





The Official Publication of William Penn Association

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Turn your scholarship donation into a message or greeting

William Penn Life invites you to share your personal messages in the pages of our magazine. Make a donation to the WPFA Scholarship Foundation, and you can express greetings, wishes or heartfelt memories while allowing us to provide financial assistance to our young members pursuing a higher education.

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Two WPA members awarded PA Fraternal Alliance scholarships

PITTSBURGH -- William Penn Association members were awarded two out of the three scholarship grants presented this year by the Pennsylvania Fraternal Alliance (PFA).

Cameron "Brady" Calhoun of

Cameron "Brady" Calhoun of Branch 296 Springdale, Pa., and Matthew A. Toth of Branch 89 Homestead, Pa., each received a \$500 grant for the 2015-2016 academic year.

The winners of this year's scholarship grants were announced at a luncheon held Oct. 19 during the PFA's 104th Annual Meeting at the Sheraton Pittsburgh Hotel at Station Square.

The Pennsylvania Fraternal Alliance is comprised of 57 fraternal benefit societies licensed to do business in the state, representing more than 700,000 fraternalists.

2015 Branch Family Christmas Parties

Branch City/State Date Time Location	
0001Bridgeport, CTDec. 5 12:00Bessemer Center Hall	, 2200 North Ave., Bridgeport, CT
0008Johnstown, PA Dec. 5 2:00 Oratory Hall, Corner of	
0013Trenton, NJDec. 6 1:00 Barbara's Hungarian F	
0015 Chicago, IL Dec. 5 1:00 St. Luke's Evangelical	
0016Perth Amboy, NJDec. 13 1:00Ponte Vecchio Italian	
0019New Brunswick, NJDec. 5 3:00 Confectionately Yours	
0024 Chicago, IL	
0027Toledo, OHDec. 5 12:00 Timbers Bowling Lane	
0028Youngstown, OHDec. 5 12:30 Aut Mori Grotto Hall,	
0040 Martins Ferry, OH Dec. 19 9:00 King's Family Restaur	
0048New York, NYDec. 6 2:00 Ruppert House Comm	
0051Passaic, NJDec. 6 2:00 American Hungarian (Citizens League, 21 New Schley St., Garfield, NJ
0088Rural Valley, PA Dec. 13 2:00 William Penn Social H	
0089 Homestead, PA Dec. 5 12:30 Brunswick Playmor Bo	owl, 5840 Buttermilk Hollow Road, Pittsburgh, PA
0129Columbus, OHDec. 5 2:00Columbus-Grove City	Elks, 2140 Sonora Dr., Grove City, OH
0132South Bend, INDec. 6 3:00 Barnaby's Pizza of So	
0189Alliance, OH Dec. 13 1:00 William Penn Club #1	89, 1361 S. Webb Ave., Alliance, OH
0226McKeesport, PA Dec. 13 2:00 Free Hungarian Reform	med Church, 101 University Dr., McKeesport, PA
0249 Dayton, OH Dec. 13 12:30 American Czechoslov	akian Club, 922 Valley St., Dayton, OH
0336 Harrisburg, PA Dec. 13 1:00 Penbrook Borough Ha	II (Community Building), 150 S. 28th St., Harrisburg, PA
0349Weirton, WVDec. 19 9:00 King's Family Restaur	
0525Los Angeles, CA Dec. 6 2:00 Bloomington Magyar	Klub, 922 W. San Bernardino Ave., Rialto, CA
0720Dedham, MA Dec. 26 1:00 Spare Time Bowling N	
0723Worcester, MA Dec. 26 1:00 Spare Time Bowling N	
0725Springfield, MADec. 26 1:00 Spare Time Bowling N	
0800Altoona, PADec. 6 6:00 Hampton Inn, 180 Ch	
8036Scottdale, PADec. 5 3:00 The Darlington Inn, 14	473 Darlington Road, Ligonier, PA

Aging Well with Cathy Graham



Leaving the barn door wide open

ONE OF THE MOST PALATABLE graces of aging is the ability to leave the barn door wide open. We know the cadence of our own drumbeat so well that our hearts simply sway with the motion of change; we know it cannot take us under. No longer do we run up the flag pole at every twist and turn. We know for sure that fret rarely changes outcomes and overreacting is a poor use of energy.

This morning, as I was walking with my dog Russell, I noticed that every little gust of wind would cause him to stop and turn away. "No," I said quietly as I knelt down to him. "Face the wind and stand still. It feels glorious; it is change knocking on the barn door." (Pause for clarification: Yes, I do speak with Russell that way as he appreciates my prudent charm.)

Our steadfastness in our faith and experiences sturdies our foundation in such a way that we don't wish for a desired outcome, we simply pray for the strength to handle what may come. I find great comfort in knowing that by leaving my barn door open, I am reaffirming all that I know to be true. I know there will be sadness and pain ahead, and I will gently lean into it, aware that goodness is not too far off.

I look to my elders for cues and guidance, never doubting the strength of their years. Their astuteness is methodical; their hands weathered by wisdom.



When I become shaky, I reach for their steadiness and my roots grow deeper.

If you want to know the answers to life, find someone older and sit for a spell. Their stories will knit you a warm blanket which will give you great comfort when the wind turns fierce and the barn door is wide open.

Cathy Graham is director of the Graceful Aging Wellness Center at Bethlen Communities in Ligonier, Pa.



Show your WPA pride!

We received a new shipment of our popular Lands' End® brand, 100% cotton, short-sleeved polo shirts featuring an embroidered William Penn Association logo. These are the same comfortable shirts worn by volunteers at various WPA events. The men's shirt features a two-button placket, and the women's shirt features a four-button placket. Available in charcoal heather grey only, while supplies last.

Name: _____ State: _____ Zip: ___ Size (Circle One): Mens S M L XL XXL

Womens S M L XL XXL

Make check payable to "William Penn Association" Mail form & check to: Shirt Offer, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

Moneywise with Bob Bisceglia, National Sales Director

The gift of life insurance

NOW THAT WE ARE IN THE MIDST of the holiday season, gift giving is on everyone's minds. Many gifts today are material in nature and wear out as time goes by. But, have you ever thought about giving your children or loved ones a gift that grows over time and provides a lifetime of benefits? This holiday season why not consider giving a lasting gift—the gift of life insurance.

What are the advantages of buying life insurance for infants, juveniles or young adults?

Most infants and young children are at the most "insurable" point in their lives. Purchasing life insurance for children while they're young not only helps to secure their own future insurability but also provides much-needed financial resources to the family should the unfortunate occur at an early age.

One popular option is purchasing a WPA juvenile term policy that insures juveniles (ages 0 to 21) with \$20,000 of term life insurance until age 25 for a low annual payment of \$25. This policy can also be paid in full using a one-time payment that varies depending on the insured's age. For example, a newborn can be insured for a one-time single payment of \$288.20. That newborn will be covered by a term policy that is fully paid up until age 25. That policy is then eligible for conversion to a permanent life insurance plan at age 25--no questions asked--AND the new policy receives a premium credit of up to 50 percent of the premiums paid on the juvenile policy.

Another popular option is purchasing permanent, whole life (or "ordinary life") insurance policy. This type of insurance has the added benefit of accumulating cash values that can be used to help pay for college expenses,

purchase a first car, help with first-time home purchases or even help with wedding expenses. Like the juvenile term plan, this type of policy can be paid for through regular installments (monthly, quarterly, semi-annually or annually) or by paying a one-time, single premium. For example: did you know that you could purchase a \$10,000 fully paid-up certificate on a newborn for a one-time payment between \$600 and \$700?

Regardless of which type of policy you decide upon, rest assured that, once enrolled, your child or grandchild will be entitled to all of the fraternal benefits of being a member of William Penn Association, one of the nation's oldest, most experienced and financially sound fraternal benefit societies. Children enrolled in these plans may also qualify for college scholarship grants awarded annually by William Penn Association. These grants help young WPA members meet the ever-increasing cost of obtaining a higher education.

WPA life insurance plans are perfect gifts for children of any age. For a newborn child, they offer a lifetime of protection. For a recent graduate, they can be the start of their financial security and responsibility. These plans also make great gifts for grandchildren, nieces and nephews.

This Christmas, why not consider giving the gift of life insurance. These are gifts that last a lifetime--and won't soon be forgotten or worn out.

To learn more about how any of these plans can benefit the children you love, contact your local WPA agent. Don't have a current agent? Contact the Home Office toll-free at 1-800-848-7366, and we'll have one assigned to you.

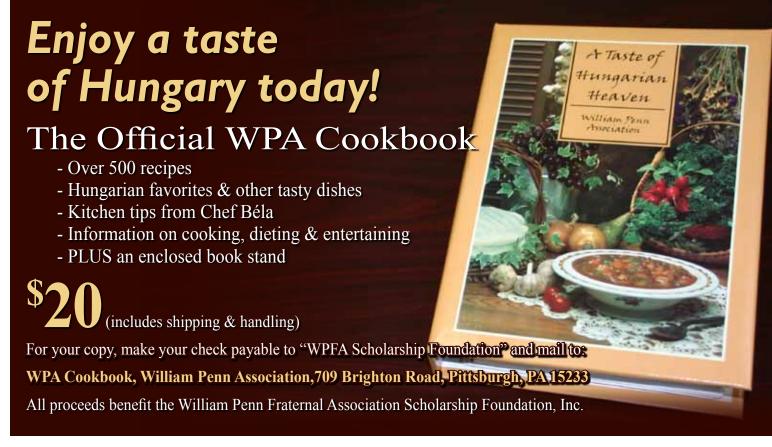
Merry Christmas everyone!



WPA is looking for 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 800 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, NI, 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 Bob Bisceglia at I-800-848-7366, ext. I34. Thank you.





Tibor's Take with Tibor Check, Jr.



A Hungarian shopping guide

EXPERTS FORECAST Americans will spend more than \$600 billion dollars during the holiday shopping season this year. That averages to around \$463 per family spent on gifts for friends and loved ones. In the spirit of "Small Business Saturday," I encourage the readers of *William Penn Life* to make this year a "Hungarian Holiday"--buy someone you know a Hungarian-themed gift or take some Hungarian food or wine to your next holiday get-together.

