

A WPA Christmas of fun, family & fraternalism

WILLIAM PENN



LIFE

January 2019

*Happy
New Year!*



Isten, áldd meg a Magyart!



Hungarian Heritage Experience

August 4-10, 2019 (Sunday-Saturday)
Sequanota Lutheran Conference Center & Camp
Bowersox Enrichment Center • Boswell, PA

\$475 for WPA members • \$575 for non-members
Includes lodging, all meals, instruction and activities

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

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

Hungarian Heritage Experience Reservation Form

Name: _____ WPA Certificate Number: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Special/Medical Requests: _____

Deadline for Reservations is June 24, 2019

Reservations received after this date will be assessed a late fee of \$50. No reservations will be accepted after July 15, 2019.

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

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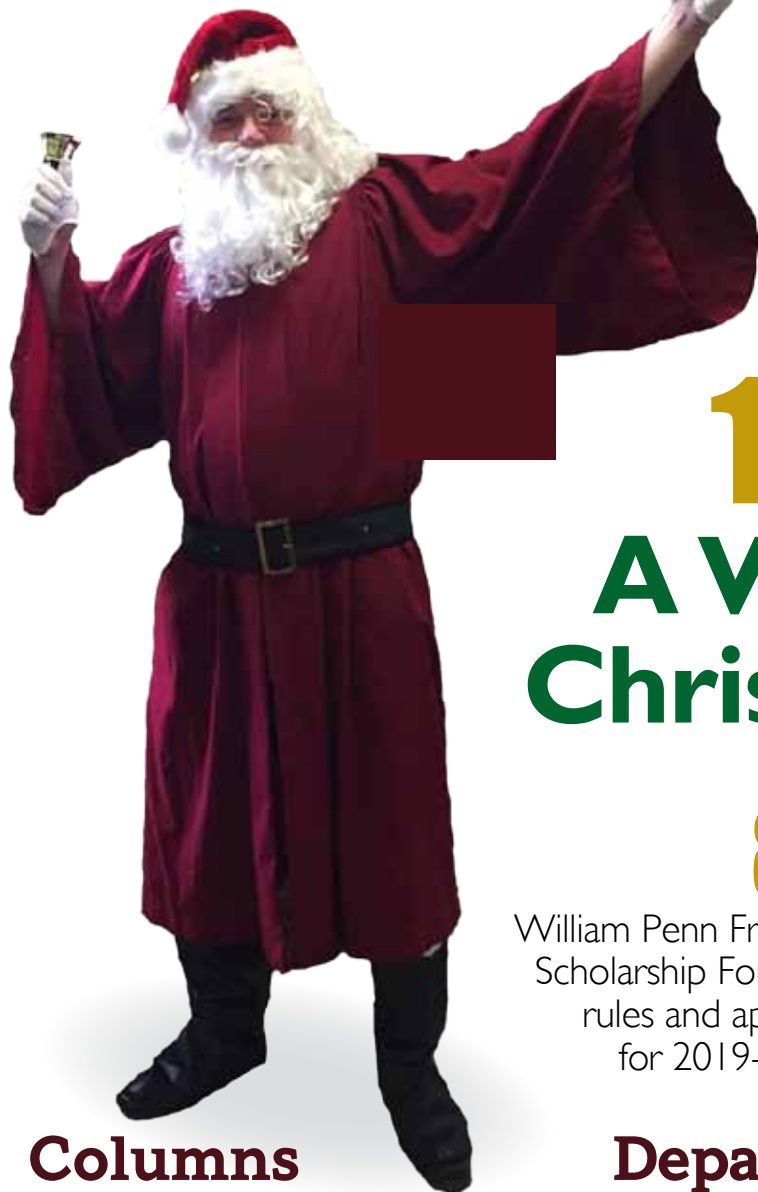
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OFFICIAL NOTICE

39th General Convention

In accordance with the By-Laws, Article 2, Section 202, the Board of Directors hereby gives notice that a regular meeting of the General Convention of William Penn Association will convene on October 12, 13 and 14, 2019. The Board has designated the General Convention will be held at the

DoubleTree by Hilton Hotel Pittsburgh – Green Tree
500 Mansfield Avenue
Pittsburgh, PA 15205

By order of the Board of Directors,

Andrew W. McNelis, *Chair of the Board*
George S. Charles, Jr., *National President*
Jerry A. Hauser, *National Vice President-Secretary*
Diane M. Torma, *National Vice President-Treasurer*

Join hands to touch lives this year



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

Although officially observed on the first Saturday in May, your branch can conduct a Join Hands Day event any time during the year. The important thing is that you partner with youth in your community and organize a project.

The Home Office is here to help your branch become active in your community. WPA will provide the support you need to keep the next generation of fraternalists interested and engaged in fraternalism.

Organizing a Join Hands Day project may seem overwhelming, but WPA can show you how easy it can be if you stick to it and stay organized.

What if I don't know any youth members? The Home Office can help you find them and invite them.

What kind of project should our branch host? Think outside of the box and have a high-energy session with your branch members and youth participants. Here are a few project ideas to get you started:

- Volunteer at the local food bank or soup kitchen.
- Plant flowers at a local church or community center.
- Donate and install benches at a local park.
- Create and deliver care packages to a veterans home.
- Collect books to give to disadvantaged children.

Whatever type of project you decide to do, please remember to celebrate your accomplishments when you're done. Also, remember to share details and photographs of your Join Hands Day project with us. We want to see you and your fellow fraternalists doing good works in the pages of this magazine!

Celebrate the WPFA Scholarship Foundation's 50th anniversary by leaving a fraternal legacy

DID YOU KNOW you can sustain the dreams of young WPA members for years to come? How? By remembering the WPFA Scholarship Foundation in your estate planning. And there's no better time to do it than during the Foundation's 50th anniversary in 2019.

A bequest to our Scholarship Foundation costs nothing now, yet gives you the satisfaction of knowing you will help young members in the future. You retain control over and use of your assets during your lifetime, and you can modify your bequest if your circumstances change. Plus, gifts from your estate are exempt from federal estate taxes.

A bequest can be made for a specific amount or for a percentage of your estate. You can make a bequest through your will or a living trust instrument, or you can designate the Scholarship Foundation as a beneficiary of a retirement plan or life insurance policy.

For help with establishing your fraternal legacy, contact the Home Office at 1-800-848-7366.



Welcome, 2019!

OUR TRIP TO EUROPE is just a pleasant memory, but I will never forget all the wonderful members who made this trip so great. For the first time ever, all the travelers in our tour group were members of William Penn Association. Thank you all for realizing how much fun we have on these trips (and in all our fraternal activities). I am reading all the surveys our travelers filled out after the trip, and they are really entertaining.

Yes, we are working on the next trip, but that won't happen until 2020 because of the General Convention scheduled for this October. As you can imagine, the planning for the Convention will be taking up a good deal of our time and effort.

That 2020 tour will most likely focus on Hungary, as there is still so much there we haven't seen. We might also spend a few days in Slovakia. So, start saving your vacation money now. I look forward to seeing you all. We really do have a lot of fun. Ask Richard Sarosi; he's still smiling.

We are now taking reservations for our Hungarian Heritage Experience to be held this August. For more information, please see the announcement found on the inside of the front cover of this issue. I heard from a little bird that Steve and Jack may come and join us. We really have a great time at the Sequanota Lutheran Conference Center & Camp. Linda and Nancy are already hard at



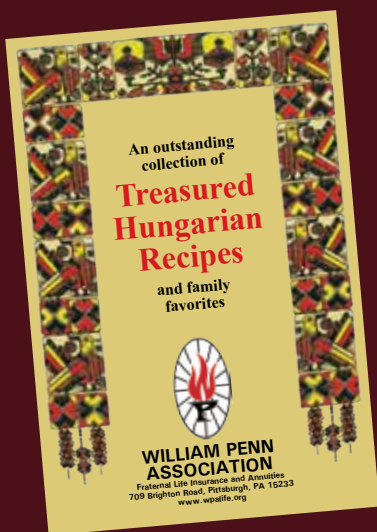
Enjoying a dinner cruise on the Danube during the WPA Tour 2018.

work making plans to keep us busy, as is Alexis Kozak. Yes, Alexis is brave enough to come back and attempt *csiga* making again. We can only get better. *Palacsinta* making is always a hit. Please join us.

I wish you a wonderful 2019. I hope it is filled with nothing but good for each one of you.

Please remember to read *William Penn Life*. We will do all we can to help you make wonderful new memories this year. □

Enjoy even more tastes of Hungary



The Official WPA Cookbooks

Buy one or both - Different recipes in each book

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

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

Prices include shipping and handling.



Make your check payable to "WPA 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.



Planning for a comfortable retirement

HAPPY NEW YEAR and welcome 2019!

