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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.

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# William Penn Life

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### Member Spotlight

#### A new Eagle Scout

Branch 28 member **Noah Szabo** recently earned the Eagle Scout Award, the highest achievement in scouting. For his Eagle Scout project, Noah raised enough money from the local community to purchase and install aluminum bleachers at the 10U softball field in Firestone Park, Columbiana, Ohio. He coordinated the construction of the concrete pad and the assembly of the bleachers, large enough to accommodate 40 people. Noah has



been in scouting for 10 years. As a member of Troop 18 in Columbiana, he has been involved in campouts, pinewood derbies and community service projects throughout the county. Noah, the son of Lori Garovich-Szabo and WPA Sales Representative Alan Szabo, is now preparing to be an assistant scout master. He will be attending Youngstown State University in the fall, studying mathematics. Congratulations, Noah!



#### Lobbying for fraternalists

HARRISBURG -- Recently, the Pennsylvania Fraternal Alliance (PFA) held its annual Legislative Luncheon in Harrisburg. This event brings together state legislators and representatives from fraternal benefit societies to discuss important matters regarding fraternalists. The PFA was founded for the purpose of uniting fraternal benefit societies doing business in Pennsylvania. The Alliance represents 57 fraternal benefit societies with a combined membership in excess of 700,000 fraternalists. The PFA is a non-profit organization dedicated to promoting a general awareness and interest in the fraternal benefit system while helping those in need. Among those representing WPA at the luncheon were (l-r) former National Director Charles S. Johns, current National Director James W. Robertson, and Vice Chair of the Board Nickolas M. Kotik, who also serves in the Pennsylvania General Assembly as an elected representative from the 45th Legislative District and as president of the PFA.



**MICHAEL F. TOMCSAK**

*National Director  
1988-2007*

#### WPA mourns loss of Michael F. Tomcsak

CAPE CORAL, FL -- The members of Branch 590 Cape Coral, the Association's Official Family and WPA members across the nation mourned the recent death of former National Director and Branch 590 President Michael F. Tomcsak, FIC. Mr. Tomcsak, 88, passed away Aug. 12, 2015.

"Mike" greeted everyone he met with a warm smile, a handshake and, almost without fail, a joke. While he enjoyed making people laugh, he was always serious in his dedication to William Penn Association and its members.

Mr. Tomcsak faithfully served the Association for decades, first as vice president of Branch 28 Youngstown, Ohio. After moving to Florida, he was named coordinator of Branch 590 and elected its president, serving in both positions for many years.

He joined the WPA Board of Directors in September 1988 and was reelected to the

Board four times before retiring from the Board in September 2007.

After retiring from the Board, he remained very active in the affairs of Branch 590, helping coordinate picnics, dinners and other activities, and always promoting the Association.

He was born in Youngstown, Ohio, to George Karl Tomchak and Mary (Jursa) on Dec. 12, 1926. He attended Rayen High School and graduated in 1945. He went on to study engineering at Youngstown College for two years.

He worked 38 years for the U.S. Steel Corporation in Youngstown. After the mill closed in 1980, he found employment with Youngstown's Water Department, where he worked as a maintenance man for about five years before retiring to Florida in 1986.

Mr. Tomcsak was a civic-minded citizen, taking part in many social and

**Continued on page 28**



## Corn-fed wisdom

IF YOU PLANT CORN, you will get corn. This is a simple little phrase that my daughter shared with me over the weekend. One of her high school teachers has recited this expression to her class many times.

I swooped up the expression as soon as it fell from her lips. I find it simple and true. You can apply this idiom to anything and it remains infallible. It is so important to see the connection between your beliefs (what you plant) and your life (the bounty).

I use this same expression in my work as a wellness coach, except I plug in the term age. You will age the way you think you will. I cannot take credit for this expression because I read it somewhere, and the saying stuck with me (but the author did not.) The vastness of it, however, is ample and wide as it fills every bit of space in my mind.

Understanding that the magnitude of our beliefs directly influences our thoughts creates unmistakable power. Heavy, I know, but also key. When a person feels like they have nothing to give, then they give nothing. When a person feels they can change someone's day with a smile, they do that. If you believe aging is the best thing since sliced bread—you got it—it *will* be the best thing.

It makes me cringe to hear folks say aging is hell. Look friends, life itself is not always a picnic, but we take the good with the bad, and if we spend more time smelling the roses than feeling the thorns, then we can be happy. Why would this philosophy be any different after 75 years on earth?

Life isn't for the young, the old or the in-between. It is



Photo © Can Stock Photo Inc./Sandrine

for those who will embrace it and adjust. It is completely up to each individual. If you believe that getting older means you will decline, be out of touch or become broken, then you will. If you see aging or getting older as an opportunity to travel, explore or re-invent the wheel, then you will.

I understand your body isn't the same as it was 30 years ago, but it doesn't need to be. Take care of it by exercising and eating well and believe that every new day is your best day ever. Illness, disease, disaster, and decline can and will happen at any age.

Fall is always a good time for planting. Perhaps it is time for you to plant a few new seeds. Just remember, if you plant corn, you will get corn.

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

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# A brief guide to Roth IRAs

**R**oth IRAs were established by the Taxpayer Relief Act of 1997. They became available to the saving public in 1998. Today, they are still a bit of an enigma. As of now, the information below continues to be the way in which Roth IRAs are treated. However, there are proposed changes being reviewed for 2016, of which we will keep you posted.

A regular Roth IRA contribution is one way of funding a Roth IRA. The general rule for a regular Roth IRA contribution is that you must have earned income but cannot have modified adjusted gross income (MAGI) that exceeds the allowable limit (see *IRS Publication 590-A*).

To qualify as earned income, your income must be earned from personal services rendered. This would include your salary and any fees, bonuses and/or commissions you earn. You do *not* report Roth IRA contributions on your tax return. But, keep in mind that if you also have a traditional IRA, and you contribute to both IRAs in the same year, the combined maximum contributions that you can make to your IRAs in 2015 is \$5,500 if you are under age 50 and \$6,500 if you are age 50 or older.

A very appealing aspect of Roth IRAs is that, unlike for Traditional IRAs, there is no maximum age restriction on Roth IRA contributors. As long as you satisfy the Roth IRA contribution eligibility requirements, you may contribute to a Roth IRA, even after the year in which you attain age 70 ½.

However, again, unlike a traditional IRA, you cannot deduct contributions to a Roth IRA. But, if you satisfy the requirements, *qualified distributions* are tax free. A qualified distribution is any payment or distribution from your Roth IRA that meets the following requirements.

1. It is made after the five-year period beginning with the first taxable year for which a contribution was made to a Roth IRA set up for your benefit, and

2. The payment or distribution is:

- made on or after the date you reach age 59 ½,
- made because you are disabled,
- made to a beneficiary or to your estate after your death, or
- meets the requirements listed under *Exceptions* (see *IRS Publication 590-B*).

There are other ways to fund a Roth IRA. They are as follows:

- *Rollovers*, which are limited to one distribution per year, AND must take place within 60 days of distribution.
- *Transfers* from one Roth IRA to another Roth IRA (trustee to trustee). These are non-reportable.
- *Conversions*. A Roth IRA conversion is a reportable movement of assets from a Traditional IRA to a Roth IRA. An IRA holder must pay tax—but no 10 percent early distribution penalty—on all pre-tax assets distributed from the traditional IRA.

4. *Re-characterization*. According to the IRS, the process of treating a contribution (or portions of a contribution) made to one type of IRA as being made to another type of IRA is termed “re-characterization.”

Always seek help from a tax professional when considering a Roth IRA, who can give you the assistance you will need to make an educated decision regarding any investment in your future. □

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Debbie Evans, FIC, is WPA's annuity specialist. You can reach Debbie at 1-800-848-7366, ext. 127, or by email at [devans@williampennassociation.org](mailto:devans@williampennassociation.org).

To learn more about qualified and non-qualified annuities and how a William Penn Association tax-deferred annuity can benefit you and your financial future, contact your local WPA representative or our Home Office toll-free at:

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# Insuring a dual-income family

THE MODEL, OR “TRADITIONAL,” American family that was commonplace in the middle to late 20th century has changed dramatically and continues to change well into the 21st century. The modern family now includes two wage earners, each maintaining separate careers and contributing substantially to the household budget.

With today’s ever-changing economic environment, two incomes are often necessary to provide for overall family expenses, such as housing, schooling, automobiles and the maintenance of an active lifestyle that many of today’s families demand. Many families are left to ask: “How can we plan for retirement, save for our children’s college and provide a comfortable lifestyle for ourselves – all at the same time?”

It may appear that dual-income families would have a lot more disposable income to pay for the extra amenities in life, but that’s not always the case. Families with dual incomes often lose a portion of their extra take-home pay to additional expenses, such as child care, transportation and the added cost of any business-related expenses for the second wage earner. When both parents work outside of the home, childcare expenses --whether in-home or day care--are a major concern and often create an added financial burden on the family. I have personally counseled dual-income families whose entire “second paycheck” was almost fully spent on day care expenses.

Families with dual incomes also face an additional challenge if one of the wage earners loses their job, becomes disabled and can’t work, or dies prematurely. Any loss or reduction of income could have a serious impact on the family’s financial picture.

If you’re in a dual-income family, how would the loss or reduction of one income impact your family’s ability to pay for every-day living expenses, such as the mortgage or rent, food, clothing and education?

One solution may be to consider purchasing life insurance on both wage earners. Planners today generally recommend an amount equal to five to

seven times your annual salary as a general rule of thumb, but each family’s situation is unique and should be addressed individually. The insurance needs of the dual-income family should be calculated by analyzing all of the family’s needs in order to determine the best plan for the family.

Life insurance can provide either a lump sum or income payments to the surviving spouse that will help offset the loss of the second income for a period of time. Purchasing ordinary life--which builds cash value and may accumulate dividends--gives you the added benefit of not only providing a death benefit but also providing a cash build-up that can be used to offset a temporary loss of income, such as a layoff or loss of job. Insurance certificates that include the “waiver of premium” benefit also help the dual-income family by paying--or “waiving”--the premiums should one of the wage earners lose their income due to disability that lasts a specified period of time, typically six months or longer.

Dual-income families have become the norm in today’s society. Although each situation is unique, and there are a variety of motives for working or not, most families today are dependent on that second income as a way to make ends meet.

If you’re in a dual-income family, it’s important to understand the impact of each of those incomes, how they both contribute to the family’s budget, and be certain that both incomes are protected from loss. This is a perfect time to call your local William Penn Association agent and have your family’s needs analyzed to make sure your family is properly covered. Don’t have an agent? Call the home office and one will be assigned to you. □



# The Hungarian Kitchen



with Főszakács Béla

## An apple primer

FÁRADJON BE A MAGYAR KONYHÁBA!

A while back, I wrote a column about apples and shared a few recipes. That was a very popular column, and I have received many requests for the recipes since it appeared. So, in response to popular demand, I have searched all my notes in the kitchen and found the best recipes for pastries and desserts using apples, which I present to you this month.

