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William Penn Life

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Inside

VOLUME 46 • NUMBER 10 • OCTOBER 2011









11 The Legacy of '56

Member recalls her family's silent escape from Hungary. Young artist inspired by grandparents' flight to freedom.

14 A Grand Gala

Members and friends gather to celebrate William Penn Association's 125th anniversary in style.

16 Looking back, moving forward

WPA's 37th General Convention honors our past while planning for the Association's future.

18 Best Fest

Record attendance, fabulous food, beautiful music & the fraternal spirit combine to make 11th Annual WPA Picnic the best Fest yet.

Columns

3 Our Health Corner

4 Annuity Essentials

6 Tibor's Take

8 The Hungarian Kitchen

Departments

- 2 For Starters
- **5** Agents' Corner
- **13** Magyar Matters
- **22** Branch News
- **27** Puzzle Contest
- **28** In Memoriam

ON THE COVER: Detail from a drawing by WPA member Margaret Pasztor of Carlisle, Pa. The drawing depicts her grandpartents' flight to freedom after the Hungarian Revolution of 1956.

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To go green with William Penn Life, call 1-800-848-7366, ext. 135, or send an email to:

jlovasz @williampennassociation.org.

Correction

In our September 2011 Branch *News* department, the article from Branch 226 McKeesport, PA, was written by Malvene Heyz. In the issue, we incorrectly identified the author. We apologize for the error.



FRANK J. WUKOVITS, JR. 1940 - 2011

National Director 1983-2003

Br. 132 Officer for more than 40 Years

In Memoriam

WPA mourns passing of former Board member Frank J. Wukovits, Jr.

SOUTH BEND, IN -- The members of Branch 132 South Bend, WPA's Official Family and members across the country were saddened by the recent death of former National Director Frank J. Wukovits Jr. Mr. Wukovits, 71, passed away July 16, 2011.

Mr. Wukovits will be remembered for his more than 40 years of devoted service to the Association on both the local and national levels. His dedication to WPA was instilled in him by his father, Frank J. Wukovits Sr., who, like his son, was a tireless promoter of the Association and Branch 132 and served for many years on the Board of Directors.

The younger Mr. Wukovits took a leadership role at Branch 132 when he was first elected its treasurer in 1968. Over the next 40 years, he would serve his branch as its vice president, secretary and, most recently, secretary-treasurer. He also represented his branch as a delegate to four consecutive General Conventions, beginning in 1971.

At the 30th General Convention in 1983, Mr. Wukovits was elected to the Association's Board of Directors. He would be reelected as a National Director four more times, serving a total of 20 years on the Board.

A lifelong resident of South Bend, Mr. Wukovits was born May 21, 1940. After serving in the U.S.

Continued on Page 28

Letters

WPA financial support helps team compete for championships

THE TAYLOR North Central/Taylor South Senior Girls All-Star Team would like to extend a heart-felt thank you for your kind sponsorship in helping us travel to the state tournament. Your contributions helped pay for the travel/lodging expenses as well as food expenses for the girls. The team benefitted greatly from your kind generosity.

We lost our first game and fought our way back and eventually eliminated the same team who gave us our first loss. We then went on to win four games in a row and make it to the championship game. We ended

up losing that game, so we are second place in the state of Michigan. We would never have been able to make it there without the help of all of you. Thank you for all of your support.

Thanks again,

Players:

Christina Marchelletta, Sarah Zaborowski, Kara Rich, Kayla McTaggart, Ashley Warn, Leanna Cloutier, Sarah Woloszyk, Jessica Kirn, Angel Chalfin, Jordyn Fryz, Brittney Ray, Shelby Nester and Jessica Jett

Manager and Coachers:

Doug Cloutier, Bob Chalfin and Glenn Young

THANK YOU for your thoughtful and generous donation for my Little League team. We're very excited to be the Michigan Junior League Champs. The years of sponsorship from William Penn Association has made this possible.

Now, we are off to Fort Wayne (Ind.) for the regional tournament against teams from Ohio, Indiana, Kentucky, Wisconsin, Minnesota, Iowa and Missouri. We hope to represent the Central Region in the Junior League World Series.

Your kindness is appreciated very much.

Marco Marchelletta Branch 18 Lincoln Park, MI

(Editor's note: Marco's team finished second in the regional tournament.)





Colorectal cancer

Take it from me: Don't delay necessary screenings

AS MANY OF YOU KNOW, I was ill this summer. Thank you for all your prayers and good wishes. As a nurse, I find it hard to admit that a lot of my issues could have been minimized if I had just followed the advise that I give to my own patients. Everyone knows that as we age we *should* get certain screenings. But, life gets in the way. We are all busy and don't place our own health as a priority. Some of these health screenings are uncomfortable, and we tend to put them off. Just about everyone has heard that after the age of 50 we need to get a colonoscopy.

Colorectal cancer is the third most common type of cancer in men, after prostate and lung cancer, and in women, after breast and lung cancer. It is the second leading cause of death in the United States after lung cancer. This is a disease where the cells in the colon or rectum become abnormal and divide without control, forming a mass called a tumor. These cancer cells may also invade and destroy the tissue around them. They may also break away from the tumor and spread to form new tumors in other parts of the body.

So what are the risks for developing colorectal cancer?

• **Age** - Colorectal cancer is more likely to occur as people get older. Although this disease can occur at any age, most people who develop this cancer are over 50.

- Personal History A person who has already had a cancer is at increased risk. Studies suggest women with a history of ovarian, uterine or breast cancer have a higher than average chance of developing colorectal cancer.
- Family History Close relatives of a person who has had colorectal cancer are somewhat more likely to develop this type of cancer themselves, especially if the family member developed the cancer at a young age. If many family members have had colorectal cancer, the chances increase even more.
- Ulcerative Colitis or Crohn's Disease These conditions cause inflammation of the lining of the colon. People who have these conditions are also at a higher risk to develop colorectal cancer.
- **Diet** Some evidence suggests the development of colorectal cancer may be associated with high dietary consumption of red and processed meats and a low consump-

tion of whole grains, fruits and vegetables.

- Exercise There is a belief that a sedentary lifestyle may be associated with an increased risk of developing this disease. In contrast, people who exercise regularly may have a decreased risk.
- **Smoking** There is increasing evidence suggesting that cigarette smoking, particularly long term smoking, increases ones risk of colorectal cancer.
- **Polyps** Polyps are abnormal growths that protrude from the inner wall of the colon or rectum. They are pretty common in people over 50. Most polyps are benign and noncancerous, but the experts believe that the majority of colorectal cancers develop in polyps known as "adenomas." Detecting and removing these polyps may help to prevent colorectal cancer.

So, now I ask myself: Do I have many of these risk factors? Yes. Did I get my colonoscopy at 50? No.

After acute abdominal pain and a Sunday morning trip to my own emergency room, I received a CT scan that showed a possible mass--not words that anyone wants to hear. I had an infection and had to take antibiotics for 20 days before the gastroenterologist would perform the colonoscopy that I needed for a definite diagnosis. That was a long month! The colonoscopy found two of those adenomas, and they were removed. My GI doc told me that if I had waited another six months, he was sure I would have had colon cancer. I have to follow up with another colonoscopy in November to make sure they got it all. My anxiety will continue until then.

I am telling you my personal story in the hopes of convincing other procrastinators to not put this test on your "things to do" list. I know a colonoscopy is not something we look forward to, but it is necessary for your and your family's peace of mind. Please call your family physician, and schedule this life saving screening test.

Until next month....

stay Healthy - Stay Happy - Be Fit! Egészségére!



Health Links

To learn more about colorectal cancer, including information on prevention, treatment and the latest clinical studies, log onto:

- http://www.cancer.gov/cancertopics/types/colon-and-rectal (The colon and rectal cancer section of the National Cancer Institute website)
- The colorectal cancer section of the Centers for Disease Control and Prevention website)



Annuity Essentials by Debbie Evans

Section 1035 Exchanges

How to move your money without incurring taxes

IN THE FIRST installment of "Annuity Essentials," I defined IRA rollovers and transfers. In this installment, I would like to provide you with information on how you can move your money from one contract (life insurance and non-qualified annuity) to another without incurring any taxes. These transactions are all referred to as "Section 1035 exchanges." Section 1035 of the Internal Revenue Code provides that certain tax-deferred instruments can be exchanged for similar contracts without any tax consequences. Specifically, Section 1035 stipulates that "no gain or loss shall be recognized on the exchange of:

- a contract of life insurance for another contract of life insurance or endowment; or
- a contract of life insurance for an annuity contract; or
- an annuity contract for an annuity contract.

This tax-free exchange provides consumers with great opportunities. If needs change and circumstances require, you can exchange one kind of contract for another without incurring any taxes. However, like any other opportunity, 1035 exchanges require knowledge regarding how the law works in order to take advantage of the option to move your proceeds tax-

The basic rules for 1035 tax-free exchanges

The following exchanges can be made:

- life insurance to annuity
- annuity to annuity

The funding method and premium payment mode are irrelevant. Any type of cash value life insurance policy can be exchanged for any type of annuity. The new annuity can be with the same insurer or with a different insurer. The requirements are:

- The owner and the insured (or the annuitant) must be the same under both the existing contract and the new contract.
- The owner and the insured (annuitant) should not take constructive receipt of the funds. The existing insurer should transfer the funds directly to the new insurer.
- Partial exchanges are acceptable as long as the funds are transferred directly to the new contract (see your tax consultant for additional details to keep this exchange tax-free).

If you are considering or have been offered the option of a tax-free Section 1035 exchange, consider whether it will result in a measurable economic benefit for you. We recommend that you check with the replacing company, requesting information on:

- penalty periods that may exist within the contract,
- how such penalties are applied,
- · any fees that are charged for administration,
- any limitations on partial withdrawals,
- how your money is invested,
- guaranteed and excess interest rate growth, and
- how interest accumulates and compounds.

Take this information and compare the details of the new contract with your current contract. Only then will you be able to firmly determine if a Section 1035 exchange will be a benefit to your economic future.

Debbie Evans, FIC, is WPA's Annuity Specialist. You can reach Debbie at 1-800-848-7366, ext. 127, or by email at devans@williampennassociation.org.

To learn more about the potential financial benefits of Section 1035 exchanges and how a William Penn Association Tax-Deferred Annuity can benefit you and your financial future, contact your local WPA representative or our Home Office toll-free at:

1-800-848-7366



Ed has been assisting clients with their insurance and investment needs for more than 21 years. As an independent agent with Encore Financial Group, Ed is focused on delivering solutions that help his clients meet their financial goals and transfer wealth to the next generation.

Ed is a licensed health and life insurance agent. Also, through dedication to his business, Ed has obtained

his Series 6, 63, and 7 Licenses and has become an Investment Advisor Representative.

While focused on the result of transferring wealth to the next generation, Ed uses strategies that help clients protect and accumulate their wealth. These solutions include life and health insurance, fixed and variable annuities, mutual funds, and non-traded real estate investment trusts.

