



March/April 2023

WPL

WILLIAM PENN LIFE

INSIDE:

WPA revises rules for scholarship grants

Cookie facts and recipes from Chef Béla

Our actuary's report for the year 2022



Happy Easter



William Penn Fraternal Association Scholarship Foundation

Tree of Knowledge

Helping our young members meet the challenges of modern educational economics requires great effort by all our members and friends. Towards this end, the WPFA Scholarship Foundation has created the **Tree of Knowledge**. The Tree is mounted in the second floor foyer of the WPA Home Office. Those making donations through this program will be recognized with individual “leaves” on the tree, which can be used to honor and remember loved ones. Donations are being accepted at three levels: Gold (\$1,000), Silver (\$500) and Bronze (\$250). Those wishing to purchase a leaf may use the form below. Please help our tree “grow” and allow us to continue to assist young members reach their educational and professional dreams.

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

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

Name: _____

Address: _____

Telephone: _____ Email: _____

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

Line 1: _____

Line 2: _____

Line 3: _____

Line 4: _____

Please make checks payable to “William Penn Fraternal Association Scholarship Foundation, Inc.” and mail to:

William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821

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In Memoriam

Changes made to scholarship rules

Students & parents should pay close attention to eligibility requirements and dollar amount of grants

WPA members applying for scholarship grants through the WPFA Scholarship Foundation are advised to carefully read the rules for the 2023-2024 academic year, as important changes have been made to eligibility requirements, the dollar amounts of grant awards and the frequency of the grants.

The rules can be found on page 12 of this issue.

The most noteworthy change is that students will be eligible for grants only once, rather than every year up to four years. The amount of these one-time grants will be based on the type of insurance plan the student has with WPA.

- Applicants covered by a Special Juvenile Term to Age 25 plan are eligible for a one-time \$500 grant.
- Applicants covered by any Whole Life plan with a minimum face amount of \$5,000 are eligible for a one-time grant of \$2,000.

This year's renewal students will receive the remaining balance of a \$2,000 grant, less the amount of

grants they received in previous years, regardless of the type of insurance they have.

All student applicants must also complete one of four possible requirements:

- write an essay on a topic of their choosing;
- attend a WPA branch event or project;
- participate in a community service project; or
- write an article for William Penn Life.

Details on these requirements can be found in section (e) of the eligibility rules.

Students and parents should also note that the requirement for an applicant's parent or grandparent to be a WPA member has been eliminated.

The scholarship application form has also been revised and simplified to a one-page form. This can be found on page 13 of this issue.

Students with questions about the eligibility rules should contact Mary Ann Kelly-Lovasz at the Home Office at 412-231-2979, ext. 128 or by email at mkelly@wpalife.org.

All applications and supporting documentation (except proof of enrollment) must be postmarked, emailed or faxed by May 26, 2023.

William Penn Fraternal Association Scholarship Foundation, Inc.

Financial Statement as of Dec. 31, 2022

Balance as of December 31, 2021		\$743,211
INCOME		
Donations	\$31,717	
Investment Income	<u>23,961</u>	
Total Income		\$55,678
DISBURSEMENTS		
Scholarship Grants		
79 Renewals @ \$500.00	\$39,500	
43 New @ \$500.00	<u>21,500</u>	
Total Scholarship Grants	\$61,000	
Fundraising & Administrative Expense	15	
Accounting Expense	<u>2,800</u>	
Total Disbursements		<u>- 63,815</u>
Balance as of December 31, 2022		\$735,074
ASSETS		
Annuities	\$733,306	
Cash & Pledges Receivable	<u>1,768</u>	
Total Assets as of December 31, 2022		\$735,074

WPA Easter Baskets spread joy of the holiday

William Penn Association is pleased to announce that our 2023 Easter Basket program is now underway.

Once again, we ask that branches focus on identifying not only children and families in need but also the elderly. Assisted living facilities or nursing homes welcome these types of donations, as do daycare centers, hospitals and the Red Cross. Food banks and shelters are also a resource to identify the needy in your community.

Making up small baskets with some goodies, as well as a pair of non-slip booties or puzzle book, is a good example of how you can bring a smile to the face of young and old.

Participating branches will be reimbursed by the Home Office \$50 for each basket they prepare and deliver, up to four (4) baskets, for a possible total reimbursement of up to \$200.

Deadline for returning reimbursement forms, photos and copies of receipts is May 5.

With your help, our Association can spread the Fraternal Spirit during this joyous time of the year and make a meaningful difference in your local community.



Debs shine at White Rose Ball

After taking a hiatus due to the Coronavirus epidemic, the Fehér Rózsa Bál (White Rose Ball) returned in all its traditional splendor Feb. 11 at Crystal Gardens in Southgate, MI. Highlights of the event, sponsored by the Hungarian Arts Club, was the introduction of 11 debutantes (pictured above) and their escorts along with the presentation of scholarship awards. Pictured below: Among those attending the ball were (l-r) the Rev. Barnabas Kiss of Holy Cross Hungarian R.C. Church of Detroit, WPA Chair of the Board Katherine E. Novak, WPA National Director James W. Robertson, WPA National Director Joyce E. Nicholson and her husband Harry Nicholson.

Dayton to honor its diverse Eastern European heritage

DAYTON, OH -- The Ohio Legislature has designated the month of April as Eastern European Heritage Month in the state of Ohio.

In celebration of this recognition, the Magyar Club of Dayton and S.W. Ohio will host the first-ever Eastern European Heritage Experience on Saturday, April 15, at the American Czech - Slovak Club in Dayton.



Fun for the entire family!
Saturday, April 15, 2023
9:00 AM to 6:00 PM
American
Czech-Slovak Club
922 Valley Street, Dayton

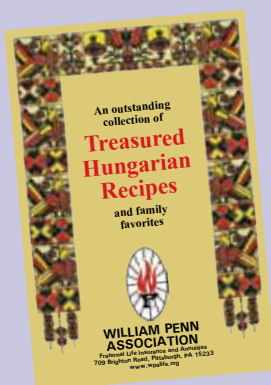
The festival will feature food, music, dancing, singing and folk arts and crafts of a variety of cultures which call Dayton home.

To date, more than 20 ethnic organizations and businesses--representing the Hungarian, Czech, Slovak, Polish, Ukrainian and South Slavic cultures--have confirmed they will be participating in the experience.

The event will run from 9:00 a.m. to 6:00 p.m. Admission is free.

For more information, call the Magyar Club of Dayton and S.W. Ohio at 937-207-8748. Or, visit the club's website at www.magyarclubofdayton.org.

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.



The cost of dying



Photos © Can Stock Photo Inc./doligachov

I recently read with great interest an 80-page report entitled “The Cost of Dying” released by Empathy, a company that guides families through the logistics following the death of a loved one and provides emotional support for their loss. Although the full report is too large to reprint in its entirety, I thought I would share with our members some of what I felt were the most important points of the survey. You can access the full report by going to the Empathy website at www.empathy.com/costofdying.

The study’s findings are based on an August 2022 survey of 1,485 Americans who experienced the loss of a loved one within the previous five years. The survey consisted of an online questionnaire about all aspects of winding down the affairs of a loved one.

Of the total respondents, 594 (40%) were the named executor or administrator of their loved one’s estate, while 891 (60%) were not the named executor or administrator, but did help with issues related to the estate or day-to-day needs related to their family’s loss.

In terms of their employment status, 79% worked full or part-time, or were self-employed, and 11% were retired.

Here are some interesting statistics that were shared by the respondents to the survey:

- \$7,848 - Median cost of a funeral.
- \$4,384 - Average cost of handling financial matters.
- \$4,967 - Average cost of handling legal matters.

“Loss is one of the most difficult experiences a person will go through in their lives,” the report notes. “But it’s not just emotionally draining. It also comes at a cost of time, money, and stress.” Looking at those three factors more closely, the survey found the following:

- **Time:** Families spend an average of 12.5 months resolving financial matters, and they spend a median of 12 hours per week on these tasks.

- **Money:** Handling everything after a loss can get very expensive. As mentioned above, the median funeral cost is \$7,848, and the average family spends \$9,351 on legal and financial expenses.

- **Stress:** Loss is often accompanied by physical and emotional symptoms, such as anxiety, changes in sleep patterns, weight loss or gain, anger or irritability and memory impairment.

These factors can affect other aspects of one’s life. For instance, working after the loss of a loved one can be an immense challenge. According to the Empathy report “diminished productivity and reputation at work can deepen the struggles of grief: 76% of employed respondents reported harm to their performance or status at work and 12% reported a decline in reputation.”

Many respondents reported suffering symptoms for six months or more—long after they returned to work.

- 30% suffered unusual anger or irritability.
- 33% experienced weight loss or gain.
- 38% reported a change in sleep patterns.
- 46% said that anxiety was particularly prevalent.

Here are a few more highlights from “The Cost of Dying” that I found to be very informative:

The Funeral

“More than just a final goodbye, it’s the first big hurdle that most families must deal with after someone passes away,” the report states. “The data shows just how time-consuming the process can be, with the

average family spending nearly five hours per day on funeral planning--much longer and more challenging than most families anticipated: 50% said it took more time than they expected and 55% found the process more complicated than expected."

The report further found that "the funeral is also the biggest single expense most families incur during bereavement. According to the National Funeral Directors Association, the median cost of a funeral in 2021 was \$7,848. There are also many smaller expenditures which many families don't anticipate but can really add up: catering and refreshments cost an average of \$602, payments to officiants, priests or clergy cost \$472, flowers \$417, music \$136 and invitations \$111."

The burden of financial matters after a loss

In addition to the costs in time and money spent by surviving family members that I've already mentioned, the report found:

- The probate process, in which the deceased's assets are distributed, can take several months to several years and often requires the assistance of an attorney.
- Many factors complicate and prolong the probate process, including owning assets in multiple states or countries, owning a business or having a complex will.

