



Front Row Students



Our annual
salute to our
scholarship
recipients

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A new benefit for our members
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William Penn Fraternal Association Scholarship Foundation

Tree of Knowledge

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

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

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

Name: _____

Address: _____

Telephone: _____ Email: _____

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

Line 1: _____

Line 2: _____

Line 3: _____

Line 4: _____

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

William Penn Fraternal Association Scholarship Foundation, Inc.

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Help those in need this holiday season

Holiday Baskets help spread the fraternal spirit

YOUR BRANCH can share the spirit of fraternalism by participating in WPA's annual Holiday Basket program.

Just fill baskets with non-perishable foods and other items, and the Home Office will donate \$40 per basket, up to three baskets per branch. Your branch can use these funds to buy a turkey, ham or additional items to fill up each basket. Branch volunteers then deliver them to families in need in their community.

Many branches will start early and deliver baskets over the Thanksgiving holiday, while others will participate during the Christmas season. Some will prepare baskets during both holidays.

Over the years, the WPA Holiday Basket program has made the holidays brighter for thousands of families across the country. With your help, we can spread the joy and the fraternal spirit to many more this year.

Let your community know WPA truly cares.

For more information on participating in the Holiday Basket program, call us at 1-800-848-7366.

Home Office kicks off WPA Food Drive 2012

MEMBERS AND BRANCHES in the Greater Pittsburgh area are invited to participate in the WPA Food Drive 2012 being sponsored by the Home Office.

During these difficult economic times, many are struggling to put food on their tables. The food banks in the Greater Pittsburgh area have seen an increase in the number of families who need help and have experienced a reduction in donated items that they can distribute to those in need.

The Home Office is requesting donations of non-perishable food items that will be given to the food banks. For those branches within the Pittsburgh area, the Home Office will pick up any donated food items. Call Endre Csoman at 1-800-848-7366, ext. 136, to arrange a pick-up. Monetary gifts, no matter how big or small, in place of food items would also be appreciated. Make any checks payable to "William Penn Association Foundation" and note on the check or envelope "Food Bank."

If we all work together, much can be accomplished.

2012 Branch Family Christmas Parties

Branch	City/State	Date	Time	Location
0008.....	Johnstown, PA.....	Dec. 2.....	1:00.....	Oratory Hall, Chestnut St. & 8th Ave., Cambria City, Johnstown
0010.....	Barton, OH.....	Dec. 2.....	12:00...	Pizza Hut Party Room, 51338 National Road East, St.Clairsville
0018.....	Lincoln Park, MI.....	Nov. 25....	1:00.....	VFW Hall, 16736 Ecorse Road, Allen Park
0019.....	New Brunswick, NJ....	Dec. 9.....	11:45...	Bayard St. Presbyterian Ch., 22-A N.Joyce Kilmer Ave., New Brunswick
0024.....	Chicago, IL.....	Dec. 1.....	5:00.....	Holy Trinity Hungarian Church, 4759 McCook Ave., East Chicago
0028.....	Youngstown, OH.....	Dec. 1.....	12:30...	Mindszenty Social Hall, 545 N. Belle Vista Ave., Youngstown
0034.....	Pittsburgh, PA.....	Nov. 18....	12:00...	Sports Haven Bowl, 143 Carol Ave., Bridgeville
0040.....	Martins Ferry, OH.....	Dec. 2.....	12:00...	Pizza Hut Party Room, 51338 National Road East, St.Clairsville
0048.....	New York, NY.....	Dec. 2.....	2:00.....	Ruppert Houses Community Room, 222 E. 93rd St., New York
0051.....	Passaic, NJ.....	Dec. 2.....	2:00.....	American Hungarian Citizens League, 21 New Schley Street, Garfield
0071.....	Duquesne, PA.....	Nov. 18....	12:00...	Sports Haven Bowl, 143 Carol Avenue, Bridgeville
0089.....	Homestead, PA.....	Dec. 1.....	1:00.....	Playmor Bowl, 5840 Buttermilk Hollow Road, Pittsburgh
0129.....	Columbus, OH.....	Dec. 1.....	1:00.....	Columbus-Grove City Elks #37, 2140 Sondra Dr., Grove City
0132.....	South Bend, IN.....	Dec. 9.....	3:00.....	Barnaby's Restaurant, 713 E. Jefferson Blvd., South Bend
0226.....	McKeesport, PA.....	Dec. 2.....	1:00.....	Hungarian Reformed Church, 101 University Dr., McKeesport
0248.....	Monaville, WV.....	Dec. 2.....	12:00...	Pizza Hut Party Room, 51338 National Road East, St.Clairsville
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
0349.....	Weirton, WV.....	Dec. 2.....	12:00...	Pizza Hut Party Room, 51338 National Road East, St.Clairsville
0352.....	Coraopolis, PA.....	Nov. 18....	12:00...	Sports Haven Bowl, 143 Carol Avenue, Bridgeville
0525.....	Los Angeles, CA.....	Dec. 2.....	2:00.....	Southern Calif. Hungarian Club, 992 W. San Bernardino, Bloomington
0800.....	Altoona, PA.....	Dec. 9.....	6:00.....	Bavarian Hall, 112 S. 13th St., Altoona
8121.....	St.Marys, PA.....	Dec. 5.....	7:00.....	Hoss's Restaurant, 118 Haller Road, St. Marys
8164.....	Steubenville, OH.....	Dec. 2.....	12:00...	Pizza Hut Party Room, 51338 National Road East, St.Clairsville

Time to step up

Whether running for an office or simply casting your vote, it's time to help determine the future of your branch

PITTSBURGH -- In the coming weeks, WPA members will have the chance to exercise one of the most important privileges of membership in WPA: the right to vote for branch officers. We encourage all eligible members to not only vote in your branch election but also consider seeking a branch office.

The procedure for conducting branch elections is spelled out in WPA's By-Laws (Article 6, Sections 605 and 606). Put simply:

- Candidates may be nominated from a nominating committee appointed by the branch president and also from the floor at the election meeting;
 - Each adult life-benefit member may vote once for each office; and
 - Elections shall be by a majority of those present at the election meeting.
- According to the Association's By-Laws, an "adult life-benefit member" is a person who has attained the age of 16 and has a life insurance certificate with WPA. All such adult life benefit members are eligible to vote in branch elections.

To run for a branch office, the Association's By-Laws state that



© Ekaterina Voinova/Dreamstime.com

a candidate must be an adult life-benefit member age 18 or older who is not directly involved in litigation or a written claim against WPA, except for claims under a certificate of insurance. No full-time agent, no general agent nor anyone who is licensed to sell for another life insurance company, nor a spouse of any of the above, is eligible to be a branch officer.

To find out when your branch will conduct its election of officers, check this month's "Branch News" section, or contact your branch officers.

Nationality Rooms to host holiday open house

PITTSBURGH -- The Nationality Rooms of the University of Pittsburgh invite everyone to a Holiday Open House to be held Sunday, Dec. 2, from noon to 4:00 p.m.

The 29 rooms, each designed and furnished in the traditions of various European, Asian and African cultures, are located in the University's Cathedral of Learning in the Oakland section of the city.

From Nov. 10 until Jan. 19, the rooms will be decorated in the holiday traditions of each nationality. During the open house, guides in ethnic dress will describe the history and meaning of each room's decor.

The open house will also feature performances of holiday dances and customs every 15 minutes, as well as ethnic foods, craft demonstrations and an ethnic marketplace.

The rooms are open weekdays and Saturdays from 9:00 a.m. to 2:30 p.m. and Sundays from 11:00 a.m. to 2:30 p.m. They will be closed Thanksgiving Day, Dec. 24 to 26 and New Year's Day.

From Dec. 27 to 31, guided tours will be available from 10:00 a.m. to 2:30 p.m.

On weekends, narrated taped tours are available without prior reservation. The last tours are dispatched each day at 2:30 p.m. Tour fees are \$4 for adults and \$2 for students ages 8 to 18.

To learn more, visit the Nationality Rooms website at www.pitt.edu/~natrooms, or call 412-624-6000.



Hungarian Room elects officers

PITTSBURGH - The Hungarian Room Committee of the University of Pittsburgh recently elected its officers for the year 2013. They are: (from left) Katherine E. Novak, second vice chair; Maria M. Bistey, controller; Dr. Agnes M. Vardy, historian; Dr. Emil Nagengast, secretary; Kati R. Csoman, chair; Roger G. Nagy, first vice chair; Diane M. Torma, treasurer; and Endre Csoman, scholarship coordinator.



The 1956 Hungarian uprising

ON OCTOBER 23, 1956, the whole world was watching the Magyar people as they rose against their oppressor, the Soviet Union. Hundreds of secret police (AVH) were stationed at the radio station on Sándor Bródy Street in Budapest, where a demonstration took place by university students. The secret police tried to push back the crowd towards the museum square, but the demonstrators would not budge.

All the students wanted was for their demands to be broadcast on public radio. Instead of listening to the demands of the students, the secret police opened fire into the unarmed crowd. First, the demonstrators retaliated with bricks and rocks, then the large crowd of several thousand clearly responded as though they were one voice: "Down with the AVH's! The AVH is a group of coldblooded killers!"