Ed Nissley was born and raised in Central Pennsylvania where he resides with his wife of 28 years, Karen. He enjoys traveling, metal detecting and spending time with his wife and daughter in the Outer Banks of North Carolina.

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WPA is looking for a few good agents who want to 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 200 existing agents. WPA currently writes insurance and annuity products in 19 states and the District of Columbia. The states include; CA, CT, DC, FL, IL, IN, KY, MD, MA, MI, MO, NC, NE, NJ, NY, OH, PA, VA, WV and WI. To grow, we need both full-time and part-time agents.

Good agents are the lifeblood of any association, and WPA is a strong and growing association that has much to offer our members and the agents that write for us. If you are interested in an opportunity to grow with us, then contact Barbi Tew at I-800-848-7366, ext. I 20, or Jeff DeSantes at ext. I 34. Thank you.



$\operatorname{Tibor's}$ Take with Tibor Check, Jr.

Was 1956 really a loss?

FOR THIS MONTH'S TAKE, I had intended on writing something a little more buoyant than my last two takes. I felt that something cheerful would have been welcome, especially considering the subject matter of my recent columns. I had a wonderful piece on Hungarian dances and dancing prepared, as well as a little recap of September's Gala and General Convention.

Then, I remembered. This month is October. It will be 55 years ago this month that one nation dared to stand up to one of the world's two superpowers. It was October 1956 when students and workers made history in a small land far to the east. That country is called Hungary. Those students and workers--they were Hungarians. The article on dancing was filed away, and I powered up my laptop to write a more appropriate article.

For American Hungarians, the months of September and October are filled with patriotism and memory. The United States solemnly remembers the 10th anniversary of the terrorist attacks of September 11th, 2001, this year. I cannot help but make the connection between America's 9/11 and Hungary's '56. While the two events are obviously different, they share striking similarities. While one was committed with airplanes and in the name of religious extremism, and the other was done with tanks for a regime of tyranny, the two are far more similar than what the facts appear to indicate.

We remember these two tragedies in largely the same way. Speeches are recited, memorials are dedicated and special gatherings are held across the United States to remember both events. Perhaps the greatest similarity they share is that these events have changed both nations

The year 1956 changed Hungary, that is for sure. Yet, as with all human endeavors, there are mixed consequences. While the brutal crushing of the revolution was tragic, what came out of that event meant something different--and better--for many Hungarians. In short, what was Hungary's loss became the gain of the United States.

We, as Hungarians, tend to think of the valiant struggle of those days in late October 1956. Yet, there is something far more profound than just the revolution itself. It is the aftermath of the revolution. Namely, it is the exodus of hundreds of thousands of Hungarians from their homeland, fleeing west and seeking safety and freedom. While the military outcome may seem like a tactical setback for the Magyars, it was, in fact, one of the greatest strategic



victories of the Hungarian people.

First, the true face of Communism was revealed. After 1956, no Western nation would ever have to deal with the threat of a Communist takeover from within their own nation. The ugly, violent nature of the Communist state was shown to the world, and no amount of propaganda could put the mask back on.

Rising out of 1956 was "Goulash Communism," a period of relative liberalization and reform in Hungary. The Prague Spring and the Solidarity movement in Poland could not have developed as they did without the Hungarian Revolution. The domination of the satellites by the Soviet Union was proved to be tenuous at best. Yuri

Point to Ponder....

Now that the General Convention is history, we as William Penn Association members look forward to it's next 125 years and beyond. What would you like to see the WPA do to evolve and develop as a American-Magyar fraternal society? Should we continue to embrace and encourage our long history of ethnic pride, or should we become a more American-themed organization? If you have been reading Tibor's Take over the past two-plus years, you know my sentiments. How about your own take on this point? Let me know you opinion. - Tibor

Andropov was a Soviet diplomat in Budapest during the revolution. He would later become the longest serving chief of the KGB and eventually premier of the USSR. His experience in Hungary scarred him for life. His career was colored by the revolution, and, as a result, he aggressively isolated and neutralized any potential source of dissent.

Yet, the second part of the Hungarian "victory" is not a military one. As Soviet tanks were invading Hungary, many more Hungarians were "invading" the West. Roughly 200,000 refugees fled to the West, resulting in a great drain on the talent and life force of the Hungarian nation.

This "brain drain" was characterized best by novelist James Michener. He wrote a book called *The Bridge at Andau*, for me, a life-changing book. Sometimes, a reader gets lost in the statistics, so much so that they cease to mean anything. So I will put the drain on Hungary in terms that we all can appreciate.

Let us say, for the sake of argument, that the United States has become a very bad place to live. Things are so bad that the percentage of the U.S. population that decides to flee our nation equals the percentage of Hungarians who fled Hungary in 1956. That would mean six million Americans, on average between the ages of 18-34, decide to flee the nation. And, as with their Hungarian counterparts of 1956, the U.S. refugees include many of the country's best and brightest. Among these six million people would be:

- Half of the students and faculty of all the Ivy League colleges,
- Angelina Jolie (or any other famous actress) with her entourage,
 - All the winners of this year's Country Music Awards,
- The New England Patriots, the Los Angeles Lakers, and the New York Yankees,
 - The Boston Pops,
- The staffs of the Guggenheim museum, the Cleveland Museum of Art, and the Smithsonian,
 - 10 percent of the executives who work for Fortune

<u>Did you know</u> they're Hungarian?

Did you know Suzi Quatro's Mother was Hungarian? The decade of the 1970's produced many eclectic rock music stars and groups. Bass guitarist Suzi Quatro was among one of the most flamboyant.

Quatro was born in Detroit on June 6, 1950. Her father was a part-time jazz musician, and her mother was Hungarian. Her mom's name was Helen Sanislay. Quatro's first band consisted or herself and her three sisters. She has produced recordings in five different decades. She is the mother of two children and resides in England.

Suzi appeared in several episodes in the popular television series "Happy Days" as "Leather Tuscadero." The 61 year old still performs about 60 concerts per year.

500 companies across all industries,

- The top engineers for GM, Ford, and Chrysler,
- The last 10 Pulitzer Prize winners,
- Half of the 2008 U.S. Olympic Team, and
- Some one million newly born or unborn children, accompanying their parents on the way out of America.

The loss of technological, artistic, cultural, athletic, and economic talent would be staggering to say the least.

We all know men and women who escaped in 1956. Their individual and combined contributions to the United States are immeasurable. One can, however, begin to place a value on these Hungarians by looking at how much our nation has been enriched, even at the expense of our ancestral homeland. While it is unfortunate that so many had to flee the land of their birth, I think it is better for America, and for Americans, that we were able to welcome these men and women into our nation.

The lasting legacy of 1956 will always be one of great promise cut short by power and cruelty. While the nation of Hungary lost the revolution, the spirit of the Hungarian people, in my opinion, sustained a great victory. The nation itself is on the mend, and our American-Hungarian communities have been enriched by the influx of the Hungarians of 1956. Their contributions to our cultural identity in the United States are too valuable to contemplate. While I do not take pleasure in the circumstances of their expatriation, I am glad that they have come to call America home. When one realizes that the nations of the United Kingdom, Australia and Canada also became the homes of many other '56ers, the impact becomes even greater.

As we all remember two events so centrally important in defining in our national and personal histories, it is important to consider that all things are not absolutely bad or good. There are different sides to each and every tragedy, and as a result, it gives us all something to think about.

Éljen a Magyar!

Tibor II

Tibor Check Jr. is a member of Branch 28 Youngstown, Ohio, and a student at Cleveland State University. He serves as host of the "Souvenirs of Hungary" weekly radio show broadcast on WKTL-90.7 FM in Struthers, Ohio.

Let's hear your take

Let me know how you enjoy my thoughts and views on growing up Hungarian Style. If you have any questions or comments about me or my column, please email me at: SilverKing1937@yahoo.com, or drop me a letter in care of the William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233.



FÁRADJON BE A MAGYAR KONYHÁBA!

I love this time of the year because of all it has to offer. Is there any better place to enjoy autumn than New England? My next favorite place would be western Pennsylvania with all the fall produce it offers.

Keeping that in mind, this month the subject is muffins. What better way to warm up the kitchen than with the aroma of freshly baked muffins you may enjoy for breakfast or anytime of the day. One small bit of housekeeping, then the trivia question, and we start into the kitchen.

After many years and more than 60 trips to Pittsburgh, my time as a member of WPA's Official Family--first as a National Auditor and then as a member of the Board of Directors--has come to an end. I have no regrets and remember the good times, friendships made and memories I will cherish for the rest of my life that remind me of the proud Hungarian heritage we all share. There are times when opportunities come along and you take advantage of them. William Penn Association provided me with an opportunity 12 years ago. This column, *The Hungarian Kitchen*, is evidence of that. As life goes on, change takes place whether you like it or not. Most would dwell on what has gone out of their lives and be remorseful, but I choose to celebrate. I served at the pleasure of you--the faithful members--and sincerely thank you for that privilege.

This month's trivia question: When did muffins gain popularity in the United States? Why not read the answer while

you are having one with a cup of coffee!

Muffins fall under the category of "quick breads" that rise by the action of chemical leaveners which create steam in the product. Because no yeast is used, you do not have to wait for any fermentation to give rise to the batter. Quick breads have minimal gluten development, making for a tender baked good. Mixing the batter is done in just a few minutes.

The batter used may be either a "pour batter" that is liquid enough to be poured into a loaf pan or muffin tin, or a "drop batter" thick enough to be dropped or spooned into a baking vessel.

The secret to baking is controlling the gluten development of the product you are making. Gluten comes from the flour used in any recipe. The more time gluten has to develop, the stiffer it makes the batter. Gluten needs moisture to develop. By alternating small amounts of the dry ingredients with liquid, you can control gluten to produce a very tender and tasty product. The secret to making a perfect, tender, moist, scrumptious muffin is not to over mix your batter. Once all the ingredients in your mixing bowl are wet, stop mixing and begin to portion the batter into loaf pans or a muffin tin. After that, bake, cool and enjoy.

Procedure for the *Muffin Method* is very simple. In a mixing bowl, sift together all the dry ingredients. In another mixing bowl, combine all liquids including melted



fat, butter or oil. Add the liquids to the dry ingredients and mix just until all the flour is moistened. The batter will look lumpy. Be careful not to over mix. Pan and bake immediately. The dry and liquid mixtures may be prepared in advance, but once the mixtures are combined, the batter should be baked without delay or your baked goods will never rise to full volume.

There is another method for making great muffins. The *Creaming Method* is a cake-mixing technique that is also applied to making muffins and loaves. This method is a little more time consuming, but it does produce a splendid muffin with no danger of over mixing. Procedure for the Creaming Method is also uncomplicated. Combine the fat, sugar, salt and spices in the bowl of a mixer fitted with the paddle or flat beater attachment. Cream these ingredients to form a mixture that is light and fluffy. Add the eggs one at a time mixing well after each addition. In another bowl, sift together all the dry ingredients. In a third mixing bowl stir together the liquids until well combined. To finish the recipe do the following: with the mixer on low speed, add one-fourth of the dry mixture mixing until blended in. Add one-third of the liquid mixing until just blended in. Repeat until all ingredients are used up. Scrape down the sides of the mixer bowl occasionally for even mixing. Pan up following the recipe instructions and bake immediately.

