



Proud to be Magyar

*The WPA Picnic-A Great Fraternal Fest
lived up to its name*



*WPA's Hungarian intern shares
his experiences in America*



*Escaping to a new life after
the 1956 Revolution*

Big skies aren't found only in Montana.



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Cover Photo: Alanna Wachocki, a member of the William Penn Association Magyar Folk Dancers, performs a bottle dance during the 13th Annual WPA Picnic-A Great Fraternal Fest/ by John E. Lovasz

This Page Photo: A refugee of the 1956 Hungarian Revolution awaits news about the family she left behind / UN Photo

Official publication of the William Penn Association. Published monthly.
Office of publication: 709 Brighton Road, Pittsburgh, PA 15233 Phone: (412) 231-2979.
Third Class U.S. Postage Paid. Indiana, PA Permit No. 12

Unsolicited articles, letters, pictures and other material submitted to the William Penn Life are forwarded at the owner's risk, and the William Penn Life expressly denies any responsibility for their safekeeping or return. The William Penn Life reserves the right to edit, revise or reject any article submitted for publication.

Postmaster: If undelivered, please send form 3579 to: William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

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Kidz Bowling 4 Kidz invites children of all ages to participate

PITTSBURGH -- The Kidz Bowling 4 Kidz event, sponsored by the Fraternal Societies of Greater Pittsburgh (FSGP), a benefit for the Free Care Fund of Children's Hospital of Pittsburgh, is scheduled for Sunday, Nov. 3, at AMF Mount Lebanon Lanes in Mt. Lebanon, PA.

This is the sixth year for the event and this year children of all ages, ranging from 5 to 99 years old, are encouraged to bowl. As in the past, there is no cost to enter the tournament; however, each participant is required to have a minimum donation or sponsorship of \$25. The bowler who collects the most donations will receive a prize.

Proceeds from this event benefit the Free Care Fund of Children's

Hospital of Pittsburgh. Kidz Bowling 4 Kidz is an opportunity for youth and adults in the Pittsburgh area to meet, enjoy an afternoon of bowling and raise money for Children's Hospital.

Activities and check-in begin at 11:30 a.m. All bowlers must check-in by 12:30 p.m. Bowling starts at 1:00 p.m. All bowlers will roll a three-game series (ages 5 to 7 bowl two games) and will be treated to entertainment, games, face painting, food, prizes and a commemorative T-shirt.

To register your family and your branch for this event, visit www.bowling4kidz.org.

For more information, please contact Karen Pintar at 724-695-1100 or by e-mail at kpintar@snpj.com.

Letters

WPA hosted another wonderful 'Experience'

Once again, I had a wonderful time at the Hungarian Heritage Experience this past August. It was good to know that not only would I see some familiar faces but also meet some new people.

I challenged myself by choosing to attend the class taught by Tamás. I was not disappointed as he was very considerate and understood my lack of speaking Hungarian. My classmates were a big help also, encouraging me to keep trying.

It was fun to learn the songs and dances, and, of course, the food made by Ica and her helpers was *nagyon finom*. I also enjoyed the finale Friday evening.

I am looking forward to attending next year.

Thank you for all the work that everyone did to make the week a success.

Marita Maloney
Bethel Park, PA

Your comments on our magazine and William Penn Association are always welcome. Please write to us at:

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Or, you can send your comments via email to:

jlovasz@williampennassociation.org

Maintaining the ties that bind us to the past

I was very excited to open the August issue of *William Penn Life* and find a picture of my daughter Ainsley and me! We were in the photo of the WPA table at Hungarian Heritage Nite at the Lake County Captains baseball game.

I became a member of Branch 28 many years ago when my late grandparents, Steve and Jo Molnar, purchased an annuity for me. I gratefully benefited from the scholarship program during my four years of undergraduate study, and later visited Budapest as part of my MBA program at Case Western Reserve University in Cleveland.

Now, with a family of my own, it's important to me to maintain a connection with my Hungarian roots. Many thanks to WPA for the local activities and monthly publication that allow me to learn more about and continue to stay connected with my ancestry.

Kelly Molnar Wills
Branch 28 Youngstown, OH

Life insurance with no health questions asked



It's our way of saying 'thank you'

We would like to express our appreciation to our loyal and dedicated members by offering a **Member Appreciation Guaranteed Issue Special** program to members, their family and their friends. For a limited time, all qualifying member and non-member U.S. citizens may be eligible to purchase valuable life insurance through WPA with **no health questions asked**. You can choose from our Single Premium Whole Life plan or any other permanent life insurance plan currently offered by WPA. To apply for this Member Appreciation Guaranteed Issue Special, complete the form below and return it to Barbara A. Tew, Sales Coordinator, at the Home Office, or call Ms. Tew toll-free at 1-800-848-7366, ext. 120.

For this special program, these maximum face amounts will apply:

Issue Age	WPA Members Maximum Face Amounts		Non-Members Maximum Face Amounts	
	Single Premium Whole Life	Permanent Life Plans	Single Premium Whole Life	Permanent Life Plans
0 - 40	\$8,000.00	\$6,500.00	\$7,500.00	\$6,000.00
41 - 50	\$7,000.00	\$5,500.00	\$6,500.00	\$5,000.00
51 - 60	\$6,000.00	\$4,500.00	\$5,500.00	\$4,000.00
61 - 70	\$5,000.00	\$3,500.00	\$4,500.00	\$3,000.00
71 - 80	\$4,000.00	\$2,500.00	\$3,500.00	\$2,000.00
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**Individuals ages 81-90 may apply for Single Premium Whole Life only.*

There is a limit of one new insurance policy per person under this program. Any individual who applied for life insurance and has been declined or refused a table rating by William Penn Association or any other insurance carrier since January 1, 2012, is not eligible for this Member Appreciation Guaranteed Issue Program.

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DISCLAIMER: I have not been declined or refused a table rating by William Penn Association or any other insurance carrier since January 1, 2012.

Signature Required: _____

Return to:

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

PLEASE NOTE: A Recommender fee will not be paid on certificates issued under this guaranteed issue program.



Budgeting is too often neglected

WITH SUMMER ending and fall beginning, now is the perfect time to prepare and implement a budget for the upcoming year.

Budgeting money is an important--but often neglected--area in personal finance. A well-planned household budget will enable you to gain control over your finances and free up money for purchasing life insurance or for long-term investments. A household budget is not to be thought of as a negative tool, but as a money management tool that enables you to gain financial freedom.

What incentive can there be to having a home budget and sticking to it? The answer is actually quite simple. Nobody becomes rich by spending more each month than they receive. Wealth grows from surplus; that is, the surplus left over at the end of the month after you have completed your spending. To have a surplus, you must first learn to spend wisely.

The most important aspect of a budget is to first establish one and make it a priority for your family. It isn't easy. Creating a budget requires a bit more than writing a list of your monthly income and expenses. Certainly, producing such a list is a good first step, and you should keep an eye on both sides of the equation. But, there are other essential factors in creating a home budget.

It is important when budgeting to maintain a detached view of the figures. Think of yourself as a finance professional helping a consumer set and manage a home budget, and set yourself aside from any emotions that may creep into your mind, especially when it comes to peer pressure. Keep away from emotional and irrational spending of your money on things that are more of a "want" than a "need."

Something else that you should take time to do is figure out your net worth. Simply put, net worth



is the value of all of your assets minus the value of your liabilities. Your personal net worth should be a positive; your assets should be worth more than your liabilities.

After you have completed this process, it would benefit you greatly to contact your WPA agent in order to make sure that you have enough life coverage on the main income provider. You also need to evaluate who in your family should have coverage and how much coverage each should have. You should also speak with your WPA agent and discuss utilizing WPA annuities.

So, if you haven't already done so, create a household budget today...and stick to it. There's no time like the present to get started on the right track. □

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 serve you and your family by offering:

- A Review of Your Needs • Life Insurance Protection • Tax-Deferred Annuities •
- Juvenile Insurance Plans • Special Fraternal Benefits •

Ted Miller
New Glarus, WI
1-800-815-6273



Ted is an independent agent and agency manager for Midwest Insurance Group and Kilgore Marketing, Inc.

Ted started in the insurance business in 1990. His primary focus has been on the senior market, offering life insurance and annuities.

The first company Ted worked with was a fraternal benefit society, and he continues to serve fraternal and their members through his agents in 25 states.

Ted believes in the fraternal benefit system as a way to provide excellent products to the public with all the great fraternal benefits that go along with them. This separates fraternal agents from their commercial counterparts. Over the last 23 years, Ted has seen the integrity of fraternal in the way their products have performed and in the additional free fraternal benefits their members have enjoyed.

Midwest Insurance Group is located in New Glarus, Wisc., a small community with Swiss heritage.

Ted has been blessed with two children, Ashlee and Dylan. He enjoys sports, music and travel. □

WPA is looking for a few good agents who want to grow with us

William Penn Association is looking to grow and expand its reach in current and possibly new markets. To do this we are seeking to add highly motivated agents to our list of over 200 existing agents. WPA currently writes insurance and annuity products in 20 states. The states include; CA, CT, DC, FL, IL, IN, KY, MD, MA, MI, MO, NC, NE, NJ, NY, OH, PA, VA, WV and WI. To grow, we need both full-time and part-time agents. Good agents are the lifeblood of any association, and WPA is a strong and growing association that has much to offer our members and the agents who write for us.

If you are interested in an opportunity to grow with us, then contact Barbi Tew at 1-800-848-7366, ext. 120, or Jeff DeSantes at ext. 134. Thank you.

2013

Illustration: © Roberts/Dreamstime.Com



Escaping to a new life

THREE YEARS AGO, "Tibor's Take" told the story of a young man who happened to get entangled in the 1956 Hungarian Revolution while working as a machinist at a factory in Budapest. Like many refugees, he was not a Freedom Fighter but a young person trying to make a living. He was one of many strong and intelligent people who were stifled by a government that reeked of corruption, violence, censorship and intimidation. Like almost every Magyar citizen, he suffered under the oppression of Communism.

His story, as well as the one you are about to read, was compiled from a collection of interviews I have conducted over the past several years. Each man and woman I interviewed told many intriguing and enlightening stories about their respective escapes to freedom.

In tribute to the more than 200,000 "1956 Hungarians of Freedom," this young man's saga continues. His name is Csaba. Yes, Csaba is a composite character. He may be fictitious, but his experiences were real to those who truly lived them.

The reunion with my parents ended up being an eight-day stay in hiding.

My family had a small tabletop radio. This Grundig shortwave was the only link to truth and information from the West. Newspapers were hard to come by. Printed material was too expensive to purchase and tainted with Marxist propaganda. For many years we relied upon Radio Free Europe for the correct information about Hungary and the world.

I thought back to when I was a teenager and the day my father brought home the brown Bakelite radio. He confided in my mother that he had to bribe the local judge to turn his eyes the other way. Owning an unauthorized radio meant confiscation and imprisonment. My father was able to keep the radio. The radio itself was the size of a large toaster. I never dared to ask my parents how they came to own it.

On one occasion, the AVO (the Magyar version of the KGB) paid a visit to our house. The man in charge was accompanied by two soldiers with Nagant side arms and rifles. A ferocious German shepherd roamed the house untethered. It sniffed and snorted its way through our home in search of "something."

These sporadic and unannounced social calls were feared and dreaded. Anticipation of the next house call was sometimes worse than the visit itself.

One time, the judge accompanied the AVO. Our radio

was actually hidden from view on the middle shelf of the cupboard. But, the judge walked straight over to the concealed radio, turned it on and cranked up the volume. I will always remember the song that was playing at that time: Nat King Cole was singing the "Christmas Song." To my surprise, the judge shut the radio off, closed the cupboard door, turned to my parents and said: "Just as I suspected, RFO."

I often think about that cold winter Advent evening. Was this another shakedown by the judge to squeeze a few more bits of money out of my father?

Like most of the villagers in our community, it was a common occurrence to be pestered and harassed by the local police and AVO. Only "friends" of the authorities were exempted from these officially sanctioned visits.