Chef Vilmos and I will share more apple recipes in the next two articles of *The Hungarian Kitchen* along with Thanksgiving dinner tips, Christmas appetizers and entrees, and, yes, more apple desserts.

Apples are a versatile fruit you can eat raw or prepare using a variety of cooking techniques. There are more than 6,000 varieties worldwide for your culinary pleasure. One of the oldest apples is the *Calville Blanc*, which originated in France and which man has consumed since 1599. These apples are very tart with a full fragrance and rich flavor.

Here are some basics that will help you choose the perfect apple for your eating pleasure. What kind of flavor are you looking for, sweet or tart? What is your purpose for selecting an apple? Will you eat it raw or cook with it? Are you making a pie, applesauce, cobbler, cake or entrée? Pie apples should have a thick flesh to hold their shape when making a pie. If you're making applesauce, you should choose a softer apple which will breakdown yet still have great flavor.

Some apples are very fragrant and will add pleasing aromas when used in your favorite recipe. Other types have a specific flavor, ranging from super sweet to very tart.

Here are some common types of apples that are widely available:

- *Braeburn*: crisp; light fragrance; sweet-tart; good for eating raw, frying and pie making.
- *Cortland*: large; sweet with slightly tart undertone; good for eating raw and for applesauce.
- *Empire*: crisp; mild, sweet-tart flavor; good for eating raw and for all-purpose cooking.
- *Fuji*: crisp; juicy; very sweet and fragrant; good for eating raw and baking desserts.
- *Gala*: sweet; moderately crisp and juicy; slightly spicy; good for eating raw and for desserts.
- *Golden Delicious*: rich, crisp and juicy with a honey-sweet flavor in the eastern varieties in the U.S.; good for eating raw, frying and making pies.
- *Granny Smith*: hard; crisp; tart; moderately juicy; good for eating raw, frying, stewing, baking.
- *Honeycrisp*: large; crisp; bursting with juice; mellow-sweet; good for eating raw, frying, baking and roasting.
- *Jonagold*: large; moderately crisp; very juicy; intensely sweet-tart; good for eating raw, frying, roasting and baking.
- *Jonathan*: highly aromatic; sweet-tart; good for eating raw, frying, roasting, pie baking and making applesauce.
- *McIntosh*: juicy; lightly crisp; good for eating raw and for making applesauce.
- *Macoun*: small; crisp; spicier version of McIntosh; good for eating raw and for all-purpose cooking.
- *Pink Lady*: very crisp; sweet to slightly tart; good for eating raw, frying, roasting and pie making.

The next time you make something with apples, just use this article as a reference to get the perfect apple for your recipe. You can also use a combination of apples to give you a blend of flavor, aroma and texture to any recipe.

Enjoy the recipes and do try different apples for the perfect flavor profile.

*Jó étvágyat! Főszakács Béla*

## Apple Blondies

2½ sticks butter, softened  
1½ cups brown sugar  
1½ cups granulated sugar  
4 whole eggs  
4 cups all-purpose flour  
1 teaspoon salt  
1½ teaspoons cinnamon  
3 cups apples, peeled & diced small  
1 tablespoon apple schnapps or vanilla extract  
Baking pan spray

In a mixing bowl, combine the butter and both sugars, then cream until the mixture is light and fluffy. In another mixing bowl, combine the flour, salt, cinnamon and blend well.

To the creamed sugar and butter, add the tablespoon of flavoring and mix well, then add the eggs one at a time, mixing slowly until all eggs are incorporated into the mixture. Add the flour mixture one cup at a time and blend slowly until all the flour is in the mix. Add the apples and mix to spread them out in the batter.

In a baking dish or square baking pan, use the pan spray and grease the bottom and sides before placing the thick batter into the pan. Spread the batter evenly in the pan, then bake in a preheated oven at 350°F for 45 minutes until the top is firm and a toothpick comes out clean.

Let the blondies cool for 15 minutes before removing from pan or baking dish.

## Apple Ginger Cranberry Pie

### FOR THE CRUST

2½ cups flour  
2 sticks butter, softened  
6 ounces cold water  
2 tablespoons sugar

Pulse the flour, sugar and butter in a food processor or blend by hand using a pastry blender. After butter is cut into the flour, add the cold water and mix forming dough. Divide the dough in half, wrap and refrigerate for 30 minutes.

### FOR THE FILLING

10 apples, peeled, cored & thinly sliced  
1½ cups fresh whole cranberries

# RECIPES

¼ cup crystallized ginger, chopped  
2 teaspoons lemon juice  
3 tablespoons flour  
¼ teaspoon salt  
¾ cup sugar  
1 egg  
3 tablespoons water



In a mixing bowl, combine the apples and the lemon juice and toss coating the slices. Sprinkle in the flour, salt, and sugar, then mix, coating the apple slices. Add the ginger and cranberries, blending well, then chill mixture until ready to use.

Roll out the pie crust and place in a 10-inch pie pan or baking dish. Fill the pie with the apple cranberry ginger filling above the rim of the pie pan.

In a cup, mix the egg and three tablespoons of water, making an egg wash for the pie. Brush the edges of the pie with the wash, then place the top crust on the pie. Crimp the edges using your thumb, pressing against your first two fingers. Wash the top of the pie, then cut four or five small slits in the top

to allow steam to escape from the pie while it bakes.

Bake the pie in a 350°F oven for 50 minutes. The crust and edge should be golden brown. Remove from the oven and let cool to room temperature. Slice and serve your guests.

## Apple Tapioca

8 Gala apples, peeled, cored & quartered  
2 teaspoons lemon juice  
½ cup sugar  
½ teaspoon ground cinnamon  
¼ teaspoon ground nutmeg  
⅛ teaspoon ground clove  
3 cups apple cider  
4 tablespoons Minute® tapioca

Place the apples and all other ingredients, except the tapioca, in a three-quart saucepan. Cook the apples until they turn into a sauce. Add the Minute® tapioca and cook for an additional 15 minutes. The tapioca will thicken the apple mixture as it cools.

## Caramelized Apple Tart

7 apples  
2 ounces butter  
2 teaspoons vanilla extract  
One 10-inch unbaked tart shell  
3 ounces vanilla sugar

Preheat the oven to 375°F.

Peel the apples, cut them

into quarters, remove the cores and cut each wedge in half to make two thick wedges.

Heat the butter in a sauté pan over high heat. Add the apples and cook for about 15 minutes until the apples are lightly golden and soft. Adjust the flame so the apples do not simmer in their own juices.

Add the vanilla and sauté another five seconds, then remove from the heat and cool completely.

Arrange the apples in the tart shell and sprinkle the vanilla sugar evenly over the top. Bake for 50 to 60 minutes until the pastry has browned and the apples are lightly caramelized.

Serve warm to your guests.



# Gergely Pongrátz

## Hero of the Revolution

by Maria Aczél-Schauer

**W**hen you think of the Hungarian Revolution of 1956, what names come to mind? A few might include Imre Nagy, Paul Maléter, or maybe Ilona Toth. I would like to add another name to the list: Gergely Pongrátz, or “Bajusz” as he was affectionately known because of his stylish whiskers.

He was born in 1932 in Transylvania, but his family moved to Hungary, near Budapest, following WWII. He was one of nine children.

According to the Associated Press, Pongrátz was working as an agricultural engineer in the countryside when the revolution broke out on Oct. 23, 1956. He soon was commanding one of the key resistance groups fighting the Soviet Army.

“Based around the Corvin Passage in downtown Budapest,” the AP reported, “some 2,000 revolutionaries, including four of Pongrátz’s brothers, were able to hold off the advancing Soviet troops for several days, destroying some 25 enemy tanks.”

“The Corvin Passage battles were an inspiration for the revolution, and their fighting spirit was taken up by the entire country,” said Dezső Abrahám, then-secretary-general of the World Council of Hungarian 56ers revolutionary veterans group.

After Soviet shelling crushed the Corvin Passage resistance on Nov. 10, Pongrátz continued to take part in revolutionary activities until leaving Hungary several weeks later, the AP storied noted.

In a 1995 interview for the PBS series “People’s Century,” Pongrátz described his experiences during the revolution and afterwards:

*When the revolution broke out, I felt that my place was beside my brothers. I came up to Budapest, and those 80 kilometers took me all day, the 24th of October. It was terrible when the first attack came on the 25th. Russian infantry came behind the tanks; the Russian soldiers went in the buildings from entrance to entrance. I was on the second floor.*

*I saw a Russian head looking at us at about 15 yards distance. I aimed and pulled the trigger, and I saw the soldier fall on the sidewalk. I started to cry. I killed a human being, and if somebody thinks that it’s easy to kill, even your enemy, he is wrong.*

*I was still crying when the others were calling to me, “come on, the Russians are attacking! We need to defend ourselves.”*

*So I went back to the window, and I was hunting and shooting, defending our stronghold.*

*It wasn’t forced on anybody to come stay with us, especially the kids. It was impossible to send them home—13 and 14 year old kids. I was 24 years old and feeling responsible for these kids. They should be home. When I sent one of them home, he went*

*two blocks away, and he continued fighting over there. The spirit that was in those kids is impossible to describe.*

*By Nov. 4th, we realized that we lost. It was a period of despair. At that time everyone was dying. We lost, and the really terrible feeling was knowing that so many kids died for nothing.*

*I was lucky: on the 28th of November, I went to Austria and from there to the United States. More than 200,000 people left Hungary.*

*I went with my mother and 12-year-old sister, and we crossed the border. We went about 15 to 20 yards, and my mother turned around. She went a few yards back and scooped up a handful of dirt and put it in her handkerchief. She is buried in the United States, and that dirt is under her hand. Hungarian dirt, Hungarian land.*

Pongrátz lived in the United States in various locations and finally settled in Arizona, where he became a farmer.

He returned and settled in Hungary in 1991 where, using his own money, he established a museum dedicated to the revolution. The exhibit includes a T-55 Soviet tank, flags, maps, newspaper articles, weapons used in the revolution, and names of the Freedom Fighters.

In May 2005, one year before the 50th anniversary of the revolution, the citizens of his village prepared a celebration to honor and thank him for all he has done for the Hungarians during the revolution and the years following. Everyone was waiting for his arrival. They noted his car parked outside of the hall. After a while, they checked on him and found him dead of a heart attack. He was 73 years old.

His son and daughter are still living in the United States, and two of his brothers are still working on the family farm in Arizona.

Gergely Pongrátz was one of the many heroes of the 1956 Hungarian Revolution, and we thank him for his sacrifice. □

Maria Aczél-Schauer is a member of Branch 28 Youngstown, Ohio



# My Hungarian family by Mark Schmidt

I have been asked several times over the years if I have a Hungarian background. "No, not at all," I reply. And, without fail, the next question I'm immediately asked is: "Then why are you so interested in WPA and Hungarians?" That's a good question, since my background is 80 to 90 percent German with a little English thrown in for good measure.

The answer is simple: 30 years ago, I fell in love with a third-generation Hungarian girl from a fully-functioning Magyar family respectful of the "old world ways." Through her, I was introduced to the food and traditions of the Magyar culture. I have come to love *töltött káposzta*, *kiflis*, Tokaji Aszú, greasy bread and *dobos torte*, along with the music, dance, arts and architecture of Hungary.

