



Helping our youth make their way



Our annual salute to
our scholarship
recipients



Tree of Knowledge



Helping our young members meet the challenges of modern educational economics requires great effort by all our members and friends. Towards this end, the WPFA Scholarship Foundation has created the **Tree of Knowledge**. The Tree is mounted in the second floor foyer of the WPA Home Office. Those making donations through this program will be recognized with individual “leaves” on the tree, which can be used to honor and remember loved ones. Donations are being accepted at three levels: Gold (\$1,000), Silver (\$500) and

Bronze (\$250). Those wishing to purchase a leaf may use the form below. Please help our tree “grow” and allow us to continue to assist young members reach their educational and professional dreams.

Our Newest Leaf

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

In Memory of
Michele Daley-LaFlame
President of Br 249 and
Magyar Club of Dayton
(Bronze Level)

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

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

Name: _____

Address: _____

Telephone: _____ Email: _____

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

Line 1: _____

Line 2: _____

Line 3: _____

Line 4: _____

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Inside

VOLUME 52 • NUMBER 11 • NOVEMBER 2017



10 WPA Tour 2017

14 Helping our youth make their way
Our annual salute to our scholarship recipients

Columns

3 Focus on Fraternalism

4 Moneywise

6 Tibor's Take

13 Aging Well

Departments

2 For Starters

8 Magyar Matters

22 Just 4 Kidz

24 Branch News

32 In Memoriam

**INSIDE
BACK
COVER** Puzzle Contest

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A call for relief

Our fraternal spirit compels us to aid the victims of hurricanes

This past summer's Hurricanes Harvey, Irma and Maria have caused billions of dollars in damages across the Gulf Coast and the Atlantic Ocean. It's not too late to help victims recovering from these hurricanes. The rains, winds and floods may have stopped, but the pain and devastation remain.

As fraternalists, we are compelled to aid those in need. In the coming months of recovery and rebuilding, there will be a continual need for resources as people try to rebuild their lives.

Please consider helping the Hurricane Relief by donating to "William Penn Association Foundation," a 501(c)(3) organization. William Penn Association will match all donations received, up to a cumulative amount of \$5,000.

Checks can be made payable to "William Penn Association Foundation" and write "Hurricane Relief" in the memo section. Funds raised will be donated to Brother's Brother Foundation, a local, gift-in-kind charitable organization who are experts in efficient and charitable foreign aid. Please send your donation to:

WPA Foundation, Hurricane Relief, 709 Brighton Road, Pittsburgh, PA 15233-1821

2017 Branch Family Christmas Parties

Branch	City/State	Date	Time	Location
0001.....	Bridgeport, CT.....	Dec. 9.....	12:00...	United Church of Christ, Puritan Hall, 2180 North Ave., Bridgeport
0008.....	Johnstown, PA.....	Dec. 3.....	1:00.....	Church of the Visitation Social Hall, 1127 McKinley Ave., Johnstown
0013.....	Trenton, NJ.....	Dec. 3.....	1:00.....	Please call Marguerite Beke at 609-617-0471 by Nov. 24 for location
0014.....	Cleveland, OH.....	Dec. 2.....	10:00...	The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills
0015.....	Chicago, IL.....	Dec. 9.....	2:00.....	St. Luke's Christian Community Church, 9233 Shermer Road, Morton Grove
0018.....	Lincoln Park, MI.....	Nov. 19....	1:00.....	P.R.C.U. Hall, 1430 Oak St., Wyandotte
0019.....	New Brunswick, NJ....	Dec. 16....	4:00.....	Confectionately Yours, 3391 Route 27, Franklin Park
0026.....	Sharon, PA.....	Nov. 19....	1:00.....	North Park Lounge, 8701 Babcock Blvd., Pittsburgh
0028.....	Youngstown, OH.....	Dec. 9.....	12:30...	Aut Mori Grotto Hall, 563 N. Belle Vista Ave., Youngstown
0034.....	Pittsburgh, PA.....	Nov. 19....	12:00...	Sports Haven Bowl, 143 Carol Ave., Bridgeville
0040.....	Martins Ferry, OH.....	Dec. 16....	9:00.....	Murray's Restaurant, 498 Cadiz Road, Wintersville
0048.....	New York, NY.....	Dec. 9.....	2:00.....	Ruppert Houses Community Room, 222 E. 93rd St., New York
0051.....	Passaic, NJ.....	Dec. 3.....	2:00.....	American Hungarian Citizens League, 21 New Schley St., Garfield
0088.....	Rural Valley, PA.....	Dec. 3.....	2:00.....	William Penn Social Hall, 132-134 Main St., Rural Valley
0089.....	Homestead, PA.....	Dec. 2.....	TBD.....	Brunswick Playmor Bowl, 5840 Buttermilk Hollow Road, Pittsburgh
0129.....	Columbus, OH.....	Dec. 2.....	2:00.....	Columbus-Grove City Elks Hall, 2140 Sonora Dr., Grove City
0132.....	South Bend, IN.....	Dec. 10....	3:00.....	Barnaby's Pizza of South Bend, 713 E. Jefferson Blvd., South Bend
0189.....	Alliance, OH.....	Dec. 3.....	1:00.....	William Penn Club, 1361 S. Webb Ave., Alliance
0226.....	McKeesport, PA.....	Dec. 10....	2:00.....	Free Hungarian Reformed Church, 101 University Dr., McKeesport
0249.....	Dayton, OH.....	Dec. 10....	11:30...	American Czechoslovakian Club, 922 Valley St., Dayton
0296.....	Springdale, PA.....	Nov. 26....	12:00...	Springdale Veterans Association (VFW), 1151 Pittsburgh St., Springdale
0349.....	Weirton, WV.....	Dec. 16....	9:00.....	Murray's Restaurant, 498 Cadiz Road, Wintersville
0352.....	Coraopolis, PA.....	Nov. 19....	12:00...	Sports Haven Bowl, 143 Carol Ave., Bridgeville
0525.....	Los Angeles, CA.....	Dec. 3.....	2:00.....	Bloomington Magyar Klub, 992 W. San Bernardino Ave., Rialto
0800.....	Altoona, PA.....	Dec. 3.....	6:00.....	Hampton Inn, 180 Charlotte Dr., Altoona
8036.....	Scottdale, PA.....	Dec. 10....	1:00.....	The Ligonier Lanes, 209 W. Main St., Ligonier



Focus on Fraternalism *with Barbara A. House*

Thanks to our wonderful tour group

OUR WONDERFUL TRIP to our beloved Hungary is now just a great memory. There were 22 of us on the 2017 journey. Let me tell you about all the wonderful travelers.

The Hevessy family totaled eight travelers. None of them had been to Hungary before. It was Roger Hevessy's idea to get the family together, which included his four sisters and three of their husbands. Sandra Hevessy Battaglia—I sure am glad your passport arrived on time. Janet Hevessy King, the youngest of the group, had a special place in my heart. How can you not like someone with seven dogs? Laura Hevessy O'Brien and her husband Paul gave me a crash course in hurricanes; so glad you did not have to leave us and go back to North Carolina. Barbara Hevessy Olschewsky and her husband David took part in almost all the side trips. Barbara is also a great sliver remover. Elise Hevessy Repp loved to shop. We always referred to the Hevessy family as "The Eight." Thank you for joining us. I know you all had a great time.

Dr. Vincent and Mary Beirne have been all over the world, but they told me they put Hungary at the top of their list.

John Dankovich was the first in his family to visit Hungary. I hope next year more family members join us.

Linda Enyedy stayed a week longer to visit family. I was envious, but home is always best.

Irene Fischer also has a piece of my heart. She loves to shop and take pictures.

Joe and Mary Hada kept us all laughing. Every time I see a Hada store, I will think of you. Thank you for the bathing suit. Sure hope you join us again. You were fun.

Ilona Hawk and Gwendolyn Moore are long time

friends. Ilona was born in Hungary and was happy to be back. Gwen did not like our fish cookout. I think it had something to do with the eyes.

Christina Scifo was our walker. Before most of us woke up, she had seen more of Hungary than any of us ever have. Thank you for the lovely letter. Maybe next year Lou will join us.

Barbara and Alfred Yates as always are great travelers. They also are great shoppers and picture-takers. Thank you for sending all the pictures. You both were a joy.

Richard Sarosi, National Director and veteran traveler: what would I have done without you? We shared all meals and shopping excursions. Thank you for all your help.

That was our wonderful group of travelers. We enjoyed each other's company and were respectful of each other's space. I hope each and every one of you join us again.

Next year's tour will include Slovenia, Croatia, a jaunt over to Venice and, as always, our Motherland, Hungary. Watch this column for further info.

Thank you William Penn Association for continuing to sponsor these trips. What a wonderful fraternal benefit.

A note to our branches: You still have time for a Join Hands Day event. I know of so many places you can make happier with your support. Remember, WPA reimburses your branch up to \$500. Please make a difference in your community.

I hope all branches are hosting a Christmas party this year. You will receive financial support and gifts from WPA for this event. It is so much fun to see the little ones and Santa.

Happy Thanksgiving! □

Enjoy even more tastes of Hungary

The Official WPA Cookbooks

Buy one or both - Different recipes in each book

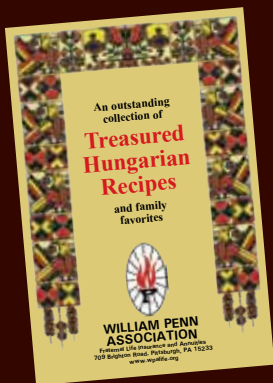
A Taste of Hungarian Heaven - \$20 per copy

Our hard-back book with 500-plus recipes & book stand

Treasured Hungarian Recipes - \$7 per copy

A soft-back collection of 160 classic Magyar recipes

Prices include shipping - **Make great Christmas gifts!**



Make your check payable to "WPFA Scholarship Foundation" and mail to:

WPA Cookbook, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

All proceeds benefit the William Penn Fraternal Association Scholarship Foundation, Inc.



9 life events you should tell your insurance agent about

THANKSGIVING IS ONE of my favorite times of the year, stirring many fond memories. It's a time for giving thanks for all of the freedom and liberties we enjoy in this great country of ours, and it's a time for getting together with family to enjoy each other's company...and a great meal!

The holiday season is also a time when many of us reflect on the past year and the changes that have occurred in our lives. Along with those reflections comes anticipation for the changes that may come in the year ahead. All this makes this time of year a great time for discussing your future plans with loved ones.

With that in mind, I want to discuss nine life events which should prompt you to contact your insurance agent. If you have experienced or anticipate experiencing soon any of these events, you definitely have a lot going on in your life. With all the excitement created by these life-changing events, it's easy to overlook how they can change your financial plans. That's why it's important to take time to call your insurance agent and alert them of any changes to your current situation. Be sure to call your agent if any of these life events happened (or will happen soon) in your life (or in a loved one's life):

1. You got married. Since you will probably be taking on joint debt and possibly purchasing your first home together, making sure you have sufficient coverage for your new spouse should be a top priority. This is also an excellent time to review your beneficiaries and make sure your coverage is up-to-date as well. If this is your second (or subsequent) marriage, be sure to change your life insurance beneficiary--on both personal and employer-provided coverages--to your new spouse. In one of my previous positions, I had an associate who was divorced and remarried but neglected to change his beneficiary on his life policies at work. This made for quite a series of unfortunate events when he passed away unexpectedly at the age of 42.

2. You got divorced. On the flip side of the marriage situation, a divorce would also be a reason to call your insurance agent. You'll want to make any changes that may be necessary to your current coverage or beneficiary designations. Sometimes a divorce decree will forbid one spouse from changing the beneficiary on life insurance policies until after a certain date (such as when a couple's



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Photo © Nikolay Mamluke/Dreamstime.com

minor children turn 18 or graduate college). Each situation is unique, so be sure to consult with your attorney and insurance advisor to be sure you are in compliance with any of your agreements.

3. You had a child or grandchild. Whether it's your first or your fifth, adding a new bundle of joy to the family is the perfect time to review your life insurance coverage. It's also the perfect time to think about adding life insurance coverage on the newborn and make them a member of the William Penn Association family as well! We have a number of juvenile plans available, including our ever-popular Juvenile Term to Age 25 plan that gives your newborn \$20,000 of life coverage for either \$25 per year or a low one-time single payment. This is a great time to call your WPA agent to review all of the options available for your new addition.

4. You purchased a home. Your home is typically one of the largest assets that you will acquire during your lifetime. It makes sense to have sufficient protection against loss due to fire or other natural disaster. But, what about insuring the mortgage against a premature death of one of the breadwinners? This is often overlooked and should make you think about calling your WPA agent to be sure you have adequate mortgage protection insurance.