Our village priest was a young cleric who grew up in the area. In 1939, Father Dezsó began his studies to become a priest. After World War II began, he was forced to join the Hungarian Army and was trained in the artillery. His combat experience was short-lived, as he was injured seriously when an artillery shell misfired inside the breach of a cannon. He spent the rest of the war either in military hospitals or

confined to a desk job in Győr as a requisition officer. After the war, he resumed his studies at the Szt. Gellért Seminary in Pannonhalma and was ordained in 1948. Upon entering the priesthood, he was assigned pastoral duties in our village and the neighboring town as well. Unless he could hitch a ride with a local farmer on his wagon, his main mode of transportation was an old bicycle. The only time he rode in a motorized vehicle was when the judge, police or AVO escorted him for security purposes.

Father Dezsó was a frequent visitor. He and my *apa*¹ spent long evenings whispering over glasses of *pálinka*² and platefuls of *pogácsa*³. The dimly lit kitchen was an ideal lookout perch. Peering out the windows offered a strategic view of the three roads that led to the church and village. The blind side of our property was protected from uninvited guests by a small river and bog. I always believed that my *apa* and Father Dezsó were planning a noble and great task.

Our home and land once comprised more than 100 hectares. The Communists and the wrath of World War II had left my family with only the house, barn and a deep,





Hungarian refugees in their bunks at a camp in Traiskirchen, Austria. By Dec. 10, 1956, some 125,000 Hungarians had taken refuge in Austria since the beginning of the Hungarian Revolution. (UN Photo)

cold artesian well. Many times our well served as the only source of water for area residents when long summer droughts occurred. I often times wonder why the authorities did not take the well for the "good of Hungary."

By now it was the middle of November 1956, and the revolution had been crushed by Russian tanks and troops and Hungarian sympathizers. I was quite restless and wanted to escape. I never really had a good night's sleep. For the safety of the family, I slept in the barn. Although I loved being home, I was constantly vigilant, waiting for more late-night stops by the police.

One evening, the AVO came by. A large, hulking soldier took my father outside and slapped him around before dragging him back into the kitchen. When the unwanted guests left, I ran back to the house. Although he was beaten up, my father was rather amused at the indoctrination. "I used to box his father at the sports club," my father said. "His son the soldier throws a very weak punch!"

I asked my mother if such beatings had occurred before?

"Yes," she reluctantly answered, "many times."

The next morning was a Sunday. In a few weeks, Advent would begin. I felt that I was further jeopardizing the safety of my parents and relatives by staying. After my parents returned from Mass, I told my father I was leaving. He grabbed my hand and said: "Please, a day or two longer. We are arranging your escape along with several others."

Just after midnight on the feast day of Szt. Márton, my father came out to the barn and gave me oral directions, a heavy winter jacket, gloves, a hat, a sealed envelope and two bottles of wine. He instructed me to walk to the village, talk to no one and wait in the shadows of the church bell tower. Soon afterwards, he said, a truck being driven by two soldiers was to stop by the church. The soldiers were to get out and inspect the tires. If they did not walk around the truck, I was not to approach them and come back home.

I stood at the church area for many hours. Several trucks came by, but none stopped. Then, a military vehicle came and circled the church before two soldiers got out and did just what my *apa* described. I warily walked over

to them. One soldier drew a pistol from his holster. I thought I was about to be killed. The other soldier gestured for me to come over. He held out his hands as if wanting something. I handed him the wine and envelope. His only word was "jó."⁴ They then directed me to the back of the truck. One soldier lifted the canvas cover and had me crawl over the top of stacked boxes containing bottles. There, directly behind the truck cab, was a small space. As I slid down to the bed of the truck, I bumped into something rather soft and warm. It was a man. We did not speak. The truck started to back up. It once again circled the church then went down the road. The truck made two similar stops that night.

It was a foregone conclusion that Austria would be the avenue of escape. I estimated the border to be about four hours away. My concern was how we could cross the border without detection. Several days earlier, western radio informed listeners that Communist soldiers were detaining all persons crossing to Austria. I was convinced we would either be turned over to the Russians, killed or possibly let off just before the border and would have to fend for ourselves.

In Hungary, the November sunrise occurs about eight o'clock. By my estimation, Austria would be in sight by then. To my surprise, the truck kept rolling down the roadway. It stopped once to refuel. When the light of day was strong enough to fill the area where I was hidden, I could see that there were four others sharing this small, hidden space with me. Still, not one word was uttered.

By late afternoon, darkness had settled back in. I was worried. I thought they were sending us to Siberia just like in World War II.

Then, the truck stopped. I could hear voices conversing in a language other than Hungarian. One of my passage mates uttered quietly, "Croatia."

The truck began to move again. We traveled down a bumpy road for several more hours. Then, the truck came to a stop. The back cover was lifted and men began unloading the cargo. As the final row of cases that hid us from visibility was about to be removed, the unloading abruptly ceased and the tailgate closed.

We traveled on a few more miles before the truck stopped again. Two men opened the tailgate and instructed us to carry two cases each. The original soldiers were not with the truck anymore. Our new escorts led us down a path for several hundred yards. There, at a clearing, stood an old house. We took the cases into a cellar and were told to wait there. A few hours later, the cellar door opened and an elderly gentleman motioned for us to follow him along another path into the woods. He then said: "At the clearing, you will see a camp. Go there; you will be safe." Upon seeing the camp, I saw a sign: "Gerovo."

Continued on Page 11

The Hungarian Kitchen



with Főszakács Béla

Safe food preparation

FÁRADJON BE A MAGYAR KONYHÁBA!

September is the best time of the year in my life for many reasons. Autumn reflects a change in the seasons from the warm, green summer to spectacular foliage colors as the leaves turn into brilliant shades of red, yellow and orange. The change is not quick but long lasting for many weeks until the first snow of winter arrives. Change, for the right reasons, is always welcome, signifying growth, prosperity and good things to come. It is a wise person who appreciates change and makes the best for him or herself.

After 27 years living in New Hampshire, I found myself making a major change by relocating to another state with a new job in the culinary field. I have moved to Pennsylvania where I am a Chef/Instructor at the Community College of Philadelphia. I am looking forward to getting back into the kitchen—a state-of-the-art one at that—along with Chef Vilmos to continue educating the readers of The Hungarian Kitchen. While I will miss New Hampshire, I am happy to have new surroundings and culinary accommodations to do more in the way of educating the faithful about Magyar food.

So, if you have any culinary questions or need information, contact Chef Béla at wvasvary@ccp.edu or wmpenn914@hotmail.com for all your culinary needs. Now, into the kitchen with Chef Vilmos.

This month, Vilmos and I decided to dedicate the column to best practices when preparing and serving food.

Cooking is the means by which we prepare foods for consumption. There are many techniques we use to get positive results in the kitchen. While maintaining good skills when concocting recipes is important, working in a safe and sanitary manner assures the wholesomeness of the final product.

Foodborne illness happens when the rules of sanitation are broken. Sanitation is the practice of generating conditions that inhibit the contamination of food, making it unsafe to ingest. When any food is contaminated, it contains harmful bacteria which produce toxins that may cause illness and, in some cases, injury and long-term disease which may lead to death. Contaminants may be biological (such as salmonella), chemical (like cleaning agents, pesticides and toxic metals), or physical (like dirt, dust, glass chips and metal shavings from a can opener).

Cross contamination occurs during the preparation of food when raw contaminants are intermingled with other ingredients. A good example of cross contamination would be fabricating a raw chicken on a cutting board, then preparing ingredients for a salad on the same board.

The major source of cross contamination is people. By not following simple procedures when making a meal, food goes from healthy to hazardous. This means serving cold food cold and hot food hot! If the temperature of any food item is in the danger zone (41°F to 135°F), bacteria will grow, producing toxins responsible for food borne illness.

By practicing good sanitation, you reduce the harmful materials to safe levels. When we say something is “clean,” it means an item to be prepared has no visible dirt on it. By cleaning the dishes and bowls we eat from, the chances of getting sick are reduced.

Here are some pointers to follow that will allow for the production of healthy nutritious food.

Let's start with the person cooking the food. Bathe daily and wash your hair to practice good personal hygiene. Wash your hands frequently throughout the preparation and cooking process. If you have a cut or injury, wrap it in a Band-Aid and wear a disposable glove. Keep fingernails short and trimmed, don't wear nail polish that could chip off into the food, and never wear artificial nails that might break off.

When you are ready to start cooking, make sure the pots and pans used are clean. This also applies to the plates, bowls and cups when serving the cooked food. How about the silverware? Make sure the pieces are clean and hold utensils by their handles when setting them down at their place settings on the table.

I am sure all our readers follow good sanitary practices in their kitchens, so my tips are merely suggestions building on what you already do.



There is one more item I'll mention, and that is a community kitchen towel. The idea of having a cloth towel in the kitchen so everyone can wipe their hands dry is not the best thing to do. When many people use the same towel to dry their hands, cross contamination occurs. Germs travel from person to person via the towel. To eliminate this obstacle in the kitchen, let everyone have their own towel, use paper towels or use disposable terry wipes.

Safe food and ingredients make for tasty nutritious meals we all enjoy. By eliminating hazards, using sanitary equipment, and cleaning as we go, germs will not have the chance to invade and spoil our food.

The recipes this month are all healthy in keeping with the theme of clean, healthy and wholesome. Have a great month and enjoy the fall weather!

*Jó étvágyat!
Főszakács Béla*

RECIPES

Breakfast Kalács

3 cups all-purpose flour
¾ teaspoon salt
1 tablespoon sugar
4 egg yolks
1 egg beaten with 2 tablespoons water for wash
1½ sticks margarine
¾ cup of whole milk
1 small package of dry yeast (½ ounce)

Dissolve the yeast in the lukewarm milk. Mix all other ingredients by hand very well until the bowl and hands have nothing sticking to them. Place dough in refrigerator for two hours to rise slightly. Put on a floured surface and cut into three equal pieces. Roll out each piece and fill with lekvár, apricot or walnuts, then roll back up like a jelly roll. Brush the top with the egg wash and put on a greased baking pan. In a 325°F pre-heated oven, bake for 50 minutes or until kalács is golden brown. Cool to room temperature, slice and serve your guests.

Chef Béla's Apple 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 crockpot 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, orange, or crabapple rings. Serve hot to your guests.

Banana Bread

Makes a 9-inch loaf

2 cups unbleached all-purpose flour
+ 2 tablespoons for dusting the pan
1¼ cups walnuts, chopped coarse
¾ cup granulated sugar
¾ teaspoon baking soda
½ teaspoon salt
3 very ripe organic bananas mashed well (about 1½ cups)
¼ cup plain yogurt
2 large eggs, beaten lightly
6 tablespoons (¾ stick) unsalted butter, melted & slightly cooled
1 teaspoon vanilla extract or banana liquor

Adjust an oven rack to the lower-middle position and heat the oven to 350°F. Grease the bottom and sides of a

9 x 5-inch loaf pan, then dust with flour, tapping out all of the excess.

Spread the walnuts on a baking sheet and toast until fragrant, 5 to 10 minutes. Set aside to cool.

In a large bowl, whisk the flour, sugar, baking soda, salt and walnuts together, then set mixture aside.

In a medium bowl, mix the mashed bananas, yogurt, eggs, butter and vanilla with a wooden spoon. Lightly fold the banana mixture into the dry ingredients with a rubber spatula until just combined and the batter looks thick and chunky. Scrape the batter into the prepared loaf pan.

Bake until the loaf is golden brown and a toothpick inserted in the center comes out clean, about 55 minutes. Cool in the pan for five minutes, then transfer to a wire rack. Serve warm or at room temperature. The bread can be wrapped in plastic, then stored at room temperature for up to three days.

Chocolate Version

Follow the above recipe, reducing the sugar to 10 tablespoons and mixing 2½ ounces grated bittersweet chocolate (about a heaping ½ cup) into the dry ingredients.

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 seven 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.

Zucchini Bread

Makes one 10-inch oval loaf

5 cups bread flour
 2½ teaspoons dry active yeast
 3 medium-sized zucchini, washed & ends trimmed
 2 tablespoons salt
 1¾ cups tepid water
 Olive Oil
 (or 2 egg whites, slightly beaten)

Preparation

Coarsely grate the zucchini into a deep, wide bowl. When the zucchini gratings cover the bottom of the bowl, sprinkle them with salt. Grate in another layer of zucchini and sprinkle again with salt. Repeat alternate layers of grated zucchini and salt, using up all the zucchini. Leave the gratings for about 30 minutes so that the salt will draw out the excess moisture, then press out the moisture by squeezing the zucchini in your hands, or leave zucchini in a strainer to drain.

