

Making sense of the new tax law

WILLIAM PENN



LIFE

March 2018

*No winter
lasts forever;
no spring
skips its
turn*

- Hal Borland

Birth of a hero: Lajos Kossuth

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-Donated by
Br 336, Annual Golf
Tournament, July 2017
(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

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Address: _____

Telephone: _____ Email: _____

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

Line 1: _____

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Join Hands Against Hunger

PITTSBURGH -- It happens every year. Once the holiday decorations disappear, it seems as if donations to help the needy in our communities disappear as well.

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 throughout the year. Any food or donations received would be distributed by your branch to your local food bank.

Reimbursement will 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.

WPA begins annual Easter Basket program

PITTSBURGH -- William Penn Association is pleased to announce that our Easter Basket Program for 2018 is underway.

Now in its fifth year, our Easter Basket program encourages branch members to gather and create baskets to help spread the Fraternal Spirit and give assistance to neighbors in need. Branches can host "basket parties" offering light refreshments, allowing members and potential members to gather in fun and fellowship while supporting a worthy cause.

Use your imagination! For example, you can focus your energy into creating a cheerful Easter Basket for one family in need, or you can create several smaller gift baskets for the residents of a local senior care home.

Remember to take photos of your event to be published in *William Penn Life*. This activity is an event for your branch and also expresses your fraternalism during the Lenten season.

Your branch will be reimbursed up to \$50 for your participation.

Deadline for submitting participation forms, photos and receipts is May 7.

With your help, our Association can remain a dynamic part of your community and continue to grow. God's blessings to each of you for your generosity and fraternal spirit!

Michigan fraternalists offer scholarships

The Michigan Fraternal Alliance (MFA) is seeking applicants for its 2018 College Scholarship Program. Scholarships worth \$500 each will be awarded to up to three students. To qualify, you must be a Michigan resident and a current member of a fraternal society belonging to the MFA who will be graduating from high school in 2018 and enrolling as full-time students in an accredited two- or four-year college, university or trade school. Students must complete an application form, write a 100-word essay about their activities with their fraternal society and submit their high school transcript. **All application materials must be mailed and postmarked by April 6, 2018.** For complete eligibility rules and requirements, visit the MFA website at www.michiganfraternalalliance.org/scholarship.html.

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



SAVE THE DATES!

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

Kennington Golf Club
Hampton Inn & Suites
Canfield, Ohio

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



Make it a Family-Fun Weekend!

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

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

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

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

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



Making sense of the new tax law

PRESIDENT TRUMP recently signed the tax reform bill into law, which makes some of the most sweeping changes to the U.S. tax laws in history. With that in mind, I thought I'd use this month's *Moneywise* to help our members better understand these changes and the potential impact they might have on their personal situation.

President Trump's original proposal called for reducing the number of tax brackets from seven to three, but the final bill kept the seven-bracket structure but with mostly lower tax rates. Here is an overview of the new brackets that will take effect this year:

2018 Tax Brackets for Single Filers		
Income Bracket	Tax is this amount plus this percentage	Of income over
\$0 - \$9,525	\$0 plus 10%	\$0
\$9,525 - \$38,700	\$952.50 plus 12%	\$9,525
\$38,700 - \$82,500	\$4,453.50 plus 22%	\$38,700
\$82,500 - \$157,500	\$14,089.50 plus 24%	\$82,500
\$157,500 - \$200,000	\$32,089.50 plus 32%	\$157,500
\$200,000 - \$500,000	\$45,689.50 plus 35%	\$200,000
Above \$500,000	\$150,689.50 plus 37%	\$500,000

2018 Tax Brackets for Married Joint Filers		
Income Bracket	Tax is this amount plus this percentage	Of income over
\$0 - \$19,050	\$0 plus 10%	\$0
\$19,050 - \$77,400	\$1,905 plus 12%	\$19,050
\$77,400 - \$165,000	\$8,907 plus 22%	\$77,400
\$165,000 - \$315,000	\$28,179 plus 24%	\$165,000
\$315,000 - \$400,000	\$64,179 plus 32%	\$315,000
\$400,000 - \$600,000	\$91,379 plus 35%	\$400,000
Above \$600,000	\$161,379 plus 37%	\$600,000

2018 Tax Brackets for Heads of Households		
Income Bracket	Tax is this amount plus this percentage	Of income over
\$0 - \$13,600	\$0 plus 10%	\$0
\$13,600 - \$51,800	\$1,360 plus 12%	\$13,600
\$51,800 - \$82,500	\$5,944 plus 22%	\$51,800
\$82,500 - \$157,500	\$12,698 plus 24%	\$82,500
\$157,500 - \$200,000	\$30,698 plus 32%	\$157,500
\$200,000 - 500,000	\$44,298 plus 35%	\$200,000
Above \$500,000	\$149,298 plus 37%	\$500,000

One thing to notice from the new brackets, is that the so-called "marriage penalty" is (mostly) gone. This occurred when a married couple's combined income catapulted them into a higher bracket than the single bracket for their individual income and resulted in a higher tax bill than if they were single. This is the reason so many married couples found themselves owing the tax man at year end—especially if they are newly married. The new brackets effectively "smooths out" the tax on the married couple's combined income and, in most cases, will result in a lower overall tax bill.

Standard deduction & personal exemption changes

This portion of the tax law change is being sold as a tax cut, but it's more of a tax simplification than an actual tax cut. While the standard deduction has roughly doubled for all filers, the valuable "personal exemption" has been eliminated.

For example, under the old tax law, a single filer would have been entitled to a \$6,500 standard deduction as well as a \$4,150 personal exemption, for a total of \$10,650 in income exclusions. Under the new law, a single filer will get a standard deduction of \$12,000 and no personal exemption. Is the new number better? Yes, but it's not really "doubled" as some say.

Let's look at example of a married couple with two children. Under the old law, they would get a \$13,000 standard deduction and four personal exemptions of \$4,150 each, for a total of \$29,600 in total income exclusions. Under the new law, they receive the new standard deduction of \$24,000, or \$5,600 less in exclusions under the new tax law. The hope is that this difference will be made up for with the increase in child and dependent tax credits under the new law (which I'll explain later).

With that in mind, here is a comparison of the standard deductions of the new and old tax laws:

Changes to Standard Deductions		
Tax Filing Status	Standard Deduction Under Old Law	Standard Deduction Under New Law
Single	\$6,500	\$12,000
Married Filing Jointly	\$13,000	\$24,000
Head of Household	\$9,350	\$18,000

Capital gains tax changes

The general structure of the capital gains tax, which applies to profits from things like stock sales and sales of other assets, isn't changing.

First, short-term capital gains (for assets held less than one year) are still taxed as ordinary income. Since the overall brackets have changed, there's a good chance that you'll pay less overall under the new law than the old for

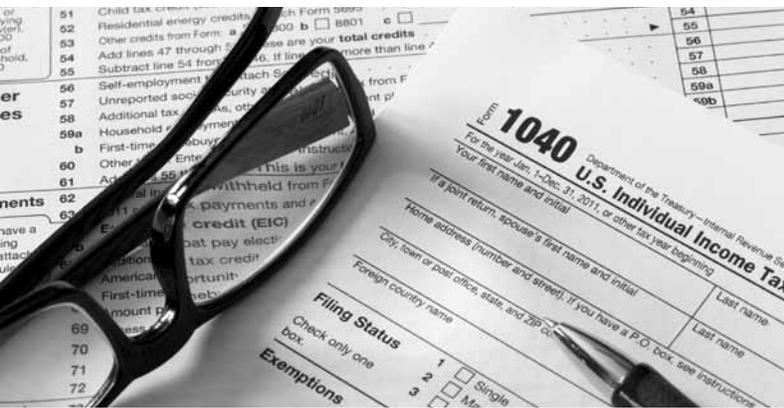


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short-term capital gains.

Secondly, under the new law, there are still three capital gains thresholds, but they don't exactly match up to the new tax brackets. Under the old law, the 0% long-term capital gains rate applied to individuals in the two lowest brackets, 15% to the next four brackets and 20% to the top tax bracket. Instead of this type of structure, the new tax law still includes the 0%, 15% and 20% maximum capital gains tax, but the income levels have changed and include only three levels as opposed to seven under previous law.

Tax breaks for parents

I mentioned earlier that the personal exemptions are going away, which could disproportionately affect larger families. This loss should, however, be made up for by the expanded Child Tax Credit. This credit, which is available for children under age 17, doubles from \$1,000 to \$2,000 per child and increases the amount that is refundable to \$1,400. A "refundable" credit is one that you can get refunded—even if your tax bill is zero. That contrasts with a "non-refundable" credit which can only be used until your tax bill is zero, then is fully used up. For families with lower to moderate levels of income, refundable credits (such as this one and the Earned Income Credit) are HUGE!

There are two other significant changes to the Child Tax Credit. First, this credit could be "phased out" if the parents' income exceeded a certain level. The new law increases the phase-out limits for individuals from \$75,000 to \$200,000 and from \$110,000 to \$400,000 for married individuals, thereby assuring that many more families will now be able to take advantage of the expanded credits. The new tax law also includes a non-refundable credit of \$500 for your dependent children that are over the age of 17 and even extends to elderly parents that are claimed as a dependent on your tax return. These two changes alone will have a positive impact on a significant number of households.

Another positive for parents in the new tax law is that the Child and Dependent Care Credit as well as the Credits for Education remain in place. One important change under the new law is that a parent can now use 529 Plan funds for any school—private or public—and includes *all* levels of education. In other words, if you have children in private school in grades K-12, you can use the money from their 529 account for these expenses as well as college.

Mortgage interest, charitable contributions and medical expenses

The new tax law expanded the standard deduction to a level that is expected to decrease the number of tax filers who itemize deductions by 25%. Still, there will be a number of filers who will benefit from itemizing deductions, and there have been significant changes here as well:

- 1) mortgage interest can only be claimed on mortgages up to \$750,000 (previously \$1 million);
- 2) home equity debt interest can no longer be deducted (previously \$100,000);
- 3) charitable contributions are *increased* to 60% of income, up from 50% previously;
- 4) the medical expense deduction limit has been reduced back to 7.5% from 10% under the old law; and
- 5) the SALT deduction (State and Local Tax deduction, which includes all state, local, sales and property taxes) is capped at \$10,000.