5. You sold a home. As I mentioned above, your home is typically one of the largest assets you'll acquire during your lifetime. If you are selling (and/or possibly downsizing), now is the perfect time to call on your WPA agent to consider depositing the proceeds into one of our deferred annuity plans. Our deferred annuities are currently earning 3.0% for the 5-year plan* and 3.5% for the 9-year plan*. (*Be sure to check our website for the most current rates.)

Your agent can help you determine which plan might be best for you.

6. You got a new job. Long gone are the days when you left college and could expect to work for the same company for 40 years, then retire. Today's college graduates are told to expect as many as seven to 10 job changes throughout their working lives. Each change brings new opportunity as well as new challenges. One company may offer an excellent benefits package, while the next one may offer very little or no coverage at all. You should be aware of your new benefits package and what (if anything) is offered for life insurance. Then, call your agent to have a discussion regarding how to fill in the gaps in your current benefits plan.

7. You started a new business. Whether home-based or in a separate location, starting a new business can be an exciting time of your life. Similar in nature to changing jobs, this can also be a period of uneven cash flows and possibly taking on extra risk and debt. Depending on your business form (sole proprietorship, partnership, etc.), this typically opens up an entirely new need for additional life insurance of one type or another. This also means it's an excellent time to sit with your insurance agent to be sure your coverage is sufficient.

8. You had a child enter (or graduate from) college. Many parents (and grandparents!) are shocked to find out that the college loan they co-signed for is also their liability should the unfortunate happen to their child or grandchild. Now is the perfect time to have a financial discussion with your new student/graduate and have them meet with your WPA agent and get started on building a strong financial future.

9. You retired. There are so many decisions that have to be made at retirement. My last couple of articles discussed Social Security, Medicare and planning for long-term health care in retirement. But, making the decision to retire also means you should meet with your agent to review your retirement income options and review your life insurance needs. I'm constantly amazed by the number of retirees today who didn't realize the life insurance coverage they had through work terminated upon their retirement. This is why so many retirees today find themselves without adequate life insurance for final expenses and burial and have to shop the market for additional life insurance. William Penn Association has some fantastic plans that can help you fill the void in your final expense plans, including our Ordinary Life Senior Special. (Also discussed in a previous article).

If any of these life-changing events have happened or may be happening to you or a loved one in the coming year, please be sure to call on your William Penn Association agent or broker to be sure your coverage and beneficiaries are up-to-date. Don't have an agent? Call the home office at 1-800-848-7366 ext. 120, and we'll be happy to assist or assign you a local agent.

As you give thanks this Thanksgiving, please be sure to remember our troops currently serving either at home or abroad, including our son and WPA member US Army LT Robert J. Bisceglia, currently serving in Iraq, and USAF SrA2 Alexandra Tew (WPA member and daughter of Sales Coordinator Barbi Tew and her husband Jim), currently serving in United Arab Emirates.

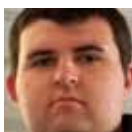
From the WPA Sales Department: Happy Thanksgiving to all, and Godspeed to all of our troops around the world. □

Come grow with us

William Penn Association is looking to grow and expand its reach in current and possibly new markets. To do this, we are seeking to add highly motivated agents to our list of over 800 existing agents. WPA currently writes insurance and annuity products in 21 states. The states include: CA, CT, DC, DE, FL, IL, IN, KY, MD, MA, MI, MO, NC, NE, NJ, NY, OH, PA, VA, WV and WI. To grow, we need both full-time and part-time agents. Good agents are the lifeblood of any association, and WPA is a strong and growing association that has much to offer our members and the agents who write for us. If you are interested in an opportunity to grow with us, then contact Bob Bisceglia at 1-800-848-7366, ext. 134. Thank you.



Illustration © Can Stock Photo Inc./dny3d



The lamp



MOST OF MY OBSERVATIONS in *Tibor's Take* over these many years have been about topics which are Hungarian in nature. For every idea I've written about, there have been five that have never made it past the contemplation stage. Those ideas never came to fruition due to a variety of reasons: a lack of sufficient information to compose an entire column, no real link to reader interest, being politically incorrect, or because I simply forgot about the subject due to the hustle and bustle of everyday life. But, a few of the topics I intended to write about were always there, like a beacon from a lighthouse, available 24/7. In some instances, it was unfortunate circumstance that stopped me from writing about certain topics as the people connected to the idea passed on to "Hungarian Heaven."

Recently, I experienced what some might call either divine intervention or a perfect storm of events, the result of which is this month's *Take*. It's about how a cherished handcrafted gift—a lamp—had to be given away when a household was dissolved due to the inevitable. This is something we all have to face during the "golden years," either our own or those of a loved one. This difficult task can occur several times for those with aging parents and grandparents.

But, there's more to this tale than a story of a lamp. This lamp jarred memories of two gentlemen I had known for many years, both of whom were among the veterans we honor this month.

This story begins late last winter, when my Aunt Debbie had the unenviable task of dissolving the house of her dear sweet mother who, after residing at the same address for over 60 years, realized that living alone was no longer physically possible. Household items such as pots, pans, clothing and furniture were discarded or given away to others. Uncle Ray provided the muscle and manpower for this task. The hard part was deciding what to do with those items to which was attached great sentimental value.

One such item was a handcrafted, twisted wood lamp that was created by nature but expertly transformed into a beautiful brown stained table fixture. After much consideration, Aunt Debbie decided that the lamp would be given to me, as she knows my love for handcrafted wood products. She sent me several photos via the internet and asked if I wanted it. Without any delay, I answered: "Yes, by all means, and thanks for considering me!" Aunt Deb told me her mom's lamp was made by Sandor Tollas and given to her as a gift in gratitude for allowing Mr. T. and his Boy Scout troop to conduct meetings and other functions at her church. (Aunt Debbie's parents were elders of the parish and appreciated the hard work Mr. Tollas did with the many boys in the troop, some of whose families were members of that house of worship.)

I liked the lighting fixture not only for its natural beauty but also for the personal connections surrounding this heirloom piece.

Sadly, the very week I was awarded ownership of the lamp, I learned that Steve Novak passed away and joined his many friends and relatives up in Magyar Heaven. Since my *nagyapa* Cseh passed away in 2004, I considered both Mr. Novak (longtime

Point to Ponder....

The wood for the lamp came from a tree at Valley Forge Memorial Park which was harvested by members of Boy Scout Troop 72. The scouts earned merit patches for clearing a designated area of the park for future expansion. Scout Master Sandor Tollas instructed his troop to save any trees that had a twisted wood effect.

Just a few decades ago, "recycling" was not a common concept, but that is exactly what Sandor and his scouts were doing. From those salvaged trees, Sandor made many lamps and walking sticks, each one a unique creation. As Sandor once said to me many years ago: "I am just shining up a bit of what God has made."

Do you have a story about a loved one who recycled an item designated to be discarded, only to extend that item's usefulness for years to come? I would like to hear your story. - Tibor

President of WPA Branch 28) and Mr. Tollas as my "grandfathers" as I observed and admired their actions and presence whenever I would see them at Hungarian functions such as Hungarian Heritage Day, Magyar Nap and other gatherings in Northeast Ohio or at my home. I never informed either of my high regard for them, but my sentiments will remain in my heart and soul forever.

Both Mr. Novak and Mr. Tollas were veterans of World War II. Although they served on polar opposites in terms of which side they represented, in many ways Steve and Sandor were forever bonded like brothers both having similar interests. Their bond became official when Steve's sister Mary married Sandor.

During this month, we honor our veterans as I pause to think of how many families forged interesting stories following WWII as both of these men reentered civilian life and became prominent and productive American citizens.

Steve Novak served as a private in the US Army and performed a variety of essential duties, including marksman, ambulance driver, MP and chaplain assistant. Those various tasks while serving in the European Theater helped to mold him into a strong and confident civilian once the war ended. Steve was like millions of others who served our country and quietly returned to America. He pursued a career as a truck mechanic while becoming a family man and a community leader at St. Stephen of Hungary Church and at many Youngstown Hungarian organizations including the WPA.

Sandor Tollas came from Szent Miklós, in the county of Maros-Torda, Hungary (now part of Romania's Targu Mures area). He was forced to become part of a Special Forces Paratrooper/Ski Patrol Unit as a sergeant in the Magyar Army.

As difficult as it was for a soldier to survive on the Allies side, being a Hungarian trooper was an almost impossible task. Supplies were virtually nonexistent, and Sgt. Tollas did whatever it took to survive. In the waning months before the end of the war, Eastern Front borders and allegiances changed on an almost daily basis. By war's end, Sandor knew he could not return home after the communists took over Hungary. But, at least he survived, unlike his brother Karl, who was killed in an unspecified action.

After the war, Sandor traversed much of Europe and parts of Africa as a "displaced person" until he was sponsored by the Hungarian Presbyterian Church on Mahoning Avenue in Youngstown. He lived there for a short time in the resettlement home adjacent to the church complex until he went out on his own.

Sandor learned many skills as a boy growing up in Transylvania. His skills as a butcher and sausage maker helped him to survive during the war and, years later, to provide for his growing family by taking a job at Ungar Brothers Meats in Girard, Ohio, where he worked until the plant's closing.

Mastering Hungarian-style sausage and meat preparation requires years of on-the-job training, especially in large-scale production. Sandor used his expertise to help many Hungarian organizations with fundraising efforts. Under his leadership, he orchestrated the making of hurka and kolbász for the fabled St. Stephen's Councilmen

Dinners, Holy Name Society and the Youngstown American Hungarian Club. Sandor was affectionately known as the "Mixmaster" within the area's Magyar community.

He was a man of many talents, and after the slaughterhouse closed, he utilized his extensive knowledge of wood and metal fabrication to secure employment at the Youngstown Cabinet Works.

As for leisure time hobbies, Sandor was manager and coach of the Youngstown Magyars Soccer Club and led the team to an Ohio championship.

Upon retirement, Sandor made several handcrafted grandfather clocks, most being constructed from old barn siding. His last timepiece, constructed from cherry wood, was given to his niece, Kathy Novak, WPA's Vice Chair of the Board.

Sandor eventually took over the reins of leadership of a Boy Scout troop in which his three sons--Sonny, Steve and John--were members. Tollas the Elder passed on to his troop his survival skills and love for nature, and many of his boys went on to become Eagle Scouts. Ever the craftsman, Sandor would have his scouts look for twisted trees from which we would create walking sticks and canes. Most he gave away, but a few he kept as heirlooms for his family.

One year at the Youngstown Hungarian Heritage Festival, he displayed many of his finished sticks and offered attendees insight into how he would harvest, prepare and construct these works of art. My favorite stick of his creation is a lightly stained cane with a handle that looks like the cobra with its mouth open and ready to attack its prey. With small ruby inset eyes, this staff offered an ominous aura of fear to a particular five-year-old boy. Unfortunately, Sandor Tollas passed away in August 2014.

As mentioned prior, a simple gift reopened a door of opportunity for me to write about two men and their achievements during and after WWII. On this Veteran's Day, pause to remember those gallant men and women who fought for the sake of freedom. As in the cases of Mr. Novak, Mr. Tollas and the many more that returned home, those veterans went on to help make America the greatest nation in the world!

Éljen az Amerikai-Magyar,
Tibor II

Tibor Check, Jr., is a member of Branch 28 and an attorney working in Washington, D.C.

Let's hear your take

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

The White Rose Ball: A 60-year history

by Laura A. Kuczajda

DETROIT -- To provide you a history of the White Rose Ball, we must start with the formation of the Hungarian Arts Club, who has sponsored this event for 60 years.

The Hungarian Arts Club was formed in 1958 to preserve and foster the Hungarian arts and culture. The Club's goals were to nourish, support and promote Hungarian heritage and present this culture to the people of the United States.

In 1956, the Detroit Hungarian community held a formal ball called the "Radio Ball." It was called the "Radio Ball" because a Mrs. Palos, the owner of a Hungarian radio station and Hungarian newspaper, used to chair the event each year. In 1958, Mrs. Palos decided she no longer wanted to chair the event and wanted someone to take over the responsibility.

In the fall of 1958, a meeting was held in Delray, Mich., to discuss the formation of a group to continue the tradition of the Hungarian formal ball. Several local dignitaries, business people and well-known local Hungarian artists attended. The group agreed to form the Hungarian Arts Club of Detroit, not only to continue the ball but also to support Hungarian artists and art students.

One of the affluent people attending the meeting, who happened to descend from Hungarian royalty (the Csizsars), suggested the group follow in the footsteps of Hungarian nobility and rename the ball "*Fehér Rózsa Bál*" and make it a debutante ball.