I'd like to start the year out discussing retirement—even if it's 20 years away for you—and giving you a few good reasons why you should consider purchasing an annuity or life insurance product now to help supplement your other sources of anticipated retirement income.

The worry of diminishing retirement income is a big reason that people today are purchasing annuities. Consumers looking for ways to bolster their Social Security and pension income, or looking for a guaranteed lifetime income, are purchasing annuities.

These are the top two reasons why people purchase annuities, according to a recent study by the Life Insurance Marketing Research Association, or LIMRA (see chart). According to the research, the primary source of income for tomorrow's retirees is expected to change from the current primary sources of Social Security and pensions to a more self-driven retirement income model.

Pre-retirees (those age 55 and older and not retired) and workers in the 40-54 age range, have very different expectations than current retirees. Just 49% of pre-retirees and only 32% of young workers say they'll primarily rely on Social Security and pensions for retirement. The younger the workers, the less likely they are to rely on those old stand-by sources of retirement income.

Instead, those still in the workforce are planning on using savings from employer-sponsored retirement plans—401(k), 403(b), IRAs and other savings vehicles—to help fund their retirement. In fact, 40% of pre-retirees and 53% of workers between the ages of 40-54 expect their primary source of income to be their 401(k), IRA or other savings as opposed to Social Security and company pensions.

But there is one catch: those income sources aren't guaranteed for life, as are Social Security and pension income. And that leaves both pre-retirees and younger workers with a dilemma: how to make their money last.

Research consistently shows that consumers are worried about running out of money in retirement. Two-thirds of pre-retirees list having enough money throughout retirement as their top financial goal. While retirement savings vehicles such as 401(k) and IRAs are great solutions for accumulating assets, they often do not offer a way to create guaranteed income that retirees want and need.

Annuities do. Annuities are valuable because they offer a combination of guarantees: (1) guaranteed income that you cannot outlive; (2) protection of principal from stock market volatility; and (3) guaranteed death benefits for your beneficiaries. Those guarantees can make a big differ-

ence in peace of mind for today's workers looking to retire with a more secure form of retirement income.

Here are more facts about annuity ownership in retirement. In a separate study, Global Atlantic surveyed about 4,400 retirees to determine if there were any significant differences between retirees who owned annuities versus those who did not. The results were fairly significant:

- Most of the retirees did not own annuities.
- The retirees who owned an annuity are spending an average of \$2,545 per month.
- The retirees without annuities spend an average of \$1,850 per month.
- 70% of retired annuity owners are more confident that they will be able to maintain their current lifestyle, even if they live to age 90 or older.

When retirees were questioned regarding the amount of spending on "fun" activities, the study showed retirees without an annuity spent:

- 18% less on travel.
- 24% less on restaurants.
- 29% less on entertainment.

Another interesting result of the study found that 55% of retirees surveyed said they had retirement planning regrets, and 36% said they had not saved enough for a long-term comfortable retirement.

In considering the findings of these two studies, I

was particularly surprised to see the differences between retirees who owned an annuity versus those who didn't. Seven out of 10 annuity-owner respondents indicated they are more confident in their ability to maintain their standard of living, even past age 90. That, coupled with the fact annuity owners spend more on travel, restaurants and entertainment, was enough to convince me that I need to have an annuity!

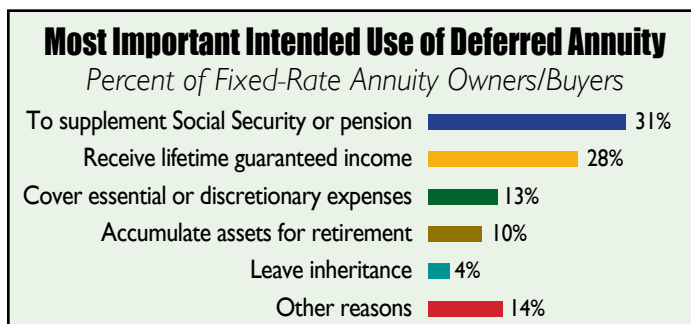
If you're in that 40-65 age range and hoping for a comfortable retirement someday, why not consider starting a William Penn Association annuity today? You're never too young to get started, and you can open one for as little as \$10 per month!

Did you also know that you can purchase the life insurance you need today (for our younger pre-retirees) and convert the cash value to an annuity when you retire if you no longer need the insurance coverage?

Don't be among the 55% who will have retirement planning regrets. Call your WPA agent or broker today to get started with your annuity or life insurance savings plan. You'll be glad you did!

Don't have an agent? Call the Home Office sales team. We'll be glad to help or assign an agent for you.

Until next time, here's wishing you all a very happy, safe and prosperous 2019! □





Get out, stay fit this winter

CROSS-COUNTRY SKIING and snowshoeing are gaining in popularity with those age 50 and up. It's a wonderful alternative to downhill skiing for those looking for a diversion from the crowds.

Although the thrills from the hills will be missing, cross-country skiing is considered to be an excellent cardiovascular workout. Swooshing over the countryside is beneficial in strengthening and improving the heart's ability to pump blood efficiently and effectively.

Cross-country skiing can be sustained for hours with no single muscle group being over-stressed. There's no need to worry about the cold either, as the continuous motion will keep you snug. You will be delighted to find warming huts, complete with a roaring fire, on just about every well-traveled trail.

There are no long waiting lines or pricey lift tickets either. State parks or community recreation centers rent skis and boots for a nominal fee, and discounts are often offered to seniors.

If you need just a little more enticement, think about the huge amount of calories you will burn and the highly functional fitness attributes of this winter sport.

Oh, wait...did I mention that it's super fun?

Snowshoeing is available just about anywhere cross-country skiing is. It's a low-impact muscle builder with the snow acting as a cushion to spare your knees.

If you are a first-timer at either, opt for a dry lesson



Photo © Can Stock Photo/halfpoint

and some help getting the skis or snowshoes on. There is a learning curve, but once you have it down, you will never lose it.

I have been cross-country skiing for many years. My favorite scenario is a gentle snow on a moon lit night. The landscape is glowing and the air is refreshing and tranquil. I put on my skis, give a push from the back porch and I am off, not a care in sight.

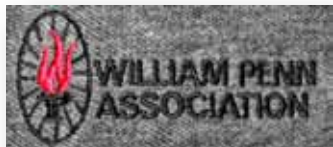
Cathy Graham is director of the Graceful Aging Wellness Center at Bethlen Communities in Ligonier, Pa.

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We have a shipment of our popular Lands' End® brand, 100% cotton, short-sleeved polo shirts featuring an embroidered William Penn Association logo. These are the same comfortable shirts worn by volunteers at various WPA events. The men's shirt features a two-button placket, and the women's shirt features a four-button placket. Available in charcoal heather grey only, while supplies last.

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Size (Circle One): Mens S M L XL XXL

Womens S M L XL XXL

Make check payable to "William Penn Association."

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



My resolutions, Hungarian-style

BY THE TIME YOU, my wonderful readers, sit down with a nice cup of coffee (preferably with pálinka stirred in) to read this month's issue of *William Penn Life*, the season of New Year's resolutions will be in full swing. The Christmas trees will have been taken down; the holiday turkeys and hams long since eaten. The presents and fond memories will already be growing fuzzy in the mind's eye as we leave another wonderful December behind and step across January's cold threshold into yet another year. As if to add further bitterness, society pelts us with admonitions in the form of "resolutions." *Eat less! Exercise more! Spend smarter! Work harder!*

But what if it does not have to be that way?

I have written about Hungarian New Year's resolutions in the past (see my *Takes* from January 2009 and January 2014). After almost 10 years of *Takes*, I suppose that a writer is allowed to recycle a few ideas. Never fear: not this writer! This year's January *Take* will feature fresh new perspectives on New Year's resolutions. This year, it's all about New Year's resolutions--Hungarian-style.

My wonderful wife, Monika, and I lead busy lives. Between work, travel, weekend trips to Ohio or North Carolina, working out, hobbies (maple syrup, softball, board games, shooting, writing), our free time is quite limited. And society expects us to add obligations in the form of New Year's resolutions?

One of the things I regret most about my day-to-day activity is that I often omit Hungarian activities and culture. I know that many busy young and young-at-heart people find themselves in a similar situation. In our modern civilization, we are increasingly likely to live in non-Hungarian neighborhoods, go to non-Hungarian houses of worship, eat at non-Hungarian restaurants, watch non-Hungarian movies and visit non-Hungarian places. I think it is unavoidable to a certain extent. I live more than 300 miles away from my Hungarian "center-of-gravity" in Northeast Ohio, so I am perhaps guilty of this more than most. That is why I resolve, this year, to find small ways to incorporate Hungarian heritage into my daily life.

I have a four point plan for carrying out this resolution. I hope these ideas translate well to your own rhythm of life.