Many young demonstrators were lying on the street, dead or wounded. Soon, the demonstrators were able to get guns from the Hungarian Army, and at the same time many of them joined the Freedom Fighters against the AVH. Later that night, thousands of industrial workers joined the students to get some answers from the Rákosi government.

The demonstration started out peacefully, but the AVH ignited a "barrel of gun

powder" with their cowardly behavior, and the presence of the Ruszkis fueled the burning fire.

I will never forget my fellow Freedom Fighters. I am grateful to God that I was a part of those heroic days of October 23, 1956.

Pictured: The Central Monument of the 1956 Hungarian Revolution and War of Independence in Budapest. © Nathalievanwesepoel/Dreamstime.Com

1956. október 23.

By Csilla Magyary

Ezüstös ősz volt, köd borult a tájra,
egy nép mégis tavaszról álmodott,
mikor a szívben izzó ragyogással
a szabadság szent máglyája lobog.

Fiatl fiúk vonultak az utcán,
diáklányok vitték a lobogót
és Bem-apó szobra előtt a téren
minden magyar esküt fogadott.

Mint ama márciusban úgy esküdtünk,
hogy láncainkat letépi kezünk
s inkább meghalunk véres dicsőségben,
de rabok... rabok tovább nem leszünk!

Így kezdődött. És fellángolt az ország.
Fiúk harcoltak s fiatal leányok,
jöttek a munkások, katonák,
apró gyermekek és ősz aggastyánok.

Mert nem tudtunk már szolgaságban élni!
Szólni kellett és cselekedni is!
Szabadság mámorában élt az ország,
egy nép lerázta rabbilincseit.

De jött az árulás. A muszka medve
véres mancsával durván lecsapott
és ott maradt nyomában tört virágként
Sok ezer magyar szent hősi halott.

Rettentő harc volt. Egy maroknyi kis nép
hullatta véré, -- érted is, nyugat,
de te csak álltál megdermedve némán,
magára hagyva hősi harcunkat.

Hazánkat újra rabbilincsbe verték,
--öt gyönyörű nap voltunk szabadok!
sok ezer magyart elhurcoltak keletre
és sok ezer magyar elbűdosott.

Ti magyarok itt, az idegen földön,
fájó szavam ma hozzátok kiált:
maradjon meg a szívetek magyarnak,
ne feledjétek soha a hazát!

Széthúzás és viszálykodás helyett itt
minden dolgos magyar kéz összefogjon!
Legyünk egyek a bűdosásban itt kint
mint egyek voltunk októberben otthon!

Szabadok voltunk! Csak öt napig tartott,
de itt ma is, tovább harcolunk,
hogy magyar hazánk legyen szabad újra,
hogy viradjon fel végre a napunk!

Ezért élünk, s küzdünk az idegenben
szerteszét mindenütt a nagy világban.
Erre kötelez örök magyarságunk;
erre tanít Október Huszonhárom!

50 éves évfordulói ünnepségre 2006. október 21.-én



Whole Life Insurance: Coverage for your “entire life”

WHOLE LIFE INSURANCE provides lifelong protection and cash value accumulation. Whole life insurance provides protection for your whole, or entire, life. Premiums are payable during the life of the policy. Even if your health deteriorates and you become uninsurable, you can keep your policy in force at the same premium rate and accumulate a guaranteed cash value.

The advantage to owning life insurance with cash value accumulation becomes more obvious the longer you own the policy. As the cash value accumulates and grows, it can be used for financial needs that may occur.

While a whole life insurance policy can be cashed out for the cash value of the policy, there are several reasons why that may not be the wisest thing to do. First, most life insurance policies are purchased, in part, to pay for end-of-life expenses, thereby easing the financial burden on your surviving family members. If you cash out your policy, then your family may have to find other sources of money to pay your final expenses. Secondly, if you cash out the policy, you may then owe taxes on the income.

Finally, it may be difficult and more expensive--or even impossible--to obtain a new life insurance policy at an advanced age because this will depend on your current health and life circumstances.

You also may take advantage of the accumulated cash value of the policy by taking a loan from the cash value. These loans are not subject to taxation as long as the policy is not surrendered or allowed to lapse while the loan is outstanding. If you take a loan from your whole life policy, your death benefit will be reduced by the amount of the loan plus interest, but your beneficiaries would still receive a death benefit as long as the policy remains in force.

WPA has outstanding whole life insurance plans to offer our members, and those who would like to become members. If you do not have a WPA agent, please call the Home Office at 1-800-848-7366, ext. 120, and we can assist you in finding an agent who will be happy to serve you and your family by offering: a review of your needs, life insurance protection, taxed-deferred annuities, juvenile insurance plans and special fraternal benefits. □

April Weeks
Milford, PA
845-313-8350



April was born and raised in Cooperstown, N.Y., and currently lives in Milford, Pa., with her two children, Ryan and Evan. While attending college at State University of New York, she studied business and court reporting.

Her career prior to joining American Senior Benefits, LLC (ASB), spanned more than 20 years in various sales and management roles in the insurance industry, manufacturing companies and Cornell University. She spent two years as the sales support manager for a national preferred provider organization (PPO). Her integrity and management skills

were rewarded with promotions to sales manager and then assistant vice president of sales where she spent five more years as a major contributor to the rapid growth of the company.

She has dedicated the past five years to helping senior citizens with many aspects of their retirement needs. As the district manager for ASB, she strives to bring solutions to the many challenges of today's retirement worries.

April and her children spend most of their spare time at Ryan's high school soccer stadium. Ryan is a starting forward (striker) for the junior varsity team. Evan attends elementary school and is focused on music, playing drums, guitar and piano. The family also enjoys many outdoor activities and frequently travels to interesting locations. Their most recent trips included the Grand Canyon, Niagara Falls and St. Lucia. □



Things to be thankful for...

MY PARENTS TRAVELED to Hungary last month with 37 other William Penn Association members. Most of their experiences were fun and fascinating. They were able to experience vast amounts of delicious food and beverages and an endless array of sights that would make any global traveler green with envy. As with all things, there were challenges on the trip, but that is part of the territory when traveling internationally. My *anya* and *apa* returned to Ohio safe and sound with suitcases laden with Hungarian treasures of all sorts. That, certainly, is something to be thankful for.

In conversations with my father, I learned a great deal about the "real" Hungary, which is quite different from what travel books and the media portray. His musings about the trip inspired this month's "Take," a (hopefully) heartwarming column about the spirit of this season for giving thanks. Writing this article gave me a welcome break from subciting, a painful and onerous task assigned to this particular first year Law Review Associate. That alone is something to be thankful for.

Going to the land of the Hussars was another item that my dad was able to cross off his bucket list. Traveling to Hungary was an ethnic and religious pilgrimage for him. He saw gorgeous palaces and churches, frequented vineyards and cellars, and dined at fantastic restaurants. The highlight of the trip was visiting Parliament where he saw the Royal Scepter, Orb, Sword and Sheath and, most importantly, the Holy Crown of King St. Stephen of Hungary. For my dad, seeing the crown with his own eyes meant that this crucial piece of Hungarian history was no longer a story and picture he read about; it was real. "Observing the Crown of Szt. István was a religious rebirth for me," Dad said. "The fantastic grandeur of the luncheon served at the Gobelin Hall made the trip a once in a lifetime experience." My parents realized that on this particular day, this memorable visit would never have been possible without the influence of William Penn Association. That, certainly, is something that they are thankful for.

While my mom was out visiting the many wondrous churches and cathedrals, my dad became acquainted with the young bus driver. Like most men, the two got to talking about cars and motorsports. This driver was proud to own a car. He told my dad that he inherited it from his grandfather. It is clear that many Magyars cannot afford to own a car, and even if they can, there is no utility to owning a vehicle. My father told the bus driver that between the five members of our family, we own eight

vehicles, two of which are antiques. In Hungary, such a statement would be nothing more than a bold-faced lie. My dad showed pictures of our vehicles to the driver, but the young man still doubted my father's truthfulness and appeared to dismiss the whole thing as something lost in translation. The young man could not grasp the concept of being able to afford such luxuries on the income of a retired schoolteacher.

The lesson learned is that we Americans have the benefit of years of industrialization and development. Our economy was unconstrained by tyranny. Americans are a population made up of hard-working and industrious people. We possess a land rich in natural resources and the protection of two oceans and a mighty military. Our wages enable us to not only exist but also to enjoy the better things in life. When we go to pump gas, even though the price may be outrageous to us, just imagine how much worse it is for our Hungarian cousins who pay more than \$9 a gallon. That's something else to be thankful for.

My mother brought us many souvenirs. While some were purchased in commercial stores in Budapest, many of the items were handcrafted by local vendors or came from institutions that specialize in one form of artisan work or another. The finely-detailed embroidery, the expertly-fired pottery and the intricately-painted porcelain were all phenomenal. My brother received an authentic "Matyo" vest, dyed a rich green like the fields of the Hortobágy, with intricately stitched, hand-embroidered embellishments. My father purchased the vest from a family in Szentendre, who like many of the local vendors, were visibly down on their luck. My dad wondered if the fall of Communism had benefited that many Hungarians economically. My *szülők*, by virtue of steady work and stable jobs, were able to buy a great deal of goods. It was obvious that American money would go a long way for that family of artisan merchants.