Mixing the Dough

Mix the yeast with ½ cup of water. In another bowl, thoroughly mix the

zucchini, then the yeast and the flour, gradually adding enough water making for a smooth but firm dough. Knead the dough well for about 10 minutes. Return it to the bowl; cover it with a damp cloth, towel or plastic wrap. Let the dough rise for about 1½ hours until double in bulk. Knead the dough into a loose round, then shape it into a tapered, cylindrical loaf. Lay it on a buttered baking sheet, cover it with a towel and let it rise in a warm place for about 45 minutes until double in bulk. Just before baking, brush the loaf with olive oil or egg whites to prevent pieces of zucchini on the surface from burning.

Baking & Cooling

Bake the zucchini bread in a pre-heated 425°F oven for 40 to 45 minutes until the bottom sounds hollow when tapped with your fingers. Cool the loaf on a wire rack until it is room temperature. Slice and serve to your guests.

Fresh Magyar Zucchini Soup

4 cups fresh zucchini, sliced into thin circles
 1 cup sweet onions, thinly sliced
 1 tablespoon canola oil
 2 cups chicken or vegetable broth
 1 cup plain nonfat yogurt
 ¼ teaspoon dry tarragon
 ¼ teaspoon dry basil
 1 teaspoon sweet or mild paprika
 Salt and white pepper to taste

In a small saucepan, cook the onions until they sweat. Add the zucchini and broth, simmering until the squash is cooked. In another bowl, add the herbs to the yogurt and mix well. Pour this into the zucchini onion mix and stir well until smooth, OR pour entire contents of this pan into a blender, mixing until smooth, then re-simmer before serving. Goes well with a crusty rye bread.

Smothered Pork Chops

4 pork chops, ¾-inch thick
 ½ cup all-purpose flour
 4 tablespoons bacon fat or vegetable oil
 2 cups leeks, white & light green parts, cleaned, thinly sliced lengthwise
 6 garlic cloves, slivered
 ¾ cup chicken stock
 ¾ cup white wine

2 teaspoons mild paprika
 Salt & pepper to taste

Dredge the pork chops in the flour, shaking off the excess. Heat the fat (or oil) over medium heat, then add the pork and cook until golden brown on both sides. Remove the pork chops and add the leeks and garlic, cooking for 10 minutes, stirring occasionally until they just begin to brown. Put the chops back into the pan, then add the stock and wine. Stir and smother the chops with the leek mixture. Reduce the heat to a simmer and cover the pan. Cook until the chops are very tender, about 30 to 45 minutes. Season with salt and pepper, then serve hot on a warm plate.

Gulyásleves

5 pounds beef flank
 3 tablespoons lard
 2 medium onions, diced
 2 tablespoons mild paprika
 2 large red peppers, diced
 3 large carrots, diced
 1 tablespoon chopped parsley
 3 stalks celery, diced
 2 large tomatoes, diced
 7 medium potatoes, diced
 Salt & pepper to taste
 3 quarts water

Cut meat into small cubes. In a large stockpot, sauté onions in lard, add paprika and stir well. Add the meat, salt, pepper, tomato and one quart of water. Slowly cook for one hour, simmering the meat. Add all the diced vegetables except the potatoes. Add another quart of water and cook slowly for another hour.

Add the potatoes and cook for another 15 minutes. Add last quart of cold water, if needed, and bring to a boil, cooking for 10 minutes. Serve as a main dish with crusty rye bread.

The secret to a good gulyás is slow cooking the meat so it imparts flavor to the liquid as it becomes tender. For extra flavor, you could add beef stock in place of some water, OR beef base to get a heartier flavor.



Hungarian refugees in the camp at Traiskirchen, near Vienna, await news about relatives left behind in Hungary. (UN Photo)

Continued from Page 7

My stay in Gerovo was uneventful. Conditions in this Croatian village were austere, but at least I was safe. The camp itself was made up of men mostly my age. We worked a detail, clearing a forest for lumber. I stayed there about two months. On Christmas Eve, a Mass was celebrated by a local priest. Although the rite was conducted in Croatian, it was an inspiration to all of us in the camp. Not long after the new year, we heard rumors that many of us would be transported by rail to Austria. I had learned that Austria and Germany were the clearing houses for refugee resettlement. We were asked to fill out paperwork concerning our skills, education and training we had attained.

During my first winter after leaving Hungary, "freedom" was really a relative term, as our group was required to stay within the confines of the camp. If any of us ventured away without authorization, repatriation to Hungary would occur.

The coat, gloves and hat my father gave me just prior to my escape were lifesavers. Many others in the camp had little protection from the frigid cold of winter. The camp was getting very crowded. The other men that were smuggled on the truck with me were assigned to other parts of the camp. One evening, I learned from one of them that the United Nations was sending representatives the next morning. They were concerned with the overcrowded conditions in the camp. The rumor was the officials were looking for skilled machinists. Fortunately for me, my qualifications enabled me to get an early exit from the camp.

By noon that day, I was en route to Austria with several hundred other men. We were cold, but my anticipation made me forget the harsh conditions. As we bounced along the gravel road, I pulled out of the vest pocket of my coat a creased family picture. It has been more than two months since I last saw my family. Were they alive? Was my father still being beaten by the authorities? Would I ever go back to Hungary?

After hours of travel, the truck stopped at a train depot. As we climbed up into an empty cattle car, a man handed each of us a slice of rye bread and a piece of kolbász. It was a delicious treat. The locomotive began to chug as we slowly pulled out of the depot. Ten hours later, we arrived in Traiskirchen, Austria.

The camp in Austria was an old army training site. My stay there lasted only a few hours. I then was transported by train to Wels. There, I was checked over by medical personnel from the International Red Cross. I filled out paperwork and was asked if I had a preference to where I would be relocated. The officials told me that America was no longer accepting newcomers, but Canada was. I wanted to get on with my life, so I agreed to Canada.

Those past several months had been dominated by sorrow, boredom and second guessing. Life in the camp in Croatia was difficult. Food, supplies and warmth were minimal. In comparison, Austria offered me plenty of warm, good food, clothing and English-language instruction. The only shortcoming in the Austrian camps was a lack of privacy. Fortunately, I came from a big family with a small home, which made this inconvenience easy to bear. Otherwise, Austria was wonderful. The people were friendly and hospitable. Everyone in camp was upbeat about their future. The hardest part was the waiting.

Within the next month, I was sent to camps outside of Salzburg, Steyr and Hochwechsel. Finally, I ended up in Vienna. There, I was led to a military plane and a 20-hour flight to Montreal. In Montreal, I was informed that my next journey would be to Toronto, where I would be introduced to a sponsor, given a place to live and have the opportunity to work.

Upon my first glimpse of spring in Toronto, I felt reborn, hopeful of the new future ahead of me.

(A third and final installment of the story of Csaba will appear in a future issue of *William Penn Life*.)

Éljen a Magyar!

Tibor II

(Translation notes: (1) father; (2) brandy; (3) small, unsweetened cakes; (4) good.

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.

Livin' in America

A Hungarian intern's experiences in the United States

by Ervin Simon

It is a great pleasure and honor for me to introduce myself and describe my internship to the readers of *William Penn Life*. I am especially glad to write this brief overview because, thanks to this report, I have the opportunity to welcome and get in touch with more people participating in William Penn Association's life.

The man behind the internship's name: Sándor Kőrösi Csoma

My name is Ervin Simon. I come from Budapest, capital of Hungary. In February 2013, I won an internship sponsored and organized by the Hungarian Ministry of Public Administration and Justice, a program in which William Penn Association is also involved. This new program is named after a world-famous Hungarian philologist and orientalist, Sándor Kőrösi Csoma (1784-1842). The program's name refers to his huge effort to find the ancestors and relatives of Magyars in the Far East and other continents far away from present-day Hungary. He is also known for writing the first Tibetan-English dictionary and grammar book. Our internship's essence can be perfectly summarized with one of Kőrösi's saying: "*Tiszteld a múltat és éltesd tovább!*" That means: "Honor the past and make it live longer!"

An atypical internship

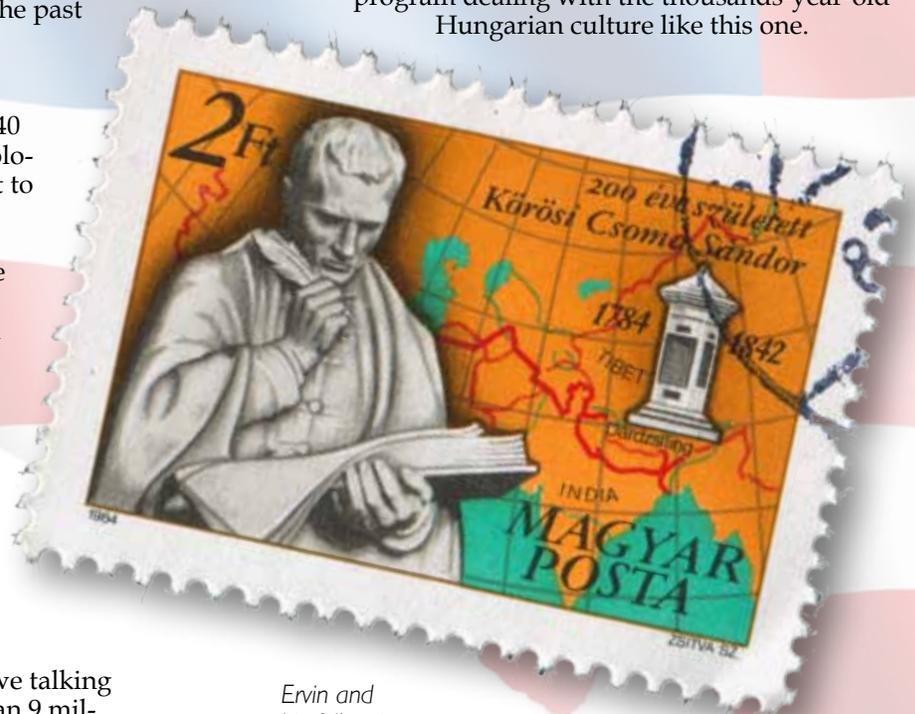
In the beginning of April 2013, more than 40 Hungarian students, teachers, singers, museologists, dance masters and journalists were sent to intern all over the world--to Australia, North and Latin America, Europe and even Africa--where Hungarian communities still exist. The needs of these communities and groups were quite different and varied due to their special circumstances and history. Despite these differences, our task was clear and almost the same in each country: help our hosting organizations to preserve Hungarian heritage, language, beliefs and customs, as well as artifacts far from the motherland, in non-Hungarian societies. It was easy for me to understand how important our task was. In my opinion, we cannot understand who we really are unless we know exactly where we come from.

How many people and organizations are we talking about? Hungary has a population of more than 9 million people, but approximately 5 million Hungarians live outside the Hungarian borders. Many of them, mostly the youngest generation, have never been to Hungary nor speak a single word of Hungarian. So, we have a lot to do. There are huge opportunities, and even larger responsibilities for every intern involved in the program.

There are still about 1.3 million Hungarians in the United States, too, and there used to be even more. Many of them came over in the early 1910's, and after the Great Depression and World War II. The failure of the Hungarian Revolution and Freedom Fight against the Soviet Union in 1956 caused another huge immigration wave. Of course, many American Hungarians were already born on American soil.

Thanks to God, links between immigrants and the motherland never stopped completely during the 20th century, though the socialist system in Hungary (1948-1989) tried to block and minimize them. Since 1989, it has been getting easier and easier for Hungarians to get in touch with one another in different formal or informal ways. I am convinced that the Kőrösi Csoma Sándor Program could be a very successful part of these links. Furthermore, it is worth continuing in the future. Let us hope so!

Why do I call this program "atypical"? Because it is so special and unlike any other. Each intern represents Hungary--the entire country and the government, not only a college or a university. The Hungarian government's will serves as the background of the program. Never before have Hungarians had such an extensive internship program dealing with the thousands-year-old Hungarian culture like this one.



Ervin and his fellow interns are helping to fulfill the vision of the great Hungarian philologist, Sándor Kőrösi Csoma.



