



July 2022

WPL

WILLIAM PENN LIFE

INSIDE:

Single Premium Whole Life Insurance v. Annuities

Member celebrates 50 years in ministry

The latest news and notes from our branches

***What's on your
summer menu?***

**Chef Béla
has a few
ideas**

Life insurance...simplified!

Pay a **ONE-TIME** premium and be insured for **LIFE** with **NO** health questions asked

Are you hesitant to buy life insurance because you think it involves a long, complicated process? Or, do you think your health history might disqualify you from owning life insurance? If so, then WILLIAM PENN ASSOCIATION has a simplified way for you to acquire the coverage you need. For a limited time, you may qualify to purchase valuable life insurance through WPA with **no health questions asked**. From **June 15 through September 15, 2022**, we'll be offering our **Simplified Issue Single Premium Whole Life Special** to all qualified applicants. To learn more, complete the form below and send it to Barbi Tew, Sales Coordinator, at the Home Office, or call Barbi at 412-231-2979, Ext. 120.

The maximum face amounts of insurance available under this Simplified Issue Single Premium Whole Life Special are:

<u>Age</u>	<u>Maximum Face Amount</u>
0 - 65	\$10,000.00
66 - 75	\$5,000.00

**Those ages 76 & up are not eligible to apply.*

*For this special promotion, there is a limit of one new insurance policy per person. Those who purchased a Simplified Issue plan previously are ineligible for this promotion. Age and face amount limits apply. **The single premium must be paid at time of application.** Dividends are not anticipated. Any individual who applied for life insurance and has been declined or refused a table rating by WPA or any other insurance carrier since January 1, 2021, subject to MIB inquiry, is NOT eligible. Signature verification on the disclaimer below is required.*

Simplified Issue Single Premium Whole Life Special

YES, I am interested in applying for this special insurance program

Name: _____ Date of Birth: _____

Address: _____

Telephone: _____ Social Security Number: _____

Email Address: _____

Are you an existing member of WPA? YES / NO (Circle One) • Do you use tobacco? YES / NO (Circle One)

DISCLAIMER: I have not been declined or refused a table rating by William Penn Association or any other insurance carrier since January 1, 2021, subject to MIB inquiry.

Signature Required: _____

Mail, email or fax completed form to:

Barbara Tew, Sales Coordinator, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

Email: underwriting@wpalife.org • Fax: 412-586-4067

Columns

4

Moneywise

Is a Single Premium
Whole Life Insurance
policy right for you?

6

Tibor's Take

Agoston Haraszthy:
the 'grandfather' of
American winemaking
(Part Two)

8

The Hungarian Kitchen

A few more old
summer favorites

Inside

8



Suggestions for
your summer
menu

•

10



Minor league
team to host
Hungarian
night

Cover photo:
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This page Cucumber Salad photo:
© Can Stock Photo Inc./rainbow33

This page Lake County Captains logo:
courtesy of the Lake County Captains

Departments

2

For Starters

10

Magyar Matters

13

Just for Kidz

14

Branch News

24

In Memoriam

24

Donations

INSIDE
BACK
COVER

Puzzle Contest

Branches invite WPA golfers to join them on the links

Even though the WPA Golf Tournament was cancelled, members still have two opportunities to play a round with their fellow members.

In the coming months, two WPA branches will be sponsoring golf outings.

On Aug. 14, Branch 89 Homestead, PA will be co-hosting a golf outing with the Steel Valley Rotary Club at Butler's Golf Course in Elizabeth, PA. For more information, call either Mark or Lisa at 412-398-2078.

Also, Branch 336 Harrisburg, PA will be hosting its annual golf outing in September. For more information, contact Judit Ganchuk at 412-232-2979, ext. 149 or at jganchuk@wpalife.org.

The WPA Golf Tournament was scheduled to be held June 25 in Canfield, OH. However, due to issues beyond the Association's control involving both the golf course and hotel accommodations, the Board of Directors made the difficult decision to cancel the tournament.



Spreading fraternalism in New Jersey

William Penn Association was well-represented at this year's Hungarian Festival in New Brunswick, NJ. The festival, held the first Saturday of June, draws thousands of people for a day of Hungarian food, music, exhibits, arts & crafts and entertainment. Welcoming visitors to the WPA booth were (from left) Branch 28 Vice President Sandor Tollas Jr., Chair of the Board Katherine E. Novak, sales representative Barry Goldberg and National Sales Director Bob Bisceglia.

Come grow with us

William Penn Association is looking to grow and expand its reach in current and possibly new markets. To do this, we are seeking to add highly motivated agents to our list of over 800 existing agents. WPA currently writes insurance and annuity products in 20 states – CA, CT, DE, FL, IL, IN, KY, MD, MA, MI, MO, NC, NE, NJ, NY, OH, PA, VA, WV and WI – and in DC. To grow, we need both full-time and part-time agents. WPA has much to offer our members and the agents who write for us. If you are interested in an opportunity to grow with us, then contact Bob Bisceglia at 412-231-2979, ext.134. Thank you.



Donations continue to pour in for Campaign for Ukraine

Members and friends of the Association continue to answer the call to aid the victims of the war in Ukraine.

To date, the William Penn Association Foundation, Inc.'s Campaign for Ukraine has received \$26,365 in donations from members, branches, friends and organizations.

As promised, WPA matched the first \$10,000 in donations, bringing the total funds raised by the campaign to \$36,365.

All the money raised will be transferred to the Brother's Brother Foundation, who has partnered with WPA in this effort. Brother's Brother has well-established relationships with a number of relief organizations which they will utilize to ensure all donations will go to aid those suffering from this conflict.

If you would like to contribute to our Campaign for Ukraine, make your check payable to "William Penn Association Foundation, Inc." and send it to:

**Campaign for Ukraine
William Penn Association
Foundation, Inc.
709 Brighton Road
Pittsburgh, PA 15233**

WPA PICNIC

SATURDAY, AUG. 20 • 12-4:30PM



Pittsburgh Shrine Center

1877 Shriners Way, Cheswick, PA 15024

Adults \$5.⁰⁰ • Kids ages 15 & under FREE

ADMISSION PRICE INCLUDES

A Traditional SZALONNA SÜTÉS (Bacon Roast)
Unlimited Hot & Cold Beverages

Free Parking! Pay-as-you-go Food Trucks!
DJ playing your favorite Hungarian & American music!

For more information, call 412-231-2979, ext. 149



Is Single Premium Whole Life insurance right for you?



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Early in my career, I had the opportunity to hear an industry legend, Ben Feldman, speak at a local insurance convention. I can still remember his opening line: “We don’t sell life insurance, we sell what life insurance can do!” That statement helped form the foundation of my insurance career at a very early age. As a young life insurance agent, when you fully understand all of the wonderful things that life insurance can accomplish, you learn that you are no longer a life insurance salesperson, but a true problem-solver.

With that thought in mind, I’d like to discuss using WPA’s **Single Premium Whole Life** plan as a means to accomplish your estate planning or wealth transfer goals. In today’s insurance environment, this is probably one of the most underutilized strategies, mainly due to the fact that most people just don’t understand the value of utilizing life insurance versus other types of investments to achieve their long term goals—or perhaps their agent never took the time to discuss this as an option.

William Penn Association has seen a tremendous increase in new annuity deposits in recent years. Much of this can be attributed to current market conditions and the ongoing turmoil in the equity markets today, but there are other reasons to consider purchasing an annuity as well. Don’t get me wrong: annuities are a wonderful and safe place to put your money to achieve your intermediate and long-term planning goals, but I’m wondering if you should put ALL of your long-term assets into an annuity.

Choosing the right product often starts by asking a couple of simple questions: Are you putting money aside? What is your desired time frame to leave the funds invested? What is your intended purpose for these funds?

If you’ll need that money for future or current income (including interest and/or principal withdrawals) or to supplement your retirement, then the annuity might be best for you. However, a good portion of respondents would say that they intend to leave the funds intact for their children or grandchildren. Typically, these type of people are comfortably retired (or close to it) and are looking to pass some wealth to the next generation.

Is an annuity the best product to accomplish this goal? Let me explain with a “real-life” example of how employing a different strategy helped one of my clients when I was a sales agent with a prior company.

I was referred to a retired prospect who I’ll call “Bill.” When I visited Bill, he told me that his sister had passed away two years ago, and her children had still not received the proceeds from her estate. He went on to say that he didn’t want this to happen to his children, so he wanted to purchase an annuity for \$250,000 and name his five children as equal beneficiaries.

It was obvious that he didn’t need the funds to live on, since he already told me his intention was to leave it to his children. So, I said to Bill: “That makes total sense to me, Bill, but how is your health?” He questioned why I needed to know about his health, and I told him that there might be a better alternative for him. He went on to tell me that he was in excellent health, walked five miles per day, and had no major health issues. I asked if I could return later that afternoon with some options for him and returned to my office to run an illustration for a Single Premium Whole Life plan. (Yes, this was well before the age of laptops, iPads and cellphones.)

I returned later that afternoon with an illustration for \$250,000 of Single Premium Whole Life, and showed Bill that he could accomplish what he wanted for a one-time payment of a little under \$150,000. I’ll

SINGLE PREMIUM WHOLE LIFE INSURANCE		DEFERRED ANNUITIES
Main reason for buying it	Estate planning / Transfer Wealth	To accumulate money in a tax-deferred product
Pays out when	You die	You make withdrawals
Typical form of payment	Single sum	Single sum or income
When is it typically purchased?	Ages 60 to 80	Ages 60 to 85
Accumulates \$ tax-deferred?	Yes	Yes
Pays a death benefit?	Yes	Yes, but heirs are taxed on earnings portion
Are benefits taxable income when received?	No	Yes, but only the part derived from investment income

never forget the look on his face when he looked up at me and said: “Son, you just saved me \$100,000!”