One hot evening while staying near Lake Balaton, my father could not sleep. He strolled along the shore but eventually ended up logging onto the hotel computer system that was available to the patrons. He was curious about how much money a typical Magyar citizen makes. He was surprised to learn many occupations pay much less than \$1,000 dollars per month...*before* taxes. He could not believe his eyes. He cross referenced his research and found that the info was truthful and accurate. He surmised that, with the prices of consumer staples in Hungary being comparable to ours here in America, there was little if any money left in the typical Hungar-

Point to Ponder...

Next month, I will feature the famous American-Hungarian zene based in New Jersey, the Kara-Nemeth Orchestra. I hope you will find this--the first in a series of stories about great Magyar bands--a wonderful trip down memory lane. - Tibor

MAGYAR Website of the Month

www.politics.hu

You come for the news, but you stay for the comments section. The sometimes insightful but always entertaining comments that follow each and every article on this English language website devoted to Hungarian politics is definitely worth perusing if you have a sense of humor. Otherwise, skip the comments and focus on what I find most useful on this website: concise, clear and well-written analysis and news on Hungarian politics. Hungary rarely makes it into American domestic news, so this is a great source for keeping abreast of what is happening in Budapest.

ian family's budget for even the simplest of luxuries. My father concluded that his dollars earmarked for charity in America would now be diverted to native Hungarian causes. He realized that our tips and gratuities enabled the local populace to subsist a little easier. Sometimes, it takes a trip to a place like Hungary in order to remind us how fortunate we are.

My parents were able to meet many wonderful American-Hungarians on this tour of Hungary. My *apa* and some of the gentlemen began to address each other as "Rudy Bácsi," "Joska Bácsi," "János Bácsi," etc. They hung together while the wives shopped or prayed at the many beautiful churches in each *falu* or *város*. Many of those new friendships will continue and that, certainly is something to be thankful for.

As I've mentioned, my *apa* is a retired teacher but often sees the world through the eyes of a student. He learned a valuable lesson from Endre Csoman as they sat together on a bench waiting for members of the tour to return to the bus. My father expressed his concern that it was hard to communicate with the locals. Mr. Csoman informed my *apa* that the hardest things to translate are *spoken* numbers. Numbers are a big part of any conversation. The written number means the same in Hungary or America. Hand gestures, pointing and writing out a number instead of saying it are the biggest aids in understanding a conversation. My dad tried it with several locals and found that Mr. Csoman was 100 percent correct. Mr. Csoman was the glue that kept the tour together. His leadership, kindness and compassion are things all members of William Penn Association can be thankful for.

As my parents conversed with Magyar vendors and townspeople, they learned that mentioning you are a

American-Magyar creates big smiles and acceptance. The interspersing of a few simple Hungarian words dropped any apprehension the Hungarian native may have had. The conversation quickly would switch to questions like, "Where are you from in America?" My parents would answer Cleveland, Ohio. Everyone indicated that they knew someone that either visited there or lived there at one point in time. The prestige of being an American who has ancestral roots in Hungary is something one can be truly thankful for.

Many times a novice to world travel needs a guiding hand in understanding the intricate nuances of a native people. My parents were like lost lambs. Tom House, husband of WPA Chair of the Board Barbara House, sat in the rear of the bus along with my parents. My mom said Mr. House gave them dozens of tips and insights about traveling through Hungary which made their experience 10 times better than it would have been without them. "Mr. House was our tour guide," she said. "We were so fortunate to be sitting by him throughout the tour." Mr. and Mrs. Cseh are thankful for his direction.

So, no matter who you are or where you may find yourself this Thanksgiving, be thankful for at least one thing: that you are an American. There is a reason so many of our forebearers came to the "Land of Opportunity." When my great-grandparents left their sleepy little village in Western Hungary (Csot, Veszprém) to come to the U.S., they must have been frightened and apprehensive. In just three generations, my family has climbed the ladder of success to find itself near the apex of American society as our relatives in America have become doctors, inventors and successful businesspersons.

Soon this legacy of successes will continue when my siblings and I will simultaneously graduate from college as a lawyer, healthcare administrator and teacher. My parents promised the three Cseh children that as a graduation gift to us, we will all travel with the WPA Tour to Hungary in 2014. That is something to be thankful for!

Boldog Hálaadást Kívánunk!

Tibor II

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.

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.

The Hungarian Kitchen



with Főszakács Béla

Cuisine of Budapest

FÁRADJON BE A MAGYAR KONYHÁBA!

Budapest is the best place to start our culinary tour of Hungary. This capital city situated on the Danube River offers as many culinary treasures as you would find in major cities such as Paris, Rome, Vienna or London.

Before we start our tour, let's do some housekeeping. First, don't forget to support your branch activities this upcoming holiday season. Also, depending on where you live, there are many activities sponsored by Hungarian groups that also need your support. Log onto www.thegulyas-pot.com and you will find links to just about anything Hungarian in the United States. Finally, if you're searching for something special in the way of Magyar cuisine, feel free to contact Chef Vilmos or me, and we will assist you. Now, on to Budapest....

Budapest offers a plethora of food in many eating establishments. There are many restaurants, pastry shops, coffee houses, butcher shops and street vendors in this city of more than 2.5 million people. There are also farmers markets and purveyors of specialty items such as cured meats, canned goods and the most famous Hungarian spice, paprika.

There are eight grades of paprika, ranging from the vibrant red, mild variety to the light brown-orange, fiery seasoning. The "Hungarian Trinity," as Vilmos and I call it, consists of lard, paprika and onions. Add to these anything else, and you have the beginning of Magyar cuisine.

Two examples of entrées that use this trinity are pörkölt and paprikás. Pörkölt is ragouts (or stews) with thicker gravy than normal gulyás. Made from pork, beef, mutton or chicken, pörkölt includes very few vegetables and no potatoes. A paprikás uses basically the same ingredients but is finished with sour cream, giving the sauce a smoother texture. Sour cream is an ingredient added to give a dish the perfect finishing touch. Both pörkölt and paprikás are available in Budapest with a regional touch, such as the Transylvanian version which does not use paprika but other kitchen spices and herbs such as marjoram and black pepper.

Other popular foods found in Budapest are soups, stews, game dishes, casseroles, cakes and pastries. Mushroom gulyás, breaded vegetables and cheese, pickled vegetables and noodles with cheese are a few more examples. Palacsinta--with a sweet or savory filling--is available all over the city. A soup called "Jókai Bableves" (named after the Hungarian novelist Mór Jókai) is very flavorful and popular in most eateries. Another favorite in this region is Fisherman's Soup using the local fish available. A freshwater whitefish with the right spices makes this a meal, not just an appetizer.

All of Hungary's regional cooking may be found in Budapest. Many favorites include töltött káposzta, káposztas tészta, túrósgombóc, and szilvágombóc.

Budapest is also known for its coffee houses. You can enjoy the finest coffee from around the world along with Magyar pastries. Coffee houses appeared in Budapest before Paris or Vienna, starting in 1541 A.D. Most coffee houses will offer krémes, rigo jancsi, dobos torte, Rákóczi túrós, and rétes.

While there are many more items that could be included in Magyar cuisine, the ones mentioned are the most popular in the U.S. They are not only regional but also authentic traditional foods. By reproducing these dishes, we are keeping alive Magyar traditions and culinary techniques used to produce these culinary pleasures. As we continue exploring the regions of Hungary, the foods produced will not be as prevalent as what is found in Budapest and its region.

Please enjoy the recipes for this month which were chosen for their authenticity to the original recipes prepared in Hungary.

Jó étvágyat!
Főszakács Béla

Chef's Tip

For scrambled eggs, mix in a small amount of water with the eggs instead of milk. Milk makes the eggs watery and does not blend well. Water will make your final product fluffy not flat.

NAGYMAMA'S RECEIPT

(Grandma's Recipe)

Tyúkhúsleves (Chicken Soup)

- 1 fat hen, disjointed (about 5 pounds)
- 4 quarts of water
- 4 whole carrots, peeled and sliced
- 1 parsley root, peeled with greens
- 1 onion, peeled and sliced
- ½ green pepper, cored and diced
- 3 pieces of celery, diced
- 1 small tomato when in season, cut into wedges
- 1 kohlrabi when in season, peeled and chopped
- 2 tablespoons of salt
- 1 teaspoon whole black pepper

Cook chicken pieces in water. When the water starts boiling, skim the top very carefully. Skim two or three times to make a clear soup. Add all the vegetables, salt and pepper. Cook under low flame until chicken is tender. Remove the chicken pieces and pick the meat off the bone. Strain the broth, add the chicken meat and serve with noodles or liver dumplings.

Practical Pointer

Spices should never be stored near a microwave exhaust fan or range top. The heat will cause a loss of flavor, potency and even color. All spices should be stored in a cool, dry location in the kitchen OR in the refrigerator.

Magyar Hot Spot

www.westsidemarket.org

Cleveland's Public Market
has vendors specializing
in Eastern European provisions.