I have chosen some great recipes this month, so have fun. Go apple picking, visit a farm stand for a pumpkin or squash and impress your family with your newly acquired muffin talents.

Have a great month!



The Hungarian Kitchen is a trademark of William S. Vasvary.

Hungarian Apricot Loaf

- 2 cups flour, sifted
- 2 teaspoons baking powder
- 1/4 teaspoon baking soda
- I teaspoon sweet Hungarian paprika
- 2 cups dried apricots
- I cup sugar
- 2 tablespoons butter, softened
- I whole egg
- 1/4 cup water
- ½ cup fresh orange juice
- I teaspoon salt
- 1/3 cup golden raisins soaked in hot water and drained

Soak the apricots covered in warm water for 30 minutes. Drain and cut into strips. Cream the sugar and butter. Add the egg, water and orange juice to the creamed mixture. Sift together the flour, baking powder, baking soda, paprika and salt, then add them gradually to the creamed mixture. Stir in the apricots and raisins. Pour the batter into a well-greased loaf pan. Bake in a preheated 350°F oven for 75 minutes or until a cake tester comes out clean. Cool and serve to your guests.

Blueberry or Cranberry Muffins

- 1¾ cups flour, sifted
- 2 teaspoons baking powder
- 3/4 teaspoon salt
- ¹/₃ cup sugar
- 4 tablespoons butter, melted & cooled
- 3/4 cup whole milk
- 2 whole eggs, beaten
- I cup fresh or frozen blueberries OR
- I cup cranberries, chopped & lightly
- I teaspoon grated orange or lemon peel

Sift together the flour, baking powder, salt and sugar. Add the butter and milk to the eggs and combine with the dry ingredients in a few swift strokes; fold in the fruit and the peel before the dry ingredients are completely moist. Be sure to hold the mixing to a minimum. Batter will be lumpy. Fill well-greased muffin pans about 3/4 full and bake in a 400°F oven for 20 to 25 minutes. Let



the muffins cool slightly in the pan then remove them and serve to your guests.

Pineapple Muffins

- I¹/₃ cups flour
- 2 teaspoons baking soda
- ½ cup sugar
- 1/3 cup vegetable shortening
- 1/3 cup honey
- 2 whole eggs
- I¹/₃ cups bran cereal
- ½ teaspoon salt
- I cup half-and-half cream
- I cup crushed pineapple, well drained

Cream the sugar, shortening and honey together, then add the other ingredients and mix lightly. Fill greased muffin pan cups 3/4 full. Bake for 25 minutes in a preheated 350°F oven. Cool and serve your guests.

Pumpkin Muffins

- 1½ cups flour
- 2 teaspoons baking powder
- 3/4 teaspoon salt
- 3/4 cup sugar
- ½ teaspoon ground cinnamon
- ½ teaspoon nutmeg
- 4 tablespoons melted butter
- I whole egg
- ½ cup cooked, well drained mashed pumpkin
- ½ cup whole milk
- ½ cup raisins

Sift together the flour, baking powder, salt, cinnamon, nutmeg and ½ cup of the sugar in a bowl. Combine the butter, egg, pumpkin, milk and raisins. Add to the sifted dry ingredients. Stir enough to mix. Pour into buttered cups of a muffin pan. Sprinkle a little of the remaining sugar over each muffin before placing in the oven, Bake the muffins in a preheated 400°F oven and bake for 20 minutes. Cool and serve to your guests.

TRIVIA ANSWER: In the 1920's muffins started to gain recognition as a homemaker favorite with variations of nuts, dried fruits and different flours. Muffins with meats (like bacon or chopped ham) and vegetables (like squash and sweet potato) also became household favorites.



Spiced Apple Loaf

4 cups whole-wheat flour

3 medium Braeburn apples

16 tablespoons butter, softened

2²/₃ cups dark brown sugar

- I teaspoon cinnamon
- 2 teaspoons nutmeg
- 3 whole eggs beaten

Mix the flour and apples thoroughly and let them stand in a warm place for three hours. Cream the butter with the sugar and add the cinnamon and nutmeg. Mix all of the ingredients together, add the eggs and mix again thoroughly. Transfer the mixture to a greased 12- by 8-inch baking pan and bake in a preheated 325°F oven for 90 minutes or until a cake tester comes out clean. Cool and serve to your guests.

Facing the harsh realities of a revolution squashed, Hungarians had a life-altering decision to make: live in false safety under an oppressive regime, or risk all for a life of freedom.

WPA member Maria Aczél Schauer recalls her family's choice.

Silently, we slipped away

Tovember of 1956 turned out to be an extraordinary month for my parents, John and Irén Aczél, my brother Karcsi and me. This was the month when our family, along with some friends, set foot on the free land of Austria. A great deal happened to us in just a few days' time. The decision to leave our home, family and friends was so sudden that if I would have had more time to think about what was going to take place, I would have stayed in my old home with my grandmother.

It began on a Monday night, November 20, 1956. Our family was gathered by the government-issued, brown box-type radio, listening to the foreboding news. Indeed, the uprising in Budapest had been crushed, and the Russian Army had turned around and repossessed the city of Budapest. All the political prisoners that were released a few days earlier would soon be gathered and returned to prison.

We were all speechless and somber. My father, who was in prison for six years working in a coal mine, just returned home a few days earlier. My brother, who was in prison for four years, would also be going back. In those years, most of the prisoners, like my father and brother, were of a political nature. Crime was virtually non-existent. During my short life of 13 years, there was only one murder committed in our village.

Later that evening, a friend dropped in informing us that, after hearing the newscast, he was leaving along with his wife. There was no future for him here and he did not wish to return to prison. "If you are smart and know what's good for you," he said, "you'll come with us."

It was a difficult, yet obvious decision to make. If we stayed, our family would be split again. So, we decided to leave, and two hours later we were on our way westward along with the two friends.

The full impact of that decision didn't hit me until years later when we were reunited with our relatives and friends. They were doubly hurt: we hadn't told them of our decision and left without good-byes. It was as if we had died and disappeared forever. My best friend cried and cried for days.

We left with heavy hearts, taking along the clothes on our backs, a bottle of whiskey and some home made *pogácsa* (biscuits) made by our neighbor, for our travels. Another neighbor took us in his truck to the nearest city, and the six of us were on our own.

My father was well traveled and had a great sense of direction, so we followed his lead. By now, I was excited

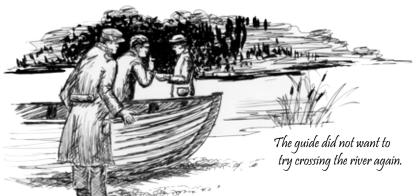
and curious as to how this venture would end. Would we be captured and thrown into prison? Would we be shot? Would we be turned into the authorities? But these thoughts didn't stop us. We walked on boldly, hardly noticing the cool, frosty wind that was ripping at our clothes. We all said lots of silent prayers that day, and I do believe in guardian angels.

Our first obstacle was crossing a river at Zalaegerszeg. It was about as wide as the Mahoning River, but without a bridge. We discovered an old, abandoned mill in the middle of the river which was connected to the embankment with some planks. Overhead, was a frame with some chains which dangled every few steps. My brother--our "scout"--decided to try it out, and soon he made it to the other side. We kept on walking silently, not wanting to attract any attention. The new day was dawning, and people were going about their daily tasks.

Soon we were joined by four more countrymen, two young women and men in their late teens. All we did was look at each other, and we knew we all had the same destination and probable destiny, too. The day moved on. We rested a while, shared some of our biscuits and kept on going. People were sympathetic to us, invited us in their homes and offered us refreshments. By the end of the day I was very tired. I leaned against a fence post and promptly fell asleep.

At about 10:00 p.m. we entered a village and knocked on the first door we came to, asking for directions. We were told about a wide river on the other side of the village that we must cross, and the nice people directed us to a house where we would find a guide and a boat. We were also told that the border was only a few hours away.

We found the river, surrounded by large pine trees with branches touching the ground and big enough for the 10 of us to sit and lay under. That's what we did while two men went to find the guide. We rested and waited and listened to the sounds of the evening. There were shouts and dogs





barking and shots rang out in the distance. That was it for me, as again I fell asleep on my mother's shoulder.

The next thing I knew there was the boat in front of me and we were being rushed into it by a very nervous and up-tight guide. He said he was risking his life doing this for us and that the patrol came by every once in a while, so we had to move fast, and we did. Just as we got to the middle of the river, with the moonlit night making us perfect targets, the boat hit a heavy current and suddenly turned around, taking us back to our starting point. Now our nervousness was bordering on hysteria. The guide didn't want to try again because it was too close for the night patrol, but we begged and pleaded and offered money as payment. Our money wasn't too enticing, but he took the jewelry, watches, necklaces and nylons, which we gladly gave for his valiant services.

On the other side we were given instructions on how to lay low when the patrol came, to cross the highway one by one, to watch out for tripping wires in the woods and to keep an eye out for the watch towers and the guards sitting in them. We were now wide awake and alert.

Before we knew it, a ribbon of highway lay in front of us. Remembering our instructions, we sat and waited and listened for a few minutes. Soon we heard the shouts of the patrol in the distance, but going in the other direction. We decided it was safe to cross, so one by one, we crept across. In front of us was a great hill, and on top of the hill were the woods that our guide talked about. My brother was in the lead now and next thing we realized he tripped and rolled down the other side of the hill, making a racket that could be heard a mile away. Finally, he stopped rolling, and we froze in our tracks shaking nervously and listening, waiting for someone to come out of the bushes. But everything remained quiet, and we moved on.

Soon our fearless leader came upon a clearing and found himself right smack under a watch tower. He didn't know what to do. If he ran back to warn us, he could be shot from the back. So, he laid low and waited for a sign of life up in the tower, but there was none. Cautiously, he crept back to us, and we took off in another direction.

Suddenly, the woods disappeared, and there it was: the border. We faced a wide clearing protected on the other side by the infamous "Iron Curtain," a tall fence which was ripped and cut open. But where was the minefield that we heard about? Did those crazy young men care?

No! They threw all caution to the wind and ran straight across the border. My dad was more sensible and made us wait, but nothing happened. So we followed, our emotions running wild.

This was it. Would we ever come back? Good-bye homeland, dear little beloved Hungary.

To our great surprise, there was another river in front of us to cross, and that jolted us back to reality. We were aware that even though we had crossed to the "other side," the border patrol's bullets didn't know the difference and didn't care where we were. We had heard tales of people being shot on that side: they were just as dead.

We walked north along the riverbank, being aware that, if we went too far south, we could wind up in Tito's Yugoslavia, and they weren't too friendly to the Magyars. Finally, we found a crossing shallow enough to walk across. The men checked the depth with a large stick. The river at this point wasn't too wide, but it was dark and fast moving and very, very cold.