Finally, there are some common deductions that have been eliminated entirely in the new tax bill:

- alimony deduction (for divorces entered in 2019 and later)
- casualty and theft losses (unless attributed to a federally declared disaster);
- unreimbursed employee expenses;
- tax preparation fees;
- other miscellaneous expenses subject to the 2% AGI limits; and
- moving expenses.

Most of the individual tax breaks are temporary

So far, we have discussed the tax law changes that will affect individuals. Most of these changes to the individual tax law are temporary in nature, and they're set to expire after the 2025 tax year. There were also sweeping changes made to the corporate tax structure, which are beyond the scope of this discussion.

So, how will you be impacted personally?

While everyone's situation is unique, I would anticipate a reduction in *most* of your tax situations under the new law. For example, I met a client—a married couple with moderate income around \$60,000—and they will see a reduction of nearly \$2,500 in total tax this year. Hearing this good news, they made the decision to reduce the withholding on his pension and decided to purchase some additional life insurance with a portion of the tax savings, a decision they had been putting off for some time.

If you still file federal tax returns, you should have a better idea on the effects of the new tax law when you compare the new brackets to your 2017 return. Consult your tax advisor for more advice on how the new law will impact your personal situation.

Still confused by all of these changes? You're not alone! Consult your tax advisor for advice on how the new laws will impact you, but call on your WPA agent or broker for all your life insurance and annuity questions. Don't have an agent? Call the Home Office today and we'll be glad to assign your account to a local representative.

Till next time, THINK SPRING! ☐



Discovering Kossuth

I MAY HAVE MENTIONED this before, but my family loves to study history. While we like any subject that piques our interest, we particularly like discussing matters of American and Hungarian history. In fact, I think of myself not only as an amateur historian but also an amateur photographer, genealogist, historiographer, archaeologist and cartographer. In other words, my interest in the past extends beyond the summaries in books and delves into the actual physical remnants from bygone generations. When examining items from the past, whether it be an artifact, a recording, or a photograph, I feel a personal connection to history.

Until recently, the book *Louis Kossuth in America, 1851-1852* has been my main source for information regarding the 1848 Revolution in Hungary and its main champion, Lajos Kossuth. Compared to other books on history, this magnificent monograph is short in length but is jam packed with tons of information.

Published in 1973, the book was written by John Komlos, an internationally acclaimed scholar, educator, and researcher. Komlos is also an expert in anthropometric history, which is the study of associating racial, cultural and psychological data in respect to the development of nations and societies.

I have read the Kossuth book many times. Each time I read it, I experience the same sensation as when watching the classic movie *Casablanca*: that is, I discover new bits of detail or plot that I hadn't noticed before. (By the way, *Casablanca* was directed by American-Hungarian Michael Curtiz).

As time has passed, my reflections on the Revolution of 1848 have raised questions involving the personal struggles, conflicts and hardships within the inner circle surrounding Kossuth. Many of these historical questions cannot be answered with straightforward facts alone.

Recently, my wife Monika, brother Andras II, sis-

ter Lizzy and I played an impromptu trio of historical parlor games that my siblings and I had invented many years ago. We call one of the games, "What If?" Inspired by a book of the same name, this game involves changing specifics of a historical event and brainstorming as to what would have happened differently over the course of history because of those changes. For example, what if the Vikings founded permanent colonies in North America 500 years before Columbus? What if the Roman Empire never collapsed?

The second game we like to play is entitled, "If I Was a Fly on the Wall." In this one, we speculate what it would have been like to be in the room when major historical decisions were made.

The third game is called, "What Went Wrong?" This is a purely theoretical approach to why certain events transpired the way they did. Did an event occur because of major forces and trends? Or, because of the deeds of a great man or woman? Or, because of their failings and frailties? Did something else, something small, cause a monumental shift in the course of human events? For example, did the North win the Battle of Gettysburg because Confederate artillery fuses were too short and thus fired at the wrong time in the battle?

As you can imagine, the revolutions of 1848 (not just in Hungary, but all across Europe) occasionally make an appearance in one or more of our historical games.

One person I always want to know more about is Lajos Kossuth. Sándor Petöfi, Hungary's legendary warrior-poet also interests me, but his story ended much too quickly. In contrast, Kossuth lived a long life, wrote and spoke English fluently, spent much of his time out of Hungary, toured America in 1851-1852 and was well respected by the international community.

I've learned that Kossuth wrote a book, *Irataim az emigrációból* (*Memories of My Exile*), with particular



Point to Ponder...

I have discussed in previous *Takes* how I feel it is important to preserve our family and ethnic histories. What are your thoughts on this? Do you have a story about a cherished item given to a loved one with the hope of preserving the history of your family or group? - Tibor

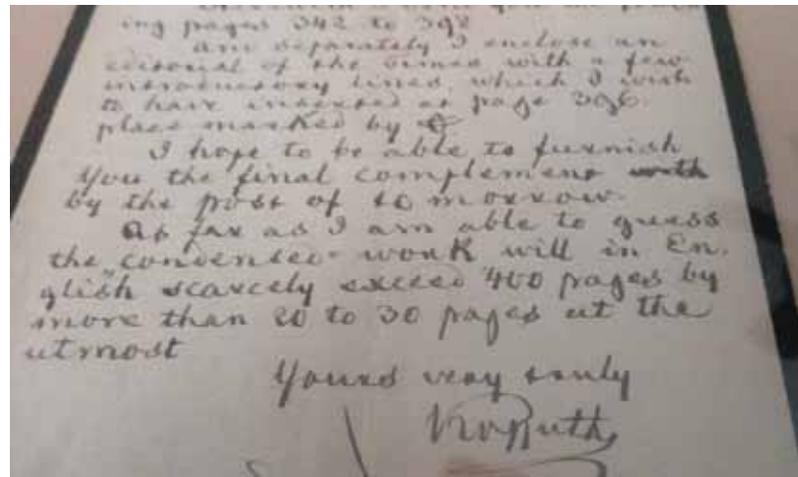
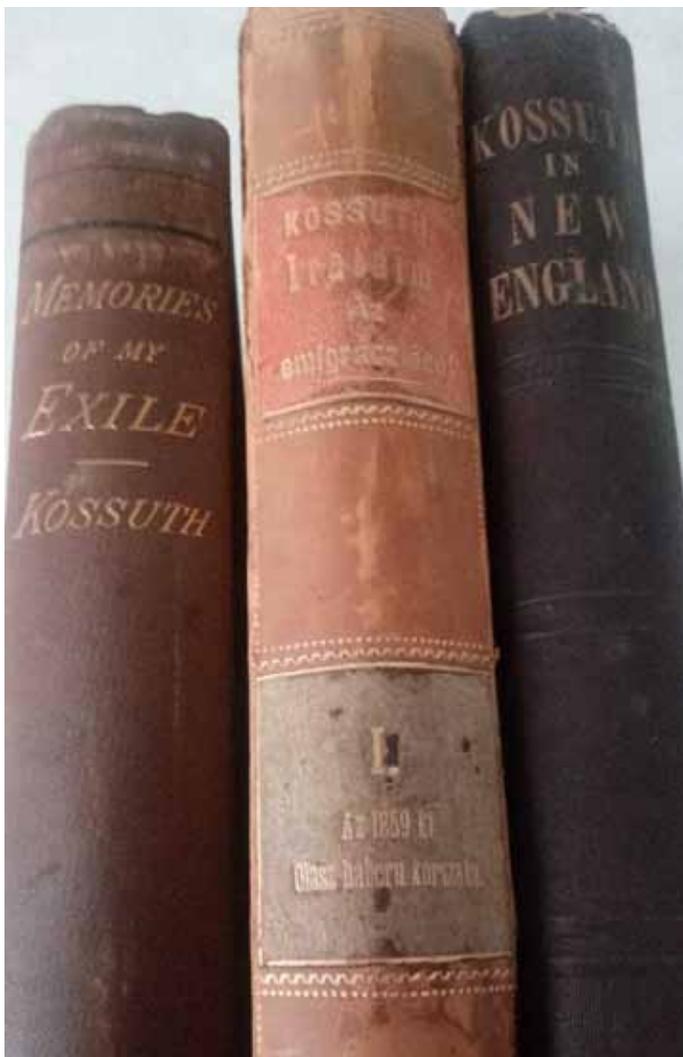
emphasis paid to the period 1859 to 1861. The book was published in 1880 in Budapest and was also translated into English for Americans and the British. A few pages of his memoirs are available on the internet, in which Kossuth explains and reveals his inner thoughts and feelings. The book is a unique look into the mind of an important historical figure. Unfortunately, very few volumes remain of this Kossuth autobiography.

I am particularly fascinated by Kossuth's later years; there aren't too many failed revolutionaries who live into old age. I wonder how it must have felt--after the exhilaration of 1848 and the international fame and honors (including by our own U.S. Congress)--to see Hungary move on without him and into the belle époque of the late 19th and early 20th centuries.

To my recent surprise, an anonymous acquaintance gave me a small collection of printed material pertaining to Kossuth. This acquaintance enjoyed reading in *William Penn Life* my thoughts on how the upcoming generations must become stewards and caretakers of family history and artifacts of historical significance.

With that in mind, and in my quest to learn more about Kossuth, I wanted to share some of these Kossuth-related items with you.

Among the items given to me were copies of the Kossuth memoir and the Komlos book about Kossuth.



I also received an obscure book I had never seen before entitled, *Kossuth in New England*. Printed in Cleveland in 1852, it numbers in excess of 340 pages. This tome gives a detailed portrayal of the many speeches, gatherings, banquets and stops Kossuth made while in that area of the country. It also includes information on presentations and accolades given Kossuth by political types and other dignitaries of the region. There is a great deal of attention paid to historical facts and quotations.

The final item was the prize of prizes in relationship to the former Governor-President of the Kingdom of Hungary: a professionally made frame containing a letter written 138 years ago, in English, by Kossuth himself. This letter had a particular effect on me. What thoughts and feelings went into this particular missive? In the spirit of our historical parlor games, I find myself asking: what would it have been like to be in the room, at the height of the revolution? What personal foibles of Kossuth's turned the tide of history?

These artifacts provide few answers and raise even more questions. As a custodian of historical records, I imagine that there will be many more questions to come in the future.

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.

WPA TOUR 2018

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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): _____

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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.**



A simple cure

WINTER'S DÉCOR of gray skies, milky white ground cover and trees with coat hanger arms can make anyone feel blah and lonely. Inside, we know that, in time, this ashen portrayal will move aside for brighter hues and happiness will be restored. But, what if the lonesomeness endures? Can it lead to more serious health conditions?

