



William Penn Life

DECEMBER 2012





Egyesületünk minden egyes tagjának Istentől megáldott boldog karácsonyi ünnepeket kíván a William Penn Testvérsegítő Egyesület, központi tisztikara, igazgatói és az irodai alkalmazottak. Szent karácsony alkalmával mondunk köszönetet mindazoknak, akik az év folyamán bármilyen kicsiny vagy nagy mértékben hozzájárultak 126 esztendő óta fennálló egyedüli Magyar egyesületünknek tovább fejlesztéséhez. Adjon a magyarok Istene mindannyiunk részére boldogabb, békésebb és bőségebb új esztendőt!



The Board of Directors, National Officers and Home Office staff wish a Blessed Christmas and Holiday Season to each and every member of William Penn Association, the only Hungarian fraternal benefit society in America. During this holy season, we thank everyone who has helped our Association throughout the year. No matter how small or large the task, all of your efforts are appreciated and stand as a testament to our strong foundation of 126 years of helping our members and their families. May God grant all of you and your families a happy, peaceful and prosperous New Year.

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Cover Photo: Nativity scene in stained glass, Church of St. Catherine, Bethlehem © Zatlatic/Dreamstime.com

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Congratulations, Rick!



WPA National Vice President-Secretary Richard W. Toth, FLMI, FIC, was recognized by the Pennsylvania Fraternal Alliance for his distinguished leadership and service to the Alliance and the fraternal benefit system when he was presented the John Jordan Upchurch award Oct. 29 at the Alliance's Annual Meeting banquet in Washington, Pa. Sharing the moment with Mr. Toth is his wife, Nancy.

PA Fraternal Alliance honors Richard W. Toth for a lifetime of fraternal achievements

PITTSBURGH -- National Vice President-Secretary Richard W. Toth, FLMI, FIC, has spent his career serving William Penn Association and its members and working to preserve and promote the entire fraternal benefit system. His distinguished achievements as a fraternalist were recognized when the Pennsylvania Fraternal Alliance (PFA) recently presented him with its highest honor--the John Jordan Upchurch Award.

Mr. Toth received the award Oct. 29 during the PFA's 101st Annual Meeting banquet held at the DoubleTree Hotel in Washington, Pa.

The John Jordan Upchurch Award, presented annually by the PFA, is named after the man generally regarded as the father of the fraternal benefit system. The award recognizes those who receive it for their "distinguished leadership and service to the Pennsylvania Fraternal Alliance and the fraternal benefit system."

Mr. Toth is the fifth WPA member to be so honored, joining the late Elmer Charles, former longtime National President; the late Albert J. Stelkovich, former longtime National Secretary; E. E. (Al) Vargo, former National President and former Vice Chair of the Board; and Charles S. Johns, former National Director.

We join the PFA in saluting Rick and thank him for his devotion to fraternalism and our Association.

Help the victims of Hurricane Sandy

Hurricane Sandy was one of the most destructive hurricanes on record, causing more than \$20 billion in damages in New England, the Mid-Atlantic region and the Upper Midwest. WPA has many members and friends living in areas affected by Sandy. As fraternalists, we are dedicated to helping others in need, and in the wake of Sandy, the need is great. If each of us gives a little, we can do a lot. WPA is accepting donations to aid the victims of Hurricane Sandy through the William Penn Association Foundation. Make your check payable to "William Penn Association Foundation" and write "Hurricane Sandy" in the memo section. Please send donations to:

Hurricane Sandy Relief
c/o William Penn Association Foundation
709 Brighton Road
Pittsburgh, PA 15233-1821



Taking the oath of office

WPA Vice Chair of the Board Nickolas M. Kotik (center) joins other fraternalists elected as officers of the Pennsylvania Fraternal Alliance in taking the oath of office during the PFA's 101st Annual Meeting held Oct. 28 to 30 in Washington, Pa. Mr. Kotik was elected to a one-year term as the Alliance's Second Vice President. His election continues a long tradition of service by William Penn Association officials for the greater good of all fraternalists in the Keystone State. We extend our best wishes and congratulations to Mr. Kotik.



Holiday Greetings from the Chair

ANOTHER BUSY, wonderful and eventful year has flown by. I want to thank our National Officers, employees, Board of Directors and you, our wonderful WPA members, for helping to make this year--our 126th--so very memorable. Thank you to all who participated in or supported all our many events.

We had many Join Hands Day projects, the tri-state picnic, the bowling and golf tournaments, the Hungarian Heritage Experience, and our rainy but Great Fraternal-Fest. Then many of us packed our bags and took off for Prague and Budapest. Tom and I got to stay a little longer in Hungary because I was invited to an event at the Hungarian Parliament. What an event to remember.

This year will end with so many wonderful branch Christmas parties.

Thank you to all my Branch 18 officers who pitched in to run the branch so I could attend many of your events.

All of these events will be offered again in 2013. If you plan to participate in any of them, make your reservations as soon as possible. They all will have an early bird discount. This will help us plan your event to make it the best ever.

The Official Family will again do our best to visit all your branches during the coming year. We will always be

available to help you build strong branches that will last into the future...at least 126 more years.

We must always consider our youth. They ARE our future. WPA awarded 151 scholarships this year to help our youth with their education and to find wonderful careers.

Please help your branch succeed. Be a doer. Attend branch meetings, make your voice heard, offer suggestions for branch activities. It is your branch. The next 126 years depend on you. Our future is in your hands. Help increase our membership. Recruit new members. We are the only Hungarian fraternal benefit society in the nation. We must all come together, American and Hungarians alike. It is up to you.

It is with great joy and thanksgiving to God that I wish you a wonderful holiday season. May you spend it with those you love. We ask for God's continued blessing on our beloved William Penn Association and on you, our wonderful members.

Boldog és áldott Karácsonyt a bethlehemi Jézus áldásával és békés, sikeres új esztendőt.

With much thanks and love,

Barbara Ann House



From the National President *by George S. Charles, Jr.*

A time to rejoice and give thanks

DURING THIS HOLIDAY SEASON, let us first be thankful for all our blessings, our health, our families and our achievements.

Christmas brings to mind memories along with deep abiding hopes. I will never forget all the great Christmases I've enjoyed throughout my life. Each year, I cherish this special time much more and thank God for making it possible. It seems that the Christmas spirit gives strength to us all.

Christmas is a time to rejoice and be thankful for God's blessings and pause for a year-end accounting of our individual progress.

Christmas gives us all the opportunity to think of those we love and how better to express that love than through the many traditions of Christmas. May we all try to carry this seasonal attitude into our daily lives during the coming new year.

We are certainly proud of the many fraternal efforts offered by our members throughout the year, and we look forward to your continued support and assistance in the new year.

We at William Penn Association have done our very best to fulfill our mission to our membership with honor and prudence. Our faith has always been in you, and we hope our efforts will grow to greater glory.

The whole world awaits Christmas, the birthday of Christ, to give new hope and love and peace to all mankind. May a part of each day for the rest of our lives be devoted to the spirit of Christmas, renewing our Association's purposes and concerns for each other, and may our love and friendship never cease to grow.

My wife Dianne and son Steve share with me in truly wishing you and your families a very Merry Christmas and Happy New Year.



Security comes first

WHILE SOME INDIVIDUALS look to short-change themselves on the important basics of life and continue to reward themselves with discretionary purchases, the majority of people clearly recognize the valuable tools that help them to protect their lifestyle and their families. Life insurance is one of those tools that serves as a lifeline in these serious economic times.

Protecting one's family, even as we get older, is still very important. You may have sometimes heard people say that older people don't need life insurance. Well, in fact, they need life insurance as much if not more than anyone else. It is a myth to think that you don't need insurance because the mortgage is paid, the children are out of the house and you are living pretty comfortably. The reality is that life insurance is one of the most important financial instruments available to people, regardless of age.

Here are a few good reasons why you should keep your existing coverage and consider adding additional life insurance:

- Legacy planning, to leave your heirs with some tax-free money
- For payment of funeral and other final expenses
- To provide supplement income at retirement by using the policy's cash value
- To protect your insurability should your health falter
- To replace your group life insurance, which will change at some point



Photo © Nolle Loureny/Dreamstime.com

- For maintaining support of adult children and/or special-needs children.

Sad to say, the reason more people don't have life insurance is not because they don't want more, it's because they don't want to pay for more insurance. Fortunately, William Penn Association offers many competitive, low-cost insurance plans. Think about it and make it a priority to evaluate your current life insurance needs.

WPA has outstanding whole life insurance plans. If you do not have a WPA agent, please call our Home Office at 1-800-848-7366, ext. 120. We can assist you in finding an agent who will serve you and your family by offering: a review of your needs, life insurance protection, tax-deferred annuities, juvenile insurance plans and special fraternal benefits. □

2012 Branch Family Christmas Parties

<u>Branch</u>	<u>City/State</u>	<u>Date</u>	<u>Time</u>	<u>Location</u>
0014.....	Cleveland, OH.....	Dec. 8.....	1:00.....	First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills
0015.....	Chicago, IL.....	Dec. 16.....	11:30.....	St. Stephen King of Hungary Church, 2015 W. Augusta Blvd., Chicago
0019.....	New Brunswick, NJ.....	Dec. 9.....	11:45.....	Bayard St. Presbyterian Ch., 22-A N.Joyce Kilmer Ave., New Brunswick
0027.....	Toledo, OH.....	Dec. 8.....	12:00.....	Timbers Bowling Lanes, 1246 Conant St., Maumee
0132.....	South Bend, IN.....	Dec. 9.....	3:00.....	Barnaby's Restaurant, 713 E. Jefferson Blvd., South Bend
0189.....	Alliance, OH.....	Dec. 9.....	1:00.....	William Penn Club, 1361 S. Webb, Alliance
0249.....	Dayton, OH.....	Dec. 9.....	1:00.....	St. Stephen Catholic Church Hall, 1114 Troy St., Dayton
0296.....	Springdale, PA.....	Dec. 9.....	12:00.....	Springdale VFW, 1151 Pittsburgh St., Springdale
0336.....	Harrisburg, PA.....	Dec. 9.....	1:00.....	Penbrook Borough Building, 150 S. 28th Street, Harrisburg
0590.....	Cape Coral, FL.....	Dec. 8.....	1:00.....	Golden Corral Restaurant, 1451 Tamiami Trail, Punta Gorda
0800.....	Altoona, PA.....	Dec. 9.....	6:00.....	Bavarian Aid Society Hall, 112 S. 13th St., Altoona
8014.....	Clarion, PA.....	Dec. 4.....	6:00.....	Immaculate Conception School Cafeteria, 720 Liberty St., Clarion

Schedule of WPA Fraternal Events

2013

WPA Island Escape • April 26 - May 1

Join WPA for some fun in the Caribbean sun when we visit beautiful St. Thomas in the U.S. Virgin Islands. The trip is open to all adult members ages 18 and over.