When it came to the food, it didn't hurt that my mother-in-law grew up in a family that owned the only open hearth brick oven bakery in Dayton, Ohio, making some of the best Vienna and rye breads, *kalács*, and pastries. I especially loved her butter cookies. Every week, she made one or more Hungarian specialties for the family dinner table.

I was dating my future wife for two or three months when I was introduced to bone marrow bread. Seeing your future in-laws gathered around a large soup bone like small children around an ice cream truck, and watching their delight as the mother blew a piece of bone marrow the size of a small snake out of the bone, was the very definition of "culture shock." They spread the marrow on a piece of the aforementioned rye bread, sprinkled it with salt, pepper and the obligatory paprika, and carefully divided the bread into equal parts like a surgeon performing brain surgery. Of course, being company, I was offered the first piece. I politely declined saying I had just eaten. But, that was not true as I was hoping for pastries or cookies, and I had not yet acquired a refined Hungarian palate that would allow me to appreciate the subtler points of peasant cooking.

That I married into a Hungarian family isn't the only reason I am interested in the culture. The bigger reason is William Penn Association.

Yes, WPA proudly displays and promotes all things Hungarian, as well they should. Fraternalists by law have to promote a named common purpose, cause or ethnicity. And, WPA is correct to be proud of Hungary, a country, people and culture that dates back over 1,100 years.

WPA has some deep roots, too, dating back 129 years to those coal miners in Hazleton, Pa. Those miners hit upon the real reason this Association has prospered all this time: family. Back then, families would take care of their neigh-

bors affected by tragedies in the mines, a common occurrence. In essence, all the early WPA members were one family, and that tradition has carried forth until today.

When you become a WPA member, you are brought into a larger family with the protection of life insurance to help in case of tragedy. But, this doesn't tell the whole story; any commercial insurance company can supply that kind of protection. With a fraternal association like William Penn Association, you not only receive financial protection but also are welcome to enjoy all this family's activities, such as dinners, Christmas parties, or trips to the ball games, or plays. You can also extend your family ties to other WPA "relatives" all across this country by attending WPA national events like the annual picnic, bowling tournament and golf tournament. (By the way, I don't think these last two events are Hungarian. When we

visited Hungary last year, I saw perhaps two golf courses in the whole country and no bowling alleys.)

At the branch level, activities are what *you* want to do. Go to a meeting and make a motion; give your pitch about what, where and why, and I bet there will be others with the same interests as you. Have a vote and get ready to go.

But, I warn you now: be prepared, because once WPA has you, it's for a lifetime.

For those who do not have any Hungarian blood, don't worry. You can make as little

or as much of the Hungarian ethnic connection as you want and still enjoy all the benefits of William Penn Association.

What you make of this extended WPA family is up to you. You can stay at home, veg out and watch more TV. OR, you can meet your WPA "relatives" and really expand your cultural family and friends. Enjoy the people. Don't worry about not being Hungarian.

That is what this German boy chose to do some 30 years ago when he took his first steps to becoming a "good Magyar." Whether you go whole hog Hungarian like me or just enjoy the activities and the pastries (and they are delicious!), please take the time to meet the other members in the WPA family. Whether they are Hungarian, German, Irish, Australian, Mexican or Martian, they are members of your extended fraternal family. They have an awful lot to offer. The ideas, support, laughter and yes, the love you'll feel is what true fraternalism is about. They are there for you--your family, your William Penn Association family. □

*Mark Schmidt is an auditor and branch coordinator for Branch 249 Dayton, Ohio, and the husband of National Director Anne Marie Schmidt.*



*The author and his wife showing their Magyar pride.*

## Scouts host 60th annual festival



PARMA, OH -- The American Hungarian Friends of Scouting celebrated their 60th Annual Hungarian Scout Festival on Sept. 6 at German Central Park in Parma. Some 2,500 people came on a hot, muggy day to enjoy Hungarian food, music and entertainment. Among the day's highlights were the flag raising ceremony (*top left*), remarks by László Kövér, Speaker of the National Assembly of Hungary (*top right*), and performances by the Hungarian Scout Folk Ensemble (*right*). WPA Branch 14 sponsored an information booth during the festival (see page 19).

(Photos by Richard E. Sarosi)



## Holy Cross Church celebrates 110th anniversary

DETROIT -- A large delegation of WPA members--led by Chair of the Board Barbara A. House and National Director Kathy Novak-- were among those celebrating the 110th anniversary of Holy Cross Hungarian Roman Catholic Church, located in the Delray section of Detroit. The church marked the occasion with a special Mass and dinner on Sept. 13.



## WPA shares fraternalism in Toledo

William Penn Association was well represented at the 41st Annual Birmingham Ethnic Festival Aug. 16. The festival is held each year on the third weekend in August on Consaul Street in East Toledo's Birmingham neighborhood. This family event features Hungarian and ethnic foods, arts and crafts exhibits, cultural displays, and a wide variety of music, dance and continuous entertainment. On hand to greet visitors at the WPA booth and share information about WPA's financial products and fraternal programs were (from left) National Sales Director Bob Bisceglia, Chair of the Board Barbara A. House, Thomas F. House, National Director Kathy Novak and Steve Novak.

## Violin virtuoso Zoltán Mága to tour America in October

NEW YORK -- Hungary's foremost violin virtuoso Zoltán Mága will headline an extravaganza of Magyar music and dancing on a special tour of nine North American cities this October.

"Zoltán Mága: From Budapest with Love" features the dazzling music of the internationally celebrated musician, who will be joined onstage by his gypsy band, singers and dancers.

The schedule for the tour is as follows:

- Wednesday, Oct. 14 - Mesa Arts Center, Mesa, Ariz.
- Friday, Oct. 16 - Segerstrom Center for the Arts, Costa Mesa, Calif.
- Tuesday, Oct. 20 - Pabst Theater, Milwaukee, Wisc.
- Friday, Oct. 23 - Copernicus Center, Chicago, Ill.
- Monday, Oct. 26 - Shubert Theater, Boston, Mass.

- Tuesday, Oct. 27 - The Vets, Providence, R.I.

- Wednesday, Oct. 28 - Alice Tully Hall, Lincoln Center, New York, N.Y.

- Saturday, Oct. 31 - Koerner Hall at the Telus Centre for Performance and Learning, Toronto, Ont., Canada.

With musicianship that shines through his repertoire of traditional Hungarian folk melodies and classical rhapsodies, Zoltán is a master of his instrument, continually searching for new ways to communicate with his audiences. He has a unique, instantly recognizable crossover style, mingling classical, folk, Latin, and more. His charismatic talent has earned him worldwide recognition and acclaim.

For more information about the tour and for ticket information at each particular venue, please visit Mága's website at [www.magazoltan.com](http://www.magazoltan.com).

## Commemorating the 1956 revolution

COLUMBUS -- A program commemorating the 1956 Hungarian uprising against the Communist regime will be held Sunday, Oct. 25, at the Hungarian Reformed Church, 365 Woodrow Ave., Columbus. A Hungarian dinner will follow the program. For more information and reservations, call the church at 614-444-1319.

## Hungarian cooking classes scheduled

ALLEN PARK, MI -- Elizabeth Krajcz has scheduled more of her "Cooking with LOVE" classes for this fall. The classes will be held on Oct. 17, Nov. 7 and Nov. 14 at the American Hungarian Reformed Church on Allen Road. A class will also be held Oct. 24 at the Hungarian American Cultural Center on Goddard Road in Taylor. Classes start at 9:00 a.m. and end at 2:00 p.m. The menu of the day will be served for lunch. Students should bring a dish towel. Cost for each class is \$35. No walk-ins please. To register and to learn more, contact Judy Mosteller at [Hungariancookingclasses@gmail.com](mailto:Hungariancookingclasses@gmail.com) or at 248-763-1617.

## Hungarian group to sponsor booth at Ohio festival

COLUMBUS -- The Hungarian Cultural Association will be sponsoring a booth during the 60th Annual Columbus International Festival, Nov. 7 and 8, in the Celeste Center on the Ohio State Fairgrounds. Doors open at 10:00 a.m. each day with a Parade of Nations at 3:00 p.m. The festival will also feature live ethnic entertainment, ethnic foods, cooking demonstrations, international shopping bazaar and special children's activities. Admission is \$7 for adults, \$5 for seniors and students with ID, \$2 for children ages 5 to 12, and free for children under age 5. For more information, log onto [www.CIFOhio.org](http://www.CIFOhio.org).

# An experience to remember

by Barbara Ann Bernard & Barbara Ann Bradley

(Photos by Alex Patho)

**S**unday, Aug. 2, 2015, was the start of another wonderful week for many of Hungarian blood and those they love. We came together for William Penn Association's annual Hungarian Heritage Experience and explored our shared heritage, which goes deep into the Carpathian Basin.

Upon arriving at Scenic View, we were enthusiastically greeted by Barbara House, Chair of the Board and director of the camp. The tables in the dining hall were set with tablecloths and centerpieces holding American and Hungarian flags, along with place cards naming well known Hungarian towns.

Sunday's dinner featured *csirke paprikás. Nagyon finom!* Each meal was Hungarian right down to the rye bread. Dave Valentine made smoked kolbász, fresh kolbász, and hurka. So good! Together, we prayed the Magyar blessing before each meal. Every time we sat down, we were more like family.

The staff was wonderful. Ica Martincsek and Ursula Markovits, our cooks, worked so hard and provided fine meals. Barbara, with her red apron, was also in the kitchen and dining hall. National Director Jim Robertson quietly worked and after meals was at the sink washing dishes, pots and pans. Dave Kozak was always on the run in the golf cart, hauling food between the two lodges, and ferrying some ladies who had trouble walking. His smile was infectious, and he was always ready to help. Wanda Ansell was in the background, keeping things neat and clean.

The beginner's class teacher was Emery Marcus, who drilled his students on diction, grammar and vocabulary.

Tamás Markovits instructed the intermediate class, as well as seven students assigned from the beginners class:



Lory Nemeth, Mark Bolla, Barbara Bradley, Barbara Bernard, Charlotte Sipos, Evelyn Balogh, and Vicki Loesch. We were able to hold our own, and I think we surprised Tamás and ourselves. Both of the teachers were wonderful, and we cherished them. Their contribution was a blessing to the entire experience.

There were six new students:

- Gus (Sicilian-born) and Maryann Morreale from Florida were first timers. Maryann is second generation American and has relatives in Magyarország. They celebrated their 45th anniversary during the week, which we all celebrated with fireworks.

- José (from Puerto Rico) and Lisa Marrero also attended for the first time.

- Lisa's father, Bill Lenches, spent 12 years in Hungarian Catholic school. He had a good command of the *Magyar nyelv* but preferred attending the beginner's class.

- Edward Bonk made two WPA trips to Hungary. He hopes to visit family there and be able to speak with them in their own language.

These six students brought an additional dimension to the camp.

There were other family groups. Three mother-daughter teams: Lory Nemeth and Jenifer Nemeth; Thelma Van Elden and Vicki Loesch; and Barbara Bernard and Barbara Bradley. There was also a father-son team: Ted and Mark Bolla. Thelma and Ted are siblings.