The group loved the suggestion. The Hungarian Arts Club of Detroit was born, and the White Rose Ball tradition began. Dr. Csizsar became the first president of the club, and membership grew. The club received its legal charter from the State of Michigan on May 31, 1960.

A WPA member, Olivia Soter, was among the first debutantes, and the Arts Club chose to honor her commitment to the Hungarian community by awarding her the Honorary Chairperson of the 2017 White Rose Ball.

Next year marks the 60th anniversary of this Hungarian tradition. The formal black tie event, now held at the historic Dearborn Inn Marriott, features a live band offering traditional ballroom dancing, including *csárdás* and polkas. One of the highlights of the evening is watching the debutantes and their escorts perform the *Palotás*, a traditional dance of the Hungarian royal court.

The Hungarian Arts Club is seeking applicants for its 2018 Merit Award Scholarship. To qualify, a candidate must be of Hungarian descent and enrolled in a fine arts college-level program. Each candidate must submit a completed application, two letters of recommendation and samples of their work. Deadline for applications and submissions of all required materials is Dec. 2, 2017. For more information and an application, email Scholarship Chair R. Richard Hayes Jr. at Hungarianartsclub2014@gmail.com.



Following the *Palotás*, each young woman is introduced into society and completes a formal curtsy to all the guests. She is then escorted back to await the arrival of her father and the performance of the Father-Daughter Blue Danube Waltz.

During the evening, the winner of the college scholarship is announced and often times performs a musical piece, should that be their field of study. The scholarships have been awarded in fields ranging from acting and instrumental performances, to singers, dancers, music teachers, sculptors, and designers. All students of Hungarian descent, studying the fine arts, are encouraged to apply.

To date, the club has introduced over 450 debutantes, and given away over \$90,000 in college scholarships.

The Hungarian Arts Club has enjoyed strong support over the years from William Penn Association and other local Hungarian groups and organizations--from ball attendance to financial contributions--and we look forward to these continued reciprocal sponsorships. The current president is WPA member Tamás Markovits with fellow WPA member Linda Enyedy serving as Vice-President.

We are excited about celebrating our 60 years, and encourage any former debutantes, escorts and scholarship winners to attend and reminisce with old friends and revitalize their Hungarian roots.

If you know of any young Hungarians who would like to participate in the Ball as a deb or an escort, or apply for the scholarship, or if you are interested in joining the club, please contact Linda Enyedy at 248-352-0927. □



Cleveland Cultural Garden hosts annual benefit concert

by Richard E. Sarosi

BRATENAHL, OH -- The Cleveland Hungarian Cultural Garden held its Second Annual Gala Organ Concert on Oct. 8 at the beautiful home of Dr. Eugene and Janet Blackstone in Bratenahl, Ohio.

The home overlooks Lake Erie and features an organ with over 7,500 pipes. It is the third largest organ found in a private residence in the United States.

The Blackstones also have a Bosendorfer Imperial Grand Piano which is considered the Rolls Royce of pianos. The piano has nine sub-bass notes for a total of 97 keys downward to low C.

The two instruments were featured in the program, along with a rare Giuseppe Guarneri del Gesu violin made in 1740.

The pianist was Lucia Markovich, an accomplished international soloist and recital pianist.

The organist was Karel Paukert, who is the Director of Music at St. Paul's Episcopal Church and curator of musical arts at the Cleveland Museum of Art.

The violinist was Ivan Zenaty from the Cleveland Institute of Music.



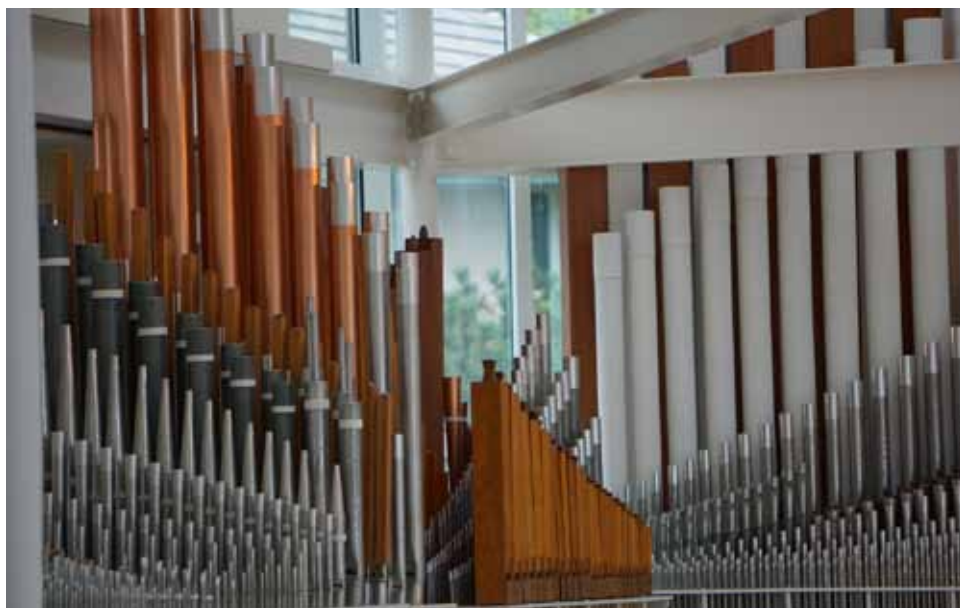
Organist Karel Paukert was one of three featured performers at the benefit concert.

He performed pieces which will be included in his performance at Carnegie Hall in the spring of 2018.

A reception consisting of many Hungarian delicacies was served after the performance.

The proceeds of the Gala Organ Concert benefited the Hungarian Cultural Garden Maintenance Endowment Fund. The success of the endowment fund will guarantee that the Garden will remain as beautiful as it is today for future generations.

Preparations are under way for the 80th Anniversary of the Cleveland Hungarian Cultural Garden to be celebrated in 2018.



Some of the 7,500 pipes which comprise the organ found in the home of Dr. Eugene and Janet Blackstone in Bratenahl, Ohio. (Photo by Richard E. Sarosi)

Innovative online documentary tells the story of Hungary

from the Hungary Initiatives Foundation
A new interactive online documentary is telling the story of Hungary in a groundbreaking way.

The project, entitled *Proud and Torn: How My Family Survived Hungarian History*, was created by Dr. Bettina Fabos of the University of Iowa. It brings a highly visual approach to digital storytelling utilizing over 1,200 photographs, maps, graphics and looping film clips to create a rich tapestry of visual storytelling controlled by the user.

Proud and Torn is an animated, digital timeline that has been four years in the making. The story is told from the first person--the daughter of a Hungarian emigré now living in the U.S. The work is setting new standards for what is possible through historical texts and the reinterpretation of history.

The story is controlled by the user through simply scrolling. A special web coding technique moves the background and foreground images at different rates, to create an immersive visual effect.

The story focuses on one Hungarian farming family and the members of their small rural community while connecting this family's history to Hungary's historical narrative. As such, it tells an intimate and personal story about the national and global events that affect everyday people outside of the capital Budapest.

It also pays special attention to Hungarian women, who are largely invisible in most Hungarian historical narratives.

Dr. Fabos uses photographs from her own family collection, along with photos from archives such as FORTEPAN, the National Széchényi Library, the Museum of Ethnography in Budapest, and numerous other sources.

Proud and Torn puts an unassuming personal story at the center of the project and weaves a questioning and consciously subjective voice throughout the story. Everyone's story, as the narrator suggests, is significant; every history is also full of gaps, subjective, and ripe for interpretation.

Proud and Torn: How My Family Survived Hungarian History can be found online at: <https://proudandtorn.com>.

WPA TOUR 2017

by Richard E. Sarosi

I grew up on Buckeye Road in Cleveland, Ohio, and our street was very much like the Váci utca in Budapest. Hungarian was the language I heard a good portion of the time as a child. Our local bakeries, butcher, fall festivals, yards and gardens, clothing, worship services and cookouts all had ties to Hungary. I guess everything comes full circle in the way we do things. You can say that Hungary is in our souls, and this is what we share with all Hungarians, no matter where they live. I always feel like I am home when I come to Budapest and to Hungary. Even though I have visited there a number of times, I still experience many new things which impress me each time I visit.

Our WPA tour group visits the Reformed Great Church in Debrecen. Because of this church, some refer to the city as "The Calvinist Rome."



Our adventure to Hungary began with a group of 22 travelers leaving Detroit on Sept. 6 for Amsterdam and then Budapest. Our first stop was Eger and Szépasszonyvölgy ("Valley of the Beautiful Woman"). Staying at the Imola Hotel Platán with its beautiful wellness center allowed us to get comfortable and to adjust to the time difference. When in Hungary, you have to take advantage of the amenities that such wellness centers offer. Hungary is famous for wellness treatments and spas, and you have to say that you tried them.

Our welcome dinner at the hotel was wonderful: cauliflower soup, flounder stuffed with wild salmon, fish sauce, asparagus and baby spinach, with crème brûlée for dessert. This was just meal number one, and the meals got better as our trip progressed.

The wine cellars were numerous and enjoyed by the travelers in our group.

Day 3 of our trip was in Szilvásvárad, featuring a visit to the Lipica Stud Farm in the Bükk Mountains, where the world-famous Hungarian Lipizzaner stallions are bred and raised. Our horse-drawn carriage ride to the barns was a treat. I am a city boy whose "horse-drawn" vehicle has four wheels and hundreds of horse power. What a change this was for me.

The first of many highlights on this trip began when our wagons—I mean, carriages—arrived at the pasture where about 100 horses came trotting down to where we could see them better. There were newborn foals, moms that were getting ready to deliver and youngsters that were suckling. A very impressive sight, indeed.

The day continued to get better. We took a train ride to a field in the Szalajka Valley, where we had a "trout picnic." It was a hands-on experience. We each took prepared and seasoned trout and *szalonna* (bacon), sat down around a huge fire and roasted our lunch. We heated the *szalonna* until the grease began to drip and used those wonderfully

delicious bacon fat drippings to further season the trout—a true Hungarian culinary treat. Once we were told that our fish was ready to eat, off to the tables we went where salads and breads awaited us. Wine was poured—for some of us right into our mouths, or into a glass, if preferred. I had been looking forward to this lunch for about eight years. Once again, impressive.

The trip continued to get better.

We visited a cheese factory at Mónosbél for a cheese tasting and tour of the cheese making process. We tried five different cheeses that were served with a delicious cherry jam.

We then made a quick visit to the Saliris Spa in Egerszalók, a spa known for its salt deposits, which could be seen on the grounds of the resort.

We continued our journey to the Mezőkövesd and the Matyó land, Miskolc, and a micro-brewery for instruction on the beer making process, another new experience for our travelers. Not to be forgotten was the honey cake maker where we got to decorate our red cookies with the white icing (*mézeskalács*).

From there, we went to the Tokaj wine region and the Hotel Magita in Erdőbénye, along with a visit to Sárospatak and Rákóczi Castle. This is where I got a *fánk* (donut) filled with jelly from a *lángos* stand. It was incredible!

Another trip highlight was a visit to the Héliá-D Herbal House Visitor and Beauty Centre. Héliá-D is an internationally-known Hungarian skin care company. The company uses plant-based ingredients in its products. Those on our tour had the opportunity to create our own special brand of skin cream, anti-wrinkle cream and shampoo. We were able to create our own scents and add minerals, vitamins and other plant-based ingredients to achieve the results we wanted. I don't think you will be able to recognize our travelers once the creams and lotions are applied.

We also were able to visit the workshop of a cooper (wine barrel maker). We got to see the steps that are taken in the wine barrel making process. It was nice to see what has to be done in order to achieve a finished wine barrel.

After our visit, we walked downhill for our dinner in the garden of the Budaházy Fekete Mansion and winery, constructed in the 1600s. Our *paprikás csirke* (chicken paprikash) dinner was cooked in a cauldron and served outside. What a great evening.

We continued on to eastern Hungary and the Hortobágy Puszta for a horse show featuring Hungarian *csikós* (cowboys) and then on to Debrecen, "The Calvinist Rome." I took a tour (via elevator) of the upper portion of the great church and saw a portion of the original church which was built hundreds of years ago.

Next, we visited my favorite place: Hajdúszoboszló.

Continued on Page 12



LEFT: Roasting *szalonna* in the Szalajka Valley.

TOP: From a visit to the Hotyek Cooper Workshop in Erdőbénye.



Continued from Page 11

(If I could only pronounce it.) We stayed at the Aqua Sol Wellness center. This was a large hotel with many pools and mineral baths that could soothe just about anything. Happening next to the hotel was the Hajdúszoboszló Organic Food and Wine Festival. Local vendors had prepared organic foods, handmade crafts, wines and more. I even had potato chips on a stick.

