carols and music for our dancing and singing.

Soon it was time for the jolly 'ol man himself, Santa, with Mrs. Claus, who came with a red sack filled to the top with gifts for the children. It's so fun to see how excited the children get, seeing Santa in his red suit and white beard. I remember when I believed in Santa, do you?

Continued on Page 24

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



Skiing in Hungary

Now that we are mired smack dab in the middle of winter, with the Olympics occurring this month in South Korea, it is nice to know that the land of the Hussars does offer several noteworthy places to ski. I'd guess that 99% of the people who like to ski consider themselves recreational/amateur skiers at best. With that thought in mind, the slopes of Hungary are not of the caliber of a Vail, Aspen or even Kitzbühel, but what Magyar ski areas do offer are several high quality resorts with plenty of challenges. Most ski trails in Hungary are only an hour or so from Budapest.

One place offering fine skiing is a site which I had the opportunity to see back in 2014. It is only about a half an hour's drive away from my relatives' village of Csót. The Eplény is a stone's throw away from the quaint town of Zirc and is nestled within the Bakony Mountains. It offers 16 slopes with varying degrees of difficulty.

Other good places to ski are located within the Mátra, Bükk and Börzsöny mountain regions. The Visegrád, located a few kilometers from the Danube Bend, offers a breathtaking view of the river for those shushing down its trails. There are other resorts that have lodges of architectural significance, designed by the famed Imre Makovecz. The oldest and closest resort to the national capital is the Dobogókő, which was built in 1923. The Zsindelyes Inn is the focal point of this legendary winter retreat. The Bánkút is located in the Bükk National Park and was originally constructed for the Communist Youth Olympic Games which now also includes the Hungarian National Ski Museum.

The February Wordsearch is comprised of 15 clues. Each clue is associated with resorts or other subject matter connected to Hungarian skiing. Good luck, and see you next month.

For more information on Magyar winter activities, log onto kekesteto.hu or visegradsipalya.hu, or do a Google search for "Hungary ski resorts."

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

Puzzle Contest #149 WINNERS

The winners of our Puzzle Contest #149 were drawn Jan. 5, 2018, at the Home Office. Congratulations to:
Deborah A. Baumgart, Br. 34 Pittsburgh, PA
Kathy S. Schillo, Br. 44 Akron, OH
Sandra L. Sera, Br. 159 Phoenixville, PA
Mary Vrbancic, Br. 14 Cleveland, OH
Each won \$50 for their correct entry.

WPA PUZZLE CONTEST #152 OFFICIAL ENTRY

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

"Skiing in Hungary" Word List

Bakony	Dobogókő	Mátra
Bánkút	Galyatető	Nagy Hideg-hegy
Börzsöny	Kékestető	Sátoraljaújhely
Budapest	Magas-hegy	Visegrád
Bükk	Makovecz	Zsindelyes Inn

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 #152
709 Brighton Road
Pittsburgh, PA 15233
4. Entries must be received at the Home Office by **March 30, 2018**.
5. Four winners will be drawn from all correct entries on or about April 6, 2018, at the Home Office. Each winner will receive \$50.

Branch News

Continued from Page 19

We thank the Home Office for its generous support and calendars.

I lost a very dear friend in October, Paul Martincsek, who was well-known in the Hungarian community. He sang at many Hungarian events. My husband, Andy, and Paul worked together for many years. Our children played together, and we shared many good times. His wife, Itca, cooked at WPA's Hungarian Heritage Experience. Paul is deeply missed. My sympathy to Itca and her family.

Branch 525 members, please call me at 909-350-1620 if you have news that you would like to share.

Branch 800 Altoona, PA

by Joan B. Ballash

Congratulations to WPA on 132 years of fraternal service to families. Thank you to all past and present leaders of the organization. Your time and efforts are appreciated.

By now, members realize that Feb. 14 is not only Valentine's Day but also Ash Wednesday. We welcome both as part of our celebration of life. Use Valentine's Day to demonstrate

your gratitude toward dear ones. Take advantage of the 40 days of lent to participate in religious services that will enhance your spiritual life.

Last year, Branch 800 had two WPFA Scholarship Foundation grant recipients. We encourage them and others to reapply for the 2018-2019 year. Information and forms can be found in this month's issue of *William Penn Life* and are available on the Association's website. Students, your applications must be postmarked by May 31, 2018.

We extend condolences to the family and friends of Mary C. Yoder, who recently passed away, and to all who have lost a loved one. We cherish our members.