But, where can you find Hungarian products? Never fear, this month's *Take* is chock-full of Hungarian retail options to consider in the course of your holiday shopping. Please note that this is meant to be a rough guide.

If you know of a great shop or venue that I've missed, please write to me so I can include it in future columns.

In Magyarország

Many towns
throughout Europe host
quaint and cute Christmas markets set up in a
central location within
the city limits. If you
find yourself in Hungary during the month of
December, be sure to check
out the following open-air
Christmas markets:

• Gyor. Gyor-Moson-

Sopron County has been hosting a Winter Festival since 1998.
The festival runs from Nov. 27 to Dec. 23 and features an open-air Christmas market, lighted tree and other holiday displays. It is located in Megyeház Square, Széchenyi Square and Baross Street.

• **Budapest** is home to a number of holiday markets (see my sister's Lizzy's puzzle at the back of this issue), including two that have gained no small measure of notoriety. The Advent Fair in front of St. Stephen's Basilica runs from Nov. 28 to Jan. 1 and is located along Szent István Tér. The fair plays host to folk artists, light shows, ice-skating rinks and music. Folk crafts, foods and mulled wine are all on offer in addition to many more Christmas treats.

The other Budapest fair is also located in District V on the Pest side of the Danube. The Budapest Christmas Fair runs from Nov. 28 to Dec. 31 and is located in Vörösmarty Square. The square hosts more than 100 wooden pavilions, selling Christmas décor, winter clothing, trinkets, woven products, wrought iron decorations, candles and other craft items. Mulled wine, kürtőskalács ("chimney cakes") and roasted chestnuts are available for purchase. Visitors can listen to chil-

dren's choirs, folklore tellings, brass bands and string orchestras. And, if the cold becomes too much, then you can duck inside the

> famous Café Gerbaud for a coffee and a scrumptious pastry.

In conducting my research, I've also located fairs and markets in Eger, Hévíz, Pécs, Szentendre, Veszprém, Sopron, Szeged, and Debrecen, but I was unable to find much information on them. If you are in the area, keep an eye out for them.

New York

If the hustle and bustle of Fifth Avenue becomes too much, head on over to the Upper East Side to the **Budapest Café**. Or, if you are near Columbia

University, check out **The Hungarian Pastry Shop** for some baked goods. If you are away from Manhattan, check out **Andre's Hungarian Bakery** in Queens. If you need some kolbász or *szalonna*, visit the **Hungarian Meat Center** in Passaic, N.J. **Magyar Apparel** (a.k.a. New York Pince) offers Hungarian clothing out of Green Brook, N.J. **Magyar Marketing**--an old standby of Midwestern lineage--now operates outside of New York City as well.

California

If you are in Los Angeles, be sure to stop by Otto's Import Store and Delicatessen, which is an old Hungarian standby in Burbank. Valley Hungarian Sausage in Littlerock and International Meat & Deli in Garden Grove can be counted on to provide delicious salamis and sausages. If you aren't in the mood to cook this

holiday, **Sabina's European Restaurant** and **Duna Csarda** in Los Angeles can be counted on to serve up some delicious Magyar cuisine.

Outside of Los Angeles, feel free to try **DJ's Bistro** in Concord or the **Café Marika** in Sacramento. Also, stop by **Blue Danube Wine Company** outside of San Jose and **Krixa Cakes** in San Francisco.

Washington, DC

Things are a little sparse near our nation's capital, but there is still plenty to eat and buy if you know where to look. Bookshops like **Second Story Books** and **Kramerbooks** can be counted on to provide mainstream and off-beat Hungarian monographs, artifacts and maps. Perusing the stalls at **Eastern Market** will often yield the rare map of Hungary or a series of prints from Hungarian travel posters. If you get hungry for some Eastern European fare, try **Old Europe** in Glover Park, **Café Mozart** downtown or **Ambar** in Eastern Market. (The latter labels itself as Balkan cuisine, but one man's slivovitz is another man's szilva palinka.)

Pennsylvania

As we travel further west, many Hungarian options begin to tempt the purchaser (and if I happen to omit anyone, I'm sorry). For Hungarian meats in Southwest Pennsylvania, try **Hungarian Smokehouse** in Carmichaels. **Josza Corner** is a quirky Hungarian café in Pittsburgh's Hazelwood section that serves dinner by appointment only. **Paprikas** restaurant outside of Allentown and **The Darlington Inn** in Ligonier offer Hungarian cuisine. **Barbara's Hungarian Foods** and **Blue Danube** are just across the Delaware River in Trenton, N.J.

Michigan

Michigan is a stronghold for Hungarian food and retail options. The **Hungarian Rhapsody** restaurant in Southgate has been a favorite of the Check family for decades. **Hungarian Strudel Shop** still delights the locals of nearby Allen Park. **Zingerman's** bakery in Ann Arbor also serves up *rétes* for the hungry Magyar traveler cruising around the home of the Wolverines.

Illinois

Bende Incorporated near Vernon Hills, is a well-known import house where you can pick up those sought-after spices and raw ingredients essential for authentic Magyar cooking. For the holidays, be sure to pick up some *szaloncukor*. **Hungarian Kosher Foods** is also a great one-stop shop for culinary needs in Evanston.

Ohio

I've saved (in my biased opinion) the best for last. If you find yourself cruising through the Buckeye State,

there is no excuse to miss out on some Hungarian gifts, groceries or gastronomy.

Starting in the state capital, **Hungry Soul Café** in Columbus is a relaxed spot for burgers and American-Hungarian cuisine.

Toledo, of course, cannot be forgotten with its multiple **Tony Packo's** locations. When my parents' traveled to Toledo recently, I had them stock up on jarred pickles and Hungarian hot dogs. **Kovacs Meats** in the Birmingham neighborhood of Toledo makes delicious *cserkész kolbász*.

Tulipán in Wooster offers delicious Hungarian pastries and is well worth the stop after a long day of shopping in Amish Country.

If you're in Cincinnatti, try **Laszlo's Iron Skillet Restaurant**.

In Cleveland, there is enough to fill an entire day with Hungarian grocery shopping. The **West Side Market** is home to multiple vendors purveying Hungarian goods. Down the street, **Farkas Bakery** makes unrivalled *krémes* and **Hansa Haus** can always be counted on for unique Hungarian wines and confections. **Tommy's Pastries** in Lakewood also makes wonderful *pogácsa* and **Mertie's Hungarian Strudel Shop** and **Lydia's Hungarian Strudel Shop** are also great stops for...well, isn't it obvious?

In all seriousness folks, no matter where you happen to celebrate the holiday's this year, Hungarian food and traditions may be well within reach. While all of these shops and restaurants are precious in their own regard, what's truly important is being able to share your Hungarian heritage with those most near and dear to you.

So, during this blessed holiday season, be sure to take the time to share a little bit of Hungarian culture-whether it is a shot of *pálinka*, a link of kolbász or a bottle of Egri Bikavér--just share and rejoice, because that's what the season is all about.

See you all next year.

Éljen a Magyar! **Tibor II**

Tibor Check, Jr., is a member of Branch 28.

Let's hear your take

If you have any questions or comments about me or my column, please email me at: silverking1937@ yahoo.com, or drop me a letter in care of the William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233.

The Hungarian Kitchen. with Főszakács Béla

An apple primer, part 3 FÁRADJON BE A MAGYAR KONYHÁBA! In the first two installments on apples, we learned about the types of a to provide added flavor and aroma to many apple creations. There are fo

In the first two installments on apples, we learned about the types of apples you can choose to provide added flavor and aroma to many apple creations. There are four more products, all made from apples, that will conclude the trilogy. They are *cider*, *cider* vinegar, calvados and applejack.

Cider was very popular beverage during the early days of America. It is made by pressing the juice from the fruit (usually apples). It can be drunk straight or diluted with water. Before fermentation it is referred to as sweet cider. It becomes "hard" cider after fermentation and can range widely in alcohol content. Apple cider is also used to make brandy and vinegar.

Vinegar is derived from the French term "vin aigre," which means "sour wine." It is made by bacterial activity that converts fermented liquid--such as wine, beer, or cider--into a weak solution of acetic acid (the constituent that makes it sour). Vinegar has been used for centuries for everything from beverages to an odor diminisher for strong foods (such as cabbage and onions), to a hair rinse and softener. There are a multitude of vinegar varieties available today. The most popular styles are the fruity apple cider vinegar, made from fermented apple cider, and the rather harsh tasting distilled white vinegar, made from a grain alcohol mixture.

Calvados is a dry apple brandy made in Calvados, located in the Normandy region of northern France. It's considered one of the world's great brandies. It is double distilled in a pot still then aged in Limousin oak for a minimum of one year. Some are aged for up to 40 years. The best calvados comes from the Pays d'Auge appellation controlee, a designation that is noted on the label. Calvados is often used for cooking, particularly in chicken, pork and veal dishes.

Finally, there is **applejack**, a potent brandy made from apple cider and ranging in strength from 80 to 100 proof. In the United States, applejack must spend a minimum of two years in wooden casks before being bottled.

All the above products can be found at your liquor store, food market or health food store. This concludes our series on apples and how to make them a part of your mealtime as an appetizer, entrée, side dish or dessert. The recipes this month consist of appetizers, first courses, main entrées and desserts that you won't find in your typical cookbook. As always, Chef Vilmos and I have added a few recipes with Hungarian flair to satisfy your palate. All these recipes can be enjoyed whenever apples are available which, fortunately, is year round.

Enjoy the recipes with your friends and family.

Chef Vilmos and I wish you all a Merry Christmas and a l

Chef Vilmos and I wish you all a Merry Christmas and a Happy New Year. May you all be prosperous and healthy for many years to come.

Sometimes, life takes you to places you never imagined you'd be. Such was the case when I took my current job teaching at the Community College of Philadelphia. My responsibilities here--including my students, the local chapter of the American Culinary Federation, filming my program on CCP-TV, the CCP Food Club, and working on my Certified Culinary Educator designation--keep me very busy. I love all of it. I am a chef who appreciates all the responsibilities thrown his way. Unfortunately, this leaves me little time to produce quality articles every month so, to make a long story short, this is my last article for *The Hungarian Kitchen*.