1. Learn and refine my Hungarian language skills

I know learning Hungarian seems to be the exact opposite of a "small" way to incorporate Magyar culture back into my everyday life. But the advent of computer-based language learning technology has greatly expanded the opportunity to make real progress in mastering Hungarian, or, if you are lucky enough to have mastered Hungarian, to continue refining one's use of the language. There are many software programs and smart phone apps that one can use to incrementally increase fluency in Hungarian. The state of the market is vastly different than it was even 10 years ago. There are excellent ways to study from

home and in a way that is not intrusive to one's schedule. I use a smart phone app called *Duolingo*. It has an easy-to-use interface and segments lessons in five-to-10 minute chunks. I use the app when I have a spare moment or two--mostly waiting for my morning coffee to brew. Learning Hungarian does not need to be a Herculean undertaking!

2. Spice up my kitchen with Hungarian foods and flavors

Cooking Hungarian food is hard. That is especially true if one is not gifted in the culinary arts and sciences. But enjoying the cuisine of the Magyars does not require a master's course taught by Chef Szathmary. There are little ways of sneaking Hungarian food and ingredients into your everyday dining plans.

For example, I have found that chicken paprikás turns out well in a slow cooker. Throw the chicken in the crock-pot and let it cook over the course of several hours or even an entire work day, then stir in pre-made dumplings and sour cream when you are ready to eat. It might not be "authentic," but it is definitely tasty.

Another fun thing I do is use our Instant Pot to cook

Egy - Kettő - Három

Jó reggelt!

Hogy van?





kolbász with peppers and onions; just set your Instant Pot to sauté.

I also try to add Hungarian flavor to non-Hungarian dishes. One of my favorite tricks is to add pureed paprika (I like "Piros Arany" from Hungary) to a nice pot of beef chili.

3. Read or watch Hungarian books, movies and television shows

Besides the occasional independent film that makes the rounds at Oscars-time, there usually isn't much Hungarian-made cinema that catches my interest. So, I like to watch TV or movies that have some other Hungarian nexus or connection. One of my new favorite television shows on BBC (and now Netflix) is *The Last Kingdom*. Filmed in Hungary, it features Hungarian actors and actresses in minor and supporting roles. I have also written at length about Hungary's growing role in mainstream cinema (see my February 2018 *Take*), so I know there is plenty out there to watch.

I also try to broaden my horizons by reading books. Last year, I read 23 fiction and non-fiction books but none of them were by Hungarian authors or discussed Hungarian topics. This year, I am going to change that. On my shelf, I see a couple books by László Krasznahorkai and Kati Marton that have gone unopened. These are at the top of my reading list for the coming year.

4. Travel to Hungary!

It is not always possible to travel to Hungary on "short" (think several months) notice. Besides, since it seems that there is no way to fly directly from any American airport to Budapest, flights tend to be expensive, long or both. My resolution for this year is to save a little bit of money, incrementally, to be able to afford tickets and several days' worth of accommodations in Hungary. There are lots of available savings plans on the internet; it's a great way to budget for a big trip without thinking about it. My bank transfers \$40 every month from my checking account to my savings account without me even thinking about it.

For those who are not able to travel internationally, I would recommend trying to add a Hungarian stop on an itinerary if traveling locally or regionally. There are great Hungarian restaurants and retailers in major metropolitan areas in the eastern portions of the U.S. and Canada, so a taste of Hungary might not be so far away after all. On my next trip to New York, I know I plan on going up to the Upper East Side to sample some Hungarian pastries.

I hope to write in several months a status report on my progress on these fun New Year's resolutions. Until then, keep thinking of ways to incorporate Hungarian culture into the fabric of daily life.

Tibor II

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

Rediscover your Hungarian self.

ReConnect Hungary is a unique cultural, educational and social immersion program in Hungary for young adults aged 18-28 of Hungarian heritage, who are citizens of either the U.S. or Canada. Every summer, a group of individually selected young people experience a two-week journey of rediscovery to learn about their Hungarian roots in a totally different and new way. Gain a deeper understanding of your Hungarian heritage while enjoying a living culture!

June 14-30, 2019

The cost to participants is only \$1,800, which includes a \$300 deposit, refundable upon successfully completing the entire program. Remaining expenses are funded by the organizers and individual and corporate sponsors.

Parents and grandparents: This is the perfect graduation gift for a young adult wishing to discover their roots and heritage in Hungary.



Learn more:
www.ReConnectHungary.org

A public-private partnership supported by
Hungarian-American and Canadian organizations and the Government of Hungary

E-mail: info@reconnecthungary.org
Toll-free: 1-844-4MAGYAR (462-4927)

ReConnect Hungary – Hungarian Birthright Program • 120 East 90th Street #5D • New York, NY 10128
www.facebook.com/ReConnectHungary • twitter.com/ReConnectHU

Eligibility Rules for Year 2019 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, 2019.
- b) For both new and renewal applicants, the student must be the child or grandchild of a life benefit member of William Penn Association in good standing. For the 2019 school year, the parent/grandparent must be a life benefit member for at least four (4) years as of January 1, 2019.
- 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 are you doing to improve your world (community, church, school, family)?"** If the essay exceeds 100 words or is on the incorrect topic, the student's application will not be accepted.

The Scholarship Application and Essay must be mailed and postmarked by Friday, May 31, 2019. 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 2019 school term.

Items 3 and 4 must be mailed and postmarked by **Friday, August 30, 2019.**

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: **"How has your family history influenced you?"** If the essay exceeds 100 words or is on the incorrect topic, the student's application will not be accepted.

The Scholarship Application and Essay must be mailed and postmarked by Friday, May 31, 2019. 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 2019 school term.

Items 3 and 4 must be mailed and postmarked by **Friday, August 30, 2019.**

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.** Any applications and essays postmarked after **Friday, May 31, 2019** will not be considered.

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.

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

William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821

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



Application for Scholarship Grant Academic Year 2019-2020



1. Check One: ☐ New Applicant ☐ Renewal Applicant

STUDENT APPLICANT INFORMATION

2. NAME: _____ **3. DATE OF BIRTH:** ____/____/____
Last First Middle Initial

4. ADDRESS: _____
No. Street

City State Zip Code

5. STUDENT APPLICANT'S PHONE: () **6. SOCIAL SECURITY NO.:** _____

7. E-MAIL ADDRESS: _____

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

Name of College/High School	Location	Dates Attended (Month/Year) <i>Ex: 08/2014 - 06/2018</i>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

9. ACCREDITED COLLEGE OR UNIVERSITY WHERE ACCEPTED:

School Name: _____ **Year Will Be Attending in School:** ☐ Freshman ☐ Junior
☐ Sophomore ☐ Senior

Street Address or P. O. Box: _____

City: _____ **State:** _____ **Zip Code:** _____

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

Completed application & essay must be mailed and postmarked by May 31, 2019

11. LIST YOUR INVOLVEMENT IN WILLIAM PENN ASSOCIATION FRATERNAL ACTIVITIES, COMMUNITY SERVICE PROJECTS AND EXTRACURRICULAR SCHOOL ACTIVITIES (i.e., ATHLETICS, THE ARTS, SCHOOL CLUB, ETC.):

12. 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

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, 2019.

NEW APPLICANTS must also submit: (1) a transcript of the student's high school scholastic record; and (2) proof of enrollment for the Fall 2019 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 2019 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 & essay must be mailed and postmarked by May 31, 2019



JUST 4 KIDZ

We love playing outside during the winter. For those lucky enough to live in a place where it snows, you know how much fun it can be to build a snowman or ride a sled down a snowy hill. But, sometimes, it's better to stay indoors where it's nice and warm and dry. And, just because you're inside it doesn't mean you have to turn on the TV or wear out your thumbs playing video games. Why not try something different like **painting with golf balls**? Yes, golf balls! Just make sure you don't use someone's brand new golf balls :-)

What You Need

- Plain white paper
- An empty cereal box
- Paint
- A golf ball or two
- Adhesive tape
- Dry and wet towels for easy clean up



What You Do

- Cut the paper so that it lays flat inside the empty box.
- Cover the golf ball(s) with paint, either one or two colors at a time. Drop the golf ball(s) into the box.
- Seal the box with the tape, and carefully roll the golf ball around (or really shake it up!).
- When done, take off the tape and remove the paint covered paper to reveal your artwork and let it dry.

But, what if...

- ... you shake the box for a few seconds? ... or a few minutes?
- ... you use a different type of box, like a long, thin cracker box or an empty aluminum foil box?
- ... you use more golf balls? ... or use a small toy that isn't round (like a toy car)?

What other other things could you do to change the way your artwork turns out?

Make sure to snap a photo or two and tag us #WPALIFE on social media.