WPA Bowling Tournament • May 3 & 4

Following the success of last year's tournament, our annual bowling event returns to the Meadows Racetrack and Casino, located in Washington, Pa., just south of Pittsburgh.

Join Hands Day • May 4

This annual, nationwide day of service brings together youths and adults to plan, organize and work together on projects that will improve their communities.

30th Annual WPA Golf Tournament & Scholarship Days • July 19 & 20

Our annual 18-hole event returns to the magnificent Quicksilver Golf Course in Midway, Pa., the site of several previous WPA tournaments and a number of professional events.

Hungarian Heritage Experience • August 4 to 10

Scenic View in Rockwood, Pa., will again play host to this week-long program where members can learn the language of the Magyars while getting a taste of Hungarian history and culture.

13th Annual WPA Picnic-A Great Fraternal Fest • September 7

The Association's most popular annual fraternal event returns to Scenic View, offering another afternoon of Hungarian food, music and dancing, along with fun for the entire family.

WPA Trip to Hungary • September (dates to be announced)

Join your fellow members and friends of the Association on an excursion to the Land of the Magyars...and return with a suitcase full of memories that will last a lifetime.

Other Noteworthy Events

White Rose Ball • February 2 • Dearborn, MI

38th Annual Hungarian Festival • June 1 • New Brunswick, NJ

Lake County Captains' Hungarian Heritage Night • June (TBD) • Eastlake, OH

Branch 336 Verhovay Golf Outing • July (TBD) • Harrisburg, PA

Hungarian Cultural Garden 75th Anniversary • July 20 • Cleveland, OH

39th Birmingham Ethnic Festival • August 17 & 18 • Toledo, OH

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Calendar © Placesdesign/Dreamstime.com



A Christmas shopping guide

IT IS ONCE AGAIN that exciting, hopeful and cheerful time of year. Christmas is, by far, my favorite holiday. I must confess that at this time of year, I am little more than an ecstatic schoolboy. I still get butterflies on Christmas Eve, and I have trouble sleeping from the anticipation.

Though often derided for commercializing a religious holiday, the Christmas shopping season is important for the national economy, and it is a unique opportunity to give back and really maximize the efficiency of our dollars. Starting on 'Black Friday' this is the time when businesses finally begin running in the 'black', that is, making a profit. This economic maxim is true for all retailers, from Best Buy to the small Hungarian butcher shop. Thus, Hungarian businesses and organizations are counting on the Christmas season to deliver sorely needed profit.

If not at any other time, we American Hungarians need to support our own, and here is how to do it.

1. Presents.

When my parents returned from the WPA trip to Hungary, my siblings, my girlfriend and I experienced Christmas in October. The sheer amount of Hungarian, Czech and Slovak handicrafts my parents brought back made me wonder how they were able to lift their suitcases.

But, no one needs to go to Hungary to find useful,

unique or whimsical gifts with a Hungarian twist. There are several Hungarian import houses scattered across the United States and Canada. Excellent vendors--like Magyar Marketing and New York Pince--are wonderful places to acquire Hungarian gifts. I encourage you all to incorporate at least one or two Hungarian gifts for your loved ones on your Christmas shopping list.

There is a literal treasure trove of Hungarian items available on the internet, but I must issue a caveat. While certain online mega-retailers (eBay, Amazon, etc.) are efficient, cost-effective and reliable choices for finding hard-to-find gift items, I urge you all to spend with a social consciousness. Do a little investigation and try to strike a balance between affordability and knowing who benefits from your purchase.

2. Food

Hungarian food is delicious, without a doubt, but I think a common misconception is that Hungarian food does not belong (or is out of place) at the Christmas table. I disagree wholeheartedly. Hungarian *kolbász* is a delicious complement to the Christmas ham. In addition, *szalonczukor* makes a tasty tree trimming, and *csöröge* (angel wings) make a welcome addition to the plate of sugar cookies for Santa. Be sure to treat your friends, family and guests to special Hungarian treats.

3. Décor

At the risk of sounding like Martha Stewart, I recommend that you incorporate Hungarian items into the annual Christmas décor. You can easily acquire handmade cloth or glass ornaments with a Magyar flavor that make a great addition to your Christmas tree. In addition, if you intend to entertain this year, I encourage swapping out Dean Martin or Bing Crosby (at least for a little while) with a CD or record of Hungarian Christmas carols to give your get-together an Old World feel.

Boldog Karácsonyt
Kívánunk!

Tibor II



Photo © Onaydur/Dreamstime.com

Take 2

THE LONG SUCCESSION of television, radio and print ads during the recent election was simply astounding. The vast amount of funds spent on getting the message across was estimated to be in the billions of dollars. I was dumbfounded by the incredible amount of negative and repetitive ads from both sides of the aisle.

But, around the middle of October, a different sort of political ad was broadcast during several primetime television programs. The first time I saw this ad was during the game show *Jeopardy*. I turned down the volume to avoid listening to the same old politicians. I really did not pay attention to it until the name "Peterffy" appeared on screen. I quickly turned up the volume and heard about a dozen words spoken in broken English. As the product of an American-Hungarian home and community, I quickly identified the speaker's inflection and certain stresses of vowel and consonant blends as those of someone raised in the land of the Magyars. I hit the replay button on my remote and viewed the ad again. Sure enough, the message was delivered by a man named Thomas Peterffy.

This message was paid for by Peterffy from his own funds. It included old pictures of him as a boy, the Hungarian Revolution of 1956 and Magyars struggling in daily life. What made the story more impressive was that the pictures were in black and white.

Without being partial, I saw the Peterffy endorsement as rather refreshing from the point of originality. Being that the ad ran at the same time on the calendar as the Revolution--albeit 56 years later--was quite ingenious as well. In retrospect, this one minute video may be the single best way of reminding the American public about Hungary's battle against the tyranny of Communism in 1956.

Thomas Peterffy was born in the basement of a hospital during a bombing raid conducted by the Russians on Budapest during the final stages of World War II. He studied to be an engineer, but when he emigrated to America in 1965, his interests were diverted to

other venues. (His family actually attempted to come to America on three different occasions.) Although he spoke little English, he quickly obtained a job as a draftsman for projects in the building of the American interstate highway systems. There he became involved with the use of computers in business. As a self taught programmer, he learned how to use computer technology in banking and money systems.

His interest in computers was temporarily sidelined as he rerouted his career in the direction of finance. At that time, he acquired a seat on the American Stock Exchange as an equity broker. That is where Peterffy realized his niche in American business. He saw the need to replace the antiquated and cumbersome system of trading stocks by word of mouth and handwritten documentation with instant messaging through computers and portable messaging devices. The initial reaction to this new method of trading was less than receptive. Eventually, the logic, convenience and practicality of selling and trading of stocks, bonds and futures by computer technologies won out. Peterffy and his idea of selling stocks instantly through the use of computers is now the norm worldwide.

Peterffy is now a very rich man. He has amassed a fortune estimated at more than \$5 billion. He is listed among the top 200 richest persons in the world.

Peterffy spent nearly \$10 million dollars to televise those ads.

In early November, the *Pittsburgh Post-Gazette* and *Toledo Blade* collaborated on a feature article about Peterffy and his political message. This well-written story not only told about the commercial but also offered readers some viewpoints and opinions concerning the content and purpose of the ad.

As with many billionaires and celebrity types, Thomas Peterffy is quite private. He is the divorced father of three. He owns a large estate/farm in Greenwich, Conn. He is an avid equestrian. He diverts most of his charitable contributions to "Teach for America." - Tibor

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.

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

The Hungarian Kitchen



with Főszakács Béla

Merry Christmas

FÁRADJON BE A MAGYAR KONYHÁBA!

Chef Vilmos and I wish you all a wonderful holiday season and prosperous new year. May we all enjoy the fruits of our labors from this past year and flourish in 2013.

Every holiday season, I receive many requests for recipes that are popular when entertaining family and friends. The recipes we present this month are the most popular I've shared during the last 10 years. If you need help finding something special, please email me at wmpenn914@hotmail.com, or send a letter to: William Vasvary, 190 Fern Ave., Rye, NH 03870. I'll be glad to assist you in finding just the right dish for your holiday event.

In January, we will continue our exploration of regional Hungarian cooking and recipes. Until then, enjoy our holiday recipe selections.

Have a Merry Christmas and a Happy New Year!