To make a long story short, after going through the medical exam and underwriting process (which he passed with flying colors), Bill decided to deposit the entire \$250,000 into the plan which gave him a little over \$400,000 of total paid-up life insurance.

Bill became one of my closest clients. We visited often, and at one point he asked me for five business cards. He gave one of my cards to each of his children and told them to call me upon his passing, but as I found out later, he didn’t tell them why.

I remember the day his son called my office as if it was yesterday and said: “This is Bill Jr. Dad gave us your card to call when he passed, and he passed away suddenly last night.” After offering my sincere condolences and shedding a tear for the loss of my friend, I made arrangements to meet with Bill Jr. and his siblings.

After 30 years in the business, I was asked to speak at a Life Association meeting, similar to the one where I first heard Ben Feldman speak. I titled my presentation, “Remembering the Hugs,” based on my experiences in the life insurance industry. Meeting with Bill’s children to settle his death claim was one of the most memorable moments in my career. After explaining what their father had done for them, I completed the claim forms for each of them to sign. They were elated to hear they’d be receiving a totally tax-free benefit in excess of \$80,000 each and follow-

ing that meeting, I received five of the biggest hugs I have ever received.

The story of Bill is not unique. But, he did have a couple of things in his favor: he was in decent health for his age, and he had an agent that took the time to explore some options for him.

Admittedly, a Single Premium Whole Life policy isn’t for everyone, but for those that can qualify medically, it provides a much better option than passing funds to your heirs via an annuity.

While we’re on the subject of qualifying medically, did you notice the ad on the inside of this issue’s front cover? The ***Simplified Issue Single Premium Whole Life Special*** is back! This is your opportunity to purchase a Single Premium Whole Life plan with no health questions asked. This offer is only available until Sept. 15, 2022. So don’t delay, act today!

Are you or a loved one considering purchasing or adding funds to an existing annuity? What are your plans for these funds? Are you considering leaving them to your children or grandchildren? Should YOU consider putting a portion into a Single Premium Whole Life plan? Did you know that you can transfer part of your existing annuity into the new Simplified Issue Single Premium Whole Life plan? Call your WPA agent or the Home Office to explore what options are available to you. You’ll be glad you did, and your loved ones will thank you.

Until next time, have a safe and happy 4th of July!



Agoston Haraszthy: The Hungarian 'grandfather' of American winemaking, (Part 2)

Over the years, I have made three interstate moves, the longest being my most recent relocation from D.C. to Michigan last summer. It took two cars and a truck about nine hours to get from one place to the other. We drove through rain part of the way but encountered sunshine just as we were crossing into Michigan from Ohio on I-75 (a good portent I might say!)

Then there's "Count" Agoston Haraszthy's choice to pack up and move across the country, leaving behind Wisconsin in favor of California. In the 1840s, that journey would have taken months and entailed real, terrifying chances of bodily injury or death due to illness, crime or any number of maladies or mishaps. Why would someone choose to undertake such a long, hard journey in an era without cell phones, seat belts or a number of other modern conveniences?

This has been one of the primary and recurring themes of this column, namely, to contemplate the experience of the immigrant and to consider what goes on in his or her head. What compels someone to leave behind the familiar and hazard the risks and challenges of the unknown, of the hazy mysteries beyond the horizon?

I'm thinking about Haraszthy's choice because I'm planning a long weekend trip from Detroit up to Traverse City, Michigan (known as the Cherry City) to do some camping and fishing on the shore of Traverse Bay, a large inlet on Lake Michigan. Traverse City sits at the base of the Leelanau Peninsula, which has become well-known regionally for a number of fine wineries and breweries. What would Haraszthy make of this strong persistence of viticulture in a climate not unlike his initial experiments in Wisconsin? In an interesting twist of geography, this area sits at the 45th parallel, halfway (in terms of latitude) between the Equator and the North Pole. This part of the country shares the same latitude as renowned wine-making regions like Bordeaux and Northern Italy. But winemaking success eluded Haraszthy in the middle west of the United States, and so he went to California.

Perhaps there's something in the earth or the air that attracts Hungarians and those of Hungarian extraction to San Diego, because when I first visited that city in the fateful month of February 2020, I was entranced. A buddy of mine (who incidentally spent his early career patrolling the mountains and valleys along the U.S.-Mexico border) and I were traveling for work, and, given that a little thing called Coronavirus seemed to be making its way across the Pacific, we thought that flying to the smaller San Diego airport (as opposed to the globally-connected LAX)



*The Haraszthy family crest keeps watch
over the wine cellars at Buena Vista
Winery.*

This bronze plaque of Agoston Haraszthy adorns the grounds at the Buena Vista Winery.



would help us avoid any microbial trouble. San Diego seems like a world unto itself, with beautiful sunshine and aromas of sea foam, desert flowers, cypress, and pine (at least at higher altitudes). I could see why Haraszthy found himself in San Diego, and by force of his personality, the first sheriff of the fledgling city.

Once settled in California, Haraszthy purchased a large plot of land and re-started his experiments with wine-making and viticulture. I could only imagine how infectious his charm and charisma were to that seemingly remote area, because the citizenry elected him the first sheriff of the town on April 1, 1850—roughly nine months after he had left Wisconsin. San Diego, even today, seems to be in its own little world: to the north lies Camp Pendleton, a massive military installation; to the south lies Mexico, mostly Tijuana and then less-populated Baja California; to the east and west, respectively, lie desert mountains and the ocean. A colorful figure like Haraszthy, with a hard-to-pronounce name from an exotic place, must have captured the community's imagination.

San Diego kept a man like Haraszthy busy. Today, his Buena Vista Winery provides patrons a vivid description of the town and Haraszthy's place in it:

San Diego in 1850 was a lively town; hotels, saloons, and gambling parlors surrounded all edges of the central Plaza, serving the many travelers passing through as well as locals desirous of excitement. San Diego's first jail, built by the Count himself, was rarely empty long. After its completion, the citizens of San Diego passed new rules and regulations to officially calm their restive, adventurous citizens. Ordinances prohibiting, "riotous or disorderly noise by firing guns, pistols, or otherwise," and forbidding the, "slaughter of cattle, goats, or swine on the public streets," led to

the Count often explaining to troublemakers that, "you must stop shooting off your pistols in the streets, or I will be forced to throw all of you into the hoosegow!" In all these actions it was the Count who pulled his pistol on wrong-doers, and marched them off to jail.

Buena Vista Winery has a special variety of wine called "The Sheriff" which blends several robust reds like Syrah and Grenache.

Despite a violent uprising over the levying of taxes on the local Native Americans and a subsequent declaration of martial law, Haraszthy remained popular enough to be elected to the state legislature in 1851, leaving for Vallejo, California. His family traveled, interestingly, to the east coast, a strange decision given that the journey meant taking either a dangerous overland route or the long voyage around the tip of South America (the Panama Canal and trans-continental rail were still decades away). Haraszthy must have tired of San Diego, because he did not seek re-election and instead traveled north to San Francisco.

My dad took an interest in last month's column and found an original first edition of a short history book called *Haraszthy at the Mint*. The author, Brian McGinty, is a direct descendant of Haraszthy and has written several works of history about the Count and his illustrious life. *Haraszthy at the Mint* tells the tale of how Haraszthy, again with seemingly impeccable political instincts, secured an appointment from President Franklin Pierce to be the assayer for the new U.S. Mint in San Francisco. Assaying seems a quaint idea nowadays in our age of plastic and paper money, but was of vital importance to test the quality (and therefore value and stability) of silver and gold currency. Assaying involved setting aside a certain percentage of all coins minted, melting them down and then analyzing—or assaying—them for purity.

This position required, unsurprisingly, a great deal of trust, which is where Haraszthy flirted with trouble. After a period of years, concerns grew about an alleged loss of \$150,000 from the mint (about \$47 million in today's money). Haraszthy resigned in protest, was indicted, and faced a criminal prosecution, only to be acquitted in 1861 after a five-day trial.

The strange life of Count Haraszthy and his family—a tale that blends history, travel, winemaking and Hungarian culture—continues to excite and captivate me, so I will look to conclude this narrative in a future *Take*.

Until then, I wish you all a Happy Independence Day and have a safe journey to wherever the summer travel season takes you!

Tibor Check, Jr., is a member of Branch 28 Youngstown, Ohio, and an attorney in Detroit. He can be reached at tcseh@aol.com.



A few more old summer favorites

Fáradjon be a Magyar Konyhába! The summer has been very pleasurable with cookouts, golf and gardening. In another two weeks, I will start harvesting an abundant crop of Leutschauer Paprika Heirloom Peppers. They are super-hot but so tasty when used in the perfect recipe. I also planted Round of Hungary peppers that are super sweet and great for stuffing and making relish or salsa. In any case, my neighbors are awaiting the final product at an end-of-summer BBQ we have in the neighborhood. A great time was had by all last year, but this year will be much better as the guest list is longer.

I do a lot of research and reading about food, its history and ethnic cuisines. In doing so, I always come across recipes that are not common in most Hungarian cookbooks. Hungarian cuisine has a long history in the culinary world. Case in point: Magyars can prepare amazing entrées with poultry. They also excel at preparing freshwater fish as Hungary, though landlocked, has many streams, lakes and ponds that produce many species of freshwater fish. When it comes to vegetables, Magyars can take any item and make a meal of it. With pastries and desserts, I'd say a good Hungarian pastry chef is worth his weight in gold and is in the same class as a Viennese or French pastry chef. Hungarian cooking is not a skill but rather a fine art with expressive appeal. Hungarian cuisine is not too spicy or too sweet but a blend of sophistication, combining ingredients and techniques to produce incomparable dishes.

This month, I have put together some hard-to-find recipes that are easy to make and share with your family and friends. They are sure to be big hits at your next summer cookout. Enjoy the recipes and have a great month!