Recent research says yes. Studies have shown that feelings of isolation can increase both mental and physical illnesses. A report from the AARP Foundation explains that "the health risks of prolonged isolation are equivalent to smoking 15 cigarettes a day." I hope that gets your attention.

Nobody likes the idea of facing each day and night without someone to talk to, laugh with or just enjoy a meal with. Sadly, many aging adults go without contact, sometimes for days on end. What's even worse is that feeling of disconnect. Some people have a sense of being alone while in a crowd or familiar setting.

A completely unrelated study reveals that the way to live a happy and fulfilled life has less to do with diet and exercise (ouch), and more to do with rich, nurturing relationships. Exercise and proper nutrition are high on the list, but the number one key to a happy, long life is love. Not just romance but deep-seated meaningful connection. Friends to laugh with, children to play with and family to buffer the hard falls increase self-worth and a reason to live with joy.

Think of your own life and a time when you were on the outside looking in. Be it a new job, a new school or



Photo © Can Stock Photo/gajdamak

moving away from loved ones, it wasn't easy. It took building new relationships to make you feel warm and cared for.

Social contacts become fewer and far between as we age. The struggle is difficult, and most likely the person feeling lonely isn't going to bring it up. From my own experiences, I have heard comments from folks who don't want to be a bother or a burden.

It is up to all of us to put the antenna up and learn to recognize that we could make a difference in someone's life. Give of yourself, ask questions and listen for the signs. Instead of saying a prayer for someone, be the prayer answered. Connect and stay connected to someone who may be dying from loneliness.

After all, we are all we have.

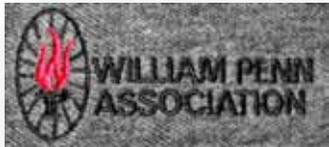
Cathy Graham is director of the Graceful Aging Wellness Center at Bethlen Communities in Ligonier, Pa.

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Make friends from around the country • Relax in the beauty of the Laurel Highlands*

**For more information, contact Barbara A. House, Fraternal Director
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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.



Photos courtesy of Richard E. Sirost

Debutantes and their escorts perform the traditional *palotás* (palace dance) during the 60th Annual White Rose Ball held Feb. 3 in Dearborn, Mich.

Hungarian Arts Club of Detroit hosts 60th Annual White Rose Ball

DEARBORN, MI -- Seven debutantes and their escorts joined the Ambassador of Hungary and nearly 370 guests Feb. 3 at the 60th Annual Fehér Rózsa Bál (White Rose Ball) hosted by The Hungarian Arts Club of Detroit.

Ambassador of Hungary to the United States Dr. László Szabó, his wife Dr. Ivonn Szeverényi and Dr. Zita Bencsik, Consul General of the Consulate General of Hungary in Chicago, headed a list of Hungarian dignitaries attending the event, held at the Dearborn Inn.

Also attending were nearly the en-

tire William Penn Association Board of Directors and their spouses, along with many WPA members from the Detroit area.

The formal affair featured dinner, the presentation of the debutantes, the dancing of the traditional *palotás* (palace dance) by the debutantes and their escorts, and open dancing to the music of Harmonia.

The evening also included the presentation of three scholarship awards by the Arts Club to students Ambrielle Victoria Stoltz-Bango, Meaghan Elizabeth Kuczajda and Alex Toth.



Ambassador of Hungary to the United States Dr. László Szabó and his wife Dr. Ivonn Szeverényi.



Dr. Zita Bencsik, Consul General of the Consulate General of Hungary in Chicago (left), and pianist Zsuzanna Balla of Detroit.

McKeesport club to commemorate events of March 15, 1848

McKEESPORT, PA -- The McKeesport Hungarian Social Club, located at 3004 Walnut Street, will commemorate the events of March 15, 1848 with a program on Sunday, March 18 at 3:00 p.m. Food and refreshments will be available following the program. Please feel free to make a donation at that time. This is a very special year for the club as it is celebrating its 100th anniversary. To mark this landmark, the club has put together a 100th Anniversary Yearbook and will have copies to sell at the event. The price is not yet determined. For more information, please contact Kathy Majors at 412-664-4042.

Lecture series focuses on Hungarians who make a difference

CLEVELAND -- The Cleveland Hungarian Museum is hosting a lecture series entitled "Hungarians in the World Making a Difference" on the second Saturday of each month (except in May) at 2:00 p.m. All presentations are in English and are held at the Hungarian Heritage Museum, in The Galleria, Downtown Cleveland, with coffee and refreshments following the presentation. Suggested donation is \$10 for adults and \$5 for students.

Upcoming lectures include:

- March 10: Psychiatrist Dr. János Nádas presents a program on János Selye, a pioneering Austrian-Canadian endocrinologist of Hungarian origin who conducted much important scientific work on the hypothetical non-specific response of an organism to stress.
- April 14: An examination of László Moholy-Nagy, innovator of the avant-garde famous for constant experimenting with new media-using photomontages, photograms, collages, oil painting, film and shadow-casting kinetic sculpture; presented by Beata Szpura, artist, illustrator and teacher.

For more information, call 216-523-3900 or email museum@clevelandhungarianmuseum.org.

Birth of a hero

Book describes how Lajos Kossuth's path to becoming the liberator of his country began in his childhood

About six years ago, my daughter-in-law Nicholle presented us with a large portrait that she bought at a yard sale. She didn't know who the subject of the portrait was. "He looks so Hungarian," she said, "so I bought it for you. The frame alone is worth more than what I paid for it."

And, there I was, holding in my hands a portrait of the "Father of the Hungarian Nation"--Lajos (Louis) Kossuth.

Recently, I went through my Hungarian library collection, looking for a fun and entertaining book about the Hungarians. A book entitled *Egy Nép Szerelme (A People in Love)* caught my eye, so I started reading it. However, it was not what I expected. Instead of a romantic novel, I was reading about the life of the great orator Lajos Kossuth.

The book's author is Otto Zarek, of whom I had never heard. But, as I later found out, he was a very well known German writer who was so impressed with the great Hungarian leader that he went to Hungary and spent over a year doing research on Kossuth's life.

The details of Kossuth's life as a great leader are familiar to many. What intrigues me more are his childhood years. Most don't know much about his formative years, his father, his mother or his three younger sisters. After reading this book, I now have some insight.

He was born in the village of Monok, Zemplén Megye, south of the Carpathian Mountains, in the rolling hills of the Tokay region. The year was 1802 in the month of September. We do not know the exact date; even in his writings, Kossuth said "it was between the 16th and the 19th." So, in Hungary today, they celebrate his birthday on the 19th.

His father László was of noble birth (born in the village of Kossuthfalva) but without wealth (*a bocskoros nemesek közé tartozott*). László was a well-known and respected attorney in the village; his house was large and more of the upper class style.

His mother was Gizella Weber, a woman of German heritage, who spoke German to the children. She was very proud of her ancestry, especially Andrew Weber, who was sent to the gallows for defending and standing by his protestant faith.

László, Gizella and their family were staunch Lutherans, very religious and God fearing. On Sunday mornings, they gathered in the family library where the father read the big family Bible, slowly and devoutly. The rest of the family shared in the reading of the Psalms and devotions. This was one of Kossuth's most cherished memories, recalling his father opening the large, gold-crested Bible and reading it in the Hungarian language to the family.

No portrait of Lajos Kossuth as a child exists, but he was described as having dark blond, curly hair framing his rosy cheeks and sparkling blue eyes.

While growing up, he learned to speak three languages: Hungarian from his father and the villagers, German from his mother and Slovak from the servants working in the house and in the fields.

Young Lajos began learning about injustice in his formative years. He learned that honesty and standing your ground for what you believe is not always respected. He believed in honesty, obedience, and respect for others.

His father--being strict, hard-headed and proud--forbade the boy to play with the village children. One time when Lajos was 12 years old, the elder Kossuth saw his son around the village children. Lajos was only watching them play, but his father thought he was playing with them and became so angry that he grabbed and beat the boy and treated him harshly.

The father thought the boy learned his lesson and dismissed the incident. But, young Lajos felt differently. His pride was hurt and he felt an injustice was done to him. He refused to come to the dinner table. His mother begged him to ask for forgiveness and come and eat, but young Lajos said, "I would rather die than ask forgiveness for something that I didn't do." He would not give in. In the end, his father was the one who asked to be forgiven.

Another incident took place in boarding school when Lajos was 14. He was well liked by the other boys and his teacher. The teacher was arrogant, mean and unfriendly, and the children trembled when he entered the classroom. Young Lajos stood up to him, defending his classmates. The enraged teacher was going to punish him, but Lajos ran out of the classroom, pale-faced, angry and determined. The shocked teacher sent a couple of boys after him in case he would harm himself, which was his intention. They caught up with him on the bridge of the Bodrog River as he was ready to jump.

One of Kossuth's favorite pastimes, which was instilled in him at a young age by one of his teachers, was a love of nature. He learned all about the plants, trees, birds and animals in his area. With his flute in hand, he would spend hours in the vineyards, woods and fields. He was in love with nature; he was a romantic.

One day when he was 14 and roaming the dark forest, a terrible wild storm caught him by surprise. He ran from the thunder and lightning, but wasn't sure which way to run. Eventually, he reached a clearing where he spotted a gypsy shack. He ran towards it, not thinking about the dangerous reputation of the gypsies, and went straight in.

Daguerreotype of Lajos Kossuth taken in 1851 or 1852 in New York.

Inside, he came upon a band of gypsies sitting around a fire. Lajos had never spoken to any “*cigány*” in his life, and didn't know in which language he should greet them: Magyar? Slovak? Roma? So, he wished them *jó napot*, “good day” in Hungarian. The greeting was returned in Hungarian by the friendly chief of the gypsies. They asked him to sit with them and started a conversation.

As Lajos sat in the middle of a semi-dark, dreary room, still in awe, a sudden strong, eerie, shrill voice broke the silence. Lajos was surprised and stunned by this sudden change around him. An old gypsy woman came towards him and grabbed his hand, smiling and started telling his fortune. Her voice sounded as if it was coming from the bottom of the earth.