Savory Spotlight

Kohlrabi is a German word meaning "cabbage-turnip." It actually is a German turnip but is milder than its American version, the rutabaga. It has been popular in Eastern Europe since the 1500's. The leaves and bulb stem are edible, but you should peel the thick coating off, as it is hard to chew. The taste and texture is similar to broccoli but a bit milder and sweeter. Kohlrabi grows in colors from white to green to purple. It is part of the wild cabbage family that includes cauliflower, kale, collard greens, broccoli and Brussels sprouts. Thinly sliced, it can be eaten raw in salads. Diced or chunked, it is best steamed or boiled until tender. As for nutritional value, kohlrabi is high in carbohydrates and fiber and provides antioxidants which help the body fight disease and infection.

Chicken Pörkölt

- 1 whole chicken, 3 to 4 pounds
- 3 medium white onions, diced small
- 1 tablespoon lard
- 1 tablespoon sweet paprika
- 1 tablespoon tomato paste
- 3 tablespoons water
- 3 small garlic cloves, crushed
- 2 teaspoons salt
- 2 large ripe tomatoes, peeled, seeded & cut into chunks
- 1 green pepper, diced small
- 1 red pepper, diced small
- Salt & pepper to taste

Cut the chicken into eight pieces. In a skillet, fry the onions in the lard until they soften. Add the chicken to the skillet along with the paprika, tomato paste, water, garlic and salt. Add the tomatoes and diced peppers and cook the mixture until the chicken is done. Make sure the heat is low, allowing the chicken to cook in its own juices not in a lot of liquid. When the chicken is done, the sauce in the pan should be thick and very tasty. Serve hot to your guests with noodles or nokedli.

Székely Gulyás

- 1 large onion, peeled & chopped
- 2 tablespoons lard
- 2 pounds lean pork, diced in 1/2-inch cubes
- 1 1/2 tablespoons sweet paprika
- 4 tablespoons tomato paste
- 5 tablespoons water
- 2 pounds sauerkraut, drained
- 1 teaspoon caraway seeds
- Salt & pepper to taste
- 3/4 cup sour cream

In a skillet, cook the onion until it softens, then add the pork, mixing well. Cover and cook for five minutes. Add the paprika and tomato paste, mixing well, then add enough water to cover the meat halfway. Cook on low heat until the meat starts to get tender. Add the sauerkraut to the skillet along with the caraway seeds and cook for another 15 minutes. Adjust the seasoning with salt and pepper, then add the sour cream on top and serve hot to your guests with a crusty rye bread.

Jókai Bableves

(Bean soup, Jókai-style)

- 2 smoked pigs feet
- 3/4 pound smoked pork ribs
- 1 medium onion, peeled & chopped
- 1 knob of celery (celeriac root), peeled & small diced
- 8 ounces fresh dry beans
- 1 tablespoon lard
- 1 tablespoon Italian parsley
- 1 tablespoon all-purpose flour
- 1/2 tablespoon sweet paprika
- 3 garlic cloves, mashed
- 3/4 pound smoked pork sausage
- Salt & pepper to taste
- 1/4 cup sour cream

Cook the smoked pigs feet and pork ribs in two quarts of water until the meat falls off the bones. Set the meat aside. Add the diced celery knob and the beans to the meat broth and cook until the beans are soft and edible. In a separate pan, fry the onion in the lard over low heat until wilted, then add the parsley and flour to make a brown roux over the lowest heat possible. Stir to prevent the roux from overcooking. When the roux is brown, mix in the paprika and garlic and add one cup of water to the mixture. Whip the mixture until smooth, then pour mixture into the cooked bean pot. Add the sausage and 1/2 tablespoon of salt, then simmer for 10 more minutes. Cut the smoked meats into bite size pieces and add to the soup. Adjust the seasoning with salt and pepper, then stir in the sour cream making a smooth texture to the soup. Serve hot to your guests with a crispy rye bread.

Túrógombóc

(Pot Cheese Dumplings)

- 1 pound pot cheese
- 3 whole eggs, beaten
- 3 tablespoons sweet butter
- 1/2 cup semolina flour
- 2 tablespoons all-purpose flour
- Salt & pepper to taste
- 1/3 cup melted butter for frying
- 1/2 cup bread crumbs
- 1/2 cup sour cream
- 1/4 cup vanilla confectioners' sugar

Force the cheese through a strainer or potato ricer into a mixing bowl. Mix with the eggs and three tablespoons of the butter. Add the semolina flour, all-purpose flour and one finger pinch of salt. Let this mixture rest for three hours before continuing. In a deep saucepan, boil three quarts of water with one tablespoon of salt. Keep your hands wet and, using a spoon or ice cream scoop, portion an amount of the dough in your hand and roll into a small dumpling. Drop into the boiling water and cook for five minutes or until the dumpling floats to the top. Continue this process until all the dough is formed into dumplings. When the dumplings are cooked, rinse in cold water and put on paper towels to remove excess water. Make the coating by melting the butter in a frying pan and adding the bread crumbs, cooking until they are golden brown. Roll the dumplings in the bread crumb mixture and serve hot to your guests. For a sweeter flavor sprinkle some confectioners' sugar over the dumplings.

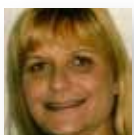
Halászlé (Fisherman's Soup)

- 3 quarts of fresh fish stock
- 1 tablespoon sweet paprika
- 3 pounds freshwater fish filets
- 3 Hungarian banana peppers, mild or hot, seeded & sliced into 1/4-inch rings
- 2 medium tomatoes, skinned, seeded & chopped
- Salt & pepper to taste

In a saucepan, bring the stock to a simmer, then stir in the paprika and continue simmering for five minutes. Add the peppers and the tomatoes, then put the fish filets in the pan on top of the vegetables. Continue simmering the soup for 45 minutes until the vegetables are soft and the fish is cooked. The fish will break up as it cooks but make sure it does not stick to the bottom or side of the pan. When fish is done, adjust the seasoning with salt and pepper then serve hot in a bowl with a slice of crusty rye bread.

Culinary Corner

When preparing meatloaf, place a slice of bacon under the loaf so it doesn't stick to the pan. You can also portion your meatloaf into a large muffin tin for individual portions which will cook faster, about 15 minutes in a 375°F oven.



Watching your Thanksgiving calories

WELCOME to the long awaited fall season, and Happy Thanksgiving to all our members.

I am sure you are all similar to my family and look forward to "Turkey Day" all year. But, the typical Thanksgiving dinner can consist of 3,000 to 5,000 calories ingested per person. When you figure the average adult should only consume about 2,000 for an entire day, this could result in serious "morning-after" regret. So, is there a way to enjoy the day, with all its traditional comfort foods, and not walk away from the table feeling like a stuffed turkey ourselves? Here are a few ideas to help limit the unwanted "stuffing."

Drink water - Water is your best friend. Water helps to control your appetite by making you feel fuller faster.

Eat Slowly - It takes 20 minutes for your brain to register that you're full. So, savor your food and slow down. Give your mind a chance to catch up. According to experts, eating slowly, putting down your fork between bites and tasting each mouthful is one of the easiest ways to enjoy your meal and feel satisfied with one plate full of food.

Eat before the party starts - Don't go to dinner starving. Eat a healthy breakfast and a low calorie snack before hitting the thanksgiving buffet. Start your day with a small but satisfying meal, such as an egg with a slice of whole wheat toast or a bowl of whole grain cereal. Eating a nutritious meal with protein and fiber before you arrive takes the edge off your appetite and allows you to make better food and beverage choices.

Eat the special stuff - Don't blow your precious calories on food you can eat every day. Fill your plate with small portions of holiday favorites that only come around once a year. While each of us has our own favorites, keep in mind that some holiday foods are better choices than others. White turkey meat, plain vegetables, roasted sweet potatoes and pumpkin pie tend to be the best bets because they are lower in fat and calories.

No seconds - If you eat slowly and drink plenty of water with your meal, you shouldn't feel the need to go for seconds.

Avoid finger foods - Hors d'oeuvres can be high in calories and fat. Don't eat anything that does not require a knife and fork.

Survey the buffet - Before diving head first into the buffet, give the entire line an overlook. What items will make a satisfying and healthy dinner? What indulgences will you allow yourself? Fortunately, many Thanksgiving courses fit into a healthy diet. Turkey is a great source of

protein, and sweet potatoes are loaded with vitamin A. Eat white meat turkey rather than the dark meat, which contains twice as much fat. If you are preparing the meal, cut back on salt and butter in the side dishes. Try to use whole-grain breads whenever possible, they are rich in fiber and B vitamins and not so abundant in simple carbohydrates. Brown and wild rice are sources of protein, magnesium, fiber and iron. Seeds and nuts are good sources of protein and the good type of fats.

Just say "NO" - Some people show their love through food. Others may feel threatened by your will power and pile food onto your plate. Remember, what you put into your body is your business. Rehearse politely saying "no" in your head. Let your host know that you are watching what you are eating, so they shouldn't take offense at your abstaining from another round of gravy-soaked mashed potatoes.