My brave brother volunteered to cross first. He took off his shoes and socks, rolled up his pant legs and waded in. Luckily for him the water was reasonably shallow, below the knee. It was decided the men would carry the woman across, so my dad picked me up and in we went. It was a dizzying experience. It felt as if we would be swept away any second, but we made it and so did the rest of the party.

Now it was really cold. The poor men with their bare feet were shivering from the chill. We wrapped their feet in dry cloth and moved inland, out of sight of the border. Dawn was breaking, frost was heavy on the ground. This was the time to sit down in a friendly circle and open the bottle of home brew and share the remainder of the biscuits. Now was the time to say a silent prayer of thanksgiving and to celebrate our first Thanksgiving in a new land

My mother spoke for all of us: "Istend veled szülöhazánk te kis Magyarország." \square



Maria Aczél Schauer is a member of Branch 28 Youngstown, Ohio. The illustrations for her story were drawn by a local woman who was deeply moved by the Aczél family's flight to freedom, but whose own identity is now a mystery.

Grandparents' flight to freedom inspires young artist

WHEN YOUNG ARTIST Margaret Pasztor decided to create her first Hungarian-themed work, it didn't take her long to choose a subject: the flight to freedom of her grandparents Laszlo and Adele Pasztor in 1956.

"When I thought about what they went through, I was inspired by what they did," said Margaret, a WPA member from Carlisle, Pa.

Margaret, 16, used compressed charcoal, black markers and colored pencils to create the work. It depicts her grandparents, along with their son (and Margaret's father) Laszlo Jr., arriving to a new life of freedom in the West and, eventually, America. The face of Joseph Stalin looms in the background, just as the Soviets lorded over Hungary, but one also sees the Pasztors fellow Hungarians dragging down Stalin's statue in Budapest, along with the oppression its represented.

Greeting the young family to a new life of freedom is an American soldier. "He represents my uncle on my mother's side of the family," Margaret said. Even though her uncle did not actually greet the Pasztors, he did help other refugees as they reached the West.

The deeper story is told in the faces of the Pasztor family. Young Laszlo Jr. is all smiles, excited about the adventure of what lies ahead. His mother seems nearly overcome with joyful relief as she reaches to accept the welcoming hand of freedom. Laszlo Sr., is much more serious, with a distant look in his eyes, realizing the great cost he



and his family have paid to attain their freedom and the dark days that lie ahead for those who stayed behind.

Looking at the quality of the drawing, it's surprising to learn that Margaret has been taking formal art lessons for only two years, and that the work itself took her only two days to complete.

What's not so surprising is that Margaret may major in studio art when she goes to college, and that her family is very proud of the way she remembers and promotes her heritage.



Hungarian President Pál Schmitt delivers a speech during a wreath-laying ceremony at the Freedom Fighters memorial in Cleveland, Ohio, Sept. 17. (Photo courtesy of the Office of the President of the Republic of Hungary)

Hungarian president strengthens 'bond' during visit to Cleveland

CLEVELAND - Hungarian President Pál Schmitt worked to strengthen what he called "an inseparable bond" among all Hungarians during a visit to Cleveland Sept. 17 and 18.

Schmitt is the first Hungarian president to visit Cleveland and the first high-ranking Hungarian official to visit the city since then-Prime Minister Jozsef Antall came in 1991. Cleveland was Schmitt's only stop on his way to the U.N. General Assembly in New York.

The president's schedule included wreath-laying ceremonies at the statue of Cardinal Mindszenty, the Freedom Fighters memorial and the statue of Lajos Kossuth. He also visited the Hungarian Cultural Garden in Rockefeller Park, attended services at St. Elizabeth of Hungary Church on Buckeye Road and was the guest of honor at a luncheon at the Cleveland Marriott Downtown.

He also swore in several new citizens--or "co-nationals"--who will hold both U.S. and Hungarian citizenship. During his remarks at the luncheon, Schmitt said Hungary's new citizenship laws have made

easier the naturalization process for Hungarians living outside of Hungary. "Our history, our culture, our traditions and our unique language have always worked together to create an inseparable bond," he said.

"This law will make it possible for every Hungarian living outside our borders to obtain citizenship, to connect and to share this inseparable spiritual bond....In our heart, we have always been one people, one nation."

The former Olympic gold medal fencer seemed to win over the hundreds of Hungarian Americans who attended the weekend's events. Northeast Ohio is home to more than 100,000 people of Hungarian descent, according to the U.S. Census Bureau, and is the largest Hungarian-speaking community in North America, according to the Modern Language Association.

"I would like to thank you, my fellow Hungarian citizens of Cleveland, of Chicago, of Detroit and their outlying areas for your hard work in keeping our spiritual and intellectual identity together," Schmitt said. "God bless the Hungarians!"

Rajkó orchestra ends successful tour of North America

SOMERSET, NJ -- The Rajkó Hungarian Gypsy Orchestra from Budapest recently completed a successful tour of North America, sponsored by William Penn Association.

The orchestra performed 16 concerts over 18 days, including performances at the WPA's 125th Anniversary Gala in Cranberry Township, Pa., and at the 11th Annual WPA Picnic-A Great Fraternal Fest at Scenic View.

The orchestra travelled about 5,500 miles and performed before a total of 6,500 people, according to Kalman Magyar of Centrum Management. "I estimate about 15,000 to 20,000 people were exposed to their advertisements and the fact that William Penn Association presented them and a brief review of what William Penn does," Magyar said.

In addition to rousing ovations from every audience, the orchestra garnered positive reviews in the press. Arden Anderson Broecking, writing for the *Darien (CT)* News, said: "As well as a wonderworking performance on the part of the orchestra, it was a joyous demonstration of the musical spirit and soul of an entire people."

Poll shows Hungarians becoming more disenchanted

BUDAPEST -- The popularity of Hungarian Prime Minister Viktor Orbán has dropped to 38 percent, a five point drop since July and his lowest rating since December 1999, according to a Medián poll. He nevertheless remains Hungary's most popular politician.

Those satisfied with the performance of the government have dropped below 30 percent, while 69 percent of respondents say things are going in the wrong direction.

Only 40 percent of those polled said they would vote in parliamentary elections, the lowest figure since 1991.

Fidesz leads the party list, favoured by 51 percent of decided voters, followed by the Socialists and Jobbik at 20 percent each.

The poll results are based on a September survey of 1,200 adults.







Clockwise from top: National President George S. Charles Jr. (right) receives on behalf of WPA the American Hungarian Foundation's Abraham Lincoln Award from AHF Vice Chairman Laszlo Papp (left) and AHF Executive Director Gergely Hajdu-Nemeth; András Bácsi-Nagy, Deputy Chief of Mission of the Embassy of Hungary, offers greetings from his government and the people of Hungary; Members and guests enjoy dancing to the music of the Rajkó Hungarian Gypsy Orchestra; U.S. Army Staff Sgt. Chad A. Friedman leads the Gala guests in reciting the Pledge of Allegiance.

A Grand

Members and friends gather to celebrate William Penn's 125th anniversary in style

by John E. Lovasz / photos by Alex Patho, Jr.

CRANBERRY TWP., PA -- Nearly 300 members and friends of the Association gathered Saturday, Sept. 3, at the Pittsburgh Marriott North hotel to celebrate WPA's 125 years of serving families, our Hungarian heritage and the greater community.

The black-tie affair was more than just a walk down Memory Lane; there was a true sense of accomplishment and of heartfelt appreciation for the fraternal service provided over many years by both the Association and some of its most dedicated members.

As guests entered the ballroom for the pre-dinner reception, they were greeted by the sounds of the George Batyi Ensemble and by several large video screens displaying a continuous slide show of pictures from WPA events over the past 50 years. Many guests shared a good laugh as they recognized their much younger selves in the pictures. Some shed a tear or two as images of now-departed dear friends appeared. All agreed the slide show set a perfect tone for the evening.

The gala began with welcoming words from National President George S. Charles Jr. and Chair of the Board Barbara A. House. The color corps from VFW Post 879 Cranberry Twp. then proceeded into the room with the American Flag. All stood as Staff Sgt. Chad A. Friedman of the 75th Ranger Regiment, U.S. Army, led all in the Pledge of Allegiance. The Rev. Dr. Daniel J. Borsay of the Free Hungarian Reformed Church of McKeesport, Pa., offered the invocation in both English and Hungarian. All remained standing to join Lara A. Semetko of Branch 18 Lincoln Park, Mich., in the singing of the National Anthem and Magyar Himnusz.

No celebration is complete without a toast. As guests raised glasses of sparkling, the toast was offered by Richard W. Toth, National Vice President-Secretary; Diane M. Torma, National Vice President-Treasurer; and Endre Csoman, National Vice President-Fraternal.

As guests enjoyed dinner, the members of the Rajkó Hungarian Gypsy Orchestra from Budapest took the stage and captured guests' attention with a virtuoso performance of Hungarian and classical music. The orchestra continued to play after the official program, providing music for everyone's dancing pleasure. In the true spirit of gypsy musicians, they even strolled through the ballroom, stopping to play old Hungarian favorites at various tables.

The after dinner program opened with a performance of traditional Hungarian folk songs and dances by the William Penn Association Magyar Folk Dancers. It was hard to tell which was brighter--the colorful skirts of the dancers or the

Gala

smiles the performance brought to guests' faces.

András Bácsi-Nagy, Deputy Chief of Mission for the Embassy of Hungary, offered greetings from the people of Hungary. He thanked WPA for continuing to promote Hungarian culture in America and for maintaining a strong bond with the homeland of our Founders.

The evening's featured speaker, Pennsylvania State Rep. Frank Dermody, praised WPA and its members both past and present for carrying on the fraternal mission of service to our members and communities. He, along with fellow representative and WPA National Director Nickolas M. Kotik, presented Chair House and President Charles with a resolution from the Pennsylvania General Assembly honoring WPA for its 125 years of fraternal service.

WPA also received special recognition from the American Hungarian Foundation. AHF Vice Chairman Laszlo Papp and Executive Director Gergely Hajdu-Nemeth presented WPA with the AHF's Abraham Lincoln Award. The award recognizes WPA for the outstanding and eminent contributions it has made as an Hungarian organization to American life, for enhancing the appreciation of Hungarian culture in America and aiding the Hungarian community at

Such recognition was only made possible by the individual efforts and dedication of many members. WPA took time during the Gala to honor a number of those members for all they have done to help the Association fulfill its fraternal mission. The awards presented and those so honored at the Gala were:

- Youth Appreciation Award: Tibor Check Jr.;
- Rakoczi Award: John L. Lovasz;
- Fraternalist Award: E. E. (Al) Vargo;
- Illustrious Member Award: Anna Kertesz, Ethel F. Fodor and Arthur Barillo;
- Donna Griffin Sales Award: Noreen Fritz, Alan A. Szabo and Jeffrey J. Ward; and
- Fraternal Service Award: Joseph and Margaret Kiraly and Steve and Sylvia Jordan.