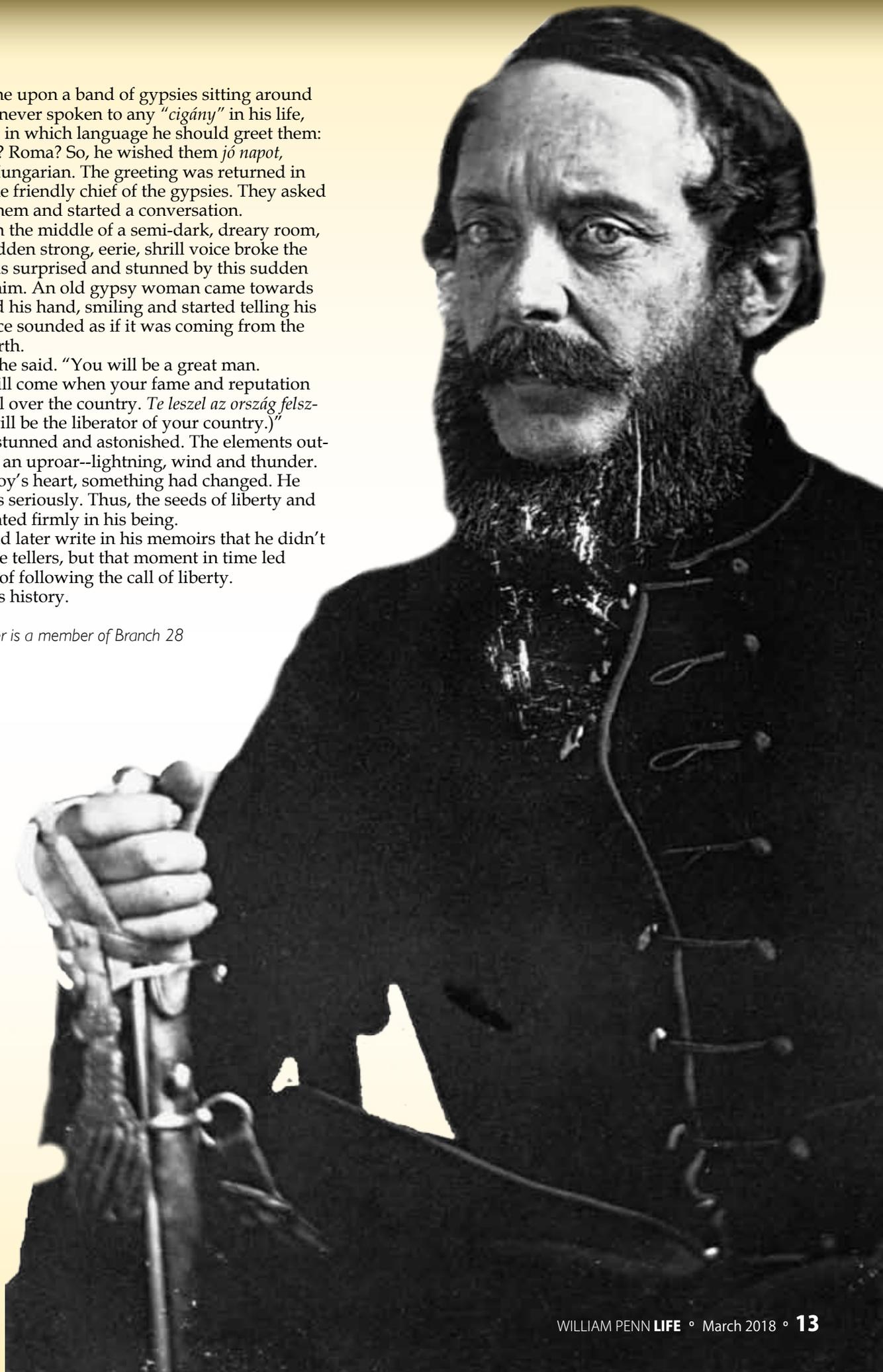
“Hear this!” she said. “You will be a great man. Soon the time will come when your fame and reputation will be spread all over the country. *Te leszel az ország felszabadítója.* (You will be the liberator of your country.)”

The boy was stunned and astonished. The elements outside were still in an uproar--lightning, wind and thunder. But, inside the boy's heart, something had changed. He took these words seriously. Thus, the seeds of liberty and justice were planted firmly in his being.

Kossuth would later write in his memoirs that he didn't believe in fortune tellers, but that moment in time led him on the path of following the call of liberty.

And the rest is history.

Maria Aczél Schauer is a member of Branch 28 Youngstown, Ohio.





JUST 4 KIDZ

Hi, everyone! Happy Spring! Even though the weather may be getting a bit warmer, it can still be pretty wet outside. On those March days when it is either too cold or too wet to play outside, it's good to have something fun to do inside.

As you know, one thing we love to do on "inside days" is make treats. You should try making these tasty **no-bake cookies** at your next get-together or play date. They may look like little lumps of cookie dough that need to be baked, but, trust us, you eat them just as they are...and, boy, are they YUMMY! Even though you won't be baking these cookies, you will be using the stove, so it's best to have an adult to help you.

A helpful tip: pay close attention when the mixture starts to boil. If you boil too long, the cookies will be dry and crumbly. But, if you don't boil long enough, the cookies won't form properly.

One fun thing about this recipe is that you can add your favorite ingredients to it -- like coconut flakes or crushed pretzels -- to make them even better!

Our thanks to *allrecipes.com* for this easy and fun treat!

What You Need

- 1¾ cups white sugar
- ½ cup milk
- ½ cup unsalted butter
- 4 tablespoons unsweetened cocoa powder
- ½ cup crunchy peanut butter
OR 1 cup creamy peanut butter
- 3 cups quick-cooking oats
- 1 teaspoon vanilla extract

What You Do

- In a medium saucepan, combine sugar, milk, butter and cocoa.
- Bring to a boil, and cook for **exactly** 1½ minutes.
- Remove from heat and stir in peanut butter, oats and vanilla.
- Using a teaspoon, drop mixture onto wax paper. Let cool until hardened.

- EAT UP!!

(Makes 36 cookies)



Branch 8 Johnstown, PA

by Alexis C. Kozak

The past few months have been very busy at Branch 8.

It started with our annual Christmas party in December. Our guest of honor was Santa Claus in his brand new suit. We were joined by new and old friends of Branch 8, including several members from the former Windber branch. Every year, we are surprised by someone new who then becomes our friend.

The children decorated cookies and decorated Christmas door ornaments. The adults enjoyed a great buffet, reminisced and caught up on the latest news.

Branch 8 had the honor of making and distributing Holiday Baskets for some deserving families. We provided all the makings for a holiday dinner. The best part was seeing how appreciative the recipients were. Once again, we must thank WPA for being so generous and allowing us to participate in such worthwhile programs. Thank you!

My husband David and I had the privilege of attending the 60th Annual White Rose Ball in Dearborn, Mich. The ball is sponsored by the Hungarian Arts Club, which was founded in 1958 to nourish, support and promote Hungarian heritage and present this culture to the people of the United States.

As always, Barbara House and Ursula and Tamás Markovits were wonderful hosts. The ball was as elegant as can be. We were honored to have the Ambassador of Hungary to the U.S., Dr. László Szabó, serve as honorary chairman. In his remarks, Dr. Szabó said he had never seen a more beautiful and gracious debutante ball in all his travels. The Hungarian Cultural Arts Club should be very proud.

Branch 8 sends best wishes and blessings for a speedy recovery to Linda Enyedy, dance instructor.

I was asked by our town newspaper to do an article on Hungarian holiday traditions. You would not believe how many people actually reached out to me asking how and where they could get *csiga* noodles. If you're interested in reading the



Members of Branch 8 welcome Santa to the branch's annual Christmas party in December.

article, visit *The Tribune Democrat* website at www.tribdem.com and in the search box enter the phrase "Hungarian noodles." That will take you to a link for the article.

Many said the article helped them recall great memories from their childhood of their grandmothers making *csiga* soup. This just proves that the interest in our heritage is there. WPA is a perfect example of keeping our traditions alive. God bless!

For any life insurance or annuity needs, please call me at 814-242-0000.

Branch 14 Cleveland, OH

by Richard E. Sarosi

Happy St. Patrick's Day to you and your loved ones.

An Irish Blessing

*Grant me a sense of humor, Lord,
The saving grace to see a joke,
To win some happiness from life,
And pass it on to other folk.*



The 60th Annual Fehér Rózsa Bál (White Rose Ball) was held Feb. 3 in Dearborn, Mich. It was good to see so many Michigan friends at the ball. I had an individual approach me and asked if I knew Richard Sarosi. I told him that you found him, and to our surprise, he was a mutual friend of our family. You can read more about the ball in "Magyar Matters" on page 10. Congratulations go to The Hungarian Arts Club and to WPA Branch 18 for coordinating this celebration.

Upcoming meetings and activities include:

- Branch 14 meeting, Wednesday, March 7, at 7:00 p.m. at the Bethlen Hall of The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills. Branch 14 adult members and guests are welcome to attend the branch meeting.
- Paprika! 2018, Saturday, March 10, at the Ritz-Carlton-Cleveland.
- Hungarian Heritage Night with the Lake County Captains at Classic Park, Saturday, June 30.
- The 80th Anniversary of the Cleveland Hungarian Cultural Garden, June 24.
- The Cleveland Hungarian Cultural Garden Golf Outing and Dinner, July 2018.
- The Third Gala Organ Concert for the benefit of the Cleveland Hungarian Cultural Garden, Sunday, Oct. 7.

Remember to read *William Penn Life* each month for the latest information on these and other events of interest to Association members and the Hungarian community.

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

We send our condolences to Elaine Valentine and her family on the passing of her husband, David Valentine of Elyria, Ohio, on Jan. 12, 2018. David was a member of WPA Branch 14. He enjoyed sharing his Hungarian heritage by participating in the Hungarian Heritage Experience where he showed participants



Congratulations to Branch 14 members Lynn and Robert Chamberlain on the birth of their son, Robert Hale Chamberlain Jr. (pictured above), on Feb. 6, 2018.

how to make *csiga* noodles and *palacsinta*. The Valentines also went on the WPA trip to Hungary. 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 Vice President JoAnne Sedensky, who is recovering from recent surgery, and to Branch 14 members Mary Jane Molnar, Elizabeth Huszti and Zsuzsa Daroczy. We also send best wishes to WPA members Barbara House, Linda Enyedy and Arlene Csoman for their return to good health and continued healing. Please keep them and all of our WPA members in your prayers.

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

We congratulate Branch 14 members Lynn and Robert Chamberlain on the birth of their son, Robert Hale Chamberlain Jr. on Tuesday, Feb. 6, 2018. Lynn is the daughter of Branch

14 President Caroline Lanzara. We wish them the best of luck and much joy and happiness as he grows. May God bless them all.