Pre-planning in advance can reduce the burden

According to the study, "pre-planning one's own funeral and/or pre-paying for some or all the expense can reduce stress on your family after you pass away. Pre-planning relieves so much stress and uncertainty for the family, more people should be making use of the resources they have to do so now."

While 53% of those whose loved ones did no pre-planning reported suffering from anxiety over a prolonged period, only 41% of those whose loved

ones left a plan reported the same.

Pre-planning also seems to have improved day-to-day life for the family: 25% of those who had to hold a funeral with no pre-planning said they missed time at work compared to only 15% of those who held a pre-planned funeral.

A few concluding thoughts

So, with all this talk about the financial and emotional burdens included in "The Cost of Dying" report, just what are we talking about when we talk about "pre-planning?" Pre-planning to me is everything from planning--and, in some cases, pre-paying--for a funeral to making sure that you have sufficient life insurance to cover your final expenses *and* communicating your desires to your loved ones. I believe all of these to be effective steps to take in the pre-planning process.

After having experienced a loss with the passing of my father last year, and more recently my sister, I can attest that the findings shared in "The Cost of Dying" report are very true. I've written in the past about the importance of having sufficient life insurance in place but, more importantly, in making sure that your wishes and intentions are communicated to your loved ones before it's too late. This will not only help ease the financial pain that your loved ones will experience but also reduce their stress at the most difficult time.

By the time you read this, I will have retired from William Penn Association as of the end of March, so this will be my final *Moneywise* column. I will always treasure the time I have spent for the last eight years as your National Sales Director. It is my intention to continue my association with WPA as a sales agent in both Florida and Pennsylvania, so I'm sure our paths will cross again at some point in the future. Till then, Cheers!

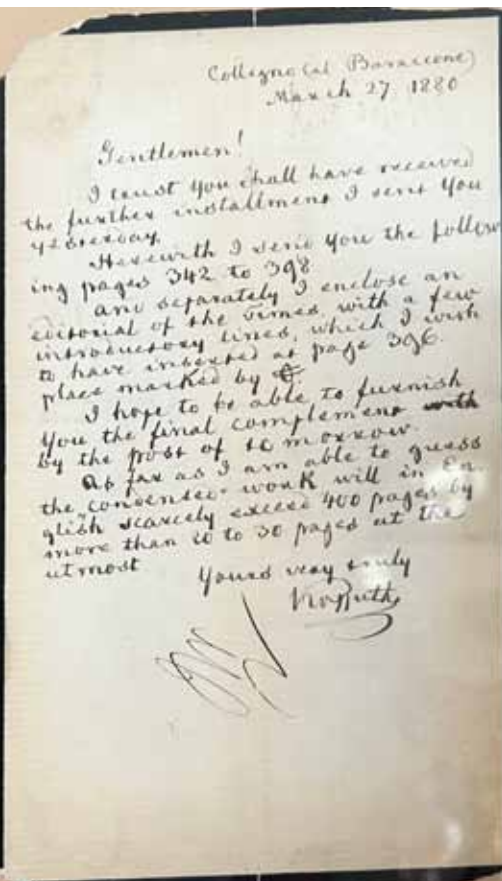


Come grow with us

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 Barbi Tew at 412-231-2979, ext.120. Thank you.



Arts & letters on a winter's morn



Diversions on a winter's day: a handwritten letter from Lajos Kossuth to his publisher (above) and a pen-and-ink rendering of pianist Andre Watts drawn by George "Georges" Krushizki (opposite page).

It's early morning. I curse the snow and ice. But, I wake early to get in a training run for an upcoming half-marathon. Winter weather so rarely cooperates for distance runs, so I decide to take a bleary-eyed drive on the empty Michigan roads to a local gym. As I scrape the frozen build-up off my truck's windshield, I resolve to move south as soon as the opportunity presents itself.

Still, as much as I daydream of the prospect of an estate in South Carolina or Florida, I know that I would miss the north, its seasons, even the least-favored wintry months. The shorter days and colder temps trigger a natural hibernation, a chance to slow one's pace and rest in body, mind and soul. I suppose this explains why the Romans, Celts and Christians gravitated toward winter-time festivals to stave off the chills and to rest for the longer days sure to come again.

In contrast, the long days and warm nights of summer promote a frenetic energy, a maximalist urge to pack our hours and months with as much activity as possible. From spring to fall last year, I took roughly nine different journeys for business or pleasure in as many months. This number excludes, of course, the day trips and weekend getaways to Ohio or other local points. I burned the candle at both ends.

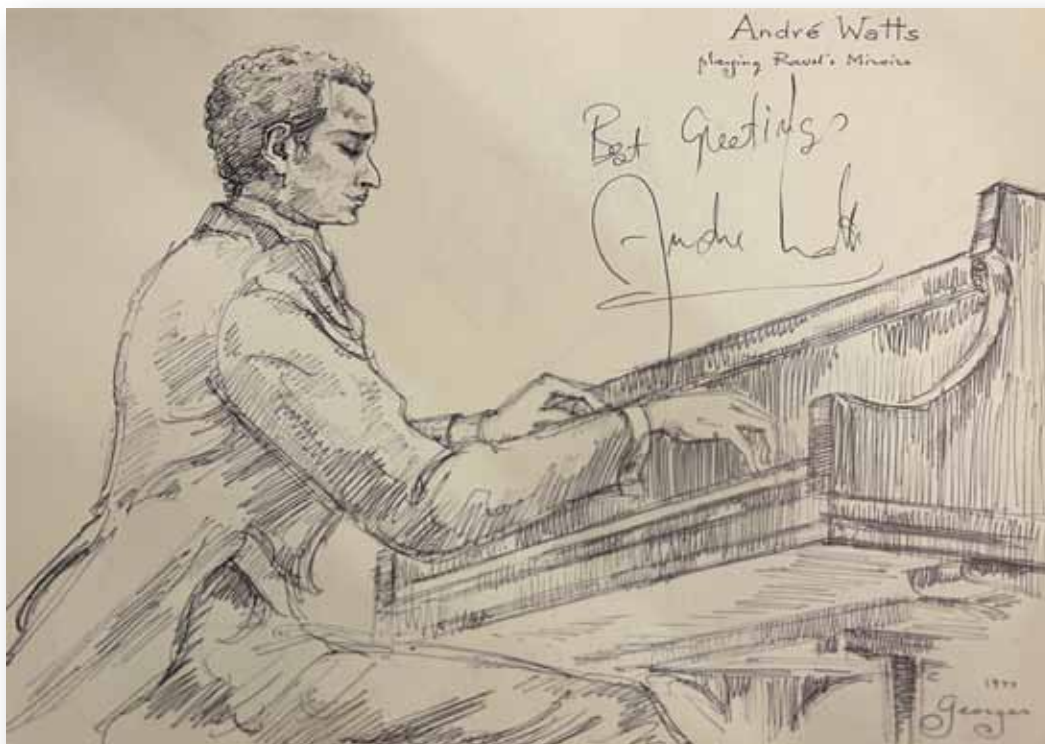
The cold weather forces me to take a much-needed slow down. Slowing down in this way takes me back to the Cleveland area, to spend time with parents and family without the pressures of holidays or other events. These days pass in a dream-like way, meandering from one project or scene to the next. In one moment, I could be collecting maple sap on a Saturday, watching the crisp, blue sky and cool, yellow sun thaw the ground beneath my boots. Another moment brings me onto a chair in the den, watching as dusk casts deep orange and purple hues across the snow-covered woods. During visits to family members and friends in these quiet months, I stroll through rooms and peruse bookshelves and walls, each personal collection recounting a story told through prints, letters and other objects.

As I write this, I am studying a letter written by Lajos Kossuth to a team of publishers. The brief note, written in English and with excellent penmanship, sets forth some desired edits to Kossuth's memoirs, at that point already running past 400 pages in length. I can imagine Kossuth sitting at a table, like I am, a cup of coffee at hand, with scattered papers in arm's reach. I picture Kossuth behaving like many geniuses, maintaining a few dozen correspondences and writing projects at once, juggling so many competing demands that an ordinary person would grow dizzy imagining it all.

As I stare at Kossuth's letter, I can imagine the pocket litter from which it arose -- *"This rain outside reminds me of that time I visited that town and published an essay in their paper...say, where is that item, I recall a pithy turn of phrase about...yes, here it is...yes, this is quite good...I'd better write to the editor."*

With these thoughts committed to the delightfully permanent medium of ink and paper, this little moment on a quiet day in March lives on in history.

In a world of blinking lights and flashing screens, of intangible data streaming through our brains with as little weight as the electrons of which they're made, I enjoy the tactile experience of ink and paper. My neurons dance when confronted with the daunting opportunity of a blank page of legal paper ready to be filled in with strokes from a good pen (despite the achievement of fellow Magyar László Bíró, some pens are just crude implements). Even so, I admire the ability of creative souls to take



ordinary implements and workaday materials in creating truly great artwork.

My father was able to acquire a series of original pen and ink drawings from the 1970s by artist and cartoonist George “Georges” Krishizki. Georges was a Russian-American artist active in the 1970s and 1980s who left behind a portfolio of on-the-spot drawings of famous conductors and musicians, many of whom happily signed Georges’ drawings. These pieces astound me in their elegance, simplicity and skill. Each one depicts a musician (such as famous Hungarian-American pianist Andre Watts) or a conductor (like Judith Somogyi) in the midst of their artistic reverie.

Even to untrained eyes like mine, these likenesses capture with meticulous detail and vibrancy the view the audience of the subjects depicted. These pieces are the product of an artist sketching in the heat of the moment, contemporaneously rendering the world before him in the black ink of a common ballpoint pen. The shading, texture, and gradients all suggest a refinement, even though the work was done extemporaneously.

