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LIFE

November 2018

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VOTE! It's your most important right

PITTSBURGH -- This month, many WPA members will have the chance to exercise one of their most important rights as American citizens: the right to vote.

In addition to exercising this great benefit of citizenship, many of you can exercise another important benefit that comes with membership in our Association: the right to vote for your branch officers. We encourage all eligible members to not only vote in your branch election but also consider seeking a branch office.

The procedure for conducting nominations and elections is spelled out in the WPA's By-Laws (Article VI, Sections 605 and 606).

Section 605. NOMINATIONS

Nominations for candidates for Branch office may be made from a nominating committee appointed by the Branch President. Such nominations may also be made from the floor at the annual meeting of the Branch in November or December of even number years by those members in attendance under Section 606.

Section 606. ELIGIBILITY AND ELECTION

1. **ELIGIBILITY** - *Only an Adult Benefit Member who is at least age eighteen and who is not directly involved in litigation*

or a written claim against the Association, except for claims under a certificate of insurance, is eligible to be a Branch Officer. No Full-Time Agent, General Agent, or anyone who is licensed to sell for another life insurance company, or a spouse of any of the above is eligible to be a Branch Officer.

2. **ELECTION OF BRANCH OFFICERS** - *The election of Branch Officers shall be held every two (2) years in even number years commencing in November or December 2012. Each Adult Benefit Member shall have one (1) vote for each office. Elections shall be by a majority of those present at such annual meeting. Officers elected at such annual meeting shall be installed immediately.*

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



2018 Branch Family Christmas Parties

Branch	City/State	Date	Time	Location
0001.....	Bridgeport, CT.....	Dec. 9.....	11:30...	United Church of Christ, Puritan Hall, 2180 North Ave., Bridgeport
0008.....	Johnstown, PA.....	Dec. 2.....	2:00....	Church of the Visitation, 1127 McKinley Ave., Johnstown
0013.....	Trenton, NJ.....	Dec. 2.....	1:00....	Please call (609) 617-0471 by Nov. 3 for location
0014.....	Cleveland, OH.....	Dec. 1.....	10:00...	The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills
0016.....	Perth Amboy, NJ.....	Dec. 15...	2:00....	Ponte Vecchio Italian Seafood Grille, 3863 Route 516 East, Old Bridge
0018.....	Lincoln Park, MI.....	Nov. 18...	1:00....	P.R.C.U. Hall, 1430 Oak St., Wyandotte
0019.....	New Brunswick, NJ....	Dec. 15...	5:30....	Confectionately Yours, 3391 Route 27, Franklin Park
0026.....	Sharon, PA.....	Nov. 18...	5:00....	North Park Lounge, 8701 Babcock Blvd., Pittsburgh
0027.....	Toledo, OH.....	Dec. 8.....	1:00....	Timbers Bowling Lanes, 1246 Conant St., Maumee
0028.....	Youngstown, OH.....	Dec. 1.....	11:30...	Aut Mori Grotto Hall, 563 N. Belle Vista Ave., Youngstown
0034.....	Pittsburgh, PA.....	Nov. 18...	12:00...	Sports Haven Bowl, 143 Carol Ave., Bridgeville
0044.....	Akron, OH.....	Dec. 15...	9:00....	Golden Corral Buffet and Grill, 2819 S. Arlington Road, Akron
0048.....	New York, NY.....	Dec. 8.....	2:00....	Ruppert Houses Community Room, 222 E. 93rd St., New York
0051.....	Passaic, NJ.....	Dec. 2.....	2:00....	American Hungarian Citizens League, 21 New Schley St., Garfield
0088.....	Rural Valley, PA.....	Dec. 2.....	2:00....	William Penn Social Hall, 132-134 Main St., Rural Valley
0089.....	Homestead, PA.....	Dec. 1.....	1:00....	Brunswick Zone Playmor Bowl, 5840 Buttermilk Hollow Road, Pittsburgh
0129.....	Columbus, OH.....	Dec. 1.....	TBD.....	Information to be mailed to members soon.
0132.....	South Bend, IN.....	Dec. 9.....	3:00....	Barnaby's Pizza of South Bend, 713 E. Jefferson Blvd., South Bend
0159.....	Phoenixville, PA.....	Dec. 8.....	1:00....	McDonald's Restaurant, 1428 E. High St., Pottstown
0189.....	Alliance, OH.....	Dec. 9.....	1:00....	William Penn Club, 1361 S. Webb Ave., Alliance
0216.....	Northampton, PA.....	Dec. 8.....	1:00....	McDonald's Restaurant, 1428 E. High St., Pottstown
0226.....	McKeesport, PA.....	Dec. 2.....	2:00....	Free Hungarian Reformed Church, 101 University Dr., McKeesport
0249.....	Dayton, OH.....	Dec. 9.....	11:30...	American Czechoslovakian Club, 922 Valley St., Dayton
0296.....	Springdale, PA.....	Nov. 25...	12:00...	Springdale Veterans Association (VFW), 1151 Pittsburgh St., Springdale
0336.....	Harrisburg, PA.....	Dec. 9.....	12:00...	Penbrook Boro Hall, 150 S. 28th St., Penbrook - Harrisburg
0349.....	Weirton, WV.....	Dec. 1.....	9:00....	Murray's Restaurant, 498 Cadiz Road, Wintersville
0352.....	Coraopolis, PA.....	Nov. 18...	12:00...	Sports Haven Bowl, 143 Carol Ave., Bridgeville
0525.....	Los Angeles, CA.....	Dec. 2.....	2:00....	Bloomington Magyar Klub, 992 W. San Bernardino Ave., Rialto
0800.....	Altoona, PA.....	Dec. 2.....	6:00....	Hampton Inn & Suites, 180 Charlotte Dr., Altoona
8036.....	Scottdale, PA.....	Dec. 1.....	3:30....	ADULT PARTY: Darlington Inn, 1473 Darlington Road, Ligonier
8036.....	Scottdale, PA.....	Dec. 2.....	1:00....	CHILDREN'S PARTY: Ligonier Lanes, 209 W. Main St., Ligonier



Don't wait; it's time to act

WHERE WILL YOU BE IN 10 YEARS? This is a question many of us were asked during job interviews and in various situations in our early adulthood. Perhaps it has been a while since you have pondered this concept.

Take the first answer that comes to your mind and write it down. Oddly enough, those in their 60s and 70s usually say with a chuckle, "alive." The second and third responses may be more thought worthy and speak of travel, downsizing or a move closer to the grandchildren.

The context of the reply isn't as important as the fact that there is indeed a vision. In other words, do what you want to do in the next decade or risk the chance of not being able to do it at all. The third spring is not the time to wait; it's a time to act.

I am well known for my uncanny sense of positivity. I also have a view that many don't. At this stage in the game, wasted time doesn't often come around again. Take the trip, dance the dance, sell everything and buy a motor home. Overthinking may slow you down enough to miss the opportunity.

Friends, it is your life. *Yours*. Open doors and take a leap. Who cares about 10 years from now anyway? Put the worries in a drawer and put on those wings that only you can see.

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



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Should I have a will or trust?

AS THE THANKSGIVING HOLIDAY approaches, I realize that most of us are looking forward to spending quality time with family and loved ones. I know I sure am! With that in mind, I thought I'd dedicate some time this month to review one of the most critical decisions a person can make when it comes to their family: the decision to have a properly designed will and/or trust.

If you listened to any music in the last 40 years, you're probably familiar with the names Prince and Aretha Franklin. Both became huge celebrity singers and household names during their lifetimes. Prince and Franklin were indeed celebrated singers--icons who each defined a genre--and both will enjoy immortality through their contributions to the music community.

But, despite all that's commendable about their lives, there was one thing they both got devastatingly wrong: their legacy. You see, neither had a will. Prince never had kids, but Franklin is survived by four adult children, one of whom has special needs. As you may know, special-needs heirs are particularly vulnerable and depend on a sound estate plan for their continued care and support. This is just one reason why having a well-crafted will and/or trust is critical to ensuring that your wishes will be carried out as you intended.

Now, you may be thinking that these celebrity stories don't apply to you because your estate isn't worth tens of millions of dollars. Let's debunk that myth right now. It's not the amount of assets that you have that necessitates an estate plan but rather your legacy--or how you want to be remembered. Your legacy is not only how you will be remembered, but also about how your assets and personal property is distributed after you are gone.

Both wills and trusts are effective estate planning tools and serve an important purpose in your estate plan. Here are some of the differences between wills and trusts, and a few points about each:

Why create a will?

- A will names a personal representative (executor or executrix) to handle your final affairs. The personal representative has the power to execute all transactions as desired in your will.
- A will is the only document in which you can name a guardian for your children, which might be necessary if you have young children or a special-needs child who requires ongoing care.



- A will is an official document that provides a detailed account of what assets you have--both personal and financial--and what you want to do with those assets.
- A will prevents your estate from becoming public record.
- A will prevents relatives you hardly know from appearing to stake a claim on your assets.
- Most importantly, a will tells the courts your wishes.

Prince's estate sat in a Minnesota probate court for quite some time before his sister and five half-siblings were eventually named his heirs. That situation is far from ideal because prolonged court time means that more fees continue to bleed money from the estate and leaves the heirs with fewer assets. I once had a client tell me that his sister died intestate (without a will) and her family fought over her assets for nearly three years. He said this process literally tore that family apart and drained her estate with ongoing legal fees and expenses before it was finally settled. In addition to the reductions in assets that go to the heirs, this also means additional pain and suffering for the heirs as they battle each other or simply try to figure out what is fair.

Warren Winnick
Wellesley, MA
781-235-2525
winnick.insurance@verizon.net



Warren entered the life insurance business in 1971 as a career agent for a large mutual life insurance company. Before long, he was working in the areas of family needs life insurance, business life insurance and estate planning. He also soon began to study for the professional designation of Chartered Life Underwriter at the suggestion of his father, a CPA who felt if you were going to be in the life insurance industry, you needed to work on your professional designations as soon as possible.

During his first three years in this business, he met people from all walks of life and joined many

business and volunteer organizations. Currently, Winnick Insurance markets life insurance, disability insurance, annuities and long-term care insurance.

Warren's philosophy has always been to do right by his clients and he will earn his reward over time. No question is unimportant, and he tries to offer the best advice for a particular situation. Accordingly, he promptly responds to all inquiries. His website is captioned "Life Insurance the Right Way!"

He has always lived around the Boston area. He has been married for 45 years and his daughters have blessed him with four wonderful grandchildren. He loves being a "Papa." In his free time, he enjoys ice curling, travel, skiing and the occasional day at the beach.

Warren says he is enjoying his affiliation with WPA. The Association's products are excellent but its real value is found in its Home Office employees, who Warren says are a wonderful group and always eager to help him and the members in any way possible. □

Why use a trust?