Instructions courtesy of <https://laughingkidslearn.com/painting-with-golf-balls/>
Photo courtesy <https://happyhooligans.ca/painting-fall-colours-with-golf-balls/>
Kidz illustration © Can Stock Photo Inc./Jenn



A WPA Christmas of fun



n, family & fraternalism



Branch 1 Bridgeport, CT

by Jim Ballas

Our branch Christmas party was held Dec. 9 at Puritan Hall in Bridgeport. It was a huge success! Everyone attending had a great time.

We invited all the families of our branch, whether they had children or not. We did not know what kind of response we would get as our branch has not held a branch Christmas party in recent years. We recognize that we have some work to do to get more involvement by our members, but we had a good group in attendance.

As members arrived, they were given name tags so that everyone could greet each other by name. The hall was decorated in the holiday spirit as Christmas music played, creating a festive atmosphere. Everyone enjoyed drinks of all kinds, an assortment of cheese and crackers and delicious Hungarian salami and kolbász (which was a big hit).

After a nice period of fellowship, Branch President Bill Bero and I (as branch coordinator) welcomed our guests.

Everyone then enjoyed a catered lunch of salad, chicken, pasta, meat balls, vegetables and an assortment of desserts. The food was great and more than we all could eat. We then joined in singing Christmas carols together using the songbooks provided by the Home Office.

The big hit of the party was the arrival of Santa Claus. He carried his bag of goodies and greeted everyone on the way to his special chair next to our Christmas tree. The children came up one by one to greet him and receive a gift. Of course, they also told him what else they expect to get when he makes his deliveries on Christmas Eve from the North Pole.

The grown-ups also enjoyed Santa's visit. All were treated with a goody bag of WPA items and that great calendar.

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

We also participated in the WPA Holiday Basket program. We used

some of the donated items to make up three baskets of food and used the additional monies from the Home Office (\$50 for each basket) to add grocery store gift cards. This would enable the three local families that were given baskets to purchase some fresh fruits, vegetables and meats.

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

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

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

Branch 14 Cleveland, OH

by Richard E. Sarosi

Happy New Year! *Boldog Új Évet!* May you, your family and friends have a very Happy, Healthy and Prosperous New Year.

Mindig arra gondolj, hogy saját eltökéltséged arra hogy sikeres légy, fontosabb bármi másnál. (Always bear in mind that your own resolution to succeed is more important than any other).

In our last issue, I shared with you the interesting places we visited and the activities we took part in during the WPA tour to Europe. I have so many fond memories of this trip. I was able to find several Venetian inspired Christmas tree ornaments (such as Venice landmarks, St. Mark's Basilica, a miniature gondola and Murano glass) to remind me of this trip. The gondolier hat I found was placed under our Christmas tree as a reminder of the Italian theme I was attracted to. I am working on improving my Italian vocabulary with such words as "pizza," "Prada," "Gucci," "Cartier" (French



Branch 1 prepared these Holiday Baskets for distribution to families in need in the Bridgeport, Conn., area.

with an Italian accent), "Ferrari" and "Lamborghini." The 2020 trip is just around the corner, and I wonder where our journey will take us.

The Cleveland Hungarian Scout Folk Ensemble presented its 45th anniversary performance, "From the Cradle to the Grave: a Bölcsőtől a Sírig," on Nov. 10. The Ensemble included current dancers and alumni who showcased the living traditions practiced as part of everyday life in the Cleveland Hungarian community. A little girl took us through her life via dance, which included a pair of red shoes that was a part of her journey. Dances, music, songs and costumes took us from the Hungarians in the Carpathian basin to those who still celebrate our Hungarian heritage in Cleveland.

The St. Elizabeth Church Dance Group emphasized the role played by the Hungarians of Buckeye Road in keeping the Hungarian culture active. Cleveland's Hungarian community is known worldwide. Music was provided by the Gyanta and Harmonia bands. It was an outstanding presentation honoring the Hungarians in Cleveland, Northeast Ohio and the world.

The 58th Magyar Bál (Hungarian Ball) and Cleveland Magyar Kongresszus was held in November. The two-day event featured many speakers presenting topics in Hungarian with one or two in English. A film from the BuSho Film Festival was also part of the program. A gala dinner included a formal presentation of the Hungarian court dance by the Cleveland Hungarian Scout Folk



Members of the Cleveland Hungarian Scout Folk Ensemble perform Nov. 10 during the ensemble's 45th anniversary performance. (Photo by Richard E. Sarosi)

Ensemble, the introduction of the debutantes, the presentation of the Ladányi Art Competition winners and the new inductees to the Árpád Academy. Greetings were given by special guest Dr. László Szabó, Hungary's Ambassador to the United States of America and by Consul General of Hungary-Chicago Dr. Zita Bencsik. Listening and dance music was provided by Harmonia.

The Branch 14 Breakfast with Santa was held Dec. 1. Entertainment included Flower Clown, who made balloon animals, Santa hats and other marvelous balloon shapes. Dr. UR Awesome made bubbles in all shapes and sizes and performed some magic. Rainbow Rae painted great designs on the children's faces and arms.

Everyone enjoyed eating pancakes, scrambled eggs, bacon, sausage, smoothies and cookies and seeing the guest of honor, Santa.

Thank you to the WPA Board of Directors, National Officers and staff for supporting our party and providing the favors, handouts and McDonald's gift cards.

A special thank you to our Branch 14 members who volunteered to set up, cook, serve, clean up and support to make this event a success.

Branch 14 meetings are held the first Wednesday of each month at 7:00 p.m. in the Bethlen Hall of The First Hungarian Reformed Church,

14530 Alexander Road, Walton Hills. Branch 14 adult members and guests are welcome to attend. Our next meeting is March 6. Please join us.

Mark your calendars for our next Branch 14 Breakfast with Santa on Saturday, Dec. 7, 2019 at 10:00 a.m. at the Bethlen Hall.

The calendar of 2019 Cleveland Hungarian activities is being planned. The first event worth noting will be Paprika! 2019 to be held on Saturday, March 30, at the Ritz-Carlton Hotel.

Please support the clubs and organizations in your local communities that still continue our Hungarian customs, traditions, music and food.

We remember those WPA members who have passed away or may have recently lost a loved one. We were sad to learn of the passing of Rosie Borisz, who passed away on Dec. 5, 2018. Rosie was the daughter of Cleveland musician Frank Borisz and sister of Nancy Borisz. She was the cousin of Bob Kita who hosts the Hungarian Radio Show on Saturday mornings on WCSB-89.3 FM. May Rosie rest in peace.

Get well wishes go to all who might be feeling under the weather, especially branch members Michelle Day and Ernie Sarosi, Branch 14 President Caroline Lanzara and E.E. "Al" Vargo, former National President of WPA. Please keep them and all of our WPA members in your

prayers and thoughts.

Happy birthday and anniversary wishes go out to all members and Home Office employees celebrating a birthday and/or anniversary. Happy January birthdays to Ernie Sarosi and Gillian Benns, who share the same day. May everyone be blessed with many more birthdays and anniversaries.

Congratulations to the Branch 14 Officers who were reelected to their positions Dec. 5: Caroline Lanzara, president; JoAnne Sedensky, vice president; Richard E. Sarosi, secretary-treasurer; and Brian Bowens, Richard Jacob and Frank Wargo, auditors. Congratulations and best wishes as you begin your new term.

Lastly, we ask for your financial support of the William Penn Fraternal Association Scholarship Foundation. With your help, we can continue to provide grants to our student members for their college studies.

As always, please remember to keep in touch with someone you haven't seen or talked with in a long time. Pick up the phone and plan a visit. Also remember those who are in the hospital, rehabilitation facilities and extended care facilities; they like to have visitors.

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

Branch 18 Lincoln Park, MI

by Barbara A. House

Our branch family Christmas party was the best we ever had. I am still receiving calls from happy attendees. We had some new activities this year, and they were wonderful.

Glimmer the Elf greeted children as they came in the door and immediately they were hers. They loved her. Santa and Mrs. Claus were also a great hit. Families took all the time they needed to talk to Santa and take a million pictures. Many of you remembered to bring desserts to pass. Our table was full.

We also collected food and supplies for our furry friends. This was the most we ever collected.

Treasurer Carol Truesdell was in the hospital following extensive

back surgery and Secretary Rose Antal was very ill with a serious lung infection. But true to form, Branch 18 members came together and got everything done. I don't want to name names, but you know who you are. Cindy took a lot of pictures which I will share when I see you all. I would love to do it all again this Sunday. Yes, I really mean it.

Thank you, WPA, for all the goodies and hand-outs; they were wonderful. Can't wait for next year!