I hope your summer includes attending your WPA branch activities and the WPA Picnic on Aug. 20. If you have any questions, don't hesitate to contact the Home Office for all your answers and insurance needs.

Jó étvágyat! (Enjoy your meal!)

William Vasvary, CEC, ACE, MBBQ, (Chef Béla) is a chef/instructor in the Culinary Arts & Hospitality Management program at the Community College of Philadelphia. He also hosts "The Chef's Cook" on CCP-TV Channel 53 in Philadelphia, which can also be seen on YouTube.



Magyar Spicy Chicken

½ cup ketchup
½ cup chili sauce
½ cup cider vinegar
¼ cup water
1 tablespoon Worcestershire sauce
1 tablespoon brown sugar
1 tablespoon garlic, minced
1 tablespoon onion, minced
1 tablespoon Hungarian paprika
1 tablespoon kosher salt
1 teaspoon black pepper
1 teaspoon red pepper flakes
6 chicken thighs
6 chicken legs

Place the chicken thighs and legs in a flat container. Combine all the ingredients, except the chicken, in a mixing bowl, blending well. Pour the liquid over the chicken pieces, coating each one and let marinate in your refrigerator overnight.

Cook chicken on a grill using the marinade to brush over the top, OR put chicken in a baking dish and pour marinade over the top, then bake at 350°F for 35 minutes until chicken is cooked. Serve hot on a platter.

Three Bean Salad

2 cans kidney beans
1 can wax beans
1 can green beans, cut
1 sweet onion, sliced thin
1 red pepper, diced small
½ teaspoon salt
½ cup cider vinegar
½ cup sugar
⅓ cup vegetable oil
2 teaspoons lemon juice
¼ teaspoon white pepper

Drain all the beans, saving the liquid from one can of kidney beans, then place in a large mixing bowl. In a small mixing bowl combine the salt, pepper, lemon juice, sugar, vinegar, oil and kidney bean liquid, blending well to make a dressing. Add the peppers and onions to the beans,

then pour the dressing over the mixture and toss, coating all the vegetables. Refrigerate overnight or for two hours to meld the flavors, producing a very tasty salad. Serve chilled to your guests.



Pork & Fresh Herb Patties

2 tablespoons vegetable oil
1 large onion, minced
3 garlic cloves, minced
2 pounds ground beef, veal or pork
1 cup bread crumbs
1 whole egg
2 tablespoons parsley, chopped
2 tablespoons thyme, chopped
1 tablespoon rosemary, chopped
1 tablespoon sage, chopped
2 teaspoons kosher salt
1 teaspoon black pepper

In a small skillet, sauté the onion in the oil until tender, then let cool. In a large mixing bowl, combine the meat, herbs, egg, bread crumbs, garlic and onions (once they have cooled to room temperature.) Mix well, creating a blended meat mixture. Divide mixture into equal size patties and put in refrigerator for 30 minutes. Grill until the patties are cooked, then serve on toasted bun to your guests.

American Potato Salad w/ Eggs & Sweet Pickles

2 pounds red potatoes, washed & dried
¼ cup red wine vinegar
½ teaspoon salt
¼ teaspoon black pepper
3 hard boiled eggs, peeled & diced
½ cup mayonnaise
1 stalk celery, minced
¼ cup sweet pickles, minced
2 tablespoons fresh parsley, minced
2 tablespoons red onion, minced
2 teaspoons Dijon mustard

Place the potatoes in a saucepan, cover and cook until they are al dente, tender but not totally soft (fork tender is perfect). Drain and cool the potatoes, then cut into ¾-inch cubes. Place the potatoes in a large bowl, then add the vinegar, salt and pepper, tossing lightly. Taste and adjust flavor with more salt & pepper, if needed. Refrigerate the mixture before adding the remaining ingredients. Serve to your guests with any meat dish.

Uborkasaláta (Cucumber Salad)

3 cucumbers, peeled & sliced thin
2 teaspoons kosher salt
3 tablespoons cider vinegar
3 tablespoons water
1 teaspoon brown sugar
1 teaspoon Hungarian paprika
1 garlic clove, minced
Kosher salt & pepper, to taste

Slice the cucumbers thin, place in a mixing bowl and sprinkle with two tablespoons salt, then let stand for 45 minutes. In another bowl, combine all other ingredients and adjust the seasoning. After 45 minutes, drain any excess liquid from the cucumber slices and pour dressing over the cucumbers. Adjust the seasoning and chill until ready to serve.

Member celebrates 50 years in ministry

"His lord said unto him, well done, good and faithful servant."

-- Matthew 25:23

by James D. Ballas

WOODBIDGE, NJ -- The Rt. Rev. Stefan M. Török, a member of WPA Branch 19 New Brunswick, NJ, celebrated his 50th anniversary as an ordained minister of the United Church of Christ, on May 14 at the Calvin Hungarian Reformed Church in Woodbridge.

Rev. Török was born on May 9, 1947, in the village of Csicer, Czechoslovakia, once part of Hungary. Growing up in a religious family, he surrendered his life to the Lord in service to Him at a young age despite living under an atheistic government. He entered Komensky Theological Seminary

in Prague shortly after his high school graduation. While on a study seminar in Vienna, Russian forces invaded his homeland and after much soul searching, he decided not to return home.

In December 1968, he was invited to America by Bishop Dezső Abraham and completed an intensive English language program. He attended New York Theological Seminary, graduating in 1971 with bachelor's and master's degrees. He was called to be pastor of the Hungarian Reformed Church of Roebling, NJ, where he was installed and ordained to the ministry on April 9, 1972. Two years later, he became pastor of the Perth Amboy church, where he served for a total of 28 years.

During his ministry in Perth



Rt. Rev. Török and his wife Cindy.

Amboy, he served as dean, general secretary, and editor of the *Magyar Egyház* official newspaper of the denomination of the Hungarian Reformed Church in America. He served as president, secretary and treasurer of the

Join us for a grand slam of fun!
Hungarian Heritage Night At Classic Park
Friday, August 5, at 7:00 PM



Cheer on the Captains (the High-A affiliate of the Cleveland Guardians) as they take on the Great Lakes Loons at beautiful Classic Park in Eastlake, Ohio

- Individual Game Tickets for \$10 each
 - Packages also available, including Box Seat Ticket, Hungarian Food and a Hungarian-themed T-shirt!
 - POST-GAME FIREWORKS!
 - Sponsors: William Penn Association, Cleveland Hungarian Heritage Museum, and the Hungarian Cultural Center of Northeast Ohio
- Cannot be combined with any other offers

For more information contact Judit Ganchuk
(412) 231-2979, ext. 149 • jganchuk@wpalife.org



American Hungarian Reformed Ministers Association.

In 1983, he married his wife and sweetheart, Cynthia Banyacski, whose mother has been the church organist for 28 years and father a member of the Church Council.

In 2002, he was elected to serve as the CEO of the Hungarian Reformed Federation of America, a fraternal life insurance organization in Washington, D.C.

Three years later, he returned to the ministry, serving as pastor in Carteret, NJ, and Staten Island, NY. He then served as pastor of Calvin Magyar Reformed Church of Perth Amboy, NJ and the Hungarian Reformed Church of Woodbridge, NJ. Every Sunday, he conducted worship services in Perth Amboy, Woodbridge, and Staten Island. The Perth Amboy and Woodbridge congregations then merged. Pastor Török continues to serve those members in the Woodbridge church.

As part of the Calvin Synod of the United Church of Christ, he was elected as dean of the Eastern Classis and served as general secretary and auxiliary bishop. He is also the assistant editor of the *Calvin Synod Herald*.

The celebration this May included a divine worship service with Rev. Tibor Király of Fairfield, CT, Rev. Gábor Nitsch, retired Director of Pastoral Care of Bethlen Communities, and Rev. Török. A luncheon followed at Pines Manor in Edison, NJ.

In addition to his wife Cindy, Rev. Török was joined by family and friends, several who traveled from all over the world.

Thanks to members of the Calvin Hungarian Reformed Church of Woodbridge, NJ for coordinating this event.

God, continue to grant him the wisdom and faith to carry on His will and the strength to continue to spread His good news of love and salvation.

Business, community leaders gather for Hungarian summit

by Les Megyeri

DAYTONA BEACH, FL -- The first Hungarian Summit convened May 12 to 14 in Daytona Beach, bringing together business and community leaders from Hungary and the United States to foster greater economic success, cultural appreciation, collaboration and investment opportunities.

Presented by Hungarian Hub, the event featured speakers and panels on business, education, community and the cultural world and served as a platform for participants to learn and network. The objective was to increase the number of Hungarian start-ups eager to enter the U.S. market and grow the activity of international relations.

The Hub is a non-profit organization founded by Piros Pazaurek, a Florida resident, business owner and marketing expert in Daytona.

The Ambassador from Hungary, Dr. László Szabó, led off the session by congratulating the planners for their two years of organizing this event that fell 32 years after the fall of the Iron Curtain.

This business summit and linkage with the U.S. Chamber of Commerce is especially important as Hungary has seen a 34% increase in exports, particularly of medical equipment, and is especially proud of its participation with the International Space Station.

Szabó said he hoped the summit is only the first of many to be offered.

Volusia County Councilwoman Billie Wheeler, praised this 100th anniversary of relations between the two countries, noting the US is the leading investor in Hungary and 1.5 million Hungarians currently live in the U.S.



Former U.S. Ambassador to Hungary David Cornstein at the summit.

Deputy Speaker of the Hungarian Parliament, István Jakab, praised the Hungarian Hub for reaching out to second and third generation Hungarians. He spoke of the Bread of Hungary program that donates exports of wheat to 15 million people to countries in need.