As we neared the end of our trip, our last stop was Budapest. We had about four days to explore the city. There is nothing like the sight of Budapest at night from a Danube River cruise, especially with a clear night. On this tour, I finally had the chance to see the beautiful Budapest Opera House, which was undergoing a major renovation. We completed our European adventure with visits to Heroes' Square, Parliament, Váci utca, Fisherman's Bastion, *Mátyás-templom* (Matthias Church), Szentendre (a restored artist colony with many Hungarian crafts) and the Gerbeaud, and a bus tour of Budapest.

Our WPA farewell dinner was held at the Vadaspark Restaurant. The dinner and folk dance show were a great way to close the book on the WPA Tour 2017. The Hungarian mixed plate, goulash soup in a cauldron, mixed meat plate and dessert of sponge cake Somló-style--all to the accompaniment of authentic Gypsy music--was a fine ending to our travels in Hungary.

The things we experienced and participated in on this trip made me feel closer to my heritage and to its customs. I look forward to next year's trip and the adventure we will experience. □



Helping our youth make their way

Our annual salute to our scholarship recipients



2017 Scholarship Essay Awards

Students applying for grants through the William Penn Fraternal Association Scholarship Foundation were asked to submit, among their application materials, an essay discussing a topic chosen by the Scholarship Foundation's Executive Committee. Different topics were selected for new and renewal students. All essays were read and judged by members of the Executive Committee, and the best essays were selected for special recognition. Many fine essays were submitted, reflecting the outstanding fraternal spirit of our young member-scholars. Prizes in the form of additional cash grants were awarded to the top four essays among both new and renewal applicants. We proudly publish those eight winning essays here.

New Students

With all of the societal problems we face today, where do you see goodness in the world?

First Prize - \$500

Kayla N. Veith, Br. 352 Coraopolis, PA

Goodness is in the human heart. The decision to put yourself before another not expecting anything in return. I truly believe goodness is everywhere you look. Whether one is opening a simple restaurant door for an elder or helping raise money for charity, he/she is doing good. People have the tendency to look at one's unvirtuous acts and overlook the goodness. Social media only notices the evils of humanity. This explains why people believe there isn't good in the world. Goodness is everywhere, but people can't see it.

Second Prize - \$300

Sarah N. DeFazio, Br. 226 McKeesport, PA

I see goodness in those who care about humanity. I see it in those who refuse to let race, religion, or fear obscure their definition of worth. I see it in those who try to help people that have been deemed beyond repair. I see it in those who brush off insult to make room for friendship and those who are willing to listen and apologize. I see it in openness to new experience and the desire to participate in a world that makes room for everyone. For although hiding itself at times, goodness is both among and within us.

Third Prize - \$200

Stephen C. Buckey, Br. 249 Dayton, OH

Despite societal problems, I see the goodness of the world in American soldiers, American Navy, American Air Force, American teachers, Mr. Rogers from PBS, the Disney Company, the Arlington National Cemetery, the Normandy American Cemetery and Memorial near France on American soil, honor fights, NASA, the 9/11 Memorial, American firefighters and policemen, the Constitution and the Amendments, Jesus, good churches, parents who love their kids, Boy Scouts of America, singing the National Anthem before all sporting events, national parks, the 4th of July, and people who know that you don't ever give up on the people you love.

Fourth Prize - \$100

Collin M. Hurley, Br. 296 Springdale, PA

In a world full of societal problems, there are many places in which I see goodness. One place being my amazing family and friends, who constantly support me and guide me with all of my life decisions and obstacles. I also see goodness in programs like the William Penn Association Scholarship Foundation. Providing such a generous scholarship to fuel and help guide the leaders of the future shows just how amazing people can be. It's foundations like these that allow people preparing for the future to have fewer obstacles when trying to make the world a better place.

Renewal Students

If you were applying for an internship at WPA, how would you convince us that you are the right person?

First Prize - \$500

Nicholas P. Skillpa, Br. 89 Homestead, PA

I would make a worthy intern in the Association, because I myself am Hungarian and share a strong connection with the culture and the history of the organization. I am pursuing a degree in Information Technology so I can be of use in that field. I took web development classes, database classes and other computer classes. I can help spread the word of the Association through use of web design and/or handle member's information and accounts through use of databases. I could also ensure the security of all member information which is a growing issue in today's cyber world.

Second Prize - \$300

Marco A. Marchelletta, Br. 18 Lincoln Park, MI

The mentorship I have received as an active lifetime member of WPA is invaluable. Through many opportunities to promote WPA, I have gained a meaningful perspective that is motivated by the importance of our work. As a scholarship recipient, the financial support shows confidence in my young voice and inspires me to get more involved. We could not do our jobs without each other but together we have the power to make a real difference. With these values, skills and knowledge, I would like to request an opportunity to apply them as an intern and potential future employee of WPA.

Third Prize - \$200

Rachel A. Kraynak, Br. 14 Cleveland, OH

The William Penn Association was founded as a means for extending help to Hungarian immigrants as they worked towards forming a new life in the United States. Therefore, if I were applying for an internship with this foundation, I would explain my passion for helping others and enriching our community. I am currently pursuing an International Business degree with the intent of uniting different cultures while also maintaining the individuality of each heritage. I believe such goals align well with the William Penn Association's dedication to promoting Hungarian traditions.

Fourth Prize - \$100

Austin M. Kowalski, Br. 40 Martins Ferry, OH

Many significant decisions are made during a student's college years, and I am certain that the college experience is more than earning a degree. Time spent working to help others is an essential step to becoming a contributing member of society. An internship with the William Penn Association would provide a valuable opportunity to see how quality insurance products enrich the lives of policyholders. In addition, an internship would give me a connection with community outreach and an opportunity to build relationships with others that are dedicated to making a difference in the lives of others.

2017 New Scholarship

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

Since 1972, our Scholarship Foundation has awarded 6,152 grants totalling \$2,716,700. This year, the Foundation awarded grants to 151 students, including 53 first-time recipients, totalling \$75,500. All of this is made possible by the generosity of our members and friends through direct contributions, through the purchase of “leaves” on our Scholarship Foundation’s Tree of Knowledge, and through support of various fundraising activities conducted at the Association’s national fraternal events and at events conducted by William Penn Association branches. We congratulate all our member scholars, especially this year’s new recipients honored here, and extend our best wishes to them for success this academic year.



AMBER J. BITTOURNA
Br. 15 Chicago, IL



STEPHEN C. BUCKEY
Br. 249 Dayton, OH



SOPHIA M. FRANCIS
Br. 44 Akron, OH



BRANDON M. HEIMBACH
Br. 159 Phoenixville, PA



ZACHARY A. JACKMAN
Br. 189 Alliance, OH



STEVEN M. KATONA
Br. 14 Cleveland, OH



EMILY K. M. KINSEY
Br. 27 Toledo, OH



NICOLAS M. MONDOR
Br. 352 Coraopolis, PA



RACHEL M. MORRIS
Br. 28 Youngstown, OH



NATALIE E. NOBLE
Br. 129 Columbus, OH

Recipients



CONNOR B. OLSON
Br. 8340 Baltimore MD



KELSEY L. OLSON
Br. 8340 Baltimore, MD



KELSEY A. PANSCH
Br. 28 Youngstown, OH



MADELINE R. SANOBA
Br. 34 Pittsburgh, PA



BRYCE A. SCHAUER
Br. 28 Youngstown, OH



TRAVIS D. SCHAUER
Br. 28 Youngstown, OH



AMBRIELLE V. STOLTZ-BANGO
Br. 18 Lincoln Park, MI



KAYLA N. VEITH
Br. 352 Coraopolis, PA



GARRETT A. WALKER
Br. 8340 Baltimore, MD

New recipients not pictured

HALIE ABT, Br. 8020 McKees Rocks, PA
 MASON W. AKERS, Br. 89 Homestead, PA
 AMANDA F. ANTAL, Br. 18 Lincoln Park, MI
 MEGAN K. ANTAL, Br. 18 Lincoln Park, MI
 MATTHEW J. BENEDEK, Br. 226 McKeesport, PA
 JASON T. BRONSTRUP, Br. 14 Cleveland, OH
 THOMAS J. CIFERNO, Br. 28 Youngstown, OH
 MICHALA M. COONEY, Br. 800 Altoona, PA
 HANNA R. CSOMAN, Br. 352 Coraopolis, PA
 MARY R. DeFAZIO, Br. 226 McKeesport, PA
 SARAH N. DeFAZIO, Br. 226 McKeesport, PA
 ALEXA M. DeSANTES, Br. 352 Coraopolis, PA
 RACHEL V. DeSANTES, Br. 352 Coraopolis, PA
 HANNAH R. FISCHER, Br. 18 Lincoln Park, MI
 COLLIN M. HURLEY, Br. 296 Springdale, PA
 RICHARD J. KALOSKY III, Br. 28 Youngstown, OH
 ALLY I. KELLING, Br. 14 Cleveland, OH
 MCKENZIE A. KRAFT, Br. 129 Columbus, OH
 JARED N. LEINS, Br. 352 Coraopolis, PA
 BROOKE MAYOROS, Br. 18 Lincoln Park, MI
 DANIELLE M. MILLER, Br. 800 Altoona, PA
 ELIZABETH A. MYERS, Br. 226 McKeesport, PA
 KELLY C. PATRICK, Br. 28 Youngstown, OH
 BRENT A. PLISKO, Br. 296 Springdale, PA
 MADISON J. PRINDLE, Br. 26 Sharon, PA
 WYATT J. PRINDLE, Br. 26 Sharon, PA
 JOHN F. PULFORD, Br. 89 Homestead, PA
 NATALIE R. RICE, Br. 8114 Clarion, PA
 NICHOLAS J. ROMANO, Br. 8019 Pittsburgh, PA
 DOMINIQUE R. ROSS, Br. 26 Sharon, PA
 DANIEL J. TROMBOLA, Br. 226 McKeesport, PA
 MORGAN E. UVEGES, Br. 14 Cleveland, OH
 WILLIAM R. WELSH, Br. 296 Springdale, PA

What's your story?

We would enjoy hearing from our recipients about how their careers and lives are progressing. Please send your story and recent photograph to:

John E. Lovasz
 William Penn Life
 709 Brighton Road
 Pittsburgh, PA 15233

Or, you can send it to John via email at: jlovasz@wpalife.org.

Eligibility Rules for Year 2018 Scholarship Grants

The Board of Directors has established the following rules governing eligibility for scholarship recipients:

a) The student applying for a scholarship grant must be an individual life benefit member of William Penn Association in good standing for four (4) years as of January 1, 2018.

b) For both new and renewal applicants, the students must be the child or grandchild of a life benefit member of William Penn Association in good standing. For the 2018 school year, the parent/grandparent must be a life benefit member for at least four (4) years as of January 1, 2018.

c) Scholarship grants are awarded to full-time undergraduate students only if they have been accepted by or are currently attending an accredited college, university or school of nursing.

d) Grants are awarded for a two- or four-year period.

e) **New applicants** must submit the following:

1. WPFA Scholarship Foundation, Inc. Application for Scholarship Grant, which can be found in this issue of *William Penn Life*. An application also may be obtained by writing to: President, William Penn Fraternal Association Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233, or may be downloaded from the Association's website at www.wpalife.org.

2. An Essay of 100 words or fewer answering the question: **"What one item would you place in a time capsule, and why?"** If the essay exceeds 100 words, the student's application will not be accepted.

The Scholarship Application and Essay must be mailed and postmarked by Thursday, May 31, 2018. We recommend the student submit these materials via Certified Mail to ascertain proof of mailing date.

3. A transcript of the student's latest high school scholastic record.

4. Proof of enrollment for the Fall 2018 school term.

Items 3 and 4 must be mailed and postmarked by **Friday, August 31, 2018.**

f) **Renewal applicants** must submit the following:

1. WPFA Scholarship Foundation, Inc. Application for Scholarship Grant, which can be found in this issue of *William Penn Life*. An application also may be obtained by writing to: President, William Penn Fraternal Association Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233, or may be downloaded from the Association's website at www.wpalife.org.

2. An Essay of 100 words or fewer answering the question: **"What is the importance of having a life insurance policy?"** If the essay exceeds 100 words, the student's application will not be accepted.