I admire this far more than a monastic attempt over many days and weeks to create the technically “perfect” painting. It’s art in a true reflection of life in the moment. The sketches spring from the page with a life of their own.

The monetary price paid for a small portfolio belies the sophistication and quality of the pieces. The commercial value placed on one piece versus another puzzles me, much like my bewilderment at what

music critics think is high quality versus what is profitable versus what is actually good music. One should enjoy what one enjoys, but we should all recognize that artistic greatness comes from unexpected places, and that valuable art can reside like a diamond in the rough in unlikely environs.

Gingerly, I return the Georges pieces into a leather-bound padfolio to rest until the next time a spare day or hour lures me away from more quotidian pursuits.

As I apply the finishing touches to this column, I detect the small, almost imperceptible signs of impending spring. The sun’s rays linger just a few minutes longer than they did in January, the grey sky seems a little less pallid. If I listen closely, I can hear the soft drip of an icicle meeting a slow end in a tiny puddle. Like all things, even northern chills must give way, and with it, the more languid routines of daily life during mid-winter.

But the blossoms of spring still seem a little too remote. Other diversions around the house await. Who can complain of cabin fever when there’s a rich world to construct right at home?

Until I write again, I hope you all can bundle up on the sofa, enjoy a beverage and savor the quiet moments enjoying the simple pleasures of art and home.

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 mélange of cookie facts

Oatmeal Raisin Cookies



Cookies are a favorite dessert enjoyed by people of all ages. Here are some trivial facts and general information about cookies.

- The oldest cookie is the Italian “pizzelle” made for the Feast Day of San Domenico.
- The word “cookie” comes from the Dutch word “koekje” which means “little cake.”
- The most eaten cookie in the world is the Oreo, which was first sold in Hoboken, NJ in 1912 and is now sold in more than 100 hundred countries.

There are eight types of cookies:

- 1) **Bagged**, or *pressed*, cookies are made from soft dough which must be soft enough to pass through a pastry bag but stiff enough to hold shape.
- 2) **Dropped** cookies are also made from soft dough that is dropped from a spoon or scoop.
- 3) **Rolled** cookies are cut from stiff dough using cookie cutters.
- 4) **Molded** cookies are formed into a desired shape then flattened or stamped with a design.
- 5) **Icebox** cookies are made ahead of time and stored in the refrigerator. They can be baked at any time just by slicing into desired portion then baking.
- 6) **Bar** cookies are baked in long, narrow strips then cut crosswise into bars.
- 7) **Sheet** cookies are made up of dough baked in sheets and then cut into portions.
- 8) **Stencil** cookies are produced using a plastic or cardboard stencil where batter is thinly deposited for cookies made in shapes or designs.

Depending on the type you make, cookies will display some basic characteristics:

- **Crispness**: cookies are crisp when they are low in moisture.
- **Softness & Chewiness**: opposite of crisp with more moisture.
- **Spread**: desirable in some cookies when shape does not matter; cookies spread more when baked on heavily greased pans.

So, now that you know a bit more about cookies, let me share four recipes for you to enjoy: *Spritz*, *Oatmeal Raisin*, *Sugar* and *Gingerbread*. A picture of the finished product is included with each recipe.

Looking for more ways to satisfy your sweet tooth? Once you’re done trying out the cookie recipes, check out some tasty recipes using apples which can be found in a video I made for CCP-TV 53 entitled “Apples 3 Ways.” You can find the video on YouTube at [youtube.com/watch?v=biDBwuuQY8U](https://www.youtube.com/watch?v=biDBwuuQY8U).

But, first, it’s time to get in the kitchen and make some really tasty cookies for your family and friends.

Have a great time in the kitchen!

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.

Spritz Cookies

8 ounces butter, softened
4 ounces sugar
¼ teaspoon salt
1 teaspoon vanilla extract
1 whole egg
10 ounces pastry flour

Cream the butter and sugar until light and fluffy. Add the salt, vanilla extract and egg, then beat well. Gradually add the flour until the dough is firm but neither sticky nor stiff.

Pipe the dough onto a parchment-lined sheet pan using a cookie press or a piping bag.

Bake at 350°F until lightly browned around the edges, about 10 minutes, then transfer to a rack and cool.

Pipe raspberry jam onto the center of each cookie.

Platter up cookies and serve to your guests.



Spritz Cookies

Oatmeal Raisin Cookies

1 cup butter, softened
¾ cup sugar
¾ cup brown sugar, packed
2 whole eggs
1 teaspoon vanilla extract
1½ cups all-purpose flour
1 teaspoon baking soda
¾ teaspoon ground cinnamon
½ teaspoon salt
2¾ cups rolled oats
1 cup raisins

In a large bowl, combine the butter, white sugar and brown sugar and beat until smooth and creamy. Beat in the eggs and vanilla until the mixture is fluffy.



Sugar Cookies

In a separate bowl, mix together the flour, baking soda, cinnamon and salt, then gradually add to the butter mixture.

Stir in the oats and the raisins.

Portion out batter into rounds to make cookies and place on cookie sheets which have been lined with parchment OR sprayed with a cooking spray.

Bake in a preheated oven 375°F until golden brown, about 8 to 10 minutes.

Remove from the oven and cool to room temperature, then platter and serve to your guests.

Sugar Cookies

12 ounces all-purpose flour
2 teaspoons baking powder
¼ teaspoon ground mace
4 ounces butter, softened
8 ounces sugar
1 teaspoon vanilla extract
1 whole egg

In a bowl, stir together the flour, baking powder and mace.

In another bowl, cream the butter and sugar until light and fluffy, then add vanilla extract. Blend in the egg and mix until fluffy. Gradually add the flour mixture and combine until a dough forms.

Wrap in plastic film and chill for one hour.

Roll out the dough to a thickness of ¼-inch or less. Form cookies with cutters and place on a parchment-lined sheet pan.

Bake at 325°F until golden brown, about 10 to 12 minutes.

Cool then platter and serve to your guests.

Gingerbread Cookies

4 ounces butter, softened
4 ounces brown sugar
6 fluid ounces molasses
1 whole egg
12 ounces all-purpose flour
1 teaspoon baking soda
½ teaspoon salt
2 teaspoons ground ginger
1 teaspoon ground cinnamon
½ teaspoon ground nutmeg
½ teaspoon ground cloves

In a large bowl, cream the butter and sugar until light and fluffy, then add the molasses and egg, beating well.

In another bowl, stir together the remaining ingredients and gradually add this mixture to the creamed mixture, beating until just blended into a dough. Wrap in plastic and refrigerate for one hour.

Roll out the gingerbread to a thickness of ¼-inch or less, then make cookies using a cookie cutter and place on a parchment-lined pan.

Bake at 325°F until the cookies are lightly browned around the edges, about 10 minutes, then cool on wire racks.

Platter up cookies and serve to your guests.



Gingerbread Cookies

Actuary's Report for 2022

William Penn Association has continued its long history of outstanding service to members while maintaining a strong margin of financial safety, maintaining strict governance guidelines, and its commitment to honoring its members guaranteed benefit contracts.

The financial reports to the regulatory authorities and the actuarial report to the Officers and Directors are summarized for the benefit of the members. All numbers within this publication are taken from the official reports as filed and have been rounded for convenience.

The Association's controlled growth and development continued in 2022. This approach was rewarded with profits in all major lines of business totaling \$5.4 million. At the same time, assets grew by almost 1%. The profitability continues to be driven by careful management of investments, favorable persistency, prudent control of expenses and favorable mortality experience.

This solid financial performance is sufficient to sustain fraternal activities. The members should continue to feel proud of WPA and the financial strength and discipline that underpin their guaranteed benefits.

WPA's financial strength should be emphasized. In its history, no WPA member suffered any loss in benefit value or reduction in dividends nor experienced a rate increase because of market fluctuations. WPA continues to be a very safe, secure place to hold money for future distributions and benefits.

The Association assets total over \$569,000,000, and their quality remains high, with \$527,300,000

(97.2%) of the bonds held being investment grade. All members can continue to have confidence that the assets standing behind their policies are sound and will provide the required funds when needed.

The margin of safety on December 31, 2022, continued at a high level of 110.67%. This means that the Association held over \$110.67 of admissible assets behind each \$100 of liabilities as a safeguard to all members that promised member benefits will be paid when due. The Association's safety margin is comparable to that of other fraternal benefit societies.

The Association enjoyed a very favorable year from investments. The net rate of return on mean assets was 5.00%, which is impressive given the current low interest rate environment that had persisted into the early parts of 2022. These exceptional returns support the competitive rates paid to members. During 2022, the Association earned net investment income of \$27,452,000 after deducting all investment expenses. Investment income exceeded requirements by \$10,809,000 in 2022. Excess interest continued to be the most important profit source to the Association.

In addition to the excellent investment returns, it is worth noting that the Association maintains Security Valuation Reserves of \$7,432,000 to guard against adverse fluctuation in investments.

The Association has \$510 million set aside to cover its life insurance and annuity liabilities, as well as member deposits and future claim payments. These insurance liabilities are computed according to the prudent and conservative standards of the Commonwealth of Pennsylvania.