Also honored, but unable to be present to receive their awards, were Prof. August J. Molnar, recipient of the Goodwill Ambassador and Scholastic Award, and Pennsylvania State Rep. Michael Turzai, recipient of the Leadership Award.

All of these outstanding fraternalists received either a special plaque or commemorative medallion along with a well-deserved round of applause.

Lara Semetko returned to the microphone to bring the official program to a close with a beautiful vocal performance and then led the guests in the singing of "God Bless America."

After Rev. Borsay offered the benediction, guests enjoyed the remainder of the evening, dancing to the Gypsy music, reminiscing with old friends and making new memories to be celebrated by the next generation of WPA members.









Clockwise from top: The William Penn Association Magyar Folk Dancers entertained the Gala guests with a performance of traditional Hungarian songs and dances; Anna Kertesz of Branch 249 Dayton, Ohio, receives congratulations from National President George S. Charles Jr. on her recognition as an Illustrious Member; Fraternal Service Award recipient Joseph Kiraly, (right) sings along with the members of the Rajkó Hungarian Gypsy Orchestra; Lara Semetko of Branch 18 Lincoln Park, Mich., leads the guests in the singing of the National Anthem.

Looking back, moving forward Convention honors the past while planning for the future

CRANBERRY TWP., PA -- William Penn Association, the nation's last remaining Hungarian fraternal benefit society, held its 37th General Convention Sept. 4 to 6 at the Pittsburgh Marriott North.

During the three-day meeting, the 88 elected and ex-officio delegates attending the Convention adopted revisions to the Association's By-Laws, elected 10 members to the Board of Directors, paid tribute to several of its retiring fraternal leaders, honored a longtime advisor and friend, and raised thousands of dollars for WPA's scholarship foundation.

The Convention's schedule of events began Sunday, Sept. 4, with delegate registration and the opening of the delegate hospitality suite. After receiving their credentials and welcoming gifts at registration, many delegates and their guests visited the hospitality suite, where they could enjoy homemade pastries and soft drinks while viewing a display of artifacts from WPA's 125-year history, including the original charter of the Verhovay Aid Association.



Actuary Robert E. Bruce receives the Exemplary Advisor Award in recognition of his nearly 60 years of service to the Association.



Barbara A. House (center), Chair of the Board, officially opens the 37th General Convention. Joining Chair House on the dais are (front row, I-r) National Vice President-Secretary Richard W. Toth, Convention Secretary Geraldine Davenport, National Vice President-Treasurer Diane M. Torma, Parliamentarian John T. Vogel, National Vice President-Fratemal Endre Csoman, (back row, I-r) Vice Chair of the Board William J. Bero, General Counsel and Parliamentarian Ralph F. Manning, National President George S. Charles Jr., and Vice Chair of the Board E. E. (Al) Vargo.

Later that evening, members of the Credentials, Resolutions and Nominating Committees met separately to lay the groundwork for the remainder of the Convention.

The Convention was officially called to order Monday, Sept. 5, by Barbara A. House, Chair of the WPA Board of Directors and Chair of the Convention. She introduced the Rev. Joseph Bodnar, a delegate from Branch 19 New Brunswick, N.J., who offered the invocation.

In a united display of patriotism, all in attendance joined in the singing of "The Star-Spangled Banner," led by delegate Evelyn Bodnar of Branch 19 New Brunswick, N.J.

With equal fervor, the delegates voiced their love of our Association's Hungarian heritage as they joined Mrs. Bodnar in singing the Magyar Himnusz.

The meeting's opening session featured greetings from National President George S. (Pete) Charles Jr. He praised the members of the WPA for their hard work, loyalty and dedication which have helped the WPA to not only survive but thrive during its 125 year history. He noted many challenges lay ahead for the Association, but concluded those challenges

could be met successfully with the continued loyalty and support of our members.

National Vice President-Secretary Richard W. Toth also greeted the delegates. He read greetings from a number of dignitaries, including President Barack Obama, Pennsylvania Gov. Tom Corbett, Pittsburgh Mayor Luke Ravenstahl and many of our fellow fraternal benefit societies and organizations.

The delegates then took time to remember the distinguished members and friends of the WPA who had passed away since the last Convention in 2007. E. E. (Al) Vargo, Vice Chair of the Board, presided over

Special edition

William Penn Life will be publishing a special "General Convention edition" later this fall. This special edition will contain expanded coverage of the Convention, the complete revised By-Laws of the Association and many photographs from the Convention. Watch for this special edition in late November or early December.



The Association presented its Distinguished Service Award to three retiring members of the Board: E. E. (Al) Vargo (left), Margaret H. Boso and Charles S. Johns.

the service, which included remarks by Rev. Bodnar and music by Mrs. Bodnar.

The service reminded the delegates of the people who helped build the Association. Later, the Convention placed the task of maintaining what has been built into the hands of the Board of Directors.

Reelected to the Board by the delegates were: William J. Bero of Branch 1 Bridgeport, Conn.; Dennis A. Chobody of Branch 88 Rural Valley, Pa.; Barbara A. House of Branch 18 Lincoln Park, Mich.; Nickolas M. Kotik of Branch 8020 McKees Rocks, Pa.; Andrew W. McNelis of Branch 34 Pittsburgh, Pa.; Roger G. Nagy of Branch 71 Duquesne, Pa.; and Anne Marie Schmidt of Branch 249 Dayton, Ohio.

The Convention also elected three new members to the Board: Katherine E. Novak of Branch 28 Youngstown, Ohio; James W. Robertson of Branch 336 Harrisburg, Pa.; and Richard E. Sarosi of Branch 14 Cleveland, Ohio.

The new Board was sworn into office by the WPA's General Counsel, Ralph F. Manning. The Convention delegates gave Mr. Manning a warm welcome and many words of encouragement as he continues to recover from injuries he suffered in a serious car accident earlier this year.

The new Board met in a special session at which it elected Mrs. House as Chair of the Board, and Mr. Bero and Mr. Kotik as Vice Chairs. The Board also reelected George S.

Charles Jr. as National President, Richard W. Toth as National Vice President-Secretary, Diane M. Torma as National Vice President-Treasurer and Endre Csoman as National Vice President-Fraternal.

After welcoming its new leaders, the Association took time to honor and thank several loyal and dedicated fraternalists who were retiring from the Association's Board. Chair House presented the Distinguished Service Award and special gifts to outgoing Vice Chair and former National President E. E. (Al) Vargo, and retiring National Directors Margaret H. Boso and Charles S. Johns. All three received a well-deserved stand-

ing ovation from the Convention delegates.

The Convention also honored a longtime friend and advisor to the Association, Robert E. Bruce of Bruce and Bruce Actuaries. Mr. Bruce, who has been providing actuarial services to the Association since 1952, was presented the Exemplary Advisor Award by Chair House. He received his award after offering his Convention report, in which he praised WPA for remaining financially strong through tough times, but also warned all present of the challenges that lie ahead.

The Convention's final business session on Tuesday morning featured another show of unity by the delegates, this time in support of the William Penn Fraternal Association Scholarship Foundation. The delegates pledged and donated thousands of dollars to the fund, which provides grants to young members seeking a higher education.

While much serious business was conducted, the delegates did manage to have some fun as well. Before and after each meeting break, names of delegates were randomly drawn with each winner receiving a gift certificate to a restaurant or store.

The delegates and their guests also were treated to a delicious luncheon prepared by the hotel on Monday afternoon.

By Tuesday afternoon the Convention had adjourned with all eager to resume the work necessary to help WPA not only survive but thrive in the years ahead.

New Faces on the Board







The delegates elected three new members to the Association's Board of Directors: Richard E. Sarosi of Branch 14 Cleveland, Ohio (left); Katherine E. Novak of Branch 28 Youngstown, Ohio; and James W. Robertson of Branch 336 Harrisburg, Pa.





North America, and spent the afternoon filling the mountain air with the beautiful strains of Hungarian music. The musicians' skill and talent could be heard in every faultless note; their obvious love for the music shared by those who danced or sang along.

During one of the orchestra's breaks, the William Penn Association Magyar Folk Dancers thrilled the crowd with a program of traditional Hungarian dances and songs. They drew the loudest applause for their exceptional "bottle dance." At the end of their show, the dancers invited members of the audience to dance a csárdás with them.

While music and dance commanded one end of the pavilion, the ever-popular Chinese auction drew a continuous stream of hopeful players to the other end. It was difficult to chose which of the more than 80 prizes to take a chance on.

As always, the biggest winners in the Chinese auction were the young WPA members seeking higher education, as all of the proceeds from the auction benefitted the William Penn Fraternal Association Scholarship Foundation. The auction raised \$6,381, slightly more than half of the \$12,038 raised for the Foundation during the picnic. The remainder of the funds were raised through the sale of pastries, langós, funnel cake and leftovers (\$2,860); the 50/50 raffle (\$1,034); the sale of WPA Christmas ornaments (\$350) and cookbooks (\$270); various donations

(\$716); and proceeds from the raffle for a guitar autographed by country music star LeAnn Rimes (\$427). The guitar was generously donated by Branch 40 Martins Ferry, Ohio, and Branch 8164 Steubenville, Ohio.

Beyond the pavilion, there was plenty to do. Guests could shop at the Hungarian marketplace or take a hayride around the lovely grounds of Scenic View. Some guests relished a few peaceful moments relaxing by the lake.

Younger guests had fun trying to "land the big one" during the second annual Fishing Contest at the lake. Many children also enjoyed having their faces painted, creating crafts and spending time in the playhouse in the children's area.

And, no, there wasn't major construction work being done at Scenic View that weekend. The massive dump trunk and skid loader parked at the top of the slope next to the pavilion were actually a large, inflatable slide and "bounce house."

Yes, the focus of the day was on fraternal, family fun. However, WPA did take a few minutes to make a special presentation to one very special member. Branch 226 member Mary Kirik, 98, of Greensburg, Pa., was presented the Verhovay Award in recognition of her loyalty and service to William Penn Association and our Founding Fathers' goals and ideals. Along with an plaque, Mrs. Kirik received a long, loud and well-earned ovation.

We also applaud Endre Csoman and all those who volunteered their time and effort to make this another record-setting event. We thank all those members and guests who joined us for the day, especially those visiting from beyond the southwest Pennsylvania area. Your presence helped make this a truly Great Fraternal Fest. \square



Faces of the





















Branch 10 Barton, OH

Branch 40 Martins Ferry, OH

Branch 248 Monaville, WV

Branch 349 Weirton, WV

Branch 8164 Steubenville, OH

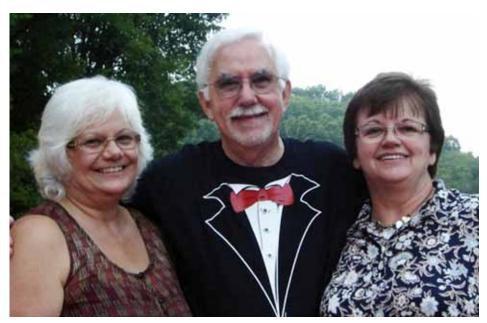
by Joyce Nicholson

Hello from the WPA branches from Barton, Martins Ferry, Weirton, Steubenville and Monaville!