Several states were represented, including Pennsylvania, Ohio, Virginia, Michigan, New York, New Jersey and Minnesota.





**Hail, hail, the gang's all here!**

Evelyn Balogh and Charlotte Sipos returned, each having attended several Experiences. Charlotte organized a raffle of donated items, which brought in \$212 for the WPFA Scholarship Foundation.

Jennifer Lancz again studied with Emery and greatly improved her Magyar skills.

Vicki Loesch seemed to have adventures following her around the campus, such as creative (and hilarious) solutions to driving in the dark. (Maybe you had to be there to appreciate it).

David Valentine returned again with his wife, Elaine. Elaine is a treasure and added so much fun and laughter.

Mother-daughter Barbara and Barbara enjoyed their second experience immensely and the feeling of being "home again."

Thelma had a wonderful time, being with friends and family.

Lory and Jenifer Nemeth were very helpful, having brought a laptop and printer. They collected and collated information on everyone so we could keep in contact with each other. Emery chose Petöfi poems to be read by students, and Lory and Jenifer reprinted and enlarged them for us. They also transcribed and printed song sheets for us to use.

Quiet, soft-spoken Nancy Martinsen returned for a second time, in spite of the struggles she had last year. Growing up with Hungarian food, she became allergic to paprika in all forms. How awful!

The students attended morning and afternoon classes. It could be pretty intense, but the teachers made it fun as well as a learning experience. Following each afternoon

class, Emery taught us songs we would sing on Friday.

Linda Enyedy joined Emery in instructing couples how to dance the csárdás. Linda also taught the girls a dance, which she choreographed, to be performed Friday evening. So much fun!

The evenings were filled with activities, such as leather burning, towel doll construction, creating note cards, and making *csiga* and *palacsinta*. The *csiga* was used in the soup the next day, but we ate all the *palacsinta* that night!

There was also music and dancing in the dining hall each evening. When tired of that, some sat outside in the clear, fresh air of the Laurel Highlands. Quiet Mark was usually there sharing in the stories and laughter. We saw beautiful sunsets and bright stars. We talked and laughed and shared. We became family.

The highlight of the week--or perhaps it was the low point--occurred Thursday afternoon when the well for the Stable Lodge went dry. What were we going to do with 30 people who needed water? When necessary, we went down to the Lakeside Lodge to use the facilities. No one complained. The Scenic View staff worked through that evening and the next day, checking the well and pumping water from the Lakeside Lodge well. Friday morning, Barbara came to the classes to announce that we again had water to wash and flush. What a relief! Everyone was able to clean up for the Friday night gala.

Speaking of the gala, what a festive occasion it was! As per tradition, the students, under Conductor Emery, lead everyone in singing the National Anthem and the Magyar Himnusz. We entertained the guests with singing the song we had learned, reciting the Petöfi poems and dancing the csárdás and ladies dance.

We were told that the ladies dance was good, but the guys on the sideline stole the show. We had an American barbeque, topped off by cake and assorted pastries. Barbara presented certificates to the graduates. The evening was rounded out with live *cigány* music. Later many sat outside one last time savoring the week just past.

Saturday morning brought good-byes, a few tears, and promises to keep in touch as we left.

May we be blessed with more such experiences as we let our roots grow deeper into our Magyar örökség.

*Remélem találkozunk újra!*

Mother and daughter Barbara Ann Bernard and Barbara Ann Bradley are both members of WPA Branch 28 Youngstown, Ohio, currently living in Virginia.



**We love you, Madam Chair!**

# Bob Bisceglia

WPA National Sales Director

by Kathy Megyeri

*With an extensive background in the insurance industry and a most affable and pleasing personality, Bob Bisceglia brings a freshness and resurgence to the National Sales Directorship of WPA. Although he is a relative newcomer to the Association, his insight and experience will revitalize this office, and he is anxious to know each WPA policyholder. Bob generously shared time with me, allowing all of us to learn about the man now leading the Association's sales force.*

**Kathy Megyeri:** Bob, your father was an insurance professional, which surely influenced your choice of careers. But, what particularly drew you to get your insurance license and pass the exam following college?

**Bob Bisceglia:** I got into the business because of what I call the "theory of relativity." Because my father worked a lot of hours as an insurance professional, he provided a fairly nice standard of living for our family of nine, so early on, I saw the income potential and flexibility that a career in insurance could offer.

**KM:** What experiences impacted your early sales career?

**BB:** After leaving college and while studying for my state insurance exam, I befriended Russell who became a good friend. I asked him: "Did you know that whole life insurance builds cash value that you can use towards retirement? And, did you know that life insurance has this thing called 'waiver of premium' that will pay your premiums if you become disabled?"

Shortly after passing my state exam, Russell became my first client because he purchased a \$10,000 whole life policy with a \$25,000 term rider. The premium was around \$20 per month. Unexpectedly, however, Russell became my first death claim when he died suddenly in a car crash six months later.

I went to his parents' home the day following the crash when somebody asked his mom if Russell had any life insurance. She said they had a \$5,000 policy that they recently cashed in to help Russell purchase his Corvette. I told them that Russell had purchased a policy from me, and his father ran over to me, lifted me out of my chair, and gave me the biggest hug saying, "Good job, son, good job!"

Looking back, I realized that at that moment, I knew the full impact of owning life insurance. From that point on, the business was "in me."

**KM:** What has been your background in life insurance and annuities?

**BB:** I started my career in 1977 as a debit agent with the John Hancock Life Insurance Company. My first debit (or agency) territory was the North Side of Pittsburgh, not far



from the current WPA home office. At that time, we still collected premiums for weekly and monthly policies at the client's home. Collecting premiums gave agents the opportunity to get to know their clients and the surrounding community. By visiting the clients every month, we stayed in touch with the families--who was getting married, who was moving in or out, who was graduating from college, and who was having a baby, etc. In that respect, I really felt part of the community and the families that we served.

In the early 80's, most companies, including John Hancock, were abandoning the high cost of collecting and either converted all of the collection accounts to direct bill or simply gave the clients paid-up policies. Fortunately, many of the relationships that I made early in my career are still clients and friends to this day.

I spent about 15 years as an agent with John Hancock before accepting my first assignment as a sales manager. This is the time when I discovered my passion for recruiting and helping others build a successful practice in the insurance field. Nothing excites me more than seeing a new agent develop into a successful business person and live the life they want, all while providing a valuable service to their clients and communities.

**KM:** How will you best serve the Hungarian-American community?

**BB:** Our goal in the Sales Department is to increase membership in the Association across our entire territory. This will not only increase membership but also at the same time, help to increase awareness of the Hungarian-American culture by promoting local events and functions within the branches.

**KM:** You've been outside the fraternal world and now are an integral part of it, so what are the benefits of belonging to such a fraternal like WPA?

**BB:** After accepting my new position, Pete (WPA President George S. Charles, Jr.) mentioned that he was willing to bet that [shortly after starting] I wished that I'd been with William Penn a lot sooner than this, and he was right! I had heard about various fraternal insurance companies, but I must say that I never took the time to fully under-



TOP LEFT: Bob with his wife Maria and their daughter Libby in New York City. TOP RIGHT: The Bisceglia family enjoying a day on their boat, the "Riff Raft." BELOW: Bob and Maria's children (clockwise from left) Sterling, Bobby, Kelly and Libby.

stand all of the benefits that fraternal provide. Not only do we have some of the best products and rates in the entire industry, the non-insurance benefits of becoming a member are truly amazing. It's refreshing to be with a company that is domiciled in my hometown, has a true family feel within the organization, and has some of the strongest financials of any company that I have ever been affiliated with. I feel as though William Penn has been one of the best-kept secrets in the insurance industry, but not for long!

**KM:** Are you aware of any examples of a William Penn policy that has benefitted a family?

**BB:** Recently, I was given the opportunity to share with you an unfortunate event that happened to one of our own WPA members this past year. The member recalled that his own parents purchased a policy on him when he was young, which they subsequently passed onto him when he became of adult age. When this member's first granddaughter was born, he recalled the foundation that his parents provided for him so his natural thought process

was to purchase a William Penn Association insurance certificate for his granddaughter. She led a very active and normal life until in high school when she was diagnosed with a health issue that caused her to decline rapidly, so rapidly in fact that she passed away prior to graduation from high school.

The member told me it was a tough decision to purchase the policy on his granddaughter, but he did so because of the sense of responsibility that had been instilled in him by my parents. He felt that his son and daughter-in-law couldn't afford to purchase it themselves, and he wanted to help them out.

When you purchase life insurance on a young child, he said, you never expect that person's life will end the way his granddaughter's did, but at the time of the loss, it is comforting to know that the family will not have to go through any financial stress along with all the emotional stress you feel. Because of what he called the "miracle of life insurance," the girl's mother was not only able to provide for a nice funeral, but also able to travel to places where her daughter liked to visit and give mementos from her life to those whose lives she touched.

He also said that, with our mobile society and lifestyle options, today's youth are so much more at risk for an early death than when we were young.

"Although it was a tough decision," he told me, "I encourage all parents and grandparents to start their grandchildren out with a policy from William Penn Association. It might very well be the best, most valued, and lasting family gift one can give."

**KM:** What else should readers know about you, your family, education, hobbies, vacation preferences, etc.?

**BB:** I'm from a large family, I'm a lifelong resident of Western Pa., and I reside just north of Pittsburgh in a town called Mars. My wife Maria and I have four children: Bobby (23), Kelly (19), Sterling (14), and Libby (10). Bobby is currently serving his country as a second lieutenant in the Army stationed at Ft. Lee, Va, and Kelly is just entering her third year at Pitt. Sterling loves fishing and camping, and Libby is our little musical theatre singer/actress.

I'm a graduate of Seneca Valley (Pa.) High School and California University of Pennsylvania. I enjoy family outings, golfing and fly fishing.

We are also avid boaters and love spending time with family and friends cruising Pittsburgh's three rivers in our Carver boat, the "Riff Raft."

Maria is from upstate New York, so we love spending time outdoors there as well.

As Bob and I talked, we touched on many topics concerning life insurance and annuities, topics Bob will expound upon in his monthly "Moneywise" column. From our discussion, I can attest that Bob's expertise in insurance matters is formidable and extensive. Not only is he knowledgeable about types of insurance, but his wealth of real life experiences from his policyholders, both past and present, give him the additional advantage of being able to advise WPA members at whatever stage of life they find themselves.

Feel free to contact Bob with questions, comments or reactions to this interview. I can assure you that he is not only readily approachable, but that he also exudes enthusiasm for his new post as WPA's National Sales Director. □

# Just 4 Kidz

with Gerry D. Clown

## Hi, Friends!

Our younger William Penn Association members will be receiving their Halloween flashlights soon, and you know what that means? Good, old-fashioned Halloween fun! But, I have to admit that I am frightened by all the ghosts, vampires and zombies walking the streets on Halloween. So, what's a clown to do? Well, I like to hold a Halloween party where my friends and I can play some pleasant Halloween games. Here are two simple games to make your Halloween a little less scary and a LOT more fun!