During 2022 the Association paid out \$59,082,000 to members. A breakdown of these payments over the past five years is presented below:

Payments to Members

(Rounded to nearest \$1,000)

ITEM	2018	2019	2020	2021	2022
Death Claims	\$ 2,260,000	\$ 2,811,000	\$ 2,806,000	\$ 2,625,000	\$ 3,130,000
Matured Endowments	100,000	102,000	42,000	41,000	49,000
Emergency Cash Surrender Benefits	748,000	1,047,000	653,000	1,024,000	1,022,000
Supplementary Payments	3,000	3,000	7,000	13,000	-----
Annuity and Old Age Benefits	18,047,000	21,763,000	23,078,000	30,460,000	42,840,000
Excess Interest on Funds to Members' Acct.	9,140,000	9,080,000	7,773,000	10,880,000	11,543,000
Dividends	<u>437,000</u>	<u>468,000</u>	<u>461,000</u>	<u>535,000</u>	<u>498,000</u>
Benefits to Members	\$30,735,000	\$35,274,000	\$34,820,000	\$45,578,000	\$59,082,000

WPA 2022 Annual Statement Financial Report

WPA continues to provide reliable financial resources to its members.

In our opinion, the amounts carried in the balance sheets on account of the various actuarial items:

(1) are computed in accordance with commonly accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles;

(2) are based on actuarial assumptions which produce reserves at least as great as those called for in any contract provision as to reserve basis and method, and are in accordance with all other contract provisions;

(3) meet the requirements of the insurance law and regulations of the Commonwealth of Pennsylvania and are at least as great as the minimum aggregate amounts required by the state in which this statement is filed;

(4) are computed on the basis of assumptions consistent with those used in computing the corresponding items in the annual statement of the preceding year end with any exceptions as noted below; and

(5) include provision for all actuarial reserves and related statement items which ought to be established.

It is apparent that the officers and directors continue the skillful management of the members' money while maintaining very strong safeguards.



BRUCE & BRUCE
ACTUARIES AND CONSULTANTS

ASSETS

Bonds	\$542,718,148
Stocks	15,305,858
Mortgage Loans	362,275
Real Estate	823,118
Cash and Cash Equivalents	1,491,465
Certificate Loans	1,696,451
Accrued Investment Income	6,928,663
Electronic Data Processing Equipment & Software	39,722
Premiums Due and Uncollected	45,629
Accounts Receivable - Miscellaneous	-----
Total Admitted Assets	\$569,411,329

LIABILITIES, SPECIAL RESERVES & SURPLUS CERTIFICATE RESERVES

Life and Annuity Policy Reserves	\$497,951,000
Liability for Deposit-Type Contracts	12,048,882
Life Claim Reserves	281,155
Provision for Refunds Payable in Following Calendar Year	500,000
Premiums Paid in Advance	400,707
Officials' Retirement Program	1,880,868
Interest Maintenance Reserve	1,881,657
General Expenses and Taxes Due or Accrued	70,895
Asset Valuation Reserve	5,550,328
Trust Account	583,073
Other Liabilities	784,041
Total Liabilities	\$521,932,607
Unassigned Surplus	47,478,722
Total	\$569,411,329

INCOME

Premiums & Annuity Considerations	\$34,812,613
Net Investment Income	27,451,952
Amortization of Interest Maintenance Reserve	177,428
Miscellaneous Income	101,114
Total Income	\$62,543,107

OUTGO

Life Benefits Paid, Including Dividends	\$ 4,788,558
Annuity and Pension Benefits Paid	42,839,917
Interest on Funds to Members' Accounts	427,333
Increase in Reserves for Life & Annuity Certificates	3,536,000
Commissions on Premiums & Annuity Considerations	1,002,418
General Operating and Fraternal Expenses	4,148,897
Insurance Taxes, Licenses & Fees	290,937
Total Outgo & Reserve Increase	\$57,034,060
Net Gain from Operations after Refunds to Members	\$5,509,047

RECONCILIATION

Net Gain from Operations	\$ 5,509,047
Realized Gains/(Losses) (excluding transfers to the IMR)	(139,916)
Net Income/(Loss)	\$ 5,369,131
Unassigned Funds as of 12/31/20	44,590,874
Change in Unrealized Gains	(4,872,151)
Change in Nonadmitted Assets	(644,109)
Change in Asset Valuation Reserve	3,034,977
Aggregate Write-In for Gain/Loss on Surplus	-----
Unassigned Funds as of 12/31/21	\$47,478,722

William Penn Fraternal Association Scholarship Foundation, Inc.

Eligibility Rules for Year 2023 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, 2023.
- b) Scholarship grants are awarded to full-time undergraduate students only if they are accepted by or are currently attending an accredited college, university, school of nursing, technical or trade school.
- c) Grants are awarded based on the student's plan of insurance:
 - Applicants with the Special Juvenile Term to Age 25 plan are eligible for a ONE-TIME \$500 grant, **OR**
 - Applicants with any Whole Life plan with a \$5,000 minimum face amount are eligible for a ONE-TIME \$2,000 grant.
 - Conversion from the Juvenile Term plan to a Whole Life plan is permitted to be eligible for the larger grant. This must be completed before submitting your scholarship application.
 - 2023 Renewal Students will receive the remaining balance of a \$2,000 grant, less previous grants awarded, regardless of insurance plan.
- d) All applicants must complete and submit the 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: WPFA Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233 or may be downloaded from the Association's website at www.wpalife.org.
- e) **All Applicants** must complete one (1) of the following requirements:
 - Submit a one-time essay on a topic that is meaningful to you, limited to between 150-200 words.
 - Attend a WPA branch event/project, which must be approved and verified by a branch officer and submitted by the student to the WPA Home Office by the application deadline date. You may also submit a photograph of your participation for publication in *William Penn Life*.
 - Participate in a community service project, proof of which must be detailed and verified by the Event Coordinator and submitted by the student to the WPA Home Office by the application deadline date. You may also submit a photograph of your participation for publication in *William Penn Life*.
 - Write an article for publication in *William Penn Life*, approved at the Editor's discretion.
- f) All applications, essays, documents and articles must be signed and dated by the student applicant and submitted either via the U.S. Postal Service to the WPFA Scholarship Foundation, Inc. at the address listed in section (d) above, OR via email to scholarship@wpalife.org, OR via fax to 412-231-8535. Materials submitted by anyone other than the student applicant will not be considered. All applications, essays, articles and other documents (excluding proof of enrollment) must be postmarked, emailed or faxed by **Friday, May 26, 2023**. Items postmarked, emailed or faxed after that date will not be considered.
- g) All applicants must submit proof of enrollment for the Fall 2023 academic term. Such proof of enrollment must be mailed and postmarked, emailed or faxed to the WPA Home Office by **August 31, 2023**.
- h) Scholarship grants will be awarded to the applicant by the Executive Committee of the WPFA Scholarship Foundation, Inc. on a one-time basis. **Grants will be paid directly to the student applicant provided the student applicant is a life benefit member in good standing on the date the check is issued, and all the eligibility requirements stated herein have been met.**
- i) If for any reason the recipient does not attend the school after receiving the grant, it must be returned to the WPFA Scholarship Foundation, Inc.
- j) In compliance with current privacy laws, all information regarding scholarship status will be divulged only to the student applicant and to the parents and/or legal guardians of the applicant.

**Students with questions about these eligibility rules may contact Mary Ann Kelly-Lovasz at the Home Office.
Phone: 412-231-2979, Ext. 128 • E-mail: scholarship@wpalife.org • Fax: 412-231-8535.**

William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821

Phone: 412-231-2979 • Fax: 412-231-8535 • Email: scholarship@wpalife.org



Application for Scholarship Grant Academic Year 2023-2024



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. E-MAIL ADDRESS: _____

7. WPA LIFE INSURANCE CERTIFICATE NO.: _____ **8. WPA BRANCH NO.:** _____

9. ACCREDITED COLLEGE, UNIVERSITY, SCHOOL OF NURSING OR TECHNICAL/TRADE SCHOOL WHERE ACCEPTED:

School Name: _____ Year Will Be _____ ☐ Freshman ☐ Junior
Attending in School: ☐ Sophomore ☐ Senior
Street Address or P. O. Box: _____
City: _____ State: _____ Zip Code: _____

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

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. I also hereby authorize and approve the WPFA Scholarship Foundation or its representatives to share or discuss this application with my parents and/or legal guardians.

Signature of Student Applicant

Date

Completed application form & other documents required under section (e) of the eligibility rules (excluding proof of enrollment) must be mailed & postmarked or sent via email or faxed by May 26, 2023

Goodbye winter; hello spring!

By the time you read this, we hope that the worst of winter weather has passed and that spring is making its annual return. We know this past winter was one for the record books in many parts of the country, from California through the Rocky Mountains, along the northern Midwest and through to New England. Some of us were lucky enough to have a record-setting winter for more pleasant reasons--unusually warm temperatures and a lack of snow. No matter where you live and what type of winter you experienced, it's always a pleasure to welcome the return of spring.

This time last year, we showed you how to welcome spring by using pre-made fake flowers dipped in diluted Borax to make sparkling crystal flowers. This year, we are going to share with you another simple way to make pretty **Hyacinth flowers** that you'll be happy to display at Easter and perhaps give to your mother on her special day in May.

What you need

- White or blue paper for background
- Green construction paper
- 3 gift bows all the same color
- Markers
- Scissors
- Glue

What You Do

- Start by cutting a long narrow strip of green construction paper (for the stem) and glue it in the middle horizontally of the white or blue paper, but towards the paper's bottom.
- Peel the sticker off the back of one of the gift bows and stick it almost at the top of the paper in the middle horizontally. Repeat with the second and third bows, putting each bow lower than the last, but so they are touching each other.
- Cut 3 long leaves out of green paper and glue in the front of the stem. Pull down the front of one leaf to make it look more natural.
- Cut a piece of green paper to make wavy-looking grass cut for the bottom of your page ,covering the bottom leaf edge. Glue across the lower edge only.
- Carefully use scissors to cut the paper so it looks like individual blades of grass.
- If you like, add decorations with markers such as bees, flies, birds, clouds, the sun, etc.
- There you have it – a beautiful flower craft that is super simple to make!

Our thanks to [preschoolplayandlearn.com](https://www.preschoolplayandlearn.com) for this fun, springtime idea!