Many members donated to our raffle, and I really need to say thank you. Thank you to Steve, Darlene and Jennifer from the Hungarian Rhapsody; Ursula, Tamas and the officers from the Hungarian Arts Club; Alex Kulcsar and the officers from the Hungarian American Cultural Center; Sportsmen's Den and Golf Course; Michelle, Jessica and Darryl Pokorny; Carol Truesdell; Rose Antal; Ursula and Tamas Markovits; Linda Enyedy; Helen Sryniawski; and Tom. As always, what would we do without you? Our tables were overflowing with your generosity.

Our last branch meeting of the year was on Dec. 12. Remember, we meet at the Hungarian American Cultural Center on Goddard in Taylor at 6:00 p.m. Hope you will join us. I am not sure if we will resume our meetings in March or April; it depends on the weather.

A reminder that the Cultural Center is open for dinner on Fridays from 5:00 to 9:00 p.m.

Happy January birthday to Jim Robertson (National Director and wonderful helper), Megan Keller, Ronda Konesky, John Toth, Ralph Manning and Jessica Crivaro. You are all so special. Wishing you many more.

Get well wishes go to Carol Truesdell, Rose Antal, George and Doris Schvarckopf (great to see you at our party), Beata Csaszar and all you who are not feeling so well.

Branch 18 members are proud to support the Downriver Panthers, a sports team for children and adults with disabilities. We attended a banquet in November that raised enough money to keep them going another year. We had a marvelous time. Never saw so much leather

and motorcycle police get so involved. We are proud to be a small part. Can't wait till next year. The candy table was a huge hit. Congratulations Louie Krajcz and family and thanks for getting us involved.

Please remember our deceased members and their families in your prayers.

Looking forward to a new great niece or nephew in February. Grandma Pammy George is on pins and needles. Will see you soon.

Judit Ganchuk, husband Perry and son Laszlo will greet a new little boy in March. I am so anxious to meet all these new members.

I wish you a wonderful 2019. I hope it is filled with nothing but good for each one of you.

Unless we are happy with who we are, we will never be happy with what we have.

Branch 26 Sharon, PA

by Gerry Davenport

Branch 26's family Christmas party was held Nov. 18 at the North Park Lounge and enjoyed by all.

It was great welcoming to the party Alexandra Tew, daughter of WPA Sales Coordinator Barbi Tew. Recently, Alexandra was honorably discharged from the U.S. Air Force and will continue to pursue her career in the medical field.

Betty Barnhart came to the branch party with her daughter Julie and grandson William. Santa told me that he was definitely going to stop at William's house on Christmas Eve.

Our branch has been collecting winter coats, jackets and scarves to give to the local men's shelter and other homeless shelters, since winter is now upon us.

We extend continued Christmas blessings to all members, families and friends. May we all find peace, comfort and joy in the new year.



Members of Branch 26 gathered to celebrate the holidays during the branch's family Christmas party.



Congratulations to Home Office employee Judit Ganchuk who won \$600 worth of gift cards in a drawing sponsored by Branch 18. (Photo by Tom House)

Branch 27 Toledo, OH

by Paula Bodnar

Happy New Year. Sure hope everyone had a happy holiday.

We had a great turnout for our Christmas party. I think the kids had fun.

Welcome to all the new officers. Our next meeting will be on Jan. 12 at 1:00 p.m. at American Table on Wheeling Street.

Anyone interested in going to a Walleye hockey game, please let me know. If we have enough interested people, I will get it scheduled. Please call me at 419-460-7214 and leave your name and number along with how many will attend.



Young members of Branch 28 welcome Santa and Mrs. Claus to the branch's annual family Christmas party. (Photo by Frank Schauer)

Branch 28 Youngstown, OH

by Kathy Novak

Happy 2019! Wishing everyone a happy, healthy and prosperous new year!

Thank you so much to the Home Office for allowing the branches to host successful and enjoyable Christmas parties. At our party, entertainment was provided by the Aut Mori Grotto Clowns, a volunteer group that performs for a donation to its organization. They, in turn, help handicapped children.

As always, our party featured plenty of food and refreshments. We thank all the members who helped make this event run so smoothly.

We set up an area with some holiday props where guests could take selfies.

Raffle items were won by 16 lucky children in attendance. A split-the-pot raffle was held for the adults.

Santa and Mrs. Claus arrived to the singing of "Jingle Bells," led by Darlene Demjen. After visiting with everyone, Santa and Mrs. Claus sat with all the children in attendance for a group photo. Then, Santa spent time with each child, giving each a goodie bag and monetary gift.

The holiday scholarship raffle was held with the lucky winners

being Dan Cene, Debbie Lewis and Sue Breznai. Thank you to everyone who purchased a raffle ticket to help support the Scholarship Foundation.

The election of officers was held during our November meeting. Elected were: Frank Schauer, president; Sandor Tollas, vice president; Kathy Novak, secretary-treasurer; and Maria Schauer, Mickey Schauer and Alyssa Schauer, auditors.

Once again, the Hungarian Room Committee at the University of Pittsburgh participated in the annual holiday open house hosted by the University's Nationality Rooms on Dec. 2. Pastries were sold and greatly received by those stopping by our booth.

Get well wishes go out to all those not feeling up to par.

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

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

Our thoughts are also with those who experienced senseless losses or injuries during random acts of violence.

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

Branch 34 Pittsburgh, PA

by Marguerite McNelis

We at Branch 34 hope all WPA members had a happy, healthy and safe New Year. This year really flew by! Please take a moment and pray for all our service men and women, especially those in harm's way.

Our annual family Christmas party with Branch 352 was held on Nov. 18 at the Sports Haven Bowl in Bridgeville, Pa. The weather cooperated and a nice afternoon was spent with everyone who attended. Thank you, Santa, for taking time out of your busy schedule to visit with all of us.

We thank the Board of Directors and the Home Office staff for helping to make the holiday season always enjoyable for our young members.

In 2019, the William Penn Association Fraternal Scholarship Foundation will celebrate its 50th anniversary. What a great foundation! Scholarship recipients, please let us know how the Foundation helped you and, if you are able, please donate to help WPA "pay it forward!"

We extend happy birthday wishes to all branch members celebrating birthdays. We hope that you all are happy and healthy.

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

Branch 51 Passaic, NJ

by Christine Baldyga

On Dec. 2, Branch 51 held its annual Christmas party at the Hungarian Club in Garfield, N.J. Branch members gathered together. Entertainment was provided by Doug the Magician. Both the children and adults participated in magic tricks and enjoyed the show. Christmas carols were sung, and Santa arrived with gifts for the children. Everyone stayed for pizza. We want to thank the Home Office for its generous support and help to make for a very enjoyable afternoon.

Prior to the meeting, the branch held election of branch officers for



Elected officers of Branch 51 were (l-r): Ernest J. Mozer Jr., president; Marta Smith, auditor; John Mozer, auditor; Marian Rubin, treasurer; and Christine Baldyga, secretary.



The children of Branch 88 gather around Santa Claus during the branch's annual family Christmas party.

the years 2019 and 2020. Congratulations to the following who were elected: Ernest J. Mozer Jr., president; Marian Rubin, treasurer; Christine Baldyga, secretary; and Marta Smith and John Mozer, auditors.

The officers agreed that a Mass for deceased members of Branch 51 will be held on March 10 at St. Stephen's Magyar Church, Passaic, N.J.

Wishing everyone a happy and healthy New Year!

Branch 88 Rural Valley, PA

by Joe Chobody

Members and guests of Branch 88 gathered Dec. 2 for our family Christmas party at our club's social hall. The weather cooperated and resulted in a great turnout. Christmas carols played as the children lined up to tell Santa their Christmas wishes. Treat bags were distributed, and refreshments were served. Thanks to all who attended the party.

Special thanks to the Home Office for the generous financial help and items for the treat bags. Also, thanks to Kathy, Dennis, Mike and Joe Chobody and Sam and Sandy Mikita for making the party a success.

Plans are being made for the annual Founder's Day party to be held in March. Branch members will be notified when details are finalized.

Here's hoping all had a very Merry Christmas and a Happy New Year.

Branch 89 Homestead, PA

by Mark S. Maskariniec

Our annual cosmic bowling Christmas party was a huge success. It was hard to tell who had more fun, the children or the parents and grandparents.

Special thanks to WPA and the Board of Directors for their very generous gifts which further enhanced the good time.

Not one child left without saying thank you and "Merry Christmas." And, we had some really young children. Nice to see there are children out there with manners and who appreciate parties like this.

Special thanks to our branch officers--John, Justin and Ruth Toth and my wife Lisa--for all their help in setting up this party. And thanks to Tim Toth for volunteering. Thanks also goes to Branch 89 photographer Fred Gabocy for capturing the fun and merriment in pictures.

Thanks to everyone for helping to make our Thanksgiving and Christmas baking a huge success.