### Donut Eating Contest

Get some donuts and some string. Use the string to hang the donuts from a tree branch, clothes line or sturdy rod. Have each of your friends stand in front of a donut, then have everyone put their hands behind their backs. On the count of three, have everyone try to eat their donut without using their hands. The first one to finish their donut wins! The prize? How about a bag full of candy?



### Pumpkin Scavenger Hunt

Before your friends arrive, hide at least 10 mini-pumpkins inside or outside your home. Have your mom or dad help you hide them so they are neither too easy nor too hard to find. Give your friends 15 minutes to find the hidden pumpkins. The person who finds the most pumpkins wins a bag full of broccoli....KIDDING! You can give them a bag of candy, too.



## Cast a colorful spell...

My friend Mindy and her kitty Whiskers love Halloween. Can you make them the most colorful pair of guests at my Halloween party?



### Branch 14 Cleveland, OH

by Richard E. Sarosi

It is hard to believe that I am writing our October article. Summer has flown by, and the leaves are beginning to fall. If we had rain in July and August, the trees might have held onto their leaves a little longer. Now, it's time for the *szüreti bál* (harvest ball) at your local church or club. Then, we can say good-bye to summer and hello to fall, and then you know what's next--Happy Halloween! (I bet you thought I was going to say snow.)

I enjoyed visiting the Hungarian Scout Jamboree held in Fillmore, N.Y., in August. The jamboree commemorated the 70th anniversary of the founding of the Hungarian Scout Association in Exteris. You can read more about the Jamboree in a special article I am preparing for next month's *William Penn Life*.

Meanwhile, the American Hungarian Friends of Scouting celebrated their 60th Annual Hungarian Scout Festival on Sept. 6. Some 2,500 people came on a hot, muggy day to enjoy Hungarian food, music and dancing.

The highlight of the day was a visit by László Kövér, Speaker of the National Assembly of Hungary. It was a special moment when Speaker Kövér passed our WPA Branch 14 table and remembered me from a prior visit to the Hungarian Parliament during a VIP tour and luncheon for a WPA tour group several years ago. He also spoke to the crowd regarding the importance of the American Scouts. A private dinner followed which I was able to attend as a representative of William Penn Association, along with representatives of the United Hungarian Societies and the Scout leadership.

It was nice to see a pair of WPA-Home Office Staff members at the festival: Judit Ganchuk (with her husband Perry) and her mother Judit Borsay.

For more photos from the Festival, please see the "Magyar Matters" section on page 10.

Branch 14 is looking forward to the first fundraising raffle to ben-



Branch 14 members shared information about WPA during the 60th Annual Hungarian Scout Festival hosted by the American Hungarian Friends of Scouting Sept. 6 in Parma, Ohio.

efit Branch 14 activities, our "Red, White and Green Raffle." Only 400 tickets will be sold for four prizes. The drawing will take place at the Branch 14 Christmas party on Saturday, Nov. 21, at 2:00 p.m. Tickets are moving well, and we plan on selling all 400 tickets before the party. Please contact Branch 14 Coordinator Violet Sarosi at 1-440-248-9012 for raffle ticket information.

Upcoming activities for Branch 14 and WPA include:

- Branch 14 meetings on the following Wednesdays at 7:00 p.m. Nov. 4 and Dec. 2.
- The Branch 14 Christmas party on Saturday, Nov. 21, from 1:00 to 3:30 p.m. at The First Hungarian Reformed Church in Walton Hills, Ohio. The drawing for the Red, White and Green Raffle will take place at 2:00 p.m. Winners for the raffle do not have to be present.

Your donations to the WPA Scholarship Foundation help provide necessary financial aid to eligible student members.

In addition, as your children grow into young adults, their juvenile insurance certificates can be converted into an adult life certificates at age 25. Just because they are becoming young adults doesn't mean that their insurance needs have ended. Converting their juvenile certificates will ensure them of continued WPA

insurance coverage into their adult years and allow them to continue receiving the fraternal benefits that come with full eligibility and participation in our fraternal functions.

The officers of Branch 14 extend our sympathy to those Branch 14 and WPA members who have recently lost a loved one.

Get well wishes are being sent to all Branch 14 and WPA members who might be feeling under the weather. We send get well wishes to WPA National Director Roger G. Nagy. Please keep all of our members in your prayers.

Happy birthday and happy anniversary wishes are being sent to all of our branch members and Home Office staff who are celebrating a September/October birthday and/or anniversary. Congratulations to Chair Barbara House and her husband Tom on their 49th wedding anniversary Sept. 24. Best wishes are being sent your way.

Congratulations also to Lizzy Cseh and Nick Hadzinsky on their Sept. 5 wedding. I am sure their wedding had a very strong Hungarian influence. Lizzy creates the puzzle contest for this magazine each month. All the best, Lizzy and Nick.

Our next Branch 14 meeting will take place on Wednesday, Nov. 4, at 7:00 p.m. at the First Hungarian

Reformed Church located at 14530 Alexander Road, Walton Hills, Ohio. All WPA Branch 14 adult members are welcome to attend branch meetings.

Remember, Branch 14 members having news to share about themselves or family members can reach me at [RichSaro@att.net](mailto:RichSaro@att.net) or at 1-440-248-9012.

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

## Branch 18 Lincoln Park, MI

by Barbara A. House

We are looking forward to welcoming our new and returning delegates to our 38th General Convention. We have many wonderful events and surprises planned for you. I can't wait to see you all. This has been a true labor of love. Thank you to all who have worked so hard to ensure a wonderful time for all of you.

Our Hungarian Heritage Experience is a fond memory. It was wonderful to see familiar faces and meet new friends. Thank you to all who made it so much fun. A special thank you to our teachers, cooks, Dave Kozak and Jim Robertson. This year, we even had fireworks, thanks to Dave Kozak. Thank you, Alexis Kozak, for the beautiful graduation cake. A wonderful time was had by all, then the wells went dry. We overcame that, too. Thanks to all of you. You were all so understanding. See you next year.

Thank you, Kathy Megyeri. I loved the Allison Pataki book. Looking forward to book two. Reading *Madam Ambassador* now. Really interesting.

Special congratulations to Elizabeth and John Varga of Cement City on their 65th wedding anniversary. That is really special. The two of you always have a place in our hearts.

The Birmingham Ethnic Festival in Toledo was another successful event. Thank you to Bob Bisceglia, Kathy Novak, Steve Novak and Tom House for all your hard work in 90-degree weather. We got to attend Mass at old St. Stephen Church,



*Five generations of the Tirpak family gathered recently in northern Michigan: (seated) Branch 18 member Mary Tirpak, 93, and her great-great-granddaughter Khloe Kay McQuestion; (standing l-r) Mary's daughter Marion Peedle; granddaughter Julie Wallace and great-grandson Ryan McQuestion.*

which is beautiful. I know it has a new name, but, to us Hungarians, it will always be St. Stephen's.

Happy birthday, Steve Novak. May you have many more. You were a great help to us, as you always are. Thank you.

Our Soaring Eagle trip is Oct. 27 and 28. I hope you plan on joining us. It is always a highlight of our branch's year. Cost is \$95 per person for the overnight stay and all the promos and amenities that go with it.

Congratulations to Lizzy Cseh and Nicholas Hadzinsky on their September wedding. We hope you have many years of happiness together.

Branch 18 resumed our monthly meetings in September. We meet at the Hungarian American Cultural Center on Goddard in Taylor at 7:00 p.m. Please don't forget your animal donations. The shelter takes everything: food, toys, treats, towels and blankets. We will be grateful for anything you bring.

We are working on our annual family Christmas party to be held Nov. 22. We have found that date frees you up to attend all your other holiday events in December. Please note the party will be held in a new location, the P.R.C.U. hall on Oak Street in Wyandotte. The hall we used previously is now up for sale. Hope to see you all at our party, which is open to all. We need to know how many little ones are attending so Santa will have enough gifts.

Happy October birthday to WPA National President George S. Charles, Jr. and Branch 18 Treasurer Carol Truesdell. I love you both a lot. Have a wonderful day. Be sure to wish *William Penn Life* Managing Editor John Lovasz a happy birthday, too. May you all have many more.

Congratulations to Branch 18 member Dylan Kosaski. After graduating *magna cum laude* with a bachelor of science degree in biochemistry from Saginaw Valley State University, Dylan participated in the "White Coat" presentation, signaling his admittance to the pharmacy program at Ferris State University in Big Rapids, Mich. Way to go, Dylan! Dylan is the grandson of Branch 18 member Anita Kosaski.

Best wishes also to longtime Branch 18 member Mary Tirpak, 93. Mary recently traveled to northern Michigan for a five-generations family reunion (*see photo*).

Please remember in your prayers our deceased members and their families, especially Eric A. Bond. May he rest in peace.

My special thought for the month:

Give yourself a chance to let go of the past and look forward to the future...

A chance to take risks and make mistakes...

A chance to regroup and rethink...

A chance to plan and dream...

A chance to do something important for someone important... YOU!

Happy Halloween to all our trick or treaters. I hope you all get oodles of treats. Watch for your special treat from WPA.

Please call me if you have news to share or if I can be of help with your

insurance needs. You can reach me at either 313-418-5572 or 734-782-4667.

### Branch 28 Youngstown, OH

by Kathy Novak

What busy times we had during August and September in our Hungarian communities!

In August, the Pittsburgh area celebrated Hungarian Day at Kenywood Park. I was able to assist the volunteers in the kitchen where a variety of Hungarian foods were prepared for purchase. The evening's entertainment program featured three dance groups: our own William Penn Association Magyar Folk Dancers, the Trafford Junior Tamburitians and the Nógrád Folk Dance Ensemble from Hungary. A big thank you to all the volunteers and the program committee of the Bethlen Communities for making the day possible.

On Aug. 21, John Carroll University presented a concert by the Nógrád Folk Dance Ensemble. It was a wonderful event featuring lots of talent.

Prior to that, Toledo held its annual Birmingham Ethnic Festival on Aug. 15 and 16. WPA sponsored a booth on the midway, sharing information about our Association's history and products with the large crowds attending the festival. Sharing the very warm but fun-filled days were WPA Chair of the Board Barbara A. House and her husband Tom, National Director Kathy Novak and her father Steve, and National Sales Director Bob Bisceglia (see photo in the "Magyar Matters" section of this issue).

September began with the 60th Annual Hungarian Scout Festival held Sept. 6. Numerous vendors were on hand offering beautiful Hungarian items for purchase, and delicious food was available in several areas. Branch 14 hosted a WPA information booth. The day's special guest was László Kövér, Speaker of the National Assembly of Hungary. WPA National Director Richard Sárosi had the privilege of attending a special meeting with Speaker Kövér following his remarks.



Enjoying a picnic hosted jointly by Branches 40 and 349 and the Ohio Valley Hungarian-American Cultural Society Aug. 30 in Yorkville, Ohio, were (l-r) Mark Skocik, Katherine Pilbington, Harry Nicholson, Laurel Nagle, Laurel Ann Pilbington and Jackie Scott.