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

Branch 9 Hazleton, PA

By Dora McKinsey

Greetings from Branch 9!

Happy spring to all! Officially, spring starts on March 20, but we've had such a warm winter that my fruit trees have buds and my tulip and daffodil plants have broken ground.

Easter this year falls on April 9. May you remember and celebrate the real reason for the holiday.

Branch members continue to volunteer at Pine Grove Area Pathway, a food and essential item pantry. More and more people have been coming due to the high cost of food in the stores. Pathway operates solely on donations, monetary or otherwise. Please remember to donate to your local food pantry since the need is so great.

Remember that William Penn Association is a safe and reliable place to purchase life insurance and/or invest in an annuity. Contact your local agent, Sara Barra, at s_mckinsey@hotmail.com to help with all your needs. Now would be a perfect time to make sure your beneficiaries are up-to-date, too.

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

Branch 14 Cleveland, OH

By Richard E. Sarosi

Happy Spring to our members and friends. An inspirational blessing to share with you at this time:

*Those we love don't go away,
They walk beside us every day,
Unseen, unheard, but always
near,
Still loved, still missed and very
dear.*

The first two months of 2023 have been filled with minimal activity. Some of the Hungarian



Branch 18 veteran honored

In last issue's "Branch News," we told you about Branch 18 Auditor Tamás Markovits. On Dec. 28, two veterans from the American Legion and a chaplain came to his home to honor him for his service during the Vietnam War era. Tamás, pictured in his green military jacket, has been in hospice care for over a year. He received two pins and an honorable service recognition from the Legion in thanks for his commitment and service to our country. This photo arrived too late for inclusion in that issue, but we happily publish it here. Congratulations, Tamás, and thank you for your service.

churches and clubs have been holding stuffed cabbage sales along with kolbász/hurka and nut rolls/poppy seed rolls sales. It has been a delicious winter.

It's hard to believe that we reached the first anniversary of the conflict in Ukraine. Please continue to pray for the people and military of Ukraine, who are giving their all, in the fight for democracy in Ukraine. May the conflict be resolved soon. Bless all of the medical personnel who are striving to help the wounded citizens, military service members and the sick through the daily fighting. It will take decades to rebuild Ukraine, and huge amounts of money will be needed to recover their economy and to rebuild essential services in order to return Ukraine back to some sort of normalcy.

Please support and encourage your student in their educational goals; they represent the future in so many ways. They will have educational opportunities which would not be possible without the support of family members purchasing WPA insurance

and annuities.

To the moms and dads of our WPA students who will be growing out of their Juvenile policies: it is time for your children to purchase their adult policies. As parents, lead by example and sign up for your own WPA life insurance policy or policies. Follow in the footsteps of your parents and grandparents by purchasing a WPA life insurance policy for yourself, spouse and especially your children. It is a requirement for the WPA Scholarship Program eligibility (see page 12). Contact your WPA sales representative for information and sign up.

It is important to help pay it forward with your continued support of the WPA Scholarship Foundation. Every dollar received makes a difference, and our students are counting on you. WPA is counting on you, too.

Congratulations and best wishes to the Branch 14 Officers for the term 2023-2024: Caroline Lanzara, president; Cindy Savitski, vice president; Richard Sarosi, secretary-treasurer; and Brian Bowens and Michelle Day, audi-

tors.

Here is a schedule of Branch 14 meetings for the coming year:

- Wednesday, April 5;
- Wednesday, May 3;
- Wednesday, Sept. 6;
- Wednesday, Oct. 4;
- Wednesday, Nov. 1;
- Wednesday, Dec. 6.

All meetings will be held at 7:00 p.m. at St. John Byzantine Catholic Church, 36125 Aurora Road, Solon, Ohio (the corner of Aurora Road and Liberty Road). Branch 14 adult members and adult guests are welcome to attend the branch meeting.

Also, note that our annual Branch Christmas party will be held on Saturday, Dec. 2, at Mentor Presbyterian Church, 5855 Hopkins Road, Mentor, OH. Time will be determined soon.

Please call Branch President Caroline Lanzara at 216-970-2769 or Branch Secretary-Treasurer Richard Sarosi at 440-248-9012 for any questions regarding the scheduled dates listed above.

Please continue to support your local Hungarian churches, clubs, radio stations and organizations in 2023. Be sure to contact them directly for 2023 event information.

Also, support your local small businesses which desperately need your continued patronage and financial support in order to continue their existence during these difficult times.

We remember those WPA members who have passed away or may have recently lost a loved one. May those WPA members who are no longer with us rest in peace.

Get well wishes are being sent to all of our Branch 14 and WPA members, as well as our friends, who might be feeling under the weather. We wish everyone good health. Please keep all of our WPA members in your prayers and thoughts.

Happy birthday and happy anniversary wishes are being sent to

all of our branch members, Home Office staff and WPA members, celebrating a March/April birthday and/or anniversary. May you have God's rich blessings always!

Be safe, stay healthy and please remember to keep in touch with someone you haven't seen or talked with in a long time. It is so good to have contact, say "Hi" and catch up on how everyone is doing. Take time to call, write, email or text. Plan a visit if you can. It is worth the effort.

It is so important to remember those family and friends who are in hospitals, rehabilitation facilities, nursing homes and extended care facilities. Everyone loves to receive cards, notes, telephone calls, visits and the opportunity to hear from family and friends. Don't forget them.

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



An Irish saying to think about:
Q. *Why should you never iron a four-leaf clover?*

A. *You don't want to press your luck.*

Branch 28 Youngstown, OH

By Kathy Novak

Happy spring! This winter has been mild in northeast Ohio. We're hoping the longer days of daylight continue to allow us to be outdoors, enjoying the gifts nature brings to us each spring season.

What a wonderful evening the Hungarian Arts Club prepared for

this year's White Rose Ball. As always, the debutantes looked elegant as they danced the *palotas* and were presented to those in attendance. William Penn Association was represented by National Directors Jim Robertson and Joyce Nicholson, Joyce's husband Harry, and me, Chair Kathy Novak. We had the pleasure of sharing our dinner table with the Rev. Barnabas Kiss. An evening of enjoyable conversations was had.

Harmonia did a wonderful job providing the music for the evening.

The event was held at a new location, Crystal Gardens, as The Dearborn Inn is undergoing renovation. The venue was lovely, and the meal was enjoyed by all. It was so nice to be able to attend this traditional Hungarian event.

Thank you to the committee that planned this delightful event, the instructors and the honored participants who put a lot of time and hard work into allowing this event to take place. Even the weather cooperated...no snow.

On the evening before the ball, we enjoyed a delicious meal at the Hungarian Rhapsody restaurant. Thank you so much, Jennifer, for being such a gracious host for us.

Completing the weekend was the Sunday Mass at Holy Cross Hungarian Catholic Church.

We extend best wishes to Steve Szabo and David Szabo as they begin the next chapter of their lives as retirees. Their family has owned and operated Szabo and Sons Funeral Home for many decades. They have been a vital part of the Youngstown Hungarian community. We thank them for their years of serving the community with much compassion and dedication.

Remember to continue supporting the WPFA Scholarship Foundation. It's a great way to invest and promote the future.

Get well wishes to those not feeling up to par these days: Frank Schauer, Sonny Tollas, John



NEXT DEADLINE

Submissions for the May issue of *William Penn Life* are due in our office by April 7.

Dankovich, Evelyn Horvath, Violet Sarosi, Irene Devlin and Debbie Lewis.

Best wishes to all those celebrating a birthday or anniversary.

Sincere sympathy goes out to all those who recently lost a loved one.

For information about branch activities or answers to your questions about our WPA products, please call Alan Szabo at 330-482-9994 or Kathy at 330-746-7704.

Hoping you and your family are able to gather to celebrate this Easter season and share the blessings bestowed upon us.

Branch 34 Pittsburgh, PA

By Marguerite McNelis

We can't complain about winter this year in Pittsburgh. The weather has been more spring-like, and I am definitely not complaining.

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

Hope everyone had a nice St. Patrick's Day, and we hope you enjoy a blessed Easter with family and friends.

Congratulations to Roseann Vamos, vice president of Branch

34, for receiving a Green Penguin Award at the recent awards ceremony through Howard Hanna Real Estate Services. This award is given to those agents who receive the highest regard to their professional services via client surveys. We are so proud of you!

A special "Happy Birthday" to my nephew Gary Patrick, my great-niece Rhiannon, Becky Fedor and all branch members celebrating their birthdays.

Our thoughts and prayers are with everyone experiencing health issues.

Please remember our deceased members in your prayers.

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

Branch 44 Akron, OH

By Elizabeth Darago

Happy early spring!

We thank the junior members and adult member Rose Bentley who sorted and catalogued the items donated for our food baskets and community action program. It was a fun afternoon for all involved.

One community action project

for Branch 44 members suggested by the junior members is to collect unopened shampoo, conditioner, lotion and other personal care items you receive at hotels and other lodgings. Our Branch will then donate these items to the city mission, a food bank or other 401(c) organization that assists veterans, the homeless or the underserved. Start collecting those items now and have a great trip wherever you go. All collected items will be greatly appreciated. Branch officers will gladly accept your personal care donations.

During the first half of February 2023, Branch 44 was able to donate 22 pairs of new slippers to the Harvest Home Women's and Children's section of the Akron City Mission. Thanks to members who assisted and the Home Office for making this activity possible.

Information about this year's WPFA Scholarship Foundation grants can be found on page 12 of this issue of *William Penn Life*. There have been some changes made to the eligibility rules and grant amounts, so please read the rules carefully. For example, if the student member has a term policy before applying for the scholarship grant, he or she can receive one-time \$500 grant. If the student member has a whole life policy, they can get a one-time grant of \$2,000. The scholarship grant is a fantastic perk of WPA membership.