Stop when you're full - It sounds obvious, but stopping when you are full is one of the harder things to do at the Thanksgiving table when everyone else is helping themselves to seconds. It will be easier to stop if you slow down, drink water, wear snug pants and push away from the table when you're done.

Drink alcohol in moderation - Alcohol lowers your inhibitions, which makes it that much easier to justify a third helping of marshmallow-encrusted yams. Enjoy a sparkling water between alcoholic drinks, this way you stay hydrated, limit alcohol calories and stay sober.

Create a calorie deficit - You can do this by exercising to burn off extra calories before you ever indulge in your favorite foods. Take a walk early in the day and again after dinner. It is a wonderful way for families to get some physical activity and enjoy the holiday together.

So, don't deprive yourself on Thanksgiving. Just try to eat a little smarter this year, and those fall jeans will still fit for Christmas shopping on Black Friday!

GOBBLE! GOBBLE! GOBBLE!

Till next month....

Be Healthy! Be Happy! Stay Fit!

Egészségére!

Debbie



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

Front

2012-2013 Scholarship Essay Awards

Students applying for grants through the William Penn Fraternal Association Scholarship Foundation were asked to submit, among their application materials, an essay discussing the topic: "How Can We Get You to Participate in Our Branch Activities?" All essays were read and judged by members of the WPFA Scholarship Foundation Executive Committee, and the best essays were selected for special recognition. Many fine essays were submitted, reflecting the outstanding fraternal spirit of our young member-scholars. Prizes in the form of additional cash grants were awarded to the top three essays among both new and renewal applicants. We proudly publish those six winning essays here.



© Michael Filipp/Dreamstime.com

row students

Our annual salute to our scholarship recipients

First Prize - New Students - \$500

Christina M. Marchelletta, *Br. 18 Lincoln Park, MI*

TO PARTICIPATE in more branch activities, setting up youth groups within the William Penn Association branches would certainly help to teach our Hungarian heritage along with what fraternalism is. This would enable us to join in William Penn activities. From this we can reach out to more children that would lead to future leaders. The new generation of youth is not aware of what I enjoyed the most these past years growing up with William Penn. If this can be accomplished, I know it can be the start of a new beginning.

Second Prize - New Students - \$300

Antoinette M. Doyle, *Br. 8019 Pittsburgh, PA*

"IF YOU FEED THEM, they will come." This adaptation of the Field of Dreams movie quote sums up the way to lure college students to almost any event. College students have no money, no time, and long for a good, home-cooked meal. Promise to assuage this craving, and they will come. Yet a meal represents something much larger than nutrition. Food is a universal way of bringing people together to forge relationships, whether for a large party or a simple family dinner. Sharing a meal together is part of sharing life, and therefore a way to build community.

Third Prize - New Students - \$200

Nicole C. Francis, *Br. 44 Akron, OH*

A GOOD WAY to get my age group to participate in the Branch Activities would be to connect on our level. Hold events that we can relate to because we enjoy activities if it's what we like to do. An event set up for specifically meeting new people who also have William Penn, would be a good example. To find out more about eighteen to twenty year old interests, create a survey and see what most interests them: people, jobs, activities, etc. I think these ideas are very helpful, and I hope one day they will be successful.

First Prize - Renewal Students - \$500

Zachary J. Gall, *Br. 336 Harrisburg, PA*

THE WILLIAM PENN ASSOCIATION should send marketing information geared towards members aged eighteen to twenty-five. The information should be distinctive and direct; exciting us to go to the William Penn Association website for more information.

Once you've got our attention, the branches should take over! A junior branch leader could be appointed who would be responsible to coordinate activities for those members. The activities would provide a way to work together in community service, provide financial literacy training or just have fun with other fraternal members. What a great way to build future leaders within the William Penn Association!

Second Prize - Renewal Students - \$300

Sydney C. Blankenship, *Br. 296 Springdale, PA*

AS A UNIVERSITY student, I know how difficult it is to balance a social life while maintaining my studies. Being so busy, I attend events that offer multiple benefits. Most colleges require volunteer hours; the branch could oversee summer programs that help the community. Volunteering students might plan to attend future social events together, especially if those events include food and small prizes. The branch could host summer barbecues that offer a raffle for attendees to win a gas or grocery gift card. College students are more likely to attend relaxed events that fill their hearts *and* stomachs.

Third Prize - Renewal Students - \$200

Danielle J. David, *Br. 16 Perth Amboy, NJ*

I BELIEVE that I would participate in more branch activities if they were more appealing to the young adults and youth members. I think that the younger members could be polled with which activities they would like to see from their branch. If they had a say in what kind of activities and events were offered, there might be a higher attendance rate. There could also be a committee of younger members who are in charge of helping organize and set up the activities.

2012-2013 Scholarship

Every year, William Penn Association member students attending accredited colleges and universities as full-time undergraduate students are eligible to apply for grants through the William Penn Fraternal Association Scholarship Foundation, Inc. Grants are awarded to students as determined by the William Penn Fraternal Association Scholarship Foundation Executive Committee.

This year, our Scholarship Foundation awarded grants to 151 students, including 61 first-time recipients, totalling \$75,500.

Since 1972, the WPFA Scholarship Foundation has awarded 5,345 grants totalling \$2,313,200. All of this is made possible by the generosity of our members and friends through direct contributions, the purchase of "leaves" on our Scholarship Foundation's Tree of Knowledge and support of various fund-raising activities, including those held in conjunction with our annual bowling and golf tournaments, the WPA Picnic-A Great Fraternal-Fest and events conducted by William Penn Association branches.

We congratulate all our member-scholars, especially this year's new recipients honored here, and extend our best wishes for success this academic year.



JACOB E. ATNIP
Br. 18 Lincoln Park, MI



MELISSA AYOOB
Br. 226 McKeesport, PA



ANTOINETTE M. DOYLE
Br. 8019 Pittsburgh, PA



NICOLE C. FRANCIS
Br. 44 Akron, OH



HARMON E. GOMBASH
Br. 27 Toledo, OH



SARAH E. KALOSKY
Br. 28 Youngstown, OH

Tell Us Your Story

We enjoy hearing from our past recipients about how their WPFASF scholarship helped support their education and how their careers and lives are progressing. Please send your story and recent photograph to: John E. Lovasz, William Penn Life, 709 Brighton Road, Pittsburgh, PA 15233. Or, email them to: jlovasz@williampennassociation.org.



KELLY L. KLECAN
Br. 14 Cleveland, OH



CHRISTINA MARCHELLETTA
Br. 18 Lincoln Park, MI



SARAH J. MICHELS
Br. 705 Mayville, WI

Recipients



ZACHARY K. MIDDLEBY
Br. 296 Springdale, PA



DANIEL R. MISINAY
Br. 28 Youngstown, OH



TIMOTHY J. POLARINE
Br. 159 Phoenixville, PA



SARAH A. ROKA
Br. 226 McKeesport, PA



JASON RUBIN
Br. 51 Passaic, NJ



SHANE M. SKILLPA
Br. 89 Homestead, PA



ALLYSON G. SMITH
Br. 51 Passic, NJ



ALEXANDRA B. TEW
Br. 26 Sharon, PA



DARBY D. TOTH
Br. 129 Columbus, OH



LINDZE M. TROMBOLA
Br. 226 McKeesport, PA



GREGORY J. VARGA
Br. 296 Springdale, PA



JOSEPH A. ZUPAN
Br. 14 Cleveland, OH

New Recipients Not Pictured

ZACHARY M. ALLEN, Br. 28 Youngstown, OH
 ALICIA M. ANDERSON, Br. 129 Columbus, OH
 PEYTON R. BACSO, Br. 44 Akron, OH
 PARKER G. BALLA, Br. 89 Homestead, PA
 ERICA N. BALLAS, Br. 1 Bridgeport, CT
 KAITLYN M. BECKA, Br. 44 Akron, OH
 NICOLETTE A. BEZUSKO, Br. 89 Homestead, PA
 RACHAEL A. BOYD, Br. 14 Cleveland, OH
 ELIZABETH G. COLANDENE, Br. 349 Weirton, WV
 MEGAN N. COSKY, Br. 26 Sharon, PA
 NICHOLAS J. COSKY, Br. 26 Sharon, PA
 DAYNA M. DAVID, Br. 16 Perth Amboy, NJ
 NATHAN M. DINZEO, Br. 296 Springdale, PA
 DANIEL S. FERRARO, Br. 226 McKeesport, PA
 CHRISTOPHER M. GABRIEL, Br. 14 Cleveland, OH
 CRYSTAL A. GOETTLER, Br. 34 Pittsburgh, PA
 TARA A. GROSSMAN, Br. 296 Springdale, PA
 NICOLE D. GUYSICK, Br. 44 Akron, OH
 ASHLEY A. HAAS, Br. 18 Lincoln Park, MI
 SAMANTHA M. JACKSON, Br. 18 Lincoln Park, MI
 EMILY N. KURZAWSKI, Br. 352 Coraopolis, PA
 SEAN M. LANGAN, Br. 89 Homestead, PA
 MICHAEL R. LOTT, Br. 14 Cleveland, OH
 MAURA C. McKENNA, Br. 34 Pittsburgh, PA
 CAMERON E. MILLER, Br. 28 Youngstown, OH
 BRITTANY L. PAPP, Br. 44 Akron, OH
 CASEY M. PAPP, Br. 44 Akron, OH
 HEATHER D. PAPP, Br. 44 Akron, OH
 MARISSA L. PHILLIPS, Br. 27 Toledo, OH
 NATHAN L. POLGAR, Br. 14 Cleveland, OH
 RYAN T. RAGO, Br. 90 Allentown, PA
 JANESEA L. RASMUS, Br. 336 Harrisburg, PA
 AUGUST J. SCARPELLI, Br. 14 Cleveland, OH
 PAIGE M. SCHLAGBAUM, Br. 40 Martins Ferry, WV
 WESLEY A. SPENCER, Br. 28 Youngstown, OH
 JAYSON R. SZABO, Br. 28 Youngstown, OH
 JULIA G. TOKAR, Br. 76 Philadelphia, PA
 ABIGAIL G. UVEGES, Br. 14 Cleveland, OH
 ANTAL F. VEGH, Br. 129 Columbus, OH
 EMILY A. ZVOSEC, Br. 14 Cleveland, OH

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!