The featured speaker was former U.S. Ambassador to Hungary David Cornstein. "I encourage Hungarians, who are smart and so creative, to care more about profits and less about titles, to learn to get from point A to B as quickly as possible, and to appreciate Americans' commitment to charitable giving," he said.

The second and third days' sessions focused on community building, cultural exchanges, sports marketing and development. The conference also featured a concert given by the choir of the University of Pécs.

Attendees came from across the U.S., including Boston, Minneapolis, Cleveland, Florida, and New York.

Campaign for UKRAINE

in partnership with Brother's Brother Foundation

The stories and images emerging from Ukraine call to mind stories and images from the not-too-distant past, when the former Soviet Union brought its hammer down on people who dared to defy it. The war in Ukraine serves as a frightening reminder of what happened in Hungary in 1956, when so many were forced to flee their homeland in search of peace and freedom.

Today, millions of Ukrainians--and the 150,000 Hungarians living in western Ukraine are desperately seeking that same peace and freedom. Unfortunately, the vast majority had precious little time to plan their escape, taking with them only what they could carry, as they headed to safer land and an uncertain future. This latest group of war flung refugees needs help.

As fraternalists, we are compelled to offer that help. That is why William Penn Association--through its William Penn Association Foundation, Inc.--is partnering with **Brother's Brother Foundation** to get urgently needed aid to the people of Ukraine. Brother's Brother has more than 60 years of experience in bridging the gap between aid and sustainability by supporting localized programs and providing essential resources in the areas of healthcare, infrastructure, disaster response, and education. They will make sure your donations fulfill the more urgent needs of those greatest in need.

Fill out the form below and send it to us with your tax-deductible donation. Please, do it today. Time is of the essence. On behalf of the refugees seeking peace and freedom, we thank you.



WILLIAM PENN ASSOCIATION FOUNDATION, INC.

Campaign for UKRAINE



Enclosed is my donation in the amount of: ☐ \$100.00 ☐ \$75.00 ☐ \$50.00 ☐ \$25.00 ☐ \$10.00 ☐ \$_____

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

(Optional) This donation is in memory/honor of: _____

Please make donation payable to: "William Penn Association Foundation, Inc."

Mail this form and your tax-deductible donation to:

Campaign for Ukraine, William Penn Association Foundation, Inc.
709 Brighton Road, Pittsburgh, PA 15233

Thank you for your support!

William Penn Association Foundation, Inc., is a 501(c)(3) not-for-profit organization.

Paint that puffs up

Wait...what? You're probably asking yourself: "Paint that puffs up? What in the world are you talking about?" Well, we're talking **Homemade Microwave Puffy Paint**. It's something that's pretty easy yet really fun to do! And it's a perfect thing to do on those crazy hot and humid summer days when it's really no fun to be outside. AND everything you need is probably in your kitchen already...just make sure to ask your parents if it's okay to use the ingredients you'll need.

What you need

- 1 cup of all-purpose flour
- 4 colors of food coloring
- 3 teaspoons of baking powder (or baking soda)
- 1 teaspoon salt
- 1 teaspoon water
- Construction paper or cardstock
- 4 sandwich size plastic bags



What You Do

- In a bowl, mix the flour and baking powder (or baking soda), salt and water. The mixture should be like pancake batter, so you might need to add a little bit more water.
- Divide the mixture into four parts and pour into separate plastic bags. Tip: To avoid spilling, the mixture, put the plastic bags in cups, open the bags and then pour in the mixture.
- Add the food coloring of your choice, one color for each bag, and squish into the mixture until it's blended in. Now you have your paint!
- Twist each bag shut then use rubber band or twist ties to seal them shut.
- Using a pair of scissors, carefully snip a tiny bit off the tip of each bag.
- Gently squeeze the bags to release your paint onto the paper. Use your imagination to create the designs of your choice.
- When finished with your painting, place it in your microwave for 30-45 seconds and watch the paint puff up and grow! Your art will completely dry off while in the microwave so it won't create any extra mess as your painting grows.

Our thanks to the folks at www.happinessishomemade.net for this fun idea!

Share photos of your puffy art on Facebook @WPALife & Twitter #wpalife.

Branch 1 Bridgeport, CT

By Jim Ballas

The Greater Bridgeport CROP Hunger Walk took place on Sunday, May 1. CROP is the Community Appeal of Church World Service. It fights hunger locally, nationally and internationally and emphasizes self-sustaining agricultural practices. Three quarters of the money raised will be used by Church World Service or whichever agency the sponsor designates. The other quarter remains here supporting 10 local agencies that support our vulnerable neighbors in the Greater Bridgeport area.

Several members of WPA Branch 1, along with members of the United Church of Christ in Bridgeport, participated, including walkers Barbara Poruban, Maggie Long, Sharyn Green, Shelley Visinski, Eric Gramse and Ann Ballas, along with Joe and Bill Poruban and helpers Sandra Stasko and Marge Kiraly.

They walked the lovely neighborhood around our church on the designated 2.14 mile route. Donations collected totaled \$930. The participants were also asked to bring non-perishable food items for the local food pantry.

In addition, the church's congregation purchased \$100 in food items that were donated to the pantry.

Thanks to all the participants and sponsors for their generous donations.

Go online to www.crophungerwalk.org if you would like further information or would like to make a donation to this worthy cause.

We are all looking forward to summer.



Members and friends of Branch 1 who participated in the Greater Bridgeport CROP Hunger Walk May 1 included (standing, l-r) Maggie Long, Barbara Poruban, Shelley Visinski, Sharyn Green, Eric Gramse and Ann Ballas; and (seated, l-r) Joe Poruban and Bill Poruban.

Branch 8 Johnstown, PA

By Alexis Juhas Kozak

Greetings and happy summer! We hope all is well with everyone, and you are enjoying your summer. We are getting ready to have a busy and fun season.

We started our summer with our Join Hands Day project, donating flowers and a tree to the St. Emerich Garden in historic Cambria City. This is the area of town where most of our forefathers settled after arriving from Hungary. St. Emerich was the Roman Catholic church for the Hungarian Community. Unfortunately, like so many churches throughout the country, our church was closed.

But, two amazing gentlemen saved the day and have been able to keep the community active. Chad Pysher and Steven Biter are the owners of the Cambria City Flowers. They bought a church that they will be able to host events in the area, and they created a garden across from the location where St. Emerich Church was once located.

The garden is dedicated to Our Lady of Máriapócs. Mary's icon in Hungary is said to have miraculously wept.

God bless these two gentlemen for honoring and preserving our Hungarian heritage.

We are gearing up for the WPA Picnic in August and hope to see our many friends there. Fellowship is so needed at these difficult times.

On Sept. 16 and 17, Branch 8 will once again participate in the Johnstown Slavic Festival. This will be our fourth year participating in this festival, and every year it gets bigger and better. If you are in the area, please join us. You will not be sorry. Great music and food. Totally ethnic. No hot dogs served here.

Anyone up for a good old fashioned bacon roast? If interested, please contact Branch President David Kozak at either 814-242-1111 or davidm610@aol.com. If there are enough people interested, we will make this happen later this summer. Everyone is welcome. We hope to hear from you.

Our hearts go out to the Petruska family. Barbara Stofa Petruska



(pictured left) passed away in April. Barbara was a dedicated Hungarian and an active member at Branch 8. You may remember Barbara for her

years of directing the Hungarian Grape Dance where she taught both young and old the art of the dance. Bless her soul.



For their Join Hands Day project, members of Branch 8 placed flowers at this shrine dedicated to Our Lady of Mariapócs, located at St. Emerich Roman Catholic Church in Cambria City, PA.

We continue to pray for peace and the people of Ukraine. May God protect them and bring light to the world.

If you would like to add anything to our articles, please let me know. For your life insurance or annuity needs, please reach out to me at 814-242-0000.

Be safe & stay healthy!

Branch 9 Hazleton, PA

By Dora McKinsey

Greetings from Branch 9!

Summer is officially here. We hope everyone can get outside and enjoy some of what summer has to offer. The officers of Branch 9 wish all our members and friends a safe and healthy summer.

By the time this issue is published and delivered to your doorstep, July 4 may have come and gone. We hope you all have the chance to enjoy the festivities and fireworks, although our dog hides from the noise.

Congratulations to Branch 9 member Lillian Barra who graduated from high school this spring.

Lilly is enrolled at Kutztown University where she will study English and marine biology. What an exciting time in the lives of all graduates as they plan their future. May God go with them all, guiding them as they navigate life's ups and downs.

Lilly has been a member of William Penn Association since birth. She is enrolled in the Juvenile to Age 25 plan of insurance. Lilly will have this coverage until age 25 when she can then apply for a permanent plan of insurance without evidence of insurability. The juvenile plan will cover her all through college. It provides peace of mind to the parents and grandparents that their child has life insurance until they are through school and out into the workplace. This is an excellent plan for grandparents to purchase for their grandchildren when they are born, or really any time as they grow up.

Be safe and healthy. May you find peace and contentment in ordinary, everyday occurrences.

Branch 14 Cleveland, OH

By Richard E. Sarosi

Happy summer! It is so nice to have blue skies and warmer temperatures. We hope all your home vegetable gardens are doing well and all the colorful flowers are showing their beautiful blooms. Have a happy and safe 4th of July.

Please continue to pray for the people of Ukraine and the many peoples of Europe who are fighting for their basic freedoms and democracy. Hungary and Ukraine share a common border, and more than 600,000 refugees have entered Hungary, mostly women and children, have fled into Hungary to escape harm. You can help the people of Ukraine by donating to the William Penn Association Foundation's Campaign for Ukraine. All donations will be forwarded to the Brother's Brother Foundation who will see that your donation gets to those in need. Thank you for your continued donations and prayers. It will take decades for Ukraine to rebuild, not to mention the huge amounts of money that will be required to recover from this unnecessary and horrible attack on their sovereignty.