Jó étvágyat!
Főszakács Béla





RECIPES



Beigli

5 cups all-purpose flour
3 tablespoons sugar
1½ teaspoons salt
¾ cup sweet butter
2 yeast cakes (or 1 ounce of dry active yeast)
¼ cup warm water
1 teaspoon sugar
3 beaten egg yolks
1½ cups sour cream
1 beaten egg (for wash)

Measure flour, then sift with 3 tablespoons of sugar and salt. Cut in the butter as for pie crust. Dissolve yeast in lukewarm water with 1 teaspoon sugar. Let stand until foamy. Mix together egg yolks and sour cream, then add yeast water. Pour the liquid mixture into the flour mixture and mix until a smooth dough forms. Place dough in a bowl, grease the top, cover bowl and refrigerate overnight.

Remove the dough from refrigeration 2 hours before rolling out. On a floured surface, roll out the dough into a rectangle about ⅛-inch thick. Spread the entire surface edge to edge with nut filling (see recipe below). Roll up as you would for a jelly roll. Pinch ends to seal. Place the roll, pinched ends down, on a well-greased sheet pan. Three rolls should fit on a sheet pan. Cover with a clean towel and let rise for 1¼ hours. Brush with the one egg mixed with a little water to give your nut rolls shine and color. Bake at 325°F in a preheated oven for 45 minutes to 1 hour. Cool on a rack before slicing and serving to your guests.

Beigli Nut Filling

2 pounds walnuts, finely chopped
1 stick butter, melted
1 small can evaporated milk
½ cup sugar or honey
1 teaspoon vanilla extract

In a mixing bowl, combine all the ingredients and blend until smooth. Make sure the mixture is room temperature; a cold mixture will not spread smoothly and will rip your dough. Use this filling with the beigli recipe above.

Aunt Vi's Kifli

3 cups flour, sifted
½ pound butter
8 ounces cream cheese
2 egg yolks

Combine all the ingredients, blending well. Using a teaspoon, shape dough into about 60 individual portions and refrigerate overnight. Roll out each ball of dough on a surface covered with powdered sugared until very thin. Spread your favorite filling on top and roll up so the crease is on the bottom. (If you are using jelly, you must pinch the ends closed or the filling will run out when baked.) Bake in a preheated, 350°F oven for 10 minutes or until edges are golden brown. Cool, then serve to your guests.

Mézeskalács

½ pound honey
¾ cup sugar
4 eggs, separated
½ teaspoon ground cloves
½ teaspoon ground cinnamon
2 finger pinch ground cardamom
2 finger pinch ground coriander
1 teaspoon grated lemon peel
1 tablespoon dark rum
1 teaspoon baking powder
½ pound rye flour
1 tablespoon butter
¼ cup breadcrumbs
21 whole almonds, peeled
¼ cup whole milk

Preheat the oven to 350°F. Bring honey to lukewarm temperature and add ½ cup of sugar and the egg yolks, mixing well. Remove from heat and add the spices, lemon peel and rum, mixing well. Sift baking powder together with the flour and beat into the honey mixture. Whip the egg whites and gently fold into the mixture. Grease a 13" x 9" baking sheet with the tablespoon of butter and sprinkle bread crumbs on the sheet. Spread the batter to a thickness of 1 inch and place almonds on top in a festive design. Bake for 25 minutes or until the kalács is firm and springs back when touched. Remove the kalács from the oven and brush with the ¼ cup of milk and remaining sugar to give the bread shine. Cool and cut into squares.

Linzer Cookies

1 cup hazelnuts or almonds
2¾ cups flour
1 teaspoon cinnamon
¼ teaspoon ground cloves
¼ teaspoon salt
1 cup unsalted butter
¾ cup granulated sugar
½ teaspoon almond extract
1 cup seedless raspberry jam
Confectioners' sugar for dusting

Preheat the oven to 250°F, roast nuts for 10 minutes, and set aside to cool. Grind the nuts in a food processor. In a mixing bowl, cream the butter and sugar until light and fluffy. Beat in the extract, then blend in the nuts and flour until the dough is firm. Refrigerate for 1 hour. Turn the oven up to 350°F. Cut the dough in half and roll out on a lightly floured surface to a thickness of ¼ inch. Using a 2-inch round cutter, begin punching out cookies from the dough making sure you have an even amount. To make the tops, take half the cookies and punch a ½-inch hole in the middle. Bake cookies for 15 minutes until they are lightly brown. Cool the cookie bottoms and tops separately. When the tops are cool, dust with the confectioner's sugar. In a saucepan, heat the jam until it is smooth and spreadable. Spread jam on the bottom cookie and assemble with a dusted top.

Chef Béla's Cider

1 gallon fresh apple cider
1 quart cranberry juice
½ cup brown sugar
1 teaspoon vanilla extract
1 tablespoon cinnamon
½ teaspoon nutmeg
½ teaspoon crushed mint
½ cup citron fruit mix
1 finger pinch of cayenne pepper

In a saucepan or crock-pot, combine all the ingredients and slowly bring to a boil. The aroma should fill the house when the cider is ready. Garnish with thin slices of apple or orange or crabapple rings. Serve hot to your guests.

Cranberry Bread

1 cup whole wheat flour
1 cup all-purpose flour
¾ cup brown sugar
1 tablespoon baking powder
½ teaspoon salt
¼ teaspoon allspice
¼ teaspoon cinnamon
1 cup orange juice
1 cup grated orange rind
1 whole egg
½ cup canola oil
2 tablespoons vanilla extract
2 cups dried cranberries
Pan spray

Preheat the oven to 350°F. Lightly spray two loaf pans and set aside. In a mixing bowl, combine the first 7 ingredients and blend well. Pour in the orange juice, egg and vanilla. Stir just until mixture comes together. Pour into loaf pans and bake 45 minutes or until a toothpick inserted in the center comes out clean. Remove from pans and cool on wire rack. Slice and serve to your guests.

Delmonico Potatoes

3 cups half & half
8 ounces white cheddar cheese
1 teaspoon salt
½ teaspoon white pepper
½ teaspoon ground mustard
2 pounds Red Bliss or Yukon Gold potatoes
½ cup bread crumbs
¼ stick butter
½ cup flour
Paprika for garnish

Using the butter and flour, make a roux. Add the salt, white pepper and mustard to the roux. Heat up the half & half and thicken with the roux. Add in the cheese and stir until smooth over low heat. Keep stirring so the mixture does not burn. Slice the potatoes and cook until almost tender. Grease a casserole dish and layer with potatoes, then pour in the cheese mixture. Garnish with bread crumbs and sprinkle with paprika for flavor and color. Bake at 350°F for 35 minutes until the top is golden brown. Serve hot to your guests.

Apple Ginger Glazed Ham

1 large smoked whole ham (14 pounds)
1 cup apple jelly
1 teaspoon Hungarian paprika
½ teaspoon ground ginger
Fresh herbs for garnish

Preheat the oven to 325°F. Remove the skin from the ham and trim any excess fat. Place ham on a rack in a large roasting pan. Bake ham for 2 hours or until done. In a small saucepan, combine the apple jelly, ginger and paprika and bring to a boil. Brush this mixture over the ham every 30 minutes of baking time to give it a glaze. When the ham is done, transfer to a large platter and let stand for 20 minutes before slicing. Serve warm to your guests.

Holiday Turkey Salad

Turkey meat, white and dark
Cranberry mayonnaise (see recipe below)
Salt & white pepper to taste
1 stalk celery, minced
1 small red onion, minced

Cut the turkey meat into small cubes, about ½ inch. In a mixing bowl combine the turkey, celery and red onion. Add the mayonnaise a tablespoon at a time until you reach the desired consistency and moistness. Adjust the taste with salt & pepper. Chill.

Cranberry Mayonnaise

Mayonnaise or salad dressing
Jellied or whole cranberry sauce
Salt & white pepper to taste

In a mixing bowl, blend 3 tablespoons mayo or salad dressing with 1 tablespoon of cranberry sauce. If you want a sweeter mayo, add more cranberry sauce. Adjust the seasoning with salt & pepper, then chill for 30 minutes. Serve as a spread or garnish for a cold turkey platter.

Cranberry Freeze

8 ounces cream cheese
3 tablespoons oil & vinegar salad dressing
2 tablespoons sugar
½ cup chopped walnuts
1 large can whole cranberry sauce
1 small can crushed pineapple

1 cup whipped cream or Cool Whip
Green leaf or Iceberg lettuce, chopped

In a mixing bowl, combine the cream cheese, salad dressing and sugar, blending very well. Add the nuts, cranberry sauce and pineapple, mixing well. Fold in the whipped cream to make a colorful speckled mixture. Pour into glass or aluminum loaf tins; freeze overnight. Before serving, let stand at room temperature for 15 minutes. Cover bottom of a small platter with chopped lettuce. Cut loaf into small slices and arrange on platter. Serve your guests immediately.

Apple Tapioca

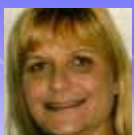
8 large apples
3 teaspoons lemon juice
1 cup granulated sugar
1 teaspoon cinnamon
¼ teaspoon nutmeg
¼ teaspoon ground clove
3 cups cider
5 tablespoons Minute Tapioca

Peel, core and quarter the apples. Place apples and the rest of the ingredients, except the tapioca, in a large saucepan. Cook the mixture until it breaks down into a thin sauce. Add the tapioca and cook until the mixture begins to thicken. Remove from heat and portion into serving dishes, then let cool before serving to your guests.

Roquefort Grapes

10 ounces almonds, walnuts or pecans
8 ounces cream cheese
2 ounces Roquefort cheese
3 tablespoons heavy cream
1 pound seedless grapes, red or white

Preheat the oven to 275°F. Spread the nuts on a baking sheet and bake until toasted, about 10 to 15 minutes. Chop nuts into very small pieces and put them on a dry baking pan. In a mixing bowl, combine the softened cheeses and the heavy cream. Beat until very smooth. Drop the dry grapes into the mixture and coat each completely. Place a few grapes on the pan containing the nuts and shake to cover each grape. Place coated grapes on a tray lined with wax paper and lightly freeze or chill for 1 hour before serving to your guests.