The local Canfield Fair was held over six days, ending on Labor Day. This fair, the largest county fair in Ohio, has hosted an international pavilion for more than 50 years. The Hungarian booth volunteers were led by Paul Horvath. It was fun to sit there and chat with old friends and make new acquaintances.

What a nice wedding venue the Hungarian Cultural Center of Northeastern Ohio provided for the nuptials of Lizzy Cseh and Nick Hadzinsky on Sept. 5. It was nice to see so many Hungarian traditions carried out during their ceremony. The center itself is a hidden treasure that all should keep in mind when planning large events.

Congratulations to Frank and Mary Schauer, our branch's vice president and auditor respectively, on their 50th wedding anniversary.

Happy days of celebrating are also wished for all those marking an anniversary or birthday this month.

Get well wishes go out to Leslie Polgar, Nancy Breznai, Maria Goda and Helen Molnar.

Our sincere sympathy goes out to all who have experienced the loss of a loved one. Our heartfelt sympathy goes out to the family of former National Director Michael Tomcsak. He was a longtime, dedicated WPA

member who was always promoting the Association. He touched many lives over the years and will be missed by many.

As the beauty of fall foliage appears, be sure to take time to enjoy the beauty of Mother Nature.

Do you have anything special to share with our readers, or have questions about WPA? Please call either me at 330-746-7704 or Alan at 330-482-9994.

### Branch 34 Pittsburgh, PA

by Marguerite McNelis

Congratulations to all the delegates! See you at the Convention!

Please take a moment and pray for all our service men and women and first responders, especially those in harm's way.

Happy and healthy birthday wishes go out to everyone celebrating their birthdays in October, especially our dear friend and branch coordinator, Maria Bistey.

On a sad note, Leonard Anglin, husband of branch member Terry Varas Anglin, passed away. Leonard and Terry were always there to lend a hand at our events and are genuinely good people. Our condolences



Jodi Sheetz, executive director of the ALIVE shelter in Jefferson County, Ohio, claims a prize donated by WPA Branches 40 and 349 to the shelter's recent purse auction fundraiser.

go out to Terry and her family. May Leonard rest in peace.

If you have any news you would like to share or need information about WPA 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!

We hosted a picnic in conjunction with the Ohio Valley Hungarian-American Cultural Society on Aug. 30 at the Warren Township Park in Yorkville, Ohio. We enjoyed comfortable weather throughout the entire afternoon. The conversation and food were wonderful. The bacon roast is always the most fun part of the day's events. Katherine and Laurel Ann, ages 12 and 8 respectively, grandchildren of Laurel and Gene



Fred L. Gabocy (right) received a special prize for being one of the oldest male members of Branch 89 from Branch President John S. Toth (center) and Branch Vice President Mark S. Maskarinec. The award was presented during the branch's annual golf outing.

Nagle, were visiting from Rhode Island and attended the picnic. This was their first bacon roast, and they thoroughly enjoyed it!

Our branches perform Join Hands Day projects throughout the year, and we participated in another event in August. The ALIVE (Adults Living In Violent Environments) shelter in Jefferson County, Ohio, had a Girls' Night Out with a purse auction. Our branches donated a purse filled with a mini-tablet. It was auctioned off and won by the executive director of the ALIVE Shelter, Jodi Sheetz. She was very happy to win the auction, especially since all the proceeds would benefit services the shelter provides to those in need.

Our combined branch Christmas party is slated this year for Saturday, Dec. 19, at King's Restaurant, located at the intersection of Routes 22 and 43 in Wintersville. We will be having a "Breakfast with Santa" at 9:00 a.m. You'll be able to come visit with Santa and enjoy breakfast with your fellow WPA members and children. All of our branch members are welcome to attend. So, stop by while you're out Christmas shopping, say hello, have some fun and maybe win prizes. All branch children will get a treat bag.

Halloween will soon be here so watch out, drive safely and take care of those little goblins.

For additional information about Branch activities, please call Joyce Nicholson at 740-264-6238.

## **Branch 89 Homestead, PA**

by Lisa S. Toth-Maskarinec

Our annual golf outing exceeded our expectations. The officers of our branch were all there, as were a good many of our branch members. The ultimate winners were the Steel Valley Rotary and the First Hungarian Reformed Church of Homestead, both of who benefited from the proceeds of the event.

We thank branch members Vera Recktosch, Dianne Schneider and Edith "Momma Z" Zamberry, along with Secretary-Treasurer Ruth Toth and branch photographer Fred L. Gabocy, for graciously donating their time and efforts to make our event a success. They were at the golf course from 10:00 a.m. to 8:00 p.m. when we finally left.

Branch member Wayne Toth won the 50/50 raffle, which was a whopping \$700.

The highlight of the night for our branch was the presentation of a gift plaque to Fred L. Gabocy for being one of the oldest male members of our branch. Fred is the best example of age being just a number. Fred will be 90 years young on Oct. 19, but he acts 39. We should all have his zest and positive outlook. Fred is always willing to help in whatever way he can, whether it is by taking pictures, making kolbasz, or greeting church members. You name it, Fred's "The

## Fraternalism on the links

*These members and friends of Branch 89 were among 100 golfers who enjoyed a day of golf and fraternal fellowship during the branch's annual golf outing, hosted jointly with the Steel Valley Rotary Club at Butler's Golf Course in Elizabeth, Pa.*



Man." We at Branch 89 hope to have Fred with us for many, many more years to come and wish him the best of everything life has to offer.

This year, we had our highest turnout ever with 100 golfers and 50 diners. It appears our branch will receive a whopping \$3,500 from the golf outing. Imagine receiving \$3,500 for doing something you truly love and in conjunction with another organization. It only goes to prove that it is possible for two separate organizations to work together for a common goal.

The officers of Branch 89 and the Steel Valley Rotary would like to thank everyone for their hole sponsorships, donations and purchase of raffle tickets and for volunteering their time to make this event such a huge success. We are extremely proud of the success of this event and the fact that people are still calling with compliments and suggestions on making the event even better for next year.

Our banquet room was packed with happy, tired and hot golfers. It was amazing that by moving the golf venue to Butler's Golf Course in Elizabeth, Pa., we were able to

reduce our price by \$15 and gain 40 more golfers. Affordable golf is what golfers look for in this day of the shrinking dollar, and, boy, did Butler's come through for us. The food just kept coming out.

Did I mention one of our golfers, Scott Green, co-chair of the outing, shot a hole-in-one? How often does that happen? Scott received a trophy and won a trip to French Lick Golf Course. What a wonderful day it was for Scott and a wonderful day it was for everyone.

By teaming up with the Rotary Club, our branch was able to grow our golf outing by 50 percent. Perhaps that's something to think about when planning future WPA golf tournaments, especially if it would mean increased revenue for the WPFA Scholarship Foundation. Just a thought....

Due to the timing of our golf outing, we had to cancel the beer and wine sampling events at the ball park. Time just got away from us, and game tickets sold out faster than we anticipated.

We'd like to have a "Night at the Movies" and start up monthly dinners. If anyone has any suggestions

or ideas, please let us know. While we may not be as big as some 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.

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. Anyone with any codes can email them to me at [maskarinac1836@comcast.net](mailto:maskarinac1836@comcast.net) or send them to 1836 Timothy Drive, West Mifflin, PA 15122. (Mr. Lorenz, I promise we'll get your baseball cap out to you before the Pirates get to the World Series.)

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

We look forward to seeing many members of the William Penn family at the upcoming Convention in October. It will be great to see so many smiling faces in one area.



*Congratulations to the WPA Branch 132-sponsored softball team which won the A Division in this year's South Bend, Ind., citywide tournament. The team also took second place overall.*

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

For any of your WPA life insurance and annuity needs, please continue to call Ruth Toth at 412-872-5022.

## Branch 129 Columbus, OH

by Debbie Lewis

Fall has arrived even though the cooler weather has not. This is such a beautiful time of the year with the leaves changing colors. It's a great time to just take a drive through the country.

The holidays for October are Columbus Day on the 12th and Halloween on the 31st. Hopefully, the weather will be good for all the trick-or-treaters this year. Watch out for the kids crossing streets while out driving during this time.

We would like to welcome our newest branch member, Kolton Ash.

On Sunday, Oct. 25, at 10:45 a.m., there will be a program at the Hungarian Reformed Church, located at 365 Woodrow Ave. in Columbus. The speaker will be Dr. Andras Ludanyi from Budapest, who remembers the October 1956 uprising

against the Communist regime. Afterwards, there will be a Magyar dinner. Call Erzsi for reservations at 614-738-4415. Take outs are also available.

Please mark your calendars for our Christmas party on Saturday, Dec. 5. Information will be mailed out in November.

We congratulate all those celebrating birthdays and anniversaries this month. Congratulations also go to all who have new additions to their families.

Get well wishes to those who have been ill, especially Erzsi Wagner, who underwent surgery.

We extend our sympathy to all who have recently lost a loved one.

For all your life insurance and annuity needs, or if you have news you'd like to share, please contact Branch Coordinator Debbie Lewis at 614-875-9968 or at [DAL9968@aol.com](mailto:DAL9968@aol.com).

## Branch 132 South Bend, IN

by the Branch Officers

Branch 132 celebrated its annual summer picnic on Aug. 9 under Pavillion 1 at Potawatomi Park in South Bend. The branch provided chicken, sausage, sodas and water. Many members and their families

attended, bringing with them side dishes to share. All had a great time. We will announce a date for next year's picnic soon so that everyone can save the date.

A regular branch meeting was held Sept. 1 at the Martin's Supermarket Deli on Ireland Road. Among items discussed were branch finances, the summer picnic and the upcoming General Convention in Washington, Pa., Oct. 10 to 12.

The next branch meeting will be held Tuesday, Dec. 1, at 6:00 p.m. at Martin's Supermarket Deli (located on the second floor). Hope to see you all there. At this meeting, we will hear a report from our district's Convention delegates.

The next Branch 132 scheduled event will be our annual branch Christmas party, which will be held Sunday, Dec. 6, at 3:00 p.m. at Barnaby's Pizza of South Bend. To make your reservations, please call Branch Treasurer Janos P. Burus at 574-287-0590. Hope to see you all there!

Congratulations to the 2015 WPA Branch 132-sponsored softball team which won the A Division of the South Bend citywide tournament. The team finished the overall tournament, consisting of A, B and C Divisions, in second place. Last year's team won both the A Division and the overall citywide tournament.

We extend our condolences to the family of Jim Berta. May he rest in peace.

## Branch 226 McKeesport, PA

by Judit Ganchuk

Happy birthday wishes to all our members celebrating their special day in October. Also, happy wedding anniversary to all those celebrating this month. Keep our military, here and abroad, in your thoughts and prayers.

Our William Penn Association Magyar Folk Dancers enjoyed performing at both Hungarian Day at Kennywood amusement park and at McKeesport's International Village ethnic food and music festival. We had a great season and look forward to having new members join us in 2016.

The Free Hungarian Reformed Church in McKeesport is hosting its annual Autumn Luncheon Bingo on Saturday, Oct. 17. Doors open at 11:30 a.m. Tickets are only \$25. Call the church at 412-672-7298 for tickets. Tickets will also be sold at the door. Proceeds benefit the church.