We hope our young WPA members are enjoying their summer break from school and studies. The new school year will be here before you know it; make it a year to remember. Continue to do your best in school in 2022-2023. Remember that no one can take your education away from you. Best wishes always.

Hey, moms and dads: if your WPA student will soon be growing out of their juvenile policies, make sure they sign up for their adult policies. As parents, set an example and make sure your own WPA life insurance policies and beneficiaries are up-to-date. Remember, to be eligible for a grant from the WPFA Scholarship Founda-

tion, the student AND a parent or grandparent must be a life benefit members of WPA in good standing. So be sure to keep all your WPA policies current.

Also, please continue to support the WPFA Scholarship Foundation. Every dollar received makes a difference to our students, and they are counting on you. WPA is counting on you, too.

Branch 14 meetings are held at St. John Byzantine Catholic Church, located at 36125 Aurora Road, Solon, Ohio (the corner of Aurora Road and Liberty Road). Branch 14 adult members and adult guests are welcome to attend.

After taking the summer off, our meetings will resume on Wednesday, Sept. 7. Future meeting will be held on Oct. 5, Nov. 2 and Dec. 7. All meetings begin at 7:00 p.m.

Also, mark your calendar for our annual branch Christmas party, set for Saturday, Dec. 3, at Mentor Presbyterian Church, 5855, Hopkins Road, Mentor.

The above listed meeting schedule can change at any time. Please call Branch President Caroline Lanzara at 216-970-2769 or Branch Secretary-Treasurer Richard Sarosi at 440-248-9012 for any changes to the schedule.

Please support the Hungarian churches, clubs and organizations in your local community. Contact them directly for 2022 event information, updates, additions or cancellations. We are grateful that they exist and continue our Hungarian customs, activities, traditions, music and food. Please support them by attending their events or with a monetary donation.

Also, do not forget the many local small businesses which desperately need your patronage and financial support in order to continue their existence during these difficult times.

We remember those WPA members who have passed away



NEXT DEADLINE

Submissions for the August issue of William Penn Life are due in our office by July 8.

or may have recently lost a loved one. May those WPA members who are not with us rest in peace.

We send get well wishes and speedy recovery wishes to our WPA members and friends. Feel better soon. Please keep all of our WPA members in your prayers and thoughts.

Happy birthday and happy anniversary wishes are sent to all of our branch members, Home Office staff and WPA members who are celebrating a July birthday and/or anniversary. May you all continue to enjoy happiness and God's blessings always.

Be safe and stay healthy. Please remember to keep in touch with someone you haven't seen or talked to in a long time. Take time to call, write, email or text and plan a visit.

Remember those who are in hospitals, rehabilitation facilities, nursing homes and extended care facilities where visitation may not be possible at this time. Everyone loves to receive cards, notes, telephone calls and the opportunity to hear from family and friends.

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

Well, here we are in July. Can you believe it? At this writing, I am still in Florida. I was told it's time for cataract surgery, so I had it done. My last appointment was June 8, and then--Woo-Hoo!--it's back to Michigan! Yes, as always, I'm ready to go home. I am now the "bionic woman" and have nothing that needs done....I hope.

Please, if you have any news to share, call me at 313-18-5572.

You have read over the last year or so that Branch 18 has lost a number of wonderful, helpful, energetic and dedicated members. I love Branch 18, as you all know. We have always been charitable, and visible, and in my mind, the greatest branch. There is nothing I would not do to make sure that we stay that way.

But, the truth is, we need **your** help and input to keep our branch active. We are hoping to host a Christmas party this year. Will you help? We want to go back to the VA to conduct bingo. Will you help? We deliver baskets of food several times a year. Can you help deliver them? Or, do you need one

yourself? We will resume Branch 18 meetings in September, either at the Hungarian Cultural Center or the Rhapsody. Will you be attending?

Without you, these things may not happen. Think about it and give me a call at 313-418-5572.

Tom and I were lucky to be invited to the Hungarian Summit in Daytona Beach. We had a marvelous time. We truly did not know that there were that many Hungarians in Daytona. There were clubs represented from the State of Florida. They made my blues go away immediately. I was back among my favorite people, Hungarians. Next time we return to Florida, I will do all I can to visit these clubs. They were super friendly.

At the summit, we also heard a magnificent violin player, Bernadette Nyari. She is the best I have ever heard. Google her and you will see what I am talking about. We also heard a choir from Hungary that was second to none.

It took us a couple of hours to get to the summit, but it was one of my best days ever.

Special thank you to Anita and Lee, Jack McKinsey, and all who have sent some lovely notes. It was great to hear from you.

I promised you all a super-nice branch trip this year, but due to the price of gas, those plans are on hold. Perhaps when you attend our branch meeting in September, I'll have better news for you about a branch trip. You have super officers that are doing what they can to keep you happy.

Helen Sryniawski will call you all to remind you about the date, time and location of our meeting. Thank God for Helen, our communications officer.

We are continuing to help the first responders and the needy by providing them with food.

We are also active in a group that helps families who have lost babies. We just learned about this

group. You have no idea all they do. Thanks, Carol Truesdell, for all providing us with all the info about this group.

Get well wishes go to all of you who are not feeling your best. We miss you and pray for you. Please, all of you, get better, soon.

Pray for all our deceased members and their families. May they all rest in peace. You are missed.

Happy birthday to all celebrating their special day this month. Those with birthdays later this year, call me if you want to be mentioned in a future article

Helen Sryniawski has a birthday in July. She works so hard for us. Happy birthday, Helen.

Please remember to support the WPFA Scholarship Foundation. Our young members seeking a higher education need all the financial help that they can get. WPA has helped so many for many years. You all know we can't do it without you.

Please help the Ukrainian people. They are putting up a great fight for their country.

Thank you, Krisztina and David, for all your calls, gifts and flowers. I love you both a whole bunch.

Thank you, Father Barnabas, for the calls. You always make me smile.

Please, everyone, get your COVID shots and boosters. That's the only way we can get rid of this crazy disease. Now, they're talking about Monkey Pox. How crazy is all this?

Tom just figured out that it will cost us about \$700 in gas to get home. Now, that's crazy.

Okay, Ursula, Tom, Carol, Pauline, Linda and Judy. Get ready. We're coming home, and I need you all desperately. Can't wait to see you all.

Please call me at 313-418-5572 for information or suggestions. We will all listen and learn.

Branch 28 Youngstown, OH

By Kathy Novak

Happy birthday, America! On that thought, we also send out best wishes to all our members celebrating a birthday or anniversary this month.

The Schauer family has been enjoying visits from their children and grandchildren who live in Florida.

The American Hungarian Foundation (AHF) of New Jersey held its 55th Carousel Ball May 14 honoring Frank Facchini.

Branch 28 Vice President Sandor Tollas, National Sales Director Bob Bisceglia, sales agent Barry Goldberg and I enjoyed a wonderful day of fraternalism at the Hungarian Festival June 4 in New Brunswick, NJ. We had the pleasure of welcoming both current WPA members and potential members to our informational booth. Among those stopping by were a WPFA Scholarship Foundation recipient, three daughters of the late Art Barillo and Frank Schauer's sister Anna Molnar and her husband Steve.

The festival attracted a wonderful crowd, featured many vendors and offered a delicious array of foods. The event opened with the traditional parade and concluded with a twilight concert held in the courtyard of the AHF's museum.

The Summer Festival of the Arts, sponsored by Youngstown State University, will be held on Saturday and Sunday, July 9 and 10. Hours are Saturday 10:00 a.m. to 6:00 p.m. and Sunday 10:00 a.m. to 5:00 p.m. Admission is free. There will be entertainment as well as vendors selling food, crafts and other items.

Be sure to continue to support the WPFA Scholarship Foundation. By donating, you are investing in the futures of so many students.

The WPA Picnic will be here before you know it. Looking forward

to seeing some familiar faces on Saturday, Aug. 20, at the Shrine Center in Cheswick, PA. Stop by the pastry table to say hello, satisfy your sweet tooth and support our Scholarship Foundation.

Get well wishes and special thoughts go to all those not feeling up to par, especially Margie Sams, Barbara House and Irene Devlin.

Our condolences to all those who have experienced a loss within their family.

WPA has several new products to offer. Be sure to ask our sales agent Alan Szabo (330-482-9994) about them and our other life insurance and annuity plans. Or, you can give me a call at 330-746-7704.

Enjoy some fun in the sun and have a safe summer.

Branch 44 Akron, OH

By Elizabeth Darago

Happy 4th of July! Have a great time watching the fireworks, and picnicking with your family and friends.

Summer heat—it's 90 degrees in Akron today, but it doesn't seem so hot as I just returned from Las Vegas where the temperature was 101 degrees with high winds. It was like being in a hair dryer.

Everyone, enjoy the summer days with traveling, picnics, swimming or just sitting in the sun or shade.

Please remember to support your local Hungarian organizations. In Akron, we support The Hungarian American Club (Magyar Ház) at 694 E. Waterloo Road. After the last couple years of COVID and current road work along Waterloo Road outside the Club, your support is needed. Please support this local Hungarian club, founded in 1923. They host dinners every two weeks on Sundays from 3:00 to 5:00 p.m., dine-in or take-out. Their *vásár* (picnic) is in late August, and their Grape Dance

Festival will be held this year on Oct. 8. To learn more, call them at 330-724-0259 or email akronhungarianamericanclub@gmail.com.

Thanks to the generosity of Branch 44 members, over 20 bags and cartons of clean plastic grocery bags were donated to make sitting and sleeping mats for the homeless. Branch officer Cheryl Stadler and husband Gil thank all members for their generosity and caring. Branch 44 collects grocery bags all year.

Your branch officers are busy finding a location for the branch family holiday party in early December. If you have a suggestion, contact any branch officer, or email me at mtd13ekd@att.net.