Ervin (right) receives thanks for his assistance during WPA's Hungarian Heritage Experience from Chair of the Board Barbara A. House and National Vice President-Fraternal Endre Csoman. (Photo by John E. Lovasz)

William Penn's intern

I have written about the internship so far. Now let me introduce myself and give some personal details, too. I was born in a small Hungarian village in Transdanubia, located in the western part of Hungary, next to Hungary's largest lake, Lake Balaton. After primary school, I attended the 500-year-old traditional Reformed College of Pápa. One of the greatest experiences from this period of my life was my first visit to Florida. I spent two wonderful weeks in Fort Myers, Sarasota and Orlando, thanks to a Hungarian immigrant who came from the same county (Veszprém county) as me. Kálmán Nagy left Hungary in 1956 and became a successful businessman in America, but he never forgot about his Hungarian roots. He donated to my college constantly and used to invite the best students to Florida each year. His life showed me how one could be a great Hungarian and a great American citizen at the very same time.

After my school exam, I graduated from Károli Gáspár Reformed University in Budapest and from Hungary's most famous university, Eötvös Loránd University, also in Budapest. According to my certificate, I am a teacher, historian, museologist and ethnographer. One year ago, I finished my doctorate training in social sciences. The title of my thesis is: "Religious Conflicts Between Historical Denominations and Free Churches in Central Transdanubia in the First Decades of the 20th Century - Social, Historical and Ethnographic Aspects of the Everyday Confrontations."

Over the last two years, I have worked in a museum in the border town of Mosonmagyaróvár. I was involved in organizing exhibitions, writing publications and giving ethnographic presentations. After the internship, I moved back to Budapest and worked as a personal assistant to the mayor of Budapest's 1st District.

Why do I participate in this program? I think it is a great privilege to represent a whole country, a culture, the Hungarian population abroad. One could be very proud of doing so.

Another reason stems from a painful part of my family's history. My mother's family and the people of my village were among those who emigrated. My great-grandfather left Hungary in 1930 and settled in Toronto, Canada. He never returned to Hungary, and my grandmother and my mother never saw him again; their relationship was cut off by distance forever. Through this internship, I was hoping to find a little solace by helping to save other familial links among fellow Hungarians.

So far, so good

There are 15 Hungarian interns in different American cities, including New York, Cleveland, Boston, New Brunswick, Miami and Los Angeles. We have been in America for six months. According to the decision of the internship's directors, I was to share my time between Bethlen Communities in Ligonier, Pa., and William Penn Association, the only Hungarian fraternal organization in the United States.

During my first three months, I worked in Bethlen Home's Cultural & Heritage Center. There, I worked with Tímea Szép, who is the Cultural Program Director at Bethlen Home. We were responsible for representing and preserving Hungarian heritage in Ligonier and nearby communities with exhibitions, concerts and presentations. The most important part of our schedule in the spring was the Pittsburgh Folk Festival which was held in Soldiers & Sailors Memorial Hall and Museum in Pittsburgh on April 19 and 20. Bethlen Home displayed our rich Hungarian culture--including our history, ethnography, folklore, geography, folk dance and dishes--again with huge success.

In the last four months, I took part in different events sponsored by WPA. In May, we hosted the Calvin Synod, United Church of Christ, at Scenic View. I had a great time at the annual bowling and golf tournaments. During the Hungarian Heritage Experience, I assisted the well-organized kitchen crew. I also helped the teachers in explaining Hungarian history.

In addition, I worked at a Hungarian library in Miami and volunteered at both the Hungarian Festival in New Brunswick, N.J., and the Smithsonian's Folklife Festival in Washington D.C. In July, I attended a nice formal presentation in Los Angeles in the presence of the Hungarian Vice-Consul. On many, many occasions, I met hospitable people...and I met a thousand more of them at the WPA Picnic-A Great Fraternal Fest in September!

There is only one thing left for me to do before I return to Hungary: I would like to express my thanks to all those who helped me during my internship. I am truly grateful to the entire WPA. No question, this was a memorable period of my life which I will never forget. I do hope you have also benefited from my presence and my work.

Thank you very much. *Köszönöm!* ☐

13th Annual WPA Picnic - A Great Fraternal Fest



Fest lives up to its name

More than 1,000 members and friends of the Association joined over 100 volunteers on a nearly perfect late summer afternoon for the 13th Annual WPA Picnic-A Great Fraternal Fest Saturday, Sept. 7, at Scenic View in Rockwood, Pa.

Once again, National Vice President-Fraternal Endre Csoman organized and orchestrated a dedicated crew of volunteers who make the picnic possible. A number of those volunteers spend up to a week at Scenic View preparing all the delicious food and the grounds. We can't thank all of these wonderful people enough, especially those volunteers who travelled from out of state to help. They all embody the true spirit of Fraternalism.

George Batyi and his ensemble, along with the William Penn Association Magyar Folk Dancers, brightened everyone's spirits with lively music and energetic dancing. Many picnic guests took to the dance floor themselves to dance the *csárdás*.

When they weren't dancing or getting their fill of delicious chicken paprikás, homemade kolbász or freshly-made gulyás, guests strolled through the Hungarian marketplace, enjoyed a hayride around the grounds of Scenic View, or took part in that most Hungarian of summer traditions, the bacon roast. Young guests flocked to the lake for the annual fishing contest and had fun making crafts in the children's activities tent.

One popular addition to this year's marketplace was a first-time vendor, the Transylvania Bakery of Cleveland. Their tortes and *krémes* were big hits, but many guests were fascinated by the bakery's Lajos Mezosi as he made fresh *kürtös kálacs* (chimney cakes) over hot coals.

We thank all our members and friends for the generosity they displayed during the picnic. The day's events raised \$11,152 for the benefit of the William Penn Fraternal Association Scholarship Foundation. Nearly half of that total--\$5,520--was raised by the ever-popular Chinese auction. The remainder of the funds were raised through the sale of pastries, langós, funnel cake and leftovers (\$2,934); instant bingo (\$576); the 50/50 raffle (\$696); the sale of WPA Christmas ornaments and Hungarian dolls (\$60) and cookbooks (\$221); various donations (\$802); and proceeds from the raffle for a guitar autographed by country music star Kellie Pickler (\$343). □





A fresh look at the Fest through the eyes of a first-time guest

I must tell you I was a 67-year-old "newbie" to the William Penn Association picnic. As such, I really didn't know what to expect. Honestly, my Magyar is not that good, so I did a little cramming on the Internet beforehand. Therefore, if someone asked me, "Hogy vagy?" I could reply, "Nem tudom."

When first arriving at the picnic site, I was amazed at all the people there. I never expected such a turnout, as again, this was my first time. The weather was outstanding, and after being golf-carted from the parking lot, a wonderful mixture of sights, sounds and aromas tickled my senses. The only question in my mind was where to begin. The food booths were an obvious choice! Except for mom's home cooking, I had never tasted any better. After dinner, it was only logical to dive into the desserts. I haven't eaten palacsinta for so long, I can't even remember. And the Hungarian pastries, are there any better?

After a brief respite to digest all the goodies I had consumed, it was off to the dance floor where I watched young Hungarian ladies in costumes perform several wonderful folk dances. Afterward, I tried dancing, but was no where near their perfection.

I never expected to see again people who I had the pleasure of meeting almost 50 years ago at Hungarian summer youth camps--but I did! I recognized most of them right away, as they did me. Oh, the old stories were flying faster than the gulyás was from the kettle. Those priceless memories were as amazing as the *kürtös kálacs*.

After a scenic hayride to the top of the mountain, it was time to try my hand at making some greasy bread--and new friends--while sitting around the smoldering fire pits. I can truly say, no matter how old you are, no matter how long it's been, if you are Hungarian, you will love greasy bread. Today was no exception, and soon the two handed sandwich was history.

All too soon, the day was over. For a first timer, I took home many fond memories and a basket from the raffle I was blessed with winning. At my age, one should never wish his life away, but honestly I can't wait until next year to return again to celebrate proudly my Hungarian heritage.

Köszönöm szépen to all who made this possible, and to William Penn Association for sponsoring such a wonderful gathering.

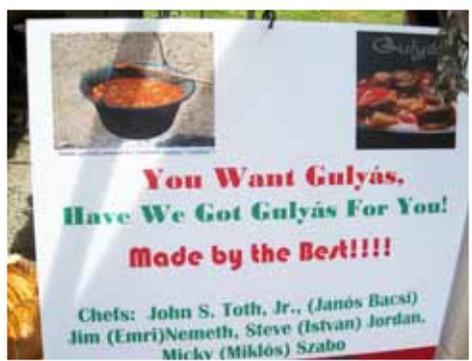
Steve (Kapostas) Kienzl, Pittsburgh, PA



13th Annual WPA Picnic - A Great Fraternal Fest



Saturday, September 7, 2013 • Scenic View



with Gerry D. Clown

JUST 4 KIDZ

WELCOME BACK,
EVERYONE!

Are you enjoying the fall season as much as I am? October is one of my favorite months. I love how all the leaves on the trees change colors, and if you look at the way I dress, you can tell I like LOTS of colors! In fact, that's what this month's **Just 4 Kidz** is all about--COLORS! Use your imagination to color the picture of my friend Connor the Clown. Then, use colorful Halloween sprinkles to make Scary-Good Rice Krispies Treats®.



Scary-Good Rice Krispies Treats®

We are having a Halloween party at school, and I need your help. I am making Rice Krispies Treats® for my friends because they are my favorite. Ask a grown up to help you find the ingredients and put it all together. This is what you will need.

Ingredients:

- 3 tablespoons butter
- One 10-ounce package (about 40) marshmallows, or 4 cups mini-marshmallows
- 6 cups Rice Krispies® cereal
- 6 pretzel rod sticks, broken in half
- 1 cup semisweet chocolate chips
- 1 tablespoon shortening
- Halloween sprinkles

Preparation:

1. In a large saucepan, melt butter over low heat. Add marshmallows, and stir until the marshmallows are completely melted. Remove from heat.
2. Add Rice Krispies® cereal, stir until well coated.
3. Spray a $\frac{1}{2}$ -cup measuring cup with cooking spray. Use that to divide the warm mixture into 12 equal portions. Smear butter on your hands. Use buttered hands to form each portion into a ball. Push a pretzel rod into each ball. Cool completely.
4. Line a cookie sheet with waxed paper.
5. In a small saucepan, combine the chocolate chips and shortening. Cook over low heat until melted, stirring constantly. Dip the tops of the cooled Rice Krispies® balls into the melted chocolate. Decorate with sprinkles. Place on cookie sheet and refrigerate until chocolate is firm.

I hope you have fun making these snacks. They sure are yummy!





Connor the Clown coloring contest

For WPA members ages 12 and under, color the picture of my friend Connor the Clown and send it to me by October 31, 2013. I'll send the boy or girl who makes the best, most colorful and fun picture a \$25 Toys R Us gift card.

Send this page, along with your name, address, phone number and email address to: Gerry D. Clown, c/o William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233. Good luck, and may the best picture win!



Branch 8 Johnstown, PA

by Alexis Kozak

It has been a few years since Branch 8 held a traditional bacon roast because of the loss of Branch Presidents Sandor Yuhas (my brother) and Ernest Kedves (my uncle). We miss them both so much.

However, now it is time to revive our traditions and pass them on to the younger generations. We never want the heritage that is so dear to our hearts to be lost.

Prior to our recent bacon roast, we cooked for a week! During this time there were tears, stories and laughter. We reminisced about many Hungarian events. Even if you have never gone to Hungary, there is still something special about being Hungarian, especially when you hear the music and language, you just feel the spirit of Hungary. It is in your blood.

One evening, we made homemade dumplings (*nokedli*) for cabbage noodles. My son and grandsons came over to visit, and the stories began. My son and I, in between boiling dumplings, logged onto You Tube and played Hungarian music, weddings and events straight from Hungary. My grandsons were also engrossed in the music, and we gave them a crash course on many Hungarian traditions. Thanks to modern technology, we were able to actually see our native people in action and listen to the lovely and lively music. It was wonderful!

Another day, we made stuffed cabbage. Dorothy Kedves, our branch secretary (and my aunt), came to help. Then the stories began. We reminisced about our Hungarian weddings, including the gypsy music and all the preparation. Can you imagine *csiga* soup for 400 people and a tiered torte wedding cake? These weddings were not catered but prepared by people of the Hungarian community. Everyone helped each other.