- A living trust enables you to avoid probate court, which can take a lot of time, be very expensive and make your private affairs open to the public.
- You need a living trust in case you become incapacitated.
- You can include specific instructions for trust management and disbursement when you die, which is important if you want to delay an inheritance to a milestone birthday, such as 25 or 30.
- A trust can be very important if you have minor children or a child who is disabled. The trust can be used as a tool for financial management to take care of those who aren't able to make those decisions for themselves.
- If you have a special-needs child, you should consider a special-needs trust. This type of trust offers an additional benefit: it doesn't interfere with any government benefits the recipient might be receiving already.
- Certain types of trusts may protect your assets from inclusion in the Medicaid asset formula for nursing home qualification.

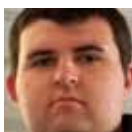
Both Prince and Aretha Franklin waited too long

and died without making their wishes known. The most important take-away from this article is this: don't wait. If you have been thinking about drafting (or updating) your will or establishing a trust, now is the time to consult with an estate attorney. There are even "do-it-yourself" will kits available online that you can fill out, print and sign. Although these might not be as comprehensive as a will drafted by your attorney, they can be seen as a "better-than-nothing" alternative in that you can at least name your personal representative and direct your assets to your heirs as you want.

Although your WPA representative or broker can't give legal advice, he or she can be a valuable resource and, along with your attorney and accountant, should be considered part of your estate planning team. Your WPA representative or broker can help you through your decision-making process and make sure your life insurance and annuity beneficiaries are up-to-date, and that the coverage is sufficient to satisfy the wishes in your estate plan.

Don't have an agent or broker? Call the Home Office and we'll be happy to assign one to your account.

Until next time, I'd like to wish all of our members, families, agents, managers and fellow Home Office employees a Happy Thanksgiving! □



Digging up your Magyar roots

Researching your genealogy via interviews & the Internet

OVER THE YEARS, I have mentioned several times my belief that knowing your past is the key to predicting your future. I have heard from a number of *Take* readers asking if I can help them discover more about their own family history. I offer what little insight I can, as I have the same tools to conduct research as anyone else: time (more is better), a strategy, organizational skills and patience. I've written about my own personal genealogical and historical research in the past (*WPL* June 2017), but this month, I offer a couple of lessons learned for those who might be looking to do a little research of their own.

I applaud anyone who wants to know about their family history. It is never too late and don't get discouraged.

PART 1: Personal, Local and National Research

Start by organizing what you already have. Assemble old paperwork in an order that makes sense to you. Don't throw away documents because they are written in Hungarian as they may possess valuable details when translated. Assess who in your family might have recollections of things or persons from previous generations and ask them for photos that may be locked away in a cedar chest or strongbox. If you receive old photos, ask the person who provided them to jot down the names of those in the photo and their relationship to the family. Remember to take a digital copy of that old picture and save it to your computer, as paper photos begin to deteriorate within 25 years if not protected from sunlight and moisture.

Next, talk to older members of Hungarian churches or clubs to which your ancestors belonged. Oftentimes, such persons will be more than happy to share their memories and artifacts with you. Ask for permission to audio/video record your conversations, then do so, if permitted. Follow basic journalistic practices when posing questions: Ask who, what, when, where, why and how.



Once your local and immediate family research has been exhausted, it is time to expand to other geographic locales within the United States. I'd recommend going to the website of Ellis Island, which is part of the National Park System (www.libertyellisfoundation.org).

The website holds a treasure trove of arrival records on more than 65 million people who came through Ellis Island over a 134-year span. Ellis Island holds records dating back to 1820 and continued to when the facility closed in 1954. You can spend countless hours and be easily distracted from your task by the many interesting secondary menus the website has to offer. It is helpful to have names, dates and addresses as you attempt to find out about family that entered through this location. Keep in mind that Ellis Island took in the vast majority — though not all — of the Hungarian immigrants who entered America between 1880 and 1920.

Be cognizant of misspellings and inverted dates when researching. I know a fellow American Magyar who discovered that the spelling of the family surname was changed six times by port officials. As we all know, Hungarian phonology does not always translate cleanly into English: "Tibor" could become "Tim" and "Ildiko" could become "Ida" quite easily.

A reader asked if visiting Ellis Island in person would speed up the research. It is definitely worth a visit, but for a beginner genealogist/historian, working with physical archives is likely to be inefficient. Visit Ellis Island for the intrinsic beauty and value of the place, but maybe inspect archives later on in your searching.

PART 2: Researching in Hungary

Most of us go to Hungary as typical tourists wanting to experience the countryside and to meet up with family. While traveling to the home of your ancestors to research your family history can be exciting and rewarding, I can

Point to Ponder....

Several of my college and work associates have discussed with me their family trees and how they can trace their lineages back to the 1700s. Some have copies of ship tickets and indentured servant papers proving how their descendants got to America. One colleague possessed documentation detailing such obscure facts as crop production and weekly weather. I applauded my co-workers' multigenerational diligence in retaining family documentation. I posed two questions in response, which I hope resonate with all of you: What are they doing to ensure that this information will be passed down to future generations, including the minute details of their own lives? - Tibor



attest from personal experience that it can be a difficult, frustrating and very time-consuming endeavor.

Chances are you will struggle to get help from public authorities in tracing family histories, and there is little ready access to records in the larger cities.

Interestingly, if your ancestors arrived in America from Hungary before 1930 or so, it is likely that they originally came from a small village. Those Magyars who arrived during World War II or later were usually from the bigger cities, and even big city residents may have come from more humble roots.

As I have mentioned in previous *Takes*, most birth, death and marriage records before 1940 are housed in the village churches. I do not know if such documentation has been transferred to a central location within the government or church domains. Perhaps one of my readers can enlighten us.

My father and I attempted to find some church records about our family while in Hungary only to learn that the priest delegates the responsibility to the church secretary. It turned out that 75-year-old secretary was also the sacristan and custodian. The ledgers containing the information were housed in a remote and dimly lit room under the choir loft, stowed away in a dusty metal cabinet with no lock but a huge bent nail that served as the latch for the hasp. The record books were heavy and not in any order. We had no interpreter and attempting to use Google Translate put a look of apprehension on the face of the secretary. So, we decided to end our brief Indiana Jonesesque research adventure.

Our cousins told us this is how the records in the small churches are kept throughout Hungary. Out of respect for the priest and secretary, we gave each 5,000 forints to the church for their time and minimal effort. Being that this short-lived research session occurred on a Friday morning and with an afternoon trip to Lake Balaton awaiting us, the frustration of not finding details of our family history was a mere afterthought.

If you really want to do research in Hungary, make sure you have lots of time, money, patience and an interpreter if you do not speak and read Hungarian well. I would suggest such research as a later step in your historical investigation as a way to supplement what information you have gathered by other means.

Part 3: Researching on the Internet

Just 30 years ago, the Internet began to emerge as the greatest referencing tool ever. But, every piece of written or printed information needs to be scanned or photographed before it can enter an electronic database, and that task can take years. Decision-makers have to prioritize what will be converted first for web access and what will have to wait for a later conversion. Although the task

of scanning documents requires minimal training, it is a very time-consuming and rather slow process. I knew a person who worked for a major medical facility that was converting its entire collection of medical records and billing to electronic images, and it was estimated that it would take a team of eight persons working three shifts over 10 years to complete the job.

At the little church in Hungary, those hand-scribed records are way down on the priority list for electronic conversion. Eventually, most if not all printed materials will be digitized, but how long it will take to do so is unknown.

Compared to even five years ago, there are many more records and documents available on the Internet, but it is oftentimes difficult and tedious to find the website containing the information you seek. Luckily, the web offers a researcher the ability to do such inquiries from the comfort of home and at your leisure.

Personal records and interviews will always be the best form of researching your Magyar genealogy, but most of us have very little access to those resources. Thus, if we want to know about our predecessors, the information kept by government and church authorities in Hungary is the only other option. In theory, the longer you wait, the more likely the documents you seek will be digitized and made available for research.

There are so many genealogical sites out there that a person could become quickly overwhelmed, discouraged and even duped into paying money for information that is intended to be free of charge. Just be wary and use your common sense. If you end up paying for custom research from a professional genealogist, do your own due diligence to understand what you are buying.

Recently, I rediscovered an organization that caters to those whose roots can be traced back to the Austro-Hungarian Empire and is based in the area where I grew up. The Hungarian Genealogical Society of Greater Cleveland (www.hungariangenesocietycleveland.org) was formed in 1996. Its members meet six times a year as they work in a collaborative manner on genealogical research. Over the years, an impressive list of printed material and websites has been compiled by this group with special categories for American and international websites. Over 75 sources specific to Austro-Hungarian genealogical data are available via the aforementioned site. The list includes subcategories for Slovak, Ukrainian and Croatian websites.

To my knowledge, this is one of the best websites from which an American-Hungarian can launch their research. I applaud the members of this organization for their efforts in establishing such an impressive and helpful place to begin an ancestral inquiry.

I hope these tips enhance your pursuit of your own personal history.

Éljen a Magyar,
Tibor II

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

Our annual salute to our scholarship recipients

A Golden Opportunity

In June 1969, the Association's Board of Directors adopted a resolution establishing the By-Laws of a new, separate entity: the William Penn Fraternal Association Scholarship Foundation. This simple act nearly 50 years ago created a golden opportunity for our Association's young members, a fraternal benefit that could aid them in their pursuit of a higher education. In turn, this created a golden opportunity for all of us, a chance to help produce future generations of doctors, nurses, teachers, scientists, engineers, artists, clergy, entrepreneurs--those who would guide and sustain our society for the betterment of all. Over the past 50 years, our Scholarship Foundation has provided financial assistance to thousands of our young members. But, in order to continue offering this opportunity to future generations, we need your help. Your generosity on behalf of our young members is vital, not only to their future but also to our future. Help us celebrate the 50th Anniversary of our Scholarship Foundation by giving whatever you can, whenever you can. Every dollar counts.



2018 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 three essays among both new and renewal applicants. We proudly publish those six winning essays here.

New Students

What one item would you place in a time capsule, and why?

First Prize - \$500

Maria B. McKibben, Br. 129 Columbus, OH

The item I would put into a time capsule is the Saint Christopher medallion that my uncle gave to me at my Confirmation. He was given this medallion while serving as an Army Ranger in the Iraq War. This medallion reminds me of the importance of family and the brave sacrifices that service members make for others. Saint Christopher is the patron saint of travelers, and as I move on in my life journey towards college and a career, I will someday look back on the medal to remind me of the many experiences that I had along the way.