Hypothermia season is here

DECEMBER is a busy month. The kids are home on Christmas break. Many people travel to spend the holidays with family and friends. There is snow to be shoveled. And it's COLD outside. We can't avoid our outside activities just because of the weather, but we can be smart and aware of winter's dangers.

One of the major concerns is **hypothermia**. Hypothermia occurs when the body gets cold and loses heat faster than the body can make it. Normal body temperature ranges from 97.5°F to 99.6°F, an average of 98.6°F. Hypothermia can occur when you are exposed to cold air, water, wind or rain. Your body temperature can drop to low levels anytime the outside temperatures are below 50°F, or in water below 60°F degrees.

Hypothermia is an emergency condition and can quickly lead to unconsciousness and death if heat loss continues. It is important to know the symptoms of hypothermia and get treatment quickly. Often a hiker's or skier's body temperature will drop really low before others notice that something is wrong. If someone begins to shiver violently, stumble or can't respond to questions, it may be hypothermia, and you need to warm them quickly.

Early symptoms include:

- Shivering
- Cold, pale, or blue-gray skin.
- Lack of interest or concern (apathy)
- Poor judgment
- Mild unsteadiness in balance or walking
- Slurred speech
- Numb hands and fingers and problems performing tasks.

Late symptoms include:

- The trunk of the body is cold to the touch
- Muscles become stiff
- Slow pulse
- Breathing is shallow and slower

- Weakness or sleepiness
- Confusion
- Loss of consciousness
- Shivering, this may stop if body temperature drops below 90 degrees.

Anyone can get hypothermia. Most healthy people with mild to moderate hypothermia will recover completely without permanent injury. Recovery is harder for babies and older, ill or inactive adults. Hypothermia can occur indoors, especially in babies and older or ill adults that are not dressed warmly enough.

Medical treatment depends on the severity of the hypothermia. Treatment of mild hypothermia includes getting out of the cold or wet environment, removing any wet clothing and using warm blankets, heaters and hot water bottles. Moderate to severe hypothermia generally is treated in the hospital, where doctors can use special techniques to warm the core body temperature.

So, enjoy this winter season. Bundle up, go outside and play in the snow. Go for a walk and listen for that distinctive crunch of snow under your boots. But, pay attention to when you begin receiving signals from your body that it may be time to get back inside and have that nice warm cup of cocoa.

Merry Christmas to all of you dear WPA readers. This will be my first Christmas without my children here to celebrate. So, I would like to send a big hug to my sailor son and his family, now stationed in Bethesda, Md. A second hug goes out to my student son and his family, now studying at Mercer School of Law in Macon, Ga.

May the love and joy of this season be felt by all!
Till next month....

Be Healthy! Be Happy! Stay Fit!
Egészségére!
Debbie



Health Links

To learn more about hypothermia, other health and safety problems brought on by cold weather and how to prevent and treat them, log onto:

- ➔ <http://emergency.cdc.gov/disasters/winter/>
(The winter weather section of the Centers for Disease Control and Prevention website)
- ➔ <http://newsinhealth.nih.gov/2009/January/feature1.htm>
(Information on winter health problems from the National Institutes of Health)



My Hungarian adventure with Flat Stan

Story and Photos by Richard E. Sarosi



THE PHONE RANG about 7:30 p.m.

"Hey, Cuz, how you doing?" My cousin Mary asked. "When are you leaving for Hungary?"

"I take off tomorrow night," I said. "We leave for Detroit at 1:00 p.m., and I should be there by 3:30. The flight to Europe leaves at 9:50 p.m."

"I have a favor to ask of you," Mary said.

"Sure," I replied, "what's the favor?"

"How would you like to take Flat Stanley with you and record his journey in Hungary?"

I paused, then said what many would say to such a request.

"Mary," I said, "who is Flat Stanley?"

Cousin Mary proceeded to clue me in.

Flat Stanley is the title character of a series of books written by the late Jeff Brown that Mary's eight-year-old daughter Jenna had been reading. The books tell of the adventures of a little boy who was flattened by a large bulletin board and makes the best of his new situation. He is only one-half inch thick, which makes him the perfect size to slip under doors or be mailed in an envelope. He can be rolled up or flown like a kite.

The character inspired the Flat Stanley Project, a literacy project founded by Dale Hubert in 1995. Through this project, children from different parts of the world connect with each other by creating and sending each other "flat" visitors through the mail or digitally via the Flat Stanley app. The children then take their visitor with them as they go about their daily lives. They write about and photograph what they experience with their new friend. They then return the flat character to the child who sent it to them, or forward it to another child in another part of the world to document further adventures. Eventually, the character returns to the child who created it, full of information about and pictures of other people and cultures.

"Jenna is coloring Stanley as we speak," Mary said. "I can get him to your house by 9:30 tomorrow morning. I know you are the right person for this. I am sure you are going to have a lot of fun with Flat Stanley on your vacation. If he gets to be a bother, I understand. Whatever pictures you take, it will be appreciated. I will send his book so you can read it on the plane. Have a great time, and I will see you when you get back."

The next morning, Mary made the 45-minute drive to my house, and Flat Stanley and his book were left in my mailbox. At 1:00 p.m., he was in my carry-on, and we were heading to the airport in Detroit to begin our journey to Paris, Prague, Lake Balaton and Budapest.

After checking in at the Detroit airport, Flat Stanley began to meet members of our tour group. They wanted to know why I was taking pictures of him by my suitcase, in front of our plane and by the monitor listing our flight. It was the beginning of a journey, and I realized that Flat Stanley was quite a cutie. He was going to be a star.

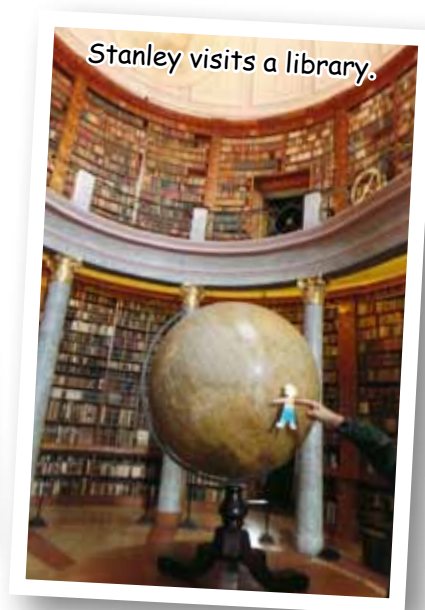




Stanley checks the status of our flight.



Stanley makes friends with our bus driver.



Stanley visits a library.

Wley

Stanley posed with the Air France flight attendants. Once he reached our first destination, he relaxed in the Falkensteiner Hotel in Prague before visiting the beer garden, although he wasn't allowed to drink the beer. He was impressed by the Czech dumplings that were bigger than he was. Later, Stanley marched with the palace guards.

In Hungary, he visited a small petting zoo with goats and lambs and learned their Hungarian names. He marveled at a performance by a Hungarian children's dance group. He climbed a rock wall, rode a bike, went on a boat ride on Lake Balaton, swam in a pool, rode a train, visited many beautiful churches, saw a library with a huge globe and met several school teachers and a school principal who were traveling with our group. He also visited the Hungarian Parliament and enjoyed a horse show featuring real Hungarian cowboys. While visiting Herend, Stanley saw how Herend porcelain is made and rode the Herend lion. He also slipped on a Herend napkin ring.

He seemed to thoroughly enjoy riding in an airplane, at times listening to music on the headphones, taking a little nap and eating dinner.

Over the course of his European adventure, Flat Stanley made many new friends who helped him pose for pictures: Julie, John, Allan, Roger, Rudy, Barbara, Tom, Endre, Elaine and Nancy. Our bus driver, Christian, let Stanley sit with him behind the wheel for a picture. Andrea, our delightful tour guide, called him "Flatley," one of many nicknames he acquired on the tour, including Stan, Flat Albert, Fred and Flat Fred.

I hope he had a good time and enjoyed his trip to Hungary and the Czech Republic.

I also can see why Flat Stanley can be called a hero. He is an adventurer, teacher, communicator, companion and friend who opens up new worlds for children and encourages communication.

Once home, I called my cousin.

"Hi, Mary," I said, "When are you going to be home? I want to bring Flat Stanley home, and I have some pictures for Jenna and you. I also want you to meet Flat Stanley's new friend. She is a pretty Hungarian girl that came home with him. She also brought her sister for Gillian (Jenna's three-year-old sister)." Since Jenna and Gillian are both members of WPA Branch 14 Cleveland, I thought they might be interested in meeting new Hungarian friends.

"Richard," Mary said, "I knew you were the right person to ask. I can't wait to see you on Monday. I can't wait."



Stanley rides a porcelain lion at the Herend factory.



Stanley learns the Magyar names of his favorite animals.



Stanley takes a much needed rest in his hotel room.

Richard Sarosi is a member of the WPA Board of Directors and a member of Branch 14 Cleveland, Ohio. To learn more about Flat Stanley and the Flat Stanley Project, log onto www.flatstanley.com. Airplane © Marcio Goldzweig/Dreamstime.com

Sugar Bay Resort and Spa
St. Thomas, US Virgin Islands

WPA Island Escape

April 26 - May 1, 2013

Join WPA for some fun in the Caribbean sun when we visit beautiful St. Thomas in the U.S. Virgin Islands this coming spring. This trip is open to all adult members ages 18 and over who enjoy sunny skies, blue water, warm beaches, relaxing days and fun nights. We'll be staying at the incredible SUGAR BAY RESORT AND SPA which overlooks both Water Bay and the Atlantic Ocean. Your all-inclusive package will include roundtrip airfare; luxurious accommodations for five nights (double occupancy); breakfast, lunch and dinner daily during restaurant hours (some restrictions may apply); unlimited house brand cocktails, domestic beer, wine by the glass and non-alcoholic beverages during restaurant & bar hours; use of pool side Jacuzzi, three interconnecting pools and fitness center; non-motorized water sports; snorkeling equipment; beach and pool volleyball; miniature golf; daily activity programs; use of tennis and basketball courts; and a free introduction to SCUBA lesson.