What a wonderful evening everyone enjoyed together at the WPA 125th Anniversary Gala on Saturday, Sept. 3. The music was wonderful, the food was delicious, and the company was great. What a superb way to celebrate 125 years of WPA! We want to extend our congratulations to Branch 349 Weirton, W.Va., member Ethel Fodor on her Illustrious Member Award. She was honored at the Gala for her many years of dedication and commitment to William Penn Association and Branch 349. Congratulations, Ethel, you are greatly appreciated.

Teresa Toth and I served as delegates to the 37th General Convention held over the Labor Day weekend. The business sessions were very informative. I was thrilled and honored to be elected as an alternate member of the Board of Directors. During our free time in the evenings, old acquaintances were renewed and new ones made. We congratulate all the members of the Board of Directors and the National Officers who were elected during the Convention.

The Jefferson County (OH) Chapter of the American Red Cross, with support from our WPA branches, had a "Girls' Night Out" in August at The Brandywine Inn in Toronto, Ohio. Guest enjoyed hors d'oeuvres, chocolates, champagne, sangria and chocolate martinis. There were also massages and nail painting provided by volunteer area businesses. Everyone had a great time together at the event. It's been a rough year for the



Staff members of the Jefferson County (OH) Chapter of the American Red Cross—(I-r) Kathy Musso, Paul Brandt and Stephanie Rouse—were among those who were treated in August to a "Girl's Night Out" with support from WPA Branches 10, 40, 249, 349 and 8164.

American Red Cross and its volunteers who have responded to many natural disasters. We thank God we were able to help them for a change.

If you have any news you would like to share or if you would like more information about branch activities, please call Joyce Nicholson at 740-264-6238.

Branch 14 Cleveland, OH

by Dawn D. Ward

The 37th General Convention was held over Labor Day weekend, and we are pleased to report that longtime member and branch officer Richard Sarosi was elected as a member of the WPA Board of Directors. Richard's professional career was in government, where he worked for the Cuyahoga County Department of Human Services as a management analyst. He earned a bachelor of arts degree from Cleveland State University where he had a double major in urban studies and political science. He completed graduate studies at St. Louis University with a master of arts degree in urban studies. Congratulations, Richard!

Another member who is making a name for himself is Michael

Lott, who has recently achieved the rank of Eagle Scout. He enjoys hunting, fishing and camping, and he is a state licensed trapper. He is a student at Ehove Career Center where he is involved in a new program called "green science," studying alternative fuel, wildlife and conservation. Active in the New London Future Farmer's Association, Michael was awarded one of the top awards in the FFA, the 2010 Star Chapter Degree. He has competed at the state level in the categories of nature and wildlife, nursery landscaping, rural soil and small engines. In the state finals, he placed second in the individual competition for zero-turn mowers. Another interest is showing chickens and turkeys at the Lorain County Fair as part of the Future Farmers 4-H club.

Michael, 17, is a member of Wellington Boy Scout Troop #414. In pursuit of his Eagle project, he created a training tool for the hunting community. The project consisted of constructing of free-standing mock fence sections, which were used to teach hunters the proper way to cross a variety of fences they may encounter in the field. Michael built a barbed-wire fence, a wire-stock panel fence and a wooden split-rail fence to train hunters on how to cross a fence with their weapons.

Branch News



Branch 14 member Michael Lott eamed 37 merit badges on his way to achieving the rank of Eagle Scout.

Michael earned 37 merit badges in the pursuit of his Eagle Scout rank. He is looking forward to a possible career as an outdoor guide. He is the grandson of long-time members Ruth and Gus Scarpelli.

Congratulations, Michael, and we are glad to share the good news with your William Penn family.

With school back in session, we'd like to wish the best to all of our scholarship recipients. This group includes new scholarship qualifiers Natalie Aloi, Michael Boyd, Amy Koehler, Tiffany Kovach, Irene Moeller, Victor Pallotta, Christine Poulos, Grace Poulos, Hannah Rohrer, Leah Uveges, Taylor Uveges and Tess Wright.

WPA's scholarship program is one of the many benefits of membership. Several of the recipients fondly recall attending the annual Christmas parties as children. This year's party will be held Saturday, Dec. 10. Invitations to juvenile members will be sent in November.

The next branch meeting will be held Wednesday, Nov. 2, at 7:30 p.m. at the Bethlen Hall of the First Hungarian Reformed Church, located at 14530 Alexander Road, Walton Hills. All adult members are welcome to attend.

Branch 18 Lincoln Park, MI

by Barbara A. House

What a super General Convention we had. We got to spend time with so many of you wonderful members. Thank you so much for the faith you have shown in William Penn Association and me.

We have a wonderful new Board. Looking around the table at our first meeting was wonderful. We all could not stop smiling. I can't wait to get started. We are all of the same mind: members and branches first.

Thank you, delegates, officers, employees and directors past and present who worked so hard to make this a well-run, professional and pleasant convention. I still can't stop smiling. You will see many pictures in our special convention issue coming out soon.

Those of you who enjoyed the slide show at our 125th Anniversary Gala can view it again on WPA's website at *www.williampennassociation.org*. Wasn't it wonderful? We all found a reason to smile and reminisce. What a super idea. I'm going to try really hard to have it made available on CD.

Branch 18 was well represented at the St. Stephen's Day celebration held at Holy Cross Hungarian Catholic Church. The dinner was superb, and our welcome was second to none. Thank you to the Rev. Barnabas Kiss for all the kind words and the lovely flowers. We will attend events as often as possible.

We also participated in the St. Stephen celebration held in Toledo. Thank you, Jeff DeSantes, for all your hard work. Next year the event will be held over two days, Saturday and Sunday, Aug. 18 and 19, 2012. That decision is long overdue. Please try to attend; it is one of the few events still honoring St. Stephen.

Congratulations go out to Father Kiss. He recently received an award from the president of Hungary in recognition of his exemplary service to the Hungarian community in American and Canada. We all know the award is well deserved. Congratulations!

Congratulations also to Noreen

Fritz. All I can say is "Wow!" and thank you so much for all your hard work. We have such wonderful agents. I am so proud of each and every one of them. They are all so devoted to WPA.

Special hello to the Orsargos family. Nice to hear from you.

Get well wishes to Debbie Wolfe, Lori Dear, Grace Balaythy, Rudy Korpak, Tamas Markovits and Deac Sabo. You are all such special people. Get well soon.

Thank you, John Toth, for being my helper. You are appreciated.

Special thank you to Kathy Megyeri for all your kind words and remembrances. I am looking forward to working with you.

Please remember in your prayers our deceased members and their families, especially Helen Molnar on the death of her brother, David. Please also remember members Ruth Crist, Margaret Salk and Julia Toth. Rest in peace, dear members.

Mark your calendars for these upcoming events at the Hungarian Reformed Church in Allen Park:

- Hungarian cooking classes with Erzsi Krajcz, at 9:00 a.m., Nov. 12;
 - Indoor garage sale, Oct. 29; and
- Szüreti Bal (Grape Harvest Dance), Nov. 12.

For more information on these events and to make reservations for the cooking class and dance, please call the church at 313-382-1001.

If you can't make the cooking class at the church, there will be two more classes held at the Hungarian American Cultural Center on Oct. 29 and Nov. 5. Thank you, Erzsi, for all your time and interest in keeping us real Hungarian cooks. For information and reservations for these classes, call Judy at 248-593-9565.

The cultural center will also be hosting a Szüreti Bal on Oct. 8, a 1956 commemoration on Oct. 23 and a vadas (wild game) dinner on Dec. 3 (but for those of us who prefer their fare not "wild" another entrée choice will be offered). For more information and reservations on these events, please call 734-946-6261.

Holy Cross Hungarian Catholic Church's upcoming events include the St. Elizabeth Day celebration on Nov. 13, with 11:00 a.m. Mass followed by dinner. Then on Dec. 18,

Branch News



WPA Chair of the Board Barbara A. House and the Rev. Barnabas Kiss welcome guests to the St. Stephen's Day dinner held this August at Holy Cross Hungarian Catholic Church in Detroit. Father Kiss also recently received an award from the president of Hungary for his service to the Hungarian community in America and Canada.

Holy Cross will host a Christmas celebration, again starting with Mass at 11:00 a.m. followed by another superb dinner. Thank you, Mary Balaythy and Erzsi Krajcz, for cooking for us.

Finally, please remember our own Branch 18 activities. Our next three regular business meetings will be held on Oct. 12, Nov. 9 and Nov. 30. All will be held at the Hungarian Reformed Church in Allen Park, beginning at 7:00 p.m.

Please also mark your calendars for these branch events:

- Annual trip to Soaring Eagle, Nov. 14 and 15;
- Branch family Christmas party, Nov. 27; and
- Election of branch officers, Nov. 30.

For more information on these and other branch activities, please call me at 734-782-4667 or 313-418-5572.

I read something today that I thought was really true. The individual parts of a ship, when placed in water, will sink. When those pieces are put together, they make a ship that will float.

That is your William Penn Asso-

ciation. Together, we are invincible. We promise to always put you, our members, first. Please call me anytime. What can we do for you? What will make your branch a better branch? WPA is the largest-- and soon to be the only--Hungarian American fraternal benefit society. We always have time for you.

Special thank you to the members and officers of Branch 18. You never say no when I ask you to participate in anything. Extra special thanks to Tommy, Gabby, Debbie and family for always being #2 on my busy schedule but #1 in my heart. I love you all very much.

Remember to attend your local events commemorating the 1956 Hungarian Revolution.

Happy Halloween to our little trick-or-treaters.

Branch 28 Youngstown, OH

by Kathy Novak

Once again WPA proved its greatness in being efficient, professional and experienced by conducting a wonderful General Convention and super 125th Anniversary Gala, which truly was a "gala" featuring old memories and creating new ones. And the music was outstanding.

On behalf of the District 19 delegates--Steve Novak, Frank Schauer and I--thank you to all those involved in preparing and carrying out all the details for the convention. We also thank the members who elected us as delegates, giving us the opportunity to participate in this important event for our Association.

We extend warmest wishes and much thanks to the retiring and outgoing National Directors. Their years of service and support for WPA are acknowledged by all.

Congratulations to the newlyelected Board of Directors and the returning National Officers. It is a great honor for me to have been elected to the new Board. I sincerely thank all who supported me and voted for me, giving me the chance to serve with my fellow WPA directors. I look forward to this great new venture.

The convention allowed us to get reacquainted with so many old

friends and to make new ones.

It's hard to believe that by the time this issue goes to press, the WPA Picnic-A Great Fraternal Fest will have come and gone. I look forward to writing about Branch 28's trip to this event for the next issue.