The Stadlers thank all members who donated clean plastic shopping bags that are turned into sleeping mats for the homeless. Remember, we collect bags all year for this project. Contact a Branch 44 officer.

Member Micah Bentley contacted us. He has accepted both a sports (track) and an academic scholarship to attend Bowling Green (Ohio) University. Congrats!

We are interested in hearing about the activities of all our young members. Please contact us and let us know what is happening

in your (or your child's) life.

Our best wishes go out to all our service members.

Also, congratulations to those celebrating the birth of a new child, a wedding, an anniversary or a birthday.

Well wishes to those who may be sick.

We extend our deepest condolences to those who have lost a loved one.

For your insurance needs, call Alan Szabo at 330-482-9994.

Branch 89 Homestead, PA

By Mark S. Maskarinec

We hope everyone enjoyed a happy St. Patrick's Day. Spring is in the air which makes me extra happy because that means it's time for golf.

We have begun planning for our 2023 golf outing and dinner benefitting the First Hungarian Reformed Church of Homestead to be held Saturday, June 24. As usual, we will be holding the outing at the Champion Lakes Resort and Golf Course in Bolivar, PA, just north of Ligonier. It's a convenient location for those travelling from Harrisburg, Philadelphia, West Virginia and Virginia. Take the PA Turnpike to Exit 91/Donnegal and then take Route 711 straight to the golf course. There are several hotels close to the Donnegal exit, as well as the Ramada in Ligonier, which offer reasonable rates and breakfast.

Our event will still be a best ball scramble, but this year it will not be a shotgun start. More details will follow in future months.

Your intrepid golf committee has already started collecting items for prizes, swag bags and the auction. I can tell you this much: what we will be offering this year will be unlike anything we've ever done before in both quantity and quality. We will be looking for more items in the com-



Save the Date

WPA Branch 89 Golf Outing
Saturday, June 24
Champion Lakes GC
Bolivar, PA
More info to come!

ing months.

We understand that there will not be a WPA Golf Tournament this year, so why not make the trip to Champion Lakes on June 24 for our branch's outing? It's for a great cause, and we always look forward to seeing new people. We extend an invitation to all members and friends of William Penn Association to come and spend a day in the country. Perhaps you'll meet former Pirates great Dick Groat. Dick, his daughter Allison and Hutch can not do enough to make our outings a success.

You can participate in several ways: golfing and dining in the event, dining alone, volunteering, sponsoring a hole, sponsoring a function or sponsoring auction items, such as bottles of wine, gift card or lottery tickets.

The golf committee has been holding weekly meetings at Dave and Busters on Wednesday evenings. Recently, we were joined by friend and WPA member "Boo" Schneider and Mallory. We hope to see them on the golf course.

Branch 89 extends get well wishes to Rev. Louis Medgyesi, bishop emeritus of the Calvin Synod Conference. Word came to us that Bishop Medgyesi is in the hospital in serious condition. Bishop Medgyesi not only is a dear friend to our branch but is very special to Lisa and I as he was one of the ministers who married us. He pronounced us married in Hungarian and pronounced my last name with a real flair. It's said that you

can't keep a nice guy down, and we truly hope that holds true for Bishop Medgyesi. May God watch over him and grant him a speedy recovery.

Now, on to the latest exploits of my wife. Lisa had not one but both knees replaced, and unfortunately, the first one she had done developed a serious infection in it which went undetected by her surgeon. She kept calling the physician assistant who said it looked good. Finally, on the day Lisa ended up being rushed to the ER, the physician assistant told her to ice it and elevate it.

Not satisfied with this diagnosis, both Lisa and I sent text messages along with some graphic pictures to our beloved doctor and WPA medical director, Dr. Mike Finikiotis, who said "get her to the hospital now." Official diagnosis: septic bursitis in the tissue of the knee.

The day after the Super Bowl, Lisa was in the operating room getting her knee cleaned out. So, not only did we spend Super Bowl Sunday watching TV in her room, but we also spent Valentine's Day there, as she spent an entire week in Magee Hospital.

As I write this, Lisa has been home for 2 weeks. She went back to work two days after getting out of the hospital, complete with a PICC Line in her arm and giving herself antibiotic IVs at work. What a trooper.

Lisa and I are eternally grateful to Dr. Finikiotis for taking the time

to realize there was something seriously wrong and directing us in the right direction. He truly is our savior and one of the best doctors not only in Pittsburgh but the world. We and William Penn Association are fortunate to have him as our doctor.

On a less serious note, Branch 89 wishes happy April birthdays to Robert Toth on April 3, Helena Lubiano on April 4, Tim Toth on April 5 and Keith Toth on April 12. My apologies if I have missed anyone.

We are still working on our branch trip to Las Vegas. It is looking more like it will occur in September or late October, after the WPA General Convention, of course.

We also wish everyone a very blessed Easter season. May the Easter Bunny be extra nice to everyone.

Keep in touch with everyone and take a moment to reach out and brighten someone's day. You will make them feel good, and you'll feel good for doing it.

Stay safe and warm.

God bless everyone with continued good health and happiness.

Branch 129 Columbus, OH

By Debbie Lewis

Hello, everyone, from Columbus, OH. Hoping this issue finds all in good health.

The weather here has been really nice the last month with no snow in February. A few days we had temperatures in the 70's. Hope that warmer weather gets here and stays.

Important dates for April: April Fool's Day (April 1), Palm Sunday (April 2), Good Friday (April 7), Easter (April 9), Earth Day (April 22) and Arbor Day (April 28).

We wish everyone a blessed Easter. Wishing we will have great weather and be able to spend time with family and friends.

Don't forget that the date to submit the application and essay for a WPA scholarship grant is Friday, May 26, for all eligible applicants. Please read all of the eligibility rules--found on page 12 of this issue--as there are some new rules in effect this year. If you have any questions, please call.

Donations are always accepted to help support the WPFA Scholarship Foundation. WPA and all the recipients appreciate all your help.

Congratulations to all celebrating birthdays, weddings, anniversaries and additions to their families. We would especially like to wish our branch secretary and dear member, Margaret Leonardo, a happy 98th birthday on April 6.

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 who have recently lost a loved one. Please keep them and all deceased members in your thoughts and prayers.

If you have any news you would like to share about yourself or family members in *William Penn Life*, or for life insurance and annuity information, please contact me, Debbie Lewis, at 614-875-9968, 614-214-1840 or email DAL9968@aol.com.

Branch 132 South Bend, IN

By John E. Burus

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

The 13th annual summer picnic will be Sunday, July 30, at Potawatomi Park Pavilion #1 from 1:00 to 3:00 p.m. Deadline for reservations is July 24. The branch will provide the main dishes, plates, utensils, napkins, water and soda. Please bring a dish or dessert to share as in the past. 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 March and April!

We thank the officers who have volunteered their time to help with branch activities: Denise Hurley, treasurer; Alyssa Trunzo-Hutchinson, secretary; and Judit Ganchuk, president. They have big shoes to fill and are prepared to carry the torch of fraternalism and community service.

The officers are trying something new with the branch, and so we opened a private Facebook group to continue communication between current and prospective members. Join us!

Our branch's general meetings are now held quarterly in the social hall of the Free Hungarian Reformed Church, near the high school. Meetings will be held in March, June, September and at the Christmas party in December.

At our branch's first meeting on March 28, the agenda included enjoying light snacks and making cards for charity through a program called "Creative Kindness." This was an easy task for all ages to participate.

The next quarterly meeting will be Tuesday, June 27, from 6:00 to 8:00 p.m. We look forward to trying something new with you and your family!

Students applying for a WPFA Scholarship Foundation grant should note that the rules have been revised. Our updated eligibility rules and application appear on pages 12 and 13 of this issue. If you have any questions, contact Mary Ann at the Home Office at 412-231-2979, ext. 128, or via email at mkelly@wpalife.org. Deadline to submit your application materials is May 26.

We pray for those who have passed away and ask that you please keep their family and

friends in your prayers.

This February, McKeesport Police Officer Sean Sluganski was shot and killed. At the beginning of March, three people were shot dead after two separate shootings in McKeesport. We need to look at ourselves and our families--how are we connecting with others in our city? We are all mere humans who are forced to move on after every horrible tragedy. Here's one thought that helps me, and may help you:

"If you concentrate on finding whatever is good in every situation, you will discover that your life will suddenly be filled with gratitude, a feeling that nurtures the soul."

-- Rabbi Harold Kushner

It's hard to find the good in our everyday lives and yet that's what our faith aims to do. Some religious holidays coming up include Passover, Ramadan and Easter. On behalf of Branch 226, we wish you and your family the best this spring.

Happy Easter! Or in Hungarian: *Kellemes Húsvéti Ünnepeket Kívánunk!*

Branch 249 Dayton, OH

By Mark Schmidt

Spring. By definition, it's the season after winter and before summer, in which vegetation begins to appear. And we are really thankful of that after a long, cold winter!

With the Easter season upon us, many families are planning to celebrate the most important time of the Christian year: Good Friday and Easter. May you and your family have a wonderful and blessed Easter.

In March, Muslims celebrate Ramadan, during which Muslims believe the prophet Muhammed was given the first revelations of the Quran, the holy book of Islam, from the angel Gabriel.

Then in April, Jews celebrate

Passover, the spring festival which commemorates the liberation of the Israelites from Egyptian slavery.

So, spring is not only the season for nature to renew itself but also a time for us to reflect and renew our spirit to God.

Another definition of "spring" is to move or jump suddenly or rapidly upward or forward.

And that's just what we are doing in Dayton!

The Magyar Club of Dayton made Hungarian sausage--regular, garlic and hot--on March 25. Price is \$6.50/pound. To order, call Gail at 937-836-2549.