Second Prize - \$300

Mackenzie L. Williams, Br. 89 Homestead, PA

I would place a golden coin given to me by the one and only "Tooth Fairy"--a typical yet significant memento to every little girl's childhood. Its mystical shine inspired me to be a believer, a follower of my wildest dreams, and serves to remind others to do the same. It embraces imagination, the possibility that fantasies exist, and looking back, emphasized the importance of not growing up too fast. My hope is that whoever discovers this key will unlock their inner child and the wonderment of being a kid will be reinstalled in what can be a mundane world.

Third Prize - \$200

Celeste M. Dinzeo, Br. 296 Springdale, PA

When people say "it's the little things," it truly is. When I think of the one thing that means the most to me, it's a letter my mom wrote to me when I was going through difficult times. Although the letter is a "little thing," it changed my life for good. For this reason, if I left one thing in a time capsule, it would be a book of notes to my future kids--multiple chapters of advice, encouragement and love. The power of words is so strong and will never be defeated no matter how much time passes by.

Renewal Students

What is the importance of having a life insurance policy?

First Prize - \$500

Amber J. Bittourna, Br. 15 Chicago, IL

Life insurance is a safety net comprised of love, commitment and common sense. At some point, we will all pass away. What if it's tomorrow? Or in 20 years? Either way, having life insurance ensures ourselves that our family won't have to worry financially. They are the most important people in our lives; shouldn't we protect them? Family is priceless, but after funeral costs and other miscellaneous bills, wouldn't it make sense to have a safety net to rid some of the burden? Life insurance is the cheapest and safest mode of making a certain provision for one's family easier.

Second Prize - \$300

Leah C. Conway, Br. 129 Columbus, OH

The importance of a life insurance policy cannot be overstated. While leaving loved ones behind is a thought no one wants to entertain, it is a reality and, if ignored, can have catastrophic consequences. When dealt with properly, a life insurance policy will give your family members a chance to continue on with their lives, even if it must be without you. Is it any wonder we call it "life insurance" rather than "death insurance"? It's meant to be a way of giving life--your life--to the people you leave behind.

Third Prize - \$200

Connor B. Olson, Br. 8340 Baltimore, MD

The earth is full of wonders that we cannot always explain. Some are beautiful, some are tragic. The greatest mysteries in life are often without warning or explanation. When a tragedy occurs to something or someone, having a financial plan and safety net is essential for the family. Life insurance provides aid and protection if a family member passes and money becomes an issue. During an emotional and tragic period, financial distress should be the last thing a family needs to worry about.

2018 New Scholarship Recipients

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. To date, our Scholarship Foundation has awarded 6,308 grants totalling \$2,794,700. This year, the Foundation awarded grants to 156 students, including 52 first-time recipients, totalling \$78,000. 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.



JULIA C. BALOGH
Br. 226 McKeesport, PA



HOLLY M. BOSO
Br. 129 Columbus, OH



DANIELLE R. BURUS
Br. 132 South Bend, IN



LINDSEY N. BURUS
Br. 132 South Bend, IN



TEMPLE C. COLDREN
Br. 159 Phoenixville, PA



AUSTIN D. HALE
Br. 44 Akron, OH



JOSH A. KABEL
Br. 249 Dayton, OH



ALLISON E. KING
Br. 34 Pittsburgh, PA



AMANDA C. KRAYNAK
Br. 14 Cleveland, OH



DANA M. LUCAS
Br. 14 Cleveland, OH



SARAH G. MALLOY
Br. 8340 Baltimore, MD



MARIA B. MCKIBBEN
Br. 129 Columbus, OH



EMILY T. RICE
Br. 8114 Clarion, PA



HUNTER J. SCHERFEL
Br. 159 Phoenixville, PA



GRANT A. W. SIMON
Br. 129 Columbus, OH



ZACHARY H. TOTH
Br. 89 Homestead, PA



BAILEY M. VUKOVITS
Br. 132 South Bend, IN

New recipients not pictured

Hunter D. Amendolea, Br. 28 Youngstown, OH
Olesia G. Benedict, Br. 28 Youngstown, OH
Cameron M. Bly, Br. 14 Cleveland, OH
Shelby M. Byrne, Br. 28 Youngstown, OH
Maxwell D. Corrigan-Mook, Br. 14 Cleveland, OH
Rebekah D. Davis, Br. 226 McKeesport, PA
Celeste M. Dinzeo, Br. 296 Springdale, PA
Benjamin R. Dumm, Br. 800 Altoona, PA
Courtney A. Fortin, Br. 18 Lincoln Park, MI
Claudia R. Guerrieri, Br. 296 Springdale, PA
Emily M. Hetrick, Br. 14 Cleveland, OH
Jonathan D. Hovanec, Br. 14 Cleveland, OH
Phoebe M. Jackson, Br. 189 Alliance, OH
Morgan A. Jalso, Br. 89 Homestead, PA
Kelly C. Kresge, Br. 19 New Brunswick, NJ
Michelle C. McKnight, Br. 28 Youngstown, OH
Jacob M. Petrella, Br. 28 Youngstown, OH
Vajk Pigniczky, Br. 14 Cleveland, OH

Thomas J. Pitlik, Br. 28 Youngstown, OH
Corina M. Pittman, Br. 89 Homestead, PA
Eric M. Plisko, Br. 296 Springdale, PA
Zachary T. Polakowski, Br. 18 Lincoln Park, MI
Rose M. Polgar, Br. 14 Cleveland, OH
Adriana M. Quattro, Br. 28 Youngstown, OH
Anthony J. Quattro II, Br. 28 Youngstown, OH
Brianna N. Rivera, Br. 18 Lincoln Park, MI
Madelyn M. Rush, Br. 18 Lincoln Park, MI
Emma H. Uveges, Br. 14 Cleveland, OH
Makenna E. Vegh, Br. 129 Columbus, OH
Jeremy T. Vogel, Br. 296 Springdale, PA
Meah N. Watson, Br. 34 Pittsburgh, PA
Samantha M. Welsh, Br. 296 Springdale, PA
Mackenzie L. Williams, Br. 89 Homestead, PA
Devon A. Wippel, Br. 44 Akron, OH
Brooke A. Worrall, Br. 34 Pittsburgh, PA

Eligibility Rules for Year 2019 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, 2019.
- b) For both new and renewal applicants, the student must be the child or grandchild of a life benefit member of William Penn Association in good standing. For the 2019 school year, the parent/grandparent must be a life benefit member for at least four (4) years as of January 1, 2019.
- 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 are you doing to improve your world (community, church, school, family)?"** If the essay exceeds 100 words or is on the incorrect topic, the student's application will not be accepted.

The Scholarship Application and Essay must be mailed and postmarked by Friday, May 31, 2019. 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 2019 school term.

Items 3 and 4 must be mailed and postmarked by **Friday, August 30, 2019.**

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: **"How has your family history influenced you?"** If the essay exceeds 100 words or is on the incorrect topic, the student's application will not be accepted.

The Scholarship Application and Essay must be mailed and postmarked by Friday, May 31, 2019. We recommend the student submit these materials via Certified Mail to ascertain proof of mailing date.

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 2019 school term.

Items 3 and 4 must be mailed and postmarked by **Friday, August 30, 2019.**

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.** Any applications and essays postmarked after **Friday, May 31, 2019** will not be considered.

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.

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 2019-2020



1. Check One: ☐ New Applicant ☐ Renewal Applicant

STUDENT APPLICANT INFORMATION

2. NAME: _____ **3. DATE OF BIRTH:** ____/____/____
Last First Middle Initial

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 College/High School	Location	Dates Attended (Month/Year) <i>Ex: 08/2014 - 06/2018</i>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

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 & essay must be mailed and postmarked by May 31, 2019

11. LIST YOUR INVOLVEMENT IN WILLIAM PENN ASSOCIATION FRATERNAL ACTIVITIES, COMMUNITY SERVICE PROJECTS AND EXTRACURRICULAR SCHOOL ACTIVITIES (i.e., ATHLETICS, THE ARTS, SCHOOL CLUB, ETC.):

12. 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

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, 2019.

NEW APPLICANTS must also submit: (1) a transcript of the student's high school scholastic record; and (2) proof of enrollment for the Fall 2019 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 2019 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 & essay must be mailed and postmarked by May 31, 2019



Spreading our good name

As this issue was going to press, those traveling on the WPA Tour 2018 were returning home. While in Hungary, our tour group sent us this photo of their tour bus driver, Csaba, who helped them spread the name of William Penn Association around the Land of the Magyars. Watch for the December issue of William Penn Life for more photographs and a review of this year's tour.

Univ. of Pittsburgh Nationality Rooms to host annual holiday open house

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

The 30 rooms, each designed and furnished in the traditions of various European, Asian and African cultures, are housed on the first and third floors of the University's Cathedral of Learning, located in the Oakland section of the city.

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

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

When school is in session, the rooms function as university classrooms. Those visiting the rooms are

asked to take care so as not to disturb classes that are occupying rooms.

The rooms are open weekdays and Saturdays from 9:00 a.m. to 4:00 p.m. and Sundays from 11:00 a.m. to 4:00 p.m. They will be closed Thanksgiving Day, Dec. 24 to 26 and New Year's Day.

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

On weekends, narrated taped tours are available without prior reservation. The last tours are dispatched each day at 2:30 p.m. Tour fees are \$4 for adults and \$2 for students ages 6 to 18.

There is metered parking available on all four sides of the Cathedral of Learning. The nearest parking garage is the Soldiers and Sailors Garage, located at Fifth Avenue and Bigelow Boulevard.

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

Hungarian Arts Club wants to hear from former grant winners

DETROIT -- The Hungarian Arts Club awards a college scholarship to students of Hungarian descent, enrolled in a fine arts program. The club has been awarding this scholarship since 1958 and presents the award at the annual White Rose Debutante Ball. While always looking for applicants, the club would like to contact all the former winners and use their stories of success to inspire others. If you have won The Hungarian Arts Club scholarship, or know of someone who has, please contact Richard Hayes at richardhayes5181@gmail.com or call 248-505-1171 with your current contact info, so an interview can be arranged. Or if you are interested in applying for the scholarship, you may also contact Richard Hayes for an application. If you are interested in becoming a debutante or escort, please contact Linda Enyedy at lindaneni@aol.com or 248-352-0927.

Cleveland lecture series continues

CLEVELAND -- The Cleveland Hungarian Heritage Society continues its fall series of lectures and programs on Saturday, Nov. 10, when author Connie Hampton Connally will lead a presentation on "The Songs We Hide," about her research and resulting book set in Hungary in the early 1950s. The series concludes on Saturday, Dec. 8, with "Celebrating Hungarian Christmas Traditions," a holiday program for the entire family. All events are in English and will be held at the Hungarian Heritage Museum in The Galleria, downtown Cleveland, beginning at 2:00 p.m. Suggested donation per event is \$10 for adults and \$5 for students. For more information, call 216-523-3900.



JUST 4 KIDZ

If the Pilgrims were alive today, what would they be most famous for?

Their age.