3. A copy of the student's latest scholastic record. All renewal applicants **must maintain a cumulative Grade Point Average of at least 2.5 on a 4.0 scale to qualify.**

4. Proof of enrollment for the Fall 2018 school term.

Items 3 and 4 must be mailed and postmarked by **Friday, August 31, 2018.**

g) All applications and essays must be submitted and signed by the student requesting the grant and mailed to the attention of the President. Eligibility rules for renewal grants will be in accordance with the eligibility rules in effect for the initial grant. Materials submitted by anyone other than the student will not be considered. **E-mailed and faxed submissions will NOT be accepted.**

h) Scholarship grants will be awarded by the Executive Committee of the William Penn Fraternal Association Scholarship Foundation, Inc. once each year. Grants will be paid directly to the applicant provided the student is a life benefit member in good standing on the date the check is issued and all of the eligibility requirements stated herein have been met.

i) If for any reason the recipient does not attend college after receiving the grant, it must be returned to the William Penn Fraternal Association Scholarship Foundation, Inc.

j) In compliance with current privacy laws, all information in regards to the scholarship status will be divulged only to the applicant/student and to the parents and/or legal guardians of the applicant.

k) All applications and essays must be mailed and postmarked by **Thursday, May 31, 2018.** Any applications and essays postmarked after that date will not be considered.

Students with questions about these eligibility rules may call Mary Ann Kelly-Lovasz at the Home Office at 1-800-848-7366, Ext. 128, or e-mail us at scholarship@wpalife.org.

William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821

Phone: 412-231-2979 • Toll-free: 1-800-848-7366 • Fax: 412-231-8535 • Email: scholarship@wpalife.org



Application for Scholarship Grant Academic Year 2018-2019



1. Check One: ☐ **New Applicant** ☐ **Renewal Applicant**

STUDENT APPLICANT INFORMATION

2. NAME:

Last

First

Middle Initial

3. DATE OF BIRTH:

/ /

4. ADDRESS:

No.

Street

City

State

Zip Code

5. STUDENT APPLICANT'S PHONE: ()

6. SOCIAL SECURITY NO.:

7. E-MAIL ADDRESS:

8. SCHOOLS ATTENDED (LIST IN REVERSE CHRONOLOGICAL ORDER, STARTING WITH MOST RECENT SCHOOL):

Name of School

Location

Years Attended

9. ACCREDITED COLLEGE OR UNIVERSITY WHERE ACCEPTED:

School Name:

Year Will Be

Attending in School:

☐ Freshman

☐ Junior

☐ Sophomore

☐ Senior

Street Address or P. O. Box:

City:

State:

Zip Code:

10. MAJOR COURSE OF STUDY (e.g., ENGINEERING, PRE-MEDICAL, BUSINESS, ETC.):

Completed application must be mailed and postmarked by May 31, 2018

11. LIST THREE PERSONAL REFERENCES, EXCLUDING RELATIVES, WHO HAVE KNOWN YOU FOR AT LEAST TWO YEARS (e.g., TEACHERS, CLERGYMEN, COACHES, ETC.):

Name

Address

Occupation

12. LIST YOUR INVOLVEMENT IN WILLIAM PENN ASSOCIATION FRATERNAL ACTIVITIES OR COMMUNITY SERVICE PROJECTS:

13. EXTRACURRICULAR SCHOOL ACTIVITIES (i.e., ATHLETICS, THE ARTS, SCHOOL CLUBS):

14. SUGGEST AN EVENT OR PROJECT THAT WPA COULD PROMOTE WHICH WOULD INTEREST YOUNG ADULTS:

15. WILLIAM PENN ASSOCIATION LIFE INSURANCE CERTIFICATE INFORMATION VERIFICATION:

INFORMATION ON BOTH STUDENT AND PARENT (OR GRANDPARENT) IS REQUIRED.

Student Applicant

CHECK ONE: ☐ Parent or ☐ Grandparent of Applicant

Name: _____

Life Insurance Certificate Number: _____

Branch Number: _____

PLEASE NOTE: ALL APPLICANTS must submit an essay not exceeding 100 words, along with this completed application form, to be considered for a grant. The application and essay must be mailed and postmarked by May 31, 2018. NEW APPLICANTS must also submit: (1) a transcript of the student's high school scholastic record; and (2) proof of enrollment for the Fall 2018 school term. RENEWAL APPLICANTS must also submit: (1) a copy of the student's latest scholastic record showing that the student has maintained a cumulative Grade Point Average of at least 2.5 on a 4.0 scale; and (2) proof of enrollment for the Fall 2018 school term. Failure to submit these items by the date specified in the Eligibility Rules will result in the forfeiture of your grant. The undersigned APPLICANT hereby authorizes and approves the Scholarship Foundation or its representatives to share or discuss this Application with my parents and/or legal guardians.

I hereby certify that I have read the eligibility rules prior to completing this application. I further certify that this application contains no misstatements or omissions of material fact and that the statements herein are to the best of my knowledge complete and correct.

Signature of Applicant

Date

Completed application must be mailed and postmarked by May 31, 2018

Help us help our youth

The rewards that come with a higher education are priceless. But, that education comes at an ever-higher price. That's why since 1972, William Penn Association has helped our young members attending college achieve their goals by awarding them over \$2.7 million in scholarship grants. This year alone, the William Penn Fraternal Association Scholarship Foundation awarded grants to 151 students totaling \$75,500. It is only through the generosity of people like you--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. With your help, our children can transform the world and our communities. With your help, we can make an impact on the future.

So, why not help us help our youth? It's easy to do. Simply complete the form below and send it to us, along with your tax-deductible donation. On behalf of our youth, we thank you.

YES! I want to help. Here is my gift which will be appreciated by the many young people whose lives will be enriched by education. Please accept my tax-deductible contribution of:

☐ \$1,000 ☐ \$500 ☐ \$250 ☐ \$100 ☐ \$50 ☐ \$25 ☐ _____

Name: _____

Email: _____

Address: _____

City: _____ State: _____ Zip: _____

☐ (Please check this if the above address is new.)

Special instructions, if any: _____

☐ I have included the WPFA Scholarship Foundation in my estate plans.

☐ Please send me information on gifts of trusts, property, wills and deferred giving.
(For wills, our legal title is William Penn Fraternal Association Scholarship Foundation, Inc.)

Please make checks payable to "WPFA Scholarship Foundation, Inc." and mail to:

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



Photo © Can Stock Photo Inc./Andrey Popov



JUST 4 KIDZ

Thanksgiving will soon be here, and that means more than two days off from school! Thanksgiving is a holiday when we give thanks as Americans for all of the blessings we have in our lives, including family, friends, a home and enough to eat each day.

Speaking of food, we hope you and your family have lots of food to share this Thanksgiving. One treat you can share with family and friends is a savory Hungarian biscuit called **pogácsa** (pronounced po-GAH-cha). You and your family can take your time making this recipe – no need to hurry. You can dress up your *pogácsa* with fancy Gruyere or Jarlsberg cheese or add a simpler but tasty Swiss cheese.

What You Need

½ cup whole milk, lukewarm
2 teaspoons active dry yeast
½ teaspoon sugar
4 cups all-purpose flour
¾ cup cheese, finely shredded
1 tablespoon salt
2 eggs
1 ¾ sticks unsalted butter, softened
½ cup sour cream
(For topping)
1 egg yolk
¼ cup cheese, finely shredded



What You Do

- In a large bowl, combine milk, yeast and sugar and let stand until yeast is softened, about 10 minutes.
- Slowly add to the yeast mixture the flour, ¾ cup cheese, salt, 2 eggs, butter and sour cream. Using an electric mixer, mix on low speed until dough comes together. Beat on medium speed 1 to 2 minutes. The dough should be smooth and not sticky.
- Roll dough ½-inch thick on a lightly floured surface. Make a tic-tac-toe pattern with fork tines over the top of the dough and brush with egg yolk. Sprinkle ¼ cup cheese on top, and cut out rounds with a 1- or 1½-inch circle-shaped cookie cutter.
- Arrange circles in rows on a parchment-lined baking sheet, about ¼ inch apart. Put pan in a cold oven and set temperature to 400 degrees. Bake about 25 minutes, until *pogácsa* are brown on top. Let cool completely and store in an airtight container. Makes 5 dozen 1½-inch *pogácsa*.
- *Pogácsa* may be frozen up to one month. Thaw and reheat at 225 degrees for 20 minutes.

If you like biscuits, you can find more recipes for classic, home-style biscuits inside the two cookbooks WPA has for sale. Look at the ad on page 3 of this magazine for more information about our cookbooks. They make great Christmas gifts!

If your Thanksgiving schedule is full with family visits, and if you don't have a lot of time or money, you can still make a treat to share with your family. You can make the recipe below with the help of a grown up. It's called a **No-Bake Pumpkin Cheesecake**. Okay, so it's not something most people usually have on Thanksgiving....but it's really YUMMY! (Recipe courtesy of <http://www.kraftrecipes.com>)

What You Need

- 8 oz. cream cheese, softened
- 1 cup canned pumpkin
- ½ cup sugar
- ½ tsp. pumpkin pie spice
- 8 oz. whipped topping, thawed, divided
- 1 ready-to-use graham cracker crumb crust (6 oz.)



What You Do

- Beat cream cheese, pumpkin, sugar and pumpkin pie spice with mixer until blended.
- Gently stir in 2½ cups whipped topping.
- Spoon into crust.
- Refrigerate for 3 hours or until firm.
- Serve with remaining whipped topping.

That's it! E-A-S-Y....

Happy Thanksgiving!





Branch 8 members serve guests palacsinta (crepes) at the Johnstown Slavic Festival on Sept. 23 at the city's Heritage Discovery Center.



Decorations provided by Branch 8 grace the stage at the Johnstown Slavic Festival as Harmonia performs.

Branch 1 Bridgeport, CT

by Jim Ballas

Before you know it, the holiday season will be upon us, and we are making plans for our holiday events.

First, thanks to all branch members who helped make our food drives throughout the year so successful. The groups that received the food were greatly appreciative of our efforts.

We will once again participate in the Holiday Basket program. We are asking members to donate non-perishable food items suitable for families. We hope to give at least three food baskets to needy families in our area. We will start collecting in November. Donations may be dropped off at United Church of Christ, located at 2180 North Ave. (at the corner of Laurel Avenue) in Bridgeport. If we have extra like we did last year, we will donate the excess to one of the local food banks.

Our branch Christmas party will be held Saturday, Dec. 9, at noon at Puritan Hall in the church basement. Note the change of location for this year's party. Similar to last year, there will be refreshments and lunch served and the singing of Christmas carols. We may get a surprise visit from Santa Claus for the children, all of whom will receive a gift. Please bring a non-perishable food item for our Holiday Basket to the party.

Invitations will be mailed to all branch families with children. Others can contact Branch Coordinator Jim Ballas if they would like to come

at 203-929-9425 or jamesballas@att.net.

Happy Thanksgiving to all of our branch members. Thank you all for your continued support. Looking forward to hearing from you and seeing you at the Christmas party.

Branch 8 Johnstown, PA

by Alexis Kozak

We have had a very busy summer. It started with the golf outing in Blairsville, Pa., continued with the Hungarian Heritage Experience in Boswell, Pa. and culminated across the Pennsylvania line at the WPA Picnic in Hiram, Ohio. All these events were wonderful, and the best part of each was uniting with our WPA family and friends.

To end the summer and bring in the fall, Branch 8 participated in the 3rd Annual Johnstown Slavic Festival on Sept. 23 at the Heritage Discovery Center in Johnstown. My son and I attended last year's festival, and we could not get over how very nice and ethnic it was. They keep everything very traditional. You will not find a hot dog, hamburger or popcorn at this venue. The music, workshops, speakers and, of course, the delicious food are all ethnic.

Branch 8 sponsored a *palacsinta* (crepe) booth. WPA also had an information booth. We were honored to have WPA Chair of the Board Andy McNelis, his wife Marguerite and Vice Chair Kathy Novak joining us with their wonderful help.

Branch 8 members Dorothy Kedves, Judy Grasa, Carol Sipos,

Charlotte Sipos and Charlene Hritz were instrumental in making this project a go. We all worked weeks before the event, and I want to thank everyone for their time and talents. We all had fun as these events bring people together in the nicest way.

We also thank David Kozak for being our "gofer." Ursula Markovits had taught David well at the Hungarian Heritage Experience. Thanks, Ursula.

Mark your calendars and join us for this great fest next year on Sept. 22, 2018.

For our Join Hands Day project, we decorated the fest stage with flowers to make the surroundings festive and to get the William Penn Association name out in the community. After the event, we distributed the flowers to local shut-ins and a retirement village. The smiles on the recipients' faces were priceless. Thank you, WPA, for your generosity to make all this possible.