The first annual Eastern European Heritage Experience (EEHE) is being presented on Saturday, April 15. WPA and Branch 249 are major sponsors of this new event to celebrate Dayton's strong Eastern European heritage. There will be food, drink, dancing, arts, information and more during this daylong event. Croatia, Czech Republic, Slovakia, Poland, Ukraine, Romania, Lithuania and, of course, Hungary will be represented.

Branch 249 will sponsor a booth with information on WPA and the local activities the branch participates in. Mark your calendar now, and I hope to see you there!

Branch 249 will hold its next meeting Saturday, April 22, at 9:00 a.m. at McAuley Hall at Queen of Martyr's Church. This meeting will be for spring and summer activities, so we need you there with your ideas.

In April, we mark nature's renewal on Earth Day, April 22. With all the extreme weather the world has seen, maybe the old gal is trying to tell us something? And really don't forget April 18, TAX



NOW... Serving as officers of WPA Branch 249 Dayton, OH, for 2023-2024 are Auditor Bill Buckey, Auditor Karen Kuritar, Vice President Mary Ann Kabel, Secretary-Treasurer Anne Marie Schmidt and President and Branch Coordinator Mark Schmidt.

DAY! The government hasn't. Now is a good time to set-up or add to that IRA or Roth with a WPA annuity.

Happy anniversary to you spring wedding celebrants. May your love renew just like the weather and keep getting hotter.

Happy birthday to all you March and April babies. I hope your birthday will bring an extra "spring" in your step (pun intended).

Well wishes to all you who have been under the weather. With spring comes flu, colds and, of course, COVID. But, I hope our healing thoughts and prayers will help you get through your "bad weather".

We extend sympathy to those who have lost a loved one or friend, especially to Virginia Bogdanyi and her family on the loss of Andy, her beloved husband and a dedicated WPA member. Please pray for all and their loved ones. May they rest in peace.

If you have any news or ideas you want to share, call me 937-938-0198 or email at amschmidt@msn.com.

Until next issue, remember to celebrate your heritage, whatever it may be, by adding a little in your daily life: Grandma's recipes, Grandpa's funny stories, pictures, and mementos. Go to the local cultural fair or ethnic restaurant.



AND THEN... Officers and members of Branch 36 of the former Verhovay Fraternal Insurance Association (now WPA) stand in front of the branch office in Dayton, OH (c. 1914). Among them is John Murin (third from left), grandfather of current WPA National Director Anne Marie Schmidt.

Watch a program on your ethnic motherland, or read a book on local ethnic history. All these add to the flavor of what makes you *you*. Celebrate that.

Branch 296 Springdale, PA

By Mary A. Kelly-Lovasz

Was our February in the Branch 296 area the most Spring-like, ever? It appears so, at least since 1906. Hardly any snow fell, and we actually could see that bright orb in the sky or its appearance through our windows, on many days. It was weirdly welcomed, but we're all hoping not to get clobbered by snow, ice and sub-zero temps during March and even into April. Our weather prognosticating groundhog at least got the February weather forecast wrong. Let's hope that Phil's prediction continues to be incorrect, in our area, through the next several weeks as well.

With the arrival of Lent in March came the start of WPA's Easter Basket program. During our March meeting our branch consid-

ered how we would like to contribute to our community-at-large.

Happy birthday wishes to our 296ers born in March and April. Special wishes to Branch Auditor John Torma and WPA National V.P.-Secretary Cassie Holmes.

To all couples who tied the knot during these months, we wish you blessings of good health, good humor and lots of happiness.

For those who are on the mend, we extend healing thoughts and prayers and our hope for your complete recovery.

God grant the recently departed eternal rest. May their memories always be blessings for their loved ones.

During our March branch meeting at the Eat'n Park at Pittsburgh Mills, we discussed ideas for community outreach projects and thoughts about planning another branch bacon roast, probably in September. It'll be terrific seeing all of you there.

If you have never attended a branch meeting, please know that it's very casual and we will welcome you with smiles and maybe even an Eat'n Park Smiley cookie! Look for us in the meeting room in

the back of the restaurant.

Attention all WPFA Scholarship Foundation grant renewal applicants and high school seniors: look for the updated eligibility rules and student application in this issue of William Penn Life (see pages 12 and 13) or download them from at the Association's website at www.wpalife.org. I cannot stress enough the importance of reviewing the changes in the rules and to not wait until the last possible moment to submit your application!

Please feel free to contact me at makelly367@verizon.net or call 724 274-5318 if you have any news to share.

If you need to reevaluate your life insurance and annuity needs, our WPA agent, Noreen Fritz, will make herself available to you. Noreen is reliable and also has a great deal of experience with our WPA insurance and annuity products. Contact Noreen at noreen.fritz@comcast.net or by phone at 412-821-1837.

Daylight Saving Time returned on March 12 (will this be the last time that this happens?); followed by St. Patrick's Day. We ended the month with all of that basketball madness (both men's and women's). April started with foolishness, the beginning of Passover, and then Easter. Let's look forward to an increase in sunshine, warmer weather, and spiritual blessings.

Remember to reach out to someone you have not been in touch with, in a while. Your phone call, card or text is sure to brighten someone's day!

Branch 349 Weirton, WV

By Joyce Nicholson

My husband Harry and I were delighted to be able to attend the White Rose Ball this year. This was the first ball in several years due to COVID concerns, and it was just as beautiful and well-attended as

ever. The ball was held in a different venue, Crystal Gardens, this year as the Dearborn Inn was closed due to renovations.

This wonderful evening began with a short social hour followed by dinner. Then, 11 beautiful debutantes were presented at the reception.

We thank the Hungarian Arts Club of Detroit for making this time-honored tradition possible. It truly was a wonderful weekend that started with a delicious dinner at The Hungarian Rhapsody restaurant. Thank you, Jennifer Szatmari, for such a wonderful welcome.

I also want to applaud the Hungarian Club of Chicago for their continuation of this same tradition at their Centennial Gala Ball. The article submitted by Branch 15 of Chicago in the last edition of *William Penn Life* was very passionate about having attended that event. I'm happy that there are still organizations continuing this ceremonial occasion of presenting debutantes, awarding scholarships and honoring the rich Hungarian culture and heritage.

During the deep-freeze we encountered in December, our branch made 10 quarts of chicken noodle soup to take to the people sheltering from the cold at the Friendship House in downtown Steubenville. The Friendship House serves the immediate needs of the underserved and marginalized neighbors in the greater Steubenville-Weirton areas. They were so happy to receive the hot soup to distribute to the cold and hungry occupants.

**Next
Deadline
April 7**

Please don't forget to support the WPFA Scholarship Foundation and encourage your eligible students to apply for this year's academic scholarship grants. Those applications are due May 26. Full-time students enrolled at schools of nursing, technical or trade schools as well as traditional colleges and universities, are eligible to apply. Complete eligibility rules can be found on page 12 of this publication.

Donations to the Scholarship Foundation are tax deductible and can be sent to the Home Office. If you had been awarded a WPA scholarship in the past, consider paying it forward. Every dollar received is appreciated by another student receiving your donation.

This issue's interesting fact: Several municipalities in Hungary have standing links to local communities in the U.S., an affiliation known as "town twinning" or "sister cities." Dabas, Hungary, has a sister city in Staunton, VA. Miskolc is linked with Cleveland. Pécs is twinned with both Seattle and Tucson, AZ. Siófok is coupled with Walnut Creek, CA. Szeged is connected with Toledo and Székesfehérvár with Birmingham, AL. Tokaj and Sonoma, CA are sistered (I guess it's the wine country parallels!) Velence and Round Hill, VA are sister cities.

I hope these relationships promote lasting cultural friendship and understanding with one another.

We wish happy birthday to branch members with March/April birthdays. Best wishes to members with anniversaries.

Our prayers go out to those who may have lost loved ones recently, including the families of branch members Charles Gazsi and James Hogan. May your loved ones rest in peace.

Get well wishes go out to Violet Sarosi, Debbie Lewis and Tamás Markovits.

If you have any news you wish

to share with us, or for information about our branch activities, please call Joyce Nicholson at 740-264-6238.

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

Branch 800 Altoona, PA

By Joan B. Ballash

Blessed Easter! Let us give thanks for the life, death and resurrection of our Savior Jesus Christ.

Belated congratulations to Mia Cooney of Altoona, a 2022 recipient of a William Penn Fraternal Association Scholarship Foundation grant. Best wishes in your educational endeavors.

Branch officers voted to send a monetary donation to the prison ministry program at the Pennsylvania State Correctional Institution in Huntingdon.

Happy April birthday to Branch Auditor Victor Ballash and everyone born during March and April. God bless all celebrating special events during this time.

Sincere condolences to the families and friends of David E. Beals, John F. Dolheimer and Norman E. Steinbauer who recently passed from this life. May they be welcomed into paradise.

The coming month of May has days set aside to honor certain people—mothers, active military and individuals who gave their lives in service to their country. Remember to express your gratitude.

If you have news to share, call 814-931-1712.

If you have questions regarding life insurance or annuities, contact Bob Jones at 814-942-2661.

Branch 800 meetings are held on the second Tuesday of each month, beginning at 7:00 p.m. at Our Lady of Lourdes Education Center, 873 - 27th St., Altoona. All adult members are welcome to attend.



Easter traditions

Welcome to Easter and springtime. With winter behind us, warm weather and family celebrations that include outdoor activities are close at hand. Our family has many Easter traditions, and I would love to share a few of them with you.

As I was growing up, my mom made sure I had a new frilly and colorful dress to wear to church on Easter Sunday. After our early morning church service, we enjoyed a huge breakfast of ham, *kolbász*, cheese, *dobos torte* and *kalács* and sweet Tokaji wine.