We just LOVE a good Thanksgiving joke...and when we hear one we'll share it with you.

In the meantime, if you're like us, you'll be spending this Thanksgiving getting together with family and friends to share a meal (and, we hope, better jokes than the one above). We also hope it's a BIG meal with lots of desserts and tons of leftovers that you'll be able to enjoy for several more days.

Here's a fun Thanksgiving-themed craft you can do either before or after your feast: making your own **Handprint Turkeys**.

What You Need

- White paper
- Markers or crayons
- (Optional)
- Scissors
- String
- Tape



What You Do

- Trace your hands onto the white paper.
- Take a brown marker or crayon and color in the palms of your hands.
- Near the tip of each thumb, draw a dark dot (to make the eyes).
- Just below the eyes, draw an upside-down triangle and color it yellow (for the beak).
- Now draw a small red squiggly figure under the triangle (for the turkey's wattle).
- Color in the rest of your thumb with your brown marker or crayon.
- Color each of your fingers a different color. It doesn't matter which colors you use; pick your favorites (for the feathers).
- If you want, you can draw legs and feet on your turkey.
- You can make your turkey into a hanging ornament. Cut out the turkey, then tape a piece of string onto the back.

HAPPY THANKSGIVING!

Branch 1 Bridgeport, CT

by Jim Ballas

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

Thanks to all those branch members who helped make our food drives a huge success throughout the year. The groups that received the food greatly appreciated our efforts. We will once again participate in the Holiday Basket program. We plan to give at least three food baskets to needy families in our local area. Please donate non-perishable food items suitable for families. We will start collecting in November. Donations may be dropped off at United Church of Christ, 2180 North Ave. (corner of Laurel Avenue), Bridgeport. If we have an over flow as we did last year, we will donate the excess to a food bank.

Our branch Christmas party will be held Sunday, Dec. 9, at 11:30 a.m. at Puritan Hall, the church basement, 2180 North Ave., Bridgeport. Similar to last year, there will be refreshments and lunch served and singing of Christmas carols. Of course, we may get a surprise visit from Santa Claus for the children, and they will receive a gift. Please bring a non-perishable food item for our Holiday Basket program. Invitations will be mailed to all branch families with children. Others can contact Branch Coordinator Jim Ballas at 203-929-9425 or email at jamesballas@att.net.

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

Branch 13 Trenton, NJ

by Margaret Beke

This year has gone by very quickly as always. We still talk about last year's Christmas party, and here we are planning 2018's party. Last year, we had members come who had not attended before, and they had a wonderful time. It's very heart-



Members of Branch 15 had the chance to watch Hungarian sausage being made during the Taste of Hungary Picnic held this summer.

warming to see people make new friends. Everyone was pleased with the generosity of the Home Office. The children were thrilled with their Christmas stockings, too.

Our Christmas party will be held on Sunday, Dec. 2., at 1:00 p.m. There is limited seating available. If you are interested in attending, kindly contact me to make reservations at 609-617-0471.

This past year, we participated in the Holiday Basket program, Join Hands Day and the golf hole sponsorship program.

Branch 14 Cleveland, OH

by Richard E. Sarosi

Happy Thanksgiving. May you, your family and friends have a wonderful holiday.

This article was prepared earlier than usual, as I joined the WPA trip to Hungary, Croatia, Slovenia and Venice. I'll share details of the trip with you in the December issue.

The Hungarian Cultural Center of Northeastern Ohio held its Fall Festival on Sept. 23 on their picnic grounds in Hiram. It was a beautiful fall day for the Center's final picnic of 2018. We showed off the new facilities and improvements that have taken place. You can expect to see more improvements in 2019. To learn more about the Center, please

check their member newsletter or their website at www.hungarianclub.org. Your continued support is much appreciated. Yearly memberships are available, and volunteers are appreciated and needed. You can also support the building project by purchasing bricks in the name of yourself and/or loved ones. New bricks should be ready and in place for the first picnic in 2019.

We were fortunate to have dance performances by the St. Elizabeth's Dance Group and the Clevelandi Cserkész Regös Csoport/Hungarian Scout Folk Ensemble. Both did a marvelous job of celebrating the fall harvest with dance and their beautiful costumes.

Branch 14 meetings are held in the Bethlen Hall of The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills. Upcoming meetings will be held Wednesday, Nov. 7, and Wednesday, Dec. 5, both starting at 7:00 p.m. Branch 14 adult members and guests are welcome to attend the meetings.

Branch 14's Breakfast with Santa Claus will be held on Saturday, Dec. 1, at 10:00 a.m. at Bethlen Hall. We hope to see you there.

We remember those WPA members who have passed away or may have recently lost a loved one.

We were sad to learn of the passing of fellow WPA member Arlene Csoman (Branch 352), who lost her

courageous battle on Sept. 21. Arlene was the wife of Endre Csoman, former National Vice President-Fraternal. Arlene's smile brightened the room and lifted the spirits of those friends she met along the way. She was a proud mother to her children Julia, Endre, Kati, Joe and Louis. She adored her grandchildren and remembered them in her travels to Hungary. I enjoyed her stories and so much more as we traveled together. May Arlene rest in peace and continue to serve her Lord in Heaven.

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, dealing with health issues or recovering from a surgery. We send out get well wishes and prayers of healing to Branch 14 members Michelle Day, Ernie Sarosi and Branch 14 President Caroline Lanzara. Please keep them and all of our WPA members in your prayers and thoughts.

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

Lastly, your continued support throughout the year of the William Penn Fraternal Association Scholarship Foundation is very important and needed, as it provides the funds that are distributed to our student members for their college studies. Please support education and your students.

We would like to congratulate the following Branch 14 members who received 2018 WPA Scholarships: Cameron Bly, Maxwell Corrigan-Mook, Emily Hetrick, Jonathan Hovanec, Amanda Kraynak, Dana Lucas, Vajk Pigniczky, Rose Polgar and Emma Uveges. Congratulations and best wishes to you with your studies and career goals.

As always, please remember to keep in touch with someone you haven't seen or talked with in a long time. Don't let the opportunity pass you by. Pick up the phone and/or plan a visit. Also remember those who are in the hospital, rehabilita-

tion facilities and extended care facilities; they like to have visitors.

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 15 Chicago, IL

by Sunny Corba

Summer flew by with fun activities for everyone. The highlight of our summer was attending the local Taste of Hungary Picnic. Several WPA members and officers enjoyed this special traditional event. The crowd enjoyed a unique Magyar tradition by watching a demonstration of Hungarian sausage being made. One rarely sees such a process, and having the food freshly made and cooked right away to taste was phenomenal. It made this festival a one-of-a-kind and memorable event.

Now, we can hardly wait for the next seasonal festivities.

Branch 18 Lincoln Park, MI

by Barbara A. House

Happy Thanksgiving to everyone. Are the holidays really right around the corner? We have had so many wonderful fraternal events this year, and I hope that you were able to enjoy some of them.

I wrote most of this before we left on our wonderful trip to Europe. I can't wait to tell you all about it.

While in Europe, we learned the sad news about the passing of longtime branch member Doug Truesdell. He will certainly be missed by everyone who had the great pleasure of knowing him--a very easy-going person, we even vacationed together! He was active in the community and our branch. He was one of our branch's auditors for a long time and was elected as a delegate to many of our WPA General Conventions. Please pray for his wife, Carol, our branch's treasurer, and his children and their families in this difficult time of great loss. May God grant him eternal peace.

We also ask for your prayers for

the family and friends of Arlene Csoman as they mourn her passing. She was a lovely lady who deeply cared for her family, friends and church. Her kindness to others will not be forgotten.

Please also remember our deceased members and their families. May they rest in peace.

My brother Joe and his wife Wanda visited us for a couple of weeks. Wanda joined our group to Europe, while Joe went to a wonderful RV park in Monroe. We spent some time there and it is wonderful. I'm sure that Joe will enjoy his time.

Thank you, Loretta Nemeth, for your wonderful Hungarian Heritage Experience article. Now, if that did not make you want to join us next year, I don't know what will. We really had a wonderful time with wonderful people. Hope you can join us next year.

On Nov. 18, Branch 18 will host our family Christmas party at 1:00 p.m. at the P.R.C.U. Hall on Oak Street, in Wyandotte. All are invited. You don't need to have a child to join us. Come, have dinner and enjoy our wonderful fraternalism. We have many new things planned. Please bring a can of food for our furry friends.

Our November branch meeting will be on Nov. 14 at 6:00 p.m. at the Hungarian American Cultural Center on Goddard in Taylor. We look forward to seeing you.

Special happy birthday wishes to my mom, Irene Gall. She will be 96 on Nov. 3. The energizer bunny just keeps bouncing back at whatever obstacles she encounters. Have a wonderful day, Mom. We love you.

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

Get well wishes to George and Doris Schvarckopf, Beata Csaszar, who had to cancel her trip to Europe with us (we think of you often) and Joe Csereklye. Please get well soon.

Thank you, Stephanie Chatham, for your kind gift. Loved it.

Have a wonderful Thanksgiving surrounded by all those you love. We all have so much to be thankful for.

Congratulations to my right hand, Judit Ganchuk and her husband Perry, who are expecting an addition to their family in March. And, congratulations to my wonderful niece who is anxiously awaiting her first grandchild in February. We are thrilled for all of you.

Remember, the most pleasant things in the world are pleasant thoughts, and the way to a wonderful life is to have as many of them as possible.

Branch 27 Toledo, OH

by Paula Bodnar

I sure hope everybody is enjoying the fall weather and had fun with the trick or treaters.

Mark your calendars for Dec. 8 at 1:00 p.m. for our children's Christmas party at Timbers Bowling Lanes. We will once again be collecting food and personal hygiene items. Bring them to the party.

Happy Thanksgiving to everybody.

Branch 28 Youngstown, OH

by Kathy Novak

A blessed and happy Thanksgiving to all our readers!

Time has slipped by so fast, and the holiday items are appearing everywhere.

Branch 28 is making the final plans for our annual family Christmas party, to be held Saturday, Dec. 1 at the Aut Mori Grotto Hall, 563 N. Belle Vista Ave., Youngstown. The invitations will be mailed soon. Also in conjunction with the party, the holiday scholarship raffle will be held. We look forward to spending a fun-filled afternoon with everyone.

Hoping some of our readers will be able to visit the Nationality Rooms at the University of Pittsburgh while they are decorated for the holiday season. The Hungarian Room display case has been redone and contains new artifacts.



WPA and Branches 8, 28 and 34 were well-represented at the Johnstown (Pa.) Slavic Fest on Sept. 22. Members helped decorate the bandstand and made and sold pulled pork sandwiches and palacsinta. Welcoming guests to the WPA information table were (l-r) Chair of the Board Andrew W. McNelis, his wife Marguerite, Vice Chair of the Board Katherine E. Novak and National Director David M. Kozak.