Happy birthday to everyone born during this short month, even if you are a leap year baby without a designated day this year. Happiness and joy to members celebrating other significant events, such as anniversaries, engagements, weddings, or the birth of a child.

Take time to relax and be good to yourself during the long President's Day weekend.

Last month, we experienced frigid temperatures. Let's hope for warmer weather. Meanwhile, don't take



During the Branch 800 family Christmas party in December, Santa spent time with each member, including Rob Gohn Jr.

chances if you must venture out. Dress in layers and be careful of slippery surfaces, indoors and out.

Branch Coordinator and Treasurer Bob Jones continues his recovery from knee surgery, but is willing and able to take your inquiries concerning life insurance and annuities. Give Bob a call at 814-942-2661. Encourage others to join our WPA fraternal organization.

In Memoriam

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

DECEMBER 2017

- 0001 BRIDGEPORT, CT
John J. Nanai
Thomas J. Tuba
- 0013 TRENTON, NJ
Steven P. Lohner
- 0014 CLEVELAND, OH
Barbara E. Arnosky
Pauline Holby
Walter L. Koehler
- 0018 LINCOLN PARK, MI
Margaret E. Verdun
Ralph J. Wegienka
- 0019 NEW BRUNSWICK, NJ
Major L. Brooks
- 0026 SHARON, PA
Mary Jane Roman
- 0028 YOUNGSTOWN, OH
Michael S. Cassidy

- 0048 NEW YORK, NY
Elsie Procario
- 0088 RURAL VALLEY, PA
Erma M. Krug
- 0089 HOMESTEAD, PA
Margaret L. Gable
- 0129 COLUMBUS, OH
Velma T. Nadalin
- 0278 OMAHA, NE
Sheila J. Hartzell
Carla L. Peters
- 0336 HARRISBURG, PA
Melanie Sauder
- 0383 BUFFALO, NY
James A. Needham
- 0525 LOS ANGELES, CA
Jacqueline Cordova
- 0720 DEDHAM, MA
Veronica F. LaValley
- 0800 ALTOONA, PA
Donna L. Williams

Recent Donations

WPFA Scholarship Foundation

Donations Through Premium Payments DECEMBER 2017

Branch - Donor - Amount

- 14 - Anna Graf - \$2.00
- 14 - Almut S. Zvosec - \$25.00
- 18 - Marianne T. Orsargos - \$10.00
- 19 - Mary Jane Nagy - \$1.00
- 19 - Frederick L. Koch - \$50.00
- 26 - Marie S. Logue - \$1.00
- 28 - Kristen M. Taylor - \$25.00
- 51 - Alexis Marie B. Willard - \$20.00
- 76 - Stephen M. Skrzat - \$25.00
- 88 - Jeanne M. Henry - \$7.90
- 89 - Melissa S. O'Brien - \$2.10
- 129 - Alex Hevezi - \$5.00
- 129 - Joseph M. Fuleki - \$50.00
- 129 - Virginia Abahazie - \$10.00
- 129 - Julie Westcamp - \$1.53
- 159 - David G. Mayberry - \$1.85
- 159 - Kelly J. Scherfel - \$3.39
- 226 - Timothy R. Holtzman - \$1.40

- 226 - Carol S. Burlikowski - \$5.00
- 296 - Thomas E. Whitfield - \$1.05
- 336 - Zita F. Prowse - \$2.21
- 336 - Hannah E. Keely - \$5.00
- 352 - Dora S. McKinsey - \$2.00
- 383 - Lee O. May - \$1.00
- 590 - John Gardi Jr. - \$5.00

TOTAL for Month = \$263.43

Additional Donations

DECEMBER 2017

Donor - Amount

- Anonymous - \$100.00
- Helen Kenderesi - \$3.00
- Mary Papp - \$5.00
- WPA Cookbook Sales - \$265.00

TOTAL for Month = \$373.00

Donations In Memoriam

DECEMBER 2017

Donor - Amount

- (In Memory of)
- Edward J. Szabo - \$50.00
(Stephen A. Novak)
- Br. 18 Lincoln Park, MI - \$100.00
(Deceased Branch Members)
- April L. Raymond, Martha M. Koves & Helen Ivan)

TOTAL for Month = \$150.00

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 Memory of
Deceased Members
Of Branch #88
(Silver 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:

Join Hands Against Hunger...**PAGE 2.**

Tibor's guide to binge watching,
Magyar-style...**PAGE 6.**

WPFA Scholarship Foundation
eligibility rules & application...**PAGE 20.**

PRSRT STD
US Postage
PAID
PERMIT #12
INDIANA, PA

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