Our local branches held a combined picnic and bacon fry on Sunday, Sept. 16, with the Ohio Valley Hungarian-American Culture Society at Warren Township Park. The picnic began at 1:00 p.m. with a delicious buffet of food followed by the bacon fry later in the afternoon.

Our branch Christmas party is slated this year for Sunday, Dec. 2, from noon to 3:00 p.m. at the Pizza Hut party room, 51338 National Road East, St. Clairsville, Ohio. Save the date for more fun! All of our branch members are welcome to attend this open house party at Pizza Hut. So, stop by while you're out shopping, say hello, have some fun, play some games and maybe you'll win prizes. All branch children will get a treat bag.

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

Branch 14

Cleveland, OH

by Dawn D. Ward

As I write this, I am peering out of my front window, taking in the glorious fall foliage. What a beautiful time of year!

With Thanksgiving fast approaching, I find myself reflecting on all the good in life and all the things I have to be grateful. Of course, at the top of the list is family, followed closely



Paula Jean Bodley teaches her sons Brendon and Ryan how to roast bacon Hungarian-style during a picnic hosted Sept. 16 by the Ohio Valley Hungarian-American Cultural Society and local WPA Branches 10, 40, 248, 349 and 8164.

by good friends, many of whom I've had the pleasure of working with on various branch activities. One of those people is active branch member Nancy Borisz. Many of our older members will recognize her name as her late father Frank was a very well-known musician and band-leader in the Cleveland area. Younger members may recognize her as she bears a striking resemblance to one of Santa's elves who works at our annual Christmas party. She is active at Assumption Catholic Church in Broadview Heights, runs a successful catering business and organizes a terrific Civil War re-enactment at the Broadview Heights Home Days festival.

Nancy recently celebrated a milestone birthday. Her sister, Rosie, recognizing that Nancy spends her whole life helping others, decided to throw a party that Nancy would never forget. Much covert planning was necessary as Nancy and Rosie live together. Rosie got Nancy to come to Assumption Church under the pretense that the local Knights of Columbus branch was interested in talking to her regarding catering one of their affairs. When she walked

into the hall and everyone yelled: "Surprise!" Nancy still did not have a clue as to what was going on nor why the faces she saw were not K. of C. members but her large group of friends. When she finally realized that the party was for her, she broke down in tears of joy.

Nancy always wanted a Pittsburgh Steelers jacket, as she is a life-long fan. Her sister bought one and presented it to her, and Nancy modeled it for everyone. Not the most popular gift here in Browns country, but we sure love the recipient! She also received nice gift cards and home-made soaps. All cards were read to the group, and again the tears flowed. The party lasted almost until midnight.

We are always interested in hearing what our members are doing, and we encourage all members to write to us regarding any major life accomplishment or milestone, or anything that tells us a little bit about your interests or activities. Contact Dawn Ward at 440-838-1200 or via e-mail at jjward13@roadrunner.com with the information.

Our next branch meeting will be held on Wednesday, Nov. 7, at 7:30



WPA Chair of the Board Barbara A. House presents Branch 18 member Christina Marchelletta with her 2012 grant from the William Penn Fraternal Association Scholarship Foundation. Christina, who was among 61 first-time recipients this year, received an additional \$500 grant for winning first prize in the scholarship essay contest.

p.m. at the Bethlen Hall of the First Hungarian Reformed Church, located at 14530 Alexander Road in Walton Hills. All adult members are welcome and encouraged to attend.

Branch 18 Lincoln Park, MI

by Barbara A. House

I am writing this the day before we leave for Europe. I am so excited to be going. I will tell you all about our trip when we get back.

Our Branch 18 family Christmas party will be held Sunday, Nov. 25. Please note that this year's party will be held at a new location--the VFW Hall at 16736 Ecorse Road, Allen Park, Mich. The festivities will begin at 1:00 p.m. We ask you to bring food for our four-legged friends and a dessert for our buffet table. Invitations will be in the mail for our members. All are invited. If you are bringing a child, please reply to me at 313-418-5572. This way, we can tell Santa how many gifts to bring.

Congratulations to Christina Marchelletta for winning first place

in the William Penn Fraternal Association Scholarship Foundation essay contest. Congrats, Christina. We are so proud of you.

Thank you to all of you who made the WPA Picnic-A Great Fraternal-Fest such a success. We all had such a great time. What rainy weather? It didn't hamper us at all. Happy 90th birthdays were celebrated that day. Happy birthday, Irene Korpak (my mom), Mary Tirpak and Nick Toth. You are all loved so much. May you all reach 100.

Happy birthday also to Doris Schvarckopf, Braedon Wolfe, Mary Ann Kelly-Lovasz, Steve Evans, Papa Lovasz, Alyssa Trunzo, Denise Hurley and Doug Truesdell. May you all have many more.

Get well wishes go to some very-special people: Branch 18 Auditor Doug Truesdell, Doris Schvarckopf, Al and Olga Wansa and Betty Holguin.

Thank you, Shirley Kotik. The cabbage was wonderful and truly came in handy.

Thank you, Eleanor Kender. You always know how to make my day better.

We ask you to remember in your prayers our deceased members and their families, especially Leonard J. Revard, Anna Gyenese and Arpad Orosz. May they rest in peace.

Our next branch meeting will be held Nov. 28 at 7:00 p.m. at the Hungarian American Cultural Center on Goddard Road in Taylor.

Have a wonderful Fall season.

Branch 28 Youngstown, OH

by Kathy Novak

With just a blink of our eyes we will be experiencing all the preparations for and anticipation of the holiday season.

Plans are in place for the Branch 28 family Christmas party. It is scheduled for Saturday, Dec. 1, at Mindszenty Hall on Belle Vista Avenue. Remember, all members are invited. The party will start at 12:30 p.m. We're looking forward to visiting with so many of our branch members.

Plans for the annual Thanksgiving vesper service for the Youngstown

Hungarian community are being finalized. Please watch your local newspaper or church bulletin for more details. The host church this year is the Rockview Christian Church.

Don't forget the holiday scholarship raffle will be held on Dec. 1. If you'd like some tickets, call Steve Novak at 330-746-7704.

On Sunday, Sept. 9, the Youngstown American Hungarian Club hosted another wonderful Heritage Day. This year's program honored several of the club's senior members for their many years of dedication and support. Among the honorees were Branch 28 members Sandor Tollas Sr., Vera Szoke, Steve Novak and Irene Nemeth.

Welcome home to our European travelers. We are so looking forward to hearing about all their wonderful experiences. As an added bonus to the two-week trip in Europe, Tom and Barbara House were staying several more days as Barbara was invited to speak at the Hungarian Parliament and attend a state gala. We are all so proud of our Chair of the Board.

Best wishes to all those celebrating birthdays or anniversaries. Belated wishes for a happy 99th birthday go to Peg Kutty. What a wonderful lifetime of experiences she has had so far.

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

Do you have news to share or questions about WPA? Call Kathy at 330-746-7704 or Alan at 330-482-9994.

Let us all remember to take time to give thanks for all the wonderful blessings we have in our lives as we celebrate Thanksgiving Day.

Branch 34 Pittsburgh, PA

by Marguerite McNelis

Happy Veterans Day! And happy Marine Corps birthday to my husband and all Marines. Remember in your prayers our servicemen and women, both here and overseas.

Happy and blessed Thanksgiving to everyone.

Congratulations to my great-niece and branch member, Gabrielle Kel-

ley. She and her partner danced at the Cleveland Dancesport Challenge. They took first place in five Latin events, Pre-Champ and Championship Youth and first place in Gold, Pre-Champ and Championship and Under 18 levels. Their school is the Art & Style Dance Studio in the South Side. Way to go Gabby!

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

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 Christine Baldyga

Plans are underway for the Branch 51 Christmas party, which will be held Sunday, Dec. 2, at 2:00 p.m. at the American Hungarian Club in Garfield. There will be entertainment, the singing of Christmas carols, a visit by Santa Claus, gifts for the children and refreshments. Please mark your calendars and plan to join us.