The Hungarian churches of the Youngstown area will be holding their annual Thanksgiving vesper services at the Hungarian Presbyterian Church. Watch church bulletins for exact date and time.

What a great job Branch 8 did at the Johnstown (Pa.) Slavic Fest. Members prepared palacsinta and pulled pork sandwiches to sell at the festival and decorated the bandstand area. A WPA information table was located in the vendors area.

Remember to honor our veterans this November. We are so thankful for those who have served and those who are continuing to protect our freedom. Special wishes for safe travels are extended to Joe Risi, a former WPA scholarship recipient, who will be spending the next 11 months in Kuwait with his National Guard unit. We pray for his safe return.

Congratulations again to all the WPA scholarship recipients. May your education prepare you for the next chapter of your lives.

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

Get well wishes go to all those not

feeling up to par, including Marilou Takacs, Steve Takacs, Ernie Sarosi, Mary Rose Purton, Pat Purton and Endre Csoman.

We offer our sincere sympathy to all those who recently experienced the loss of a loved one. Special prayers go out to the families of Arlene Csoman and Doug Truesdell. Thoughts and prayers are also extended to WPA Chair of the Board Andrew W. McNelis on the recent loss of his sister.

If you have any questions about life insurance, annuities or branch activities, or if you have news to share, please call me at 330-746-7704 or Alan Szabo at 330-482-9994.

Branch 34 Pittsburgh, PA

by Marguerite McNelis

So many important dates to remember in November. We start by changing our clocks on Nov. 4; remember it's "fall back, spring forward." This year has certainly been flying by!

Next, Election Day is Nov 6. Remember to vote.

Nov. 10 is a very special day for



Branch 44 members Ilona and Elek Kitchen performed this past summer in a production of "Bye Bye Birdie" at Weathervane Playhouse in Akron, Ohio. On hand to congratulate them are grandmother Rose Herdon and mother Beth Herdon-Kitchen, both fellow branch members.

my husband--happy Marine Corps birthday to Andy and to all Marines.

The next day, Nov. 11, is Veterans Day. Remember to thank a veteran. Freedom is not free!

We close out the month by celebrating Thanksgiving on Nov. 22. Hope that everyone has a great day with family and friends and, of course, lots of good food!

Also, don't forget our branch family Christmas party with Branch 352 on Sunday, Nov. 18, at the Sports Haven Bowling Lanes in Bridgeville. It is a lot of fun. Please mark your calendars.

I want to send a special "thank you" to Ethan Oberg, Rita's grandson from Branch 18, for the great job he did driving the golf cart at the picnic in Hiram.

We again helped at the Johnstown Slavic Fest held on Sept. 22. What a fest! What food and entertainment! Harmonia performed a great set, as did the other groups that performed. It is always nice to see and help our Branch 8 friends. National Director Dave Kozak and his wife Alexis are very involved in helping to organize this fest and always make sure that WPA is represented. Thank you Vice Chair Kathy Novak for always helping at all events.

On the day after the fest, Andy, Kathy and I traveled to Oakmont, Pa., to visit with our friends from

Branch 296, along with National Director Joyce Nicholson and her husband, Harry. The fraternalism, food and desserts are always yummy! Thank you National Vice President-Treasurer Diane Torma and branch members for your hospitality.

Our branch made a donation to the Salvation Army.

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

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

Branch 44 Akron, OH

by Elizabeth Darago

Congratulations Branch 44 members Ilona and Elek Kitchen who performed in this summer's production of "Bye Bye Birdie" at the Weathervane Playhouse, in Akron, Ohio. Elek played Harvey Johnson, while Ilona was in the teen ensemble. Elek had also performed as Peter, (and understudied as Jesus), in Akron's All-City Musical production of "Jesus Christ Superstar" at the iconic Akron Civic Theater. Elek and Ilona are the children of fellow branch members Jim and Beth Kitchen and the grandchildren of branch members Rose and George Herdon.

Thanks to all members who attended the WPA Picnic in Hiram, Ohio. We've heard from many, and especially from happy Carolyn Sudar, who recently returned from Florida, and attended with her son, Jani.

The branch's family holiday party will be held on Saturday, Dec. 15, from 9:00 to 11:30 a.m. at the Golden Corral, 2819 S. Arlington Road, Akron. RSVP by Dec. 10 by calling George or Jean Naswadi at 330-670-5367. If you get the Naswadi answering machine:

1) Leave your name and phone number (so we can call you back, if needed);

2) include the number of adult members attending and their names (if any are senior citizens, tell us);

3) include the number of juvenile members attending and give their names, age;

4) include the number of non-members attending and list their names; and

5) state your name and phone number again.

The party is free for all WPA members; non-members will be charged \$12 per person. We also ask everyone to bring one non-perishable food item per guest (children and adults, members and non-members).

The meal will include a breakfast/brunch buffet with beverages. Tax and tip are included, too.

Santa will arrive around 10:00 a.m. to pay a visit to the children with special treats for those up to age 16. Don't forget your camera!

An elf or two will also be on hand.

For the adults, we'll have a raffle and door prizes. There will be goody bags, smiles and laughter for all!

Watch for our annual holiday letter in the mail, which will arrive in November.

While we are gathered for the party, our branch will hold its election of branch officers. If you are interested in running for office or would like to nominate another member for an office, please call 330-670-5367 or 330-604-1264 or email me at mtd13ekd@att.net.

Remember, for your life insurance and annuity needs, contact Alan Szabo.

Branch 89 Homestead, PA

by Lisa S. Toth-Maskarinec

As we come to a close for golfing, it's time for football, football and more football. Our branch will be having a Steelers party on Sunday, Nov. 4, at 1:00 p.m. at Wolf's Pub on Main Street in Munhall. Come early for the Sunday Brunch, and then at 1:00 comes nachos, pulled pork sandwiches and many other wonderful items. Hopefully, there will even be a football pool to enhance watching the football game. When you come to Wolf's, try Boo's (Branch 89 member Bobbie Ann Schneider) special Bloody Mary.

We have several activities lined up for the upcoming months.

Thanksgiving brings our annual Thanksgiving baking. See the ad below for more information.

In December, we'll be making kolbász and stuffed cabbage rolls for Christmas, and we will also be baking for Christmas.

Our branch Christmas party will be on Saturday, Dec. 1, at Brunswick Playmor Bowl. Any branch member with a child under 15 is asked to contact me if they do not receive an invitation by Nov. 15. Space is limited.

There's also a Hungarian Night at Dorothy 6 the last Friday in November. Come listen to George Batyi and his orchestra and enjoy the good cuisine at Dorothy 6.

For those who miss it, hurka will be back in January or February. Check back in the next issue for further information.

Branch 89 extends its heartfelt sympathy to Endre Csoman and his family on the death of Arlene Csoman. Arlene was a fixture at many WPA events and was a vital part of the Third Avenue Calvin Reformed Church. She supported all things Hungarian, especially those involving children or any church.

A scholarship in Arlene's name will be awarded to a child to attend church camp. Arlene knew how important religion could be to a young person.

Her suffering is over, and we hope Endre and his family will remember all the happy times they

had with Arlene and how many lives she touched. Arlene always had time for anyone, young and old alike. Heaven truly gained a special angel when He called her home.

Branch 89 was also sad to learn of the passing of fellow WPA member John Tusai. John could be seen at many of our branch's activities and played Santa many times at our branch Christmas Party when our president was unable to be Santa Claus. John was such an important part of Branch 89 that prior to one event, the branch held a meeting at which the subject of making John an "honorary member" was brought up. There was very little discussion and a unanimous "yes" vote was cast. Our branch also took John's wife Kathy and young son John under our wings.

His suffering is over, and he is in Heaven, hunting and fishing with his good friends, John and Elmer Toth, and is having a good time with all his family that have gone on before him. God's speed. Heaven has gained yet another special person.

As if this wasn't enough sad news, The First Hungarian Reformed Church of Homestead, where we hold our quarterly meetings, suffered major damage due to the recent heavy rain storms. What we

thought was a minor ceiling repair turned out to be a possible collapse of our church front steps and porch through the ladies room. Repairs are estimated to cost about \$20,000, and there's a good chance that none of this will be covered by insurance.

If anyone would like to make a donation for this cause, checks may be sent to Branch Vice-President Mark Maskarinec, 1836 Timothy Drive, West Mifflin, PA 15122. All donations are tax deductible and will be greatly appreciated and acknowledged. Another example of fraternalism at its best with everyone working together for one joint cause. Our forefathers would be truly proud.

We send get well wishes to branch members Jim Findlay, Mark Maskarinec and Janet and Rudy Phillips.

On a happier note, we extend happy belated birthday wishes to Fred Gabocy who celebrated his 93rd birthday on Oct. 21. In Fred's honor, we threw a surprise birthday party after church on Oct. 28 at Wolf's Pub. There isn't a soul around who deserves a surprise party more than Fred.

Belated special birthday wishes to Branch 89 members Matthew and Janet Phillips and John and Vera

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		KIFLI \$8.00 / Dozen	ROLLS \$15.00 Each
Lady Locks	Pecan Tassie	Apricot	Apricot
Shortbread (Plain)	Lemon	Raspberry	Nut
Pumpkin	Peanut Butter	Nut	Poppy Seed
(w/ chocolate chips)	Blossoms (w/	Cream Cheese	Pumpkin
Thumbprints	Hershey's Kisses)		

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

Orders due 11/8

Pick up 11/17 • 11 AM - 2 PM

Pick up at the church, 416 E. 10th Ave., Munhall, PA

To place your order,
call Lisa at 412-872-5022 or 412-352-7077 or email tothmaskarinec@gmail.com



Branch 89 is trying to raise funds to repair the above-pictured damage at the First Hungarian Reformed Church which was caused by recent severe storms.

Recktoosh. Hope your days were happy and special as you all are. Janet, John and Vera all celebrated special milestone birthdays. Like wine, they get better with age.

We would like to resume our monthly dinners and are looking for input from our members. What nights are good for you to attend one of our dinners? What type of places would you like to dine at?

Also, we are hoping to have a night at Paint Monkey located at the Waterfront in Homestead. It's a good time for people to get together, have some fun and paint a picture that they get to keep at the end of the night. How much fun can that be? We're hoping to do this in November before Thanksgiving.

Keep in touch and let us know your preferences. We would like to have activities that are liked by young and old.

Branch 129 Columbus, OH

by Debbie Lewis

November has finally arrived. This is my favorite time of the year, with the cooler weather, the leaves changing colors, Thanksgiving spent with family and friends and Christmas just around the corner. Remember,

especially on Thanksgiving to give thanks to the important people in your lives.

Important dates for November include the ending of Daylight Saving Time on Nov. 4 (so turn your clocks back one hour); Election Day on Nov. 6; Veterans Day on Nov. 11; and Thanksgiving on Nov. 22.