Our *kolbász* making, under the tutelage of Chef Endre Csoman and John Toth Jr., occurred in December. Also, new to the holiday season was our stuffed cabbage sale. Nothing says "Christmas dinner" like stuffed cabbage, ham and *kolbász*. Now that's a Hungarian gourmet meal if there ever was any.

We really appreciate everyone

who supported our fundraisers, as the proceeds went to a great cause: the restoration and repair of the steps, porch and ladies room at The First Hungarian Reformed Church of Homestead.

For those who miss it, hurka will be back in January or February. Check back in the next issue for further information.

We continue to work with contractors regarding the church, where we hold our branch meetings. As we've mentioned in previous issues, the church suffered major damage due to the heavy rainfall. Estimated repair costs will total around \$35,000, and there's a good chance that none of this will be covered by insurance. If anyone would like to make a donation for this cause, checks may be sent to Branch Vice President Mark Maskariniec, 1836 Timothy Drive, West Mifflin, PA 15122. All donations are tax deductible and will be greatly appreciated and acknowledged.

This is a chance to show fraternalism at its best, with everyone working together for one joint cause. Save our church. Our forefathers would be truly proud.

We send get well wishes to branch members Jim Findlay, Mark Maskariniec, and Janet and Rudy Phillips. We're happy to report that Rudy is doing marvelously.

We are saddened to report the sudden deaths of two of our members, George "Coby" Kostival and Helen Zoldos. George and his late



Santa listens to the Christmas wishes of young members of Branch 89. (Photo by Fred Gabocy)



Santa Claus takes time out of his busy holiday schedule to visit with the children of Branch 129 during the branch's annual family Christmas party.

wife Jeannie were fixtures at our golfing and bowling events for many years. Both individuals will be greatly missed, but we know they are at a far better place.

We at Branch 89 continue to be grateful for all our members who come out and support our events. Fraternalism can always be found at our branch.

We would like to resume our monthly dinners and are looking for input from our members. What nights are good for you to attend one of our dinners? What type of places would you like to dine?

Take care, stay healthy and try and do something nice for someone. It takes so little effort to smile than it does to have a frown on your face. Life is short and we need to cherish and enjoy every minute we are given.

The officers and members of Branch 89 wish everyone a very blessed and Happy New Year. May it be one of prosperity and good health for all.

We wish Branch President John Toth Jr. a very happy 64th birthday on Jan. 23. We invite anyone who enjoyed Chef János' cooking at various WPA events to give John a call or send him a birthday card honoring his special day. He truly has taken over the mantle of presidency in our branch, and I know the large shoes he has attempted to fill have been done so. Uncle would be so proud of all you do to grow our

branch and help.

Not to be outdone, but my partner in crime, otherwise known as Branch Coordinator Lisa Toth-Maskarinec, will be celebrating a milestone birthday on Jan. 27--the Big 6-0. Any suggestions on how she should spend her special day besides working?

Take care everyone. Stay warm.

Branch 129 Columbus, OH

by Debbie Lewis

Welcome 2019! It is hard to believe another year has passed so quickly. It seems like the older we get, the faster time flies by. Hope everyone had a wonderful Christmas and Happy New Year. May you all be blessed with good health and happiness throughout 2019.

We had another fantastic Christmas party which was well attended by about 160 members and guests. We started off with entertainment for the children, followed by a delicious Hungarian meal consisting of cabbage rolls, sausage, fried chicken, sausage and kraut, scalloped potatoes, veggies and *kifli* for the adults. The children's menu consisted of chicken tenders, macaroni and cheese, applesauce and brownies.

Thanks again to the Hungarian Cultural Association for catering the adult meal.

After the meal, Santa arrived and

visited with the children. All the children received a toy, McDonald's gift card and bag of goodies. Our juvenile members also received a monetary gift. We also had 15 door prizes that were given out to the adults.

We thank everyone who helped set up the party and all who stayed to help clean up. Also, a big "Thank You" to the Home Office for all your support for the party.

The Hungarian Cultural Association will have a Soup & Learn Program on Sunday, Jan. 13, starting at 11:30 a.m. at St. Ladislav Church, 277 Reeb Ave., Columbus.

We congratulate all those celebrating birthdays, anniversaries and additions to their families. Congratulations to members Ryan and Lindsay Hammond on the birth of their first child, Oliver James, born on Nov. 14.

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

We also extend our sincere sympathy to all that have recently lost a loved one, especially to the family of Branch Vice President Erzsi Wagner on the passing of her mother, Maria Sumegi Caldwell. Please keep them all in your prayers.

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

Branch 132 South Bend, IN

by John E. Burus

Winter has arrived and looks to be here with a vengeance. The Christmas party on Dec. 9 was a success and fun was had by all. We had a good attendance and are looking forward to planning for the next one. It was our 10th annual Christmas party since Branch 132 restarted in 2008 and attendance has grown each year. Happy New Year to all of our fraternal family!

Branch 132 donated three Holiday Baskets this year to retired individuals in our community. All the recipients greatly appreciated the generosity of our members.

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

Branch 226 McKeesport, PA

by Judit Ganchuk

We hope your Christmas and holidays went well. Be thankful for the good memories and great people in your life!

Cheers to a Happy New Year.
Boldog új évet kívánunk!

Happy birthday and anniversary wishes to all our members celebrating their special day this month.

Keep those who have lost a loved one in your prayers; this is not an easy time for them. Member Sidney T. Cyphert III passed away this fall, and we pray for his family and friends in this difficult time.

Keep our military, here and abroad, in your thoughts and prayers.

Our branch's children's Christmas party and branch elections went well. A big thank you goes to the WPA Home Office staff, National Officers and Board of Directors for supplying support and gift items for the Christmas party.

Our branch officers had been planning our party for a while, including the food, games, gifts and prizes. The magician from Jahinie Productions was amazing; the kids actually sat through his whole show

which included live bunnies and doves! After his show, the magician had the whole audience singing "Santa Claus is Coming to Town" when, lo and behold, the jolly old elf himself appeared: Santa!

We thank all the volunteers who made our branch party a success. The kids truly enjoyed the afternoon!

At the party we also took donations for a local family who is going through some hard times, all while their son is waiting for a lung transplant. We thank everyone who donated.

Our branch elections before the party went smoothly. Elected to serve were: Malvene Heyz, president; Janet Sparico, vice president; Gerry Nelson, secretary; Les Petras, treasurer; and June Coyne, Frank Halas and Wayne Nelson, auditors.

Congrats to the Free Hungarian Reformed Church of McKeesport's embroidery class who won first place in the adult handmade category *again* in the Festival of Christmas trees contest in McKeesport. The students embroidered dozens of handmade, gorgeous birds for the tree. This is an annual event. Visit them next year for some hot cocoa, cheap eats, a hay ride, live entertainment and a visit with Santa!

Please note that our branch will take a break for January and February. We will resume our meetings in the spring. Please call Branch President Malvene Heyz at 412-751-1898 if you have news to share.

Branch 249 Dayton, OH

by Mark Schmidt

Whew! We survived another holiday season. Christmas is over and the new year is here. But, what a wonderful time we had meeting with family and friends this past month. It always seems like there is so much to do: setting up the tree, shopping, decorating, baking, more shopping, parties, wrapping and still more shopping. The credit cards



In the two photos above, Branch 132 President John Burus and his fellow branch members spread the fraternal spirit this past Christmas by delivering Holiday Baskets to several retirees in their community.

are maxed out!

As Anne Marie and I look back over this past year, we realize that our family--as well as our WPA family--are truly blessed, and as we go forward into 2019, we hope yours enjoys the same blessings.

In November, Branch 249 held its officer elections. Newly elected for two-year terms were: Karen Kuritar and Bruce Miller, auditors; Anne Marie Schmidt, secretary-treasurer; Mary Ann Kabel, vice president; and Mark Schmidt, president. If you have any ideas for branch functions, please contact any of us.

In December, we had my favorite activity of the year, our branch Christmas party. Over 50 members

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

The final year of this century's "teen decade"--2019--has arrived, and we welcome it. When a new year begins, it brings us gifts of opportunities and adventures. Let's use these gifts always in a beneficial manner for ourselves and others.

I am pleased to report that all who attended our branch family Christmas party Nov. 25 thoroughly enjoyed themselves. Smiling faces, good cheer and holiday music filled the Springdale VFW Hall as children and adults gathered to celebrate the season. After a very lively magic show from an extraordinarily sprightly Mrs. Claus, our smaller folks patiently, but excitedly, awaited their turn to speak with the jolly big fella, Santa Claus. It was a fun-filled afternoon, with lively conversation, an outstanding catered lunch, treat bags provided by the Home Office, and, best of all, the kids with their unbridled enthusiasm.

It was Branch 296's pleasure to have this Christmas party for our members. We enjoyed one another's company and happily noticed several new faces, and we want you to keep coming back. And, I believe the Borland family should be bestowed the "furthest-traveled award," visiting all the way from Montana.