We also shared stories about Grandma Kedves. Oh, the stories we could tell.

I remember when all the church



Members of Branch 8 Johnstown, Pa., revived an old branch tradition recently, enjoying an old-fashioned bacon roast featuring many Hungarian dishes.

ladies would get together for days and make *csiga* noodles for church functions. The fellowship outweighed all the intricate work. It was about more than food; it was a wonderful way of bonding.

On the day of our bacon roast, God blessed us with an absolutely perfect day. Everyone enjoyed the roasting of the bacon and all the traditional dishes. We even enjoyed *kifli*, made using my Grandmother Yuhas' recipe. My daughter-in-law, Janel, learned to make these well, as we passed on another tradition.

My husband David has learned to be a great helper in the kitchen under the tutelage of Endre Csoman at events at Scenic View in Rockwood. Thanks to Endre and David.

When folks arrived for the bacon

roast, the stories started flowing again. I had pictures to share from Hungarian church dinners, picnics, christenings and weddings that were probably over 70 years old. We knew everyone in those pictures. They proved that, years ago, the Hungarians were one community that shared their wonderful traditions.

We were blessed to welcome Father Balestino who offered a blessing. He once served as pastor of St. Emerich's Hungarian Roman Catholic Church. You can only imagine what he thought when he saw his first Grape Dance.

We thank William Penn Association for being the glue that keeps us bonded to our Hungarian traditions and for always encouraging us to share them in fellowship. You cannot put a price tag on that. Priceless!

We had a wonderful week of preparation and a great day for our outing. We need to practice these traditions so that someday our grandchildren and future generations will be able to say: "Remember when...."

Branch 10

Barton, OH

Branch 40

Martins Ferry, OH

Branch 248

Monaville, WV

Branch 349

Weirton, WV

Branch 8164

Steubenville, OH

by Joyce Nicholson

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

What a fantastic time we had at this year's WPA Picnic-A Great Fraternal Fest with absolutely beautiful weather, delicious food and excellent music. There was such wonderful attendance, too. We thank everyone who organized, worked, cooked and cleaned up. Without those folks, I know it would not be possible to have such an impressive event.

Our branches participated in another Join Hands Day project earlier this year. It involved the "Praise His Name" music fest held this spring. I sang at this festival with my Christian music group and husband. We also donated a prize basket for the festival's raffle.

PraiseHisName.net is a non-profit, ecumenical website where listeners can tune in and hear Christian music. The festival was planned to help further Christian music and raise awareness of Christianity and the website.

Attention branch members: save the date Nov. 24 for our Christmas party. Details will follow soon.

Our prayers go out to Joe Rozsa on the loss of his brother, Gabe.

We wish a very happy 91st birthday to Nick Toth who celebrated in September.

Barb, you were missed at the picnic. Hope all is going well.

If you have any news you wish to share—including birthdays, anniversaries or events—please contact me. For information about upcoming branch activities, call me at 740-264-6238.



Joyce Nicholson presents a door prize donated by Branches 10, 40, 248, 349 and 8164 to Keith Wilson, founder and president of PraiseHisName.net. The prize was part of a raffle which raised money during the Praise His Name music fest this spring.

Branch 14 Cleveland, OH

by Richard E. Sarosi

It is hard to believe that fall is here. We hope everyone enjoyed the summer with all the picnics, parties and festivals. Just think: it will soon be Halloween.

The Hungarian Heritage Experience took place Aug. 4 to 10 at Scenic View. I still consider myself a "beginner," but I did manage to learn some additional words. Instructors Emery Marcus and Tamas Markovits kept the classes interesting, especially with their knowledge of Hungarian history. By Wednesday, my brain reached overload. I was trying my best to remember my first person, second person and third person; my present tense, past tense and future tense; as well as singular and plural. I was hoping to be able to count to 20, but I couldn't get past three! I am trying to remember the days of the week, too. I guess I will be relying on our tour guide, Andrea, as well as Endre and Barbara, to get me through Hungary.

I attended for the first time the

Birmingham Ethnic Festival in Toledo on Aug. 17. WPA sponsored an informational table and tent. National Vice President-Fraternal Endre Csoman, National Director Kathy Novak, WPA intern Ervin Simon, and members Steve Novak and Violet and Ernie Sarosi enjoyed the sunny day while meeting our members and friends from the Toledo area. The blue WPA carry bags were a nice sight to see in the crowd.

The Hungarian Cultural Center of Northeastern Ohio hosted its "Falusi Lakodalom," or Mock Village Wedding, on Aug. 18 at their grounds in Hiram, Ohio. WPA Board members Barbara House, Bill Bero and Kathy Novak (and her father Steve), Vice President Csoman, and Mr. Simon, attended the festivities. The program was a delight: parents were crying, village maidens were crying, men were drinking and the bride (played by WPA Puzzle writer Lizzy Cseh) and groom were a happy couple. Harmonia provided traditional music and the crowd sang along. Hungarian Club President Mary Jane Molnar and the members of the Club did an excellent job preparing for the wedding.

At the end of the program, the WPA Board members were off to Pittsburgh for our meeting scheduled for the following day.

The 13th Annual WPA Picnic-A Great Fraternal Fest was held Sept. 7. The Branch 14 bus left bright and early for our trip to Scenic View. Our members joined a crowd of more than 1,000 people who feasted on chicken paprikás and dumplings, kolbász, *gulyás*, *lángos*, funnel cakes, popcorn, *szalonna sütés* (bacon fry), hot dogs and beverages.

Special thanks to the Transylvania Bakery from Cleveland who made their first appearance at the picnic. Lajos Mezosi made fresh *kürtös kálacs* (chimney cake). Curious on-lookers were fascinated as he rolled out the dough, cut it into strips, rolled it on the dowels, covered it with nuts and sugar and then baked it over the charcoals. Lajos also brought *dobos torte*, *diós torte*, *krémes* and *pogácsa*, which new Branch 14 member Erzsebet Pigniczky sold.

I love attending our picnic since you never know who you'll run into. It was nice to see Bonnie

Lucas Cenci, a friend of my family who was visiting from her home in Rome, Italy. She used to live on Buckeye Road in Cleveland, just one block from our house. What are the chances of that happening?

It was good to see Virginia Volter dancing with her husband Joe on the dance floor. Virginia has made great progress in her recovery, and she reached another goal in being able to dance. Keep up the good work, Virginia.

I also saw many friends from the Hungarian trips I've taken and from the Hungarian Heritage Experience.

Thank you to Branch 249 Dayton for the Keurig Coffee Maker I won. I look forward to learning how to make coffee as I am not a coffee drinker.

Thank you to all of the workers who made the picnic a success. It is hard to believe what it takes to get ready for this day. I don't know how Endre Csoman and the ever-helpful volunteers do it.

In the November *William Penn Life*, I'll be reporting on the 2013 trip to Hungary and Szekely Land. I hope to have another great set of pictures and fun stories to share when we get back.

The Branch 14 Christmas party will be held Saturday, Nov. 23, at the First Hungarian Reformed Church, 14530 Alexander Road. As soon as Santa gives us his list, an invitation will be sent to our young members. We will be collecting non-perishable canned or boxed food items for a local food bank. Please remember not to bring expired food items as they will be thrown away. If you won't eat it, do not expect someone else to.

We would like to extend our sympathy to those WPA members who have recently lost a loved one.

Get well wishes are being sent to all Branch 14 members who might be feeling under the weather. We also send get well wishes to WPA Chair of the Board Barbara A. House and continued get well prayers to

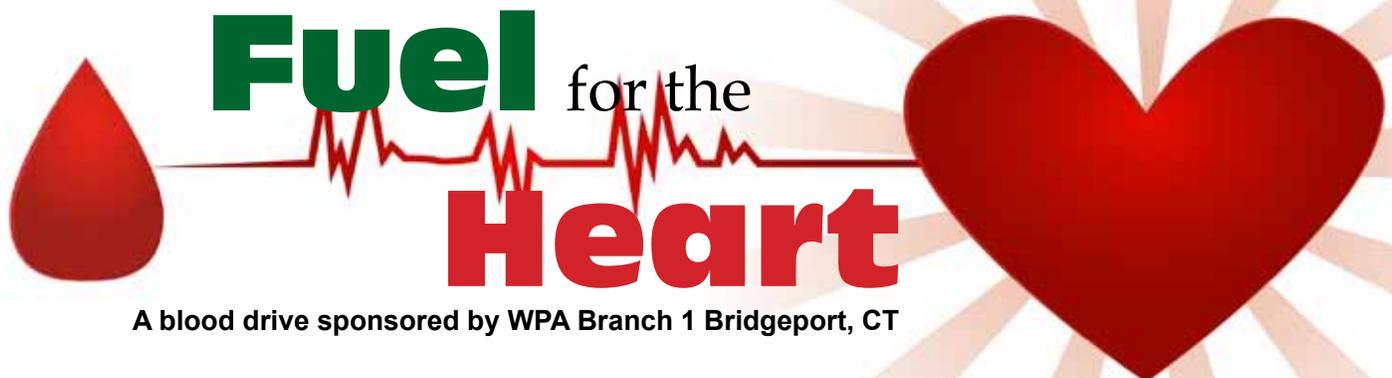
the Rev. Peter Toth. Carl Horvath's son, Stephen, and his wife, Carrie, are doing well since their July automobile accident after the WPA Golf Tournament.

We also send get well wishes to Carol Horvath, Violet Sarosi, Joan Parete and Jean Robertson, wife of National Director Jim Robertson. Please keep all of our members in your prayers and wish them a speedy recovery.

Happy birthday and anniversary wishes go to all of our branch members and Home Office staff who are celebrating an October or November birthday and/or anniversary.

Our next branch meeting will be held Wednesday, Nov. 6, at 7:30 p.m. at the First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills, Ohio. Adult Branch 14 members are encouraged to attend.

Branch 14 members having news to share about themselves or family members can reach me at RichSaro@att.net or at 1-440-248-9012.



Fuel for the
Heart

A blood drive sponsored by WPA Branch 1 Bridgeport, CT

Saturday, October 19, 2013 • 9:00 AM to 2:00 PM
Bessemer Center • 2200 North Avenue • Bridgeport, CT 06604

To register, go to www.redcrossblood.org, click on "Make a blood donation appointment" in the blue box, then type in the zip code **06604**, and find the William Penn Association blood drive.

For more information, call Jim Ballas at 203-929-9425 or Bill Bero at 203-556-9267.



The need is constant. The gratification is instant. Give blood.™



Helping out at the WPA booth at the 39th Annual Birmingham Ethnic Festival in Toledo were: (seated) Branch 14 members Ernie and Violet Sarosi, (standing, l-r) WPA intern Ervin Simon, National Director Katherine E. Novak, National Director Richard E. Sarosi, National Vice President-Fraternal Endre Csoman and Branch 28 member Steve Novak.

Branch 18 Lincoln Park, MI

by Barbara A. House

Thank you, thank you, thank you. Our Great Fraternal Fest was another great success. I won't even begin to name names of who I must thank. It takes more than a village to make this event a success. I will leave it up to Endre, our wonderful National Vice President-Fraternal, to do all the thanks. I know he is already working on next year's event. Thank you to all our officers, employees, directors and members. We cannot do this without you.

Speaking of picnics, WPA was well-represented at the mock Hungarian wedding celebration and picnic in Hiram, Ohio. We all had a great time. Thank you to all the volunteers and officers who made us feel so very welcome.

By the time you read this, our annual trip to Europe will be history. I will tell you all about it when we get back home.

Special "hello" to Mary Duzy and Mr. Roby, two very special members.

Our annual Branch 18 trip to Soaring Eagle will be Oct. 14 and 15. We are booked solid and have been since our July trip. We always go about the same time. Please call me if you are interested in any of our trips. Our Traverse City trip will be

July 27 to 30, 2014. Our trip to next year's WPA Picnic will depart Sept. 6, 2014. You don't need to put a deposit down, yet. Just let me know you want to go, and I'll reserve your seat. I can always be reached at: 1-313-418-5572. We promise you a wonderful time.

Thank you to the Rev. John McKinsey for the kind words. What would I do without you?