Our next branch meeting will be held on Tuesday, Nov. 27, at 4:00 p.m. at Plank's Café located at 743 Parsons Ave. This will be our last meeting of the year.

Also, mark your calendars for our Christmas party on Saturday, Dec. 1. Information will be mailed out this month.

We congratulate the members of our branch who are new recipients of WPA scholarships this year: Holly Boso, Maria McKibben (who also won first place in the new student essay contest), Grant Simon and Makenna Vegh. Congratulations also to Leah Conway who won second place in the renewal student essay contest. Good luck to all as you continue your education.

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

Get well wishes go to those who have been ill or hospitalized.

We extend sympathy to all who have recently lost a loved one. Please keep all in your thoughts and prayers.

If you have any news you would like to share about yourself or family members, or if you need any information about WPA life insurance or annuities, please contact Debbie Lewis, at 614-875-9968 or email DAL9968@aol.com.

Branch 132 South Bend, IN

by John E. Burus

Fall is here, and we will be adjusting our clocks soon for the end of Daylight Saving Time.

As the holidays approach, I would like to wish all WPA members a safe and happy holiday season.

The branch Christmas party will be held on Sunday, Dec. 9, from 3:00 to 5:00 p.m. at the South Bend Barnaby's Pizza Pub. It is open to

all members and reservations are required. Please RSVP by Dec. 1 to János Burus at 574 287-0590. Pizza and soft drinks will be provided by the branch. There will also be door prizes for the children. We hope to see you all. *(Please note: the date and time of the party were incorrectly listed in last month's article. The correct information is listed in this article.)*

The next Branch 132 quarterly meeting will be held on Dec. 4 at 5:00 p.m. at the Martin's Supermarket Deli (first floor) on Ireland Road, South Bend.

Branch 189 Alliance, OH

by Brenda Court

Hoping everyone had a nice summer, enjoyed the weather and had a great vacation, if you were able to get away. (I did!)

As much as I hate to see the summer leave, my favorite season is fall with its changing of the leaves and decorations.

Bringing everyone up-to-date on what's happening at the club, the new electric boxes and wiring have been finished, and now we are working on brightening things up outside at the main door and alley with new lights.

The next project is the new concrete slab at the main door. This will help level out the ground and allow us to get rid of the metal plate that is there now.

In September, we resumed both our monthly meetings (held on the third Sunday of every month) and the Steak/Fish Fries (held on the third Friday of every month). Come on down and join us for dinner.

The branch's annual Appreciation Day was held on Sept. 8. We thank our cook Terry Court for all the hamburgers, hot dogs and sausages from the grill and for all the other side dishes supplied. Prizes were handed out, while DJ Mike from Emphasis on Sound provided the day's music. Thank you, everyone! It was a great day spent with all of you.

Please mark your calendars for the following dates:

- Nov. 16 - Steak/Fish Fry from 6:00 to 9:00 p.m.
- Nov. 18 - Branch 189 election

of officers. For information who can run for office and how elections are conducted, please see the article on page 2 of this issue.

- Nov. 21 - Please join us for the annual Thanksgiving dinner. Further information will be posted at the club.

- Nov. 22 - Happy Thanksgiving from all of us to all of you.

- Dec. 9 - Branch 189 Christmas party will be held at the club from 1:00 to 4:00 p.m. Join us for a good time with food, cupcakes, a little magic and, of course, a visit from Santa Claus.

I am a little behind in posting of birthday wishes, so here it goes....

Happy August birthday wishes to Gary Weizenecker, Jim Croteau, Dan Holloway, Terry Eyler, Tiffany Baum, Wendy VanCamp, Cheryl Bailey, Frank Bycraft, Mel Gunias, Sherry Moore, Mark Smith, Kim Dallas, Nancy Brimlow, Randy Moore, Mike Vargovic, Josh Skinner and Mike Delane.

Best wishes to September birthday celebrants Dave Schmidt, Angie Nutter, Rhonda Jackson, Rick Ringen, Mark Stephenson, Tamara Whaley, Lori Furry, Rob Knaggs, Vick Vickers, Kate Rhome and Teresa Philllips.

Happy belated wishes to October-born members and friends Ruby Zmuda, Tony Lalli, Roy Nutter, Kenny Ball, Tim Shellenberger, Bob McIlvain, Ken Grimes Sr., Shelly Melaney, Candy Arbaugh and Wayne Whaley.

And, last but not least, happy November birthday to Rhonda Moble, Jim Brady, Tom Brown, Mandy Skinner, Ken Grimes Jr, Mark Moore Jr, Carol McIlvain, Gene Hudson, Stan Rastetter, Lisa Krepps and Randy Engle.

And to all of those I may have missed: Happy Birthday!

Branch 189 made a donation to Mackenzie Fletcher in the amount of \$150 for participating in the Alliance High School Music Department and the school's performance in New York in March 2019.

To those that have lost a loved one: "Those we love don't go away, they walk beside us every day, unseen, unheard but always near, still loved, still missed and always dear."



Next Deadline

All articles & photographs for the December issue of *William Penn Life* are due in our office by November 9. If you have any questions, please contact John E. Lovasz toll-free at 1-800-848-7366, ext. 135.

Prayers to Teresa Boyd on the loss of her husband Bill Boyd, and to Gloria Vargovic, Brenda Court and Wendy VanCamp on the loss of their fathers recently. To everyone who has lost a loved one, we're praying for you.

In closing, we wish all of you a happy Thanksgiving. May your time be spent with family and friends.

Please remember: you can contact the branch with any news that you want to share. Also, Alan Szabo is only a phone call away with answers to your questions about life insurance and annuities at 330-482-9994.

Branch 226 McKeesport, PA

by Judit Ganchuk

Happy anniversary wishes go out to those special November couples! Happy birthday wishes go out to our members celebrating this month!

On Nov. 1, All Saints Day, many American-Hungarians will go to cemeteries to visit their loved ones' graves and pay their respects with flowers or light candles at home. Take time to remember your family members who have passed and their positive impact on your life.

Each November, we remember Veterans Day and honor military veterans who are alive and not currently serving in the military.

We pray for all those serving our country, especially the family of Branch Vice President Janet Sparico. Her granddaughter, Amanda Reichert, and her husband, John, are serving our country as the family is stationed in Hawaii.

We welcome all of the new Branch 226 members and also con-

gratulate this year's new scholarship recipients: Julia Balogh and Rebekah Davis.

We are thinking of our branch members and friends who are under the weather or are recovering: Debbie Myers, Margaret Kiraly, Gloria Jordanhazy, June Coyne, Wayne Nelson and Sally Petras!

We'll see you at the next branch meeting on Nov. 15 at 10:00 a.m. Please call Branch President Malvene Heyz at 412-751-1898 with questions about our next meeting or news you want to share here. At this meeting we will be planning our branch children's Christmas party on Sun. Dec. 2. Keep a lookout for your family's invitation in the mail. Be sure you RSVP and enjoy the afternoon with us.

We are pleased to be able to share our blessings and participate in the WPA Holiday Baskets program and distribute three Thanksgiving baskets again this year.

While this year has been difficult for some, 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 mindful even your youngest relatives can be!

Branch 249 Dayton, OH

by Mark Schmidt

Well, last month, I lied about the Magyar Club's bacon roast being a success. Bad weather made the club move the date two times, and it was finally held on Sept. 30. I could not attend because I was going on the WPA trip to Hungary, but I was told it was a great success with many



Members and guests enjoyed a traditional Hungarian bacon roast hosted Sept. 23 by Branch 296 at Riverside Park in Oakmont, Pa.

new friends made and enjoying many covered dishes and desserts. Wish I could have been there.

However, we were planning on getting back from Hungary in time for the gulyás dinner to be held at the American Czech-Slovak Club on Oct. 14. WPA Branch 249 sponsored the music for the night, Steve Hegedeos. Steve has a special way of mixing with the crowd and playing everyone's favorites. And, speaking of favorites, the gulyás served at past dinners was as authentic as any I have eaten in Hungary, as were the desserts.

On Saturday, Nov. 10, at 1:00 p.m., Branch 249 will hold its election of officers at McAuley Hall at Queen of Martyrs Church just north of the traffic circle on North Dixie. If you're interested in running for any position, please call me at 937-667-1211 or show up at the meeting. The work is not hard and you get to meet some great people.

Also, after the election, we will finalize plans for the annual branch Christmas party to be held Dec. 9. Mark your calendar for the party at the American Czech-Slovak Club, with food served at noon and Santa arriving at 1:00 p.m. You should get there around 11:30 a.m. It's always fun to watch the kids, both young and old.

Congratulations to our local WPA scholarship recipient, Josh Kabel. Josh is first-time recipient and a fine young man playing men's volleyball at Mount St. Joseph University. Go Lions!

This being November, I would be

remiss if I didn't mention Thanksgiving; a special time to be with family and reflect on all the gifts the Good Lord has given us and this great country. Thanksgiving has been celebrated nationally on and off since 1789, after Congress requested a proclamation by George Washington. It has been celebrated as a federal holiday every year since 1863, when, during the American Civil War, President Abraham Lincoln proclaimed a national day of "Thanksgiving and Praise to our beneficent Father who dwelleth in the Heavens," to be celebrated on the last Thursday in November.

Together with Christmas and the New Year, Thanksgiving is a part of the broader fall/winter holiday season. Wait...winter season?! Christmas is getting really close now!

Our condolences and greatest sympathy to those who have lost a loved one. At this time of year, their loss is all the harder for those that remain. May they rest in peace.

Get well to those under the weather or in the hospital. You are in our prayers.

Happy birthday wishes to those celebrating this month.

And many more years of wedded bliss to those celebrating a wedding anniversary; especially to my lovely bride of 33 years, Anne Marie.

As always, give me a call at 937-667-1211 or email at amschmidt@msn.com to share info that you would like included in this article.

Thanksgiving, Black Friday, Christmas, New Year's...ARGH! I'm not ready.

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

Two noteworthy items: our branch family Christmas party and election of officers are both occurring on the same day and at the same place.

We look forward to seeing you at noon on Sunday, Nov. 25, for our annual Christmas party at the Springdale VFW Hall on Pittsburgh Street.

Just prior to the party, at 11:00 a.m., we will hold a brief meeting to elect our branch officers for the next two years. This is a terrific way to participate in our branch. If you would like to be nominated for an office, please attend. All adult members age 18 and older are eligible to be nominated and to vote. We invite one and all to participate. We hope to see you at 11:00 a.m. on Nov. 25 at the Springdale VFW.

Getting back to our Christmas party, Santa and Mrs. Claus are making another command performance. Mrs. Claus has some new tricks and surprises for all to enjoy. She's so bubbly and cheerful, and it's contagious!