I want to thank John Lovasz, this magazine's managing editor, who gave me the opportunity 12 years ago to write for *William Penn Life*. John makes the publication valuable to the members, and I cannot praise him enough.

Have a great month!

Tó étvágyat, Chef William Vasvary CEC, ACE, MBBQ

Fried Apples, Kolbász & Biscuits

FOR THE BISCUITS

2 cups all-purpose flour

I tablespoon baking powder

3/4 teaspoon salt

1/4 cup vegetable shortening

3/4 cup cold milk

FOR THE MEAL

3 tablespoons unsalted butter

2 Golden Delicious apples

2 Pink Lady apples

1/3 cup sugar

1½ pounds bulk kolbász filling formed into 8 patties

Core and half the apples, then slice into ¼-inch thick slices.

Preheat the oven to 450°F.

In a mixing bowl, sift together the flour, baking powder, and salt. Using a pastry blender cut in the shortening until the mixture is the consistency of coarse meal. Pour in the milk and use a fork to stir and toss the wet and dry ingredients together forming dough.

Roll out the dough ½-inch thick. Using a biscuit cutter two inches in diameter, cut out the biscuits. You should have 16 biscuits. Place biscuits on an ungreased baking sheet, then bake 12 to 15 minutes or until golden brown.

In a large frying pan, melt the butter, add the apples and stir for five minutes. Add a little sugar to taste. Cook apples 20 minutes or until sugar melts and apples are tender.

Fry the sausage patties until cooked through, then serve on a platter with the apples. Serve the biscuits in a warm bread basket along with butter pats.

Oven Braised Haddock in Cider & Cream

I large shallot, finely chopped ½ pound fresh Crimini mushrooms

6 Haddock fillets, 6 ounces each

and 1½ inches thick

Salt & black pepper, to taste

2 cups hard cider

½ cup heavy cream

2 tablespoons unsalted butter, cut into small pieces

Preheat the oven to 400°F.

Butter a baking dish large enough to hold the fillets in a single layer. Sprinkle

RECIPES

half of the shallots and mushrooms evenly over the bottom of the baking dish. Place the fish filets on top and season with salt and pepper. Sprinkle the remaining shallots and mushrooms over the filets.

Stir together the hard cider and the cream, then pour over the fish. The liquid should reach three-quarters up the side of the filets. If the liquid is too shallow, pour in more cider. Dot the fish with the butter.

Bake for 20 minutes or until the fish is opaque throughout and the sauce is thick but still spoonable.

Serve hot to your guests.

Calves Liver & Applejack

2 tablespoons unsalted butter 4 slices calves liver, 5 to 6 ounces each Salt & black pepper, to taste 3 tablespoons applejack

In a large frying pan, melt the butter, then add the liver pieces. Season with salt and pepper and cook two minutes to sear the first side. Turn the liver over and cook for 30 seconds, then sprinkle with the applejack. Cook for another minute, then place the liver on a platter and pour the pan juice over the top. Serve hot to your guests.

Duck & Apples in Puff Pastry

I roast duck, meat removed from carcass

I tablespoon unsalted butter

3 tablespoons yellow onion, finely chopped

I Jonagold apple, peeled, cored & diced small

Salt & black pepper, to taste ½ cup heavy cream

I pound puff pastry, store bought or home made

I whole egg, lightly beaten

Dice the dark meat into small pieces; you should have about one cup.

In a frying pan, melt the butter over medium heat, then they add the onion and sauté for three minutes. Add the duck and apples; continue to cook, stirring

until the apples begin to soften. Pour in the cream and cook for five minutes or until the cream thickens and reduces. Taste the mixture and adjust the seasonings. Remove from the heat and let cool completely.

On a lightly floured work surface, roll out the puff pastry, then cut into 4-inch squares. Divide the cooled filling evenly among the squares, placing it in the center. Brush a stripe of egg yolk along the edge of each square and fold in half to form a triangle. Place on an ungreased baking sheet, then bake for 20 minutes at 400°F.

Serve hot to your guests.

Appalachian Cider Baked Beans

3 cups dried pinto beans
28 ounces semi-sweet hard cider
½ pound salt pork, thinly sliced
2 small yellow onions, peeled
½ cup molasses
I tablespoon dry mustard
2 teaspoons salt

Rinse the beans and place in a large bowl. Add cold water and let soak for 12 hours.

Drain the beans and transfer to a heavy saucepan. Add the cider and bring slowly to a boil over medium heat. Boil gently uncovered for about 30 minutes, then remove from the heat and drain the beans reserving the cider.

Preheat the oven to 300°F.

Layer half of the salt pork slices on the bottom of a 2-quart ceramic bean pot or other deep baking dish. Spoon the beans into the dish, then bury the onions into the beans.

In a small saucepan, combine the molasses, mustard and salt, then place over medium heat to dissolve the mustard and the salt. Pour the hot mixture evenly over the beans and top with the remaining salt pork slices. Pour in the reserved cider and add enough hot water to cover the beans. Cover the bean pot and bake for about four hours, then uncover the pot and add more water if the beans are dry. Re-cover and continue to bake until the beans are tender, an additional one to two hours.

Serve hot to your guests.

RECIPES

Apple Waldorf Salad >

3 cups Granny Smith apples, peeled, cored & julienned

I tablespoon lemon juice

I cup celery, diced small

½ cup walnuts, chopped

1/4 cup mayonnaise 4 large lettuce leaves for garnish

In a mixing bowl, combine the apples and lemon juice. Make certain the apples are well coated so they will not turn dark. Add the celery, walnuts and mayonnaise, then blend well without breaking the apple sticks.

Arrange the salad on the lettuce leaves and serve chilled to your guests.

Apple & White Cheddar Salad

FOR THE DRESSING

3 tablespoons cider vinegar 7 tablespoons extra virgin olive oil Salt & black pepper, to taste

FOR THE SALAD

2 cups Radicchio lettuce, shredded

2 Belgian endive, shredded crosswise

I small head Frisee lettuce, leaves torn into small pieces

I Granny Smith apple, cored & sliced into 8 pieces

I Fuji apple, cored & sliced into 8 pieces

1/2 cup walnuts, toasted

8 ounces extra sharp white cheddar cheese

In a mixing bowl, whisk together the vinegar, oil, salt and pepper to make the dressing.

Combine all other ingredients in a large salad bowl and toss. Add the apples and walnuts, then drizzle with the dressing. Toss again, then garnish with shaved curls of the cheddar cheese.

Serve to your guests.



Baked Apples with Port

6 Jonagold apples

3 tablespoons unsalted butter

1/3 cup sugar

2 tablespoons sugar

1/4 teaspoon ground ginger

²/₃ cup port wine

1/2 cup water

I pint heavy cream

Preheat the oven to 350°F. Select a baking dish just large enough to hold the apples standing upright.

With an apple corer or paring knife, remove the core from each apple being careful not to pierce the blossom end and discard.

Place 1/2 tablespoon of butter, one teaspoon of sugar and a pinch of ginger in each apple, then pour in enough port wine to fill the cavities. Stand the apples in the reserved dish, then add the re-

maining 1/3 cup sugar to the dish, distributing it evenly around the apples. Pour in the remaining port and the water. Bake for about 40 minutes until

the apples are tender when pierced with a fork.

Remove from the oven and let cool slightly. Transfer the apples to individual plates and spoon the port sauce from the baking dish over the apples. Serve with a small pitcher of cream for those who wish to enrich the port sauce for a full-bodied dessert.

Apple Cranberry Crisp

5 cups Braeburn apples, unpeeled & sliced thin

I cup fresh cranberries

1/4 cup brown sugar, packed

3 tablespoons brown sugar

1½ teaspoons ground ginger

2 teaspoons fresh lemon juice

3/4 cup all-purpose flour

1/4 cup rolled oats

1/2 cup pecans, lightly toasted & chopped

½ stick unsalted butter, cut into small pieces

quart vanilla ice cream

Preheat the oven to 375°F.

Place the apple slices and cranberries in a 9-inch pie plate. Add three tablespoons of brown sugar, 1/2 teaspoon of the ground ginger and the lemon juice, then toss to combine. Pat the fruit to compress it in the dish and flatten the top evenly.

In another mixing bowl, combine the flour, oats, 1/4 cup packed brown sugar, chopped nuts and the remaining ginger. Using your fingers, cut the butter into the dry ingredients to create a coarse mixture. Sprinkle this topping over the fruit; press down lightly with your fingers.

Bake for 40 minutes until the topping is crisp and golden and the fruit is soft and bubbly.

Serve hot to your guests with a scoop of ice cream as a garnish.



Our Newest Leaves

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

In Memory of **Our Mumsy** Mary E. Jackson Dianne & George Charles (Gold Level)

In Memory of George S. Charles Dianne & George Charles (Gold Level)

In Memory of Roger G. Nagy Gregory G. Nagy (Gold Level)

In Memory of Mary E. Jackson **Steve Charles** (Silver Level)

In Memory of Roger G. Nagy Kathy & Dennis Chobody (Silver Level)

In Memory of Roger G. Nagy **Jack Kelly** (Silver Level))

Paul and Anna Marie Varga and Family Branch 14 Cleveland, OH (Silver Level)

In Memory of **Deceased Members** Br. 88 Rural Valley, PA (Silver Level)

With Thanks Branch 0018 Officers 2015 Br. 0018 Lincoln Park, MI (Silver Level)

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

In Memory of My Father William Hannah Leo A. Hannah (Bronze Level)

In Memory of Clarence and **Marianne Eveges** Suzanne Krzeminski (Bronze Level)

In Loving Memory Otto Leonardo **loseph Meszaros Amalia Meszaros** (Bronze Level)

In Memory of Charles Boso and **Brad Boso** Debra A. Lewis (Bronze Level)

In Memory of Roger G. Nagy and Michael F. Tomcsak Ralph F. Manning (Bronze Level)

In Memory of Roger G. Nagy M/M Andrew W. McNelis (Bronze Level)

William Penn Association Always in My Heart Anne Marie Schmidt **National Director** (Bronze Level)

My Fraternal Family Mark C. Schmidt **Branch Coordinator** Branch 249, Dayton, OH (Bronze Level)

In Memory of Charles & Brad Boso David & Margaret George Diane M. Walker (Bronze Level)

In Memory of Roger G. Nagy James W. Robertson (Bronze Level)

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

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

Q \$250 - Bronze Level

Name: ____ Address: _____ Email:__ Telephone: ___ 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:

Welcome To Our Fraternal Family



BENJAMIN A. BECKA Branch 14 Cleveland, OH



HARPER BODNAR Branch 27 Toledo, OH



HUDSON BODNAR Branch 27 Toledo, OH



EMERSON S. GERWIG Branch 14 Cleveland, OH



MICHAEL J. JANOVICK Branch 28 Youngstown, OH



PENELOPE V. LUCIANO Branch 189 Alliance, OH



AUDREY Y. RUSH Branch 209 St. Louis, MO



AVERY I. SEELMAN Branch 189 Alliance, OH



DANIEL H. STACK Branch 28 Youngstown, OH



SARAH A. STACK Branch 28 Youngstown, OH



AARON M. VEVERKA 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.