Congratulations to Endre L. Szentkiralyi who was recently elected President of the United Hungarian Societies. We wish you a successful term of office.

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

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

In closing, I offer another Irish blessing:

May the hinges of our friendship never grow rusty!

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

Branch 18 Lincoln Park, MI

by Barbara A. House

Welcome, Spring...I hope. Happy St. Patrick's Day to our members with Irish blood in their veins. It has been my experience that everyone has a little Irish blood on March 17. Celebrate well but responsibly. Special greetings to Andy McNelis.

I am still doctoring with my hand. What a long ordeal. Thank you for all the concern and well wishes.

To all Branch 18 members: Remember we will have our Branch party on March 14 at the Hungarian American Cultural Center at 6:00 p.m. Dinner will be served, and we will have our \$10 grab bag for all those who wish to take part. Please bring your desserts or side dishes, as always. Sure hope the weather will cooperate. We got six inches of snow last night (Feb. 4), and they are predicting three more inches tonight. It has to end soon, doesn't it? Don't

forget your animal shelter donations.

The White Rose Ball is now a wonderful memory for most everyone. Not so much for debutante instructor Linda Enyedy who suffered a terrible accident the Friday night before the ball. You were missed Linda. Get well very soon. We love you, and as always, I need you.

WPA hosted a pre-ball event Friday night at the Hungarian Rhapsody. As always, the evening was fantastic. Steve Szatmari and his staff prepared a wonderful meal and appetizers. Everything was first-class. Thank you for going above and beyond. Many National Directors, local officers and members were in attendance. Thank you to Father Barnabas for the lovely blessing and song.

The evening also offered the opportunity to meet and greet the Ambassador of Hungary and his staff before the ball. Our honored guests included Ambassador Dr. László Szabó and his wife, Dr. Ivonn Szeverényi; Dr. Zita Bencsik, Consul General at the Consulate General of Hungary, Chicago; András Juhász, Commerce and Economic Attaché at the Consulate General of Hungary, Chicago; Lőrinc Páva, Economic and Trade Attaché at the Embassy of Hungary, Washington; and John Fogarasi, Executive Director/Business Development at Euro-Phoenix, and his wife Maria. They were all a pleasure to meet.

The ball on Saturday was wonderful, as always. The debs and their escorts were perfect, thanks to Linda and Jennifer Szatmari Sullivan who practiced with them for a month before the great evening. The patrons were treated to a cocktail and appetizer party before the ball began.

Thank you to Ursula Markovits for another lovely event. Now, we all prepare for 2019. It will be here before you know it.

Happy birthday to all our March members, especially Joyce Nicholson, Jennifer Sullivan, Joan Rectenwald, Cassie Holmes, Andy McNelis, David Kozak, Robert Sabo, Ursula Markovits and my husband and Abigail's father, Tom House. You are all very special people and much loved. We wish you many more.

Get well wishes to all who are

ailing, especially Eleanor Kender and Beata Csaszar (you both looked great at the ball), Pammy George, George and Doris Schvarckopf, and Joe Csereklye. And, we send special get well wishes to Carol Truesdell, our wonderful branch treasurer. We hope you are all better soon.

Please remember our deceased members and their families in your prayers, especially David Andrew Toth, John Varga and Andrew Horvath. May they rest in peace.

We have lost a wonderful friend, member and volunteer in David Valentine. You were much loved and will be missed. Rest in peace, dear friend.

Welcome new member Emma Cislo. Thank you, Barbara Yarbrough.

Great article, Tibor Check. That was my favorite.

Heads up to all interested in our scholarship program. Information and an application form can be found near the back of this issue. Please make note of all the deadlines.

Our wonderful trip to Europe is filling rapidly. Please reserve as soon as possible. We really prefer to travel with a small group. As always it's first-come/first-served. I believe it will be our best trip ever.

I urge you to also make your Hungarian Heritage Experience reservations as soon as you can. We will be doing many new things this year.

I will be home and in therapy all winter. Call me anytime at 734-782-4667.

Hello and love to my mom, Irene Korpak. She still reads and critiques my article every month. She will soon be 96.

My thought for the month: What does love look like? It has a hand to help others. It has feet to hasten to the needy. It has eyes to see want, and ears to hear the sighs of men. That is what love looks like. (As always, thank you, Father Barnabas.)

Stay healthy; avoid the flu if possible. Check on those who are alone, and bring your furry family members inside.



Next Deadline

All articles & photographs for the April issue of *William Penn Life* are due in our office by March 9. If you have any questions, please contact John E. Lovasz toll-free at 1-800-848-7366, ext. 135.

Branch 27 Toledo, OH

by Paula Bodnar

The snow in our area is pretty, but we have had enough of it. We're tired of being locked up in the house because of the cold and afraid of getting the flu. We hope all our branch members have been lucky and have not been affected by the flu.

Our next branch meeting will be on March 10 at 1:00 p.m. at the American Family Restaurant on Wheeling Street. We will be putting our Easter baskets together. If anyone has anything to donate for the baskets, please bring to the meeting. We will take non-perishable food items, personal hygiene items, coloring books, crayons and bubbles.

We also want to remind everyone to make sure the beneficiaries on your WPA insurance and annuity certificates are up-to-date. If anybody has any questions, just give me a call at 419-460-7214.

Branch 28 Youngstown, OH

by Kathy Novak

Wishing all our readers the luck of the Irish as we celebrate St. Patrick's Day.

Hoping all those who experienced the great blast of winter a few weeks ago have returned to normal routines and are looking forward to the arrival of spring, along with everyone else.

The Youngstown American Hungarian Federation will host its annual March 15 commemorative event on Sunday, March 18, at 2:30

p.m. at the Aut Mori Grotto Hall, 563 N. Belle Vista Ave. I will share the details of this event next month.

What a wonderful weekend the Hungarian Arts Club of Detroit provided for all those attending the 60th White Rose Ball in February. A great deal of detail was put into the preparation for the debutantes and their escorts for this memorable event.

The guest of honor was Hungarian Ambassador László Szabó, who was most cordial as he spoke to many attendees individually. He shared many of his personal experiences with us.

The dinner was excellent, as was the music provided by Harmonia. We thank the committee for all their hard work and dedication in preserving this Hungarian tradition.

As in the past, many of those attending the ball from outside the Detroit area joined with members of Branch 18 the previous night at the Rhapsody Restaurant, where a delicious Hungarian dinner was served.

In spite of the snowfall that weekend, many of us attended Mass the Sunday after the ball at Holy Cross Hungarian Roman Catholic Church. It was so nice to see the Rev. Barnabas Kiss, as well as the dear friends we have made over the years. Special thanks to two special friends, Tamás and Ursula Markovits, for all their involvement with this wonderful event. We also thank WPA and Fraternal Director Barbara House for promoting and supporting such a grand Hungarian tradition.

Be sure to read the rest of this issue for information on upcoming WPA fraternal events and mark the dates on your calendars.

We give special recognition to Steve Szabo and David Szabo as

they mark the 80th anniversary of the founding of the Szabo Funeral Home in Youngstown by their grandfather. As third-generation conductors of their family's business, Steve and David continue to serve the needs of those suffering the loss of a loved one with great compassion.

Congratulations to Bettyann Nagy on the publication of her article, "Backyard hibernators could be hiding in plain sight," which appeared on the front page of Youngstown's local newspaper, *The Vindicator*.

Congratulations also to all those celebrating a birthday or anniversary this month.

Get well wishes go out to all those feeling under the weather, especially Margie Sams, Steve Breznai, Pat Purton, Joe Nemeth, Irene Devlin and Tina Nemeth. We also send get well wishes to those who have had some minor issues during the flu and ice season, including Mary Rose Purton, Cheryl Gabrick, Ernie Sarosi, Michelle Schwartz Tyson and John Tollas.

Special healing thoughts to Linda Enyedy as she recovers from a recent accident.

We extend our deepest sympathy to all those who have recently lost a loved one. Special prayers to the families of John Morey, David Valentine and Paul Martincsek.

A reminder to all our college-bound students: see pages 24 to 26 of this issue for information and an application form for WPA scholarship grants. Please pay close attention to the deadlines.

Wishing a blessed Easter season to all our members.

For information about Branch 28 activities or WPA products, please call either Kathy at 330-746-7704 or Alan at 330-482-9994.

Branch 34 Pittsburgh, PA

by Marguerite McNelis

Belated congratulations to WPA on our 132nd anniversary!

Happy St. Patrick's Day!

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

We made charitable donations last month to the Community Food Bank and the Humane Society. Branch 34 tries to "pay it forward" when we can.

We are very disappointed that we had to miss the White Rose Ball due to the flu. We especially missed seeing our friends. The ball is always a beautiful event. Can't wait to see pictures of the debutantes and their escorts. We definitely missed the delicious Rhapsody dinner and Father Barnabas' Mass on Sunday. Hope to see everyone next year.

A special "happy birthday" to branch members Mitzi Berei, our nephew Bob Healy III, our great-niece Rhiannon, special friend Becky Williams and all branch members celebrating their birthdays. Extra special birthday wishes go to my husband, Andy. Love you very much. We hope that you all are happy and healthy, and may you have many more.

Our thoughts and prayers are with everyone experiencing health issues.

Please remember our deceased members in your prayers.

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

Branch 44 Akron, OH

by Elizabeth Darago

Hello, spring! Well, we can hope. It's been a cold and snowy winter here in Ohio, but good weather is just around the corner.

I want to thank the 60-plus members and their families who attended the family holiday party in December. Thank heavens it was before the deep freeze hit the area. We collected a nice arrangement of non-perishable food items which have restocked the shelving unit of our recipient's home. We're sending out a second basket in a few days, and I'll update you next month. We are also providing coats and gloves for young ones at ACCESS, a shelter for homeless women and children.

Our branch officers want to thank our fellow members for all the support they have provided during the past year.

I thought this month, members might like to know a little about Bob Chula, our branch vice president. Bob is a mentor in our area's Valor Court. The Summit County Valor Court was established in November 2013, recognizing that many veterans return to civilian life with serious trauma (physical and mental) which may lead to involvement in the criminal justice system. This court provides veterans with access to programs, treatment and interaction with mentors to enhance chances of success for the veterans. Bob Chula spent 14 years in the Army and is an excellent choice for a mentor. He's chosen a very personal way to give back to our community. WPA is lucky to have such a member. Bob is also a certified hypnotist, providing services to veterans and anyone else who needs them. He works under the name, "A Veteran Hypnotist."