We continue to provide snacks and beverages to first responders in our area. In May, with the generous support of the Home Office, Branch 44 was able to serve medical professionals in Akron and Barberton who treat long-term COVID survivors.

In June, we plan to provide snacks and beverages to units of the Akron/Canton Ohio National Guard. These units provided support for Northeast Ohio hospitals, county food banks and community organizations. They stand ready to assist Ohio communities as needed. If you would like to get involved in this activity by suggesting a first responder, preparing deliveries or make deliveries to first responders, contact a branch officer or email me at mtd13ekd@att.net.

Junior members are needed to assist in a July 2022 Branch 44 community activity—repackaging and delivering dry pet food to local pet food pantries. Our thanks to Kim Confer for supervising this activity. Contact me at the email listed above if you can assist.

Members of the Month are Rose Herdon and her daughter Charlotte. These two members generously save and deliver hundreds of clean, used plastic

grocery bags for the homeless sitting/sleeping mats. They've been staunch branch supporters, and longtime branch members, bringing happiness to all who meet and know them. A big Branch 44 thanks to Rose and Charlotte!

Congratulations to all who are celebrating a happy occasion.

Condolences to those who have lost a loved one.

Get well wishes to those who are ill.

Our support and love to all military personnel.

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

Branch 89 Homestead, PA

By Mark S. Maskariniec

As I write this, we are looking forward to our church golf outing being another a rousing success. The course has been in great shape and everyone was looking forward to a good time. Among our golfers were church members, WPA members and friends of the church. Some were coming from as far north as Cochranon and as far south as Virginia.

Thank you for coming, Renee and Steve Spicer and Debbie and Amy Stainbrook. We hope you will come back next year. Branch 89 will participate in a memorial July 24 for Debbie's late husband, Paul, a beloved teacher in Cochranon who lost his battle to cancer at a very young age.

Getting back to our outing, we hit the jackpot with donations this year. We had two lottery baskets donated by Sandy and Bill Ardale; drawstring bags for all golfers donated by Barbara and Alan Walstrom, who also donated a \$100 gift certificate for travel from Barbara's travel agency; a huge golf bag and accessory combo from our friends at Fuhrer Distributing; and golf for 4 at South Hills Country Club (the value for this

prize is over \$500!).

In addition, we had a number of sponsors, including the Baptist Institute of Pittsburgh and Reverend Brian Hart, who provided the much-needed hydration for golfers that day in the form of water and Gatorade; Todd Kletter and Erie Insurance, who donated the hot dog and beverage at the turn; and Central Maintenance Services, who donated gift certificates which were given to the winning foursome.

Our thanks go to each and every golfer and especially all the donors. We were a success because of you.

We'd like to give a special shout out to WPA member Mary Jane Hermansderfer, who is recovering from hip surgery. This may be the first outing she's ever missed. God speed, Mary Jane; your bright and shining face was missed.

We will have more details and hopefully pictures from this outing

in next month's issue.

Keep an eye out for our next outing, which we do in conjunction with the Steel Valley Rotary. This benefits our church as well as the community at-large. The outing will be held at Butler's Golf Course in Elizabeth, PA on Aug. 14. We are looking for golfers and donors for that outing as well.

The main winner of both outings are the church and various organizations throughout the Steel Valley area that depend on donations. Remember, it's always better to give than receive.

I would like to thank everyone for the birthday wishes. It's great to feel so loved by so many people and not only by my family.

Lisa continues to get stronger after having her right knee replaced in May. Don't tell her doctors, but she actually tried to hit a drive from a par-3 hole recently and, yes, she was one of our golfers this year. Thanks to the extra

volunteers we had, she was able to golf this year.

Special get well wishes continue to go out to not only Mary Jane but also to Janet Phillips, who continues to recover from a fracture in her back, and to Dianne Schneider, who recently broke a bone in her leg which in turn was caused by a form of bone cancer. We ask God to watch down on these women and all those who are under the weather. May He give them His healing touch and help them get better. We at Branch 89 continue to remember them in our prayers.

We would also like to remember branch member Phyllis Fallon, who died recently. Phyllis was a long-time member of Branch 89, enrolled, of course, by my late father-in-law, Elmer Toth. She attended one of our golf outings a few years ago when her friend was honored as the oldest member of the branch. May God be with Phyl-

New Jersey Senior Citizens - Third Party Notice

A third party may be designated to receive a copy of any cancellation, non-renewal or conditional renewal and lapse notice from William Penn Association by a person who:

- is located in or is a resident of the State of New Jersey;
- is insured under a Life Insurance Certificate (policy) or Annuity Contract with William Penn Association; and
- is age 62 or older.

A third party may be designated by: completion of the information requested in the Third Party Designation below; and, return of the Third Party Designation Form to William Penn Association by certified mail, return receipt requested. The designation will be effective upon our receipt of the information.

Designation of a third party does not constitute the acceptance of any liability for the services provided to the insured by the third party or by William Penn Association.

The third party designation may be terminated by: the third party by written notice to both the insured and to William Penn Association; or, the insured by written notice to William Penn Association.

Third Party Designation

Certificate/Contract/Policy Number: _____ Date: _____

Third Party Notice, Designee (Print Name): _____

Address: _____

I accept designation as a third party. Signature: _____

Signature, Insured/Owner: _____

lis's family during this difficult time.

Stay cool and healthy, and remember, let's all be a little more patient and kinder with our words and do something nice for someone. I promise it will make you feel good. During these difficult and turbulent times, we all need to be nice to one another.

Branch 129 Columbus, OH

By Debbie Lewis

Hello from central Ohio! Hope everyone is doing great both physically and mentally. We also hope the beautiful weather and being able to get out with family and friends will help get everyone back to feeling good again.

We wish everyone a great 4th of July spent celebrating our Independence Day with a picnic, parade, fireworks or just being with family and friends. As always, check on homebound family and friends with a call or email...or better yet, a visit from time to time.

Congratulations and good luck to all the college students that received one of the WPFA Scholarship Foundation grants for new or returning applicants. If you or any of your family members have benefited from these grants, it is great to pay it forward with a donation to the WPFA Scholarship Foundation in any amount.

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

Get well wishes go out to all that have been ill or hospitalized. Hope all have a speedy recovery and are feeling better.

We also extend our sincere sympathy to all who have recently lost a loved one. Remember the good times you shared with them and keep them in your prayers.

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

Branch 132 Toledo, OH

By John E. Burus

Summer is in the air! The garden is starting to show signs of good, fresh vegetables. The onions and buttercrunch lettuce are ready for harvest. The best time of the year!

The next Branch 132 meeting will be held Sept. 13 at the Martin's Supermarket Deli (first floor) on Ireland Road, South Bend at 5:00 p.m.

Our branch's 12th annual summer picnic will be held July 31 at Potawatomi Park Pavilion #1 from 1:00 to 3:00 p.m. Deadline for reservations is July 24. Hope to see all our members!

Branch 226 McKeesport, PA

By Judit Ganchuk

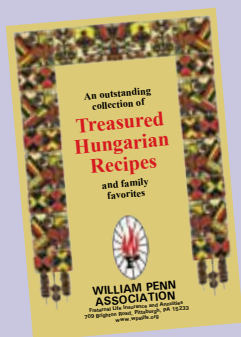
We wish happy birthday and happy anniversary to all who celebrate in July.

And wishing all a Happy Independence Day.

Sending warm wishes to Branch Auditor Wayne Nelson and Branch Auditor June Coyne. Sending get well wishes to Malvene Heyz, Branch Secretary Gerry Nelson and Cathy Trunzo. We are thinking of you and sending prayers to give you strength.

We pray for the friends and families of branch members we have lost, especially Frank Halas. Frank was one of a kind. I had known him since I was a child. He was active in the Free Hungarian Reformed Church of McKeesport, always volunteering for a fundraiser. He was a delegate to the WPA Convention in 2019 and loved reading *William Penn Life*. His family and friends will certainly miss his good natured humor and his laugh.

If you have thought about donating money to help the victims of the war in Ukraine, please do so through the William Penn Association Foundation, Inc.'s Campaign for Ukraine. All proceeds will be forwarded to the Brother's Brother Foundation, who will in turn see your donations fund the most



Get Your Official WPA Cookbooks

***A Taste of Hungarian Heaven* - \$20 per copy**

A spiral-bound book with 500-plus delicious recipes

***Treasured Hungarian Recipes* - \$7 per copy**

A collection of 160 classic Magyar recipes

Prices include shipping and handling.

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

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

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





For their Join Hands Day project, the members of Branch 249 partnered with the Magyar Club of Dayton and the American Czechoslovakian Club to weed, trim bushes and plant flowers at Queen of Martyrs Church in Dayton.

urgent needs of those who are suffering. It was so encouraging to see the first phase of donations and our members' generosity as a shining example.

We can't wait to see our fellow members and friends again at the WPA Picnic on Saturday, Aug. 20 at the Shrine Center in Cheswick, PA (a little north of Pittsburgh). The picnic will be at the same outdoor pavilion as in 2019. We're planning on having a nice picnic for family and friends: music, food trucks, and BACON BREAD. We're ready to make new memories with our children, so bring your kids and grandkids, too! Find our picnic posts on social media and share with your family and friends.

Quick question for you: have you updated your beneficiaries on your life insurance or annuity? Does your spouse have coverage with us? You have time to discuss these ideas with your family, but don't wait too long! Don't forget about our recommender program where you can earn cash by telling friends and family about your WPA coverage.

Do you have good news you'd

like us to share? Call Branch President Malvene Heyz at 412-751-1898 to get your news published.

Remember to stay positive!

Branch 249 Dayton, OH

By Mark Schmidt

Here we are in the middle of summer...sunny, bright, hot, sizzling, humid, sticky summer. Did I say hot? Turn on the air conditioning. Get out the sunscreen. It's downright nasty at times. But do we care? NO! Because it's summer!