Budapest again ranks second among best cities in the world

For the third straight year, Budapest has been named the second best city in the world, according to a webbased survey organized by Conde Nast Traveller, a luxury and lifestyle travel magazine.

"With some of the best Art Nouveau architecture in Europe, scenic Budapest has no bad angles," the magazine noted. The magazine encouraged visitors to "explore the Hungarian capital's spa culture with thermal baths built in the 16th and 17th century, and make sure to pay a

visit to the ornate New York Kávéház for coffee and a pastry. Walk the Széchenyi Chain Bridge at night over the Danube River for magnificent views, and eat a bowl of traditional gulyás at the three-level Central Market before turning in for the night."

Budapest fell just short of the number of votes for Florence, which topped the list of 25 cities. Budapest however came out ahead of Vienna, Sydney, Tokyo, London and Paris in the survey.

Univ. of Pittsburgh Nationality Rooms celebrate the holidays

PITTSBURGH -- The Nationality Rooms of the University of Pittsburgh invite everyone to a Holiday Open House to be held Sunday, Dec. 6, from noon to 4:00 p.m.

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

From Nov. 7 until Jan. 17, the rooms will be decorated in the holiday traditions of each nationality. During the open house, guides in ethnic dress will describe the history and meaning of each room's decor.

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

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



Rediscover

your Hungarian self.

ReConnect Hungary is a unique cultural, educational and social immersion program in Hungary for young adults aged 18-28 of Hungarian heritage, born in the U.S. or Canada. Every Summer, a group of individually selected young people experience a two-week journey of rediscovery to learn about their Hungarian roots in a totally different and new way. Gain a deeper understanding of your Hungarian heritage while enjoying a living culture!

Summer **2016**

The cost to participants is only \$1,500. Remaining expenses are funded by the organizers and individual and corporate sponsors.

Parents and Grandparents: This is the perfect graduation gift for a young adult wishing to discover their roots and heritage in Hungary.

Learn more: http://reconnecthungary.org

A public-private partnership supported by Hungarian-American and Canadian organizations and the Government of Hungary

info@ReConnectHungary.org Toll-free: 1-844-4MAGYAR (462-4927)

ReConnect Hungary – Hungarian Birthright Program • 120 East 90th Street #5D • New York, NY 10028 www.facebook/ReConnectHungary • twitter.com@ReConnectHU



Merry Christmas!

Mumford and I are ready to give gifts and share in the happiest season of all. Yep, we're filled with hope for this Christmas season! Hope you and your family are ready for a bright and colorful Christmas.

I'm going to make my favorite holiday treat--Christmas Candy Pops! I like to wrap my candy pops in cellophane bags and slip them into my friends' stockings. You can also create a holiday display for your table.

What You Need:

- 4" lollipop sticks
 - Gumdrops, jelly beans, sprinkles, nonpareils & wafers
 - 12 or 16 oz. jar
 - Flower frog or clay
 - $\frac{1}{2}$ cup 1 cup powdered sugar

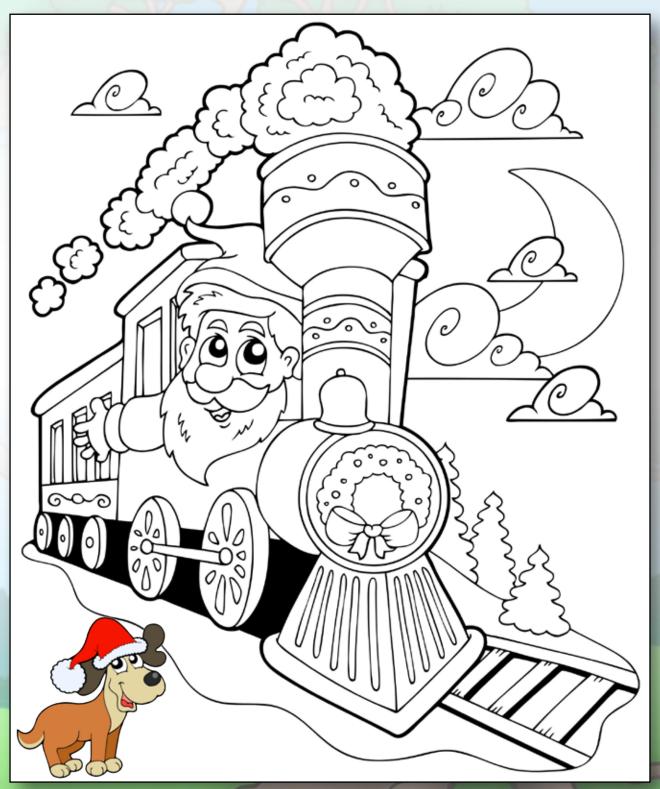
What You Do:

- To make the figurines, slide gumdrops onto the lollipop sticks to create the body of each pop.
- For holly, use green leaf-shaped gumdrops for the holly leaves and small pieces of red gumdrops for the berries.
- For Santa, use top half of one gumdrop for the hat.

 Trim two jelly beans for his arms. Use small gumdrop pieces for buttons and pom-pom. Poke candy where facial features will go; place nonpareils for eyes and nose.
- For Christmas tree, use one gumdrop for base of tree. Use one small gumdrop for trunk. Cut sides from one gumdrop; press sides around top of stick, for treetop. Flatten one gumdrop; using a butter knife, carefully cut out star. Insert sprinkles for lights.
- For snowman, trim top of one white gumdrop for head; top with one candy wafer and half of one small gumdrop for hat. Place nonpareils for eyes, mouth & buttons. Insert sprinkle for nose.
- For mushroom, use one small gumdrop for stem. Use seguin sprinkles for dots.
- To make a Christmas display, place flower frog or clay at bottom of jar. This helps the lollipop sticks stay upright. Partially fill this glass jar with powdered sugar and stand the figurines on flower frogs/clay in the "snow."



Can you make Santa's trip to the North Pole more colorful?



Branch 14 Cleveland, OH

by Richard E. Sarosi

Where did the year 2015 go? All of a sudden Thanksgiving has come and gone with Christmas and New Year soon to follow. We wish you a very merry Christmas and a happy, healthy and prosperous new year!

The 38th General Convention of William Penn Association took place on Oct. 10 to 12 at the DoubleTree by Hilton Hotel at the Meadows Casino complex in Washington, Pa. It was a great time for all of the delegates.

We thank delegates Caroline Lanzara, Joanne Sedensky, Paul Varga, Albert Frate and Dante Parete for representing Branch 14 at the Convention and for an excellent job. Congratulations to Branch 14 Auditor Albert Frate on his election to the Board of Directors. I also humbly thank the Convention for reelecting me to another term on the Board.

Ohio will have strong representation on the WPA Board. Joining me and Mr. Frate are fellow Buckeyes Vice Chairs Anne Marie Schmidt and Kathy E. Novak, and new members Joyce E. Nicholson and Debra A.

Congratulations to Chair Andrew W. McNelis and James W. Robertson who were re-elected and to new members David M. Kozak and Michael J. Chobody.

We also congratulate and send best wishes to former Chair of the Board Barbara A. House as she leaves the Board and starts a new chapter in her life. Barbara kept WPA at the top of her priority list and always acted and made decisions with the best interest of the Association first and foremost. God bless you always, Barbara.

Best wishes also go to retiring National Directors Dennis A. Chobody and Nickolas M. Kotik for their years of service to WPA.

Join Hands Day for Branch 14 took place on Oct. 19 when we had the pleasure of visiting Fieldstone Farm Therapeutic Riding Center in Chagrin Falls, Ohio. The Center offers young students with special needs the opportunity to interact with horses. They assist with groom-



For their Join Hands Day project, the members of Branch 14 presented a donation Oct. 19 to Fieldstone Farm Therapeutic Riding Center in Chagrin Falls, Ohio. Pictured above are (I-r): Branch Auditor Paul Varga, Anna Marie Varga, Frank Wargo, Joyce Wargo, Branch Coordinator Violet Sarosi, Branch Vice President Joanne Sedensky, Fieldstone Farm representative Arlene Taylor, Elaine Valentine, David Valentine, Emie Sarosi and National Director Richard Sarosi.

ing the horse, cleaning the stalls, handling horses and performing other equestrian duties. Each student has an attendant to accompany them on this magical journey which can help them in so many ways.

Fieldstone Farm Social Media Specialist Arlene Taylor met and greeted our group and provided us with much information about the riding center and its impact on the young lives that come into contact with the horses.

We were introduced to many of the 30-plus horses and learned about salt blocks, muck buckets, grooming tools and other supplies used for the horses.

We felt honored that we had a chance to play a small role in supporting this educational and lifechanging experience for those young people. The farm's motto says it all: 'A horse can change a life."

I attended the Bethlen Communities board meeting Oct. 26 and 27 where I was elected to serve on the Board of Directors as the WPA representative. I look forward to serving in this new role and learning about the health care and assistance being given to the residents of the Bethlen Communities.