The annual election of branch officers will be held the same day at 1:00 p.m. We hope all of our members can attend.

We wish everyone a happy and healthy Thanksgiving!

Branch 129 Columbus, OH

by Debbie Lewis

Warmest greetings from Columbus, Ohio.

The weather so far this fall has been great. The colors of the leaves on the trees have been changing to beautiful fall colors. It is a relief from all the hot summer weather we experienced. Winter is just around the corner.

Veterans Day is Nov. 11. It is a federal holiday honoring armed service veterans. It coincides with other holidays such as Armistice

Day and Remembrance Day, which are celebrated in other parts of the world and also mark the anniversary of the signing of the Armistice that ended World War 1.

This year, Thanksgiving will be held on Nov. 22. We hope everyone has a happy Thanksgiving. This is a great time to be thankful for all our family and friends and to be able to spend time with them.

Our next branch meeting will be Tuesday, Nov. 27. Election of officers will be held at this meeting. Meetings are held at 4:30 p.m. at Plank's Cafe located at 743 Parsons Ave., Columbus. We are hoping to get more members to attend. Hope to see you there.

The Hungarian Reformed Church located at 365 Woodrow Ave. in Columbus will be having another Soup & Learn Program hosted by the Hungarian Cultural Association on Sunday, Nov. 11, after the 10:00 a.m. church service. Soup will be served at 11:15 a.m. and the 90-minute program starts around 11:40 a.m. The topic: "Study Abroad in Hungary: College Classes Taught in English." Speakers will be two professors from The Ohio State University, Dr. Agi Risko and Dr. Jesse Labov. No program is scheduled for December.

Mark your calendars for this year's branch Christmas party. It will be held on Saturday, Dec. 1, at 1:00 p.m. at the Columbus-Grove City Elks, 2140 Sonora Dr., Grove City, Ohio. Invitations will be mailed, or you can contact Debbie for more information at 614-875-9968.

We would like to welcome our newest branch member, Zekeila Thames.

We extend congratulations to all those celebrating birthdays and anniversaries this month. Congratulations to all that have new additions to their families.

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

We wish to extend our sympathy to all who have recently lost a loved one, especially the families of members Cosmo Bertino and Joseph Ruffle. Keep all in your thoughts and prayers.

For all your life insurance and



Branch 34 member Gabrielle Kelley and her partner captured numerous first place awards at the recent Cleveland Dancesport Challenge.

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 132 South Bend, IN

by the Branch 132 Officers

It's the end of the softball season and our co-ed team won 11 games and lost three in the regular season. They then played in the division playoffs, and from among 24 teams, they came in second.

The William Penn co-ed team was awarded a trophy for their second-place finish by the South Bend Parks Department, and each player received a T-shirt from the department.

The branch celebrated the team's achievements Sept. 25 with a pizza party. What a great end to the season! Congratulations to the team. Good luck next year!

The Branch 132 family Christmas party will be held Sunday, Dec. 9, at 3:00 p.m. at Barnaby's Restaurant, 713 E. Jefferson Blvd., South Bend. All members are invited to attend. Please call Anna Horvath at 574-232-9451 and let us know how many adults and children will be attending with you. There will be gifts for



The co-ed softball team sponsored by Branch 132 went 11-3 this season and finished second from among 24 teams in the league championship play-offs.

all the children in attendance.

The next branch meeting will be held Dec. 4 at 6:30 p.m. at Martin's Supermarket Café on Ireland Road.

Happy Thanksgiving to all our members, their families and friends.

Congratulations to Kenneth and Julianne (Kersztes) Flowers on their 50th wedding anniversary.

Our condolences to the family of Joseph Ferkis. May he rest in peace.

Branch 249 Dayton, OH

by Mark Schmidt

Every year we look forward to the fall: cooler weather, colorful leaves, festivals, dances and bacon fries... and the Dayton Hungarians have had a full autumn celebrating them all.

The end of September saw another successful cabbage roll sale for Branch 249. Many local people, Hungarian or not, look forward to the delicious *töltött káposzta* that the Branch 249 ladies and gents cook. Over the years, countless thousands have been made and eaten.

Also, the Old Troy Pike Community Church held its annual *Szüreti Bál* (Grape Harvest Dance) featuring Steve Hegedeos' band. The church ladies prepared a delicious dinner and Hungarian pastries. The Dayton

Festival Club Dancers performed several folk dances for everyone's entertainment, including the traditional *csárdás*, wine bottle and stick dance. A fun time was had by all.

A bacon fry was held at Sinclair Park in early October by the Magyar Club of Dayton and was well attended by Branch 249 members and other local Hungarians. Many new faces from the Dayton Hungarian community attended and new friendships were formed.

November leaves time open for family and early Christmas shopping. With families coming together for Thanksgiving, please give thought to your family's insurance coverage and their financial future with the safety of WPA insurance plans and annuities. For additional information, contact Anne Marie Schmidt or Mark Schmidt at 937-667-1211 or Michele Daley-LaFlame at 937-435-1519.

The favorite of children of all ages--the annual Branch 249 family Christmas party--will be held Sunday, Dec. 9, at 1:00 p.m. at St. Stephen Catholic Church Hall. A delicious dinner will be served, and a "special visitor" has promised to ride his sleigh to Dayton to see all the good boys and girls. Please call Michele Daley-LaFlame or Anne Marie Schmidt to make your party reservations. Please note that, prior

to the party, our branch will hold its annual election of officers at noon.

Both the large and small WPA cookbooks are available and make excellent Christmas gifts. The small, soft-covered book is \$5, and the large, hard-covered book is \$15. Contact Anne Marie Schmidt to order your copies.

Many happy wishes for those celebrating birthdays or anniversaries. A special wish goes to Bea Sabo, a 50-year-plus member who celebrated her 95th birthday on Sept. 27. Here is wishing you many more!

Everyone please have a safe and joyous Thanksgiving, and we'll be seeing you in December!

Branch 296 Springdale, PA

by Mary A. Kelly-Lovas

Hello to all of our "296ers," and I hope that each of you are becoming acclimated to the chillier weather this month brings.

Our Branch 296 family Christmas party is scheduled for Sunday, Dec. 9, at noon at the Springdale VFW Hall on Pittsburgh Street. This is always a nice event for the children, parents and grandparents alike, and we look forward to a great turnout.

Special get well wishes and a speedy recovery go out to Dorothy Dinzeo. She also had a birthday recently, so happy belated wishes to Dorothy, as well.

Did each of you vote? Aside from all of the smarmy television ads and political junk mail we've all had stuffed into our mail boxes, voting is not only a right in our country, but it's also a privilege. In the 21st Century there are still many people throughout the world who are not privileged to have this right. Although we may gripe about the political process, consider that we are permitted to voice our opinions and choose who we want to represent and lead us on local, state-wide and national levels.

Veterans' Day is this month, so if you know a vet, please take a moment to thank him or her for their sacrifice to protect our freedoms.

Happy Thanksgiving wishes to all of our members, too. May you be surrounded by the ones you love on

this special day and reflect on the many blessings for which you give thanks.

As a reminder, our branch meetings are always held on the second Thursday of the month at 7:00 p.m. at King's Restaurant in New Kensington. Our next meeting is Nov. 8.

Please contact me if you have any branch news that 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 questions. You can reach Noreen at 412-821-1837 or at noreenbunny.fritz@verizon.net.

Branch 352 Coraopolis, PA

by Dora S. McKinsey

Happy Thanksgiving everyone! It's hard to believe that the holidays are upon us. Time certainly moves quickly, too quickly for me.

November is the month when we are reminded to give thanks for all that God has given us. I am especially thankful for my family and the close bond we have. I thank God every day for the good health we all enjoy and pray that it continues. My prayer is that all of us stay healthy especially now that cold and flu season is starting.

We celebrate Veterans Day on Nov. 11. Let us remember those who have sacrificed so much for our freedom. Remember to thank a veteran for his or her service to our country.

Branch 352 will be holding its Christmas party for branch juvenile members on Sunday, Nov. 18, at Sports Haven Bowl in Bridgeville, Pa., beginning at noon. All juvenile members should try to attend and enjoy a day of bowling fun. We are also conducting a food drive as we have done in the past. Please be generous in donating non-perishable food items for the local food bank. Your help is much needed and appreciated.

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

Our heartfelt condolences to

anyone who has lost a loved one recently. May your memories help you through this difficult time.

Don't forget to turn your clocks back one hour on Nov. 4.

If you have any news to report or need help with any insurance question, please do not hesitate to contact me at 412-319-7116 or email me at dmckinsey@hotmail.com.

Branch 800 Altoona, PA

by Vincent Frank

Coming up very soon will be the wonderful Thanksgiving holiday. Families gather together to share their blessings and enjoy a turkey dinner with all the trimmings. Did you know that domesticated turkeys cannot fly, but wild turkeys can fly up to 55 miles per hour over short distances? Enjoy a blessed Thanksgiving.

Veterans Day, celebrated on Nov. 11, is a day to remember all men and women who have served in the military. May all veterans be honored.

Our branch's 75th annual memorial Mass for our deceased brother and sister members will be held on Thanksgiving Day at 9:00 a.m. at Our Lady of Lourdes Catholic Church in Altoona. Please take time to attend and bring a non-perishable food item for those in need.