I would be remiss if I did not mention the thoughtfulness of our members who contributed to our annual food drive at our party. All donations were given to the Lower Valley Food Ministries in Springdale. It was heart-warming and amazing to see the ample donations of food and non-perishable items you gave so willingly. Thank you!

WPA encourages fraternal events such as this, and Branch 296 is delighted to provide a memorable holiday celebration for our members. A lot of time and effort was spent to make this possible, and I extend thanks and appreciation to the WPA Home Office, Diane and John Torma, Marge and Toni Kosheba, Noreen Fritz, John Lovasz, Helen and Mary Ann Slaninka, Maxine Pusateri, Kim Bonifield and one of our newest members, Diane Baranowski.



Officers and members of Branch 226 enjoy the branch's annual family Christmas party.



Young members of Branch 249 share a moment with Santa during the branch's family Christmas party.

and friends enjoyed a delicious meal of fried chicken and Hungarian sausage with all the trimmings.

The guest of honor was the jolly old elf, Santa Claus. Santa brought Mrs. Claus for a rare outing, and she took time to read a story about Santa that had the 20 children mesmerized. Later in the party, we made all the kids honorary elves.

Special thanks go to the Home Office for the subsidies which allow our branches to host these wonderful parties. The look on the kids' faces is payment back.

Congratulations to our raffle winners: Liz Hewitt (\$100), Andy McNe-

lis (\$75) and Michael Chobody (\$25).

Coming up this month, our first Branch 249 meeting for 2019 will be held Jan. 26 at 10:00 a.m. at McAuley Hall, Queen of Martyrs Church in Dayton. We will be auditing last year's finances and making plans for the coming year. Please attend if possible. Remember this is *your* branch, and the officers want to plan activities that you want to do.

Welcome to our fraternal family new member Sophia Arends. We look forward to seeing you at future WPA and branch events.

Get well wishes to those feeling under the weather or spending time in the hospital. You are in our thoughts and prayers.

Our condolences to those who have lost a loved one, especially to member Maria Kovacs-Newberry whose mother, Maria Caldwell, recently passed away. Both are active in local Hungarian activities, and I will truly miss my other dance partner. May you rest in peace.

Happy birthday and anniversary wishes to those celebrating their special day in January. May you have many more to celebrate in the years to come.

As always, call me at 937-667-1211 or email me at amschmidt@msn.com with any ideas or information you would like to share in this article.

Remember: "Tomorrow is the first blank page of a 365-page book. Write a good one." (Brad Paisley)

Just prior to our party, we held election of branch officers, and the following were elected: Diane Torma, president; Marge Kosheba, vice president; Toni Kosheba, treasurer; Mary Ann Kelly-Lovasz, secretary; and John Torma and John Lovasz, auditors. We look forward to serving Branch 296 in 2019 and 2020.

Branch 296 welcomes our newest members. As a fraternal benefit society, WPA cares about each member, so why not start 2019 by becoming an active participant? Fraternalism demonstrates a spirit of mutual support, and we can only continue with member participation.

We're always looking for fresh ideas and welcome members to attend our meetings and join us for events. Our meetings are always laid back, and there's generally a lot of laughter. As a bonus, we always end our meetings with dessert or sometimes a baked potato! Our meetings will resume in March, and I will provide you with the upcoming dates in next month's branch news.

Contact me at 724-274-5318 or by email at makelly367@verizon.net if you have any news or personal milestones to share.

If you attended our party, no doubt you saw Noreen Fritz, our knowledgeable WPA agent. Noreen is ready to begin 2019 answering your life insurance and annuity questions. Noreen can be contacted at noreenbunny.fritz@verizon.net or 412-821-1837.

Best regards for a happy, healthy and prosperous 2019.

Branch 336 Harrisburg, PA

by Nicole Starnier

Happy New Year! 2019 is here and Branch 336 has a lot planned.

We're starting off by celebrating all our January birthdays on Jan. 5 with an open juke box and desserts to share at the club.

Next is a fun night at the club with DJ Scott and karaoke on Jan. 12. Lots of dancing, singing and laughs.

The following weekend, we will have a "Pourin' Paint" event when we learn how to make awesome pictures by pouring acrylic paints onto a canvas.



Young members of Branch 296 welcome Santa Claus to the branch's annual Christmas party.



Santa visits members of Branch 336 as they gather for the branch's family Christmas party.

On Jan. 26, we'll host a shopping event to support PA Wounded Warriors. There will be vendors, music on the jukebox, great food donated by our members and raffle prizes. All proceeds from the entry fee and raffles will be donated to PA Wounded Warriors.

Our children's Christmas party was a huge hit, especially when Santa arrived! So many smiling faces as they enjoyed lunch, clowns and, of course, the gifts from Santa!

Our adults enjoyed their event on Dec. 16. We had an Ugly Christmas Sweater Contest which always brings laughs. Yummy food was served for lunch, and we enjoyed the music of DJ Rick.

We wish everyone a Happy and Healthy New Year!

Get well wishes to all who are under the weather.

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

If you have anything you'd like to share or would like to receive our weekly email updates, please contact me at verhovayhomeassn@gmail.com.

Branch 349 Weirton, WV

by Joyce Nicholson

Happy New Year from our branch to you! We wish everyone a year full of happiness, good cheer, good health and an abundance of fun for you and your loved ones.

We accomplished a great deal in 2018. As we continue to plan and grow, WPA will achieve more good with our fraternal projects and events throughout 2019. This year promises to be a big year for William Penn Association.

Our branch Christmas party was at Murray's Restaurant in Wintersville and was a great success. Santa came to talk with the children and adults, so everyone could tell Santa his/her wish list. Most everyone had been good...but there were a couple who made Santa's naughty list this year. I won't name any names, John and Nick, but you know who you are.

And, we were again graced by



Anna Mae and Gene Matey welcome Santa to the Branch 349 family Christmas party.



Members of Branch 34 and 352 enjoyed bowling during the annual family Christmas party hosted jointly by the two branches.

Santa's Elf at the party. She is always a welcome sight wherever she goes, spreading Christmas cheer by singing loud for all to hear.

We wish a great day to all celebrating birthdays or anniversaries in January.

You can call on Alan Szabo for all your life insurance needs at 330-482-9994. For information about our branch activities, please call Joyce Nicholson at 740-264-6238.

Branch 352 Coraopolis, PA

by Dora S. McKinsey

Happy New Year to all! May the new year hold much hope, happiness and good health for us all. I hope all of you had a very Merry Christmas spent with family and friends.

Now that the holiday season is behind us, it's time to get ready for that four letter word - SNOW. Here in Pittsburgh, we usually don't have measurable snow until sometime in January. Sometimes, though, we can receive an unexpected surprise in March.

Our branch Christmas party was held Nov. 18 in conjunction with Branch 34. Once again, good food

and fellowship was enjoyed by all who attended. We had several new families attend this year. Hope you make this a part of your annual holiday tradition. Santa made his annual appearance and was once again the hit of the party.

Thank you to the WPA Home Office for supplying the gift items for the children and for their generous financial support. It is through the support of WPA that we can offer this wonderful fraternal event for our members.

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

Members of Branches 9 and 352 had the opportunity to volunteer over the Thanksgiving weekend at a community Thanksgiving dinner held in Pine Grove, Pa. An invitation was extended to all those in the community who did not have someplace to go for dinner. Approximately 25 people enjoyed a dinner with all the fixings.

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

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

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

appointment or make a trip to the grocery store for them.

Remember in your prayers all of the servicemen and women serving away from home. Pray that they return home soon and unharmed.

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

Branch 800 Altoona, PA

by Joan B. Ballash

Happy and blessed 2019 to all WPA members and loved ones. We hope this year will be your best one ever!

Branch President Dan Greiner and his brother, Branch Vice President Dennis Greiner, hosted the branch Christmas party at the Hampton Inn in Altoona on Dec. 2. The buffet consisted of chicken, pasta with meatballs, halushki, potatoes, baked beans, fruit salad, a meat and cheese platter, a relish tray, rolls, cupcakes, juice and coffee. Everything was delicious, as always.

Afterward, Victor Ballash led the group in singing carols. Santa (Rob Gohn Sr.) and his assistant Cindy Babjak had gifts for all the children. Senior branch members John Conti and Olive Savino attended with their families. There were gifts for adults, as well. Thank you to the Home Office for furnishing song

**Next Deadline
January 10**

Branch News

books, pens, calendars and the items for the children.

Congratulations to Benjamin R. Dumm on receiving a WPA scholarship grant for 2018-2019. Branch 800 is proud of you.

Branch 800 participated in the WPA's Holiday Basket program by providing supermarket gift cards to five neighbors. We owe a debt of gratitude to the Home Office for paving the way for this project.