Information regarding our October branch meeting will be available soon. Please call 412-751-1898 for date, time and location.

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

Keep the victims of the 1956 Hungarian Revolution against the Soviet Communists in your thoughts. Nearly six decades ago, those Hungarians fought for freedom from oppression, a value they share with Americans.

### Branch 249 Dayton, OH

by Mark Schmidt

September is over. School and football are in full swing. The air is cool and crisp, many festivals are being held and farmers are reaping the bounty that God has provided. May God continue to bless this great country of ours.

Speaking of bounties, between the time this was being written and the time you read this, we had a generous few weeks of Hungarian activities locally.

On Sept. 13, the Magyar Club of Dayton was to host a bacon fry at Sinclair Park, with plenty of food and delicious desserts.

About two weeks later, the Old Troy Pike Community Church and the Dayton Hungarian Festival Club were to host their annual Szüreti Bál (Harvest Dance) on Sept. 26. The event promised delicious food, pastries and drink, plus George Batyi and the Gypsy Strings, featuring Alex Udvary on cimbalom, playing everyone's favorites until late in the night. The evening's entertainment was also scheduled to feature the Dayton Festival Dancers performing several folk dances, including my favorite, the bottle dance. I hope I saw you there.

Future events to mark on your calendar include the Gulyás Fest being held at the Eintracht Club, 2707



*Members of the William Penn Association Magyar Folk Dancers of McKeesport, Pa., perform a traditional Hungarian dance during McKeesport's International Village in August.*



*Members of Branch 249 enjoy the branch's annual Chicken Paprikás dinner held Aug. 23.*

Old Troy Pike, Dayton. Please call Michele Daley-LaFlame at 937-671-0045 for reservations.

You should also call Michele to make your reservations for the Magyar Club of Dayton's Christmas party to be held at the Amber Rose Restaurant on Dec. 6 at 1:00 p.m.

The Branch 249 children's Christmas party will be held on Dec. 13 at 1:00 p.m. at the American Czechoslovakian Club, 922 Valley St., Dayton. We will have special entertainment this year by comedy juggler

and ventriloquist Mike Hemmelgarn. Pay special attention to those flying bowling balls! I hope Santa isn't hurt by one. That could put us all on the naughty list. Please call Michele or me at 937-667-1211 to reserve your spot.

It is with sadness I report the passing of longtime member Ethel Vance. Ethel proudly served during WWII in the Women's Army Detachment in the 3rd Army under General Patton. She served as a Hungarian translator with the Army of the Oc-



The "Friends of Ken" team, which includes members of Branch 352, recently participated in their third walk to raise funds for pancreatic cancer research. Ken Parme (second from right) has been fighting the disease for the past three years and is now cancer-free.

cupation. Ethel was also a charter member of the Women's Memorial in Washington, D.C. and served many years as a physical therapist at local hospitals and nursing homes. She will be greatly missed by us all.

It's getting to the end of the year, so now is the time to get your 401K contribution in your WPA annuity. Call Anne Marie Schmidt at 937-667-1211 to start or add to yours.

Michele and I, along with Anne Marie, can help you plan your life insurance needs to protect those you love.

So, as this year continues to streak by, remember to be careful on Beggar's Night with all the little trick or treaters out in force this Halloween. BOO!

## Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

Branch 296 held its bacon roast near the end of September, and since I'm writing this before the event actually occurred, I'll report on it in November's column. Since we've held a bacon roast two years in a row, I suppose we can now refer to it as our annual bacon roast, and that's got a nice ring to it.

We offer the best birthday greetings to all of our 296er's who were born in this lovely month, including my husband John. And we send out anniversary wishes, to all those who

chose October to be married, including my husband.

Get well wishes go out to a dear longtime branch member, Margit Kupas, who is recovering from a recent fall. We hope that Margit and her family are all doing well as she recuperates, and we also wish Margit a happy belated 87th birthday.

Our sympathy goes to the family and friends of Fred Mazur, a beloved member who recently passed away. Condolences also to each of you who have lost a loved one recently.

If you have someone who you would like me to mention in future columns, please feel free to contact me at 724-274-5318.

It's not too early for you to mark your calendars for our branch family Christmas party on Sunday, Nov. 29, at noon, at Springdale's VFW Hall on Pittsburgh Street. Santa and Mrs. Claus will join us, too. We'll be looking for lots of smiling faces and hope to count yours among them!

Our next two branch meetings will be held Thursday, Oct. 15, and Thursday, Nov. 12, both starting at 6:30 p.m. at King's Family Restaurant in New Kensington in the back meeting room. Please join us for a brief meeting, dessert and fellowship afterwards.

Our friendly and knowledgeable agent, Noreen Fritz, FIC, LUTCF, is available to answer all your questions about your life insurance and annuities at 412-821-1837. She can

also be contacted at [noreenbunny.fritz@verizon.net](mailto:noreenbunny.fritz@verizon.net). Noreen attends many of our meetings, so you can see her at King's, too.

Now, go outside and enjoy everything that October has to offer.

## Branch 352 Coraopolis, PA

by Dora S. McKinsey

As this is being written, the weather is hot and dry. I can't wait until the true fall weather, with warm days and cool nights, finally arrives. Fall weather is so pleasant, and you can't beat the beautiful colors of the changing leaves. God paints such a scenic picture for all of us to enjoy. Unfortunately, we all know what comes after that!

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. WPA will again be sending out a safety gift for all of the juvenile members to be used on Halloween.

Every July, the Pancreatic Cancer Action Network organizes a walk to help fund research to find a cure for pancreatic cancer. Only two percent of national cancer funding supports pancreatic cancer. All other funds are raised by donation.

Recently, several Branch 352 members joined the "Friends of Ken" team on their third walk in support of my brother-in-law, Ken Parme. Ken was first diagnosed three years ago, and his treatments have been successful. Much love and prayers have followed Ken throughout his ordeal. We wish him continued good health.

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

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

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

If you have any news to share or need help with any insurance questions, please contact me at 412-932-3170 or by email at [dmckinsey@hotmail.com](mailto:dmckinsey@hotmail.com).

### Branch 800 Altoona, PA

by Dave Greiner

It's October, and WPA's 38th General Convention is about to convene in Washington, Pa. We at Branch 800 wish the best to all in attendance and hope this Convention adjourns as one of the best ever.

October is a very scenic month in Pennsylvania as the leaves start to change color. Pennsylvania's numerous mountains make our state a very beautiful place to see and enjoy the fall colors.

We at Branch 800 wish all our favorite football teams good luck as the season progresses. We in Altoona hope Bishop Guilfoyle Catholic High School can have another stellar year. We also wish Penn State and Pitt good luck, as well as the Steelers.

While we're at it, we wish the Penguins good luck as the hockey season begins.

And, of course, we're expecting our Buccos to make a deep run in the baseball playoffs this year. We wish them well as they strive to win the National League Central Division, the NL championship and World Series.

We want to remind our members that the month of October has two days we can celebrate--Columbus Day and Halloween. We hope all trick-or-treaters have a safe night out.

Our branch will resume its schedule of monthly business meetings this month on Monday, Oct. 12, at 7:00 p.m. at Our Lady of Lourdes Religious Education Center, located at 873 - 27th St., Altoona. All members are welcome to attend and



Members of Branch 8114 gathered for the branch's annual steak fry. (Photo by Art Aaron)

contribute their ideas and support for our branch.

Branch 800 extends wishes for a happy birthday or anniversary to all members celebrating a special day this month.

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

Until next month, enjoy the changing of the leaves in our beautiful state.

Let's Go, Bucs!

### Branch 8114 Clarion, PA

by Noreen Fritz, FIC LUTCF, in Pittsburgh

Recently, on a warm and peaceful summer evening, Branch 8114 members enjoyed the annual branch steak fry. Fraternalism and brotherly love was shared by all, creating lasting friendships and pleasant memories.

The fresh summer air was filled with the smell of steaks cooking over hot charcoal. As a vegetarian, I thoroughly enjoyed the large Texas-sized baked potatoes, salad with nuts and poppy seed dressing, yeast bread rolls and desserts. Yummy!

The superheroes of the annual

steak fry are Kevin Slike, Bob Donahue and Art Aaron. Year after year, they have held the branch together, and they are the ones who spend the time and energy to plan and do the work necessary to make this fraternal gathering happen. A special "thank you" goes to Art Aaron for his amazing photography skills and the group photo from the steak fry.

If you have any news to share, or if you ever need assistance with life insurance, annuities, IRAs or any retirement planning, please feel free to call me at 412-821-1837 or email me at [noreenbunny.fritz@verizon.net](mailto:noreenbunny.fritz@verizon.net).

Why not consider purchasing a William Penn Association tax-deferred annuity, which is currently paying as much as 3.5 percent (depending on the type of annuity you purchase)? This is a winning investment. Contact me to learn more about this opportunity.

### Branch 8121 St. Marys, PA

by Mary Lou Schutz

Members of our branch met Aug. 23 for a regular business meeting.

We received a thank you from the Home Office for our branch's sponsorship of a hole at the WPA golf tournament.

We also approved our branch's monthly donation to the Christian Food Bank as well as a donation to a local charity in memory of deceased member Anthony Distler.

A birthday card was sent to former longtime Branch Secretary Margaret Marconi, who now resides at Pinecrest Manor.

## Next Deadline

All articles & photographs for the November issue of William Penn Life are due in our office by October 13, 2015.



## Puzzle Contest #124 with Lizzy Cseh

# When Hungary was the epicenter of music

In researching the topic of Romantic and early 20th Century eras of classical music, I learned that Hungarian-born composers and musicians dominated the international music scene, with Ferencz Liszt leading the way. Recognized as the greatest piano virtuoso of his time, Liszt was a showman and ambassador of sorts. He promoted the careers of Brahms, Dvorak and countless others.

There were dozens of other important composers/performers of both the violin and piano that studied at the Budapest School of Music, thus making it of equal importance to such cities as Vienna, Paris and Weimar.

Some Hungarian composers were also dedicated teachers and instructors of the classics. Joseph Joachim and Jenő Hubay have left their mark by tutoring many of the world's greatest conductors. Sir Georg Solti and Eugene Ormandy were guided in their early years by such pedagogy.

Hungarians have written some of the most beautiful operas and operettas. "The Merry Widow" and the "Gold and Silver" waltz are just two of the many beautiful vocal pieces composed by Magyars. Even today, many of the most popular songs heard on Hungarian radio were originally transcribed as opera pieces. Hungarian folk, csárdás, halgató and verbunkos songs originated from the Romany and composers of other nationalities, including Ionesco, Dinicu and Sarasate. Songs such as "Pacsirta" or "Csak egy Kislány" are near the top of requested songs on our family's Magyar radio program.

The October 2015 wordsearch puzzle is dedicated to the Magyar-born or based musicians from 1850 to World War II. Most of the names you will likely not recognize, but each was important to music of the time. I suggest you use a simple Google search to find out about each one.

There are 19 clues in this puzzle contest. Good luck and pause a moment to remember the Hungarian Freedom Fighters of 1956 on October 23.