My brothers and I waited patiently for our annual egg search to begin. Depending upon the weather conditions, the Easter Bunny (my mother) would strategically place dozens of hollow plastic eggs hidden throughout the dining/living room or outside in the front yard. Our goal was to find as many hidden eggs as possible as each was filled with either candy,

money or a note informing the finder that a special prize awaits them once the hunt concluded.

The excitement continued as we would have to translate a series of Easter-themed words from Hungarian into English. Only after those words were successfully translated would we learn where each of our individual Easter basket filled with more goodies was hidden. After the holiday, my mom carefully stored away our baskets for safekeeping until the next Easter.

These traditions continue to this very day even though my brothers and I are adults. Now, my daughters participate in this activity as well. Thank you, mom, for the memories!

This issue's word search contains 14 Easter-related clues--seven in English and seven in their Hungarian equivalent--all of which I learned as a youngster.

Wishing you and your family Happy Easter/
Boldog Húsvét.

WPA PUZZLE CONTEST #198 OFFICIAL ENTRY

"Easter Traditions" Word List

Basket - Kosár
Bunny - Nyuszi
Candy - Cukorka
Christ - Krisztus
Church - Templom
Cross - Kereszt
Good Friday - Nagypéntek

Name: _____
Address: _____
City: _____
State: _____ Zip Code: _____
Phone: _____
Email: _____
WPA Certificate No.: _____

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

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 #198
709 Brighton Road, Pittsburgh, PA 15233

Entries must be received at the Home Office by **May 31, 2023**.

Four winners will be drawn from all correct entries on or about June 6, 2023, at the Home Office. Each winner will receive \$50.

Puzzle Contest #195 WINNERS

The winners of our Puzzle Contest #195 were drawn Dec. 7, 2022, at the Home Office. Congratulations to:

Maddigan J. Glies, Br. 89 Homestead, PA
Heinz W. Ricken, Br. 51 Passaic, NJ
Theda S. Klemm, Br. 336 Harrisburg, PA
Shirley A. Mara, Br. 129 Columbus, OH
Each won \$50 for their correct entry.

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

JANUARY/FEBRUARY 2023

- 0001 BRIDGEPORT, CT
Judith B. Fowler
- 0008 JOHNSTOWN, PA
Helen C. Micik
Virginia G. Perkosky
- 0009 HAZLETON, PA
Ann Baier
Christen Tooher
- 0014 CLEVELAND, OH
Joshua R. Ayers
Yolanda V. Bain
Andrew M. Fijalkovich, Jr.
Nancy J. Filakosky
Joseph A. Martin
Alice I. Motz
Elizabeth I. Smith
Steve E. Szappanos
Alice A. Zemanek
- 0015 CHICAGO, IL
Susan J. McCleester
Janet S. McKiness
Andrew W. Pataky
Pamela Whitson
- 0018 LINCOLN PARK, MI
Hasmik E. Betrosian
Robert S. Pawlowski
Margaret E. Tury
Terry L. Young
Stephen Zelle
- 0019 NEW BRUNSWICK, NJ
Patrick Fodder
Nicholas J. Krasznalvolgyi
John F. Lancsak

- Joyce Petrozza
Michael R. Petrozza
Paul J. Tomcsik
- 0023 POCAHONTAS, VA
Dana S. Ceremuga
- 0027 TOLEDO, OH
Isabell Ann Burko
Lou Ann Powell
- 0028 YOUNGSTOWN, OH
Anthony A. DeMare
Mary B. Dripps
Margaret M. Flasck
Mary Lou Latisi
Edward J. Szabo
- 0034 PITTSBURGH, PA
Charles C. Auen
John P. Henkel
Loretta M. Juranowitch
Howard C. Kamp
Robert W. McCready
Linda A. Thomas
- 0044 AKRON, OH
Juanita K. Cetrone
- 0048 NEW YORK, NY
Laura Byrnes
Julia Czinkota
William McConnell
Bessie McNeill
Laura Morgan
Elmer F. Rakoce
- 0051 PASSAIC, NJ
Donald K. Babcock
Camille C. Cimino
Robert H. Mitchell
Frank Pizar
- 0089 HOMESTEAD, PA
Ruth J. Barrett
- 0129 COLUMBUS, OH
Joseph F. Spanovich
- 0132 SOUTH BEND, IN
William Asztalos

- Margaret L. Nyers
Gabor Oross
Mary E. Steely
Shelvia J. Stewart
- 0189 ALLIANCE, OH
Richard L. Keenan
Ardis J. Rastetter
- 0216 NORTHAMPTON, PA
Sophie Dorward
Mary T. Molchany
Larry U. Stoudt
- 0226 McKEESPORT, PA
Johnny Adams
Audrey M. Delo
John A. Imbrogno
Mary Ann Shedlock
Gloria Sawa
Pearl Snyder
Elizabeth M. Stipkovits
- 0249 DAYTON, OH
Janice Kaskocsak
- 0278 OMAHA, NE
Robert C. Rivard
- 0296 SPRINGDALE, PA
Mary M. Antoniono
Richard F. Borneman
Thomas F. Coologhan
Geraldine M. Heade
Vaughn Hooks
Margit M. Kupas
Annette M. Marshall
- 0310 LYNCH, KY
Betty Kirby
- 0336 HARRISBURG, PA
Elaine L. Brandt
- 0349 WEIRTON, WV
Adam E. Scurti
- 0352 CORAOPOLIS, PA
Herman C. Bowser
Mary Rose Limmer
John A. Manning
Evelyn Palmer

- 0383 BUFFALO, NY
Mable A. Arrington
Richard T. Cray
Elizabeth Dombrowski
Rose Sanetz
Marie A. Willson
Katherine L. Zurenda
- 0525 LOS ANGELES, CA
Dennis Cleary
Anna Mesko
- 0590 CAPE CORAL, FL
Wanda Denome
Martha J. Gladman
Elizabeth A. Van Osten
- 0705 MAYVILLE, WI
Constance M. Cull
Glenn E. Wilcox
- 0720 DEDHAM, MA
Lillian J. Carson
Estella Conner
Nero Farias
Claire L. Keene
Vincent H. Neville
John J. O'Reilly
William A. Salley
Mary H. Williams
- 0800 ALTOONA, PA
Kevin E. Woods
- 8114 CLARION, PA
Robert M. Gourley
George F. Kossman
- 8340 BALTIMORE, MD
Carlton Flowers
Michael W. McGuire

Donations

Donations Through Premium Payments

JANUARY 2023

- Branch - Donor - Amount
- 8 - Patricia D. Kovacs - \$10.00
- 14 - Bethany R. Townsend - \$10.00
- 14 - Christina Preston - \$100.00
- 14 - Almut S. Zvosec - \$25.00
- 19 - Dennis J. Cudnik - \$25.00
- 19 - Frank Papp - \$5.00
- 28 - Mary R. Purton - \$5.00
- 28 - Jennifer A. Palotsee - \$50.00
- 28 - Michael A. Kroner - \$8.92
- 44 - Christopher C. Confer - \$100.00
- 51 - Alexis Marie B. Willard - \$20.00
- 76 - Edward J. Ginley - \$13.90
- 88 - Joseph D. Chobody - \$100.00
- 89 - Edward Joseph Tokar - \$30.00
- 89 - Robert J. Cahalan - \$15.00

- 89 - Carissa R. Debreczeni - \$4.20
- 89 - Veronica A. Ujevich - \$12.53
- 132 - Danielle R. Burus - \$3.40
- 132 - Lindsey N. Burus - \$1.20
- 226 - Timothy R. Holtzman - \$1.40
- 720 - Kathleen C. O'Connor - \$5.00
- 800 - Joan B. Ballash - \$10.00
- TOTAL for Month = \$580.55**

Additional Donations

JANUARY 2023

- Donor - Amount**
(In Memory of, if applicable)
- Memory Joll - \$50.00
- Joseph McGrath - \$200.00
- WPA Br. 51 Passaic, NJ - \$200.00
- WPA Cookbook Sales - \$5.00
- TOTAL for Month = \$455.00**

Are your beneficiaries up-to-date?

That's a question you should ask yourself at least once a year. Regularly checking the beneficiaries listed on your life insurance certificates is the only way to ensure that the people you want to receive the benefits of your life insurance are the ones who will receive it. If you think you need to update the beneficiaries listed on your certificates, either primary or secondary beneficiaries or both, contact your WPA representative. Or, call our Home Office at 412-231-2979.



Our young members need your help

Will you answer the call?

The rewards that come with a higher education are priceless. But, that education comes at an ever-higher price. That's why since 1972, William Penn Association has helped our young members attending college achieve their goals by awarding them over \$3 million in scholarship grants. It is only through the generosity of people like you--our members, branches and friends--that WPA can continue to offer this financial support to our children seeking to improve their lives through education.

By donating to the WPFA Scholarship Foundation, you are saying that you believe in the potential of our children and in the power of education. With your help, our children can transform the world and our communities. With your help, we can make an impact on the future.

So, why not help us help our youth? It's easy to do. Simply complete the form below and send it to us, along with your tax-deductible donation.

On behalf of our youth, we thank you.

William Penn Fraternal Association Scholarship Foundation, Inc.

Enclosed is my donation in the amount of: ☐ \$200.00 ☐ \$150.00 ☐ \$100.00 ☐ \$50.00 ☐ \$25.00 ☐ \$_____

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

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

Please make donation payable to: "WPFA Scholarship Foundation"

Mail this form and your payment to:

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

Thank you for your support!



March/April 2023

WPL
WILLIAM PENN LIFE

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Referral Fees

\$10 to \$20

WPA Recommender Program

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

Please Print

WPA RECOMMENDER

Your Name: _____

Branch No.: _____

Address: _____

Phone: _____

WPA Representative/Agent: _____

Name of Prospective Applicant: _____

Address: _____

Phone: _____

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