Get well wishes to Mike Adorjan, Janet Totsky, and Violet Sarosi. May you all get well real soon.

Please remember our deceased members and their families in your prayers, especially Dr. William Banyai, Lila Mae Horvath, Elizabeth Szluk, Louis Toth and Helen Szopo. May they all rest in peace.

Happy birthday to George S. (Pete) Charles Jr., Carol Truesdell and John E. Lovasz. You are all very special people. May you all have many more.

Our next membership meeting is Oct. 9. We meet at the Hungarian American Cultural Center on Goddard in Taylor at 7:00 p.m. We continue to support homeless animals. Please bring your food or monetary donations to the meeting.

I hope to see many of you at Holy Cross Hungarian Church on Oct. 6 when the Rajkó Orchestra and Folk Ensemble will be presenting a wonderful program of music and dance. Tickets are \$25 for dinner and the

show. Mass is at 11:00 a.m., followed by the dinner and the show. Please support these events. We don't want to see them disappear.

Congratulations to Sales and Marketing Director Jeff DeSantes and all his wonderful agents. WPA is on its way to another wonderful year. Thank you to all of you for all your hard work and support of WPA.

Congratulations, Dr. Michael Finikiotis. We are so proud of you and so glad you're one of us. Thanks for all your hard work.

I just got through reading the September *William Penn Life*. Wow! That was the best ever. Thanks to most of the directors, officers, Loretta Nemeth (what a super article) and all of you for making our magazine better and better every month. We cannot do it without you.

That's all the news for this month. Please let me know if you have news to share.

Happy Halloween to all our little Trick-or-Treaters. Enjoy your surprise from WPA. Have fun and be safe.

Branch 28 Youngstown, OH

by Kathy Novak

Wow! What a wonderful day Sept. 7 proved to be! The Fraternal Fest had all the right ingredients for a perfect day. The weather was perfect. Everyone who attended had plenty of delicious food, enjoyable entertainment and plenty of activities to keep them happy. As always, it was great to be able to visit with all our friends within the WPA circle.

Branch 28 once again arranged a bus trip, allowing our members to attend this great event. While we were on the road, we held raffles and awarded prizes to the following winners: Sue Breznai, Pat Purton, Marilyn Thomas, Julie Verhas, Frank Soos, Alec Dankovich, Elizabeth Kiss, Sonny Tollas and Jacob Dankovich. Quite a few prize baskets from the picnic's Chinese auction found their way to the Youngstown area, too.

We thank and commend the Home Office staff and all the volunteers who planned, prepared and presented this Great Fraternal Fest,

especially Endre Csoman. We've already taken names for our bus trip to next year's picnic.

What a busy time it's been since our last branch article.

The Hungarian Heritage Experience again succeeded in offering the attendees time to enjoy a week full of learning and plenty of fun.

On Aug. 11, the Youngstown American Hungarian Federation hosted its annual Magyar Nap. The day was another successful event, thanks in part to the help of some special volunteers--Chair of the Board Barbara A. House, Vice Chair William J. Bero and National Vice President-Fraternal Endre Csoman, all of whom assisted in the kitchen that morning. The Federation was extremely grateful to them for taking time from their busy schedules to join us in Youngstown.

Once again, I had a wonderful time at the Birmingham Ethnic Festival in Toledo, Ohio, which featured great weather with a pleasant atmosphere and friendly people. The WPA booth had great handouts for those stopping by to visit us. Those behind the tables at the booth included Vice President Csoman, National Directors Richard E. Sarosi and Kathy Novak, WPA intern Ervin Simon, and members Ernie and Violet Sarosi and Steve Novak.

On Aug. 18, quite a few members of the Board of Directors and National Officers attended the *Falusi Lakodalom* at the Hungarian Cultural Center of Northeastern Ohio in Hiram, Ohio. The mock celebration of a village wedding was very educational and entertaining. This year, the participant chosen to portray the bride was Lizzie Check. Several other WPA members also participated in the production.

We're looking forward to hearing from our lucky WPA travelers about their experiences as they venture to Europe.

Also waiting to hear from Ethel Kripchak when she returns from her month-long journey visiting her son and daughter-in-law in Belgium, where they are stationed while he is serving with NATO. While Ethel is there, she is planning to visit London, Paris and Budapest.

Get well wishes to all those not up to par these days, especially

Barbara House, Dave Chakey, Susan Willis, Pam Beers, Helen Molnar and Jean Robertson.

Happy days to those celebrating birthdays or anniversaries.

Congratulations to Mark Peyko for publishing the local paper, *Metro Monthly*, for more than 30 years.

Our sincere sympathy goes to all those members who have experienced the loss of a loved one.

Take time to enjoy the magical change of seasons as Mother Nature paints the foliage to those beautiful colors.

Have anything to share with WPA or questions about our products? Please call either me at 330-746-7704 or Alan at 330-482-9994.

Branch 34 Pittsburgh, PA

by Marguerite McNelis

What a great day for a picnic! The turnout last year in the downpour was unbelievable, but this year's turnout was remarkable. The parking lot was filled to capacity. It is gratifying to see more young adults and children attending each succeeding year, and it is great to see so many people of all ages enjoying themselves.

The many compliments we heard about the picnic made all the hard work that goes into preparing the picnic both worthwhile and fulfilling. What fraternalism!

Many, many thanks to all the chefs, volunteers, the Home Office and, last but certainly not least, (couldn't do it without you) Endre Csoman and our great branch members who volunteer year after year. Way to go, everyone! *Köszönöm szépen!*

Happy and healthy birthday wishes to everyone celebrating a birthday this month.

Remember in your prayers our servicemen and women both here and overseas.

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

For information about WPA life insurance and annuity plans, please contact Branch Coordinator Maria Bistey at 412-431-6035.

Branch 89 Homestead, PA

by Lisa S. Toth-Maskarinec

WPA Branch 89 hopes everyone enjoyed the Indian summer and is getting ready for the winter months and football. Super Bowl, here we come!

The Second Annual Branch 89 Golf Outing and Dinner was a huge success. It was a very nice, sunny and warm day. Not only the officers and members of our branch but also the guests had a wonderful time and thoroughly enjoyed themselves.

We were honored to have Vice Chair of the Board Bill Bero attend our banquet afterwards. We thank all of the volunteers who gave so willingly of their time and also the many hole sponsors and donors who contributed to the success of this event.

All of the skill prize winners won gift certificates ranging from \$25 to \$50 to the Pittsburgh Steak Company. These were purchased with the many Coke Points we've been accumulating.

Our Chinese auction exceeded itself this year with prizes including Steeler tickets, lottery baskets, a golf weekend compliments of Westwood Golf Club, and a round of golf for four people at Mystic Rock. The value of this last prize alone was \$600. All these were donated by our many generous vendors, members and friends.

In keeping with the spirit of fraternalism and giving back to the community, all proceeds from this outing went to the First Hungarian Reformed Church of Homestead Building Maintenance Fund.

We also thank Dennis and Kathy Chobody for donating the hot dogs, Richard Sarosi for sponsoring a hole and Roger Nagy and Jim Robertson for their donations.

Next year's outing will be on Aug. 10, 2014, at Westwood Golf Club. We hope it will be bigger and even better than this year's.

Another highlight of the event was the awarding of the Elmer W. Toth Fraternalism Award. Elmer was a vice chairman of the WPA Board and president of Branch 89 for



Among those enjoying the Second Annual Branch 89 Golf Outing and Dinner were: (top photo, l-r) Tom Kalupanov, Branch President John S. Toth Jr., Peg Meyers and Steve Meyers; (middle photo, l-r) Richard Zahren, Becky Zahren, Debbie Green and Lynn Jones; (bottom photo, seated, l-r) Janet Phillips and Branch Secretary-Treasurer Ruth Toth; and (bottom photo, standing, l-r) Event Coordinator and Branch Auditor Mark S. Maskarinec, Dianne Schneider and Branch Coordinator and Auditor Lisa S. Toth-Maskarinec. The golf outing was held Aug. 17 at the Westwood Golf Club.

many years. He was also a successful agent for WPA, selling insurance right up until his death in 2008. The purpose of the award is to recognize those individuals who have done the most to promote and enhance Branch 89.

Because both Elmer and his wife, Branch Secretary-Treasurer Ruth D. Toth, devoted many years to making our branch the success it is today, the officers decided to present the inaugural award to Ruth. The award honors her for her many years of tireless work for the benefit of Branch 89 and the First Hungarian Reformed Church of Homestead. Presenting the award to Ruth was her son-in-law and Event Coordinator, Mark S. Maskarinec. No person was more deserving to be the first recipient of this award than Ruth.

Branch 89 continues to collect codes from Coke Products. These codes will be turned into points which can then be redeemed for various merchandise and prizes to be used at our outings, such as gift certificates, tote bags, etc. We distributed many such items at the golf outing. We have collected and redeemed more than 5,000 Coke Rewards points. In doing so, we will be able to give away higher-valued merchandise for next to no cost for the branch. Thanks to all who have helped us. Anyone with any codes can email them to Mark at maskarinec1836@comcast.net or send them to 1836 Timothy Drive, West Mifflin, PA 15122.

We are also collecting Kellogg's Family Rewards Points this year. Kellogg's Family Rewards work much the same as Green Stamps: open an account, put in your codes, earn your points, then redeem your points for various items in their catalog. The Kellogg's catalog includes an entire section of Wilson Sporting Goods, many of which are related to golf. The codes are found inside boxes of Kellogg's, Keebler, Sunshine and Morningstar Farms products. Just cut out the code, mail it to us, and we'll do the rest.

Branch 89 is planning a get together at Dave & Buster's in Homestead on Sunday, Nov. 3, at 2:00 p.m. Come meet some of the officers and members of our branch and help cheer the Steelers onto victory. We

will be watching the game on HD TVs in the Midway Room. Reservations are necessary and can be made by calling Branch Coordinator Lisa Toth-Maskarinec at 412-872-5022. Price is \$25. Food will be provided. Thanks to the generosity of some of our members, we will be able to have a Chinese auction, football pool and 50/50 raffle to enhance our event. So come on down for a great time, good food and fun. What better way to spend a Sunday than watching football with friends? And to truly promote fraternalism, we would like to extend an invitation to the local WPA branches in the area. Come on down! Deadline for reservations is Oct. 27.

Please contact the branch coordinator if you'd like to see other activities, and we'll do our best to accommodate those requests.

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

Branch 129 Columbus, OH

by Debbie Lewis

Fall has arrived even though the cooler weather has not. As I'm writing this, the high for today is 95 degrees in the Columbus area. We hope we will start having cooler temperatures soon. The holidays for October are: Columbus Day on the 14th, Boss's Day on the 16th, Sweetest Day on the 19th and Halloween on the 31st.

We had a bus from the Columbus area make the trip to the WPA Picnic. The weather was beautiful, and everyone seemed to have a good time. The food was delicious (as usual), there were many activities to participate in, and it was nice to see old friends and make new ones. Thanks to Endre and all who helped make this picnic another great fraternal event.

On Sunday, Oct. 20, at 10:45 a.m. there will be a sanctuary church program at the Hungarian Reform Church, 365 Woodrow Ave. in Columbus, commemorating the October 1956 Hungarian Uprising. Afterwards, enjoy a three-course Hungarian breaded pork dinner. Reservations are required by Oct. 13.

Call Erzsi at 614-738-4415 or Marla at 740-654-0094. Take outs are also available.

Our next meeting is scheduled for Tuesday, Nov. 26, at 4:30 p.m. at Plank's Cafe, 743 Parsons Ave., Columbus.

Please mark your calendars for our Christmas party on Saturday, Dec. 7. Information will be mailed out in November.

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

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

We also extend our sincere sympathy to all who have recently lost a loved one, especially to the family of member Katherine Spanovich. Please keep all in your 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 to share, please contact Branch Coordinator Debbie Lewis, at 614-875-9968 or email me at DAL9968@aol.com.

Branch 132 South Bend, IN

by the Branch Officers

After a pleasant summer, the week before Labor Day was very hot. School started and the first football game was a scorcher, not only for the players but also for the band members in those hot uniforms.