I hope you enjoyed the 4th of July this year. Did you get together with friends and family? Eat too much? See lots of fireworks? If you did, good; you did the holiday right then. Traditional celebrations are the best.

We planted flowers at Queen of Martyrs Church for our Join Hands Day project. Members of our branch partnered with members of the church, the Magyar Club of Dayton and the American Czechoslovakian Club to weed, trim bushes and plant a bed of

30 perennial flowers around the church's flag pole. Next year, this area should be beautiful, and we will move on to our next project. This is a fun activity with all the different members getting together, and we beat the rain later that day.

Don't forget the WPA Picnic on Saturday, Aug. 20, at the Pittsburgh Shrine Center in Cheswick, PA. There will be lots of music, food and cold drinks. Be sure to visit me at the bacon roast. I'll be the greasy, smoky-smelling guy. Mark your calendar now.

Our branch is still planning a visit to the Hollywood Racino at Dayton Raceway in late September. Get your lucky shirt ready to bet on the horses. We plan on having a separate area overlooking the horse track, with food and drinks for our enjoyment. The racino also has 1,500 slot machines if the ponies won't treat you right. I will let you know specifics later in the year.

Happy birthday to all the July babies, including myself. Happy anniversary to the July wedding love birds. I hope it wasn't too hot when you tied the knot.

We extend our sympathy to those who are grieving the passing of a loved one or friend. May they rest peacefully in the arms of God.

Call Anne Marie or me with any questions you may have about WPA life insurance and annuities at 937-308-4670. We will help you with all WPA inquiries.

If you have any info for next month's article, email me at amschmidt@msn.com or call 937-938-0198.

So, enjoy July, the heart of summer. Hot, lazy days at the pool, the golf course, the beach, patio, deck, camping, boating, fishing....well you get the picture. Get out and enjoy it while you can. Especially you kids. You know what's right around the corner....

....(school).

Branch 296 Springdale, PA

By Mary A. Kelly-Lovasz

Summer is now in full swing. Hoping that each of you celebrated our nation's independence on July 4th.

Our branch meetings are on summer break and will resume in September. Recapping our May meeting, all I can say is that we had a rousing good time! Branch Vice President Marge Kosheba reminisced about Springdale "back in the day," and it was certainly entertaining. All of us enjoyed Marge's memories of growing up in Springdale. I believe she has enough material to do a one-woman show.

Before Marge entertained us with her stories, we discussed our branch family Christmas party, and it was not too early to do this. In 2021 we had a "drive-thru" version due to COVID concerns, but as of now, we are confident that we can return to a regular gathering in late November. The party date and more details will follow as we finalize our plans.

As stated last month, mark your calendars for two upcoming food-related events. Our long-awaited WPA Picnic returns Saturday, Aug. 20, at the Shrine Center in Cheswick, PA. You and your family and friends are welcome to lots of outdoor socializing (under the pavilion) and noshing on great food. There will be a bacon roast, music and activities for the children, too. The picnic benefits our WPFA Scholarship Foundation.

Our other event is the return of Branch 296's bacon roast. Meet us at Oakmont's Riverside Park, Sunday, Sept. 18. All are welcome, and you may bring a covered dish, if you like. More details will follow in future branch news.

Some sad news to report: Branch member Diane Baranowski has passed away. Diane enjoyed attending our branch meetings and developed some great friend-

ships along the way. She is truly missed. Rest in peace, Diane, as well as all branch members who have passed or who are grieving.

Sending happiest birthday greetings to all of our branch members born in July, including my daughter Leanne, Lily Borland, and her little brother Riker, who is celebrating his first birthday.

Happy anniversary wishes to Diane and John Torma and all who made that loving commitment to one another in the month of July.

Our next scheduled branch meeting is Thursday, Sept. 15, at the Tarentum (Pittsburgh Mills) Eat'n Park Restaurant. We extend an invitation to our adult branch members to join us.

Also, if you have any suggestions or news that you'd like for me to share with our readers, please contact me at 724-274-5318 or makelly367@verizon.net. Of course I'd enjoy hearing from you!

Noreen Fritz, FIC, LUTCF, our friendly and caring branch agent, is available for your insurance or annuity needs. You can contact Noreen at 412-821-1837 or at noreen.fritz@comcast.net.

Enjoy the month of July. This is the month when our vegetable gardens really begin to take off. Don't overdo it in the sun, and don't forget to hydrate!

Branch 349 Weirton, WV

By Joyce Nicholson

Can you believe summer is half over? It has been a slow start with events everywhere this year since the pandemic halted everything. But, now that the restrictions have been lifted, we hope you're ready for the WPA Picnic at the Pittsburgh Shrine Center on Saturday, Aug. 20. It's been so long since we've all had a chance to get together for good food, fun and fellowship in this massive and beautiful outdoor facility. There's

plenty of free parking and golf cart shuttle service from the parking area if you need it. It's so easy to find at 1877 Shriners Way in Cheswick, PA. Hope to see you there!

Always remember those who fought for our freedoms. Say a prayer for those serving in the armed forces and fly your flag proudly.

We extend best wishes to all members celebrating birthdays and anniversaries this month. This includes you, Barbara House, happy birthday!

We also want to keep in our thoughts and prayers those who are sick or recuperating: Emily Nicholson and Christian Nelson. Sympathies to those who have family members or friends who recently died, including the families of branch members Marjorie DeFilippis, Ernie Seech and Jack Ware. May God rest their souls.

Please continue to support the WPFA Scholarship Foundation. If you or your child received a WPA scholarship grant in the past, pay it forward by making a donation to the Scholarship Foundation. Every bit helps our students.

The William Penn Association Foundation Campaign for Ukraine is continuing, as are the urgent needs of the Ukraine people. The dollars you donate will provide aid to those greatest in need during this crisis. Many have sought safe haven in Hungary, which shares a border with Ukraine. Continue to pray for the people in Europe who are taking in the thousands who fled their homeland seeking safety. I have relatives 40 miles inside the Hungarian-Ukraine border. They have written to me and said the need for help is real.

Our next branch meeting will be on Sunday, July 31, at 63 Meadow Lane, Wintersville, OH at 6:00 p.m. Join us for pizza as we continue to plan future branch activities for this year.

This month's fun fact: Budapest was chosen as one of the top 10

European cities in which to run a marathon in 2022. The study took into account air quality, weather conditions, number of interesting landmarks along routes, and cost of running necessities (water, bananas and sneakers). Grab your running shoes, and let's go!

For additional information about Branch 349 activities, or if you have any news you wish to share, please call Joyce Nicholson at 740-264-6238.

You can call on Alan Szabo for all your insurance needs at 330-482-9994.

Branch 800 **Altoona, PA**

By Joan B. Ballash

Celebrate July 4th, Independence Day. Let freedom ring!

Happy birthday to Branch Auditor Rob Gohn Jr. and to the many

other individuals who were born in this month.

Beleated birthday wishes go out to Branch President Dan Greiner and Branch Vice President Dennis Greiner.

Our branch recently voted to donate to the Campaign for Ukraine being conducted by WPA in conjunction with Brother's Brother Foundation.

We hope those attending family gatherings will enjoy reuniting with relatives, reminiscing and making wonderful memories.

Lately, I have noticed an increase in the number of people wearing masks. It is good to be mindful of our surroundings and to make healthy choices according to personal circumstances. Get well wishes go to all those in our WPA family not feeling well.

Arrangements are in place for the annual branch picnic, sched-

uled for Wednesday, Aug. 3, at 6:00 p.m. at Highland Park in Altoona. The menu includes hot dogs, hamburgers, corn on the cob, baked beans, brownies, lemonade and iced tea. There will be prizes for everyone. Cost is \$5 per adult and teens; children under 12 are free. Reservations must be made by July 18. Call Dan Greiner at 814-943-5471 make your reservation.

We extended condolences to those who have recently lost a loved one, especially the family of Ernest F. Dixon Sr. We pray you will find comfort in the thoughts of those you lost and solace in the Resurrection.

If you have news to share, please call 814-941-8863. The next branch meeting will be held at the picnic.

If you have any questions about life insurance or annuities, call Bob Jones at 814-942-2661.

WILLIAM PENN ASSOCIATION FOUNDATION, INC.

Campaign for UKRAINE

in partnership with Brother's Brother Foundation

Thank You

to the following members, friends and branches who have responded so generously to our Campaign for UKRAINE since our last report. On behalf of our partners at Brother's Brother Foundation, we offer you our most sincere thanks and appreciation.