Our branch held its annual Christmas party Nov. 21. I'll share all the

details in our next branch report, including the results of our Red, White and Green Raffle. I can tell you we did sell all 400 tickets available.

The last Branch 14 meeting for 2015 will take place on Wednesday, Dec. 2, 2015 at 7:00 p.m. at The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills. We are working on our 2016 calendar of Branch 14 activities.

Please support the WPFA Scholarship Foundation in 2016. Your donations provide the necessary funds to assist our eligible student scholar WPA members.

We welcome Branch 14's newest member, Ibolya Daroczy.

The Officers of Branch 14 extend our sympathy to those members who have recently lost a loved one, including the family of Irene Csehek Kalman who passed away at the age of 93 on Sept. 3 at Hospice Care House. Her daughter Loretta Paczko, son Bob Kalman and their families will miss her dearly. She was a 50-year member of WPA who participated and enjoyed the bowling tournaments and picnics. Mrs. Kalman liked to travel to the various locations where they were held. God bless and may she rest in peace.

Get well wishes are being sent to all WPA members and friends who



Branch 14 Vice President Joanne Sedensky (left) scratches the neck of Dillon as Fieldstone Farm volunteer Tammy Packer holds the reins.

might be feeling under the weather. Please keep all in your prayers.

Happy birthday and anniversary wishes are being sent to all of our branch members and Home Office staff who are celebrating in December. Happy birthday to my sister, Caroline Lanzara, and my mom, Violet Sarosi.

Remember, 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.

Please remember to keep in touch with someone you haven't seen or talked with in a long time. Pick up the phone and plan a visit.

Branch 18 Lincoln Park, MI

by Barbara A. House Happy Holidays to all you wonderful members and your families.

Special thanks to my William Penn family for helping to make our General Convention a wonderful and best ever event. I certainly felt like a special person at the Conven-

Thank you to the best Board a

chair ever had. The dog for our Tree of Knowledge was the most thoughtful thing you could have done. I can't wait to see her under the tree.

Thank you to all our super National Officers for all your hard work. It truly showed through the entire Convention.

Thank you to our dedicated employees. No company has any better than William Penn Association. Each and every one of you hold a special place in my life and heart.

Last, but certainly not least, thank you to my Branch 18 officers. I am always proud of you, but you all worked extra hard to become delegates, and you are the best.

Thank you, again, to Kathy and Les Megveri for the suit from Hungary. I truly love it, as did so many others.

I am looking forward to the next four years, and I wish this wonderful new Board of Directors all the best. Andy McNelis and his Board have wonderful plans for us.

Speaking of plans, we are working very hard on our September 2016 trip to Europe. We are going to Vienna, Croatia and Hungary. Home Office employee Judit Ganchuk, National President George S. Charles Ir. and I are in constant contact with each other as we plan this trip. The itinerary is looking marvelous. Prices and departure cities are being finalized as I write this. Please call Judit at 1-800-848-7366, ext. 149, or me if you would like to be part of this wonderful trip. We already have a list of travelers started. I can't wait to see you all.

Special hello to Julia Maslanik. She was born in 1921 and has been a WPA member since 1938. Now that's

Speaking of loyalty, we are planning a 50-year member banquet for June 2016. We have not had one for a couple years, so we will catch up with all of you now. You may contact me if you feel you qualify. Invitations will be sent to all those we are able to get in touch with. Read William Penn Life as plans progress.

Thank you, Steve Stoltz, for thinking of WPA and me when adding to your insurance. You are always a super member.

Thank you, John and Emily Solosy of John K. Solosy Funeral Home, for donating our Christmas party raffle tickets. You are truly appreci-

Special hello to Tammy and John Yuhasz. What a wonderful way to meet again.

Get well wishes go to Joe Csereklye, Olga Wansa, Helen Molnar, George Schvarckopf, Mike Adorjan and Doug Truesdell. We send you lots of love and get well prayers.

Happy December birthday to Dennis Chobody, Debra Lewis, Dave Chakey, Albert Frate and Nick Kotik. May you all celebrate many

Thank you, Branch 18, for all your animal food and rug/towel donations. We have such wonderful members. Please bring your donations to our next branch meeting and Christmas party on Dec. 9. We will meet at the Hungarian American Cultural Center on Goddard Road in Taylor at 7:00 p.m. Hope to see you all there. This will be our last meeting until April 2016.

Abbie is doing her best to fill some very big paws. She is 28 pounds at 4 months old. Did you ever think of adopting a furry friend? They sure fill your time and heart with lots of love.

Please remember our deceased members and their families in your prayers, especially Rose C. Antal, Rosemary Lewandowski and Georgiana Ohannesian. May they rest in peace.

It is with great joy and thanksgiving that I wish you a wonderful holiday season. I hope you are surrounded by those you love. We ask God to continue blessing our beloved William Penn Association and you, our wonderful members.

Please help at your branch. Become an active member. We are the only Hungarian American fraternal society. We need you and your suggestions. All ideas are welcome.

"Enthusiasm may not solve all your problems, but it sure will annoy enough people to make it worthwhile." Thanks, Marie Riedl. I really think that is true. Great!

Remember, life is short. Break the rules, forgive quickly, kiss slowly, love truly, laugh uncontrollably, and



Branch 19 Auditor Jennifer Orlick and branch member Kathleen Shimmel were among the volunteers helping at a charity 5K event Oct. 4 benefiting GiGi's Playhouse of Hlllsborough, N.J.

never regret anything that made you smile. (Thank you, Father Barnabas.) I sure have learned that to be true. I hope you do, too.

I can always be reached at 734-782-4667 or 313-418-5572.

Boldog és áldott Karácsonyi a Bethlehem Jézus áldásával és békes, sikeres új esztendöt.

Much thanks and love to you all.

Branch 19 New Brunswick, NJ

by Evelyn Bodnar

The members of WPA Branch 19 have been charitable this fall.

Two members of the Branch, Auditor Jennifer Orlick and member Kathleen Shimmel, were spotted volunteering on Oct. 4 at a charity 5K event for GiGi's Playhouse of Hillsborough. William Penn Branch 19 was a sponsor for the fundraiser. The organization that provides support and free programming for children and adults with Down syndrome.

We also report that Branch Auditor Bert Suldo had a medical set back and is now working hard in rehab to improve. Our thoughts and prayers are with Bert and his family during this tough time.

The branch wishes all our fellow WPA members a happy and healthy holiday season!



Hungarian-Americans of Youngstown, Ohio, including members of WPA Branch 28, gathered Oct. 25 to commemorate the anniversary of the 1956 Hungarian Revolution.

Branch 28 Youngstown, OH

by Kathy Novak

Merry Christmas! It's so hard to believe 2016 is just around the corner.

Congratulations to all the recipients of WPA scholarships.

The Nationality Rooms located in the University of Pittsburgh's Cathedral of Learning are decorated for the holidays and ready for visitors. The displays will be up until mid-January. Helping to decorate the Hungarian Classorom were members of the Hungarian Room Committe, members of Branch 28, and by the room's scholarship recipient, John and his mother.

With the assistance of the WPA Home Office, our branch also participated in the Association's Holiday Basket program. We helped three local charities and a local family for the holiday season.

The annual branch Christmas party will be held on Dec. 5. I will report on the party, as well as the lucky winners of our scholarship holiday raffle, in next month's William Penn Life.

The annual commemoration of the 1956 Hungarian Revolution was held Oct. 25 at the Shrine of the Afflicted, located near the eternal 1956 flame and the statue of St. Stephen of Hungary. The event was hosted by the Freedom Fighters with the assistance of the Youngstown American Hungarian Federation.

The opening prayer was given by the Rev. Joseph Rudjak. A poem was recited by Leslie Polgar. Alyssa Schauer read a brief story about

Peter Mansfeld, a Hungarian child who witnessed the events of 1956 while attempting to get revenge for the imprisonment of his father, grandfather and uncle. Upon his capture, Peter was imprisoned for three years and then was executed.

With the hustle and bustle of the season, let's not forget to wish a wonderful birthday or anniversary to all those celebrating their special day this month.

Get well wishes go to all those not feeling up to par, especially Mary Foor, Michelle Toth, Robert Palotsee and the Rev. Louie Pintye.

Please remember with special thoughts and prayers those who have recently lost a loved one.

For answers to your questions about life insurance or annuities, please call Kathy at 330-746-7704 or Alan at 330-482-9994.

May the love and peace of this holy season be shared by all our families and friends. Best wishes for a heart-warming Christmas season.

Branch 34 Pittsburgh, PA

by Marguerite McNelis

Hope everyone had a happy and blessed Thanksgiving. Hope you were able to celebrate it with familv and friends. Our branch made a monetary donation to the KDKA Turkey Fund which has provided Thanksgiving dinners to people in the Pittsburgh area for 34 years.

In November, we also celebrated Veterans Day. Always thank our veterans for their service. Remember in your prayers our servicemen and



Branch 28 members help decorate the Hungarian Classroom at the University of Pittsburgh.



Members of Branch 34 recently attended the Howard Hanna Children's Hospital Free Care fundraising event in Pittsburgh.

women both here and overseas.

Have a blessed Christmas and a happy, healthy new year.

Congratulations to the newly elected chair of the Board, vice chairs and members of the Board.

The Hungarian Reformed Church in Hazelwood celebrated its 125th anniversary. The ceremony at the church was very impressive with many people in attendance.

Congratulations also to the 2015-2016 scholarship recipients. Donovan McNelis from Branch 34 was among this year's recipients. Good luck to all our scholars in all their future endeavors.

Happy and healthy birthday wishes to all WPA members and friends who are celebrating a birthday this month.

If you have any news you would like to share or would like to receive more information about William Penn Association life insurance and annuity plans, please contact Branch Coordinator Maria Bistey at 412-431-6035.

Branch 40 Martins Ferry, OH Branch 349

Weirton, WV

by Joyce Nicholson Hello from the WPA branches in Martins Ferry and Weirton.

The William Penn Association General Convention was a wonderful event. I am so thankful for the opportunity that was given me to be in attendance and involved in this important and significant occasion in the life of WPA. I will work to the best of my abilities to be a National Director worthy of your faith and trust in the position. Thank you to everyone. I look forward to this service.