We had our annual picnic on Aug. 18. We met with all our old

friends and some new ones. Good to see the Bralicks, but missed Carol Martin. Also present were: Jim and Rita Berta, Erv and Theresa Nowaczewski, Don Czajkowski and Branch Coordinator John Burus and family, some softball team members and Anna Horvath. We had about 50 people present. The chicken and sausage were delicious, as were dishes brought by all. John Burus brought *kálacs* made by the ladies of Our Lady of Hungary Church. Everyone raved about it, so if you want Hungarian baked items, go to all of Our Lady's events.

Our Christmas party will be held on Dec. 8 at Barnaby's on Jefferson Boulevard at 3:00 p.m. More information on this later.

Our next meeting will be on Dec. 3 at 6:30 p.m. at Martin's Cafe on Ireland Road.

Congratulations to Frank and Virginia Palfi on their 30th anniversary.

Our condolences to the family of Gertrude Ivankovics. Gertrude always came to our picnics and made a delicious apple cake. Gertie's husband John was a branch officer.

Also, condolences to the family of Anna Czajkowski. Anna always made her famous poppy seed cake for our picnic. Anna's husband is our branch vice president.

And, condolences to the family of Velma Sikorski. May she rest in peace.

Branch 226 McKeesport, PA

by Judit I. Borsay

Happy birthday and happy anniversary to all our members celebrating their special day!

Please keep member Libby Myers in your thoughts and prayers as she is recovering from major surgery. Best wishes for a full recovery.

We had such a great time at the WPA Picnic: sunny weather, hay rides, fishing contest, and a great atmosphere in the beautiful Laurel Highlands. The William Penn Association Magyar Folk Dancers had a wonderful time performing and enjoyed the tasty food. Thank you to the volunteers for preparing delicious meals from scratch every year.

We would love for all adult



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 email your questions to jlovasz@williampennassociation.org.



Members and guests of Branch 249 gathered Aug. 25 at St. Stephen's Catholic Church to enjoy a chicken paprikás dinner celebrating St. Stephen's Day.

members to join us at our October meeting. For the meeting date and time, please call Malvene Heyz at 412-751-1898.

Pretty soon we'll publish finalizing details for our annual Christmas party. Keep an eye peeled here for more info.

Feel free to call Malvene if you have news you'd like to share here.

Please make sure your kids and grandkids have a safe Halloween and carry flashlights for trick-or-treating this year.

Most Hungarians are Christians, and as such, they recognize All Saints Day (*Halottak Napja*) on Nov. 1 by visiting cemeteries to honor saints and pay respect to relatives and family members who have passed away. This holiday focuses on reflection and remembering ancestors. This could become a tradition in your family in which you visit your family's graves and pay honor to them by decorating the graves with flowers or battery-operated candles.

Branch 249 Dayton, OH

by Mark Schmidt

First, I want to thank my wife, National Director Anne Marie Schmidt, for writing the September Dayton Branch notes. I think she did a wonderful job while I was up north enjoying some Canadian fishing. *Köszönöm Szépen!* Now, on to fall and cooler weather.

The WPA Picnic at Scenic View was a wonderful time--delicious food, great pastries, cold drinks and the always aromatic bacon fry. And the music? A great job by George Batyi and his band.

I don't know the official count, but there were at least 1,000 people there. Dayton was represented by Jim, Jane and Dave Boston (who rode on the Columbus bus); Irene Heckman; Thecla and Bob Batin; and Anne Marie and me. I hope I didn't miss anyone.

Anne Marie and I worked the kid's fishing derby again. This is the fourth year for the activity, and 37 children of all ages enjoyed fishing the pond at Scenic View. Many bluegills and bass were caught, and all who participated got a gift card to McDonald's. Fish sandwiches anyone?

St. Stephen's Catholic Church held a pig roast. Two roasted pigs fed many people who enjoyed the delicious food and deserts. Thanks to all the church ladies for a wonderful afternoon.

By the time you read this, Branch 249 will have held its annual cabbage roll sale Sept. 26. We were expecting to sell more than 1,000 cabbage rolls. To date, the Branch has sold more than 30,000, so you know they are good. Thank you for the sales. This supports the Dayton branch with our local fraternal activities.

Please mark your calendars for our branch Christmas party at St. Stephen's Catholic Church Hall

on Sunday, Dec. 15. The party will begin at 1:30 p.m. St. Nicholas will be the guest of honor and will bring bags of goodies for all the good boys and girls. So, be good! All members are encouraged to come early for our branch meeting at 12:30 p.m. See you there.

We send congratulations to all those celebrating anniversaries and birthdays, especially Cassie Schmidt.

Get well wishes to Elsie Koos and those who are not feeling well.

Special thoughts and prayers go to those who have recently lost a loved one, especially the family of Charles Mobley. He always had a great time at the Christmas party, and we will miss him.

If you have questions concerning annuities, life insurance or IRA rollovers, please call Michele Daley-La Flame at 937-278-5970 or Anne Marie and Mark Schmidt at 937-667-1211.

If you have any news you would like to share in the branch notes, contact Branch Coordinator Mark Schmidt at 937-667-1211 or am-schmidt@msn.com by the 5th of each month.

See you next month.

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

Happy fall to one and all. Enjoy this spectacular month and everything it has to offer.

Our recent 13th Annual WPA Picnic-A Great Fraternal Fest was a great success. The weather certainly cooperated this year, too, and that made the day even more enjoyable. Special appreciation goes out to all of the volunteers and the Scenic View crew whose tremendous efforts throughout the week and the day of the picnic did not go unnoticed. Thanks to all of our members who stopped by to say "hello" to me at the Lakeside Lodge area; it was great seeing you. We're looking forward to seeing you again next year!

Happy birthday and anniversary greetings to all of our members born and wed in beautiful October, one of them being my dear husband, John.

Get well wishes to all who are recovering from illness; we are think-

ing of you.

We also extend sympathy to our members who have recently lost a loved one. We offer our condolences to you and hope that you find comfort and peace.

In other branch news, we are saddened to report the recent death of former Branch President John F. Simon Jr., aged 92. Formerly from Leechburg, John and Gertie, his wife of 69 years, resided most recently in Fayetteville, Ga., near his children. A WWII veteran, John was quite active with William Penn Association and within the Hungarian-American community. John was proud of his heritage and always willing to serve his church, his community and veterans organizations and was truly a man for all seasons. God grant you eternal rest, John. We extend our condolences to Gertie and their children and grandchildren.

Our next two branch meetings will be held on Oct. 17 and Nov. 14. Both will be held at King's Family Restaurant in New Kensington, beginning at 7:00 p.m. Plans for our family Christmas party, which will be held on Saturday, Nov. 30, will no doubt be discussed.

You may contact me if you have any branch news or personal mile-

stones that you would like for me to share, at makelly367@verizon.net or at 724-274-5318.

Noreen Fritz is our energetic agent who has the answers to all of your life insurance and annuity questions. Call Noreen at 412-821-1837 or email her at noreenbunny.fritz@verizon.net.

Branch 352 Coraopolis, PA

by Dora S. McKinsey

The season of fall is such a beautiful time of the year. Nothing can rival the colorful display we witness each year. God paints such a scenic picture for all of us to enjoy.

The 13th Annual WPA Picnic-A Great Fraternal Fest is now history. It was a great day to be in the mountains and enjoy the good food and great fellowship. A lot of time and love goes into making all of the food from scratch. Many thanks to the hands who worked so diligently to prepare and serve the food. I know you worked long and hard so that others might have a good time, and everyone certainly appreciates it.

We are happy to report on those Branch 352 college students who

were recipients of a WPA scholarship this year. They are: Ross Lantz, Gabrielle Maldonato, Otto Nagengast, Dana Palumbo, Garrett Parsons, Alayna Pirrung and Katlyn Puskar. Congratulations to you and to all those students who received a scholarship. May success follow you throughout your lives.

It's hard to believe that it's time for Halloween already. Make sure all the little ones have bright costumes that can be seen at night. William Penn Association will again be sending out a safety gift for all of the juvenile members to be used on Halloween.

Look in the November issue of *William Penn Life* for details about the children's Christmas party our branch holds each year.

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

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

We would like to welcome all new members of Branch 352. Remember, if you have any news to share or need help with any insurance questions, please contact me at 412-319-7116 or at dmckinsey@hotmail.com.

Welcome To Our Fraternal Family



ANTONIO R. GENOVESE
Branch 19 New Brunswick, NJ



RHIANNON M. HEALY
Branch 34 Pittsburgh, PA



ALEXANDER C. KOVACS
Branch 24 Chicago, IL



LILLIAN R. SCHWEDA
Branch 14 Cleveland, OH

If you have a child who recently joined the WPA, then send us his or her photo. We will publish it in an upcoming issue so all our members can welcome your child into our WPA Fraternal Family. All photos will be published as soon as possible.



WPA Agent Noreen Fritz (center) shares a laugh and a smile at the Branch 8114 steak fry with member Monica Callihan (left), wife of member Jim Callihan, and Marge Bauer, wife of member James Bauer.

Branch 800 Altoona, PA

by Dave Greiner

Autumn has arrived, bringing cooler weather, and throughout Pennsylvania one can see the changing of the leaves and all its beauty.

We hope everyone had a great time at the WPA Picnic at Scenic View. It is always a great way to socialize with members from other branches.

We also hope your favorite football teams are doing well and that you are able to support them.

The city of Pittsburgh can show its pride by continued support of the Pirates. They finally have a winning season...twenty years in the making. We in Altoona wish the Pirates success in the playoffs.

We at Branch 800 hope our children read last month's "Just 4 Kidz" section and had a great time coloring the school bus and friends.

Branch 800 sends our best wishes to all members celebrating a birthday or anniversary in October.

We don't want to forget to celebrate Columbus Day and, later, Halloween at the end of the month. We wish all trick-or-treaters a safe night out in their favorite costumes.

Our branch will hold its monthly meeting on Monday, Oct. 14, at Our Lady of Lourdes Education Center in Altoona. Please mark your

calendars and plan on attending our meeting and help support Branch 800. All members are welcome.

Don't forget to call Bob Jones for all your insurance needs at: 814-942-2661.

Until next month....Let's go Bucs!

Branch 8114 Clarion, PA

by Noreen Fritz, FIC, LUTCF (in Pittsburgh)

Branch 8114 held its annual steak fry Aug. 25 at the Knights of Columbus Pavilion, located a few miles north of Marianne, Pa., on Route 66.

We had a large turnout, and the weather was just perfect in the beautiful Clarion countryside.

Many thanks to Branch Officers Bob Donahue, Art Aaron and Kevin Slike and everyone involved in the work and planning of this event. Your hard work allowed members to enjoy a day of fellowship.

It was a perfect event, except we did miss Frank and Barbara Bauer, who were unable to attend this year.

Happy birthday and anniversary wishes to all our members celebrating their special day this month.

Our next branch event will be the Christmas dinner. We'll have information about that soon.

If you have any questions about life insurance, retirement planning or annuities, please contact me at 412-821-1837 or at noreenbunny.fritz@verizon.net.

Branch 8121 St. Marys, PA

by Mary Lou Schutz

Our members met Sept. 6 at the home of Branch Vice President Alice Rigard for a pizza party and business meeting. Good conversation and good pizza were enjoyed by all.

We decided that, since our branch did not participate in the WPA Golf Tournament or WPA Picnic, our branch would donate \$50 to the WPFA Scholarship Foundation and \$100 to the Christian Food Bank of St. Marys.

Our annual branch Christmas party will be held Friday, Dec. 6, at the Gunners Restaurant in St. Marys. More details will be announced soon.



Are your beneficiaries up to date?

That's a question you may not have asked yourself very often, if ever. But, it's one you should ask yourself at least once a year.

We can't stress enough the importance of regularly checking the beneficiaries listed on your life insurance certificates. It is the only way to ensure that the people you want to receive the benefits of your life insurance are the ones who will receive it.

Think about the changes that have occurred in your life since you purchased your life insurance. Getting married, having children, losing a loved one, getting remarried--all these life changes affect your responsibilities. In some states, divorce may make your beneficiaries null and void. Do the beneficiaries currently listed on your life insurance certificates reflect such changes?

If you think you need to update the beneficiaries listed on your certificates--either primary or secondary beneficiaries--contact your WPA representative. Or, call our Home Office toll-free at 1-800-848-7366.



100 puzzles & counting....