Congratulations go out to:

- Tibor Check on receiving the Youth Appreciation Award at the 125th Anniversary Gala. His monthly articles in *William Penn Life* have proven that the next generation will help preserve our Hungarian heritage. In recognition of these articles, Tibor received the award for his strong pride in being Hungarian and his participation in WPA.

- Christina Toth, a past WPA scholarship recipient, on earning her master's degree in education with a 4.0 GPA.

- Jordan Schauer and her pony Sweetie, on winning two first place ribbons in cross rails at the Showtime Labor Day Classic in Delaware, Ohio. The duo also earned second and third place ribbons in the walk/ trot competition.

Remember: there will be a special event on Sunday, Oct. 23, at the monastery on Belle Vista Avenue in Youngstown. A memorial service honoring the 1956 Freedom Fighters will begin at 4:30 p.m. This will be followed by Branch 28's stuffed cabbage dinner in honor of WPA's 125th anniversary. The cost of the dinner is \$10 per person. For reservations call Steve at 330-7446-7704 or Frank at 330-549-2935.

Best wishes to all those celebrating a birthday or anniversary.

Our sincere sympathy to all those



A date to remember

Deadline for submissions to our magazine is the 10th day of each month. If you have any questions, please contact John E. Lovasz toll-free at 1-800-848-7366, ext. 135. jlovasz@williampennassociation.org.



Branch 28 member Jordan Schauer and her pony Sweetie earned two first place ribbons at the Showtime Labor Day Classic held Sept. 2 to 4, in Delaware, Ohio.

who recently experienced the loss of a loved one.

For your life insurance and annuity needs, please call Kathy at 330-7464-7704 or Alan at 330-482-9994.

Branch 34 Pittsburgh, PA

by Marguerite McNelis

What a grand gala to celebrate our 125 years as a Hungarian fraternal! Great people, great food, great party. It was especially nice to visit with friends that we don't see too often. Congratulations to branch members Joe, Muncie, Sylvia, Steve and "Papa" Lovasz on their special honor. A special thank you to the officers, Home Office employees and everyone that helped to make this a memorable occasion. The Rajkó Hungarian Gypsy Orchestra from Budapest was terrific.

Congratulations to the newly elected chair of the board, vice chairs and members of the Board. Congratulations also go to Helen Henkel for winning the monthly puzzle prize. Way to go Helen!

Remember in your prayers our servicemen and women both here

and overseas.

If you have any news you would like to share, please contact Andy McNelis at 412-421-6031. For information about WPA life insurance and annuity plans, please contact Branch Coordinator Maria Bistey at 412-431-6035.

Branch 51 Passaic, NJ

by Marian Rubin

This summer Jason and Marian Rubin from Branch 51 (see photo on Page 26) volunteered for Paterson's Habitat for Humanity, which creates homeownership opportunities for families with limited income. The organization builds decent, safe affordable housing that is energy efficient, environmentally responsible and economical to maintain.

There were several volunteers and we worked together to lay down the sub-flooring on the second floor as well as completing the exterior sheathing on a five-unit housing complex. It was hard work but we all enjoyed the challenge. We are looking forward to our return visit in a few weeks.

Branch 129 Columbus, OH

by Debbie Lewis

Congratulations to WPA on a very successful 37th General Convention. Thanks to all the National Officers, Board of Directors and Home Office employees who worked so hard to make it a well-run convention.

Congratulations to the returning National Officers and the new and returning National Directors. We extend our warmest wishes to the retiring directors, especially Margaret Boso, our branch president. She has served on the National Auditing Committee and Board of Directors for the past 20 years. She was given a special award for her service. Her many years of service and dedication to WPA are greatly appreciated.

I also attended the convention as the delegate from the Columbus area. I thank everyone for a great experience. It was great to see many old friends and meet new ones. I was honored to be elected as an alternate for the Board of Directors.

Also attending the 125th Anniversary Gala and convention from our branch were alternate delegate Margaret Leonardo, Velma Nadalin and Diane Walker. We all had a great time.

Hope everyone has a great Halloween. Please watch driving on Trick-or-Treat night. Kids are always excited, and they don't always look before they cross the streets.

We wish to extend congratulations to all those celebrating birthdays, anniversaries and additions to the family.

Warm wishes to all that have been ill or hospitalized. Hope all have a speedy recovery.

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

Please mark your calendar for the branch Christmas party on Dec. 10. More information will follow next month.

For all your life insurance and annuity needs, please contact Branch Coordinator Arpad Sibrik at 614-231-8024.

If you have any news you would like to share, please contact Debbie Lewis, at 614-875-9968.

Branch News



Among the volunteers helping Paterson (NJ)Habitat for Humanity to build affordable housing for low income families were Branch 5 I members Marian and Jason Rubin (third and fourth from left).

Branch 352 Coraopolis, PA

by Dora McKinsey

Cool weather has arrived early here in Pittsburgh. My only hope is that we do not have an early winter. Fall weather is so pleasant, and you can't beat the beautiful colors of the changing leaves. God paints such a scenic picture for all of us to enjoy. Unfortunately, we all know what comes after that!

Congratulations to all of the newly-elected National Directors, and congratulations to Chair of the Board Barbara A. House and Vice Chairs William J. Bero and Nickolas M. Kotik on being elected. I am sure that the new Board will carry William Penn Association into the future so that the Association can continue to provide quality life insurance and annuity products for the benefit of all members for the next 125 years and beyond. May we keep the Board in our prayers as they guide WPA with wisdom.

It's hard to believe that it's time for Halloween already. Make sure all the little ones have bright costumes that can be seen at night.

Happy birthday wishes to all

those who have a birthday this month. May you have many more and may all of them be healthy.

Our prayers and condolences to all those who have lost a loved one recently.

If you have any news to share or need help with any insurance questions, please contact me at 412-319-7116 or by email at *dmckinsey@hotmail.com*.

Branch 800 Altoona, PA

by Vincent Frank

Halloween comes to us on Oct. 31. Among the best things about Halloween are the costumes kids and adults wear. Sometimes they're funny; sometimes they're down right scary. For safety, make sure an adult accompanies children while trick-or-treating.

Branch 800's annual memorial Mass for our deceased members will be held on Thanksgiving Day at 8:00 a.m. at Our Lady of Fatima Catholic Church in Altoona. It would be nice if you could make a special effort to be there. We must remember our deceased members. Your branch has carried the torch each year since the early 1940s, keeping this unbroken tradition in tact.

Our branch family Christmas party will be held on Sunday, Dec. 11, at 6:00 p.m. at the Holiday Inn Express, 3306 Pleasant Valley Blvd., Altoona. Call me at 814-695-0213 to make reservations. Deadline for reservations is Dec. 5.

The branch's summer picnic was very successful. Early in the morning it rained, but the sky cleared and the sun came out in the afternoon. All enjoyed the day and had a good time. Thanks to all who helped make this outing enjoyable. God willing, we will see you next year.

Autumn, with all of it's colorful foliage, is in full swing now. It's remarkable how the green leaves change to a beautiful array of colors, creating outstanding scenery for all to enjoy before cold weather arrives.

The calendar tells us we will need to turn our clocks back one hour when Eastern Standard Time begins on Sunday, Nov. 6, at 2:00 a.m. This is also a good time to change the bat-

teries in your smoke detectors.

Call Bob Jones in Altoona at 814-942-2661 if you need help with your life insurance and annuity needs.

Branch 8114 Clarion, PA

by Noreen Fritz, FIC, LUTCF (in Pittsburgh) We at Branch 8114 extend our deepest sympathy to the family of David Ragley. He will be missed by his wife Barb, their children and friends. May he rest in peace.

There was a branch meeting on Sept. 20 at which time plans were made for our branch family Christmas party. Details will be announced in an upcoming issue of *William Penn Life*.

Happy belated birthday to the 26 Branch 8114 members who celebrated birthdays in the month of September. I am sorry I didn't publish any branch news or birthdays in the September issue; I have been extremely busy. I hope that your birthdays were happy and joyful.

Branch members celebrating birthdays in October include: Barbara Bauer, Julie Schill, Rochelle Beckwith, Carl Beckwith, Edward Dechant, Joseph Groner, Madison Drayer, Christopher Black, Richard Petrotte, Edward Dechant, Alex Struble, Art Aaron, James Bauer, Ed Steiner and Myles Callihan. Best wishes for a very happy birthday!

If you have branch news you would like to share or have any life insurance, annuity or retirement questions, feel free to contact me anytime at my direct business line 412-821-1837, or write to me at P.O. Box 15060, Pittsburgh, PA 15237-0060. You can also e-mail me at: noreenbunny.fritz@verizon.net.

Branch 8121 St. Marys, PA

by Mary Lou Schutz

The members of Branch 8121 gathered for a regular business meeting Sept. 7 in St. Marys.

Steve Marconi reported that the branch donated a basket of fall flowers to be used as a prize at the Chinese auction held during the WPA Picnic-A Great Fraternal Fest.

Puzzle Contest #76 with Lizzy Cseh



Our leadership team

William Penn Association held it's General Convention this past Labor Day weekend and into the following week. Delegates to the Convention reelected the current slate of National Officers and elected 10 members to the Board of Directors. A special thank you is being sent out to departing Board members William S. Vasvary, Stephen I. Varga, Charles S. Johns, Robert A. Ivancso, Margaret H. Boso, Ronald S. Balla and E. E. (Al) Vargo. Congratulations go out to newly-elected Board, especially new Directors Katherine E. Novak of Branch 28, Richard E. Sarosi of Branch 14 and James W. Robertson of Branch 336. In honor of our new leadership, the October 2011 word search is comprised of 14 names - the last names of each National Officer and member of the new Board of Directors. Once again, congratulations to our newly elected WPA leadership team. May they continue to make wise decisions over the next four years and beyond.

Puzzle Contest #73 WINNERS

The winners of our Puzzle Contest #73 were drawn Sept. 9, 2011, at the Home Office. Congratulations to:

Jill M. Boyd, Br. 132 South Bend, IN William J. Lorenc, Br. 27 Toledo, OH Dorothy J. Montani, Br. 352 Coraopolis, PA Blanche M. Zabrocky, Br. I Bridgeport, CT

Each won \$50 for their correct entry. WAY TO GO!

RULES

- 1. ALL **WPA Life Benefit Members** are eligible to enter.
- 2. Complete the word search puzzle correctly.
- 3. Mail your completed puzzle, along with your name, address, phone number, email address, and WPA Certificate Number, to:

WPA PUZZLE #76 709 Brighton Road Pittsburgh, PA 15233

- 4. Entries must be received at the Home Office by November 30, 2011.
- 5. Four (4) winners will be drawn from all correct entries on or about December 5, 2011, at the Home Office. Each winner will receive \$50.