We are now in the process of planning our annual Christmas party to be held Dec. 3. Please mark your calendars and stay tuned for details. Hope to see you there! Santa will greet all our guests.

Branch 13 Trenton, NJ

by Marguerite D. Beke

It's hard to believe nearly all of 2017 has passed. We are thankful for all the blessings our Lord has given us every day.

Our family Christmas party is fast approaching, and we are looking



Branch 14 members Rahel Krasznai and Alexis Dvorak perform a traditional dance during the Szüreti Bál hosted by the First Hungarian Reformed Church of Cleveland.

forward to another fun day with our members. Last year, we had new people join us, and they all had a very good time. As always, many thanks to the Home Office for their generous support in providing the funds and party favors, especially the calendars.

This year's Christmas party will be held on Sunday, Dec. 3. Please call Marguerite Beke at 609-617-0471 by Nov. 24 for details and reservations.

Branch 13's officers wish all a happy and healthy holiday season.

Branch 14 Cleveland, OH

by Richard E. Sarosi

It is hard to believe that fall is here and that winter will soon be upon us. The leaves have been falling since the middle of September, and once again it is a battle to keep our yards looking the best we can. My last outdoor project was to plant some spring flower bulbs. I hope they will produce lovely spring flowers.

The WPA Tour 2017 to Hungary is over, the suitcases have been put away, and the last of the Hungarian souvenirs have been distributed. All that is left to do is to put together a photo book of the trip so I can easily show family and friends the nice time and the interesting things that we did on our trip. You can see some of those pictures and read my summary of the trip elsewhere in

this issue.

After I got home, many activities took place in Cleveland.

On Sept. 30, The First Hungarian Reformed Church hosted a Szüreti Bál (Fall Festival). The dinner was a continuation of what I experienced in Hungary with the *laci pecsenye*, *kolbász*, cabbage and noodles and *fánk*. The children of the church looked beautiful in their Hungarian costumes, and their dances were wonderful. All of

their practicing was worth it, and it brought back many memories for me.

Also on Sept. 30, the Buckeye Road Nationality Reunion took place, giving us the opportunity to see friends from the old Buckeye Road neighborhood. *Gulyás leves*, *laci pecsenye* and *lángos* were served. Next year, the reunion will be a picnic at the Hungarian Cultural Center of Northeastern Ohio in Hiram. Look for additional information.

On Oct. 6, the Chagrin Documentary Film Fest featured the world premier of *Cold Warriors*, directed by Reka Pigniczky and Andrea Lauer Rice. The documentary told the story of young American-Hungarians in Rummerville, Pa., who were ready to fight for freedom in Hungary, a homeland they barely knew, during the height of the Cold War. Men and women fighters of all ages practiced with guns and ammunition. In 2016, this group got together at a run-down farm in rural Pennsylvania near the Susquehanna River to recall the revolution of the past and their dreams of the future. This reunion touched on topics of family, Hungary, the Iron Curtain, the Cold War and being a hyphenated American. The documentary was in English and Hungarian (with English subtitles).

The Cleveland Hungarian Cultural Garden held its 2nd Gala Organ Concert on Oct. 8 at the beautiful home of Dr. Eugene and Janet Blackstone in Bratenahl, Ohio. (For more

on this concert, see "Magyar Matters" in this issue.)

Branch 14 meetings are held at the Bethlen Hall of The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills. Our next two meetings will be held on Wednesday, Nov. 1, and Wednesday, Dec. 6. Both begin at 7:00 p.m. Branch 14 adult members and guests are welcome to attend the branch meeting.

Our annual branch Christmas party and "Breakfast with Santa" will be held on Saturday, Dec. 2, 2017 from 10:00 a.m. to 12:30 p.m. at the church.

The Officers of Branch 14 extend our sympathy to those Branch 14 and WPA members who have recently lost a loved one. May they rest in peace.

Get well wishes are being sent to all of our Branch 14 and WPA members, as well as our friends, who might be feeling under the weather. We send out get well wishes to WPA National Director Joyce E. Nicholson who is recovering from injuries as a result of an auto accident, and to John Torma, husband of National Vice President-Treasurer Diane M. Torma. Please keep them and all of our members in your prayers.

Happy birthday and happy anniversary wishes are being sent out to all of our branch members and to Home Office staff who are celebrating an October/November birthday and/or anniversary. May you be blessed with many more birthdays and anniversaries.

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

Branch 18 Lincoln Park, MI

by Barbara A. House

Happy Thanksgiving. Is it really November? This has been such a busy year; it just flew by.

I am finally getting over the jet lag. The older I get, the longer it takes. Our trip and travelers were wonderful. We are already working on our 2018 trip. Stay tuned for info.

On Nov. 19, we will host our an-

nual family Christmas party at 1:00 p.m. at the P.R.C.U. Hall on Oak Street in Wyandotte. All are invited. Your admission is a dessert to pass and food for our furry friends. The animal food will go to the shelter in Brownstown. Santa, a magician, prizes and food will all be included. Hope to see you there. If you would like to set up, you would be most welcome. Branch 18 officers will be there at about 10:00 a.m. I obtained some Hungarian CDs while on our trip. Many of you asked for them. Come and teach us to sing along.

Our November branch meeting will be held on Nov. 15 at the Hungarian American Cultural Center on Goddard in Taylor at 6:00 p.m. We look forward to seeing all of you.

Happy November birthday to all our members, especially my mom, Irene Gall, on her 95th birthday. She has not been feeling well but she continues to bounce back. My brother and I say she is like the Energizer bunny. Happy birthday, mom. We love you.

Happy birthday to National Vice President-Secretary Jerry Hauser, Doris Schvarckopf, Anita Kosaski, Mary Ann Kelly-Lovasz, National Director Michael Chobody, Doug Truesdell, National Sales Director Bob Bisceglia, Denise Hurley, Chris Kovalchuk and Krisztina Kortvesi. You are all so special. We wish you many more.

Get well wishes to George and Doris Schvarckopf, Eleanor Kender, Beata Csaszar, Joe Csereklye and all who are not feeling well.

Please remember our deceased members and their families in your prayers; especially Mary Markes, Merced Gonzales Jr., David Antal, Frank Magdalenic and Edward Tresio.

I hope you all enjoy Thanksgiving surrounded by all your loved ones. This has been a tough year for many people. I hope we all learn to live together. We really have so much to be thankful and grateful for.

Thought for the month: My branch is composed of people like me. I help make it what it is. It will be friendly if I am friendly. It will bring others to attend if I invite them. It will be charitable if I am charitable. Our branches can do great work if we all work together.

Branch 28 Youngstown, OH

by Kathy Novak

Can the holidays be sneaking up on us already? Make sure your calendars are marked for Saturday, Dec. 9, for the annual Branch 28 family Christmas party. It will be held at the Aut Mori Grotto Hall, 563 N. Belle Vista Ave., Youngstown beginning at 12:30 p.m. Santa will arrive sometime during the party. All members are invited, but children will receive an invitation in the mail.

Don't forget the holiday scholarship raffle will be held that day also.

The Franciscan Friary on Belle Vista Avenue was where the commemorative services for the 1956 Revolution were held on Oct. 22.

The Hungarian churches of Youngstown will once again hold Thanksgiving ecumenical services. This year, Holy Apostle Parish's St. Stephen of Hungary worship site will host the gathering. Watch church bulletins for day and time.

Speaking of Holy Apostle Parish, if looking for a cookbook as a Christmas gift, they have published a new cookbook. If interested, call me at: 330-746-7704 or the parish secretary at 330-743-1905.

What a wonderful day the Johnstown Slavic Festival was! It was a pleasure to spend the day with National Director David Kozak, Alexis Kozak and members of Branch 8. Great job to those involved in organizing this event.

Perfect weather, great food and nice people is what Branch 296 served at their annual bacon fry.

Once again, Hungary was repre-

sented at the 8th Annual Chagrin Falls Documentary Film Fest. The movie *Cold Warriors* was about the reunion of members of a group of Hungarians relocated in the United States after World War II, who prepared for combat if their homeland needed assistance, especially in 1956.

It was so nice to see Michele Dye back in Ohio for a visit.

Special get well wishes to National Director Joyce Nicholson who broke her arm in a recent auto accident. Hoping all those under the weather these days will soon feel better, especially Jackie Prologo, Irene Nemeth, John Torma and Mary Rose Purton.

Whether you are celebrating your birthday or anniversary this month, we hope you have a wonderful day. Special happy 40th wedding anniversary to Paul and Judy Wytko, who celebrated with a trip to Rome.

Thoughts and prayers to all the victims of recent disasters and all who have recently lost a loved one.

Life insurance and annuity questions? Call Alan at 330-482-9994 or Kathy at 330-746-7704.

Wishing all our readers a blessed and happy Thanksgiving. We, as Americans, have so many blessings to be thankful for.

Branch 34 Pittsburgh, PA

by Marguerite McNelis

Happy Veterans Day! Please remember to thank a veteran for their service. Happy Marine Corps birthday to my husband and all Marines. Remember in your prayers our servicemen and women here and overseas.

Happy and blessed Thanksgiving



Next Deadline

All articles & photographs for the December issue of *William Penn Life* are due in our office by November 10. If you have any questions, please contact John E. Lovasz toll-free at 1-800-848-7366, ext. 135.



Members of Branch 88 Rural Valley, Pa., close out the summer by gathering for a traditional Hungarian szalonna sütés (bacon roast).

to everyone.

Andy and I again enjoyed the Branch 296 bacon roast at Riverview Park in Oakmont, Pa. It was so nice visiting with everyone and good to see some friends that we grew up with. The food, the kolbász and bacon were delicious. We brought some bacon home, and Andy made some delicious *abált szalonna*. Missed seeing Joyce and Harry. Glad you are doing much better after the accident, Joyce!

We had a great time at the Slavic Festival held in Johnstown, Pa., on Sept. 23. We helped our Johnstown friends, National Director Dave Kozak and his wife Alexis, along with Vice Chair Kathy Novak, in the William Penn Association booths at the fest. The weather was perfect. Andy and I are planning another trip to Dunlo, Pa., in the near future.

Happy and healthy birthday wishes go out to everyone celebrating their birthdays in November.

Our condolences go out to Terry Anglin and family on the death of her mom, Helen Henkel. Helen was a member of our branch since 1944. She loved her family and enjoyed bowling and playing cards. May she rest in peace.

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

Branch 40 Martins Ferry, OH Branch 349 Weirton, WV

by Joyce Nicholson

Hello from the WPA branches in Martins Ferry, Ohio, and Weirton, W.Va.

Our combined branch Christmas party is scheduled for Saturday, Dec. 16. We are having "Breakfast with Santa" from 9:00 to 11:00 a.m. at a new location: Murray's Restaurant, 498 Cadiz Road, Wintersville, Ohio. You'll be able to visit with Santa and enjoy breakfast throughout the morning with your fellow WPA members and children. All of our branch members are welcome to attend this open house breakfast with Santa. So, stop by while you're out Christmas shopping, say hello, have some fun and maybe win prizes. All branch children will get a treat bag.

Thanksgiving Day is fast approaching. Let's give thanks for all the blessings we have received throughout the year, such as family, friends, good health, good times and good memories!

Happy birthdays in November: Jerry Hauser, Mary Ann Kelly-Lovasz, Christopher Kovalchuk,

Michael Chobody, Bob Bisceglia and Denise Hurley.

I want to thank everyone who sent cards, called or texted their care and concern regarding my car accident in September and subsequent surgery and hospitalization due to a broken humerus, replaced with plates and screws. As Jerry Hauser tells me, I am now bionic! (Ha! Ha!) I appreciate each and every contact made and thank the Lord that my health and strength is improving everyday.

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

You can call on Alan Szabo for all your insurance needs at 330-482-9994.

Branch 89 Homestead, PA

by Mark S. Maskarinec

Our annual golf outing has come and gone, yet we're still getting donations for it. How wonderful.

Before I forget, would the person who won the Hungarian Gourmet Basket at the WPA Picnic please contact me so I can make arrangements to deliver your basket. There's a lot of goodies in it that I know will please you. Email me at tothmaskarinecls@upmc.edu or call Mark at 412-398-2078.

We are eagerly gearing up for the holiday season. Our branch, in conjunction with the First Hungarian Reformed Church of Homestead, will be having a baking project in November and December. For more information, please see our ad on the next page. Place your orders by either calling Branch Vice President Mark Maskarinec at 412-398-2078 or emailing Mark at tothmaskarinecls@upmc.edu.

Then, in December, it's back: homemade Hungarian kolbász. The Third Avenue Calvin Reformed Church will be joining forces with the Hungarian Reformed Church of Homestead to make kolbász just in time for the holidays. Date and price to be announced soon.