Did you ever notice that when you are having fun, the time just flies by? That's been the case for me as the creator of the monthly William Penn Life Puzzle Contest. This month marks the 100th puzzle. By my calculations, that takes us back to July 2005, when this fun-filled feature started. I was not a part of the beginning of this particular section, but I hope to be here creating more of these Magyar/Fraternal-themed puzzles for years to come. I welcome all of the suggestions for puzzle topics you readers have given me. Please, keep sending the ideas to me.

Last month at the Youngstown Hungarian Heritage Day Celebration, Branch 28 member Tina Nemeth suggested that the puzzles be more difficult. Tina, your wish is my command. In honor of our 100th puzzle contest, this month's puzzle will include 100 clues!

To make this word search even more interesting, the staff and management have decided to up the stakes a bit. Each of the four winners will receive a \$100.00 prize!

This month's puzzle clues depict everyone and everything that make William Penn Association special. The clues can be broken down into four categories:

- Products, Fraternal Benefits and Activities (15 clues)
- Board Of Directors* (10 clues)
- National Officers and Home Office Employees* (25 clues)
- Branch Locations (50 Clues)

(*Please Note: Only the LAST names of the Directors, Officers and Employees—written in capital letters—will be found in the puzzle.)

Good luck, take your time and make sure you get your entry in early. Such a lengthy contest will be difficult to grade. Remember, only 100 percent correct entries qualify for the big prize money.

Éljen a Word Search! Lizzy Cseh

Puzzle Contest #97 WINNERS

The winners of our Puzzle Contest #97 were drawn Sept. 6, 2013, at the Home Office. Congratulations to:

- Rosemary Balazs, Br. 14 Cleveland, OH**
- Gloria J. Balogh, Br. 590 Cape Coral, FL**
- Brian P. Bowens, Br. 14 Cleveland, OH**
- Ronald C. Karnya, Br. 23 Pocahontas, VA**

Each won \$50 for their correct entry.

Puzzle Contest 100 CLUES

PRODUCTS, FRATERNAL BENEFITS & ACTIVITIES)

Whole Life Insurance
 Term Life Insurance
 Tax-Deferred Annuities
 Bowling Tournament
 Golf Tournament
 Hungarian Heritage Experience
 WPA Picnic-A Great Fraternal Fest
 Guided Tours of Hungary
 Scholarship Grants
 William Penn Life
 Join Hands Day
 Holiday Basket Program
 Family Christmas Parties
 Scenic View
 Branch Events

BOARD OF DIRECTORS*

Barbara A. HOUSE
 William J. BERO
 Nickolas M. KOTIK
 Dennis A. CHOBODY
 Andrew W. MCNELIS
 Roger G. NAGY
 Katherine E. NOVAK
 James W. ROBERTSON
 Richard E. SAROSI
 Anne Marie SCHMIDT

NATIONAL OFFICERS & HOME OFFICE EMPLOYEES*

Judit & Judit I. BORSAY
 Krista BRODERICK
 David & Judith CHAKEY
 George & Steven CHARLES
 Endre CSOMAN
 Jeffrey DeSANTES
 Debra & Steve EVANS
 Antoinette GAROFALO
 Ronda GROTEFEND
 Cassandra HOLMES
 Denise HURLEY
 Danielle IORIO
 Mary Ann KELLY-LOVASZ
 Kerri KRAMER
 John LOVASZ
 Stephanie MARTINCSEK
 Dora MCKINSEY
 Joan RECTENWALD
 Kathleen REITLINGER
 Susan ROBISON
 Sarah SCHERER
 Barbara TEW
 Diane TORMA
 John TOTH
 Alyssa TRUNZO

BRANCH LOCATIONS#

Akron	Mayville
Allentown	McKeesport
Alliance	McKees Rocks
Altoona	Monaville
Baltimore	New Brunswick
Barton	New York
Bethlehem	Northampton
Bridgeport	Passaic
Cape Coral	Perth Amboy
Charlotte	Philadelphia
Chicago	Phoenixville
Clarion	Pittsburgh
Cleveland	Rural Valley
Columbus	Sharon
Coraopolis	South Bend
Dayton	Springdale
Dedham	Springfield
Duquesne	Steubenville
Harrisburg	St. Marys
Hazleton	Toledo
Homestead	Trenton
Johnstown	Weirton
Lincoln Park	Windber
Los Angeles	Worcester
Martins Ferry	Youngstown

#NOTE: Not all branches are included

*PLEASE NOTE: Only the LAST names of Board of Directors members, National Officers and Home Office Employees appear in the puzzle.

WPA PUZZLE CONTEST #100 OFFICIAL ENTRY

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

RULES

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

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 #100
709 Brighton Road
Pittsburgh, PA 15233
4. Entries must be received at the Home Office by **Nov. 29, 2013**.
5. Four winners will be drawn from all correct entries on or about Dec. 4, 2013, at the Home Office. Each winner will receive **\$100**.

In Memoriam

JOHN F. SIMON, JR.
LEECHBURG, PA -- The members of Branch 296 Springdale, Pa., were saddened by the recent death of former Branch President John F. Simon Jr. Mr. Simon, 92, passed away Aug. 7, 2013, at Southwest Christian Care Center in Union City, Ga.

He was born Sept. 30, 1920, in Leechburg, Pa., the town where he lived most of his life.

Mr. Simon enjoyed woodworking, playing golf, gardening, helping others and being with his family and friends.

He was a U.S. Army Air Force veteran of World War II and an organizer of the reserve unit in Leechburg which later went to Korea. He was a life member and past commander of Leechburg VFW Post 330, a past district commander of the 26th District of the Pennsylvania VFW and a life member of the Leechburg American Legion.

In addition to his activ-

ity with WPA, Mr. Simon was a lifelong member of the American-Hungarian Club of Gilpin Township and a past president of the Hungarian Churches of Pershing Avenue. He also took an active role in many civil and community affairs.

He served as a deacon and elder at the Cross Roads Community Presbyterian Church in Leechburg.

He is survived by his wife of 69 years, Gertie; three sons, John, Leslie and Dennis; eight grandchildren and five great-grandchildren.

Funeral services were held Aug. 9 at Cross Roads Community Presbyterian Church with interment with full military honors at Evergreen Cemetery, Gilpin Township.

May he rest in peace.

We ask you to pray for the eternal rest of Mr. Simon and all our recently departed mem-

bers listed below:

AUGUST 2013

- 0008 JOHNSTOWN, PA
Elizabeth Machinak
- 0014 CLEVELAND, OH
Elizabeth Elko
Kevin T. Hofer
Nancie A. Vanyur
- 0015 CHICAGO, IL
Marcella Juszynski
- 0016 PERTH AMBOY, NJ
Mary Sivak
Veronica Stumpf
Rose J. Varga
- 0018 LINCOLN PARK, MI
Lila Mae Horvath
Elizabeth J. Szluk
Helen Szopo
Louis M. Toth
- 0024 CHICAGO, IL
Elizabeth Belin
- 0028 YOUNGSTOWN, OH
John Zavora, Jr.
- 0034 PITTSBURGH, PA
Alan R. Query
- 0044 AKRON, OH
Frank Francis
Irene Shurman
- 0048 NEW YORK, NY
Damian Acosta
March Wilson
- 0059 WINDBER, PA
Barbara Horvath
Margaret Wills
- 0071 DUQUESNE, PA
Joseph A. Seibel
- 0076 PHILADELPHIA, PA
Miklos Domboroczky

- 0089 HOMESTEAD, PA
Hugh F. Farrell
Joseph Fodor
Wilfred S. Shilling, Jr.
- 0090 ALLENTOWN, PA
Eugene Ribecky
- 0132 SOUTH BEND, IN
Anna Czajkowski
Donald E. Fields
Irene Krol
Velma E. Sikorski
- 0226 McKEESPORT, PA
Margaret T. Brown
William A. Gadd
Paul James Usko, Jr.
- 0278 OMAHA, NE
Lawrence A. Kowalski
- 0296 SPRINGDALE, PA
Bertha Horvath
- 0352 CORAOPOLIS, PA
William J. Elmore
William G. Evans
- 0383 BUFFALO, NY
Donna M. Gage
Helen Patti
- 0525 LOS ANGELES, CA
Theresa Beckett
- 0705 MAYVILLE, WI
Anna M. Rogers
- 0720 DEDHAM, MA
Elaine M. Lloyd
- 0723 WORCESTER, MA
Beverly M. Garafalo
- 0725 SPRINGFIELD, MA
Edward A. Ruszczyk
- 8020 McKEES ROCKS, PA
William E. Sideritch
- 8164 STEUBENVILLE, OH
Andrew J. Taravella

Recent Donations

WPFA Scholarship Foundation

Donations Through
Premium Payments
AUGUST 2013

- Branch - Donor - Amount**
- 8 - Clarence H. Showalter - \$5.00
 - 14 - Elaine R. Valentine - \$25.00
 - 18 - Amelia K. Polakowski - \$2.04
 - 18 - Anita P. Kosaski - \$1.74
 - 18 - Robert J. Swek - \$0.10
 - 26 - Marie S. Logue - \$1.00
 - 26 - Joan M. Gualtieri - \$1.00
 - 28 - Maria E. Schauer - \$5.00
 - 28 - Wesley A. Spencer - \$2.50
 - 28 - Rebecca A. Spencer - \$2.50
 - 28 - Julia C. Pitlik - \$5.00
 - 28 - Garry W. Allison - \$1.00
 - 28 - Mary Vargo - \$5.00
 - 59 - Margaret I. Martin - \$2.00
 - 89 - Tracy B. Findlay - \$3.06
 - 89 - James M. Ujevich - \$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.

- 129 - Jean A. Boso - \$5.05
- 129 - Amy E. Deeds - \$2.00
- 226 - Nadine E. Holtzman - \$16.02
- 226 - Timothy R. Holtzman - \$1.40
- 226 - Carol S. Burlikowski - \$5.00
- 226 - Robert W. Serena - \$5.00
- 226 - Angela J. Kushto - \$10.00
- 336 - Charles S. Johns - \$4.21
- 336 - Margarita R. Rader - \$6.00
- 352 - Eleanor Coleman - \$10.00
- 352 - John P. McKinsey Jr. - \$1.32
- 352 - Dora S. McKinsey - \$1.02
- 525 - Tibor T. Marton - \$5.42
- 720 - Virginia A. Kavanaugh - \$10.00
- 725 - Adeline P. Scagliarini - \$3.00

- 8020 - Margaret B. Butz - \$20.00
 - 8036 - Steven W. Savage - \$10.00
- TOTAL for Month = \$187.38**

Additional Donations AUGUST 2013

- Donor - Amount**
- Rosemary Balazs - \$25.00
 - Citizens Bank - \$100.00
 - Kati Csoman - \$194.00
 - (From 50/50 winnings during Hungarian Heritage Experience)
 - Mary H. Kelly - \$50.00
 - (From 50/50 winnings during Hungarian Heritage Experience)

- Donations from participants
at the Hungarian Heritage
Experience - \$240.00
WPA Cookbook Sales - \$100.00
TOTAL for Month = \$709.00

Donations In Memoriam AUGUST 2013

- Donor - Amount
(In Memory of)**
- William J. Bero - \$50.00
(Julia Danko)
 - William J. Bero - \$50.00
(William G. Evans)
 - Barbara A. House - \$50.00
(Stephen Danko)
 - Barbara A. House - \$25.00
(William G. Evans)
 - Margaret F. Papp - \$50.00
(Julia Danko)
 - Richard E. Sarosi - \$25.00
(Stephen Danko)
 - Br. 18 Lincoln Park, MI - \$125.00
(Deceased Members George F. Sabo, Louis Pete Jr., Sophie Szyndlar)
- TOTAL for Month = \$375.00**

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.

Our Newest Leaf

In Memory of
Frank J. Radvany
National Director
Board Secretary Emeritus
(Gold Level)

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

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

Name: _____

Address: _____

Telephone: _____ Email: _____

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

Line 1: _____

Line 2: _____

Line 3: _____

Line 4: _____

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

William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821

Inside this issue:

Introducing our Member Appreciation Guaranteed Issue Special ...**PAGE 3.**

Escaping to a new life...**PAGE 6.**

WPA's intern reviews his experiences while "Livin' in America"...**PAGE 12.**

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Referral Fees

\$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