\$1,780.⁰⁰ per member (based on double occupancy)

For more information and to reserve your place in the sun, call Premier Travel at **724-799-8864**. Or, fill out the reservation form below and send it to Premier Travel, along with your deposit of \$500 per person. Deadline for reservations is January 7, 2013.



U.S. VIRGIN ISLANDS™
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WPA Island Escape Reservation Form

Name:	Date of Birth:	
Address:		
City:	State:	Zip Code:
Phone No.: ()	Email:	
Person to contact in case of emergency:		Phone: ()

Send this form--along with your deposit of \$500.00 per person made payable to "Premier Travel"--to:

Premier Travel
306 Warrendale Road
Wexford, PA 15090

Help Hungarian Cultural Garden celebrate 75 years

CLEVELAND -- The Hungarian Cultural Garden committee of Cleveland, Ohio, is preparing to celebrate the garden's 75th anniversary on July 20, 2013, and dedicate major improvements to the lower garden. Many of our Association's members have used the garden for weddings and picnics or have attended the annual free Liszt concert held there each July. This Garden is a part of the only collection of multicultural gardens in America. Help improve the Garden with your tax deductible donations.

Please contribute along with other members through the William Penn Association Foundation. Make checks payable to "William Penn Association Foundation" and write "Cultural Garden" in the memo section. Please send your donations to the Home Office at 709 Brighton Road, Pittsburgh, PA 15233-1821.

Dayton area plans to ring in new year, Magyar style

DAYTON -- Members and friends of William Penn Association are invited to welcome in the new year at a New Year's Eve Party and Dance to be held at the Old Troy Pike Community Church.

The doors of the church's Kossuth Hall will open at 6:00 p.m. for a buffet dinner featuring pork and sauerkraut, pulled pork sandwiches, mashed potatoes, spiced apples, desserts and coffee.

Music for the evening will be provided by the Steve Hedgedeos Band, starting at 7:00 p.m.

Tickets for this B.Y.O.B. event are \$18 per person with advance reservations, or \$20 per person at the door. For advance reservations, please call Irene at 937-298-8457.

The Old Troy Pike Community Church is located at 4475 Old Troy Pike, Dayton, Ohio.



Youngstown remembers the fight for freedom

YOUNGSTOWN, OH -- WPA members joined their fellow Hungarian Americans at the Franciscan Friary in Youngstown Nov. 4 for a memorial service honoring those who died during the 1956 Hungarian Revolution. The annual commemoration, presented by the Freedom Fighters Chapter of the Youngstown American Hungarian Federation, began with the singing of the National Anthem and the reciting of prayers for the fallen heroes, offered in both English and Hungarian. László Polgár recited a poem about the uprising, written by Paul Kantor. Maria Schauer then spoke about "the little remembered heroes of the 1956 revolution: the unknown children who fought alongside their older brothers, sisters and friends." She said no one knows how many children died, but it estimated about 4,000 boys and girls were arrested after the fight. Many were held prisoner until they turned 16, when they were executed and buried in unmarked graves. After the service, guests carried lighted candles to the 1956 memorial (shown above) where a wreath was placed. A reception followed in the social hall where guests enjoyed gulyás prepared by Miklos and Nicholle Schauer, along with coffee and pastries. (Photo by Frank Schauer)

A new benefit for you!

WPA members and their families can save on prescription drugs

William Penn Association is committed to serving our members, and we are always looking for ways that we can provide you with additional benefits. One of our newest benefits is the **Free Rx Prescription Discount Card**. This free card is available to all WPA members. It will help you get the prescriptions your doctor ordered at reduced prices. Discounts average 40%, with potential savings of up to 90%, depending on the medication, dosage and participating pharmacy used.

Saving money is easy with the **Free Rx Prescription Discount Card**. Just present your card at one of the more than 63,000 participating pharmacies nationwide and start saving immediately.

Who benefits using the Rx Discount Card?

- Seniors on Medicare in the "Donut Hole" scenario
- Individuals with no Rx Prescription Coverage
- Individuals with insurance, but have a high Co-pay

Highlights of the program:

- Pharmacy locator provided on the website, www.UsaFreeRxCard.com/WPA
- Generic and brand name drugs discounted
- No income restrictions
- No limits on usage
- No personal information is needed
- Can be used by anyone in the household

Your **Free Rx Prescription Discount Card** can be found below. Just cut it out and place it in your wallet. For additional cards you can go to the website -- www.UsaFreeRxCard.com/WPA -- and print as many as your family needs.

As always, we are here to serve our members.



Rx Prescription Discount Card	
	RxBIN: 600428
	RxPCN: 05080000
	RxGRP: 05640001
	MemberID: NMPWPA052512M
Save up to 90% on Generic & Brand Name Drugs	
Drug Discount Program - Not an Insurance Plan Rx Card is Active - Present to a Participating Pharmacy Not a Credible Medicare Prescription Drug Coverage	
William Penn Association www.UsaFreeRxCard.com/WPA (866) 387-7696 ext. 170	
	PATIENT: Simply present this discount card to a local participating pharmacy to determine if a discount is available on your prescription medications. This discount card cannot be used in conjunction with any third-party payer program, including but not limited to Medicare or Medicaid.
National Rx Network, LLC (866) 387-7696	
PHARMACIST: Card must be presented to receive program benefits. For processing questions, please contact: Argus Health Systems (866) 921-7284 	



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William Penn Association



RX PRESCRIPTION DISCOUNT CARD
SAVE UP TO 90% AT LOCAL PHARMACIES

- Generic & Brand Name Drugs Discounted
- 63,000 Participating Pharmacies in all 50 States
CVS, HEB, Kroger, Publix, Rite Aid, Walgreens, Walmart
plus 1,000's of other Brand Name & Independent Pharmacies

WHO COULD USE OUR RX DISCOUNT CARD?

- Seniors on Medicare & in Part D "Donut-Hole" Scenario •
- Seniors on Medicare & Not in a Prescription Drug Plan •
- Millions of Americans with No Rx Prescription Coverage •
- Millions of Americans with Rx Coverage & High Co-Pays •

HOW TO USE YOUR RX DISCOUNT CARD

1. Please visit the Website listed below.
2. Click on the "Local Pharmacy Locator" link.
3. Enter the Zip Code of your current pharmacy to see if they are participating or locate other Participating Pharmacies within 1, 5, or 10 miles, using the "Search Within" drop down button.
4. Cut out the "Rx Prescription Discount Card" (left), fold in half, and hand it to the Pharmacy Employee BEFORE paying for your Prescription Medication(s) or Refill(s).
5. If the Participating Pharmacy does not accept your "Rx Prescription Discount Card" contact our Customer Service Department at CS@UsaFreeRxCard.com or (866) 387-7696.

William Penn Association

NMP@UsaFreeRxCard.com

(866) 387-7696 ext. 170

www.UsaFreeRxCard.com/WPA

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 of Barton, Martins Ferry, Weirton, Steubenville and Monaville! We hope everyone had a great Thanksgiving holiday.

As Christmas quickly approaches and 2012 comes to a close, we want to thank everyone who helped throughout the year with all-things-WPA, from Join Hands Day to picnics, outings, meetings and parties. We were busy all year and thankful to be able to help and have a great time, too.

As we look forward to 2013, we wish everyone a blessed Christmas and a Happy New Year filled with love, peace and good health.

We congratulate Mike and Connie Jacob who celebrated their 50th wedding anniversary Oct. 27. They were married by the Rev. Paul Heist at St. John's Lutheran Church. Mike is the son of the late Mike and Mary Jacob of Martins Ferry. Connie is the daughter of the late Cornelius and Mary McKean of Martins Ferry. Both are owners/operators of Jacob and Sons Quality Meats. They are the parents of five children: Michael (Wendy) of St. Clairsville, Tim (Amy) of Colerain, Richard (Karen) of Georgia, Lance (Nikki) of St. Clairsville and Jimmy of North Carolina. They also have 12 grandchildren: Jessica, Julie, Molly, Michael, T.J., Amanda, Jacob, J.R., Niko, Billy, Leila and Lochlyn. Our best wishes to Mike and Connie.

Our final WPA meeting of 2012 will be brief due to everyone's holiday schedules. We'll meet Sunday, Dec. 16, at 4:00 p.m. at 63 Meadow Lane, Wintersville, Ohio.

Member Spotlight



Illinois member honored for ethical leadership

RIVERSIDE, IL --WPA member Stephen Kubiczky is one fraternalist who certainly practices what he preaches. The Riverside lawyer and former Triton College trustee was honored for his contributions to his profession and the community when he received that Gary W. Davis Ethical Leadership Award from the Illinois Community College Trustees Association (ICCTA). The award honors "individuals who have made outstanding contributions to the pursuit and support of ethical leadership and decision-making in their fields of work and volunteer service." Mr. Kubiczky served as a trustee at Triton College from 1995 to 2007. During that time, he received from the ICCTA two Education Awards, a Leadership Award, an Outstanding Achievement Award and a Certificate of Merit. He was awarded an honorary degree by Triton in for his commitment and work promoting higher education.

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

Branch 14 Cleveland, OH

by Dawn D. Ward

Wow, does time fly! At this time of year, I find myself reflecting on the past year, reveling in the good, accepting those things that I cannot control, but always being thankful for the blessings I've been given. I hope all of our members had a meaningful Thanksgiving, filled with joy, surrounded by friends, relatives, and of course, good food.