After the show, we'll have a delicious, catered lunch, buffet-style, that we just know you'll enjoy.

Please RSVP to Diane Torma at 724-882-3802 or by email at dtorma@wpalife.org by Nov. 16. Guests are encouraged to bring non-perishable items to be donated to a local food pantry. Branch 296 has gotten into the good habit of doing this, and the



Congratulations and best wishes to the newlyweds, Branch 349 member Nick Toth and his wife Demel.

recipients are always thankful that we're thinking of them.

I am thankful to report that the weather cooperated and we had a nice, cool day for our annual branch bacon roast Sept. 23. It was a great day to enjoy one another's company, whether it was by the fire pit roasting bacon, in the pavilion having great food and good conversation, walking off your meal around the track, or playing tennis in a nearby court. All of it was time well-spent. As always, outstanding cooks and bakers contributed salads, a variety of casseroles, noodle dishes and desserts. It was hard to pass by any of those food items without taking a taste. Everything was appreciated! As in the past, the best part for me was enjoying everyone's company. For a while there I was laughing so hard that my jaws ached.

Hats off to all of our helpers: Diana Borland for acquiring the fresh bacon; Toni and Marge for shopping and food prep; John Torma for loads of help in setting up and tearing down; Diane Torma, for her organizational, prep and shopping skills; and my husband, John Lovasz, the grill master, for helping me with the advance prep work.

A shout out to Mary Ann and Helen Slaninka for bringing supplies and their assistance in cleaning up; Noreen Fritz for providing that beautifully decorated cake and for

the boom box that provided some tunes for us. Thank you to Judit Ganchuk for delivering all of that mouth-watering kolbász, handmade by the Women's Guild at the Free Hungarian Reformed Church of McKeesport.

The WPFA Scholarship Foundation once again has generously provided scholarship grants, and we especially congratulate Branch 296's new student recipients: Celeste Dinzeo, Claudia Guerrieri, Eric Plisko, Jeremy Vogel and Samantha Welsh. We're pleased to report that Celeste Dinzeo's third place award-winning new student essay appears in this issue. We wish each of you and our renewal students an outstanding academic year.

Magnificent birthday greetings to my father-in-law, John L. Lovasz, who will be celebrating his milestone 90th birthday in November, as well as each of our members who were born this month. And, happy anniversary, to those who were united in matrimony in November.

Get well wishes go to our members recovering from illnesses or surgeries, especially Branch Treasurer Toni Kosheba. Please get your "R & R." We'll keep you in our prayers.

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

Our next branch meeting is on Thursday, Nov. 8, at 6:30 p.m., at New Kensington's King's Family Restaurant. Our meetings are always informal and followed by dessert. Pecan ball, anyone?

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.

Noreen Fritz, FIC, LUTCF, our dynamic and helpful agent is usually able to attend our meetings. She'll make you feel at ease, answering questions about your life insurance and annuity needs. Come see Noreen at the meeting or contact her at 412-821-1837 or by email at noreen-bunny.fritz@verizon.net.

Daylight Saving Time ends on Nov. 4, so here's a reminder to turn your clocks back one hour before you go to bed the Saturday before.

Please remember to exercise your right to vote on Election Day, Nov. 6.

Happy Thanksgiving to each of you. May you be surrounded by a loving family and friends and not too many dishes to wash!

Lastly, Nov. 11 marks the 100th anniversary of the end of WWI, the war that was thought to end all wars. Years ago, when visiting the region of Germany bordering France, I noticed deep divots in the fields and remembered learning of such divots in a world history class. Those divots in the grassy fields reminded me of the divots one sees in bread dough after it has been punched down with fists. But, these divots were caused by bombs that rained down in extraordinary numbers.

This was the very first war in which the new technology of flight was used for combat. Shells are still known to resurface despite all the time that has passed. It's a moving site to see and gives pause to wonder. Young men should have had their chance to grow old, to have their own family lives and to watch their own children grow into adulthood. But, those are the sad facts of war.

Remember to thank those who have served their country in the military. And, it doesn't just have to be on Veterans Day; your thankfulness is appreciated any day.

Branch 336 Harrisburg, PA

by Nicole Starnier

The holiday season has arrived, and Branch 336 has lots of plans to make it great! We will start by celebrating all our November birthdays at the Verhovay Club on Nov. 3 with desserts, and the juke box will be free from 7:00 to 10:00 p.m.

The club has a comedian and band scheduled for a great night on Saturday, Nov. 10, starting at 7:00 p.m. Mark your calendar so you don't miss all the laughs.

On Sunday, Nov. 11, the club will have a Veterans Appreciation Open House to honor all of our veterans. Light hors d'oeuvres will be served, and there will be raffles, a 50/50 drawing and door prizes. Proceeds will benefit Pennsylvania Wounded

Warriors, Inc.

Do you like chili? Or, do you think you make the best chili? Well, come by the Club Nov. 17 for the 1st Annual Chili Cook-Off from 2:00 to 5:00 p.m. There will be prizes for the two best chilis. We'll round out the evening with Out of the Blue on stage from 7:00 to 10:00 p.m.

Our annual Halloween party and costume contest was held on Oct. 20 with a band and prizes for the top three costumes.

The annual golf outing was a success. It was held Sept. 22 with 50 golfers participating. First place went to the team of Tony Ebner, Mike Strickler, Ross Brimley and Jim Smart. Finishing second were Bud Harbison, Keith Egenrider and Jeff Carlson. Taking the third place prize were George Schwarz, Dale Sabadish, Tom King and Terry Thoman. Congratulations to all for a great day of golf! After the tournament, all of the golfers gathered at the club for lunch, drinks and raffle prizes. We are already looking forward to next year's event.

Thank you to Bud Harbison for all of the hard work in orchestrating this year's golf outing. Thank you also to the WPA Board of Directors and National Officers for their generous support.

Get well wishes to all who have been or are under the weather. We hope you all have a speedy recovery.

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

Happy Thanksgiving to all! Remember there is always something to be thankful for.

If you have anything you'd like to share or would like to receive our weekly email updates, please contact Nicole Starner at verhovayhomeassn@gmail.com.

Branch 349 Weirton, WV

by Joyce Nicholson

Get ready for Breakfast with Santa because our branch party is scheduled for Saturday, Dec. 1, from 9:00 to 11:00 a.m. at Murray's Restaurant (side room), 498 Cadiz Road, Wintersville, Ohio. You'll be able to visit with Santa and enjoy break-



The Ernő Oláh Gypsy String Band from Budapest performed Sept. 28 to Oct. 2 at Huszár Restaurant located on the North Side of Pittsburgh.

fast throughout the morning with your fellow WPA members and children. All our branch members are welcome to attend this open house style breakfast with Santa. If you're not ready to open your eyes on a Saturday morning at 9:00 a.m., come on down at 10! We'll be there until 11:00. Stop by while you're out picking up those Christmas gifts, say hello, have some fun and maybe even win prizes. All branch children attending will get a treat bag.

Kudos to Branch 296! Their bacon roast was, as always, a wonderful event. The food was outstanding and the company delightful. They really know how to put out a spread. Riverside Park is such a beautiful place in Oakmont to gather. Thank you, everyone, for the sincere welcome Harry and I received.

From Sept. 28 through Oct. 2, a little bit of Budapest came to Pittsburgh. The Ernő Oláh Gypsy String Band played for 10 shows at Huszár Restaurant on the North Side of Pittsburgh. The ensemble played songs reminiscent of the traditional, old-world, romantic Budapest-style. The quartet featured violin, viola, bass and cimbalom (the traditional Eastern European stringed instrument). The special event menu was delicious, too, with options of chicken or mushroom paprikás, *Marhapörkölt*, Gypsy Pork Loin, Bakonyi Steak and Magyar Schnitzel. It was a great evening, and I'm glad I got an

opportunity to hear this entertaining band the day before they returned to Budapest. The music evoked memories of the songs my mom and dad danced and listened to.

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

On Veterans Day, let us honor those who have sacrificed and served in our armed forces. Formerly known as Armistice Day, Nov. 11 was a holiday to honor the end of World War I. The date was "dedicated to the cause of world peace and to be hereafter celebrated and known as 'Armistice Day.'" In 1954, after both World War II and the Korean War, Congress amended the act by changing "Armistice" to "Veterans." Since then, Nov. 11 became a day to honor American veterans of all wars. Fly the flag proudly and thank a Veteran.

Happy birthdays in November: Jerry Hauser, Mary Ann Kelly-Lovasz, Michael Chobody, Bob Bisceglia and Denise Hurley.

We send get well wishes to Ernie Sarosi.

Our sincerest congratulations to Nick and Demel Toth on their marriage. Best wishes to the newlyweds.

We extend our deepest condolences to WPA Chair of the Board Andrew W. McNelis and his family,

on the passing of his sister, Alice Brindle. Our sympathies go out to Endre Csoman and family on the passing of his wife, Arlene. Also, condolences to Carol Truesdell from Branch 18 on the death of her husband, Doug. May they rest in God's peace.

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

Because of the holidays, our next branch meeting has been rescheduled for Sunday, Dec. 30 at 6:00 p.m. and will be held at 63 Meadow Lane, Wintersville. We'll be discussing plans for 2019. Hard to believe, I know.

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

Branch 352 Coraopolis, PA

by Dora S. McKinsey

It's hard to believe that it's turkey time once again. 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. My hope and prayer is that all of us will 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. 18, at

Sports Haven Bowl in Bridgeville, PA beginning at noon. All juvenile Branch 352 members should try to attend and enjoy a day of bowling fun. Santa will again make an appearance and pass out his goodie bags. We are also conducting a food drive as we have done in the past. Please be generous in donating non-perishable food items for the local food bank. Your help is much needed and appreciated.

Sadly, one of our faithful members, Arlene Csoman, passed away in September. Arlene was so kind and generous with her time and her love. She was always thinking of other people and how she could bless their lives. It was a privilege knowing her for so many years. Our prayers go out to her family and friends for she will be greatly missed.

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

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

Don't forget to turn your clocks back one hour on Nov. 4 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 me at 412-932-3170 or email at dmckinsey@hotmail.com. Have you recently moved? Are your beneficiaries up-to-date? Do you need additional life insurance? Now would be a good time to review your current coverages and see if any adjustments need to be made.

Branch 800 Altoona, PA

by Joan B. Ballash

Welcome to November. Daylight Saving Time ends on Sunday, Nov. 4. Please remember to turn your clocks back one hour the night before and enjoy some extra sleep.

Nov. 11 has been set aside to acknowledge our nation's veterans and the sacrifices they made. We must also remember the families who supported them. Thank you to all veterans for your service.