Éljen a Magyar,  
Cseh Lizzy, Branch 28

## Puzzle Contest #121 WINNERS

The winners of our Puzzle Contest #121 were drawn Sept. 8, 2015, at the Home Office. Congratulations to:

**Patricia A. Czarnecki, Br. 14 Cleveland, OH**  
**Marilyn Kress, Br. 132 South Bend, IN**  
**Georgianna Petak, Br. 8 Johnstown, PA**  
**Diane Snell, Br. 216 Northampton, PA**

Each won \$50 for their correct entry.

## WPA PUZZLE CONTEST #124 OFFICIAL ENTRY

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

### "The Epicenter of Music" Word List

Bodrogi  
Borzo  
Istvanffy  
Erkel  
Frater  
Hubay  
Huber

Joachim  
Kalman  
Keler  
Lehar  
Merty  
Nováček  
Ottokar

Pista Dankó  
Riszner  
Romberg  
Sándor Jenő  
Szerdahelyi  
Windt

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 #124  
709 Brighton Road  
Pittsburgh, PA 15233
4. Entries must be received at the Home Office by Nov. 30, 2015.
5. Four winners will be drawn from all correct entries on or about Dec. 4, 2015, at the Home Office. Each winner will receive \$50.

# Association mourns loss of Michael F. Tomcsak

Continued from Page 2

cultural movements within the Youngstown area.

He was also very proud and passionate about his Hungarian heritage, and especially enjoyed *szalonna sütés* (bacon roast). He served as a member of the Honor Guard for Cardinal Jozsef Mindszenty during his tour of the United States in 1974.

He was a Army veteran of World War II and an honorary member of the United Gendarmes of the world.

He served as Democratic 4th Ward Leader in Youngstown.

He earned the designation of Fraternal Insurance Counsellor (FIC) and

served a term as president of the FIC Association. He also was a Florida Fraternal Congress Fellow and served a term as president of the FFCF association, as well.

He was a volunteer at the Lighthouse Ministry, Operation Christmas Child, Haven House, Abused Women and Children's Home, and St. Vincent Society.

In his spare time, he enjoyed bowling, dancing, and watching Westerns on TV.

He was preceded in death by his parents, George and Mary; four brothers, George, Paul, Joseph, and Stephen; two sisters, Irene Kovic and

Veronica Weingart; his wife, Mary Barbara (Cibulas); and his daughter, Monica Elizabeth Tomcsak.

He is survived by his longtime companion, Margaret 'Joan' Mauerman; a daughter, M. Leslie Naples (Richard) of New Jersey; a son, Michael A. (Paulene) of Florida; and two grandchildren, Maren N. Tomcsak and Michael E. Tomcsak of Florida.

In lieu of flowers, memorial donations may be made to the William Penn Fraternal Association Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233.

May he rest in peace.

## In Memoriam

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

### AUGUST 2015

0001 BRIDGEPORT, CT  
Elba L. Medina  
Nellie J. Varga  
0008 JOHNSTOWN, PA  
James E. Charnesky, Jr.  
Vera Petruska  
James R. Shaffer  
Helen Tober  
0014 CLEVELAND, OH  
Carl W. Schafer, Sr.

Margaret Turchik  
0016 PERTH AMBOY, NJ  
Paul Borkowski  
Helen Sasovetz  
0018 LINCOLN PARK, MI  
Eric A. Bond  
0019 NEW BRUNSWICK, NJ  
Joseph Barko  
Margaret J. Nagy  
0025 BECKLEY, WV  
Janice Holpe Kable  
0026 SHARON, PA  
Shirley Wooddell  
0028 YOUNGSTOWN, OH  
Arthur L. Gwinnup  
Nancy J. Woodrum  
0048 NEW YORK, NY

Bernadette O'Brien  
0071 DUQUESNE, PA  
Jeffrey C. Speicher  
0076 PHILADELPHIA, PA  
Margaret E. Gardner  
Joseph G. Gudas  
0089 HOMESTEAD, PA  
Ruth N. Ciarolla  
0129 COLUMBUS, OH  
Joseph G. Nagy  
Albert R. Straub  
Eva Zannotto  
0132 SOUTH BEND, IN  
James A. Berta  
0159 PHOENIXVILLE, PA  
Willard H. Stauffer  
0174 SCRANTON, PA

Michael J. Bzdick  
0209 ST. LOUIS, MO  
Mary J. Wester  
0296 SPRINGDALE, PA  
John W. Pisula  
0383 BUFFALO, NY  
Dolores Hollub  
Ann Holovics  
0590 CAPE CORAL, FL  
Edith K. Baginski  
0725 SPRINGFIELD, MA  
Helen M. Fugere  
0800 ALTOONA, PA  
Bernadette T. Weakland

## Recent Donations

### WPFA Scholarship Foundation

Donations Through  
Premium Payments  
AUGUST 2015

#### Branch - Donor - Amount

8 - Clarence H. Showalter - \$5.00  
14 - Elaine R. Valentine - \$30.00  
18 - Anita P. Kosaski - \$1.74  
18 - Robert J. Swek - \$2.05  
26 - Marie S. Logue - \$1.00  
26 - Joan M. Gualtieri - \$1.00  
28 - Maria E. Schauer - \$3.90  
28 - Mary C. Janovick - \$5.00  
28 - Gene R. Birchler - \$5.00  
28 - Alan A. Szabo - \$0.71  
28 - Christine M. Allison - \$3.10  
44 - Rosemary V. Benson - \$20.00  
44 - Gavin A. Ryder - \$20.00

44 - Elizabeth S. Ernst - \$28.00  
59 - Margaret I. Martin - \$2.00  
89 - Tracy B. Findlay - \$3.06  
129 - Amy E. Deeds - \$5.00  
129 - Stephanie L. Koser - \$12.00  
159 - William Scherfel IV - \$1.71  
216 - Rachel M. Liesau - \$10.00  
226 - Timothy R. Holtzman - \$1.40  
226 - Carol S. Burlikowski - \$10.00  
336 - Charles S. Johns - \$4.21  
352 - Dora S. McKinsey - \$1.02  
352 - John P. McKinsey Jr. - \$10.00  
705 - Richard F. Orbon - \$7.88  
723 - Janet W. Pereira - \$10.00  
723 - Abigail R. Godbout - \$2.00  
725 - Adeline P. Scagliarini - \$3.00  
8036 - Leah Yantko - \$3.00  
8036 - Zachary J. Kaider - \$4.00  
**TOTAL for Month = \$216.78**

### Additional Donations AUGUST 2015

**Donor - Amount**  
Rosemary Balazs - \$25.00

Arthur Barillo - \$50.00  
John T. Kwasney - \$50.00  
Caroline R. Trgovac - \$371.62  
Carol A. Truesdell - \$100.00  
Rebecca Williams - \$100.00  
Proceeds from Chinese auction  
held at Hungarian Heritage  
Experience - \$212.00  
WPA Cookbook Sales - \$360.00  
Hungarian Ornaments Sales - \$22.00  
**TOTAL for Month = \$1290.62**

### Donations In Memoriam AUGUST 2015

**Donor - Amount**  
(In Memory of)  
William J. Bero - \$50.00  
(Michael F. Tomcsak)  
Barbara A. House - \$100.00  
(Michael F. Tomcsak)  
John T. Peters & Friends of Michael  
F. Tomcsak at Lockheed Martin  
Corp. - \$150.00  
(Michael F. Tomcsak)

M/M E. E. Vargo - \$25.00  
(Irene Zsitnyar)  
M/M E. E. Vargo - \$25.00  
(Michael F. Tomcsak)  
Br. 18 Lincoln Park, MI - \$125.00  
(Deceased Members Steve Kish,  
Helen Kovalcsik & William  
Penzes)

### TOTAL for Month = \$475.00

Donations Received  
From 32nd Annual WPA  
Golf Tournament  
& Scholarship Days

Received as of September 10, 2015

**Donor - Amount**  
Michael A. Chobody - \$100.00

# Impact the future

The rewards that come with a higher education are priceless. But, that education comes at an ever-higher price. Studies conducted by the National Center for Education Statistics show that 85 percent of all first-time, full-time undergraduate students at 4-year degree-granting institutions receive financial aid. In short, our college-bound children need help.

That's why since 1972, William Penn Association has awarded nearly \$2.5 million in scholarship grants to its young members attending accredited institutions of higher learning. This year alone, the William Penn Fraternal Association Scholarship Foundation awarded grants to 162 students totaling \$81,000. We intend to grant nearly the same amount in 2014.

It is only through the generosity of our members, branches and friends that WPA can continue to


offer this financial support to our children seeking to improve their lives through education.

By donating to the WPFA Scholarship Foundation, you are saying that you believe in the potential of our children and in the power of education. And because of your help, our children will transform the world and our communities. It's not an exaggeration: your donation impacts the future.

So, why not make an impact today? It's easy to do. Simply send your tax-deductible donation to:

WPFA Scholarship Foundation  
709 Brighton Road  
Pittsburgh, PA 15233-1821

Thank you for playing such an important role in their lives...and our future.



Thank you for supporting  
the WPFA Scholarship Foundation

Photo © Chris Stock Photo Inc./Andrew Jones

**Inside this issue:**

Gergely Pongrátz: Hero of the  
1956 Hungarian Revolution...**PAGE 8.**

Mother and daughter have an  
'Experience' to remember...**PAGE 12.**

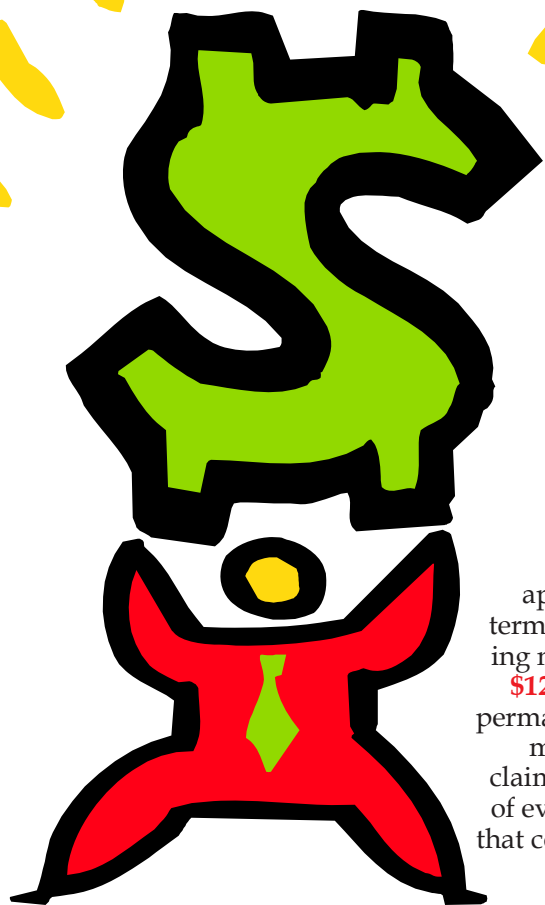
A WPA Profile: Bob Bisceglia...**PAGE 14.**

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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