Look for more branch news next month. If you have any news, we'd love to hear it. Call 330-753-5270.

Need insurance? Contact Alan Szabo at 330-482-9994.

Branch 89 Homestead, PA

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

We recently made a delicious batch of hurka at the First Hungarian Reformed Church of Homestead, with the help of Chef János and Endre Csoman. Even though people were still clamoring for more of our authentic kolbász and hot sausage, we brought hurka to Homestead. There's a good chance some might still be left for you to purchase. To find out for sure, please call Branch Vice President Mark Maskarinec at 412-398-2078 or email him at mark.maskarinec@bipc.com. Price is \$12 for a 2-pound package.

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

come out and support them.

We continue to make plans for a chicken paprikás dinner to be held in March. We would like to serve dinner, offer takeout and raffle off some authentic Hungarian embroidered tapestries donated by Carolyn Slauch.

We still have some gulyás and kolbász for sale. Please call Mark Maskarinac at 412-398-2078 or email Mark at mark.maskarinac1836@comcast.net. Price is \$6 per quart for the gulyás and \$5.50 per pound for the kolbász.

On March 23, Tom Kazar, owner of Dorothy 6 and a WPA member, will be having another Hungarian Night at his restaurant, complete with the musical accompaniment of George Batyi. It promises to be a great night, with good food and great music. Come out and check out Dorothy 6 on 8th Avenue in Homestead. The food is always great, even if it's not on one of the Hungarian Nights.

At the last Hungarian Night, the menu featured kolbász made by Chef János and Endre Csoman. How great is that?

Both Branch President John Toth Jr. and Branch Coordinator Lisa Toth-Maskarinac attended Hungarian Night along with members from other WPA branches. The food and entertainment were extraordinary. Once you enter Dorothy 6, eat the wonderful Hungarian food and hear George Batyi, you won't be in a hurry to leave.

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

On Feb. 17, our branch provided the dessert and helped serve dinner at the semi-monthly dinner at Eighth Avenue Ministries. This is a wonderful program run under the auspices of Rev. Keith Kaufold and his wife Monica and benefits many of the less fortunate members of our area who may not get a hot meal or are tired of dining alone. It feels good to attend one of these dinners and the church service which follows. If you don't feel good after one of these evenings, then something is

definitely wrong.

We will also be baking for Easter. Deadline for orders is March 11. All orders are to be picked up on Saturday, March 31, between 11:00 a.m. and 2:00 p.m. at the First Hungarian Reformed Church of Homestead. Relax and leave your Easter baking to us! See the next page for more information.

Get well wishes continue to go to branch members Fred Gabocy, George Kostival, Janet J. Phillips, Jim Findlay, as he battles cancer, and Patricia Walochik, who spent her Christmas holidays battling pneumonia in the hospital and recently joined the ranks of pacemaker recipients.

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.

We wish everyone a Happy Easter!

Branch 129 Columbus, OH

by Debbie Lewis

Greetings to all from Columbus, Ohio.

After having a mild winter the last couple of years, we have had plenty of cold weather and snow this year. Can't wait for spring weather to get here.

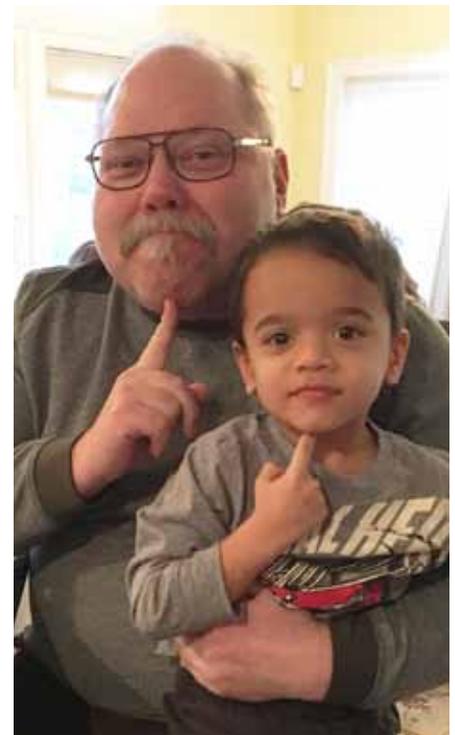
We welcome our newest branch member, Camden Lawson.

Special days this month include:

- the start of Daylight Saving Time on March 11--don't forget to turn your clocks forward one hour;
- the anniversary of the 1848 Hungarian War of Independence on March 15;

- St. Patrick's Day on March 17;
- Palm Sunday on March 25; and
- Good Friday on March 30.

I attended the 60th Annual White Rose Ball on Feb. 3 at the beautiful Dearborn Inn. I would like to thank the members of the Hungarian Arts Club of Detroit for all of their hard work in hosting and preserving this wonderful Hungarian event. We had a great time and look forward to next year.



Branch 89 Vice President Mark Maskarinac explains the benefits of belonging to WPA to Vikram Katona, the great-grandson of the late Geza and Yolan Katona, who were both members of Branch 89.

Our next branch meeting will be held on Tuesday, March 6, at Plank's Café, located at 743 Parsons Ave., Columbus, beginning at 4:00 p.m. Please plan on attending to discuss activities for the coming year.

The Hungarian Cultural Association invites you to join them for the Kossuth Commemorative Dinner on Sunday, March 18, at St. Ladislav Church, located at 277 Reeb Ave., Columbus. The program will start at 11:30 a.m., followed by dinner. Reservations are required. Please call Erzsi Wagner at 614-738-4415 by March 11.

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

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

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

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

There were only six more weeks to spring as I wrote this. The snow has fallen often, has accumulated and has stayed on the ground. Hoping Easter brings spring soon.

Mark your calendars for our branch's annual summer picnic to be held Sunday, July 29, from 1:00 to 3:00 p.m. at Potawatomi Park Pavilion #1 in South Bend. The permit has already been secured. The branch will provide the main items, sodas and utensils, as in the past. We ask members to make reservations in advance and bring a dish to share. More information to follow in the next issue of *William Penn Life*.

Branch 132 continues to actively participate in community activities and programs, such as our local food bank, WPA's Easter Basket program and sponsorship of a local softball team. We are blessed that we can make a difference in our community and hope to do so for the long foreseeable future.

The next branch 132 meeting will be held on March 6 at 5:00 p.m. at the Martin's Supermarket Deli (first floor) on Ireland Road.

**Branch 226
McKeesport, PA**

by Judit Ganchuk

Happy birthday wishes go out to our branch members celebrating this month, especially Sally Petras. Happy anniversary wishes go out to those special couples who got married in March.

We extend our deep sympathy to branch members who have lost someone dear, including the family and friends of Jerome Pollier.

We are thinking of our branch members and friends who are under the weather or are recovering: Carolyn Halas, Gloria Jordanhazy, Helen Jordanhazy, Mancsi Kiraly, Shirley Marczinko and Lori McCauley. Get well wishes go out to Branch President Malvene Heyz.

Branch members: please note that our March meeting will be held the third Wednesday of the month, March 21, at 10:00 a.m. Please call Malvene at 412-751-1898 for directions to her home.

We are ready to give back to the community, and so our branch began a cooking project to benefit the Free Hungarian Reformed Church of McKeesport. The first project worked out well, with chicken

noodle soup and gulyás sales. Our next sales project will be the sale of *csöröge* (fried dough, sometimes known as "angel wings") and will begin in March. Please call June Coyne at 412-673-3573 for info.

The William Penn Association Magyar Folk Dancers are preparing for their performance season. If you're in the greater Pittsburgh area, we encourage singers and dancers to join us this year. Please contact Malvene Heyz or find us on Facebook.

March 15, 1848, marked the beginning of the Hungarian Revolution against the Austrian monarchy. Leaders like Louis Kossuth and Sándor Petőfi tried to usher in a new age of democracy. If you're in Pittsburgh, you and your family can commemorate this occasion by attending the March 15th program at the McKeesport Hungarian Club (see info in Magyar Matters section).

Palm Sunday (in Hungarian: *Virágvasárnap*) falls in March as well. We wish you and your families a blessed Lenten season!

Easter (*Húsvét*) falls on April 1, and the Hungarian tradition of sprinkling will begin on Easter Monday. Men around Hungary travel to their family, friends' or sweethearts' homes, recite poems and splash a little perfume or water on the top of women's heads. In some rural villages, they dress up in traditional Hungarian costumes and drench the women with buckets of water, but most Hungarians don't take it to that extreme.

Wishing you a Happy and Blessed Easter!

**Branch 249
Dayton, OH**

by Mark Schmidt

It's March, and (we hope) the temperatures are moderating. Is it possible that winter, regardless of what Punxsutawney Phil said, will soon be over? It's not that I don't like winter, it just can be sooo long. Please make it stop! Regardless of what season we end up with this month, there is much to enjoy and celebrate.

Boy, did we enjoy the White Rose Ball in Dearborn, Mich., Feb. 3 at the historic Dearborn Inn near the Ford

The First Hungarian Reformed Church of Homestead and William Penn Association Branch 89 invite you to enjoy their

Holiday Cookies, Kifli & Rolls

COOKIES = \$8.00 / Dozen

- | | |
|----------------------------|--|
| Lady Locks | Lemon |
| Shortbread (Plain or iced) | Peanut Butter Cups |
| Russian Tea | Peanut Butter Blossoms (w. Hershey Kisses) |
| Thumbprints | |
| Pecan Tassie | |

KIFLI \$8.00 / Dozen

- Apricot
- Raspberry
- Nut
- Cream Cheese

ROLLS \$15.00 Each

- Nut
- Poppy Seed
- Apricot

COOKIE TRAYS: Small (4.5 Dozen) = \$40.00 / Large (7.5 Dozen) = \$60.00

Orders due no later than March 11

Pick up March 31 between 11 AM and 2 PM

at the church 416 E. 10th Ave., Homestead, PA

To place your order,
call Mark Maskarinec at 412-872-5022 or email tothmaskarinec@upmc.edu

Museum. Before the dinner-dance, several of us went to the Motown Museum. It is magical to think that all that great music was recorded in two connected houses. Later that evening, all the debutantes were so beautiful and their escorts dashing as they danced the *palotás* to the strings of Harmonia. In attendance were some very special guests: the Ambassador of Hungary to the U.S., his wife and several other officials from the Hungarian embassy and consulates in the U.S. It was a great honor to meet Ambassador Szabó.