It will also soon be time for our annual branch Christmas party, to be held Saturday, Dec. 2, at Brunswick Playmor Bowl. To reserve your

Branch News

spot, contact Mark or Lisa at 412-872-5022. It promises to be a good time.

As this was being written, we were looking forward to our branch dinner at Dorothy 6 Restaurant. Tom Kazar, owner of Dorothy 6 and a WPA member, had another Hungarian Night at his restaurant on Oct. 27, complete with the musical accompaniment of George Batyi. Come and check out Dorothy 6 on 8th Avenue in Homestead. The food is always great. They have a terrific brunch on Saturdays and Sundays. You don't want to miss out on that. Lisa recommends the Pineapple Mimosa as an treat for your brunch.

Get well wishes go to branch member Janet J. Phillips as she continues to recuperate from spinal surgery, Jim Findlay as he battles cancer and Fred Gabocy who is battling pneumonia. All of you are in our thoughts and prayers. And Jim, we expect to see you riding that lawnmower of yours up and down Brierly Lane in the near future. Get better all!

Belated birthday greetings to Fred Gabocy on his 92nd birthday on Oct. 21. May you have many more wonderful days on Earth. Fred also is the official photographer for Branch 89. He and his assistant Emily were the



More photos from the Branch 89 golf outing: Above, Branch Auditor Justin T. Toth and event co-chair Scott Greenman the registration table; at right, top, branch members Matt and Richard Toth sign in; at right, bottom, Branch Vice President and event co-chair Mark S. Maskarinec with special golf club head covers donated by Rt. Rev. Koloman K. Ludwig.

people taking pictures of the golfers as they started out on the golf outings. More pictures will come in the next issue.

Take care and make every day count. Do something nice for someone and see how good you will feel. It takes more energy to complain about something than it does to correct the problem. Fraternalism is the key! Let's make it count.



The First Hungarian Reformed Church of Homestead and William Penn Association Branch 89 invite you to enjoy their **Holiday Cookies, Kifli & Rolls**

COOKIES **\$8.00 / Dozen**

Lady Locks
Shortbread
Russian Tea
Thumbprints
Pecan Tassie

KIFLI **\$8.00 / Dozen**

Apricot
Raspberry
Nut
Cream Cheese

PUMPKIN COOKIES **\$8.00 / Dozen**

Plain with Icing
Raisins
Chocolate Chips

ROLLS **\$12.00 Each**

Nut
Poppy Seed
Apricot

Pumpkin Roll **\$8.00 Each**

COOKIE TRAYS: Small (4.5 Dozen) = \$40.00 / Large (7.5 Dozen) = \$60.00

Thanksgiving: Orders due 11/5 • Pick up 11/18
Christmas: Orders due 11/26 • Pick up 12/23

Pick up 11AM - 2PM, at the church 416 E. 10th Ave., Homestead, PA

To place your order,
call Mark Maskarinec at 412-872-5022 or email tothmaskarinec@upmc.edu

Branch 132 **South Bend, IN**

by John E. Burus

Fall is here, and I am sure the snow is not far behind. Wishing all a Happy Thanksgiving!

The next Branch 132 meeting will be held on Tuesday, Dec. 5, at the Martin's Supermarket Deli (first floor) on Ireland Road at 5:00 p.m. We will begin planning for the upcoming year.

The Branch 132 Christmas party will be held on Sunday, Dec. 10, at Barnaby's Pizza in South Bend starting at 3:00 p.m. and ending by 5:00 p.m. Please make your reservations by calling János Burus at 574-287-0590 by Dec. 1 so we know how many guests to plan for. Branch 132 will provide pizza and sodas to all who attend.

Branch 189 Alliance, OH

by Teresa Boyd

Happy fall from WPA Branch 189 in Alliance, Ohio. Please remember to keep in your prayers everyone involved in the Las Vegas tragedy.

We are still taking donations of non-perishable items for the holidays. We will be donating these items to the local food pantry.

The annual children's Christmas party will be held on Sunday, Dec. 3 from 1:00 to 4:00 p.m. All children and grandchildren of members are welcome. Deadline for reservations is Nov. 19.

The club will host its next Steak and Fish Fry on Oct. 20 from 6:00 to 9:00 p.m. Dinner includes steak or fish, baked potato or hand cut fries, bread and butter, and salad bar.

The club will be serving a traditional Thanksgiving dinner on Nov. 22. Following dinner, DJ Mike will provide entertainment.

The club will be closed Thanksgiving Day.

Belated birthday wishes for the month of October go out to members and friends Mark Poisson, Ruby Zmuda, Tony Lalli, Roy Nutter, Kenny Ball, Tim Shellenberger, Bob Mallvain, Ken Grimes Sr., Beth Carver, Shelley Melaney, Jeremy Smith, Tom Collins, Curt Everly, and Wayne Whaley.

For any life insurance and annuity needs please call Alan Szabo at 330-482-9994.

Enjoy the beautiful fall season and, as always, God bless America. Until next time, WPA Branch 189, signing off.

Branch 226 McKeesport, PA

by Judit Ganchuk

Each November, we remember Veterans Day and honor veterans who are alive and not currently serving in the military. We pray for all those in harm's way, especially the family of our branch's secretary, Janet Sparico. Her granddaughter, Amanda Reichert, and her husband, John, are serving in the U.S. military, and their family is stationed in Hawaii.

We extend our sympathies to WPA members and their families who have lost a family member or friend; it is never easy to lose a loved one. We're sending prayers for the family and friends of Pearl Pavelko, Dorothy Balawajder and Melinda Ashbaugh. May they rest in peace.

Happy birthday wishes to all our members sharing their special day this month! Happy anniversary to all those celebrating this month!

Sending warm hugs to Sally Petras, former branch auditor.

We send get well wishes to Margaret "Manci" Kiraly and our other branch members who are coping with illnesses.

Congrats to first-time parents Julia and Dylan Shipton on the birth of their beautiful daughter. We know the family is proud and happy!



Congrats also go out to my sister, Noémi, and her family in Texas on their new bundle of joy, Augustus (Gus for short, pictured left).

Our branch's juvenile Christmas party is in the works. Keep a lookout for your family's invitation in the mail.

The William Penn Association Magyar Folk Dancers are always looking for more singers and dancers in the Pittsburgh area to join us. If you or someone you know is interested, please contact us!

Branch members please note that our November meeting will not be on the normal third Thursday at 10:00 a.m. time slot. As of this printing, the time was not set, so please call the number below to get the updated time.

Do you have good news you'd like to share with us? Are you volunteering somewhere for the holidays? Please call Branch President Malvene Heyz at 412-751-1898 to spread some cheer and let us know about your charitable projects!

Finally, at Thanksgiving this year, keep up an attitude of gratitude and go around the dinner table telling everyone what you are thankful for; it may surprise you how thoughtful even your youngest relatives can be!

Branch 249 Dayton, OH

by Mark Schmidt

November is here with all its wind, rain, snow and cold weather; but I don't care. Maybe it's a leftover sugar high from Halloween candy, but in any case, the holidays are upon us, and I feel full of the holiday spirit. Lots of planning to do; Thanksgiving, shopping for Christmas and New Year's. Why do we cram all of this in basically one month? This is exhausting.

And just as exhausting was last month. With many fairs and festivals, I don't know how we made time for the Gulyás Fest on Oct. 21. Branch 249 and the Hungarian Club of Dayton & SW Ohio jointly held a well-received dinner of authentic gulyás, cabbage and noodles and all the fixings. Violinist Steve Greenman, a member of the Cleveland ethnic band Harmonia celebrated Hungarian ethnic pride by playing all the old favorites. The food and desserts were fantastic, and the strolling violinist made for a wonderful evening. This was the third Gulyás Fest, and it gets bigger and better each year. I hope to see you at next year's.

The next Branch 249 meeting is Saturday, Nov. 11 at 1:00 p.m. in McAuley Hall at Queen of Martyrs Church on Cedar Ridge Road off North Dixie near the traffic circle. We will finalize plans for the annual children's Christmas party.

Also on this day, Nov. 11, please remember all our veterans. They have given so much, some gave all, to preserve and protect you and this country. May God bless them and this great nation.

Thanksgiving is coming up Nov. 23. May everyone give heartfelt thanks for the blessings God has bestowed on you and yours. I know I will. And try not to eat too much! You still have Christmas and New Year's to go.

Please mark your calendars for the annual Branch 249 children's Christmas party on Sunday, Dec. 10. Please make note that the time has been changed from past years. Please arrive by 11:30 a.m.; we

will eat at noon. Santa will arrive promptly at 1:00 p.m. We really want to encourage all members to come to the Christmas party, not just families with children. This party is for ALL members, and I always have a great time watching the kids with Santa. There is nothing better to get you in the holiday spirit.

Please call me by Dec. 3 at 937-667-1211 to let me know how many people to expect.

We will have a buffet luncheon of fried chicken and Hungarian sausage with all the fixings. I hope to see you there.

We have raffle tickets with cash prizes of \$125, \$75 and \$50, and we'll be selling them at the Christmas Party. Maybe you could pay off a little of those holiday bills?

Anyway, I hope to see you at the party.

Get well wishes to those sick or in the hospital. A special shout out to Dave Boston who had repair surgery on his shoulder after a fall earlier this year. Now to the painful rehab. Sorry.

We also send our sympathy to those who have recently lost a loved one. Our thoughts and prayers are with you.

Happy birthday to the November kids and happy anniversary to couples lucky enough to be married this month, including me. May you have many more healthy years.

That's all for now. Coming up soon is December and January and all the Christmas bills. Yuk!

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

We hoped you've saved the date for our annual Branch 296 family Christmas party on Sunday, Nov. 26, at noon, at Springdale's VFW Hall on Pittsburgh Street.

Back by popular demand will be Mrs. Claus, who will perform her comical magic show, along with her husband. A delicious catered lunch plus cookies and other goodies will be served. Join us for great food and warmth of the season. Children and those who are young at heart will enjoy themselves. Please RSVP Diane Torma at 724-882-3802 or by



Members and guests enjoy the food and fellowship at the bacon roast hosted by Branch 296.

email at dtorma@wpalife.org by Nov. 17. Guests are again encouraged to bring nonperishable items as a donation to one of our local food pantry ministries. We've been doing this for the past several years and the recipients are always grateful that we've thought of them.

Branch 296 held its annual bacon roast Sept. 17. As the Hungarians would say, it was *fantasztikus*. Despite having to switch the date, I'm pleased to report that our turnout was the best ever. The weather cooperated, and interestingly enough, it always has, but I write this with fingers crossed, lest I jinx next year's event.

My husband, John Lovasz, was the grill master, and we had him turning kolbász and hot dogs and keeping the coals nice and hot for the *szalonna sütés* like a real pro.

All of the food contributions were hard to pass by, as was the array of desserts. We had a plethora of outstanding cooks and bakers come to our event, and everything was appreciated!

The best part for me was enjoying everyone's company. There were folks there who had grown up attending Hungarian church camp together as kids--and guess what?--they still enjoy one another's compa-

ny! They were a fun group to have at our roast.

Several toddlers came, and it was cute watching them interact. Older kids took advantage of the park's wonderful playground, and some walked off their meal by walking around the shaded track. I heard some comment they might bring tennis balls and rackets and basketballs next year.

Well, we hope that you'll be joining us again.

More than an ounce of gratitude goes out to all of our terrific helpers for the roast: Helen and Mary Ann Slaninka, for providing the bacon for roasting from that butcher in Saxonburg; Toni and Marge Kosheba for their running around and shopping; and Diane Torma for all of her prep and shopping skills.

A shout out to Noreen Fritz for providing desserts and the boom box for those who wanted to follow the Steelers game. Also, to Judit Ganchuk for delivering all of that delicious kolbász that was prepared by the Women's Guild at the Free Hungarian Reformed Church of McKeesport.

Everyone pitched in by bringing extra tables and supplies, cutting the veggies, setting up and cleaning up. We could not have done it without



Members of Branches 352 and 400 participated in a recent Stiletto Sprint held in Charlotte, N.C., to raise money for Ovarian cancer research.

you, and we thank you!

Congratulations to Branch 296's newest WPFA Scholarship Foundation recipients Collin Hurley, Brent Plisko and William Welsh. We wish them well throughout their academic journeys. By the way, Collin joined his older brother Spencer as a United States Military cadet at West Point. After completing their education at West Point, both Collin and Spencer will be in the service of our country, and we thank them.

Birthday greetings to our members who will be celebrating in November, including my father-in-law, John L. Lovasz. Happy anniversary wishes as well to those who married in this month.