WPA PUZZLE CONTEST #76 OFFICIAL ENTRY

Α	С	R	F	Υ	0	Ν	U	F	Κ	В	J	1	Ν	Ν
Υ	Н	R	0	R	R	Ε	Χ	Ε	0	Ε	D	0	٧	Α
G	Α	U	Α	В	Κ	Т	G	Κ	Т	R	٧	1	Α	М
Α	R	S	ı	L	Ε	Ν	С	М	I	Α	Ε	Q	Υ	0
Ν	L	W	J	Α	I	R	0	Υ	Κ	L	Z	В	С	S
Р	Ε	М	Н	S	М	С	Т	В	Ν	D	Κ	Н	М	С
Н	S	J	0	Т	М	Α	D	S	G	Р	0	Р	U	J
D	0	R	J	Q	D	U	J	Q	0	В	Н	Т	0	Т
М	Α	U	Ν	М	Q	1	L	Z	0	Ν	Μ	R	Κ	٧
S	U	Κ	S	Κ	Т	Q	Μ	D	Т	0	R	М	Α	I
0	Т	G	S	Ε	W	Q	Υ	Н	Q	Т	R	R	1	R
Α	L	S	Ν	R	Н	Н	W	R	С	М	I	Υ	D	F
U	X	Κ	Н	М	Ν	Z	Μ	I	Χ	S	J	Z	Ε	Q
Q	Α	Р	Α	Р	W	В	٧	Χ	В	G	Χ	R	W	W
М	F	W	Н	G	В	В	W	F	F	Υ	Κ	G	R	D

Our Leadership Team Word List

(Remember: Only the last name in CAPITAL letters appears in the puzzle.)

William J. BERO	Roger G. NAGY
George S. CHARLES, Jr.	Katherine E. NOVAK
Dennis A. CHOBODY	James W. ROBERTSON
Endre CSOMAN	Richard E. SAROSI
Barbara A. HOUSE	Anne Marie SCHMIDT
Nickolas M. KOTIK	Diane M. TORMA
Andrew W. McNELIS	Richard W. TOTH

Please complete the information below:

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

In Memoriam

Continued from Page 2

Army for nearly three years, he began selling life insurance for WPA in 1963.

In 1971, he earned an associate's degree in electrical engineering from R.E.T.S. Technical College of South Bend, then worked as a technical engineer at several radio and television stations in Indiana, most recently WNIT-TV in South Bend.

He combined his love of his Hungarian heritage, his knowledge of broadcasting and his gift for story-telling by hosting the "Hungarian Hour" on WNDU-AM for many years.

He was preceded in death by his wife, Mary Ann, and two sisters, Theresa Myers and Marianne Wentland.

He is survived by two daughters, Kathy (Scott) Lehmann of South Bend and Karen (Ken) Kochanowski of Osceola, Ind.; a son, Frank (Kellie) of South Bend; six grandchildren, Walter Lehmann, Elizabeth Lehmann, Morgan Kochanowski, Kristen Wukovits, Joshua Wukovits and Allison Wukovits; and a sister, Elizabeth Phillips of Knoxville, Tenn.

A Mass of Christian burial was celebrated July 21, 2011, in St. Hedwig Catholic Church. His cremated remains were buried at Hungarian Sacred Heart Cemetery in South Bend.

Memorial contributions may be made to the Center for Hospice and Palliative Care, South Bend.

May he rest in peace.

We ask you to pray for the eternal rest of Mr. Wukovits and all our recently departed members listed below:

AUGUST 2011

0001 BRIDGEPORT, CT Elizabeth Beres Harry Kirsch Jennie Kochis

0013 TRENTON, NJ Joseph J. Drozd

0014 CLEVELAND, OH Charles Barbey, Jr. Stanley J. Kabat Beverly M. Sabo

0016 PERTH AMBOY, NI

Helen Hertneky 0018 LINCOLN PARK, MI Ruth A. Crist Margaret Salk

Julia Toth

0019 NEW BRUNSWICK, NI Richard J. Fedak Violet V. Mayernik

0024 CHICAGO, IL Patricia Ann Marietta

0026 SHARON, PA Lavina Barcio Margaret M. Racketa

0028 YOUNGSTOWN, OH Lena Bodo Vera J. Gabrick Iohn C. Panigall William G. Spivey

0034 PITTSBURGH, PA Bennett F. Glasgow Marian M. Matuszak

0044 AKRON, OH Betty Homan Ethel Mary Kernan

0071 DUQUESNE, PA Elizabeth Vasencki

0076 PHILADELPHIA, PA loyce Dickerson

0089 HOMESTEAD, PA Sylvia Bodnar Albert Fitz

0090 ALLENTOWN, PA Irene Wootsick

0098 BETHLEHEM, PA Richard C. Hammond

0129 COLUMBUS, OH Yolanda Barney

0132 SOUTH BEND, IN Elizabeth A. Buti Theresa Carroll

Frank J. Wukovits, Jr. 0159 PHOENIXVILLE, PA Paul M. Fronheiser

0174 SCRANTON, PA **Ernest Caswell** Anna Nagy

0226 McKEESPORT, PA Betty M. Kiska Arnoldo Moreno Frank T. Pici

0296 SPRINGDALE, PA Kathryn E. Badger Margaret Tallarom

0336 HARRISBURG, PA Anna Gregorits Stephen J. Kelemen, Jr. Philip W. Miller

0349 WEIRTON, WV Ann D. Harcarik Paul S. Julio Frank J. Lallone

0352 CORÁOPOLIS, PA Carl J. Nemeth

0383 BUFFALO, NY Marcia T. Merrill

0525 LOS ANGELES, CA Thomas J. Uchison

0590 CAPE CÓRAL, FL Albert B. Braun, Jr. Barbara M. Camire Helen R. Cherney Mary Hornyak Helen I. Love

0705 MAYVILLE, WI Irene A. Gierczak Lillian Robinson

0720 DEDHAM, MA Gerald Rego

8340 BALTIMORE, MD Edmond V. Bartas

Recent Donations

WPFA Scholarship Foundation

Donations Through Premium Payments AUGUST 2011

Branch - Donor - Amount

8 - Clarence H. Showalter - \$5.00

14 - Elaine R. Valentine - \$12.00

18 - Anita P. Kosaski - \$5.00

26 - Joan M. Gualtieri - \$1.00

28 - Maria E. Schauer - \$5.57 28 - Dennis M. Banks-Palotsee-\$5.00

28 - Mary C. Janovick - \$5.00

28 - Gene R. Birchler - \$5.00

28 - Nick A. DiMargio Jr. - \$2.36

28 - Garry W. Allison - \$1.00

28 - Olga E. Chizmar - \$20.00

40 - Irene Ivan - \$10.00

44 - Mary Ann Kasper - \$5.00 59 - Margaret I. Martin - \$2.00

Since 1972 William Penn Association has awarded more than \$2.1 million in scholarship grants to its young members attending accredited institutions of higher learning. Our scholarship program is just one of many benefits available to our members. To learn more on how membership in WPA can benefit your family, call your local WPA representative or our Home Office, toll-free at 1-800-848-7366.

89 - Tracy B. Findlay - \$3.06

129 - Jean A. Boso - \$5.05

129 - James R. Lewis - \$5.00

129 - Debra A. Lewis - \$5.00

226 - Timothy R. Holtzman - \$1.40

226 - Carol S. Burlikowski - \$5.00

226 - Dennis S. Burlikowski - \$5.00

226 - Robert W. Serena - \$5.00 226 - Angela J. Kushto - \$10.00

296 - Angela Vietto - \$20.00

336 - Charles S. Johns - \$4.21

336 - Margarita R. Rader - \$10.00

352 - John P. McKinsey Jr. - \$1.32

352 - Dora S. McKinsey - \$1.02

725 - Adeline P. Scagliarini - \$5.00 725 - Alane C. Renaud - \$10.00

8014 - Zenaida Blochinger - \$1.00 8286 - Mildred Deshields - \$15.00

TOTAL for Month = \$195.99

Additional Donations AUGUST 2011

Donor - Amount

Rosemary Balazs - \$25.00 Hungarian Heritage Experience Raffle Proceeds - \$340.00

TOTAL for Month = \$365.00

Donations In Memoriam AUGUST 2011

Donor - Amount

(In Memory of)

James W. Robertson - \$100.00 (Mary Jane & Harry Robertson)

Barbara A. House - \$25.00 (David Tucker, Brother of

Helen Molnar) Norma K. Momtsios - \$25.00

(David Tucker, Brother of Helen Molnar)

Br. 18 Lincoln Park, MI - \$125.00 (Deceased Members Laura Lovas, Peter Lengyel & Marian Lengyel)

TOTAL for Month = \$275.00

William Penn Fraternal Association Scholarship Foundation

ree 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 William Penn Fraternal Association Scholarship Foundation has created the **Tree of Knowledge**. The Tree is mounted in the second floor fover of WPA's Home Office in Pittsburgh. Those making donations through this program will be recognized with individual "leaves" on the tree, which can be used to honor and remember loved ones. Donations are being accepted at three levels: Gold (\$1,000), Silver (\$500) and Bronze (\$250). Those wishing to purchase a leaf may use the form below. Please help our tree "grow" and allow us to continue to assist young members reach their educational and professional dreams.

Our Newest Leaves

We thank the following for being the latest to donate to our Tree of Knowledge:

In Memory of David & Margaret George Margaret H. Boso (Gold Level)

In Memory of Alex & Anne Chobody **Dennis & Kathy Chobody** (Gold Level)

In Memory of **Our Parents** Joseph & Evelyn Bodnar (Silver Level)

In Memory of Benjamin Lee Bero William J. Bero (Bronze Level)

In Memory of Charlie & Brad Boso Margaret H. Boso (Bronze Level)

In Memory of **Charles & Brad Boso David & Margaret George** Debra A. Lewis (Bronze Level)

Paul & Anna Marie Varga (Bronze Level)

In Loving Honor of E. E. (Al) Vargo for His **Dedication to the WPA** With Love, Your Family (Bronze Level)

In Memory of Frank Bero **National Director** President Branch 0001 (Bronze Level)

In Memory of **Our Parents** E. E. (AI) & Betty Vargo (Bronze Level)

In Honor of Our Six Grandchildren E. E. (Al) & Betty Vargo (Bronze Level)

Cherished Grandsons

Jacob, Jonathan,

Joshua & Everett

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

O \$1,000 - Gold Level O \$500 - Silver Level

Q \$250 - Bronze Level

Name: Address: Telephone: Email: Leaf Inscription - Maximum of 4 lines with 20 characters per line (including blank spaces): Line 4: ___ __ __ __ __ __ ___

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

Inside this issue:

How to move your money without incurring taxes...**PAGE 4**.

Member's family slipped quietly out of Hungary in 1956...PAGE 10.

A Grand Gala...PAGE 14.

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Referral Fees \$10 to \$12

William Penn Association Recommender Program

Adult members age 16 and older can earn cash rewards when they refer new members to the WPA. The WPA will pay adult members \$12.00 for each applicant they recommend who is issued a WPA permanent life insurance plan. The WPA will also pay adult members \$10.00 for each applicant they recommend who is issued a WPA term life insurance plan. To claim your reward, send us the names and addresses of everyone you know who would enjoy the many fraternal benefits that come with membership in the WPA.

*Family of sales agents living at the same address as the agent do not qualify for a Recommender Award.

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