It is with great sadness and regret that due to a number of health issues, this will be the last column I will write for *William Penn Life*. It has been a wonderful endeavor for almost 30 years, and I have treasured the opportunity to serve this wonderful branch. The friendships Jeff and I have developed have truly enriched our lives.

Probably the most rewarding aspect has been observing from

day one the growth and progress of our many juvenile members. From infancy, through all of the Christmas parties, to high school and college years, and into adulthood, marriage, and then having children of their own, this "circle of life" has been amazing.

Our branch remains formidable. I highly encourage those who have the time to partake in our many fine activities, attend meetings to plan future events, and enjoy the fun and camaraderie that Jeff and I have been so privileged to experience over the last three decades. We consider you an extended family.

Branch 18 Lincoln Park, MI

by Barbara A. House

Here we go again, at the end of another year. Where does the time go? Tommy, Gabby and I are already getting ready to spend the next four months in Florida. Except for missing Debbie and her family, it feels like we just got back home to Michigan. Remember, I can always be reached on my cell phone at

313-418-5572. My Florida phone is 321-752-0375.

Our trip to Hungary and Prague was another wonderful experience. But, prejudiced or not, Hungary is much prettier than the Czech Republic, the food is better and I always feel welcomed and at home in Hungary. We had a super group, tremendous guides and a wonderful itinerary for a very reasonable price. I need to quote Tibor (Moses) and Betty Check: "Every day keeps getting better and better." And it did. I got to know so many of our members in a much closer way, and WPA members are truly the best. We had some with disabilities, some were seniors, some slower than others, but everyone pitched in and helped. What a group.

But, here I will give you a little heads up. We walk a great distance each day. European streets are not bus friendly. WC's are always in the basement (or does it just seem that way). We climbed steps straight up often. Remember this if you want to join us. But, if you do decide to come with us, you will be thrilled you did.

I had an extended vacation after our group went home. I was invited to a meeting at the Hungarian Parliament, the Diaspora meeting. Tommy and I had a wonderful few days with Hungarians from around the world. I did not know that we Hungarians are truly everywhere. What a wonderful and memorable experience. I hope to be invited again. Thank you to all our members and office staff who did a super job.

Branch 18 is all done for the year until our first meeting in April. Watch here for our 2013 schedule.

Happy birthday to our December members: Dennis Chobody, Dave Chakey, Nick Kotik, Bob Kantor and Gabby House. Hope you all have many more.

Get well wishes go to Douglas Truesdell, who is making progress every day after a major stroke; Beats Csaszar, who was in a terrible auto accident; Arpad Antal; Deac Sabo; Al and Olga Wansa; Emma Poliska; and all those who are in need of our prayers. May you all get well soon.

The Hungarian Arts Club's White Rose Ball will be held Feb. 2, 2013.

Endre Csoman, WPA's National Vice President-Fraternal, will be the guest of honor. Plan on joining us for this wonderful annual event. Please call Linda Enyedi for more info at 248-352-0927.

Merry Christmas and Happy New Year. We hope you are spending this wonderful time of year with those you love. May the Lord be your strength and your joy during this holy season and always.

Branch 27 Toledo, OH

Branch 27 will host its annual family Christmas party on Saturday, Dec. 8, at noon at Timbers Bowling Lanes, 1246 Consaul St., Maumee, Ohio. This promises to be an afternoon of fun and good food for members of all ages. We hope to see you there.

If you do attend, please remember that our branch is accepting donations for St. Louis Helping Hands. Donations of any type of canned food will be accepted during our party. Any member not attending the Christmas party can contact Paula Bodnar at 419-460-7217 to make arrangements to drop off donations.

We wish all our members and their families a joyous holiday season and a happy new year.

Branch 28 Youngstown, OH

by Kathy Novak

Blessed holiday wishes to everyone!

The Youngstown Hungarian Federation and Freedom Fighters hosted the annual program commemorating the 1956 Hungarian Revolution on Nov. 4 at the Franciscan Friary. A brief program was held inside the shrine, followed by a candlelight procession to the statue where the flowers were placed. Among those attending were WPA National Vice President-Fraternal Endre Csoman. Afterwards, refreshments were served in the hall.

Details of our branch family Christmas party will be shared with our readers in the next issue. For now, we thank the Home Office for its generous financial support as

well as the gift items for the children. Winners of the holiday scholarship raffle will also be announced in the next issue.

Special thoughts go out to all members who experienced the force of Hurricane Sandy. We hope all are safe again.

Congratulations to National Vice President-Secretary Richard Toth on receiving the prestigious John Jordan Upchurch Award from the Pennsylvania Fraternal Alliance.

Special congratulations to Gloria (Purton) Stack upon passing the bar exam. She officially became an attorney Nov. 5 at a ceremony at the courthouse. We are so proud of this WPA scholarship recipient (and my godchild).

With all the preparations for this wonderful season and all the festive celebrations taking place, we can't forget the true meaning of the holiday--the birth of Jesus. So, as we celebrate His birthday, we extend best wishes to all those celebrating their special day this month, especially Branch Auditor Mary Schauer on her milestone birthday. We also wish a happy day to those celebrating an anniversary.

Get well wishes to all those under the weather, especially Irene Devlin, Jim Willis, Frank Tobias, Violet Sarosi, Arlene Csoman, Maria Goda, Doug Truesdell, Jim Robertson, Irma Polgar, Dorothy Dinzeo and Anne Kertesz.

We extend sincere sympathy to all those suffering a loss at this time.

For answers to your WPA questions, call Kathy at 330-746-7704 or Alan at 330-482-9994.

May the love and peace of the holy season be shared by all our families and friends.

Branch 89 Homestead, PA

by Lisa S. Toth-Maskariniec

Branch 89 hopes everyone had a safe and happy Thanksgiving.

We held our First Annual Golf Outing at the Westwood Golf Club in West Mifflin, Pa., on Sept. 15. It was a huge success and raised \$3,600 to benefit the Building and Maintenance Fund of the First Hun-



ABOVE LEFT: Greeting golfers to the Branch 89 golf outing Sept. 15 were (front, l-r) branch member Michele Wittpenn, the Rev. Judith Tobias, Mary Brown (back, l-r) event coordinator Mark Maskarinec and Branch Coordinator Lisa S. Toth-Maskarinec. ABOVE RIGHT: Among those golfing that day were (l-r) Dave Konar, Jack Stack, Branch Vice President Tim Toth and Justin Toth. (Photos by Janet Phillips)

garian Reformed Church of Homestead. This is a 109-year-old church with a dwindling congregation, yet the repairs keep on coming. The weather cooperated with us. After a welcoming address by Branch President John S. Toth, Jr., the lead shot was taken by the Chief Elder of the First Hungarian Reformed Church, Rudolph F. Phillips, also a member of Branch 89. For \$75, the golfers received a goodie bag, a day of golf, hot dog and drink at the turn, followed by a buffet dinner.

Branch 89 thanks its officers and members for volunteering to make this event a success. Those officers and members in attendance were: President John S. Toth, Jr., Vice President Timothy E. Toth, Secretary-Treasurer Ruth Toth, Auditor and Golf Outing Event Coordinator Mark S. Maskarinec, and Branch Coordinator and Auditor Lisa Toth-Maskarinec.

Volunteers were: Sandra Ardale, Mary Brown, Casey Howey, Vera Recktoosh, Janet Phillips, Rudy Phillips, the Rev. Judith E. Tobias, Kim Toth, and Michele and Devon Wittpenn. It was so nice to have so many volunteers and even more of our members on the course participating in this event.

At the banquet, the branch honored the Rev. Alexander Jalso, the former minister of the First Hungarian Reformed Church of Homestead, who retired Aug. 31 after 13 years with this church. Rev. Jalso remains an ardent supporter of William Penn Association. The branch presented him with a \$50 gift certificate to Giant Eagle and a portrait done by

Branch 89's very own Nancy Toth. National Vice President-Fraternal Endre Csoman also presented a gift to Rev. Jalso to mark the occasion.

We hope to have 80 golfers and 200 people for our banquet next year. A good time was had by all. We look forward to making this one of many activities to come at our branch the coming year.

For any of your life insurance needs, please continue to call Ruth Toth at 412-461-5812.

Branch 89 would like to thank William Penn Association and its officers for their continued support and wishes everyone a very blessed Christmas and a happy, healthy and prosperous new year.

Branch 129 Columbus, OH

by Debbie Lewis

Warmest greetings from Columbus! We wish everyone a blessed Christmas and hope everyone gets to spend time with family and friends for the holidays. As 2012 comes to a close, we wish everyone a great start to the new year. May you all be blessed with happiness and good health in the year ahead.

We welcome our newest branch members, Logan, Madison and Perri Brock and Marlie and Mason Berger.

We congratulate all those celebrating birthdays and anniversaries this month and all those with new additions to their families.

We send get well wishes to all who have been sick or hospitalized. Hope all have a speedy recovery.

We extend our sympathy to all who have recently lost a loved one. We will keep you in our thoughts and prayers.

For all your life insurance and annuity needs, please contact Arpad Sibrik at 614-231-8024 or Debbie Lewis at 614-875-9968.

If you have any news you would like to share, please contact Branch Coordinator Debbie Lewis at 614-875-9968 or email DAL9968@aol.com.

Branch 249 Dayton, OH

by Mark Schmidt

I hope everyone had a great Thanksgiving. It was good to see our families again, some traveling from quite a distance. The traditional turkey, dressing, sweet potatoes and all the trimmings were delicious. And, you can't forget the pumpkin pie with whipped cream. Yummy!

We hope this month's *William Penn Life* will be in your hands just in time to remind you of the annual Branch 249 children's Christmas party, to be held Sunday, Dec. 9, at 1:00 p.m. at St. Stephen's Catholic Church. A delicious dinner will be served, and we are expecting a special visit from a "Jolly Old Elf." Please call Michele Daley-LaFlame at 937-278-5970 or Anne Marie Schmidt at 937-667-1211 to make your party reservations.