This month, Anne Marie and I will attend Paprika! in Cleveland on March 10, hosted by the Cleveland Hungarian Development Panel. This year's dinner-dance honors the Western Reserve Historical Society. The Cleveland Hungarian Development Panel is a non-profit organization of volunteers who promote the educational and cultural ties between Americans and Hungarians.

Then, there is the March 15 celebration of the Hungarian Revolution of 1848. The revolution in the Kingdom of Hungary grew into a war for independence from the Austrian Empire, ruled by the Hapsburg dynasty. The joint army of Russian and Austrian forces defeated the Hungarian forces in 1849. After the restoration of Habsburg power, Hungary was placed under brutal martial law.

St. Patrick's Day is on March 17. I plan to lift a pint to my newly discovered (5%) Irish DNA.

Palm Sunday and Good Friday (March 25 and March 30) end the month in a holy fashion, with the observance of Easter on April 1. All of God's glory reminds us that He sent his only Son to save us from ourselves.

Branch 249 member Al Kertesz is to be congratulated on his well-deserved retirement. Al plans to be even more active in the Dayton Hungarian activities. Way to go and happy birthday, too.

Mark your calendars for upcoming meetings and events. Branch meetings are scheduled for April 15, Aug. 11 and Nov. 10, with our branch family Christmas party on Dec. 9.

Also mark down April 28 for the Dayton Hungarian Club Dinner

Dance at the American Czech Club at 6:00 p.m. More details will follow in next month's article.

And, finally, mark May 20 for Branch 249 annual Hungarian Day at the Dayton Dragons Baseball game at 2:00 p.m. For \$25 each, we will have a reserved party room out of the sun at the Café Lounge on ground level with a buffet meal of hamburgers, hot dogs, grilled chicken sandwiches, multiple sides, chips and cookies with pop and water. 50 seats are reserved for us in section 104; right next to the action of the ballgame. So, call me soon at 937-667-1211 as tickets are being snapped up quickly.

Congratulations to those celebrating anniversaries and birthdays this month. May you continue on celebrating for many years.

Get well wishes to those ill or hospitalized, especially to longtime friend and member John Demeter and also to a special couple in Beavercreek, Ohio. Please keep them and John in your prayers.

We extend our sympathy to those who have recently lost a loved one. May your memories of them give you comfort in your time of sorrow.

That's all for now. Come on spring! Let's just hope that the big rodent, Punxsutawney Phil, was wrong!

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

Daylight Saving Time returns on Sunday, March 11...and not a day too soon, as far as I'm concerned. Remember, we "spring forward" by turning our clocks ahead one hour. I always enjoy the increasing amount of daylight during this time of the year. Old Sol has proven to be good for the mind, body and spirit.

Branch 296 will return to our regular meetings on Thursday, March 8, at 6:30 p.m. at King's Family Restaurant in New Kensington.

After the holidays, food pantry shelves can become mighty sparse. WPA branches are making their best effort to assist those in desperate need in our own communities with WPA's Join Hands Against



Jill Walters of the Jefferson County Animal Shelter looks over items donated by the members of Branch 349.

Hunger campaign. When you come to our next meeting, please bring some canned goods or other non-perishable items for our local food ministries. Remember, hunger never takes a holiday, and as members of a fraternal benefit society, it is our mission to reach out and take care of one another. Thank you for your thoughtfulness; it will make an impact on someone's well-being.

Attention WPA students entering or returning to college in the fall: this is my nudge inviting you to review the rules and application for the WPFA Scholarship Foundation, Inc. grant found in this magazine and on the WPA website. This is a great opportunity for you. Believe me when I tell you that it is vital to save every bit of money you can on your education, and WPA's scholarship program is a tremendous fraternal benefit that can help you do just that.

WPA established this scholarship program nearly fifty years ago. Since then, we granted millions of dollars to thousands of WPA student members. Some of you have parents who were among the first recipients.

The deadline to submit your application and essay is May 31, but why wait until the end of May to apply? Do it now!

If you have any questions about



As part of WPA's Join Hands Against Hunger campaign, Branch 800 presented a donation to American Rescue Workers of Hollidaysburg, Pa. Picture above are (l-r): Dennis Greiner, ARW Co-Director Deb La Valla, Dan Greiner, Victor Ballash and ARW Co-Director Victor La Valla.

our scholarship and your eligibility, call our Home Office at 800-848-7366, ext. 128.

We send birthday greetings to Branch Auditor John Torma and everyone celebrating their special day in March.

Heartwarming get well wishes to those who are on the mend, and heartfelt condolences to those who have recently lost loved ones. You are all in our thoughts and prayers.

Our winter meeting hiatus is over. We hope to see you, and any food donations you can bring for the Join Hands Against Hunger campaign, on March 8. Dates for future meetings are April 12, May 10, Sept. 13, Oct. 11 and Nov. 8. As always, your ideas, energy and input for future branch events are welcome.

Contact me at makelly367@verizon.net or call me at 724-274-5318 if you have any news that you would like to share.

Our friendly WPA agent, Noreen Fritz, is on hand for most of our meetings, too. Noreen is experienced, trusted and has valuable feedback for your life insurance and annuity needs. You can email her at noreen-bunny.fritz@verizon.net or call her at 412-821-1837.

Enjoy the impending daylight. Wishing you the luck of the Irish (yep, St. Patrick's Day is on the 17th),

on your bracket picks for the NCAA tournament. Ahhh ... the madness of March! Our Pitt Panthers are having difficult time winning conference games this season, so they won't be a part of the fun this time. Let's cheer on the Duquesne Dukes, then.

Branch 349 Weirton, WV

by Joyce Nicholson

Greetings Branch 349 in the Ohio Valley area!

We are confident that good weather is right around the corner so we can begin this year's events. Punxsutawney Phil prognosticated that there would be six more weeks of winter weather. But that groundhog has been wrong before. We hope that he is wrong now!

Our branches and friends initiated a drive this winter to collect food, treats, toys, blankets and other items for the Jefferson County Humane Society and Animal Shelter, which we donated to provide our animal friends some much needed TLC. Jill Walters, an Animal Shelter employee, appreciatively accepted our donations.

Save the date for our annual branch outing to a Wheeling Nailers hockey game. It will be Satur-

day, March 31 when the Nailers play the Manchester Monarchs of New Hampshire at 7:05 p.m. in the Wesbanco Arena, Wheeling, W.Va. Branch members are invited to attend, but our tickets are limited. So if you plan to attend, call me soon to reserve your seats at 740-264-6238. This home game is "Fan Appreciation Night" and features trading card giveaways to the first 2,500 fans plus a post-game autograph session with the team.

Saturday, March 17, is the date for the 10th Annual Festival of Nations in Weirton Millsop Community Center. This is an indoor festival representing 17 cultures, and is sponsored by the Weirton Area Museum & Cultural Center and the Festival of Nations Committee. This annual event is a time for everyone to join together and celebrate the traditions, customs, food, culture and dance of many nations. We will be hosting a table recognizing William Penn Association and the Hungarian roots of our organization. Hours are 11:00 a.m. to 4:00 p.m. Admission is free.

Many thanks and much appreciation to Tamas and Ursula Markovits and all the members of the Hungarian Arts Club for their resolute dedication in keeping the beautiful Hungarian tradition of the annual White Rose Ball alive. The ball was held Feb. 3. I am always amazed and awestruck by the beauty, grace and dignity of the event.

The evening included dinner, remarks, the debutante/escort opening dance and open dancing well into the evening and into the next day to the vast music repertoire of Harmonia. In attendance this year was Dr. László Szabó, Ambassador of Hungary to the U.S. with his wife, as well as members of the Hungarian Consulate in Chicago.

Thanks to Branch 18 for its hospitality and the delicious dinner at The Rhapsody Restaurant. The food at The Rhapsody is wonderful!

We wish a happy birthday to branch members with March birthdays and best wishes to members with anniversaries this month. Birthdays of WPA office staff and directors this month include Andy McNelis, David Kozak, Joan Rectenwald and Cassie Holmes.

Continued on Page 27

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.

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

Name

Address

Occupation

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

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

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

15. WILLIAM PENN ASSOCIATION LIFE INSURANCE CERTIFICATE INFORMATION VERIFICATION:

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

Student Applicant

CHECK ONE: Parent or Grandparent of Applicant

Name: _____

Life Insurance Certificate Number: _____

Branch Number: _____

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

I hereby certify that I have read the eligibility rules prior to completing this application. I further certify that this application contains no misstatements or omissions of material fact and that the statements herein are to the best of my knowledge complete and correct.

Signature of Applicant

Date

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

Continued from Page 23

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

The flu has taken a toll on so many this year. Stay safe and wash hands often!

Let's celebrate the arrival of Spring on March 20 and observe the beauty and majesty of Holy Week the last week of March.

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 about them all. I hope to see you at many of them!

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 life insurance needs at 330-482-9994.

**Branch 352
Coraopolis, PA**

by Dora S. McKinsey

March is the month that ushers in spring, officially on March 20. Spring is a renewal of life, from the new shoots that push their way up through the soil to the chirping of the newly hatched baby birds. I can't wait to see all the new buds and blooms that appear. As I write this article, cold weather is still with us in our region. I saw a few robins already, so a change to warmer weather is getting closer and closer.

Be sure to check each issue of *William Penn Life* for information on our upcoming fraternal activities for this year. Please try to support as many WPA fraternal functions as possible. Only with your participation can WPA continue to offer so many fraternal activities to our members.

If you or someone you know is applying for a William Penn scholarship for the fall 2018/2019 term, don't forget to watch the deadlines when all of your information is required to be submitted. You can find the rules and application on pages 24 to 26 of this issue.

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

Please remember those who are ill, and say an extra prayer for their speedy recovery.

We offer our condolences to anyone who has lost a loved one. May your memories carry you through this difficult time.

Don't forget that Daylight Saving Time begins on March 11.

Welcome to all new members of Branch 352. If you need help with additional life insurance coverage, or if you want to take advantage of WPA's great annuity interest rates, please contact me at 412-932-3170 or email me at dmckinsey@hotmail.com.

You may also want to review your current beneficiary information to see if a change is necessary. I will be happy to assist you with any of your insurance needs.

**Branch 800
Altoona, PA**

by Joan B. Ballash

Happy March, a month filled with important events. Remember to turn your clocks ahead one hour on Sunday, March 11. The following Saturday, March 17, we celebrate St. Patrick's Day with our friends of Irish descent. Next, we welcome spring after experiencing frigid, record-breaking temperatures. Then, we enter Holy Week and look forward to the Resurrection.