Happy birthday to those who were January babies, especially John Conti, one of our auditors. Best wishes to our members celebrating anniversaries, pay raises, retirement or other special occasions.

We offer sincere sympathy to families who have recently lost a loved one. May angels carry your loved ones to Paradise.

Get well wishes go to all who are ill. You are in our prayers.

Bob Jones, our branch coordinator,

is waiting to answer your questions about WPA life insurance and annuities. Give him a call with your questions at 814-942-2661.

Branch 8036 Scottdale, PA

by Jerry Hauser

Branch 8036 held its annual Christmas dinner at the Darlington Inn in Ligonier, Pa. (See photo on page 12, top left corner of the page.) Inn owners and branch officers Elizabeth and Laszlo Kastal welcomed all to partake in a Hungarian meal. All items on the buffet were delicious with mouth-watering desserts to complete the feast.

Prior to dinner, a brief meeting was held to recap branch activities from 2018. The branch provided financial support to the William Penn Fraternal Association Scholarship Foundation with sponsorships

at WPA's annual golf tournament and the WPA Picnic. The branch also participated in WPA's food drive and Holiday Basket programs with donations to the Westmoreland County Food Bank, the Women's Shelter of Greensburg and several needy families in the local area.

It was announced that branch member Grace Noel received a third grant from the WPFA Scholarship Foundation to help further her education.

Our members also voted to increase the branch's annual donation to the Westmoreland County Food Bank from \$100 given in prior years to \$200 starting in 2019.

Attendees voted unanimously to retain the same officers over the next two years.

After dinner, a few prizes were given away and all concluded the event by exchanging Christmas greetings and holiday wishes.

In Memoriam

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

NOVEMBER 2018

0001 BRIDGEPORT, CT
John F. McCarthy, Jr.
Mary A. Piccirillo
0008 JOHNSTOWN, PA
Nicholas Angelo
0009 HAZLETON, PA
Naomi V. Gondela
0013 TRENTON, NJ
Louis S. Revesz
John George Sasko

0014 CLEVELAND, OH
Anna Azman
Margaret E. Burr
Margaret K. Esterle
Richard A. Sakach
0016 PERTH AMBOY, NJ
Charles W. Schimpf
0034 PITTSBURGH, PA
John A. Tusai
0044 AKRON, OH
Rodney A. Smith
0076 PHILADELPHIA, PA
Geary F. Cooper
Lisa Holloway
0088 RURAL VALLEY, PA
Nancy Jean Murphy

0129 COLUMBUS, OH
Margaret J. Evans
0132 SOUTH BEND, IN
John E. Katona
0226 McKEESPORT, PA
Sidney T. Cyphert III
Mary P. Dolfi
Bette J. Hoffman
Sarah C. Petras
0249 DAYTON, OH
Cornelius Kovach
0296 SPRINGDALE, PA
Charlotte A. Bakker
Bridgit R. Utz
0310 LYNCH, KY
Sandy C. Watson

0349 WEIRTON, WV
Steve R. Gall
0352 CORAOPOLIS, PA
Lillian Dahm
0705 MAYVILLE, WI
John V. Huntress
0720 DEDHAM, MA
Julia A. Santos
Joseph L. Whitlock
8020 McKEES ROCKS, PA
Valerie A. Colaiani
Lorraine M. Kriger
8036 SCOTSDALE, PA
Charles E. Pulig

Recent Donations

WPFA Scholarship Foundation

Donations Through
Premium Payments
NOVEMBER 2018

Branch - Donor - Amount

8 - Clarence H. Showalter - \$5.00
8 - Margaret I. Martin - \$2.00
8 - Jason A. Behory - \$10.00
8 - Imre E. Ujvagi Bertalan - \$10.00

13 - Cynthia A. Cudnik - \$5.00
13 - Denise M. Cudnik - \$5.00
13 - John P. Cook Jr. - \$10.00
18 - Nancy L. Willim - \$10.00
19 - Ethel Dudas - \$4.20
19 - Mary Jane Nagy - \$1.00
26 - Marie S. Logue - \$1.00
26 - Elizabeth R. Pacy - \$3.47
26 - Joan M. Gualtieri - \$1.00
28 - Michael J. Janovick - \$8.00
28 - Jennifer A. Palotsee - \$10.00
28 - Frank Schauer - \$1.90
89 - Tracy B. Findlay - \$5.00
159 - William Scherfel IV - \$1.71
226 - Timothy R. Holtzman - \$1.40

226 - Carol S. Burlikowski - \$5.00
226 - Judit Borsay - \$25.00
296 - Jay A. Blizman - \$5.00
336 - Ernest B. Molnar - \$1.00
336 - Zita F. Prowse - \$4.24
352 - Stephen J. Hornyak - \$10.00
8036 - Zachary J. Kaider - \$4.00
TOTAL for Month = \$149.92

Additional Donations NOVEMBER 2018

Donor - Amount

Anonymous - \$100.00
Br. 352 Coraopolis, PA - \$150.00

WPA Cookbook Sales - \$295.00
TOTAL for Month = \$545.00

Donations In Memoriam NOVEMBER 2018

Donor - Amount

(In Memory of)

Barbara Yates Lang - \$100.00
(Stephen M. Lang, Jr.)
Br. 18 Lincoln Park, MI - \$100.00
(Deceased Members Douglas W. Truesdell & David George Zsigo)

TOTAL for Month = \$200.00



Hungary's capitals through the ages

Hungary has had many capitals over the years due mainly to the almost endless amount of conflicts and attempts by foreign aggressors to take control of the resources the area contains.

The Roman Empire considered much of the Carpathian Basin as a territory (Hungary was then known as Pannonia) and had various provincial capitals.

Although Budapest is recognized as the perennial capital, the early kings of Hungary chose such cities as Esztergom, Székesfehérvár and Visegrád as the nation's seat of government. Vienna served as the base of governance and was known during that time as Bécs (1485 to 1490).

Current borders have made one-time capitals of the Kingdom of Hungary now part of other countries, such as Romania, Austria and Slovakia.

The Ottoman invasion caused several capital moves over the centuries when Hungary was occupied by the invaders from the east.

Even the city of Debrecen briefly served as the nation's capital during the Revolution of 1848 and at the end of World War II.

It is interesting to note the various reasons why the capital has changed so often. Volumes have been written discussing the historical significance of these many moves that have taken place over the past 1,000-plus years.

The January 2019 Wordsearch is comprised of 14 clues. Each is a location that served at one time or another as the governing capital of Hungary.

Happy New Year 2019. Or, as the say in Hungary, Boldog Új Évet Kívánok! (BÜÉK!).

Lizzy Cseh-Hadzinsky, Branch 28

Puzzle Contest #160 WINNERS

The winners of our Puzzle Contest #160 were drawn Dec. 6, 2018, at the Home Office. Congratulations to:

Raymond D. Faczan, Br. 8 Johnstown, PA

Mary C. Palko, Br. 34 Pittsburgh, PA

Liana A. Shelly, Br. 8340 Baltimore, MD

Irene Yuhasz, Br. 14 Cleveland, OH

Each won \$50 for their correct entry.

WPA PUZZLE CONTEST #163 OFFICIAL ENTRY

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

"Hungary's Capitals" Word List

Aquincum	Gyulafehérvár	Székesfehérvár
Bécs	Lippa	Temesvár
Buda	Pozsony	Vienna
Budapest	Savaria	Visegrád
Esztergom	Sopianae	

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 #163
709 Brighton Road
Pittsburgh, PA 15233**
4. Entries must be received at the Home Office by **March 1, 2019**.
5. Four winners will be drawn from all correct entries on or about March 5, 2019, at the Home Office. Each winner will receive **\$50**.

Inside this issue:

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Official Notice...**PAGE 2.**

Activities to help seniors stay fit
this winter...**PAGE 5.**

Christmas at our branches...**PAGE 12.**

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PERMIT #12
INDIANA, PA



Referral Fees

\$10 to \$20

WPA Recommender Program

Earn cash rewards when you refer new members to WPA. We will pay adult members age 16 and older **\$20** for each first-time applicant they recommend who is issued any WPA permanent or term life insurance plan. You can also earn rewards for recommending new life insurance plans to current members. WPA will pay you **\$12** for each current member you recommend who is issued a new permanent life insurance plan. You can also earn **\$10** for each current member you recommend who is issued a WPA term life plan. To claim your Recommender reward, send us the names and addresses of everyone you know who would enjoy the many fraternal benefits that come with membership in WPA.
**Family of sales agents living at the same address as the agent do not qualify for a Recommender Reward.*

Please Print

WPA RECOMMENDER

Your Name: _____

Branch No.: _____

Address: _____

Phone: _____

WPA Representative/Agent: _____

Name of Prospective Applicant: _____

Address: _____

Phone: _____

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