This month, I'd like to shine the spotlight on another of our branches' projects this year. Recently, we donated a Chinese auction basket to the GFWC Wintersville Women's Club for their annual fundraiser event. Barbara Thermes (pictured right) accepts the basket from me with much appreciation.

We hope everyone had a heartwarming Thanksgiving holiday with family or friends.

As Christmas quickly approaches and 2015 comes to a close, we want to take this opportunity to thank everyone who helped throughout the year with all things WPA, from Join Hands Day to picnics, outings, meetings and parties. Our branches were very busy all year. We are grateful to be able to be of assistance to many of our local community projects, events, fundraisers, and people-inneed while having a great time with fellowship, too.

As we look forward to 2016, we wish everyone a blessed Christmas and a Happy New Year filled with love, peace and good health.

Don't forget to stop for a visit at our branch Christmas party this



Barbara Thermes of the GFWC Wintersville Women's Club (left) accepts a Chinese auction prize basket donated by Branches 40 and 349 and presented by National Director Joyce Nicholson.

year on Saturday, Dec. 19, at 9:30 a.m. at King's Restaurant, located at the intersection of Routes 22 and 43 in Wintersville. You'll be able to have breakfast with Santa and enjoy this blessed holiday time with your fellow WPA members and children. All of our branch members are welcome to attend this open house "Breakfast with Santa." So, stop by while you're out Christmas shopping, say hello, have some fun and maybe win prizes. We'll be in the back party room. All branch children attending will receive a treat bag.

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

Branch 89 Homestead, PA

by Lisa S. Toth-Maskarinec Well, the summer months are behind us and it's football season. Go Pitt! Go Steelers!

Congratulations to the new Board of Directors. It was great to see so many familiar faces at the Convention.

Branch 89 distributed four Holiday Baskets to some of our less fortunate members for Thanksgiving. We thank the Home Office for supporting this endeavor.

We at Branch 89 are eagerly preparing for our annual children's Christmas party Dec. 5. As in the past, we will be having Cosmic Bowling for our younger members. Registration is at 12:30 and the lights will go down and the music up at 1:00 p.m. We also have it on good authority that Santa will be making a visit. So, please make your reservations as soon as possible. When calling we will need the names of the bowlers and ages and also if any parents will be accompanying the children and also bowling. Lanes are limited so, get your reservations in

Plans are also underway to make fresh Hungarian kolbász for the holidays. A date has not been set for that project. If interested in ordering any kolbász, please call Mark or Lisa Maskarinec at 412-872-5022 for further details.

Another fundraiser we're looking at is making stuffed cabbage rolls for the holidays or possibly sometime soon after. Further details to follow.

Also, we'd like to have a "Night at the Movies" and start up monthly dinners.

If anyone has any more suggestions or ideas for branch activities, please let us know. While we may not be as big as some of the other branches, we are still strong, and we look forward to meeting a lot of our members in the upcoming year at some of these events.

We are proud to report that four of our branch members were honored on Nov. 8 at a special Veterans Day service held at the First Hungarian Reformed Church of Homestead. The church bells were rung by Branch President John S. Toth Jr. to start the service. A special veterans story was then told by Mark S. Maskarinec, Branch Vice President and Treasurer for the church. Special floral arrangements were handed out by Chief Elder and Branch Coordinator Lisa S. Toth-Maskarinec.

The members honored were: Sgt. E5 Billy Ardale (Vietnam), Fred Gabocy (World War II), PO2 John Recktosh (Navy) and Cpl. Rudolph F. Phillips (Army). We are so proud of these individuals for making a sacrifice and serving our country.

For the first time, we also remembered those veterans who are no longer with us. Branch 89 thanks not only these veterans, but all military personnel, both past and present, for their service to our country. God bless all of our veterans both living and deceased, and God bless America.

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. So far, we have collected 4,500 points, and we'd like to collect 10,000 for next year's outing. This will then allow us to 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 me at maskarinac1836@comcast.net or send them to 1836 Timothy Drive, West Mifflin, PA 15122.

And to Mr. Lorenc, check your mail. Not only is the promised Pirate cap on its way, but we have also included a few additional Pirate items as a reward for your patience.

We are also collecting Kellogg's Family Rewards Points. The codes

are found inside boxes of Kellogg's, Keebler, Sunshine and Morningstar Farms products featuring the Rewards Points insignia. Just cut out the code, mail it to us, and we'll do the rest.

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 412-872-5022.

Branch 132 South Bend, IN

by John E. Burus

General Convention Delegates John E. Burus, Lindsey Burus and Susan Marshall would like to extend a very heartfelt "thank you" to all the National Officers, National Directors, Home Office staff, our fellow Delegates and everyone else who planned, organized, worked at and participated in this eventful gathering. We had a great time and met many wonderful WPA people.

We would also like to congratulate and thank Barbara House for her many accomplishments and for chairing the Board and the Convention.

The Branch 132 fourth quarter meeting will be held Dec. 1 at 6:00 p.m. at the Martin's Supermarket Deli (second floor) on Ireland Road. We hope to see you all. At this meeting, there will also be a report from the Delegates of the Convention. We would really like to have more members attend. Please join us.

The next Branch 132 event will be the annual Christmas party scheduled for Sunday, Dec. 6, beginning at 3:00 p.m. at Barnaby's Pizza of South Bend. Please make your reservations

All articles and photographs for the January issue of William Penn Life are due in our office by December 10, 2015.



Members of Branch 249 attended the Magyar Club of Dayton's Gulyas Fest where they enjoyed the music of violinist Steven Greenman from Cleveland, Ohio (near top right of photo).

by calling Branch Treasurer Janos P. Burus at 574-287-0590. We hope to see you all there.

Branch 132 would also like to pass along get well wishes to Donald Czajkowski.

We offer our sincere condolences to the family of Margaret Prentkowski. May she rest in peace.

If you have any news to share, please call John E. Burus at 574-256-

Wishing the best to all our fellow members this Holiday Season!

Branch 226 McKeesport, PA

by Judit Ganchuk

Happy birthday wishes to all our members celebrating their special day in December. Also, happy wedding anniversary to all those celebrating this month.

The next branch meeting is Thursday, Dec. 3, at 6:00 p.m. Please call our branch president at 412-751-1898 for more info.

This year's children's Christmas party will be Sunday, Dec. 13, at 2:00 p.m. at the Free Hungarian Reformed Church in McKeesport. Please call our branch president at the number listed earlier to make your family's reservation. We want to make sure we have enough food for everyone! Photos will be published in the February issue.

In the spirit of the giving season, our branch donated Holiday Baskets to the McKeesport Intersection, Sonshine Community Food Pantry and Greater Pittsburgh Food Bank.

The Free Hungarian Reformed Church will host a chicken paprikás dinner on Saturday, Dec. 5. You must order ahead by calling 412-672-

The church will continue hosting Hungarian embroidery classes on Wednesdays at 6:00 p.m. If interested, please give Malvene a call at 412-751-1898

Lastly, the University of Pittsburgh's Nationality Rooms' holiday open house is Sunday, Dec. 6, from noon to 4:00 p.m. at the Cathedral of Learning. Check out the Hungarian Classroom and its gorgeous decorations. You don't want to miss this event!

Do you have good news you'd like us to share? Call 412-751-1898 to get your news published.

Remember the true reason for the season. Hum this classic Christmas carol line to yourself throughout this season: "Peace on the earth, goodwill to men from Heaven's all gracious King!"

Branch 249 Dayton, OH

by Mark Schmidt

Thanksgiving is over. The turkey was stuffed, and so was I. Please, no more food!

I am very thankful to be in a country where God's bounty is so plentiful. We are truly blessed. I

hope you had some time to be with your family and friends to enjoy each other before we rush into the next holiday--Christmas.

Between football games at our house, the Christmas trees were put up and decorations were hung. The nativity scene is up, and the miniature porcelain village is in place. Our house looks like a decorated department store.

Anne Marie and I always try to have a little fortified eggnog, light the fireplace, trim the trees and listen to some holiday music. 'Tis the season. Now for some power shopping at all the big sales.

This should reach you in time and boy do we have a wonderful deal for you! No coupons required. Branch 249 children's Christmas party will be held Dec. 13 at 12:30 p.m. at the American Czechoslovakian Club, 922 Valley St., Dayton.

We are having comedian, juggler and ventriloquist Mike Hemmelgarn as special entertainment for everyone. The show starts promptly at 1:00 p.m., so don't be late. A delicious lunch will follow, and, of course, we will have the most famous visitor of the season. Kids, remember to sing "Jingle Bells" extra loud so Santa can make his magical appearance. Please make your reservations by calling either me at 937-667-1211 or Michele Daley-LaFlame at 937-674-0045.

The Magyar Club of Dayton will hold its Christmas party at the Amber Rose restaurant Dec. 6 at 1:00 p.m. We will not able to attend due to a family party, but I know it will be both delicious and fun. If you take any pictures there, I would like to see them.

The next Magyar Club meeting is Jan. 3 at 1:00 p.m. in a new location, McAuley Hall at Queen of Martyrs Catholic Church, 4134 Cedar Ridge Road, Dayton.

Happy birthday to all those lucky to be born in December. I hear you were an extra Christmas gift to your

Happy anniversary to those married in the merriest month, especially Judy and Joe Kertesz.

Our best wishes go to those sick, especially John Demeter. What a trooper he is to be at all the local

Hungarian events and meetings.

We extend our deepest sympathy to those who have lost a loved one at this emotional time of year. We remember each of you in our hearts, thoughts and prayers.

A Branch 249 meeting will be held in January 2016, date, time and location to be in the next issue. Until then, please have a safe and joyous Holiday Season. Merry Christmas and a Happy New Year!

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

Branch 296's family Christmas party was held right after Thanksgiving, and since it's too early to report on it right now, I'll share this with you next month. But, we're hoping that each of you had an enjoyable Thanksgiving and are preparing for Christmas and the end of 2015.