Continued get well wishes to our members who are recovering from illnesses or surgeries. Please get your rest and continue giving yourselves the time to recuperate. John Torma, we're hoping to see you out and about again soon.

We offer our condolences to the families and friends of our Branch 296 members who have recently lost a loved. You are in our thoughts and prayers.

Our next branch meeting is on Thursday, Nov. 9, at 6:30 p.m., at King's Family Restaurant in New Kensington. We'll see you in the back room for our informal meeting, followed by dessert. As a reminder,

if you have any personal milestones that you would like for me to share in future columns, you may contact me at 724-274-5318.

Our cheerful and experienced WPA sales agent, Noreen Fritz, FIC, LUTCF, usually attends our branch meetings. Noreen can make herself available to answer questions for your life insurance and annuity needs. Come see Noreen in person at the meeting or contact her at 412-821-1837 or by email at noreenbunny.fritz@verizon.net.

I wish you a very happy Thanksgiving. In light of the tragic event in Las Vegas recently, as well as Hurricanes Harvey, Irma and Maria, we should pause to be thankful for every single thing that we have in our lives.

Branch 352 Coraopolis, PA

by Dora S. McKinsey

Happy Thanksgiving everyone! It's hard to believe that it's turkey time once again. My, the year sure went fast. May you and your family have a very blessed Thanksgiving.

Thanksgiving is the time of year when we are reminded to give thanks for all that God has given us. We have much to be thankful for. I am especially thankful for my fam-

ily and the close bond we have. My hope and prayer is that all of us recognize our blessings and share what we can with those less fortunate.

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

Branch 352 will be holding its Christmas party for branch juvenile members on Sunday, Nov. 19, at Sports Haven Bowl in Bridgeville, Pa., beginning at noon. All juvenile members should try to attend and enjoy a day of bowling fun.

We are also conducting a food drive as we have done in the past. Please be generous in donating nonperishable food items for the local food bank. Your help is much needed and appreciated.

Branch 352 applauds another branch member who is a recipient of a William Penn Fraternal Association Scholarship Foundation grant. He is Nicolas Mondor. Congratulations! College students are so appreciative of the money they receive from the Scholarship Foundation. Please remember to donate to the Scholarship Foundation so that future generations of scholars can benefit.

The above picture was taken at a recent Stiletto Sprint held to raise money for ovarian cancer research. My brother-in-law, Rich Smith, sprinted in stilettos and dress in memory of my sister Cindy who passed away from ovarian cancer in February of this year. It's important for women to know the early warning signs of ovarian cancer since it's one of the many cancers whose symptoms don't become known until it is in an advanced stage and harder to cure.

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

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

Don't forget to turn your clocks back one hour on Nov. 5 and enjoy an extra hour of sleep.

If you have any news to report or need help with any insurance question, please do not hesitate to contact

Branch News

me at 412-932-3170 or by email at dmckinsey@hotmail.com. Have you recently moved? Are your beneficiaries up-to-date? Do you need additional life insurance? I can help you with your questions.

Branch 800 Altoona, PA

by Joan B. Ballash

Greetings! Welcome to November already--a month filled with events.

Nov. 1 is the Feast of All Saints, followed by the commemoration of our departed souls on Nov. 2.

On Sunday, Nov. 5, we need to reset our clocks by turning them back one hour. Enjoy the extra hour.

On Nov. 11, we honor veterans of all wars. Every day we lose many of those who fought in World War II.

Express your appreciation to veterans and their families for the sacrifices they made to keep our country free. Show support by attending one of the numerous veterans programs held in Blair County. Thank you to all Branch 800 veterans!

The annual Mass for deceased Branch 800 members will be celebrated Nov. 23, Thanksgiving Day at 9:00 a.m. at Sacred Heart Church in Altoona. We hope to see many members participating.

Thanksgiving brings to mind our blessings, especially faith, family, friends and freedom. Don't forget to share your blessings by donating to food pantries and other organizations, collecting items for those in need. Even the smallest gift of cash or goods is appreciated.

The Branch Christmas party will be held on Sunday, Dec. 3, at 6:00 at

the Hampton Inn, Altoona. Santa is expected to arrive at 7:00 p.m. Cost is \$7 per person. Members and their guests are welcome. Call Dennis Greiner for reservations at 814-943-7471, by Nov. 24.

Happiness is wished to everyone celebrating a special occasion, such as the birth of a new family member, housewarming, a job change, birthday or anniversary.

Our prayers and well wishes to those who are ill and deepest sympathy to all who have lost a loved one. These are the times for families to rally for one another.

The end of the year is approaching. Take a moment to review your insurance needs. Call Bob Jones at 814-942-2661, and he will answer your questions and assist you. And, a very special happy birthday to our Branch Coordinator Bob Jones!

In Memoriam

We ask you to pray for all our recently departed members listed here:

SEPTEMBER 2017

0014 CLEVELAND, OH
Albert Frate
Bertha Lemonovich
0016 PERTH AMBOY, NJ
John J. Bedner
0018 LINCOLN PARK, MI
David A. Antal
Merced Gonzales, Jr.
Frank S. Magdalenic
Mary E. Markes
Edward James Tresco

0019 NEW BRUNSWICK, NJ
Anne K. Horvath
August J. Molnar
0026 SHARON, PA
Margaret Gergely
Louis J. Sandor
0027 TOLEDO, OH
John M. Evancho
0034 PITTSBURGH, PA
Stephen Kalo
Elaine Mate
James I. Marton
0051 PASSAIC, NJ
Suehay Santana
0076 PHILADELPHIA, PA
Stanford T. Ballance

Margaret Karolyi
0089 HOMESTEAD, PA
Emma T. Hasak
0132 SOUTH BEND, IN
Bernadette M. Russum
0159 PHOENIXVILLE, PA
Helen Imperial
Andrew Szucs
0174 SCRANTON, PA
Dorothy Krupsha
Robert Supplee
0216 NORTHAMPTON, PA
Helen Clater
0226 MCKEESPORT, PA
Melinda M. Ashbaugh
Dorothy M. Balawajder

Pearl G. Pavelko
0296 SPRINGDALE, PA
William C. Norrick
0400 CHARLOTTE, NC
Melanie W. Gruskos
0590 CAPE CORAL, FL
James Brian
0723 WORCESTER, MA
Norman J. Cormier
0725 SPRINGFIELD, MA
Lillian J. Houghton
8020 MCKEES ROCKS, PA
Esther A. Presutti
8340 BALTIMORE, MD
Marion G. Zenker

Recent Donations

WPFA Scholarship Foundation

Donations Through Premium Payments SEPTEMBER 2017

Branch - Donor - Amount

8 - Raymond D. Faczan - \$10.00
14 - Anna Graf - \$2.00
18 - Matthew W. Yarbrough - \$3.75
19 - Thomas L. Sarvis - \$4.00
28 - Mary Vargo - \$20.00
34 - Brooke A. Worrall - \$5.00
48 - Jacob Lugo - \$3.28
89 - Melissa S. O'Brien - \$2.10
129 - Deborah L. Vecchiarelli - \$10.00

129 - Julie Westcamp - \$1.53
129 - Thomas A. Shepard Jr. - \$10.88
174 - Colleen M. Phillips - \$5.00
189 - Etta Korosy - \$11.62
226 - Timothy R. Holtzman - \$1.40
226 - Carol S. Burlikowski - \$5.00
296 - Steven A. Moran - \$50.00
336 - James W. Robertson - \$50.90
352 - Gabriel S. Tokos - \$1.00
383 - Lee O. May - \$1.00
705 - Katherine A. Orbon - \$1.14
705 - Richard F. Orbon - \$0.40
725 - Suzanne T. Macsisak - \$1.00
TOTAL for Month = \$201.00

Additional Donations SEPTEMBER 2017

Donor - Amount

Stephen Junko - \$25.00
Br. 296 Springdale, PA - \$104.00

(Proceeds from 50/50 raffle held at branch's annual bacon roast, includes a \$20 donation from the raffle winner.)

WPA Cookbook Sales - \$240.00
WPA Ornament Sales - \$116.00
TOTAL for Month = \$485.00

Donations In Memoriam SEPTEMBER 2017

Donor - Amount (In Memory of)

Rose P. Antal & Rita Marchelletta - \$25.00 (David Antal)
Barbara A. House - \$25.00 (David Antal)
Barbara A. House - \$25.00 (Merced Gonzales, Jr.)
Barbara A. House - \$100.00 (Rev. Imre Bertalan)

Katherine E. Novak - \$50.00 (Albert Frate)
M/M Mark C. Schmidt - \$50.00 (Albert Frate)
Br. 18 Lincoln Park, MI - \$100.00 (Deceased branch members Cheryl R. Hesselink & John Yonish)

TOTAL for Month = \$375.00

Donations Received From Annual Golf Tournament & Scholarship Days

Received as of September 30, 2017

Donor - Amount

Gary G. Vamos - \$100.00

TOTAL for Month = \$100.00



Puzzle Contest #149 with Lizzy Cseh-Hadzinsky

Hungarian lavender

A FEW DAYS AGO, I received from my Hungarian cousins a small, very light parcel. It was an early birthday gift comprised of various types of lavender products, including a sachet, tea, oil, perfume and soap. Hungarian lavender is considered among the best in the world.

As with paprika, lavender did not originate in Hungary, but once planted there, the conditions for growing the small bush were found to be exceptional.

Three years ago, I visited the two areas responsible for growing 90% of Hungary's lavender crop: Tihany and Pannonhalma. Smaller amounts are grown in areas along the coast of Lake Balaton. Lavender is harvested from mid-June through early July. There are 21 types of lavender but only three varieties are suitable for human consumption. The most popular color is purple, with pink and white varieties cultivated in smaller quantities. All parts of the plant which grow above ground level are used in the production of lavender products.

The Benedictine monks residing at the Pannonhalma Abbey began to farm the storied plant in the early 1800s, while large-scale plantations did not start in Tihany until the 1920s. Throughout Magyarország, one sees many homes with several bushes growing along pathways or in flower pots.

The Tihanyi peninsula is home to dozens of small lavender farms and shops, a Lavender Museum and places that let you harvest your own bunches of the aromatic plant. Pannonhalma boasts a wonderful shop that features many distinctive lavender products along with wines and pálinka made at the monastery.

What would be a better Yuletide gift for those Hungarian-Americans on your gift list than a few fragrant or tasty Magyar lavender products? Lavender is the gift that keeps giving as the strong mesmerizing smell lasts for several months. Hungarian lavender products are readily available through internet specialty stores and at better health food stores.

For more information on Hungarian lavender and the Pannonhalma and Tihany areas, I suggest these two websites: www.bences.hu and www.bfnp.hu.

There are 14 clues in this month's puzzle, all about Hungarian lavender. Good luck, and see you in December. Don't forget to vote, honor our veterans, remember Saint Elizabeth's feast day and have a Happy Thanksgiving!

Éljen az Amerikai-Magyar,
Lizzy Cseh-Hadzinsky, Branch 28

WPA PUZZLE CONTEST #149 OFFICIAL ENTRY

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

"Hungarian Lavender" Word List

Balaton-felvidék	Oil	Tea
Belső-tó	Pannonhalma	Tihany
Jelly	Perfume	White
Levendula-ház	Pink	Wine
Magenta	Soap	

Name: _____

Address: _____

City: _____

State: _____ Zip Code: _____

Phone: _____

Email: _____

WPA Certificate No.: _____

RULES

1. ALL WPA 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 #149
709 Brighton Road
Pittsburgh, PA 15233

4. Entries must be received at the Home Office by Dec. 29, 2017.
5. Four winners will be drawn from all correct entries on or about Jan. 5, 2018, at the Home Office. Each winner will receive \$50.

Puzzle Contest #146 WINNERS

The winners of our Puzzle Contest #146 were drawn Oct. 5, 2017, at the Home Office. Congratulations to:

Michelle A. Day, Br. 14 Cleveland, OH
Richelle A. Eiseman Br. 226 McKeesport, PA
Michele T. Morris, Br. 28 Youngstown, OH
Mitchell Pogorzelski, Br. 15 Chicago, IL
 Each won \$50 for their correct entry.

Inside this issue:

Schedule of branch family Christmas parties ...**PAGE 2.**

9 life events you should tell your insurance agent about ...**PAGE 4.**

Recap of the WPA tour...**PAGE 10.**

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INDIANA, PA

Put some extra jingle in your stocking

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

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

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



Please Print

WPA RECOMMENDER

Your Name: _____ Branch No.: _____

Address: _____

Phone: _____ WPA Representative/Agent: _____

Name of Prospective Applicant: _____

Address: _____

Phone: _____

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