A great Christmas gift idea is the large or small WPA cookbooks. These will be available at the party: the small, soft-cover book for \$5; the large, hard-cover for \$15. Proceeds



Among the nearly 60 guests joining Branch 296 member Ruth Kullman (center) at a surprise party for her 80th birthday in October were (l-r) family friend Mike Cammarata, brother Eugene (Sonny) Arch, granddaughter Nikki Reynolds, Ruth, son-in-law Sam Reynolds, brother Les Arch, daughter Colleen Reynolds and sister Edna Ladley.

from the cookbook sales go directly to the William Penn Fraternal Association Scholarship Foundation.

Please note that at noon on Dec. 9, just prior to the Christmas party, our branch will hold its regular meeting and election of officers. We hope to see you there.

Also, later this holiday season, the Old Troy Pike Community Church will host its annual New Year's Eve Party and Dance, starting at 6:00 p.m. at Kossuth Hall, 4475 Old Troy Pike, Dayton. Party favors and a New Year's buffet with pork and sauerkraut will be served. BYOB; set ups available. The Steve Hegedeos Band will play starting at 7:00 p.m.. Please call Irene Heckman at 937-298-8457 for reservations.

Get well wishes go out to all those under the weather, especially to Anne Kertesz.

With all the holiday activities taking place, let's not forget to wish a happy birthday or a happy anniversary to all celebrating their special day this month.

At this time of year, it's especially hard to hear about those who have lost a loved one. We will keep you in our thoughts and prayers.

We at Branch 249 wish you and yours a wonderful, blessed Christmas season and a very happy, healthy and prosperous new year. I hope you spend it with those you love and in the best of health.

See you in 2013!

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

Welcome to December! Just a reminder about our Branch family Christmas party--it is very important that you make a reservation. Please contact Diane Torma at 724-339-2445 or dtorma@williampennassociation.org. Our party is on Sunday, Dec. 9, at noon at the Springdale VFW Hall on Pittsburgh Street. This is a great venue, and we promise a nice time for all who attend.

Right before our Christmas party, we will hold our election of officers at 11:00 a.m., also at the VFW Hall. Officers will hold office for two years. We hope to see you!

We're sending special thoughts and best regards to our friend Helen Gosciew, and continued get well wishes to Dorothy Dinzeo.

Branch 296 recently lost Anthony Kosheba, husband of 66 years to Marge and father of Toni Kosheba, our branch treasurer. We extend our sympathy to the Kosheba family and to the families and friends of all our recently departed members.

Happy 80th birthday to branch member Ruth Kullman. About 60 of Ruth's family members and friends surprised her with a party this October. Ruth is an active member of the Red Hats and the SDW group (Single, Divorced and Widowed), serves meals with local Meals on

Wheels and plays the accordion. She is an exceptionally good friend of Noreen Fritz, who also attended the party.

Looking for something to do over the Christmas holidays in the Pittsburgh area? Why not take a tour of the Nationality Rooms in the Cathedral of Learning at the University of Pittsburgh? If you have never seen these rooms or have not toured them in a while, this is such a treat. The Hungarian Room and all the Nationality Rooms are decorated for the Christmas season. You will be delighted to see what is in store for you as you go from room to room. For more information, please visit the Nationality Room website at: www.pitt.edu/~natrooms.

As this year is winding down, let's look forward to 2013. We're thinking of hosting a Spring event for our juvenile branch members. We also want to get some ideas how Branch 296 can participate in Join Hands Day. We look forward to your input.

Our branch members received a heavy dose of rain from Hurricane Sandy, and we are relieved that this has passed. Our thoughts go out to our fellow members in West Virginia, New Jersey, New York, Connecticut and the Philadelphia area. We hope that you are coping with any damage your property may have sustained. This was a devastating and life-changing event for thousands, and many still need assistance. You can do your part by sending a donation to the William Penn Association Foundation, and have your donations earmarked for victims of Hurricane Sandy.

Please contact me if you have any news you would like to share at: makelly367@verizon.net or at 724-274-5318. Noreen Fritz, our friendly and helpful agent, has the answers to all of your life insurance and annuities needs. Are you getting married? Expecting a baby? Noreen has a lot of great ideas for you to protect your family and save for the future. You can reach Noreen at 412-821-1837 or at noreenbunny.fritz@verizon.net.

Wishing you a Merry Christmas and a peaceful and satisfying 2013.

Branch 352 Coraopolis, PA

by Dora S. McKinsey

What an exciting time of the year, especially for the little ones. The anticipation of Christmas morning is almost too much to bear for the children (and some adults as well). May you have a very Merry and Blessed Christmas. I hope we all remember the real reason for the season--the birth of our Lord, Jesus Christ.

May we all give thanks for the many blessings God has bestowed upon us. I am especially thankful for my family's two new granddaughters, both of whom are new members of the WPA family. They join our other two grandchildren who have been members since birth. The Special Juvenile to Age 25 plan of insurance can't be beat--\$20,000 of term life insurance for only \$25 a year. Please consider this plan for your children and grandchildren.

Let us not forget that the holiday season is especially difficult for those who have lost a loved one. Brighten their day by writing them a short note, letting them know you are thinking of them.

A report on our branch Christmas party will be published in the January issue of *William Penn Life*.

Happy New Year! It's hard to believe that another year is almost done. May the new year bring good health and happiness to all.

For those celebrating a birthday this month, we wish you a happy birthday. May you have many more and may all of them be healthy.

Don't forget that if you have any news to share or if you need assistance with any insurance question, please do not hesitate to contact me at 412-319-7116 or by email at dmckinsey@hotmail.com.

Branch 400 Charlotte, NC

by Cindy Smith

Charlotte is home to many organizations that provide people with answers and assistance when they find themselves in a life changing crisis. One of these organizations, Pregnant



Young members of Branch 400 help prepare the branches gift basket to be donated the Pregnancy Resource Center in Charlotte, N.C.

cy Resource Center in downtown Charlotte, is open to women and couples seeking answers and help.

PRC has served nearly 50,000 people since opening its doors in 1982. With services provided free of charge, PRC will answer questions and provide much needed items that can be used by the women and couples who enter their doors.

As a nonprofit, its resources are greatly affected by the economy, and they rely heavily on community donations and assistance.

Branch 400 provided a few items for this much needed cause. In the picture above, some of our littlest William Penn members help prepare the basket of donated items.

Branch 800 Altoona, PA

by Vincent Frank

After a long 22 years, I am retiring as Branch 800 reporter effective Dec. 31, 2012. I enjoyed preparing branch news for our members by way of our *William Penn Life* and was treated very well by Managing Editor John E. Lovasz. May God bless all of you.

The Christmas season is now upon us. It's a most cheerful time of year. The children are getting excited for the big holiday to arrive with Santa Claus and his reindeer. But, let us not forget, with all the food and presents, that we celebrate the birth of the baby Jesus. Your branch officers wish all members

and your families a most holy and blessed Christmas.

A special Merry Christmas wish goes out to all our ill members. We ask the good Lord to bless all of you and grant you a return to good health during this most holy season.

Once again, your branch will join with other branches in assuring the poor will receive help through the WPA's Holiday Basket program. This program, spearheaded by the Home Office, has been a force for good for many years. It showcased the spirit of Fraternalism at its finest.

Birthday wishes to all our members celebrating their special day this month. Have a happy day.

WPA life insurance and annuities may be purchased through Bob Jones in Altoona. Give him a call at 814-942-2661.

Here we are, coming to the end of the year 2012. There is no doubt it was a year of extreme heat and less rain. Let's hope the year 2013 will bring us normal temperatures and rain. Happy New Year to all.

Branch 8121 St. Marys, PA

by Mary Lou Schutz

Our members agreed to make a monetary donation to the Christian Food Bank as our part in WPA's Holiday Basket program. We will make donations for both the Thanksgiving and Christmas holidays.

Members present at the meeting signed a special Thanksgiving card for former Branch Secretary Peggy Marconi, who now resides at Pinecrest Manor.

We wish all a Blessed Christmas and a Happy New Year.



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. jllovasz@williampennassociation.org.



Puzzle Contest #90 with Lizzy Cseh

Karacsony 2012

Merry Christmas, everyone! I hope you are baking and making those special Hungarian goodies for everyone on the jó lista. Szt. Mikulás will be visiting our ház two times this year: once on Dec. 6 and on Christmas Day.

My brother Endre will be playing his cimbalom at the WPA Branch 28 Christmas party. He will also be appearing at the famous Balaton Restaurant in Shaker Square (home of the largest wiener schnitzel and langos). Andras will be playing those-seldom heard Magyar Christmas songs and hymns.

The Saturday before Christmas (Dec. 22), he will be playing at the legendary Farkas Bakery. Attila Farkas, Miska, Paul and the rest of the bakery's staff invite you to stop by. Farkas Bakery is only a short walk from the famous West Side Market. They will have an abundance of artisan-quality Magyar pastries and cakes for all of your holiday entertaining needs. Their list of wonderful delights features the delicate and richly decadent kremes slices. Their zserbo, Linzer, kalács, pogácsa, salt sticks, Dobos and Eszterházy Torte can only be rivaled by the finest bakeries in Hungary. Stop by and say "Hallo, Magyars!"

Magyar Marketing offers just about anything Hungarian for that special person on your gift list. Contact Liz for that special order.

Between the shopping, cooking and preparing for the big holiday season, let us not forget the true meaning of Christmas: the birth of our savior, Jesus Christ.