For our members who are recovering from illness, please know that we wish you well and that you are remembered in our thoughts. We also remember family and friends who we lost in this earthly life throughout 2015. God grant them eternal rest and watch over their loved ones.

Wishing Diana Borland, Noreen Fritz, Martha Schuler and all of our "December babies" a terrific birthday. Enjoy your special day, and we wish vou many more!

A shout out to my daughter Leanne Lovasz who will receive her B.A. degree from Saint Vincent College on Dec. 19. Dad, Grandpa John and I are looking forward to watching you walk across that stage to accept your diploma. Well done, Leanne.

As this year ends, I look back 100 years. On Christmas Eve 1914, the Great War, as it was then widely known, came to a brief pause. German soldiers along the Western Front began singing "Stille Nacht," with British soldiers offering a return serenade of "Silent Night" -- the same song with the same sentiment, but in different languages.

During the brief ceasefire, soldiers from both sides met in the middle of "no-man's land," offering cigarettes and home-baked gifts to the



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 tollfree at 1-800-848-7366, ext. 135.

enemy in gestures of goodwill. There were documented reports of pick-up soccer games between the soldiers and a mutual agreement to retrieve the bodies of fallen combatants for

These events were completely spontaneous. The killing stopped and resumed after some respite.

In 1915, despite orders from the high command on both sides against such fraternization, a Christmas truce happened again, if briefly.

This truce was to be the last, as 1916 would unfold to the epic battles fought in WWI. The loss of life throughout 1916 due to the war would be described as "appalling."

That was 100 years ago. What has humankind learned from this as wars are still fought and peace throughout our world seems unattainable? I wonder.

Our branch will be taking a break from meetings this winter. Our next branch meeting will be in March.

In the meantime, you may contact me anytime if you have any branch news or personal milestones that you would like to share. Either write me at makelly367@verizon.net or call me at 724-274-5318.

For your life insurance and annuity needs, contact Noreen Fritz at 412-821-1837 or at noreenbunny.fritz@ verizon.net.

God bless you with good health, good company and a good sense of humor. Merry Christmas!

Branch 352 Coraopolis, PA

by Dora S. McKinsey

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

Our two youngest grandchildren have been members of WPA since birth and are covered by the Special Juvenile to Age 25 plan of insurance. This plan costs only \$25 a year and provides \$20,000 of term life insurance to age 25. One nice feature of this plan is that when the member turns age 25, they will be offered a chance to convert up to \$20,000 of insurance to a permanent plan without any evidence of insurability, and permanent plans build cash value. Consider this plan for your children and grandchildren. Grandparents: This can be used as a Christmas gift for those precious little ones.

During this Christmas season, may we all give thanks for the many blessings God has bestowed upon us. There are many who are struggling to put food on the table for their families. Please remember those less fortunate and make a donation to your local food pantry.

Let us not forget that the holiday season is especially difficult for those who have lost a loved one. It might brighten their day if you remember to write them a short note letting them know you are thinking of them.

Several Branch 352 members, including me, recently volunteered to prepare and serve meals for Cub Scout Troop 611 at their fall campout held at Hawk Mountain Scout Reservation in Schuykill Haven, Pa. What a great group of kids. So many of them came into the kitchen to help with the dishes and even mop the floors. If they are any indication of the generosity and selflessness of

future generations, then we need not worry.

For those of us who live in a cold weather area, stay warm and safe this winter.

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

Don't forget that if you have any news to share, or if you need assistance with any insurance-related questions, please do not hesitate to contact me at 412-932-3170 or by email at <code>dmckinsey@hotmail.com</code>.

Branch 800 Altoona, PA

by Dave Greiner

The holiday season is upon us. We at Branch 800 hope all of our members, young and old, were able to enjoy Thanksgiving with family and friends. Our branch had its annual Mass for deceased members on Thanksgiving morning at the Cathedral of the Blessed Sacrament in Altoona. Our branch hopes to maintain this tradition for many years to come.

Our branch's annual Christmas party found a new home for this year. Our party will be held at the Hampton Inn in Altoona on Sunday, Dec. 6, beginning at 6:00 p.m. It's not too late to make a last minute reservation by calling Vince Frank at 814-695-0213. We hope to see everyone at the party.

On Monday, Dec. 7, our nation will once again observe Pearl Harbor Day. Let's take a minute to recall this day of infamy and remember those who died while serving our country.

Our branch is again participating in WPA's Holiday Basket program. During the holiday season, we find it gratifying to be able to help those in need prepare for Christmas. We want to thank the Home Office for helping with this program.

Myron Yeager is celebrating his 96th birthday. We all wish Myron, who is now residing at Garvey Manor, a happy birthday.

Branch 800 wishes all hunters good luck throughout the hunting season.

Our branch asks that you keep in your prayers John Conti, Bob Aiken and, of course, Myron Yeager.

We in Altoona wish the undefeated Bishop Guilfoyle Catholic High School football team good luck in the 2015 PIAA Class A playoffs. We are all hoping they can defend their Class A championship and win in back-to-back state titles. Go,

Marauders!

We at Branch 800 want to wish all members a Merry Christmas. We hope everyone's stockings get filled this year. We also hope members can enjoy the true meaning of Christmas and attend services at their church.

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

Until next month!

Branch 8121 St. Marys, PA

by Mary Lou Schutz During our Nov. 3 b

During our Nov. 3 branch meeting, our members discussed WPA's Holiday Basket program and our participation in it. It was agreed that our branch would make a \$40 donation for each holiday to the local Christian Food Bank. That would be in addition to our normal monthly donation of \$25. Our branch will also make a \$100 donation to Project Gifts for Kids of Elk County.

Branch 8121 also recently made a donation for a bronze leaf on WPA's Tree of Knowledge in memory of members of both WPA and the former Catholic Knights of St. George.

We wish everyone a Merry Christmas!

In Memoriam

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

OCTOBER 2015

0001 BRIDGEPORT, CT William F. Mahoney

0014 CLEVELAND, OH Clara C. Lillvis August A. Scarpelli Matilda Valachek

0016 PERTH AMBOY, NJ Michael Kosec

0018 LINCOLN PARK, MI Rose C. Antal Rosemary Lewandowski Georgiana Ohannesian

0019 NEW BRUNSWICK, NJ Gizella M. Kady Joseph Smolinka 0026 SHARON, PA

Louis Baumgartner

0034 PITTSBURGH, PA Walter W. Layfield

0044 AKRON, OH Ronnie W. Smith

0048 NEW YORK, NY Isabelle Fusco

0051 PASSAIC, NJ Coloman Chobor

0071 DUQUESNE, PA Florence B. Kenski Roger G. Nagy Arlene J. Rozgonyi

0076 PHILADELPHIA, PA Alexander Clark Teresa Duppel

0089 HOMESTEAD, PA James Krilosky Bert W. Mertz 0129 COLUMBUS, OH Cade E. Cedarleaf Istvan Stefan Nyeste

0174 SCRANTON, PA Joseph J. O'Malley

0216 NORTHAMPTON, PA Rita A. Fodor Elizabeth Mahl William E. Puhan

0226 McKEESPORT, PA Samuel J. Dolinar James J. Kruczek Helen Spisak

0249 DAYTON, OH Ethel I. Vance

0296 SPRINGDALE, PA Raymond G. Hajduk

0310 LYNCH, KY John P. Lovell 0383 BUFFALO, NY Margaret Kish Robert E. Wojnar

0400 CHARLOTTE, NC William L. Wilder

0590 CAPE CORAL, FL Anthony R. DiGiulio Ward W. Kenyon Michael F. Tomcsak Elizabeth Vargo

0720 DEDHAM, MA Aldo A. Ferranti

0725 SPRINGFIELD, MA Herbert A. Mackey

0800 ALTOONA, PA Martha V. Jones

8286 PHILADELPHIA, PA Robert S. Hamilton William W. Hood

8340 BALTIMORE, MD Robert E. Elwood, Sr.

Recent Donations

WPFA Scholarship Foundation

Donations Through Premium Payments OCTOBER 2015

Branch - Donor - Amount

- 14 Kelly L. Klecan \$5.00
- 26 Joan M. Gualtieri \$1.00
- 28 Chris S. Paul \$9.60
- 28 Michael A. Kroner \$9.07
- 28 Shane P. Spencer \$0.90
- 28 Michael J. Janovick \$8.00
- 28 Edward J. Crump Jr. \$5.00
- 59 Stephen J. Gall Jr. \$4.15
- 59 Carter I. Vitez \$10.00
- 76 Emilie B. Valent \$2.00
- 89 Frances C. Brannigan \$10.00
- 89 James M. Ujevich \$27.15
- 129 Deborah L. Vecchiarelli \$10.00
- 132 John P. Burus \$10.00
- 159 Kirstin E. Mayberry \$1.85
- 159 Kelly J. Scherfel \$3.39
- 216 Attila Kun-Szabo \$10.00
- 216 Buda Kun-Szabo \$10.00
- 226 Timothy R. Holtzman \$1.40
- 226 Rev. Dr. Daniel J. Borsay \$25.00
- 226 Carol S. Burlikowski \$5.00
- 226 Angela J. Kushto \$10.00
- 226 Joan E. Bicsey \$5.00 296 - Elsie R. Cristillo - \$5.00
- 352 John P. McKinsey Jr. \$10.00
- 352 Dora S. McKinsey \$1.02
- 352 John W. Bush Jr. \$20.00
- 525 Elsie V. Johnstone \$10.00
- 720 Colin P. Kavanaugh \$10.00
- 720 Andrew J. Kavanaugh \$10.00
- 8014 Henry A. Shozda \$25.00

TOTAL for Month = \$274.53

Additional Donations OCTOBER 2015

Donor - Amount

Joan Rectenwald - \$20.00 WPA Cookbook Sales - \$85.00 Hungarian Ornament Sales - \$70.00

TOTAL for Month = \$175.00

Donations In Memoriam OCTOBER 2015

Donor - Amount

(In Memory of) Arthur J. Barillo - \$50.00

(Michael F. Tomcsak)

M/M Perry Ganchuk - \$20.00

(Roger G. Nagy)

M/M Thomas F. House - \$50.00 (Loretta Adorjan)

Lockheed Martin- \$150.00

(Michael F. Tomcsak)

Maria Mozer - \$25.00

(Michael F. Tomcsak)
Br. 18 Lincoln Park, MI - \$125.00
(Deceased Members Linda J.