Branch 800 participated in WPA's Join Hands Against Hunger campaign by donating to the St. Vincent de Paul Society Soup Kitchen in Altoona. This program is located at 2201 Union Ave. and is under the

direction of Sister Paula Del Grosso. The kitchen serves more than 300 people daily and sponsors a special project for families at Christmas.

We also gave a donation to the American Rescue Workers on Scotch Valley Road in Hollidaysburg, Pa. ARW's primary ministry is a food pantry but offers additional services, including assistance with furniture and utilities, spiritual guidance and lodging for the homeless. Branch officers Dan and Dennis Greiner and Branch Auditor Victor Ballash (who is also a member of ARW's Advisory Board) were given a tour of ARW's facility by co-directors Victor and Deb La Valla. Branch members are encouraged to follow the example of the Home Office and donate to local charities.

My husband Victor and I celebrate 50 years of marriage on March 26. We thank God for allowing us to share so many wonderful years together. Much happiness to everyone celebrating an anniversary, birthday, wedding or other joyous occasion this month.

We pray for our members who recently have experienced the sorrow of losing a loved one, especially the family of Donna L. Williams. Prayers are also requested for those dealing with addiction or life-threatening illness, as well as those serving in our country's military at home or abroad.

Branch Coordinator Bob Jones can help you plan for many life events. He can help you with your questions about WPA life insurance, annuities and scholarship grants. Give him a call at 814-942-2661.

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.



In Memoriam

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

JANUARY 2018

- 0001 BRIDGEPORT, CT
Benjamin T. Bonacci
Reginald Kopnick
Lynn M. Renzi
- 0009 HAZLETON, PA
Rev. George R. Demuth
- 0013 TRENTON, NJ
William Gimello
Loretta Meszaros
Rose I. Sacks
- 0014 CLEVELAND, OH
Stephen E. Biro
Florence Emanuele
Elizabeth I. Horvat
Valentine Matula
- 0015 CHICAGO, IL
Juanita S. Cole

- 0018 LINCOLN PARK, MI
Andrew Horvath
David Andrew Toth
John Varga
- 0019 NEW BRUNSWICK, NJ
Anna C. Dorsey
- 0024 CHICAGO, IL
Irene Vereb
- 0026 SHARON, PA
Shirley Jane Powell
- 0027 TOLEDO, OH
John Lakatos
- 0028 YOUNGSTOWN, OH
Frank S. Nagy
- 0034 PITTSBURGH, PA
Leona D. Terza
- 0044 AKRON, OH
Alfred P. Bacso
- 0048 NEW YORK, NY
Daniel C. Markett

- 0076 PHILADELPHIA, PA
Rosemarie I. Pekala
Harry T. Reynolds
- 0129 COLUMBUS, OH
Kimberly K. Gordon
- 0132 SOUTH BEND, IN
Barbara Gonsiorowski
Joseph Koloszar
Jack H. Palmer
- 0159 PHOENIXVILLE, PA
John F. Toth
- 0189 ALLIANCE, OH
Etta Korosy
Michael G. Saeger
- 0216 NORTHAMPTON, PA
Gertrude H. Fodor
Theodore Kovach
Bruce L. Ward
- 0226 McKEESPORT, PA
Jerome Pollier

- 0336 HARRISBURG, PA
Donna L. Beaver
William E. Matthews
Henry A. Struble
- 0349 WEIRTON, WV
James R. Conlin
- 0590 CAPE CORAL, FL
Joseph Buztrey
- 0705 MAYVILLE, WI
Judith J. Lee
- 0720 DEDHAM, MA
Samuel Cernak
William J. Dewkett
Arthur D. Langlois
- 0800 ALTOONA, PA
Max J. Kessler
- 8114 CLARION, PA
Melvin J. Stark

Recent Donations

WPFA Scholarship Foundation

Donations Through
Premium Payments
JANUARY 2018

Branch - Donor - Amount

- 1 - Maria E. Bryon - \$5.00
8 - Stephen J. Gall Jr. - \$4.15
8 - Alma F. B. Wilson - \$10.00
13 - Dennis J. Cudnik - \$25.00
14 - Christina Preston - \$100.00
14 - Mary Ann Dobransky - \$3.56
18 - Benjamin A. Dear - \$2.50

- 18 - Rebecca K. Dear - \$2.50
19 - Mary Jane Nagy - \$1.00
26 - Joan M. Gualtieri - \$1.00
28 - Michael A. Kroner - \$8.92
28 - Thomas J. Pitlik - \$5.00
28 - Darcie L. Johnson - \$10.00
28 - Earl A. Spencer - \$3.50
28 - Elizabeth C. Spencer - \$3.99
28 - Mary P. Balash - \$3.00
28 - Lauren E. Vos-Wanner - \$10.00
34 - Regis J. McNally - \$10.00
76 - Edward J. Ginley Jr. - \$13.90
76 - Reginald Harrell - \$10.00
88 - Joseph D. Chobody - \$50.00
89 - Edward Joseph Tokar - \$25.00
89 - Carissa R. Debreczeni - \$4.20
89 - James M. Ujevich - \$22.15
129 - Thomas A. Shepard Jr. - \$10.88

- 129 - Stephanie L. Shepard - \$4.58
132 - John P. Burus - \$10.00
226 - Timothy R. Holtzman - \$1.40
226 - Carol S. Burlikowski - \$5.00
336 - Ernest B. Molnar - \$2.00
352 - Kayla N. Veith - \$5.00
352 - Daniel J. Hurley - \$10.00
590 - Danielle A. Toth - \$5.00
800 - Joan B. Ballash - \$10.00
8340 - Edward M. Geary Sr. - \$10.00

TOTAL for Month = \$408.23

Additional Donations JANUARY 2018

- Donor - Amount**
Gregory J. Crumbaker - \$50.00
Br. 88 Rural Valley, PA - \$45.46
WPA Cookbook Sales - \$370.00

TOTAL for Month = \$465.46

Donations In Memoriam JANUARY 2018

Donor - Amount (In Memory of)

- Barbara A. House - \$25.00
(David Valentine)
Richard E. Sarosi - \$25.00
(Louise Hogg)
Br. 18 Lincoln Park, MI - \$100.00
(Deceased Members Margaret E. Verdun & Ralph J. Wegienka)

TOTAL for Month = \$150.00

Enjoy a taste of Hungary

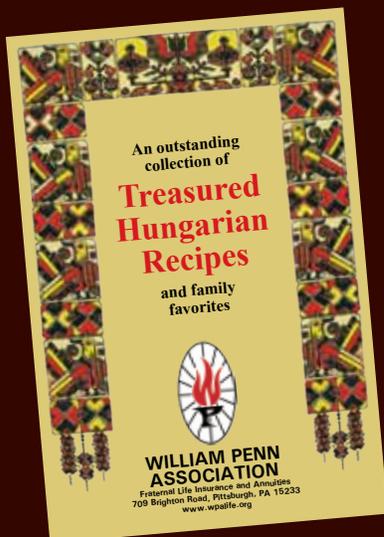
The Official WPA Cookbook

Treasured Hungarian Recipes

A soft-back collection of 160 classic Magyar recipes

Only **\$7.⁰⁰** (price includes 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.





Puzzle Contest #153 with Lizzy Cseh-Hadzinsky

WPA Tour 2018

An extraordinary opportunity awaits members of William Penn Association as our Association will sponsor a "trip-of-a-lifetime" from Sept. 25 to Oct. 11, 2018. An all-inclusive price—plus a generous discount for William Penn members—make this 17-day journey a traveling bargain!

A transoceanic flight from Detroit to Zagreb opens the book on your own story of adventure. A hearty breakfast and another meal is included each day. Accommodations each night will be in only the best hotels of each region. Your travels throughout Europe will be aboard a luxurious motor coach and led by your fluent-in-English tour guide, Andrea Tordai.

The itinerary is extensive and filled with many exciting stops, including Piran, Pula, the Adriatic Sea, Zadar, the Cave of Postojna, Krka National Park, the Kornati Islands and dozens more places of interest.

Once in Hungary, tour members will be treated to Magyar festivals, wineries and authentic gypsy-styled music presentations. Some of the stopping points in Hungary will include Siófok, Mór, Lake Balaton and Budapest. On the final evening before returning back to America, WPA provides the entire entourage a special gypsy supper at the famous Vadaspark Restaurant, located on the outskirts of the national capital on the Buda side.

This brief overview does not do justice to what the entire experience will be like. For more details, prices and other information, contact either Barbara House at 1-800-848-7366, ext. 107, or Judit Ganchuk at 1-800-848-7366, ext. 149 or by email at jganchuk@wpalife.org.

The March 2018 Wordsearch puzzle has 17 clues. Each of the clues has something to do with the WPA Tour 2018. Remember, the deadline for reserving your spot on this unique experience is May 11, 2018, so time is of the essence.

Good luck! See you in April!

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

Puzzle Contest #150 WINNERS

The winners of our Puzzle Contest #150 were drawn Feb. 5, 2018, at the Home Office. Congratulations to:

Linda P. Kentosh, Br. 1 Bridgeport, CT
Annette Meredith, Br. 132 South Bend, IN
Ann M. Morich, Br. 18 Lincoln Park, MI
Kayla L. Ratliff, Br. 28 Youngstown, OH
Each won \$50 for their correct entry.

WPA PUZZLE CONTEST #153 OFFICIAL ENTRY

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

"WPA Tour 2018" Word List

Adriatic	Hungary	Slovenia
Balaton	Kornati Islands	Vadaspark
Budapest	Lipica	Venice
Cave of Postojna	Mór	Zadar
Croatia	Pula	Zagreb
Detroit	Siófok	

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 #153
709 Brighton Road
Pittsburgh, PA 15233

4. Entries must be received at the Home Office by **April 30, 2018**.
5. Four winners will be drawn from all correct entries on or about May 4, 2018, at the Home Office. Each winner will receive \$50.

Inside this issue:

WPA to host annual golf tournament
July 13-14...**PAGE 3.**

Making sense of the new federal
income tax law...**PAGE 4.**

Lajos Kossuth as a child...**PAGE 12.**

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Help us help our youth

The rewards that come with a higher education are priceless. But, that education comes at an ever-higher price. That's why since 1972, William Penn Association has helped our young members attending college achieve their goals by awarding them over \$2.7 million in scholarship grants. 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