By popular demand, the Wordsearch for December will be a puzzle within a puzzle, just like last December's puzzle. I am listing the ingredients for two different recipes. You will have to decipher what food item goes with each in the creation of these two Magyar delicacies. I will reveal in the January 2012 issue of William Penn Life just what each recipe was. I received a total of 27 correct responses to the recipe clues of last years' puzzle. Also included are the web addresses for Magyar Marketing, Balaton Restaurant and Farkas Bakery.

Jószerecsét! Boldog Új Évet 2013!
Erzsi Cseh/Lizzy Check

Magyar Marketing: www.magyardmarketing.com
Balaton Restaurant: www.balatonrestaurant.com
Farkas Pastry Shop: www.farkaspastry.com

Puzzle Contest #87 WINNERS

The winners of our Puzzle Contest #87 were drawn Nov. 7, 2012, at the Home Office. Congratulations to:

Anita P. Kosaski, Br. 18 Lincoln Park, MI
Julia McGrath, Br. 590 Cape Coral, FL
Joseph G. Suto, Br. 48 New York, NY
Barbara J. Tuscano, Br. 28 Youngstown, OH

Each won \$50 for their correct entry.

WPA PUZZLE CONTEST #90 OFFICIAL ENTRY

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

Allure of Lake Balaton Word List

Apricot	Flour	Sugar
Black Pepper	Oil	Vanilla
Butter	Onion	Veal
Cream Cheese	Paprika	Vegetables
Egg Yolk	Prune	Water
	Sour Cream	

Name: _____

Address: _____

City: _____

State: _____ Zip Code: _____

Phone: _____

Email: _____

WPA Certificate No.: _____

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 #90
709 Brighton Road
Pittsburgh, PA 15233

4. Entries must be received at the Home Office by Jan. 31, 2013.
5. Four winners will be drawn from all correct entries on or about Feb. 4, 2013, at the Home Office. Each winner will receive \$50.

In Memoriam

MARY HUTHANSEL
NEW YORK - The members of Branch 48 New York and members throughout our Association were saddened by the recent death of Mary Huthansel. Mrs. Huthansel, 89, passed away peacefully on Sept. 29, 2012.

Mrs. Huthansel was a very active member and leader of Branch 48 ever since the 1955 merger between the Verhovay and Rakoczi Associations which created William Penn Association.

She was proud to represent her branch at 13 straight General Conventions, beginning with the 24th General Convention in 1955 and ending with the 36th General Convention in 2007.

Mrs. Huthansel was also a long-time volunteer and supporter of St. Stephen of Hungary Roman Catholic Church in New York.

She was born July 22, 1923, in New York City and remained a New

Yorker her entire life.

She was preceded in death by her husband, Walter Huthansel, her daughter, Patricia Flood, and a sister, Anna Varga.

She is survived by her son, Walter Huthansel Jr.; daughter-in-law, Geraldine Huthansel; son-in-law, Joseph Flood; five grandchildren, Jennifer Nezoslosky, Denise Flood-Doyle, Susan Flood, Thomas Huthansel and Michael Huthansel; eight great-grandchildren, Kristin, Michelle, Noelle, William, Megan, John, Grace and Casey; and a sister, Elizabeth Kish.

A Mass of Christian burial was celebrated Oct. 4 at St. Stephen of Hungary Roman Catholic Church. Interment was in St. Raymond's Cemetery, Bronx, New York.

May she rest in peace.

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

OCTOBER 2012

- 0001 BRIDGEPORT, CT
Lydia Weisenbacher
- 0008 JOHNSTOWN, PA
Mary Grace Griffith
- 0014 CLEVELAND, OH
Steve Dubics, Jr.
Irene Konya
Raylene M. Marinchak
Mary Yakovich
- 0015 CHICAGO, IL
Grace Doczy
- 0016 PERTH AMBOY, NJ
Walter J. Jardon, Jr.
Stephen Meszaros
- 0019 NEW BRUNSWICK, NJ
Alfred J. Tennyson
- 0025 BECKLEY, WV
Ernest Kavinsky
- 0026 SHARON, PA
Margaret Wheeler
- 0027 TOLEDO, OH
William Nagy
Zoltan A. Naki
- 0044 AKRON, OH
John L. Francis
- 0088 RURAL VALLEY, PA
Sylvia A. Smith
- 0089 HOMESTEAD, PA
Joseph Farkas
Michael R. Misko
Norman Weber
- 0098 BETHLEHEM, PA
Michael J. Kavcak
Theresa Sinko
Anna Transue
- 0132 SOUTH BEND, IN
Elizabeth Gerencser
Donald J. Palla

- 0174 SCRANTON, PA
John B. Nagy
- 0189 ALLIANCE, OH
Anton L. Bevington
Joseph Czakek
- 0216 NORTHAMPTON, PA
Lucy Stetch
- 0226 McKEESPORT, PA
Victoria Borchick
George C. Rugg
Robert C. Urban
- 0249 DAYTON, OH
Antoinette Hergo
- 0296 SPRINGDALE, PA
Mary Sherman
- 0336 HARRISBURG, PA
Diane L. Kehler
- 0383 BUFFALO, NY
Chester A. Ostrowski
- 0590 CAPE CORAL, FL
Irma G. Kovacs
John Joseph Predko
- 0705 MAYVILLE, WI
Sylvia I. Nezda
- 0720 DEDHAM, MA
Elizabeth McCauley
Betty L. Slazas
- 0725 SPRINGFIELD, MA
Richard K. Burrage
Irene T. Lefebvre
Ronald J. Lucia
- 0800 ALTOONA, PA
Bernard R. McLucas
- 8020 McKEES ROCKS, PA
Barbara G. Hiles
- 8036 SCOTTDAL, PA
Paul S. Farrier
Joseph J. Palacki
- 8286 PHILADELPHIA, PA
Paul A. Schettler

Recent Donations

WPFA Scholarship Foundation

Donations Through Premium Payments OCTOBER 2012

- Branch - Donor - Amount**
- 13 - John Pongracz - \$10.00
 - 14 - Margaret G. Kerosky - \$10.00
 - 19 - Mary Jane Nagy - \$1.00
 - 28 - Chris S. Paul - \$10.80
 - 28 - Shane P. Spencer - \$10.00
 - 28 - Michael J. Janovick - \$8.00
 - 28 - David L. Stack - \$15.00
 - 28 - Edward J. Crump Jr. - \$5.00
 - 34 - Sylvia G. Jordan - \$10.00
 - 44 - Valeria Thrasher - \$20.00
 - 44 - Mary V. Hower - \$20.00
 - 59 - Stephen J. Gall Jr. - \$4.15
 - 59 - Carter J. Vitez - \$10.00
 - 90 - Rachel M. Liesau - \$25.00
 - 90 - Attila Kun-Szabo - \$10.00

Since 1972 William Penn Association has awarded more than \$2.3 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.

- 90 - Buda Kun-Szabo - \$10.00
- 129 - L. Michael Stange - \$15.80
- 159 - Kirstin E. Mayberry - \$1.85
- 226 - Timothy R. Holtzman - \$1.40
- 226 - Carol S. Burlikowski - \$5.00
- 226 - Robert W. Serena - \$5.00
- 226 - Joan E. Bickey - \$5.00
- 296 - Irene B. Charles - \$20.00
- 336 - Janessa L. Rasmus - \$50.00
- 352 - John P. McKinsey Jr. - \$1.32
- 352 - Dora S. McKinsey - \$1.02
- 525 - Elsie V. Johnstone - \$10.00
- 723 - Ryan E. Godbout - \$1.00
- 8014 - Nicholas E. DePersis - \$15.00

- 8019 - Mary F. Clarke - \$2.00
- TOTAL for Month = \$313.34**

Additional Donations OCTOBER 2012

- Donor - Amount**
- Br. 18 Lincoln Park, MI - \$125.00
(Br. 18's "Charity-of-the-Month" winner, Rose P. Antal, chose the WPFA Scholarship Foundation as her charity)
 - WPA Cookbook Sales - \$75.00
 - TOTAL for Month = \$200.00**

Donations In Memoriam OCTOBER 2012

- Donor - Amount
(In Memory of)**
- Brenda Hagan - \$25.00
(Anna Hrabar)
 - Rose Mirkovich - \$100.00
(Anna Hrabar)
 - Maria Mozer - \$25.00
(Elaine M. Toth)
 - Richard E. Sarosi - \$25.00
(Anna Hrabar)
 - Br. 18 Lincoln Park, MI - \$125.00
(Deceased branch members)
 - TOTAL for Month = \$300.00**
- Donations Received
From WPA 29th Annual
Golf Tournament
& Scholarship Days**
Received as of October 31, 2012
- Donor - Amount
(In Memory of, if applicable)**
- Br. 352 Coraopolis, PA - \$100.00
 - TOTAL = \$100.00**



You should see the view from here.

Visit us at www.scenicviewpa.com. and click “online reservations” to book our cabins, lodges and pavilion for your vacation or event.

*If you're a member of WPA, type in the promo code **WPAMBR** to receive your member discount.*



Inside this issue:

Members asked to help victims
of Hurricane Sandy...**PAGE 2.**

Schedule of 2013 Events...**PAGE 5.**

Flat Stanley joins WPA members
for a Hungarian adventure ...**PAGE 12.**

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INDIANA, PA

Put some extra jingle in your stocking

Refer a family member or friend to WPA and earn a Recommender Award!

Have a wonderful holiday with a little extra money courtesy of WPA. We will pay adult members age 16 and older **\$20** for each first-time applicant they recommend who is issued any WPA permanent or term life insurance plan. You can also earn rewards for recommending new life insurance plans to current members. WPA will pay you **\$12** for each current member you recommend who is issued a new permanent life insurance plan. You can also earn **\$10** for each current member you recommend who is issued a WPA term life plan. To claim your Recommender Award, send us the names and addresses of everyone you know who would enjoy the many fraternal benefits that come with membership in WPA.

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