Marcellus, Stephen Popp, Jr., & Frank Gasparovich)

TOTAL for Month = \$420.00

Donations Received From 38th General Convention Received as of November 13, 2015

Donor - Amount

(In Memory of, if applicable)

Rose P. Antal - \$200.00

(Deceased Parents - Karoly & Rozi Antal)

James D. Ballas - \$100.00

Rev. Joseph G. & Evelyn B. Bodnar - \$250.00 (Parents)

Margaret H. Boso - \$50.00

(Charlie & Brad Boso, David

& Margaret George)
Margaret H. Boso - \$50.00

Margaret H. Boso - \$50 (Roger G. Nagy)

Steve Charles - \$10.00

Steve Charles - \$10.00 Albert Frate - \$40.00

(Roger G. Nagy)

Arlene R. Gordon - \$300.00

(Frank J. Radvany) Malvene C. Heyz - \$100.00

(Richard W. Heyz, Sr.)

Cassandra Holmes - \$25.00

(Daniel & Michael Cummings)

Barbara A. House - \$200.00

(Gabby House) Thomas F. House - \$200.00

(Parents Mary & Charles House)

Danielle Iorio - \$30.00

Antoinette M. Kosheba - \$100.00

(Anthony & David Kosheba)

Margaret E. Kosheba - \$100.00

(Mr. & Mrs. Joseph Fintor)

Nickolas M. Kotik - \$100.00

(Betty Masterson & Mary Kotik) David M. Kozak - \$100.00

(Sandor Yuhas)

Debra A. Lewis - \$50.00

(Roger G. Nagy) John E. Lovasz & Mary A. Kelly-Lovasz -

\$50.00 (Carolyn M. Tady, Our Maid of Honor)

Diane L. Malloy - \$100.00

(My Grandparents: Mr. & Mrs. Louis Vargo, Mr. & Mrs. Julius Hartman)

Susan M. Marshall - \$100.00 (Alex Horvath)

Jack & Dora McKinsey - \$50.00

(In honor of Barbara A. House)

Helen Molnar - \$200.00 (Ernie & Joey Molnar)

Jennifer M. Nezolosky - \$50.00

(My Grandmother Mary Huthansel) Emily E. Nicholson - \$20.00

(Nagymama & Nagypapa) Joyce E. Nicholson - \$100.00

Joyce E. Nicholson - \$100.00 (Nick & Teresa Toth)

W. Harry Nicholson - \$20.00

(Nick & Teresa Toth)
Joyce, Harry & Emily Nicholson -

\$50.00 (In honor of Barbara A. House: her dedication, commitment, guidance and enthusiasm with the WPA)

Katherine E. Novak - \$100.00

(Roger G. Nagy & Mrs. Kay Novak) Steven A. Novak - \$100.00

(Michael F. Tomcsak & Mrs. Kay

Dante Parete Sr. - \$100.00

(Frank & Irene Evans, Salvatore & Claudine Parete)

Judith A. Radvany - \$100.00

(My Grandfather Frank Radvany) Marian I. Rubin - \$50.00

(Ernest J. Mozer, Sr.) Richard E. Sarosi - \$100.00

(Roger G. Nagy)

Violet & Ernest Sarosi - \$25.00 (Roger G. Nagy)

Frank & Maria Schauer - \$50.00 (Our Parents)

Miklos R. Schauer - \$40.00

Anne Marie & Mark Schmidt - \$100.00 (Roger G. Nagy & Michael F. Tomcsak)

Diane M. Torma - \$100.00

(Matthew M. Dinzeo) Diane M. Torma - \$100.00

(Roger G. Nagy) Diane M. Torma - \$50.00

(Michael F. Tomcsak) John S. Toth - \$25.00

(Roger G. Nagy) John S. Toth - \$25.00 (Michael F. Tomcsak) Ruth D. Toth - \$50.00

(Elmer W. Toth) Lisa S. Toth-Maskarinec & Mark S.

Maskarinec - \$50.00 (Elmer W. Toth, Mike & Mary Ann Maskarinec)

Carol A. Truesdell - \$200.00 (Gaber & Ann Mehi, Son-in-Law Mark Haas)

Gary G. Vamos - \$100.00 (Andrew & Maria Vamos)

Paul & Anne Marie Varga - \$20.00 (Our Precious Parents)

E.E. & Betty Vargo - \$100.00 (Hartman & Vargo Families)

Robert J. Vargo - \$100.00 (Mr. & Mrs. Louis Vargo, Mr. & Mrs. Michael Kascsak)

Rebecca L. Williams - \$100.00 (Roger G. Nagy)

Br. 8 Johnstown, PA - \$100.00 (Ernie Kedves)

Br. 14 Cleveland, OH - \$100.00 Br. 28 Youngstown, OH - \$50.00

(Deceased Branch 28 Members) Br. 40 Martins Ferry, OH - \$20.00

(Beloved Members)
Br. 48 New York, NY - \$50.00

(Mary Huthansel) Br. 51 Passaic, NJ - \$75.00

(Deceased Members of Branch 51) Br. 89 Homestead, PA - \$100.00

(Elaine M. Toth, Betty Ardale & Elmer W. Toth)

Br. 129 Columbus, OH - \$100.00 (Deceased Branch Members)

Br.132 South Bend, IN - \$40.00
(All Past Branch 132 Members)

Br. 226 McKeesport, PA - \$100.00 (Roger G. Nagy & Branch 226 Members)

Br. 296 Springdale, PA - \$100.00 (Deceased Branch 296 Members)

Br. 349 Weirton, WV - \$20.00 (Beloved Members)

Br. 590 Cape Coral, FL - \$200.00 (Deceased Members)

Br. 590 Cape Coral, FL - \$50.00 (Michael F. Tomcsak)

Br. 8020 McKees Rocks, PA - \$50.00 (Deceased Members of Branch 8020) Br. 8020 McKees Rocks, PA - \$50.00

(Steve Wolota)
Br. 8340 Baltimore, MD - \$50.00
(Deceased Members)

TOTAL for Month = \$5,785.00

Our awards lead to far greater rewards

The rewards that come with a higher education are priceless. That's why since 1972 William Penn Association has awarded more than \$2.5 million in scholar-ship grants to its 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.

24 ° December 2015 ° William Penn Life





The Christmas markets of Budapest

Boldog Karácsonyi Ünnepeket, loyal members of William Penn Association!

From mid-November thru the new year, the phenomenon of Christmas markets in Hungary is a wonderful way for American-Magyars to experience the holiday season. Budapest boasts several such fairs, with the largest and most famous located at Vörösmarty Square. There, more than 120 vendors sell the highest quality foods and handcrafted items. Every day during the fair, there are puppet, musical and religiously-oriented programs for young and old alike. A large fir tree is the market's focal point, protecting the nearby nativity scene from the bitterly cold wind and snow typical of a Budapest winter. The facade of the famous Café Gerbeaud serves as a giant screen for a laser light show that takes place each evening. Krampampuli (a Magyar drink made from dried fruits) and mulled wine are readily available for imbibing, each served in specially dated souvenir cups. Market patrons can feast on traditional foods, including roast goose, jellied smoked pig's feet and knuckles, Hungarian-style pizza, smoked sausage, rice sausage, stuffed cabbage, chimney cake and honey cakes.

Each Sunday during Advent, special activities for children take place at the Varázskuckó. On Dec. 6, Szt. Miklos will visit the area, giving sweet treats to the young and young-at-heart. On Dec. 13, a procession down Váci utca will commemorate Szt. Luca Nap.

There are several other smaller Christmas markets in Budapest. The area in front of the beautiful St. Stephen Basilica hosts a fair that includes a small ice skating rink along with religious and folk concerts inside the church and along the outer walkways. Vajdahunyad Castle, the Castle District, Gozsdu Court, Bakáts tér, Deák Ferenc utca and Liszt Ferenc Square also host Magyar Christmas markets.

For more on Budapest's Christmas markets, log onto www. budapestbylocals.com/event/budapest-christmas-fair.

The December 2015 puzzle consists of 17 clues, each pertaining to Christmas markets in Budapest or the Magyar word for the foods mentioned in this puzzle.

Good Luck and Merry Christmas!

Lizzy Cseh-Hadzinsky, Branch 28

Puzzle Contest #123 WINNERS

The winners of our Puzzle Contest #123 were drawn Nov. 5, 2015, at the Home Office. Congratulations to:

Cynthia C. Doran, Br. 296 Springdale, PA Judy A. Hunyady, Br. 18 Lincoln Park, MI Mary Jane Nagy, Br. 19 New Brunswick, NJ Elizabeth R. Pacy, Br. 26 Sharon, PA

Each won \$50 for their correct entry.

WPA PUZZLE CONTEST #126 OFFICIAL ENTRY

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

"Christmas Markets" Word List

Basilica Fir Gerbeaud Hurka Kocsonya Kolbász	Krampampuli Kürtőskalács Lepény Liba Luca Mézeskalács	Miklos Nativity Töltött Káposzta Varázskuckó Vörösmarty
Name:		
Address:		
City:		
State:	Zip Code:	
Phone:		
Email:		
WPA Certificate No.:		

RULES

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

WPA PUZZLE #126 709 Brighton Road Pittsburgh, PA 15233

- 4. Entries must be received at the Home Office by Jan. 29, 2016.
- 5. Four winners will be drawn from all correct entries on or about Feb. 5, 2016, at the Home Office. Each winner will receive \$50.

Inside this issue:

The gift of life insurance ... PAGE 4.

Tibor offers a Hungarian shopping guide for the holidays ... **PAGE 6**.

Gerry D. Clown makes her favorite holiday treat...**PAGE 14**.

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Put some extra jingle in your stocking Potor o family mamber

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

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

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

MENDER Branch No.:

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WPA RECOMMENDER

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Phone: WPA Representative/Agent:

Name of Prospective Applicant:

Address:

Phone:

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