This is typically the month when departed souls are remembered. Branch 800 honors our deceased members with an annual memorial Mass. This year, it will be celebrated on Thursday, Nov. 22, Thanksgiving Day, at 9:00 a.m., at the Cathedral of the Blessed Sacrament, Altoona. We would like all branch members attending the Mass to be seated together. Please join us in the front pews.

We wish everyone a happy Thanksgiving enjoyed with family and friends and expressing sincere appreciation for all of our blessings. Thank God for the gift of gratitude.

This time of the year, organizations are collecting food and other items for people in need. Please respond with generosity.

NOTE: Branch 800's Christmas party will be held on Sunday, Dec. 2 at 6:00 p.m. at the Hampton Inn, Altoona. Cost is \$7 per person. Members and guests are welcome. Call Dan Greiner for reservations at 814-943-7471 by Nov. 24. Come for food, fellowship and maybe a visit from Santa.

A special happy birthday to Branch Coordinator Bob Jones and any other members with birthdays this month. Best wishes to those celebrating anniversaries, promotions and all noteworthy events.

The holiday season can be stressful and sad for those who have recently lost a loved one and for individuals and families experiencing ill health. Make an effort to contact these people and let them know you care.

For all your insurance needs, contact Bob Jones at 814-942-2661.

All articles and photographs
for the December issue
of William Penn Life are due
in our office by November 9.



A country in name only

Most of us are either second, third or even fourth generation American-Magyars. My great-grandparents came to America around the time of World War I. My knowledge of Hungarian is limited to probably 500 words or so, but I hold a great pride in being a Magyar. With that said, I spend a considerable amount of time researching any subject that is Hungarian. Most of my research is performed via the Internet where I oftentimes find interesting topics that are eventually used as themes for the monthly wordsearch puzzles.

The theme for this month's puzzle came to me by accident but was actually there under my nose, so to speak, without me ever realizing it. While standing in line for kolbász and corn at this year's WPA Picnic, I overheard a conversation between two gentlemen who were standing in line near me. Each gent kept calling the other either a Croation or Russian. It was not until a third person addressed the two men as Mr. Horvath and Mr. Orosz did I realize that their surnames were the Hungarian words for countries. I have known for a long time that my last name "Cseh" meant "Bohemia" or "Czech," but I never really gave it much thought that there were other Hungarian surnames that were also names of other countries.

Logging on to Google Translate English to Hungarian, I found several other common last names that translate to that of a particular country. Not surprisingly, the most common Magyar words for other lands are those of countries that border Hungary. There are even names for China (Kina) or Switzerland (Svajc), but the names I recognized the most are part of this month's contest.

There are 18 clues in this November 2018 wordsearch puzzle, with the names of nine countries in Hungarian along with their English translations. It is interesting to note how many Magyar last names are that of another nation. I can only imagine the many stories of how those names originated within those families so many generations ago.

November is a busy month. Remember to vote, salute our veterans, honor the feast day of St. Elizabeth of Hungary and, of course, celebrate Thanksgiving.

Lizzy Cseh-Hadzinsky, Branch 28

Puzzle Contest #158 WINNERS

The winners of our Puzzle Contest #158 were drawn Oct. 5, 2018, at the Home Office. Congratulations to:

Mary A. Bloomfield, Br. 18 Lincoln Park, MI
Arlene R. Darrow, Br. 14 Cleveland, OH
Sofia Marian, Br. 28 Youngstown, OH
James W. Wilson, Br. 352 Coraopolis, PA

Each won \$50 for their correct entry.

WPA PUZZLE CONTEST #161 OFFICIAL ENTRY

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

"A Country in Name Only" Word List

Erdély	Német	Szerb
Transylvania	German	Serbia
Görög	Olasz	Szlovák
Greek	Italy	Slovakia
Lengyel	Osztürk	Török
Poland	Austria	Turkey

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 #161
 709 Brighton Road
 Pittsburgh, PA 15233

4. Entries must be received at the Home Office by Dec. 28, 2018.
5. Four winners will be drawn from all correct entries on or about Jan. 4, 2019, at the Home Office. Each winner will receive \$50.

In Memoriam

JOHN A. TUSAI
WEST MIFFLIN, PA -- Members throughout the Association were saddened by the death of former Fraternal Director John A. Tusai, who passed away at his home on Sept. 25, 2018. He was 78.

Mr. Tusai was employed at the WPA Home Office for many years where he was responsible for the print



shop and mailing services before being appointed Fraternal Director.

He was also very involved at the branch level, attending many local fraternal events, even serving as Santa Claus at branch family Christmas parties.

Mr. Tusai proudly served his country in the United States Army.

He was a 50-year member and Past Master of Joppa Lodge and an avid hunter and fisherman.

Above all, John was a dedicated family man who will be greatly missed by his beloved wife of 49 years Kathleen; his son, John; his grandson, John; and his brother Joseph (Bonnie). He was preceded in death by his parents, John and Elizabeth, and a brother, Stephen.

A blessing service was held in his memory on Sept. 28 at Jefferson Memorial Funeral Home, Inc., Pittsburgh.

Donations may be made in his honor to the Shriners Hospital for Children *donate.lovetotherescue.org* or to St. Jude Children's Research Hospital at *www.stjude.org*. May he rest in peace.

ARLENE CSOMAN
PATTERSON TWP., PA -- Members throughout the Association and the American Hungarian community were saddened by the recent death of Arlene Cso-



man, former Home Office employee and wife of former National Vice President-Fraternal Endre Cso-

man. Mrs. Cso-man, 78, passed away at home on Sept. 21, 2018.

Born July 7, 1940, in McKeesport, Pa., she was the daughter of the late Alex and Helen Kovacs.

She was an active member of the Third Avenue Calvin Reformed Church in Beaver Falls, where she served as Chief Elder for many years. She devoted much of her life to teaching in church Sunday schools, starting as a teenager.

She was also very involved in the American Hungarian community.

She was employed in the Treasury Department at the Home Office and later worked in the jewelry department at Macy's in the Beaver Valley Mall.

In addition to her parents, she was preceded in death by a brother, Allen Kovacs.

In addition to her husband of 57 years, Endre, she is survived by five children, Julia, Endre, Kati, Joe and Louis; five grandchildren, Alan, Shaunte, Otto, Hanna and Levi; three great-grandchildren, Cheyenne, Ashton and Gage; three step-grandchildren, Nadine, Chad and Tyler; her sister-in-law, Theresa; and many relatives in Hungary.

A funeral service was held Sept. 24 at the Third Avenue Calvin Reformed Church.

May she rest in peace.

We ask you to pray for Mr. Tusai, Mrs. Cso-man and all our recently departed members listed here:

SEPTEMBER 2018

- 0001 BRIDGEPORT, CT
Russell J. Patronelli
- 0008 JOHNSTOWN, PA
Mabel Weaver
Benjamin C. Zanke
- 0014 CLEVELAND, OH
Mary Ann Dorulla
Louis Gondorcin

- Mary Jane McClenahan
- 0016 PERTH AMBOY, NJ
Elizabeth M. Bedner
- 0027 TOLEDO, OH
Elizabeth A. Powers
- 0034 PITTSBURGH, PA
Earl T. Fischer
Michael Vargo
- 0048 NEW YORK, NY
Harold Blue
Clifford Walker
- 0089 HOMESTEAD, PA
Helen Debreczeni
- 0129 COLUMBUS, OH
Anne C. White
- 0132 SOUTH BEND, IN
Anthony P. Ackerman
- 0189 ALLIANCE, OH
Arthur J. Hall, Jr.
- 0216 NORTHAMPTON, PA
Dorothy Bold
- 0296 SPRINGDALE, PA
Isabelle P. Ross
- 0349 WEIRTON, WV
Domenico A. Mannella
- 0352 CORAOPOLIS, PA
Mary L. Bidzilya
- 0383 BUFFALO, NY
Anthony R. Mandarino, Jr.
- 0525 LOS ANGELES, CA
Elmer Dauda
- 0720 DEDHAM, MA
Evelyn M. Lesniak
Yvon Maillet
Rita M. Ventura
- 0800 ALTOONA, PA
Christina L. Flanagan
Mary J. Lanzendorfer
Joyce L. Steinbauer
- 8036 SCOTTDALE, PA
Arthur J. Meyers
- 8114 CLARION, PA
Larry C. Campbell

Recent Donations

WPFA Scholarship Foundation

Donations Through Premium Payments

SEPTEMBER 2018

Branch - Donor - Amount

- 1 - Bernadette Longobardi - \$10.00
- 8 - Raymond D. Faczan - \$10.00
- 9 - Colleen M. Phillips - \$5.00
- 14 - Anna Graf - \$2.00
- 18 - Barbara J. Yarbrough - \$4.00
- 19 - Mary Jane Nagy - \$1.00
- 19 - Attila Kun-Szabo - \$15.80

- 19 - Buda Kun-Szabo - \$15.50
- 26 - Marie S. Logue - \$1.00
- 28 - Mary Vargo - \$10.00
- 28 - Frank Schauer - \$1.98
- 28 - Maria E. Schauer - \$1.30
- 89 - Melissa S. O'Brien - \$2.10
- 129 - Julie Westcamp - \$6.53
- 189 - Kim A. Vanderkar - \$20.00
- 226 - Timothy R. Holtzman - \$1.40
- 226 - Carol S. Burlikowski - \$5.00
- 226 - Danielle L. Anthony - \$50.00
- 226 - Donna M. Semega - \$1.00
- 296 - Steven A. Moran - \$50.00
- 383 - Lee O. May - \$1.00
- 705 - Katherine A. Orbon - \$1.14
- 705 - Richard F. Orbon - \$0.40
- 8036 - Zachary J. Kaider - \$4.00
- TOTAL for Month = \$220.15**

Additional Donations

SEPTEMBER 2018

Donor - Amount

- James R. Lewis - \$100.00
- James R. Lewis Jr. - \$100.00
- Br. 296 Springdale, PA - \$73.00
(Proceeds from Bacon Roast 50/50 Raffle)
- Charles Zerumski - \$20.00
- WPA Cookbook Sales - \$150.00
- TOTAL for Month = \$443.00**

Donations In Memoriam

SEPTEMBER 2018

Donor - Amount

- (In Memory of)
- M/M Thomas F. House - \$100.00
(Arlene Cso-man)

- Br. 18 Lincoln Park, MI - \$100.00
(Deceased Branch Members Margaret D. Osment & Pauline Daoust)

TOTAL for Month = \$200.00

Hurricane Relief Fund

SEPTEMBER 2018

Donor - Amount

- Barbara J. Gumola - \$50.00
- TOTAL for Month = \$50.00**

Inside this issue:

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

Don't wait; it's time to act...**PAGE 3.**

A primer for conducting your own genealogical research...**PAGE 6.**

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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 nearly \$2.8 million in scholarship grants. This year alone, the William Penn Fraternal Association Scholarship Foundation awarded grants to 156 students totaling \$78,000. 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