The branch's upcoming Christmas party will be held on Sunday,

Dec. 9, at 6:00 p.m. at the Bavarian Hall, 112 S. 13th St., Altoona. Remember, the deadline for party reservations is Monday, Dec. 3. Please call me at 814-695-0213 to make your family's reservations.

Happy birthday to Myron Yeager, who is celebrating his 93rd birthday during the month of December. Myron continues to attend monthly branch meetings.

December is a special time for deer hunters. We hope you all get that big catch. Good luck and safe hunting to all.

Branch 800 will hold its nomination and election of branch officers for the year 2013 during a meeting on Dec. 10 at 7:00 p.m. All members are welcome to attend.

For your life insurance and annuity needs, please call Branch Coordinator Bob Jones in Altoona at 814-942-2661.

Branch 8121 St. Marys, PA

by Mary Lou Schutz

The members of Branch 8121 met Oct. 3 for our monthly branch business meeting.

Plans were made for the nomination and election of branch officers for the year 2013. The election will take place during our next branch meeting to be held on Nov. 7. Please plan on attending this important meeting.



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. or at jlovasz@williampennassociation.org.



Puzzle Contest #89 with Lizzy Cseh

Recognizing WPA's Home Office staff

WILLIAM PENN ASSOCIATION is a large organization comprised of tens of thousands of members scattered across the nation. The entire operation and the smooth delivery of the services it offers are performed in a swift and professional manner by 29 Home Office employees. Each staff member performs unique and vital services essential to the everyday functioning of our fraternal organization.

This November, we salute these dedicated employees in our monthly puzzle contest. There are 23 clues to this puzzle. Each clue is the last name of a Home Office staff member. Some names are familiar to you, while others may not be. Each Home Office employee is there for you when the need arises. A quick, toll-free phone call to 1-800-848-7366 will get you in touch with any Home Office employee and the special services they render.

Remember Veterans Day is November 11th.

Happy Thanksgiving!

Éljen a Magyar,
Erzsi Cseh (Lizzy Check)

Puzzle Contest #86 WINNERS

The winners of our Puzzle Contest #86 were drawn Oct. 3, 2012, at the Home Office. Congratulations to:

Dorothy Zahurak Berry, Br. 590 Cape Coral, FL
Elizabeth J. Kennedy, Br. 129 Columbus, OH
Nancy L. Monos, Br. 89 Homestead, PA
Elaine M. Strucko, Br. 8340 Baltimore, MD

Each won \$50 for their correct entry.

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 #89, 709 Brighton Road, Pittsburgh, PA 15233**
4. Entries must be received at the Home Office by **Dec. 28, 2012.**
5. Four winners will be drawn from all correct entries on or about Jan. 4, 2013, at the Home Office. Each winner will receive \$50.

WPA PUZZLE CONTEST #89 OFFICIAL ENTRY

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

Home Office Staff Word List

Borsay	Grotefend	Reitlinger
Broderick	Holmes	Robison
Chakey	Hurley	Scherer
Charles	Iorio	Tew
Csoman	Kramer	Torma
DeSantes	Lovasz	Toth
Evans	McKinsey	Trunzo
Garofalo	Rectenwald	

Name: _____

Address: _____

City: _____

State: _____ Zip Code: _____

Phone: _____

Email: _____

WPA Certificate No.: _____

In Memoriam

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

SEPTEMBER 2012

0001 BRIDGEPORT, CT
Dennis Kovacs
Louis C. Kovacs
0014 CLEVELAND, OH
Della V. Kish
Dorothy Longley
Agnes M. Rosenberg
0015 CHICAGO, IL
Michael F. Misik
0016 PERTH AMBOY, NJ
Anna B. Hrabar

0018 LINCOLN PARK, MI
Anna Gyenes
Arpad Orosz
Leonard J. Revard
0019 NEW BRUNSWICK, NJ
Julianna Gipp
0027 TOLEDO, OH
John J. Babarsik
0028 YOUNGSTOWN, OH
Helen Bayus
Violet J. Popa
0048 NEW YORK, NY
R. Rita Balogh
0071 DUQUESNE, PA
James Prokay
0088 RURAL VALLEY, PA
Brian L. Erich

0089 HOMESTEAD, PA
Florence B. Johnston
Charles Procyk, Jr.
0132 SOUTH BEND, IN
Joseph Ferkis
Alexandria Gorbitz
Grace Marcinko
David Prentkowski
0174 SCRANTON, PA
Barbara D. Mecca
0226 McKEESPORT, PA
Anna M. Sedlak
0249 DAYTON, OH
Helen E. Francus
0296 SPRINGDALE, PA
Michael A. Dvorsky
Theresa V. Speck

0352 CORAOPOLIS, PA
Helen Malone
0525 LOS ANGELES, CA
Joseph Domokos
0590 CAPE CORAL, FL
Andrew C. Tracy
0720 DEDHAM, MA
Joseph P. Belcastro, Sr.
Assunta Sauro
0800 ALTOONA, PA
Pearl M. Brubaker
8019 PITTSBURGH, PA
Stanley C. Halovanic
8036 SCOTTDALE, PA
Mary C. Martin
8286 PHILADELPHIA, PA
Margaret T. Voell

Recent Donations

WPFA Scholarship Foundation

Donations Through Premium Payments SEPTEMBER 2012

Branch - Donor - Amount
15 - Joseph Marocsik - \$20.00
18 - Amelia K. Polakowski - \$2.04
18 - Matthew W. Yarbrough - \$5.00
26 - Marie S. Logue - \$1.00
28 - Margaret Baker - \$1.83
28 - Wesley A. Spencer - \$1.00
28 - Rebecca A. Spencer - \$1.00
28 - Marlene D. Panigall - \$10.00
28 - Edward J. Crump - \$7.00

28 - Joshua E. Spencer - \$0.30
28 - John S. Pitlik - \$5.00
28 - Natalie C. Kulik-Acevedo - \$3.00
34 - Brooke A. Worrall - \$5.00
129 - Deborah L. Vecchiarelli - \$16.20
129 - Julie Westcamp - \$5.46
129 - Thomas A. Shepard Jr. - \$2.45
129 - Stephanie L. Koser - \$3.24
174 - Colleen M. Phillips - \$5.00
226 - Timothy R. Holtzman - \$1.40
226 - Carol S. Burlikowski - \$10.00
226 - Robert W. Serena - \$5.00
226 - Angela J. Kushto - \$30.00
226 - Donna M. Semega - \$1.00
336 - Charles S. Johns - \$4.21
352 - Gabriel S. Tokos - \$1.00
352 - John P. McKinsey Jr. - \$1.32
352 - Dora S. McKinsey - \$1.02
720 - Eliza Jannis - \$5.00
725 - Stephen T. O'Grady - \$7.00
TOTAL for Month = \$161.47

Additional Donations SEPTEMBER 2012

Donor - Amount
WPA Cookbook Sales - \$225.00
TOTAL for Month = \$225.00

Donations In Memoriam SEPTEMBER 2012

**Donor - Amount
(In Memory of)**
William J. Bero - \$50.00
(Andras Spagina)
Friends at Berkley Township - \$60.00
(Anna Bernice Kuzmjak Hrabar)
M/M Thomas F. House - \$50.00
(Andras Spagina)
M/M Thomas F. House - \$50.00
(Anna Hrabar)
Richard E. Sarosi - \$25.00
(Andras Spagina)

Richard E. Sarosi - \$25.00
(Shirley A. Rakoczy-Przywara)
Br. 18 Lincoln Park, MI - \$125.00
(Deceased branch members)
TOTAL for Month = \$385.00

Donations Received From WPA 29th Annual Golf Tournament & Scholarship Days

Received as of September 30, 2012
**Donor - Amount
(In Memory of, if applicable)**
Andrew W. McNelis - \$100.00
Rebecca L. Williams - \$50.00
TOTAL = \$150.00

Our awards lead to far greater rewards



The rewards that come with a higher education are priceless. That's why 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.

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

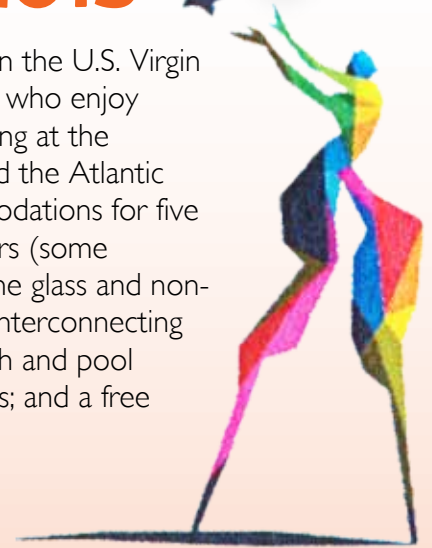
WPA Island Escape

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.



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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

Inside this issue:

WPA kicks off food drive...**PAGE 2.**

A new benefit for our members and their families...**PAGE 12.**

Honoring our 2012 WPFA Scholarship Foundation recipients...**PAGE 14.**

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\$10 to \$20

William Penn Association Recommender Program

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