Donor - Amount

Joyce Ann Boseman - \$10.00
Debra Brown - \$25.00
Gina Carson - \$10.00
John Dankovich - \$50.00
Sue Darst - \$50.00
Jill Eitel - \$25.00
Virginia Flaherty - \$200.00
Kenneth Fuller - \$5.00
Lois Gazdag - \$500.00
Daniel & Mary Ann Hurley - \$25.00
Barbara Kapinus Family - \$500.00
John W. Kish - \$25.00
Timothy Klodnick - \$25.00
Greg & Anne Knaus - \$25.00
Eva Knight - \$10.00
David & Alexis Kozak - \$250.00
John D. Lyman - \$10.00

Bonnie J. Murphy - \$100.00
Rita Nardecchia - \$10.00
Thomas A. Novak - \$100.00
Frank & Delores Palilla - \$25.00
John Palko - \$100.00
Mary C. Palko - \$25.00
Margaret Popovnak - \$25.00
Walter J. Prusick - \$50.00
Linda Veres Rice - \$50.00
Michael Rotundo - \$20.00

St. Joseph Hungarian Club
(Blessed Sacrament) - 250.00
John R. Smilak - \$10.00
Betty T. Schwieterman - \$100.00
Bonnie S. Tarian - \$25.00
Elizabeth L. White - \$50.00
Barbara Williams & Mary Jo Szoldos - \$200.00
WPA Branch 336 Harrisburg, PA - \$100.00
Mary Ann Zahurak Hogan - \$50.00
Almut Zvosec - \$25.00

Total donations as of June 14, 2022.....\$26,365.00
Total of WPA Matching Funds.....\$10,000.00
Total of all funds raised.....\$36,365.00

In Memoriam

Please remember in
your thoughts and
prayers our recently
departed members
and their loved ones

MAY 2022

0008 JOHNSTOWN, PA
Barbara A. Petraska
0009 HAZLETON, PA
Aloysius F. Merkel
0014 CLEVELAND, OH
Steve G. Kerestman
Catherine M. Klarr
0018 LINCOLN PARK, MI
Doris Baker
Joseph Cserekye
Violet D. King
Alton J. Larry
0019 NEW BRUNSWICK, NJ
Josephine J. Drazek
Elsie H. Radvany

Edward J. Sonzogni
0028 YOUNGSTOWN, OH
William H. McCurdy
Irene Wagner
0034 PITTSBURGH, PA
Patricia B. Miller
Theresa Minnella
Herbert J. Scheeser
Katherine Skoko
Daniel M. Stadler
Mary G. Szabo
0044 AKRON, OH
Dennis M. Cetrone
0048 NEW YORK, NY
Narciso Villot
0051 PASSAIC, NJ
Gloria J. Harvard
Marjorie E. Meighan
Mary Veres-Taylor
0076 PHILADELPHIA, PA
Jane W. Banning
Doretha McIntyre
0088 RURAL VALLEY, PA
Thomas W. Stauffer

0129 COLUMBUS, OH
Linda G. McNamee
Joseph R. Ruffle
Joseph F. Spanovich
0159 PHOENIXVILLE, PA
Georgette Sarosi
0189 ALLIANCE, OH
Grace E. Cobbs
Sarah L. Jackman
John Sera
0216 NORTHAMPTON, PA
James Nagy
Veronica Thompson
0226 McKEESPORT, PA
Bernard Derkas
Steve Jordan
0249 DAYTON, OH
Harry L. Moore
0278 OMAHA, NE
Roland L. Renter
0296 SPRINGDALE, PA
Helen L. Jordanhazy
0310 LYNCH, KY
David E. Aspin

0336 HARRISBURG, PA
Richard A. Black
0349 WEIRTON, WV
Caroline Ann Rico
0352 CORAOPOLIS, PA
Andrew Baldesberger
Elizabeth J. Elwell
Stephan Manz
Marie Novak
Mary Lou Popp
0525 LOS ANGELES, CA
Julie Amato
Corinne O. Carr LeBlanc
0720 DEDHAM, MA
Mae R. Gallo
Hugh W. MacLeod
0800 ALTOONA, PA
William J. Saller
8114 CLARION, PA
John A. Gatesman

Donations

Donations Through Premium Payments

MAY 2022

Branch - Donor - Amount
9 - Carl J. Holmgren - \$10.00
14 - James I. Clark - \$5.00
14 - Almut S. Zvosec - \$25.00
34 - Esther I. Wagner - \$5.00
44 - Bradley S. Peters - \$10.00
44 - Elizabeth K. Darago - \$6.47
76 - Kathleen Fiordimondo - \$20.00

88 - Joseph D. Chobody - \$100.00
89 - Tracy B. Findlay - \$3.06
129 - Stephanie L. Shepard - \$9.58
129 - Lance M. Westcamp - \$8.00
129 - Julie Westcamp - \$1.53
159 - William Scherfel - \$3.42
296 - Jay A. Blizman - \$5.00
296 - Elsie R. Cristillo - \$5.00
336 - Ernest B. Molnar - \$2.00
352 - John W. Bush - \$15.00
352 - Julie R. Smilak - \$20.00
383 - Erno P. Nagy - \$1.80

8340 - Christian D. Sugg - \$10.00
TOTAL for Month = \$265.86

Additional Donations MAY 2022

Donor - Amount
(In Memory of, if applicable)
Noreen Fritz - \$25.00
(Diane Baranowski)
Noreen Fritz - \$25.00
(Joseph Bisceglia)

John S. Gulas - \$50.00
David & Alexis Kozak - \$100.00
Mary A. Kelly-Lovasz
& John E. Lovasz - \$50.00
(Diane Baranowski)
Joyce & Harry Nicholson - \$20.00
(Sandra McGoldrick)
Katherine Novak - \$25.00
(Sandra McGoldrick)
WPA Cookbook Sales - \$30.00
TOTAL for Month = \$325.00

Help us help our youth

Since 1972, William Penn Association has awarded our young members more than \$3 million in scholarship grants. It is only through the generosity of people like you that WPA can continue to offer this support to our children seeking to improve their lives through education. With your help, our children can transform the world and our communities. With your help, we can make an impact on the future. Make your donation payable to "WPFA Scholarship Foundation, Inc." and mail to: **WPFA Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233-1821**





A perfect match: Magyar Piknik & Classic Cars

Growing up in the Cseh family meant days filled with activities, especially during the holidays and summer. Between June and late September, our Sundays were devoted mostly to Magyar functions and gatherings. The rest of the week was spent participating in our family's other hobby/passion--attending antique car cruises.

My brothers and I would wash and wax our old vehicles. I learned how to change tires and brake shoes, do a lube job and take out spark plugs. We would go to more than 100 events each season.

As I grew older, I developed a penchant for certain old vehicles. Now, when I take my daughters Emerencia and Alice to a car show with my mom and dad, my radar is on looking for certain cars.

One vehicle I always wanted was a 1972 VW Bug. One summer, I wrote to Barry Meguiar, who had a nationally syndicated TV show

called "Car Crazy." He always would ask the viewers to send him letters about their cars and especially if the person was young. I wrote to the show expressing my interest in old vehicles and soon afterwards Barry put me on a segment of "Car Crazy" as he narrated my letter and showed photos of me as I stood by my family's old cars.

On Sunday, July 17, The Northeast Ohio Magyar Cultural Center in Hiram, Ohio will be hosting its 6th Annual Magyar Picnic and Car Show from noon to 6:00 p.m. What a great way to spend a Sunday. The Udvary/ Batyi band will be performing Magyar folk music, there will be plenty of traditional Hungarian foods, plus you can view many wonderful classic cars.

This month's puzzle comprises 11 clues, each is the make of a car I am most fond of.

Good luck! Happy 4th of July!

If you have a memory of an old car you had I would love to hear about it!

WPA PUZZLE CONTEST #192 OFFICIAL ENTRY

"Classic Cars" Word List

Beetle	Galaxie	Mustang
Camaro	GTO	Stingray
Chevy	Impala	Suburban
DeLorean	Jeep	

Name: _____

Address: _____

City: _____

State: _____ Zip Code: _____

Phone: _____

Email: _____

WPA Certificate No.: _____

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

RULES

ALL **WPA members** are eligible to enter.

Complete the word search puzzle correctly.

Mail your completed puzzle, along with your name, address, phone number, email address, and WPA Certificate Number, to:

WPA PUZZLE #192
709 Brighton Road, Pittsburgh, PA 15233

Entries must be received at the Home Office by **Aug. 31, 2022**.

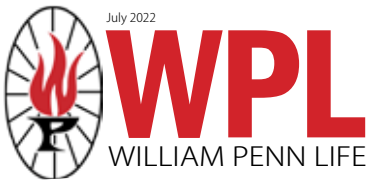
Four winners will be drawn from all correct entries on or about Sept. 6, 2022, at the Home Office. Each winner will receive \$50.

Puzzle Contest #189 WINNERS

The winners of our Puzzle Contest #189 were drawn June 6, 2022 at the Home Office. Congratulations to:

Jacob C. Johnson, Br. 48 New York, NY
Virginia L. Gyenes, Br. 8 Johnstown, PA
Joan P. Loose, Br. 159 Phoenixville, PA
Richard J. Jacob, Br. 14 Cleveland, OH

Each won \$50 for their correct entry.



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Privacy - Personal Financial and Medical Information

June 30, 2022

Dear Member:

Protecting the privacy of your personal, financial and medical information has always been and will continue to be a matter of top priority for us. When used in this notice, the following items have the meaning shown:

- **Public Information** means information that we believe is lawfully available to the general public from: Federal, State or local government records; widely distributed media; or, disclosures to the general public that are required to be made by Federal, State or local law.
- **Non-Public Information** means personally identifiable financial and medical information. It also means any list, description or other grouping of individuals, and publicly available information pertaining to them that is derived from any personally identifiable information that is not publicly available.
- **Consumer Reporting Agency** means an entity which regularly provides reports, including information regarding an individual's general reputation, character, personal characteristics or mode of living and financial status. The information may be obtained through interviews with the individual or third parties such as the individual's business associates, family members, friends, neighbors, acquaintances or financial sources.

We obtain information about you from the following sources:

- Information that you provide to us in an application or other form;
- Information about your transactions with us (such as premium payments, loans, claims, etc.) or others; and
- Information that we may receive from a Consumer Reporting Agency.

We do not disclose any personal, Non-Public Information about you to anyone, except as permitted or required by law. We will not disclose personal medical information about you, except as permitted by law or as you may authorize.

We restrict access to your personal, insurance and medical information to those of our employees who need to know that information in order to provide insurance or service to you. We are, and will continue to be, vigilant in the safeguarding of your personal, financial and medical information. We maintain physical, electronic and procedural safeguards to comply with Federal and State regulations regarding the safeguarding of Non-Public Information.

It is our sincere desire to maintain complete, accurate and up-to-date records. You may contact us at the Home Office, to access, as provided by law, information included in your file. We will promptly correct any error in our information. To protect your privacy, you will need to identify yourself by providing us with your name, date of birth and Social Security Number.